Main Features Report Q2/2025

Royal Bank of Canada

This document constitutes Annex 1 of the Basel III Pillar 3 disclosures for Royal Bank of Canada and is unaudited. Basel III Pillar 3 disclosures are made solely to meet the Office of the Superintendent of Financial Institutions Canada (OSFI) requirements issued in the OSFI's Pillar 3 Disclosure Guideline for Domestic Systemically Important Banks (D-SIBs) – Guideline (2024) issued November 14, 2023. Such requirements are based on the Basel Committee on Banking Supervision's recommendations on the information banks must publicly disclose when detailing the composition of their capital and other TLAC eligible instruments, which are set out in the publication entitled *Pillar 3 disclosure requirements – consolidated and enhanced framework*.

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

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	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-	N/A			
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	Common Equity Tier 1			
5	Post-transitional Basel III rules	Common Equity Tier 1			
6	Eligible at solo/group/group&solo	Solo and Group			
7	Instrument type (types to be specified by jurisdiction)	Common Shares			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	20,821			
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	\$1.48 (quarterly dividend effective May 23, 2025)			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary			
21	Existence of a step up or other incentive to redeem	N/A			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Preferred Shares and Innovative Tier 1			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments Preferred Shares			
	Included in both regulatory capital and TLAC			
		Series BD		
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78012Q112 Ontario		
3 3a	Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A		
-	eligible instruments governed by foreign law) Regulatory treatment			
4	Transitional Basel III rules	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)	599		
9	Par value of instrument	600		
10	Accounting classification	Shareholders' Equity		
11	Original date of issuance Perpetual or dated	January 30, 2015 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	May 24, 2020 at \$25.00		
16	Subsequent call dates, if applicable	On May 24, 2030 and every fifth year thereafter at		
Щ	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed to floating/fixed		
18	Coupon rate and any related index	3.20% to, but excluding, May 24, 2025; the initial fixed		
		rate period. Set to reset at a fixed rate which will equal the sum of GOC Yield plus 2.74% for each subsequent		
		fixed rate period ¹ . If converted into series BE, the coupon		
		will set at a floating rate equal to the sum of the T-Bill		
		Rate plus 2.74%.		
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 If convertible, conversion trigger (s)	Convertible i) Investor Election - Conversion to Series BE shares		
		iii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.		
25	If convertible, fully or partially	i) Investor Election - Conversion to Series BE shares: May convert fully or partially ii) NVCC Trigger - Conversion to common shares: Always convert fully		
26	If convertible, conversion rate	i) Investor Election - Conversion to Series BE shares: Convertible into Series BE Preferred Shares on the basis of one Series BE Preferred Share for each Series BD Preferred Share. Convertible on May 24, 2020 and on each May 24 every fifth year thereafter. ii) NVCC Trigger - Conversion to common shares: Upon the occurrence of NVCC trigger event, each outstanding Series BD and Series BE share is converted into a number of common shares equal to (Multiplier x Book Value) / Conversion Price. Refer to prospectus supplement for further details.		
27	If convertible, mandatory or optional conversion	Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory		
28	If convertible, specify instrument type convertible into	ii) Investor Election - Conversion to Series BE shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1		
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada		
28	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	ii) Investor Election - Conversion to Series BE shares: Optional iii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1		
28 29 30	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No		
28 29 30 31 32 33	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A		
28 29 30 31 32 33 34	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Wirte-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	i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A		
28 29 30 31 32 33 34 34a	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	i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A N/A		
28 29 30 31 32 33 34 34a 35	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A Subordinated debt		
28 29 30 31 32 33 34 34a	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	i) Investor Election - Conversion to Series BE shares: Optional ii) NVCC Trigger - Conversion to common shares: Mandatory Additional tier 1/Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A N/A N/A		

¹ Subsequent Fixed Rate Period means the period from and including May 24, 2025 to, but excluding, May 24, 2030 and each five year period thereafter from and including

Preferred Shares			
Included in both regulatory capital and TLAC Series BF Series BH Series BI			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78012T470	78013J455	78013K601
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario
a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
Regulatory treatment			
Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5 Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7 Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	300	150	150
9 Par value of instrument	300	150	150
0 Accounting classification	Shareholders' Equity	Shareholders' Equity	Shareholders' Equity
1 Original date of issuance	March 13, 2015	June 5, 2015	July 22, 2015
2 Perpetual or dated	Perpetual	Perpetual	Perpetual
Original maturity date	No maturity	No maturity	No maturity
4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	November 24, 2025 at \$25.00	Nov 24, 2020 to Nov 23, 2021 at \$26.00	Nov 24, 2020 to Nov 23, 2021 at \$26.00
Subsequent call dates, if applicable	On November 24, 2030 and every fifth year thereafter at	Nov 24, 2021 to Nov 23, 2022 at \$25.75	Nov 24, 2021 to Nov 23, 2022 at \$25.75
	\$25.00	Nov 24, 2022 to Nov 23, 2023 at \$25.50	Nov 24, 2022 to Nov 23, 2023 at \$25.50
		Nov 24, 2023 to Nov 23, 2024 at \$25.25	Nov 24, 2023 to Nov 23, 2024 at \$25.25
		Nov 24, 2024 and thereafter at \$25.00	Nov 24, 2024 and thereafter at \$25.00
Coupons/dividends			
7 Fixed or floating dividend/coupon	Fixed to floating/fixed	Fixed	Fixed
8 Coupon rate and any related index	3.0% to, but excluding, November 24, 2025; the initial	4.90%	4.90%
	fixed rate period. Set to reset at a fixed rate which will		
	equal the sum of GOC Yield plus 2.62% for each		
	subsequent fixed rate period2. If converted into series BG,		
	the coupon will set at a floating rate equal to the sum of		
	the T-Bill Rate plus 2.62%.		
19 Existence of a dividend stopper	Yes	Yes	Yes
Pully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
Existence of a step up or other incentive to redeem	No	No No	No No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible
24 If convertible, conversion trigger (s)	i) Investor Election - Conversion to Series BG shares	NVCC Trigger (Contractual Approach) - Conversion to	NVCC Trigger (Contractual Approach) - Conversion to
in conversion alger (c)	ii) NVCC Trigger (Contractual Approach) -	common shares:	common shares:
	Conversion to common shares:	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank h
	The Superintendent is of the opinion that the Bank has	ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after
	ceased, or is about to cease, to be viable and that, after	the conversion of all instruments, it is likely that viability of	the conversion of all instruments, it is likely that viability
	the conversion of all instruments, it is likely that viability of		the Bank will be restored or maintained.
	the Bank will be restored or maintained.	b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capita
	b) The bank has accepted or agreed to accept a capital	injection from the government, without which the Bank	injection from the government, without which the Bank
	injection from the government, without which the Bank	would have been determined by the Superintendent to be	would have been determined by the Superintendent to
	would have been determined by the Superintendent to be	non-viable.	non-viable.
	non-viable.	non-viable.	non-viable.
25 If convertible, fully or partially	i) Investor Election - Conversion to Series BG shares:	NVCC Trigger - Conversion to common shares: Always	NVCC Trigger - Conversion to common shares: Alway
in convenible, runy or partially	May convert fully or partially	convert fully	convert fully
	ii) NVCC Trigger - Conversion to common shares: Always		Convert rully
	convert fully		
26 If convertible, conversion rate	i) Investor Election - Conversion to Series BG shares:	NVCC Trigger - Conversion to common shares: Upon the	NVCC Trigger - Conversion to common shares: Upon
ii convenible, convenion rate	Convertible into Series BG Preferred Shares on the basis	occurrence of NVCC trigger event, each outstanding	occurrence of NVCC trigger event, each outstanding
	of one Series BG Preferred Share for each Series BF	Series BH share is converted into a number of common	Series BI share is converted into a number of commor
		shares equal to (Multiplier x Book Value) / Conversion	shares equal to (Multiplier x Book Value) / Conversion
	on each November 24 every fifth year thereafter.	Price. Refer to prospectus supplement for further details.	Price. Refer to prospectus supplement for further deta
	ii) NVCC Trigger - Conversion to common shares: Upon	rice. Relei to prospectus supplement for further details.	Frice. Relei to prospectus supplement for further deta
	the occurrence of NVCC trigger event, each outstanding Series BF and Series BG share is converted into a number		
	of common shares equal to (Multiplier x Book Value) /		
	Conversion Price. Refer to prospectus supplement for further details.		
15 convertible mandaton or entired conversion		NIVOC Trianger Conversion to	NIVOC Triange Conversion to conversion to
27 If convertible, mandatory or optional conversion	Investor Election - Conversion to Series BG shares: Optional	NVCC Trigger - Conversion to common shares: Mandatory	NVCC Trigger - Conversion to common shares: Mandatory
	ii) NVCC Trigger - Conversion to common shares:	wanuatory	ivianuai.UI y
	Mandatory		
If convertible, analify instrument type convertible into		Common Equity Tior 1	Common Equity Tier 1
8 If convertible, specify instrument type convertible into 9 If convertible, specify issuer of instrument it converts into	Additional tier 1/Common Equity Tier 1	Common Equity Tier 1	
	Royal Bank of Canada No	Royal Bank of Canada	Royal Bank of Canada No
0 Write-down feature	NO N/A	No N/A	N/A
If write-down, write-down trigger (s)			
32 If write-down, full or partial	N/A	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
Taype of subordination			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt
86 Non-compliant transitioned features	No	No	No N/A
37 If yes, specify non-compliant features	N/A	N/A	

² Subsequent Fixed Rate Period means the period from and including November 24, 2025 to, but excluding, November 24, 2030 and each five year period thereafter from and including the day immediately following the end of the immediately preceding Subsequent Fixed Rate Period to, but excluding, November 24 in the fifth year thereafter.

	Disclosure template for main features of regulatory capital instruments			
	Preferred Shares Included in both regulatory capital and TLAC			
		Series BO	Series BT	Series BU
1	Issuer	Roval 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		Ontario	Ontario	Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	Additional Tier 1	Additional Tier 1	Additional Tier 1
5		Additional Tier 1	Additional Tier 1	Additional Tier 1
6	Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group
7	Instrument type (types to be specified by jurisdiction)	Preferred Shares	Preferred Shares	Preferred Shares
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	350	750 750	752 750
9	Par value of instrument	350		
10	Accounting classification Original date of issuance	Shareholders' Equity November 2, 2018	Shareholders' Equity November 5, 2021	Shareholders' Equity January 25, 2024
	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; the initial	4.20% to, but excluding, February 24, 2027; the initial fixed	7.408% to, but excluding, February 24, 2029; the initial
		fixed rate period. Set to reset at a fixed rate which will equal	rate period. Set to reset at a fixed rate which will equal the	fixed rate period. Set to reset at a fixed rate which will equal
		the sum of GOC Yield plus 2.38% for each subsequent	sum of GOC Yield plus 2.71% for each subsequent fixed	the sum of GOC Yield plus 3.90% for each subsequent
		fixed rate period3. If converted into series BP, the coupon	rate period ⁴ .	fixed rate period ⁵ .
		will set at a floating rate equal to the sum of the T-Bill Rate		
		plus 2.38%.		
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 If convertible, conversion trigger (s)	Convertible i) Investor Election - Conversion to Series BP shares	Convertible NVCC Trigger (Contractual Approach) - Conversion to	Convertible NVCC Trigger (Contractual Approach) - Conversion to
		ii) NVCC Trigger (Contractual Approach) - Conversion to common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital injection from the government, without which the Bank would have been determined by the Superintendent to be non-viable.	common shares: a) The Superintendent is of the opinion that the Bank has ceased, or is about to cease, to be viable and that, after the	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
27	If convertible, mandatory or optional conversion	Investor Election - Conversion to Series BP shares: Optional In 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
	Write-down feature	No	No	No
31		N/A	N/A	N/A
32		N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A N/A	N/A
	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Cub and material date	Cubardinated daht	Cubardinated date
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Subordinated debt No	Subordinated debt No	Subordinated debt
	If yes, specify non-compliant features	N/A	N/A	N/A
3/	ii yes, specily non-compilant leatures	IN/A	IN/A	IN/A

- 3 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.
- 4 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.
- 5 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 instru	ments
	Preferred Shares Included in both regulatory capital and TLAC	
	included in both regulatory capital and TEAC	Series BW
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866S8
3		Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	
Ja	instruments governed by foreign law)	
	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		582
9		600
10		
		Shareholders' Equity
11		July 24, 2024
12		Perpetual No. 20 A Section 19 A
13		No maturity
14		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 ⁶ .
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
<u>23</u> 24		NVCC Trigger (Contractual Approach) - Conversion to
24	If convertible, conversion trigger (s)	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		No
31		N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
		N/A
34		IN/A
34a		Cultivation stand wheth
35		Subordinated debt
36		No
37	If yes, specify non-compliant features	N/A

⁶ 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				
	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument	780086SH8 Ontario	780086SV7 Ontario	780086TQ7 Ontario	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)	IV/A	IN/A	IVA	
	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	
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	1,712	1,253	999	
	Par value of instrument Accounting classification	1,750 Shareholders' Equity	1,250 Shareholders' Equity	1,000 Shareholders' Equity	
	Original date of issuance	July 28, 2020	November 2, 2020	June 8, 2021	
	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	November 24, 2080	February 24, 2081	November 24, 2081	
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	Every 5 years during the period from October 24 to and including November 24, commencing in 2025	Every five years during the period from January 24 to and including February 24, commencing in 2026	Every 5 years during the period from October 24 to and including November 24, commencing in 2026	
16	Subsequent call dates, if applicable	During the period from October 24 to and including November 24, 2025	During the period from January 24 to and including February 24, 2026	During the period from October 24 to and including November 24, 2026	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	
18	Coupon rate and any related index		4.0% per annum. Starting on February 24, 2026 and on	3.65% per annum. Starting on November 24, 2026 and	
		every fifth anniversary of such date thereafter until	every fifth anniversary of such date thereafter until	on every fifth anniversary of such date thereafter until	
		November 24, 2075 the interest rate on the Notes will be reset at an interest rate per annum equal to the	February 24, 2076 the interest rate on the Notes will be reset at an interest rate per annum equal to the	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 4.137%.	Government of Canada Yield plus 3.617%.	Government of Canada Yield plus 2.665%.	
19	Existence of a dividend stopper	Yes	Yes	Yes	
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
	Convertible or non-convertible	Convertible	Convertible	Convertible	
24	If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach) - Conversion to common shares:	NVCC Trigger (Contractual Approach) - Conversion to common shares:	NVCC Trigger (Contractual Approach) - Conversion to common shares:	
		a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has	a) The Superintendent is of the opinion that the Bank has	
		ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after	
		the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained.	the conversion of all instruments, it is likely that viability of the Bank will be restored or maintained.	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	b) The bank has accepted or agreed to accept a capital	b) The bank has accepted or agreed to accept a capital	
		injection from the government, without which the Bank	injection from the government, without which the Bank	injection from the government, without which the Bank	
		would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	would have been determined by the Superintendent to be	
		non-viable.	non-viable.	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		NVCC Trigger - Conversion to common shares: Upon the	
		occurrence of NVCC trigger event, each outstanding Series BQ share is converted into a number of common	occurrence of NVCC trigger event, each outstanding Series BR share is converted into a number of common	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	shares equal to (Multiplier x Book Value) / Conversion	shares equal to (Multiplier x Book Value) / Conversion	
		Price. Refer to prospectus supplement for further details.	Price. Refer to prospectus supplement for further details.	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	
	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A N/A	N/A	
33	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	N/A N/A	
34a	Type of subordination	IN/A	INO	INA	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated debt	Subordinated debt	Subordinated debt	
	Non-compliant transitioned features	No No	No No	No No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
	•				

	Disclosure template for main features of regulatory capital instruments				
	Limited Recourse Capital Notes				
	Included in both regulatory capital and TLAC				
1		Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086AR4	780082AT0		
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		
4	Regulatory treatment	Additional Tier 1	Additional Tier 1		
5	Transitional Basel III rules 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		
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)	1.371	1.395		
9	Par value of instrument	USD 1,000	USD 1.000		
10	Accounting classification	Shareholders' Equity	Shareholders' Equity		
11	Original date of issuance	April 24, 2024	November 1, 2024		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	May 2, 2084	November 24, 2084		
14	Issuer call subject to prior supervisory approval	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		
16	Subsequent call dates, if applicable	February 2, May 2, August 2, and November 2 each year	February 24, May 24, August 24, and November 24 each		
<u> </u>	On war and this independent	after May 2, 2029.	year after November 24, 2034.		
47	Coupons/dividends	Fixed to fleeting	Fixed to fleeting		
17 18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating 7.500% per annum. Starting on May 2, 2029 and on every	Fixed to floating 6.350% per annum. Starting on November 24, 2034 and		
10	Coupon rate and any related index	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%.	0.30% per aimuni. Starting of November 24, 2054 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%.		
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 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.		
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		
31	If write-down, write-down trigger (s)		N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent 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 N/A	No N/A		
37	If yes, specify non-compliant features	N/A	N/A		

Disclo	sure template for main features of regulatory capital instr	ruments	
	Subordinated Indebtedness		
	Included in TLAC not inc	cluded in regulatory capital	
1 Issuer	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-	N/A	N/A	N/A
eligible instruments governed by foreign law)			
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	10.95
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	Any time on or after Oct 1, 1989, on any interest payment	
	June 1991, on any interest payment date, at par	date, at par	(100.20%), 1995 and thereafter (100.00%)
Coupons/dividends	bans 100 i, on any interest payment date, at par	acto, at par	(100.2070); 1000 and the banks (100.0070)
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	0.75% plus the average of mid-market quotations for
To Coupon rate and any related mack	301 K 10.1101170	Government of Canada Treasury Bills maturing in or	Government of Canada Treasury Bills maturing in or
		about 30 days from the date of quotation	about 30 days from the date of quotation
19 Existence of a dividend stopper	No	No	No
			Mandatory
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory No.
 Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem 	Mandatory No	Mandatory No	No
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Non-cumulative	Mandatory No Non-cumulative	No Non-cumulative
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	Mandatory No Non-cumulative Non-convertible	Mandatory No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
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)	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
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	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible N/A N/A	No Non-cumulative Non-convertible N/A N/A
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	Mandatory No Non-cumulative Non-convertible N/A N/A	Mandatory No Non-cumulative Non-convertible N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A
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	Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A	Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A
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	Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A
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	Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Mandatory No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
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	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
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)	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
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	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
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, permanent or temporary	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible N/A
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, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	No Non-cumulative Non-convertible N/A
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A
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)	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A
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 insurent 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	Mandatory No Non-cumulative Non-convertible N/A	Mandatory No Non-cumulative Non-convertible N/A	No Non-cumulative Non-convertible Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A Ni/A

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 C	anada			
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 780086UL6 780086TG3				
3 Governing law(s) of the instrument Ontario Ontario				
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- N/A N/A				
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules Tier 2 Tier 2				
5 Post-transitional Basel III rules 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	ated Debt			
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 991 1,262				
9 Par value of instrument 1,000 1,250				
10 Accounting classification Liability - amortized cost Liability - amortized cost Liability - amortized	zed cost			
11Original date of issuanceJanuary 25, 2022July 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				
15 Optional call date, contingent call dates and redemption amount May 3, 2027 at par Aug 8, 2029 at par				
	ifter 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, Fixed at 4.829%	per annum until Aug 8, 2029.			
CORRA plus 1.5	ing to maturity at Daily Compounded 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				
	Contractual Approach)			
a) The Superintendent is of the opinion that the Bank has a) The Superintendent is of the opinion that the Bank has been also				
ceased, or is about to cease, to be viable and that, after ceased, or is about to cease, to be viable and that, after ceased, or is about to cease, to be viable and that, after ceased, or is about to cease, to be viable and that, after ceased, or is about to cease, to be viable and that, after ceased, or is about to cease, to be viable and that, after ceased, or is about to cease.	out to cease, to be viable and that, after			
the conversion of all instruments, it is likely that viability of the conversion of	, ,			
the Bank will be restored or maintained. the Bank will be	restored or maintained.			
b) The bank has accepted or agreed to accept a capital b) The bank has	accepted or agreed to accept a capital			
	e government, without which the Bank			
would have been determined by the Superintendent to be would have been	n determined by the Superintendent to be			
non-viable. non-viable.				
25 If convertible, fully or partially Always convert fully Always convert fully Always convert fully				
	ence of NVCC trigger event, each			
	e is converted into a number of common			
	(Multiplier x Note Value) / Conversion			
	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				
	anada			
29 If convertible, specify issuer of instrument it converts into Royal Bank of Canada Royal Bank of C				
29If convertible, specify issuer of instrument it converts intoRoyal Bank of CanadaRoyal Bank of C30Write-down featureNoNo				
29 If convertible, specify issuer of instrument it converts into Royal Bank of Canada Royal Bank of C 30 Write-down feature No No 31 If write-down, write-down trigger (s) N/A N/A				
29 If convertible, specify issuer of instrument it converts into Royal Bank of Canada Royal Bank of C 30 Write-down feature No No 31 If write-down, write-down trigger (s) N/A N/A 32 If write-down, full or partial N/A N/A				
29If convertible, specify issuer of instrument it converts intoRoyal Bank of CanadaRoyal Bank of C30Write-down featureNoNo31If write-down, write-down trigger (s)N/AN/A32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A				
29 If convertible, specify issuer of instrument it converts into Royal Bank of Canada Royal Bank of C 30 Write-down feature No No 31 If write-down, write-down, write-down trigger (s) N/A N/A 32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A				
29 If convertible, specify issuer of instrument it converts into Royal Bank of Canada Royal Bank of C 30 Write-down feature No No 31 If write-down, write-down, trigger (s) N/A N/A 32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination If temporary write-down mechanism				
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 31 If write-down, write-down trigger (s) 32 If write-down, full or partial 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Deposit liabilities and all other senior indebtedness of the Bank 37 Bank Bank	s and all other senior indebtedness of the			
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature No				

Disclosure template for main features of regulatory capital instruments				
Subordinated Indeptedness Subordinated Indeptedness				
	Included in both regulatory capital and TLAC			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UA0	780086SA3	780086SY1	
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	Tier 2	Tier 2	Tier 2	
5 Post-transitional Basel III rules	Tier 2	Tier 2	Tier 2	
6 Eligible at solo/group/group&solo	Solo and Group	Solo and Group	Solo and Group	
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)	1,729	1,249	959	
9 Par value of instrument	1,750	1,250	1,000	
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	
11 Original date of issuance	October 14, 2021	June 30, 2020	January 28, 2021	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	November 3, 2031	June 30, 2030	January 28, 2033	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	Nov 3, 2026 at par	June 30, 2025 at par	Jan 28, 2028 at par	
16 Subsequent call dates, if applicable	Any time on or after Nov 3, 2026, at par	Any time on or after June 30, 2025, at par	Any time on or after Jan 28, 2028, at par	
Coupons/dividends	,,,, p	,	,,	
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating	
18 Coupon rate and any related index	Fixed at 2.14% per annum until November 3, 2026.	Fixed at 2.088% per annum until June 30, 2025.	Fixed at 1.67% per annum until January 28, 2028.	
To coupon rate any rolated mask	Thereafter, floating to maturity at 3-month CDOR plus	Thereafter, floating to maturity at 3-month CDOR plus	Thereafter, floating to maturity at 3-month CDOR plus	
	0.61%.	1.31%.	0.55%.	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Convertible	Convertible	Convertible	
24 If convertible, conversion trigger (s)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	NVCC Trigger (Contractual Approach)	
11 convertible, conversion trigger (s)	30 \ 11 /	00 (11)	00 (11 /	
	a) The Superintendent is of the opinion that the Bank has	1 ' '	a) The Superintendent is of the opinion that the Bank has	
	ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after	ceased, or is about to cease, to be viable and that, after	
	the conversion of all instruments, it is likely that viability of			
	the Bank will be restored or maintained.	the Bank will be restored or maintained.	the Bank will be restored or maintained.	
	the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital	the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital	the Bank will be restored or maintained. b) The bank has accepted or agreed to accept a capital	
	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	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	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	
	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	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	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	
	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.	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.	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	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. Always convert fully	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. Always convert fully	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. Always convert fully	
25 If convertible, fully or partially 26 If convertible, conversion rate	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. Always convert fully Upon the occurrence of NVCC trigger event, each	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. Always convert fully Upon the occurrence of NVCC trigger event, each	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. Always convert fully Upon the occurrence of NVCC trigger event, each	
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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	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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. Mandatory Common Equity Tier 1 Royal Bank of Canada	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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. Mandatory Common Equity Tier 1 Royal Bank of Canada	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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. Mandatory Common Equity Tier 1 Royal Bank of Canada	
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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	780082AD5	
3 Governing law(s) of the instrument	Ontario	Ontario	Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	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)	1,523	2,027	#REF!	
9 Par value of instrument	1,500	2,000	USD 1,500	
10 Accounting classification	Liability - amortized cost	Liability - amortized cost	Liability - amortized cost	
11 Original date of issuance	January 31, 2023	April 2, 2024	January 27, 2016	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	February 1, 2033	April 3, 2034	January 27, 2026	
14 Issuer call subject to prior supervisory approval	Yes	Yes	No	
15 Optional call date, contingent call dates and redemption amount	February 1, 2028 at par	April 3, 2029 at par	N/A	
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	N/A	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed	
18 Coupon rate and any related index	Fixed at 5.01% per annum until February 1, 2028.	Fixed at 5.096% per annum until April 3, 2029.	4.65%	
	Thereafter, floating to maturity at Daily Compounded	Thereafter, floating to maturity at Daily Compounded		
	CORRA plus 2.12%.	CORRA plus 1.56%.		
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
22 Noncumulative or cumulative 23 Convertible or non-convertible	Non-cumulative Convertible	Non-cumulative Convertible	Non-cumulative Convertible	
23 Convertible or non-convertible	Convertible	Convertible	Convertible	
23 Convertible or non-convertible	Convertible NVCC Trigger (Contractual Approach)	Convertible NVCC Trigger (Contractual Approach)	Convertible NVCC Trigger (Contractual Approach)	
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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	Convertible 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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A	Convertible 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 f 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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A	Convertible 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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A	
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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, conversion rate 28 If convertible, specify instrument type convertible into 29 If convertible, specify instrument it converts into 30 Write-down feature 31 If write-down, write-down trigger (s) 32 If write-down, unite-down trigger (s) 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 34a Type of subordination	Convertible 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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the	Convertible 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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the	Convertible 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. Always convert fully Upon the occurrence of NVCC trigger event, each outstanding Note is converted into a number of common shares equal to (Multiplier x Note Value) / Conversion Price. Refer to prospectus for further details. Mandatory Common Equity Tier 1 Royal Bank of Canada No N/A N/A N/A N/A Deposit liabilities and all other senior indebtedness of the	

	Disclosure template for main 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			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
	eligible instruments governed by foreign law)				
	Regulatory treatment	N/A			
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	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					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086RQ98			
3	Governing law(s) of the instrument	ONATRIO			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
	eligible instruments governed by foreign law)				
	Regulatory treatment	N/A			
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	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)	XS2109790423			
3	Governing law(s) of the instrument	ONTARIO			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
	eligible instruments governed by foreign law)				
	Regulatory treatment	N/A			
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)			
9	Par value of instrument	GBP 350			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	January 28, 2020			
12	Perpetual or dated	Dated			
13	Original maturity date	December 15, 2025			
14	Issuer call subject to prior supervisory approval	No			
15	Optional call date, contingent call dates and redemption amount	N/A			
16	Subsequent call dates, if applicable	N/A			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	1.125%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	NA			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	NA			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments iss			
	Included in TLAC not include	ded in regulatory capital		
1	Issuer	Royal of Canada	Royal of Canada	
2		CA780086RZ97	US78015K7H17	
3	Governing law(s) of the instrument	ONATRIO	NEW YORK	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	
	instruments governed by foreign law			
	Regulatory treatment	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	
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		No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	
9	Par value of instrument	CAD 1,500	USD 1500	
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	
11		May 1, 2020	June 10, 2020	
12	Perpetual or dated	Dated	Dated	
13		May 1, 2025	June 10, 2025	
14		No	No	
15		N/A	N/A	
16		N/A	N/A	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	1.936%	1.15%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22		Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25		N/A	N/A	
26		N/A	N/A	
27		NA	NA	
28		N/A	N/A	
29		N/A	N/A	
30		No	No	
31		N/A	N/A	
32		N/A	N/A	
33	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				
	Included in TLAC not included in regulatory capital				
1		Royal of Canada	Royal of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78016EZP59	US78016EZM29		
3	Governing law(s) of the instrument	NEW YORK	NEW YORK		
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual		
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A		
4		N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	USD 300	USD 1250		
10	Accounting classification	Liability - amortised cost	Liability - amortised cost		
11	Original date of issuance	January 19, 2021	January 19, 2021		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	January 20, 2026	January 20, 2026		
14	Issuer call subject to prior supervisory approval	No	No		
15	Optional call date, contingent call dates and redemption amount	N/A	N/A		
16	Subsequent call dates, if applicable	N/A	N/A		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Fixed		
18	Coupon rate and any related index	SOFR INDEX+0.525%	0.875%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25		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 partia	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		
<u> </u>	7 7	j	Is as a		

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

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal 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-	Contractual			
	eligible instruments governed by foreign law)				
	Regulatory treatment	N/A			
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	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					
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-	N/A	N/A	N/A		
eligible instruments governed by foreign law)		1			
Regulatory treatment	N/A	N/A	N/A		
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	CAD 1,000	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-	N/A		
	eligible instruments governed by foreign law)			
	Regulatory treatment	N/A		
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	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					
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-	Contractual	Contractual	Contractual		
eligible instruments governed by foreign law)					
Regulatory treatment	N/A	N/A	N/A		
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 900	USD 350	USD 1500		
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
11 Original date of issuance	October 7, 2021	October 7, 2021	October 29, 2021		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	November 2, 2026	November 2, 2026	November 3, 2031		
14 Issuer call subject to prior supervisory approval	No	No	No		
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A		
16 Subsequent call dates, if applicable	N/A	N/A	N/A		
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	e Contractual	Contractual		
	instruments governed by foreign law				
	Regulatory treatment	N/A	N/A		
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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-	N/A			
	eligible instruments governed by foreign law)				
	Regulatory treatment	N/A			
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	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-eligibl	e Contractual	N/A		
	instruments governed by foreign law				
	Regulatory treatment	N/A	N/A		
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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 is						
	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)	US78016EZD20	CA780086UT90				
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	e Contractual	N/A				
	instruments governed by foreign law						
	Regulatory treatment	N/A	N/A				
4	Transitional Basel III rules	N/A	N/A				
5	Post-transitional Basel III rules	N/A	N/A				
6	Eligible at solo/group/group&solo	N/A	N/A				
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)				
9	Par value of instrument	USD 1200	CAD 3,000				
10	Accounting classification	Liability - amortised cost	Liability - amortised cost				
11	Original date of issuance	April 14, 2022	March 28, 2022				
12	Perpetual or dated	Dated	Dated				
13	Original maturity date	May 4, 2027	September 29, 2025				
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	3.625%	3.369%				
19	Existence of a dividend stopper	No	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No	No				
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative				
23	Convertible or non-convertible	Non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A	N/A				
25	If 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)	CA780086VK72				
3	Governing law(s) of the instrument	ONATRIO				
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A				
	eligible instruments governed by foreign law)					
	Regulatory treatment	N/A				
4	Transitional Basel III rules	N/A				
5	Post-transitional Basel III rules	N/A				
6	Eligible at solo/group/group&solo	N/A				
7	Instrument type	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only				
9	Par value of instrument	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	Royal of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2488431441	XS2490729154	XS2491659210	
3 Governing law(s) of the instrument	ONTARIO	ONTARIO	ONTARIO	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
eligible instruments governed by foreign law)				
Regulatory treatment	N/A	N/A	N/A	
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory 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	HKD 456	GBP 500	CNH 290	
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11 Original date of issuance	June 8, 2022	June 14, 2022	June 16, 2022	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	June 8, 2029	June 14, 2027	June 16, 2025	
14 Issuer call subject to prior supervisory approval	No	No	No	
15 Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16 Subsequent call dates, if applicable	N/A	N/A	N/A	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	3.805%	3.625%	4.100%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	NA	NA	NA	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	NA	NA	NA	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main 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		ONTARIO	ONTARIO	NEW YORK	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual	
	eligible instruments governed by foreign law)				
	Regulatory treatment	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		CHF 150	HKD 724	USD 1250	
10		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11		May 4, 2022	May 12, 2022	July 28, 2022	
	Perpetual or dated	Dated	Dated	Dated	
13		May 4, 2027	May 12, 2029	August 3, 2027	
	Issuer call subject to prior supervisory approval	No	No	No	
15		N/A	N/A	N/A	
16	Subsequent call dates, if applicable	N/A	N/A	N/A	
	Coupons/dividends				
17		Fixed	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		Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	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	NA	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30		No.	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	NA NA	NA NA	NA N/A	
34		N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main 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						
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2519110535	XS2537128212	XS2435102103			
3 Governing law(s) of the instrument	ONTARIO	ONTARIO	ONTARIO			
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A			
eligible instruments governed by foreign law)						
Regulatory treatment	N/A	N/A	N/A			
4 Transitional Basel III rules	N/A	N/A	N/A			
5 Post-transitional Basel III rules	N/A	N/A	N/A			
6 Eligible at solo/group/group&solo	N/A	N/A	N/A			
7 Instrument type	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	HKD 400	AUD 30	EUR 40			
10 Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - fair value option			
11 Original date of issuance	August 11, 2022	September 28, 2022	October 20, 2022			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	August 11, 2025	September 28, 2037	January 25, 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	3.935%	5.61%	1.034%			
19 Existence of a dividend stopper	No	No	No			
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21 Existence of a step up or other incentive to redeem	No	No	No			
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24 If convertible, conversion trigger (s)	N/A	N/A	N/A			
25 If convertible, fully or partially	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 iss			
	Included in TLAC not include	ded 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	Contractual	N/A	
	instruments governed by foreign law			
	Regulatory treatment	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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		No	No	
15		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		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		N/A	N/A	
32		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 lss	suer	Royal of Canada	Royal of Canada	Royal of Canada	
2 Ur	nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA780086WD21	CH1230759552	US78016FZT47	
	overning law(s) of the instrument	ONATRIO	ONTARIO	NEW YORK	
	ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual	
	gible instruments governed by foreign law)			oonii astaal	
Re	egulatory 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 Ar	mount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9 Pa	ar value of instrument	CAD 153	CHF 200	USD 1000	
	ccounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11 Or	riginal date of issuance	December 15, 2022	January 25, 2023	January 12, 2023	
12 Pe	erpetual or dated	Dated	Dated	Dated	
13	Original maturity date	December 15, 2028	January 25, 2028	January 12, 2026	
14 Iss	suer 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	
Co	oupons/dividends				
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	
18	Coupon rate and any related index	CORRA+1.65%	2.45%	4.875%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Co	onvertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	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 W	/rite-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	NA	NA	NA	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
	ype of subordination	Exemption	Exemption	Exemption	
35 Pc	osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
	on-compliant transitioned features	No	No	No	
37 If	yes, specify non-compliant features	N/A	N/A	N/A	

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

	Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued						
	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	N/A	N/A				
	instruments governed by foreign law)						
	Regulatory treatment	N/A	N/A				
4	Transitional Basel III rules	N/A	N/A				
5	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 partia	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		Exemption	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated				
36	Non-compliant transitioned features	No	No				
37	If yes, specify non-compliant features	N/A	N/A				

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss					
	Included in TLAC not 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			
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A			
	eligible instruments governed by foreign law)					
	Regulatory treatment	N/A	N/A			
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	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 th			
		Included in TLAC not included in regulatory of			
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
2		XS2581246183	XS2584499243	XS2584499599	
3		ONTARIO	ONTARIO	ONTARIO	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		HKD 500	HKD 800	AUD 50	
10		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11		February 1, 2023	February 7, 2023	February 7, 2023	
12		Dated	Dated	Dated	
13		February 1, 2028	February 7, 2028	February 7, 2038	
14	Issuer call subject to prior supervisory approval	No	No	No	
15		N/A	N/A	N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17		Fixed	Floating	Fixed	
18		4.500%	3-month HIBOR + 1.09%	6.005%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		NA	NA	NA	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30		No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		NA	NA	NA	
34		N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the				
	Included in TLAC not included in regulatory ca	anital			
1 Issuer	Royal of Canada	Royal of Canada	Royal of Canada		
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-	N/A	N/A	N/A		
eligible instruments governed by foreign law)	1971	1.97			
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				
		Included in TLAC not included in regulatory ca				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada		
2		XS2597012959	XS2598327059	CA780086XL38		
3		ONTARIO	ONTARIO	ONATRIO		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A		
	eligible instruments governed by foreign law)					
	Regulatory treatment	N/A	N/A	N/A		
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8		No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9		CNH 800	JPY 10,000	CAD 2,500		
10		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
11		March 10, 2023	March 31, 2023	April 20, 2023		
12		Dated	Dated	Dated		
13		March 10, 2026	March 31, 2028	May 1, 2028		
14	Issuer call subject to prior supervisory approval	No	No	No		
15		N/A	N/A	N/A		
16		N/A	N/A	N/A		
	Coupons/dividends					
17		Fixed	Fixed	Fixed		
18		3.650%	0.83%	4.632%		
19		No	No	No		
20		Mandatory	Mandatory	Mandatory		
21		No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		N/A	N/A	N/A		
27		NA	NA	NA		
28		N/A	N/A	N/A		
29		N/A	N/A	N/A		
30		No	No	No		
31		N/A	N/A	N/A		
32		N/A	N/A	N/A		
33		NA	NA	NA		
34		N/A	N/A	N/A		
34a		Exemption	Exemption	Exemption		
35		Unsubordinated	Unsubordinated	Unsubordinated		
36		No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued directly by the bank						
	Included in TLAC not included in regulatory capital						
1	Issuer	Royal of Canada					
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-	Contractual					
	eligible instruments governed by foreign law)						
	Regulatory treatment	N/A					
4	Transitional Basel III rules	N/A					
5	Post-transitional Basel III rules	N/A					
6	Eligible at solo/group/group&solo	N/A					
7	Instrument type	Other TLAC Instruments					
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only					
9	Par value of instrument	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 iss	sued directly by the bank			
	Included in TLAC not include	ded 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	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A		
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as 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	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4		N/A	N/A	N/A	
5		N/A	N/A	N/A	
6		N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		HKD 400	CAD 1,250	CAD 1,250	
10		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		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		Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37		N/A	N/A	N/A	

	Disclosure template for main 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)	XS2644756608	XS2645274577	XS2646090972	
3	Governing law(s) of the instrument	ONTARIO	ONTARIO	ONTARIO	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
'	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	EUR 750	AUD 50	USD 50	
10	Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost	
11	Original date of issuance	July 5, 2023	July 5, 2023	July 7, 2023	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	July 5, 2028	July 5, 2033	July 7, 2025	
14	Issuer call subject to prior supervisory approval	No	No	No	
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16	Subsequent call dates, if applicable	N/A	N/A	N/A	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.125%	6.165%	5.550%	
19		No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		NA	NA	NA	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33		NA	NA	NA	
34		N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2646130273	XS2646658687	XS2647279285	
3	Governing law(s) of the instrument	ONTARIO	ONTARIO	ONTARIO	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4		N/A	N/A	N/A	
5		N/A	N/A	N/A	
6		N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9		HKD 500	CNH 425	USD 50	
10		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11		July 7, 2023	July 7, 2023	July 11, 2023	
12	Perpetual or dated	Dated	Dated	Dated	
13		July 7, 2026	July 7, 2026	July 11, 2025	
14		No	No	No	
15		N/A	N/A	N/A	
16		N/A	N/A	N/A	
	Coupons/dividends				
17		Fixed	Fixed	Fixed	
18		4.885%	3.400%	5.641%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25		N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		NA	NA	NA	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31		N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33		NA	NA	NA	
34		N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main 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	Contractual	Contractual	Contractual	
'	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1000	USD 350	USD 1000	
10	Accounting classification	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	
11	Original date of issuance	July 20, 2023	JULY 20 ,2023	July 20, 2023	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	July 20, 2026	JULY 20 ,2026	August 1, 2028	
14	Issuer call subject to prior supervisory approval	No	No	No	
15	Optional call date, contingent call dates and redemption amount	N/A	N/A	N/A	
16	Subsequent call dates, if applicable	N/A	N/A	N/A	
	Coupons/dividends				
17		Fixed	Floating	Fixed	
18		5.200%	SOFR INDEX+1.08%	5.200%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		NA	NA	NA	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		NA	NA	NA	
34		N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4		N/A	N/A	N/A	
5		N/A	N/A	N/A	
6		N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		EUR 20	EUR 750	AUD 350	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		August 8, 2023	October 2, 2023	October 4, 2023	
12	Perpetual or dated	Dated	Dated	Dated	
13		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	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		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main 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					
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A					
	instruments governed by foreign law)						
		N/A					
4		N/A					
5		N/A					
6	Eligible at solo/group/group&solo	N/A					
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments					
8	Amount recognised 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		N/A					
27		NA					
28		N/A					
29	If convertible, specify issuer of instrument it converts into	N/A					
30	Write-down feature	No					
31	If 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		N/A					
34a	Type of subordination	Exemption					
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated					
36	Non-compliant transitioned features	No					
37	If yes, specify non-compliant features	N/A					

	Disclosure template for main 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	N/A	Contractual	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4		N/A	N/A	N/A	
5		N/A	N/A	N/A	
6		N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		AUD 30	USD 1250	USD 500	
10		Liability - fair value option	Liability - amortised cost	Liability - amortised cost	
11		November 22, 2023	January 19, 2024	January 19, 2024	
12	Perpetual or dated	Dated	Dated	Dated	
13		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	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		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main 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	Contractual	N/A	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment	N/A	N/A	N/A	
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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		N/A	N/A	N/A	
27		NA	NA	NA	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		NA	NA	NA	
34		N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	Contractual	Contractual		
	instruments governed by foreign law)					
	Regulatory treatment	N/A	N/A	N/A		
4		N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9		EUR 1000	USD 1250	USD 700		
10		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost		
11		July 2, 2024	July 23, 2024	July 23, 2024		
12	Perpetual or dated	Dated	Dated	Dated		
13		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		3-month EURIBOR + 0.60%	5.069% till July 23, 2026 then SOFR INDEX+0.79% till Mat	SOFR INDEX+0.79%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26		N/A	N/A	N/A		
27		NA	NA	NA		
28		N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31		N/A		N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	NA	NA	NA		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a		Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments						
		Other TLAC instruments issued directly by the ba					
	Other LLAC instruments issued university by the dank Included in TLAC not included in regulatory capital						
1							
-	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			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual			
Ja	instruments governed by foreign law)	Contractual	Contractual	Contractual			
_	Regulatory treatment	N/A	N/A	IN/A			
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	IN/A			
6	Eligible at solo/group/group&solo	N/A	N/A	IN/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only USD 750	N/A - Amount eligible for TLAC only USD 850			
9		USD 1300					
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		4.510% till Oct 18, 2026 then SOFR INDEX+0.72% till Maturity	4.522% till Oct 18, 2027 then SOFR INDEX+0.86% till Maturity			
		4.969% till Aug 2, 2029 and then SOFR INDEX+1.10% till M					
19	Existence of a dividend stopper	No	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A	N/A			
25	If convertible, fully or partially	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	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			
		pars.	1	1			

	Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued directly by the bank						
	Other LaC instruments issued directly by the dank						
1	Issuer	Royal of Canada		Royal of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	US78017FZT38		US78017FZU01			
3	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	Contractual	Contractual	Contractual			
Ja	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	Eliqible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	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 Maturi	SOFR INDEX+0.72%	SOFR INDEX+0.86%			
19	Existence of a dividend stopper	No		No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A	N/A			
27	If convertible, mandatory or optional conversion	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			
30	Write-down feature	No	No	No			
31	If write-down, write-down trigger (s)	N/A		N/A			
32	If write-down, full or partial	N/A	N/A	N/A			
33	If write-down, permanent or temporary	NA		NA			
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a	Type of subordination	Exemption	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No		No			
37	If yes, specify non-compliant features	N/A	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued directly by the bank						
	Included in TLAC not included in regulatory capital						
1	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	N/A	N/A	N/A			
	instruments governed by foreign law)	N/A	NI/A	NI/A			
_	Regulatory treatment	N/A N/A	N/A N/A	N/A			
4	Transitional Basel III rules	1		N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 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			
31	ii yes, specify non-compliant leatures	IIN/A	IN/A	IN/A			

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bar				
		Included in TLAC not included in regulatory capita				
1	Issuer	Royal of Canada	Royal of Canada	Royal of Canada		
2		XS2931921113	CA779926FY56	XS2979759359		
3		ONTARIO	ONATRIO	ONTARIO		
3a	* 17		N/A	N/A		
Ja	instruments governed by foreign law)	IN/A	IVA	IV/A		
	Regulatory treatment	N/A	N/A	N/A		
4		N/A	N/A	N/A		
5		N/A	N/A	N/A		
6		N/A	N/A	N/A		
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 1500	CAD 2, 000	EUR 750		
10		Liability - fair value option	Liability - amortised cost	Liability - fair value option		
11		November 4, 2024	December 10, 2024	22-Jan-25		
12		Dated	Dated	Dated		
13		November 4, 2026	December 10, 2028	22-Jan-30		
14		No	Yes	Yes		
15		IN/A	December 10, 2027	January 22, 2023		
16		N/A	N/A	N/A		
	Coupons/dividends					
17		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		Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22		Non-cumulative	Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible	Non-convertible		
24		N/A	N/A	N/A		
25		N/A	N/A	N/A		
26		IN/A	N/A	N/A		
26		INA		NA NA		
			NA NA			
28		N/A	N/A	N/A		
29		N/A	N/A	N/A		
30		No	No	No		
31		N/A	N/A	N/A		
32		N/A	N/A	N/A		
33		NA	NA	NA		
34		N/A	N/A	N/A		
34a		Exemption	Exemption	Exemption		
35		Unsubordinated	Unsubordinated	Unsubordinated		
36		No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued directly by the b	ank				
Included in TLAC not included in regulatory capital						
		Royal of Canada	Royal of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2982074358	CH1377955575	US78017DAB47			
Governing law(s) of the instrument	ONTARIO	ONTARIO	NEW YORK			
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	Contractual			
instruments governed by foreign law)						
		N/A	N/A			
Transitional Basel III rules	N/A	N/A	N/A			
Post-transitional Basel III rules	N/A	N/A	N/A			
Eligible at solo/group/group&solo	N/A	N/A	N/A			
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/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 430	CHF 185	USD 600			
Accounting classification	Liability - fair value option	Liability - amortised cost	Liability - amortised cost			
Original date of issuance	January 21, 2025	January 31, 2025	24-Jan-25			
Perpetual or dated	Dated	Dated	Dated			
Original maturity date	August 4, 2026	January 31, 2031	24-Jan-29			
Issuer call subject to prior supervisory approval	No	Yes	Yes			
	N/A	January 31, 2030	January 24, 2028			
	N/A	N/A	N/A			
Fixed or floating dividend/coupon	Floating	Fixed	Floating			
		1.0225% till JAN 31, 2030 then 1vr CHF SARON + 75bps till	SOFR INDEX+0.83%			
	3m - EURIBOR+0.35%	Maturity				
Existence of a dividend stopper	No	No	No			
	Mandatory	Mandatory	Mandatory			
Existence of a step up or other incentive to redeem	No	No	No			
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
If convertible, conversion trigger (s)	N/A	N/A	N/A			
If convertible, fully or partially	N/A	N/A	N/A			
If convertible, conversion rate	N/A	N/A	N/A			
If convertible, mandatory or optional conversion	NA	NA	NA			
	N/A	N/A	N/A			
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
	No	No	No			
	N/A	N/A	N/A			
	N/A	N/A	N/A			
	NA	NA NA	NA			
	N/A	N/A	N/A			
	Exemption	Exemption	Exemption			
		Unsubordinated	Unsubordinated			
	No	No	No			
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Post transitional Basel III rules Post transition	Issuer Royal of Canada Indicated in TLAC not included in TLAC and a	Sister Royal of Canada Royal of Canada Royal of Canada Unique identifier (or CUSP, ISIN, or Bicomberg identifier for private placement) X2588074358 CH1377956575 Governing law(s) of the instrument ONTARIO ONTARIO ONTARIO Makes by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible N/A N/A Instruments governed by forsign law) N/A N/A Fransforal Dasel III rufes N/A N/A N/A Fransfora			

Disclosure template for main features of regulatory capital instruments					
Included in TLAC not included in regulatory capital					
Royal of Canada	Royal of Canada	Royal of Canada			
US78017DAA63	US78017DAD03	US78017DAC20			
NEW YORK	NEW YORK	NEW YORK			
Contractual	Contractual	Contractual			
N/A	N/A	N/A			
	N/A	N/A			
N/A	N/A	N/A			
N/A	N/A	N/A			
Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
USD 1550	USD 300	USD 1800			
Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
January 24, 2025	January 24, 2025	24-Jan-25			
Dated	Dated	Dated			
January 24, 2029	February 4, 2031	4-Feb-31			
Yes	Yes	Yes			
January 24, 2028	February 4, 2030	February 4, 2030			
N/A	N/A	N/A			
Fixed to floating	Floating	Fixed to floating			
·	SOFR INDEX+1.03%	5.153% till FEB 4, 2030 then SOFR INDEX+1.03% till			
4.950% till JAN 24, 2028 then SOFR INDEX+0.83% till Matu	u e	Maturity			
No	No	No			
Mandatory	Mandatory	Mandatory			
No	No	No			
Non-cumulative	Non-cumulative	Non-cumulative			
Non-convertible	Non-convertible	Non-convertible			
N/A	N/A	N/A			
N/A	N/A	N/A			
N/A	N/A	N/A			
NA	NA	NA			
N/A	N/A	N/A			
N/A	N/A	N/A			
No	No	No			
N/A	N/A	N/A			
N/A	N/A	N/A			
NA	NA NA	NA			
N/A	N/A	N/A			
Exemption	Exemption	Exemption			
Unsubordinated	Unsubordinated	Unsubordinated			
No	No	No			
N/A	N/A	N/A			
	Other TLAC instruments issued directly by the bank included in TLAC not included in regulatory capital Royal of Canada US78017DAA63 NEW YORK Contractual NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	Royal of Canada			

Disclosure template for main 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	Contractual	N/A	N/A		
instruments governed by foreign law)					
Regulatory treatment	N/A	N/A	N/A		
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 1250	GBP 300	EUR 1500		
10 Accounting classification	Liability - amortised cost	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	February 3, 2025	March 10, 2025	24-Mar-25		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	August 3, 2026	October 10, 2031	24-Mar-27		
14 Issuer call subject to prior supervisory approval	Yes	Yes	No		
15 Optional call date, contingent call dates and redemption amount	July 4, 2026	October 10, 2030	N/A		
16 Subsequent call dates, if applicable	N/A	N/A	N/A		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Floating	Fixed	Floating		
18 Coupon rate and any related index		5.1% till Oct 10, 2030 then SONIA INDEX+1.10% till	3m – EURIBOR+0.45%		
	SOFR INDEX+0.46%	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 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		
or a you, opening non-compliant routines	j.w.,	j.w.	Trees.		

Disclosure template for main 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	Contractual	Contractual	Contractual		
instruments governed by foreign law)					
Regulatory treatment	N/A	N/A	N/A		
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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+0.82%	4.970 % till MAY 2, 2030 then SOFR INDEX+1.13% till		
	SOFR INDEX+1.13%		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	NA		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	NA NA	NA NA	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		
or in you, specify more-compliant reatures	1003	1973	Trains		

Disclosure template for main features of regulatory capital instruments					
Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital					
Royal of Canada	Royal of Canada	Royal of Canada			
US78017DAF50	CH1428867084	XS3061473313			
NEW YORK	ONTARIO	ONTARIO			
Contractual	N/A	N/A			
N/A	N/A	N/A			
N/A	N/A	N/A			
N/A	N/A	N/A			
N/A	N/A	N/A			
Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
USD 1000	CHF 150	USD 60			
Liability - amortised cost	Liability - amortised cost	Liability - amortised cost			
March 27, 2025	April 8, 2025	29-Apr-25			
Dated	Dated	Dated			
March 27, 2028	April 8, 2032	29-Apr-27			
Yes	Yes	No			
March 27, 2027	April 8, 2031	N/A			
N/A	N/A	N/A			
Fixed to floating	Fixed	Floating			
	1.36% till April 8, 2031 then 1vr CHF SARON + 81bps till	SOFR INDEX+0.69%			
4.715 % till MARCH 27, 2027 then SOFR INDEX+0.81% till Matu					
No	No	No			
Mandatory	Mandatory	Mandatory			
No	No	No			
Non-cumulative	Non-cumulative	Non-cumulative			
Non-convertible	Non-convertible	Non-convertible			
N/A	N/A	N/A			
N/A	N/A	N/A			
N/A	N/A	N/A			
NA	NA	NA			
N/A	N/A	N/A			
N/A	N/A	N/A			
No	No	No			
N/A	N/A	N/A			
N/A	N/A	N/A			
NA	NA	NA			
N/A	N/A	N/A			
	Exemption	Exemption			
Unsubordinated	Unsubordinated	Unsubordinated			
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Unsubordinated Unsubordinated 36 Non-compliant transitioned features No					
INO	INO	INO			
	Other TLAC instruments issued directly by the bank included in TLAC not included in regulatory capital Royal of Canada US78017DAF50 NEW YORK Contractual N/A	Included in TLAC not included in regulatory capital Royal of Canada			

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

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
1 Issuer	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	N/A	N/A	N/A		
instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	15	USD 50	USD 50		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	December 6, 2018	December 28, 2018	February 1, 2019		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	December 6, 2038	December 28, 2048	February 1, 2049		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	December 6, 2023 (123.13%)	December 28, 2023 (127,63%)	February 1, 2024 (127.93%)		
16 Subsequent call dates, if applicable	December 6, 2028 (151.62%); December 6, 2033	December 28, 2028 (162.89%); December 28, 2033	February 1, 2025 (134.39%), February 1, 2026 (141.18%),		
	(186.70%)	(207.89%), December 28, 2038 (265.33%), December 28, 2043 (338.64%).	February 1, 2027 (148.31%), February 1, 2028 (155.80%), February 2029 (163.67%), February 1, 2030 (171.93%), February 1, 2031 (180.61%), February 1, 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, 2036 (231.06%), February 1, 2036 (261.06%), February 1, 2036 (261.06%), February 1, 2040 (261.06%), February 1, 2041 (261.06%), February 1, 2041 (261.06%), February 1, 2043 (362.22%) February 1, 2044 (342.69%), February 1, 2045 (360%), February 1, 2045 (360%), February 1, 2046 (378.18%), February 1, 2047 (397.27%), February 1, 2048 (417.34%)		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18 Coupon rate and any related index	4.25%	5.00%	5.05%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		
or In you opening non-compliant routined	lier.	1.47.	1.07.		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1932561712			
3	, , , ,	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)				
	Regulatory treatment				
4	· ·	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9		JPY 300			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	February 14, 2019			
12	Perpetual or dated	Dated			
13	Original maturity date	February 14, 2029			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	February 14, 2024 (100%)			
16	Subsequent call dates, if applicable	N/A			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18		0.52%			
19	=	No			
20		Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24		N/A			
25		N/A			
26	•	N/A			
27		N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	· 1 · 7	N/A			
30		No			
31		N/A			
32	, I	N/A			
33		N/A			
34		N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36		No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1939253081	780086QT4		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 120	10		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	February 19, 2019	March 20, 2019		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	February 19, 2049	March 20, 2030		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	February 14, 2024 (127.69%) February 19, 2025 (134.09%); February 19, 2026 (140.8%),	March 21, 2022 (100%) March 21, 2023 (100%), March 21, 2024 (100%), March		
	Cubsequent can dates, il applicable	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%)	21, 2025 (100%), March 21, 2026 (100%), March 21, 2027 (100%), March 21, 2028 (100%), March 21, 2029 (100%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	5.01%	Y1-3: 2.95% Y4: 3.15% Y5: 3.3% Y6: 3.5% Y7: 3.75% Y8: 4% Y9: 4.25% Y10: 4.5% Y11: 4.75%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1949502253	780086QU1	780086QV9		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
За	Means by which enforceability requirement of Section 13 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, 2026 (100%), April 16, 2028 (100%), April 16, 2029 (100%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	3.50%	3.26%	Y1-3: 2.9% Y4: 2.95% Y5: 3.05% Y6: 3.1% Y7: 3.25% Y8: 3.4% Y9: 3.6% Y10: 3.8% Y11: 4.05%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

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

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
2	Issuer Unique identifier (eq. CUSID, ISIN, eq. Pleambers identifier for private pleament)	Royal Bank of Canada			
3	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument	XS1991341329 Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
Ja	eligible instruments governed by foreign law)	IVA			
	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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	September 20, 2021 (107.5369%) September 20,2022(111.515765%), September			
		2024(119.920597%), September 20,2025(124.357659%), September 20, 2026(128.958892%), September 20, 2026(128.958892%), 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, 2034(163.0396%), September 20, 2034(172.457206%), September 20, 2035(178.838123%), September 20, 2036(185.455133%), September 20, 2037(192.316973%), September 20, 2038(194.32701%), September 20, 2039(206.811711%), September 20, 2040(214.463744%), September 20, 2041(222.388903%), September 20, 2042(230.627662%), 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 18	Fixed or floating dividend/coupon Coupon rate and any related index	5.70%			
18	Existence of a dividend stopper	3.70% No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No N/A			
37	If yes, specify non-compliant features	N/A			

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

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332922			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A			
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	25			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	October 4, 2019			
12	Perpetual or dated	Dated			
13	Original maturity date	October 4, 2034			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	October 4, 2022 (100.00%)			
16	Subsequent call dates, if applicable	October 4, 2023(100.00%), October 4, 2024(100.00%),			
		October 4, 2025(100.00%), October 4, 2026(100.00%),			
		October 4, 2027(100.00%), October 4, 2028(100.00%),			
		October 4, 2029(100.00%), October 4, 2030(100.00%),			
		October 4, 2031(100.00%), October 3, 2032(100.00%),			
		October 3, 2033(100.00%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	3.08%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			
		•			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in 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			
	/1 1 /				
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No .			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC 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	N/A	Contractual		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 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%)		
\vdash	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	Y1: 0.25% Y2: 0.32% Y3: 0.39% Y4: 0.46% Y5: 0.53% Y6:	2.375%		
'0	Odupon rate and any related mack	0.6% Y7: 0.67% Y8: 0.74% Y9: 0.81% Y10: 0.88%	2.07070		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instrur	ments		
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1		Royal Bank of Canada		
3		XS1991332765 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)			
لب	Regulatory treatment			
4		N/A		
5 6		N/A N/A		
7		Other TLAC Instruments		
8		N/A - Amount eligible for TLAC only		
9		USD 50		
10		Liability - fair value option		
11		November 26, 2019		
12		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%)		
	Coupons/dividends	May 26, 2024(118.273675%), May 26, 2025(127.433261%), 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, 2031(153.556981%), May 26, 2030(147.935435%), May 26, 2031(153.556981%), May 26, 2032(159.392146%), May 26, 2033(165.449048%), 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, 2038(199.365975%), May 26, 2040(214.805673%), May 26, 2041(222.968289%), May 26, 2042(213.441084%), May 26, 2041(222.968289%), May 26, 2042(231.441084%), May 26, 2043(240.235845%), May 26, 2044(249.3648676615%), May 26, 2045(258.84067%), May 26, 2047(278.886326%), May 26, 2050(311.902806%), May 26, 2051(323.755113%), May 26, 2052(336.057807%), May 26, 2053(348.28004%), May 26, 2055(375.84264%), May 26, 2056(390.12466%), May 26, 2055(375.84264%), May 26, 2056(390.12466%), May 26, 2055(375.84264%), May 26, 2058(420.337474%),		
	Fixed or floating dividend/coupon			
17		Fixed		
18	Coupon rate and any related index	3.80%		
18 19	Coupon rate and any related index Existence of a dividend stopper	3.80% No		
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	3.80% No Mandatory		
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	3.80% No Mandatory No		
18 19 20 21 22	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	3.80% No Mandatory No Non-cumulative		
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	3.80% No Mandatory No Non-cumulative Non-convertible		
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	3.80% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	3.80% No Mandatory No Non-cumulative Non-convertible N/A N/A		
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	3.80% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion	3.80% No Mandatory No Non-cumulative Non-convertible N/A N/A		
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	3.80% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A		
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	3.80% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/		
18 19 20 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	3.80% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument tyce 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	3.80% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	3.80% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	3.80% No Mandatory No Non-cumulative Non-convertible N/A		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, null or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	3.80% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/		
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	3.80% No Mandatory No Non-cumulative Non-convertible N/A		

	Disclosure template for main features of regulatory capital inst	ruments		
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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		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, 2026(100%), December 12, 2027(100%), December 12, 2027(100%), December 12, 2028(100%), December 12, 2028(100%), December 12, 2031(100%), December 12, 2031(100%), December 12, 2032(100%), December 12, 2033(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, 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, remoi partial	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37		N/A	N/A	N/A
	n you, openly non-compliant rotation	1.00	p.e	pow.

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not inclu					
1						
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	N/A	Contractual			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	EUR 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	nonto			
	Included in TLAC not included in regulatory capital				
1					
2		XS2092546972			
3	1	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)				
	Regulatory treatment				
4	·	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (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	GBP 2.125			
10	Accounting classification	Liability - fair value option			
11		December 31, 2019			
12	Perpetual or dated	Dated			
13	Original maturity date	December 31, 2024			
14		No			
15	Optional call date, contingent call dates and redemption amount	N/A			
16	1 ' 11	N/A			
	Coupons/dividends				
17	5 1	Float			
18		SONIA, subject to floor (1.00%)			
19	——————————————————————————————————————	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	——————————————————————————————————————	No			
22		Non-cumulative			
23		Non-convertible			
24		N/A			
25	, , , , ,	N/A			
26	•	N/A			
27		N/A			
28		N/A			
29		N/A			
30		No			
31		N/A			
32	• •	N/A			
33	? I	N/A			
34	1 7	N/A			
34a		Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36		No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1		Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CAMM002I7AR7		
3	Governing law(s) of the instrument	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 60		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	January 31, 2020		
12	Perpetual or dated	Dated		
13	Original maturity date	January 31, 2050		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	N/A		
16	Subsequent call dates, if applicable	N/A		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	1.60%		
19	Existence of a dividend stopper	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25		N/A		
26	•	N/A		
27		N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33		N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		

	Disclosure template for main features of regulatory capital instru	ments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RCA6
3	Governing law(s) of the instrument	New York
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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%) 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	IN/A
33	If write-down, permanent or temporary	IN/A
	/1 1 /	1 -
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

	Disclosure template for main features of regulatory capital instru	ments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	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
9	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A - Amount eligible for TLAC only USD 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, 2028(133.73037%), February 5, 2029(138.67840%), February 5, 2031(149.13045%), February 5, 2032(146.4827%), February 5, 2033(160.37026%), February 5, 2034(166.30396%), February 5, 2034(161.30396%), 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, 2055(397.41488%), 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, 2055(369.85818%), February 5, 2055(369.85818%), February 5, 2055(369.85818%), February 5, 2055(369.85818%), February 5, 2055(397.73402%), February 5, 2059(412.45018%)
	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 N/A
25 26	If convertible, fully or partially If convertible, conversion rate	N/A N/A
27	If convertible, conversion rate If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify insurance type convertible into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
35		
	Non-compliant transitioned features If yes, specify non-compliant features	No N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments iss				
	Included in TLAC not include		T=		
		Royal Bank of Canada	Royal Bank of Canada		
	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332500 Province of Ontario	780086RR7 Province of Ontario		
	Governing law(s) of the instrument fears by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	istruments governed by foreign law)	INA	IV/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		
	Amount recognised in regulatory 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 70	2.1		
	Accounting classification Original date of issuance	Liability - fair value option	Liability - fair value option February 21, 2020		
	Original date of issuance Perpetual or dated	February 18, 2020 Dated	Dated		
13	Original maturity date	February 18, 2060	February 21, 2030		
	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, 2025(123.639868%), February 18, 2025(123.6398688%), February 18, 2027(128.090903%), February 18, 2028(132.702176%), February 18, 2030(142.428714%), February 18, 2031(147.556148%), February 18, 2032(152.868169%), February 18, 2033(153.71423%), February 18, 2033(164.072795%), February 18, 2035(169.979415%), February 18, 2035(169.979415%), February 18, 2035(169.979415%), February 18, 2034(164.072795%), February 18, 2036(180.906003%), 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, 2044(250.818078%), February 18, 2047(259.844421%), February 18, 2047(259.844421%), February 18, 2050(288.930016%), February 18, 2051(299.331497%), February 18, 2055(343.81937%), February 18, 2055(343.81937%), February 18, 2055(343.819200%), February 18, 2055(344.819200%), February 18, 2055(347.093068%), February 18, 2055(348.819200%), February 18, 2055(347.093068%), February 18, 2058(383.416418%), February 18, 2059(397.219409%).	August 21, 2022(102.30%), 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, 2025(102.400%), February 21, 2026(102.750%), February 21, 2027(102.750%), August 21, 2027(102.750%), February 21, 2028(102.750%), August 21, 2027(102.750%), August 21, 2028(102.750%), August 21, 2029(103.000%), February 21, 2029(103.000%), August 21, 2029(103.000%).		
-	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	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		
24	Convertible or non-convertible If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
	If write-down, full or partial	N/A	N/A		
		N/A	N/A		
33	If write-down, permanent or temporary		N1/A		
33 34	If temporary write-down, description of write-down mechanism	N/A	N/A		
32 33 34 34a	If temporary write-down, description of write-down mechanism Type of subordination	N/A Exemption	Exemption		
33 34 34a 35	If temporary write-down, description of write-down mechanism	N/A			

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments is					
	Included in TLAC not inclu	ded in regulatory capital				
1						
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(100.00%), April 6, 2024(100.00%), April 6, 2025(100.00%), April 6, 2026(100.00%), April 6, 2027(100.00%), April 6, 2027(100.00%), April 6, 2029(100.00%), April 6, 2030(100.00%), April 6, 2031(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(100.00%), 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, 2025(100.000%), October 7, 2025(100.000%), April 7, 2026(100.000%), October 7, 2025(100.000%), April 7, 2028(100.000%), October 7, 2028(100.000%), April 7, 2029(100.000%), October 7, 2028(100.000%), April 7, 2030(100.000%), October 7, 2030(100.000%), April 7, 2031(100.000%), October 7, 2031(100.000%), April 7, 2032(100.000%), October 7, 2031(100.000%), April 7, 2032(100.000%), October 7, 2033(100.000%), April 7, 2034(100.000%), October 7, 2033(100.000%), April 7, 2035(100.000%), October 7, 2033(100.000%), April 7, 2035(100.000%), October 7, 2035(100.000%), April 7, 2035(100.000%), October 7, 2036(100.000%), April 7, 2037(100.000%), October 7, 2036(100.000%), April 7, 2039(100.000%), October 7, 2038(100.000%), April 7, 2039(100.000%), October 7, 2038(100.000%)			
	Coupons/dividends	+				
17	Fixed or floating dividend/coupon	Fixed	Fixed			
18	Coupon rate and any related index	2.600%	2.85%			
19	Existence of a dividend stopper	No	No No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			
	, , , , , , , , , , , , , , , , , , , ,	+ ·	1 '			

	Disclosure template for main features of regulatory capital instrur	ments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1		Royal Bank of Canada
2		XS1991332336
3		Province of Ontario
3a	Means by 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		N/A
5		N/A
6	5 15 15	N/A
7		Other TLAC Instruments
8		N/A - Amount eligible for TLAC only
9		USD 190
10		Liability - fair value option
11		April 7, 2020
12		Dated
13		April 7, 2060
14 15		Yes 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, 2043(121.012117%), April 7, 2042(204.271169%), April 7, 2045(225.168709%), April 7, 2044(217.975517%), April 7, 2045(225.168709%), April 7, 2046(232.599276%), April 7, 2047(240.275053%), April 7, 2045(205.2648686%), April 7, 2051(273.596141%), April 7, 2052(282.624813%), April 7, 2053(291.951432%), April 7, 2056(321.818921%), 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%)
	Company Minister de	
17	Coupons/dividends	Eivod
17 18		Fixed 3.30%
19		No
13		
20	Fully discretionary, partially discretionary or mandatory	Mandatory
20 21	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No
20 21 22	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	Mandatory No Non-cumulative
20 21 22 23	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	Mandatory No Non-cumulative Non-convertible
20 21 22 23 24	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)	Mandatory No Non-cumulative
20 21 22 23 24 25	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	Mandatory No Non-cumulative Non-convertible N/A
20 21 22 23 24 25 26	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	Mandatory No Non-cumulative Non-convertible N/A N/A N/A
20 21 22 23 24 25 26 27	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, oversion rate If convertible, mandatory or optional conversion	Mandatory No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A
20 21 22 23 24 25 26	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	Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A
20 21 22 23 24 25 26 27 28	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	Mandatory No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A
20 21 22 23 24 25 26 27 28 29	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	Mandatory No Non-cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, 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)	Mandatory No Non-cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, 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	Mandatory No Non-cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary	Mandatory No Non-cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, full or partial If write-down, write-down, description of write-down mechanism	Mandatory No Non-cumulative Non-convertible N/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33	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 instrument it converts into Write-down, feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Mandatory No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A
20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	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 instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Mandatory No Non-cumulative Non-convertible N/A

Description Commonweal Co	Disclosi	Disclosure template for main features of regulatory capital instruments				
Procedure True Procedure Pro	DISCIOSO		iments			
Description of the process of the						
1 Section	1 Issuer		Royal Bank of Canada	Royal Bank of Canada		
3						
20 March Processing in generation of account of the PLAC from Sheet is achieved for other TLAC eligible. NA Comment of the PLAC from Sheet is achieved from the TLAC eligible. NA NA NA NA NA NA NA NA						
Instruments Company (and price large prices) NA						
Report Comment		1073	Contractual			
Treatment force First Fi						
Per season of board in line No.		N/A	N/A	N/A		
Fig. Entire and pulses to the specified by jutilidation Other TAC instruments Other TAC instru				*		
Temperature type (type in the specified by particidation) April 1.00						
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Part According desirations USD 100 USD						
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10 Peppelular of the disseance						
Department of clothed Outset Outs						
13 Copgoral materity date April 14, 2000 April 14						
16 Description of prior segrencing agenously agenously Ves Ves April 14, 2002(120,0000505), April 14, 2002(100,00005), April 14, 2002(100,0005), April 14, 2						
15 Optional call date, contingent call date, and redemption amount						
Subsequent call dates, if applicable						
2027(128 1330948), April 14, 2028(133 1598084), April 14, 2028(130 159908), April 14, 2028(100 159908), April 14				April 16, 2025(100.00%),		
Fixed or floating dividend/coupon Fixed Coupon rate and any related index Coupon rate and any related index Stateme of a dividend stopper Mandatory Dividend stopper Mandatory Mon-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible N	Casacquan can dues, ii applicable	2027(129.133094%), April 14, 2028(133.936845%), April 14, 2029(138.919296%), April 14, 2030(144.087094%), April 14, 2030(144.087094%), April 14, 2031(149.447133%), April 14, 2034(145.031(149.447133%), April 14, 2034(145.031(149.447133%), April 14, 2034(179.390785%), April 14, 2040(207.610905%), April 14, 2041(215.334031%), April 14, 2041(223.344457%), April 14, 2045(249.203415%), April 14, 2042(223.344457%), April 14, 2045(249.203415%), April 14, 2046(258.478968%), April 14, 2047(268.094385%), April 14, 2047(268.094385%), April 14, 2054(249.203415%), April 14, 2054(248.411607%), April 14, 2050(299.140519%), April 14, 2054(346.198575%), April 14, 2055(359.1810536%), April 14, 2056(359.496%), April 14, 2056(372.434832%), April 14, 2056(359.77161%), April 14, 2056(372.434832%), April 14, 2056(359.29408%), April 14, 2056(396.299408%), April 2056(396	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, 2027(100.000%), October 14, 2028(100.000%), April 14, 2028(100.000%), October 14, 2028(100.000%), April 14, 2029(100.000%), October 14, 2030(100.000%), April 14, 2031(100.000%), October 14, 2030(100.000%), April 14, 2030(100.000			
Fixed or floating dividend/coupon Fixed Coupon rate and any related index Coupon rate and any related index Stateme of a dividend stopper Mandatory Dividend stopper Mandatory Mon-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible N	Counons/dividends					
Coupon rate and any related index 2.94% 2.15%		Fixed	Fixed	Fixed		
Existence of a dividend stopper No Mandatory M						
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No						
Existence of a step up or other incentive to redeem No No No Non-cumulative or cumulative or cumulative or cumulative or cumulative or cumulative or non-cumulative or non-cumulative or non-cumulative or non-cumulative or non-cumulative or non-cumulative Non-cum						
Non-cumulative or cumulative or cumulative Non-cumulative Non-cumu						
Convertible or non-convertible Non-convertib						
24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument type convertible into N/A N/A N/A 30 Write-down feature N/A N/A N/A 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, full or partial N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated 36 No-compliant						
25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 Type of subordination Exemption Exemption 34 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 35 No-compliant transitioned features No No						
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27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down fragger (s) N/A N/A N/A 31 If write-down, full or partial N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated 35 No-compliant transitioned features No No No No						
28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 Type of subordination Exemption Exemption 34 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 35 No-compliant transitioned features No No No						
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, rite-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption 35a Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 35 No-compliant transitioned features No No No						
30 Write-down feature No No No 31 If write-down, write-down trigger (s) NIA NIA NIA 32 If write-down, full or partial NIA NIA NIA 33 If write-down, permanent or temporary NIA NIA NIA 34 If temporary write-down, description of write-down mechanism NIA NIA NIA 34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 No-compliant transitioned features No No No						
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34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A Type of subordination Exemption Exemption Exemption Fosition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Unsubordinated No				•		
Type of subordination Exemption Exemption Exemption Exemption 5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Unsubordinated Unsubordinated No						
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Unsubordinated Unsubordinated Unsubordinated No		N/A	N/A	N/A		
36 Non-compliant transitioned features No No No No No	34a Type of subordination	Exemption	Exemption	Exemption		
36 Non-compliant transitioned features No No No No No	35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
		No	No	No		
	37 If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	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	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	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 instru	ments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	т.
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
	Means by 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 55,978,924
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, 2020(68.75379%), February 25, 2020(6
		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(89.84902%), February 25, 2045(8
		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	2040(90.4949270), 1 ebitally 23, 2049(90.2310370)
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	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SB1	780086SD7	XS1991331874
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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	USD 8.25	USD 1.75	50
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	May 15, 2020	May 19, 2020	May 22, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	May 15, 2025	May 19, 2027	May 22, 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 15, 2022(101.500%)	May 19, 2022(101.500%),	May 22, 2024(100.000%)
16	Subsequent call dates, if applicable	November 15, 2023(101.650%), May 15, 2024(101.650%), November 15, 2024(101.800%)	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, 2029(100.000%), May 22, 2030(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	Fixed
18	Coupon rate and any related index	Y1-3: 1.50%, Y4: 1.65%, Y5: 1.80%	Y1-2: 1.50%, Y3: 1.65%, Y4: 1.75%, Y5: 1.85%, Y6: 2.00%, Y7: 2.50%	2.70%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991332096	XS1991331957		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 200	80		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	May 26, 2020	June 18, 2020		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	May 26, 2054	June 18, 2035		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	May 26, 2025(117.625534%) May 26, 2026(121.507176%), May 26,	June 18, 2024(100.000%) June 18, 2025(100.000%), June 18, 2026(100.000%), June		
	Subsequent can dates, if applicable	Nay 26, 2026(125.516913%), May 26, 2028(129.658971%), May 26, 2029(133.937718%), May 26, 2030(138.357662%), May 26, 2031(142.923465%), 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, 2044(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%)	18, 2027(100.000%), June 18, 2028(100.000%), June 18, 2029(100.000%), June 18, 2031(100.000%), June 18, 2031(100.000%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	3.30%	2.73%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No N/A	No N/A		
31	If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A	N/A N/A		
33	If write-down, rull or partial If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		
01	ir you, opourly non-compliant loatures	14// 1	13/73		

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SJ4	780086SK1			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible 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	15.0	1.3			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	July 16, 2020	July 23, 2020			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	July 16, 2025	July 23, 2027			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	July 16, 2023(101.510%)	July 23, 2022(101.400%),			
16	Subsequent call dates, if applicable	January 16, 2024(101.510%), July 16, 2024(101.510%), January 16, 2025(101.510%)	January 23, 2023(101.500%), July 23, 2023(101.500%), January 23, 2024(101.600%), July 23, 2024(101.600%), January 23, 2025(101.750%), July 23, 2025(101.750%), January 23, 2026(102.000%), July 23, 2026(102.000%), January 23, 2027(102.250%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed			
18	Coupon rate and any related index	1.51%	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	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			
	in Jos, speedy non-compliant foliation	I.m.	I ac			

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

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 August 20, 2020 12 Perpetual or dated Dated Dated Dated 13 Original maturity date August 20, 2027 August 20, 2027 September 1, 20 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%), February 20, 2023(101.450%), August 20, March 1, 2033(1 February 20, 2023(101.200%), August 20, February 20, 2023(101.450%), August 20, March 1, 2033(1	struments eligible for TLAC only alue option
Included in TLAC not included in regulatory capital Royal Bank of Canada Royal Bank o	struments eligible for TLAC only alue option
Royal Bank of Canada Parowice of Nation Parowice of Nation Parowice of Ontario Province of Ontario Parowice of Ontario Parowice of Ontario Parowice of Ontario Parowice of Ontario P	struments eligible for TLAC only alue option
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument 3 Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A	struments eligible for TLAC only alue option
3 Governing law(s) of the instrument Province of Ontario N/A	struments eligible for TLAC only alue option 2020
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Instruments governed by foreign law) N/A	struments eligible for TLAC only alue option 2020
instruments governed by foreign law) Regulatory treatment Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	eligible for TLAC only alue option 2020
4 Transitional Basel III rules N/A	eligible for TLAC only alue option 2020
5 Post-transitional Basel III rules N/A	eligible for TLAC only alue option 2020
6 Eligible at solo/group/group&solo N/A	eligible for TLAC only alue option 2020
Testrument type (types to be specified by jurisdiction) Other TLAC Instruments N/A - Amount eligible for TLAC only	eligible for TLAC only alue option 2020
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Amount eligible for TLAC only 18 N/A - Amount eligible for TLAC only 19 N/A - Amount eligible for TLAC only 10 N/A - Amount eligible for TLAC only 11 Amount eligible for TLAC only 11 Liability - fair value option 12 Liability - fair value option 13 Liability - fair value option 14 Liability - fair value option 15 Dated 16 Subsequent call dates, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Amount eligible for TLAC only 18 N/A - Amount eligible for TLAC only 19 N/A - Amount eligible for TLAC only 10 N/A - Amount eligible for TLAC only 11 N/A - Amount eligible for TLAC only 11 N/A - Amount eligible for TLAC only 11 Liability - fair value option 1 Liability - f	eligible for TLAC only alue option 2020
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, 20 12 Perpetual or dated Dated Dated Dated 13 Original maturity date August 20, 2027 August 20, 2027 September 1, 20 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, 20 16 Subsequent call dates, if applicable February 20, 2023(101.200%), August 20, February 20, 2023(101.450%), August 20, March 1, 2023(1	alue option
Liability - fair value option Liabil	2020
11 Original date of issuance August 20, 2020 August 20, 2020 September 1, 20 12 Perpetual or dated Dated Dated Dated 13 Original maturity date August 20, 2027 August 20, 2027 September 1, 20 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%), August 20, 2022(101.450%), August 20, 16 Subsequent call dates, if applicable February 20, 2023(101.200%), August 20, February 20, 2023(101.450%), August 20, March 1, 2023(1	2020
12 Perpetual or dated Dated Dated 13 Original maturity date August 20, 2027 August 20, 2027 September 1, 20 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%), August 20, 2022(101.350	
13 Original maturity date August 20, 2027 August 20, 2027 September 1, 20 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, 20 16 Subsequent call dates, if applicable February 20, 2023(101.200%), August 20, February 20, 2023(101.450%), August 20, March 1, 2023(101.450%), August 20,	2028
14Issuer call subject to prior supervisory approvalYesYesYes15Optional call date, contingent call dates and redemption amountAugust 20, 2022(101.150%),August 20, 2022(101.350%),September 1, 2016Subsequent call dates, if applicableFebruary 20, 2023(101.200%), August 20,February 20, 2023(101.450%), August 20,March 1, 2023(101.450%), August 20,	2028
15 Optional call date, contingent call dates and redemption amount August 20, 2022(101.150%), August 20, 2022(101.350%), September 1, 20 16 Subsequent call dates, if applicable February 20, 2023(101.200%), August 20, February 20, 2023(101.450%), August 20, March 1, 2023(101.450%), August 20,	
16 Subsequent call dates, if applicable February 20, 2023(101.200%), August 20, February 20, 2023(101.450%), August 20, March 1, 2023(101.450%)	
	2022(101.250%)
20, 2024(101.250%), February 20, 2025(101.500%), August 20, 2025(101.600%), February 20, 2025(101.600%)	101.300%), September 1, 2023(101.300%), 101.400%), September 1, 2024(101.400%), 101.500%), September 1, 2025(101.500%), 101.650%), September 1, 2026(101.650%), 101.650%), September 1, 2027(101.800%), 102.000%)
Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed	
The Coupon rate and any related index Y1-2: 1.15%, Y3: 1.29%, Y4: 1.25%, Y5: 1.5%, Y6: 1.6%, Y1-2: 1.35%, Y3-4: 1.45%, Y5-6: 1.60%, Y7: 1.75% Y1-2: 1.25%, Y3-1.25%, Y	'3: 1.3%, Y4: 1.4%, Y5: 1.5%, Y6: 1.65%, 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 Non-cumulative	9
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible	e
24 If convertible, conversion trigger (s) N/A N/A N/A	
25 If convertible, fully or partially N/A N/A N/A	
26 If convertible, conversion rate N/A N/A N/A	
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A	
28 If convertible, specify instrument type convertible into N/A N/A N/A	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A	
30 Write-down feature No No No	
31 If write-down, write-down trigger (s) N/A N/A N/A	
32 If write-down, full or partial N/A N/A N/A	
33 If write-down, permanent or temporary N/A N/A N/A N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A	
34a Type of subordination Exemption Exemption Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	d
36 Non-compliant transitioned features No No No	
37 If yes, specify non-compliant features N/A N/A N/A N/A	

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991337483	780086SQ8			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible 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	1.7			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	September 22, 2020	October 1, 2020			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	September 22, 2035	October 1, 2027			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	September 22, 2023(100.000%)	October 1, 2022(101.250%)			
16	Subsequent call dates, if applicable	September 22, 2024(100.000%), September 22, 2025(100.000%), September 22, 2026(100.000%), September 22, 2027(100.000%), September 22, 2028(100.000%), September 22, 2028(100.000%), September 22, 2030(100.000%), September 22, 2030(100.000%), September 22, 2031(100.000%), September 22, 2033(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	Fixed	Fixed			
18	Coupon rate and any related index	2.300%	Y1-2: 1.25%, Y3: 1.30%, Y4: 1.40%, Y5: 1.50%, Y6: 1.75%, Y7: 2.00%			
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	lf write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

April 16, 2025(101.900%), October 16, 2025(101.400%)	Disclosure template for main features of regulatory capital instruments			
1				
2 Unique identifier (eg CLDP) (SN) or Billoamberg jueration for private placement)		Included in TLAC not included in regulatory capital		
Secretary institution of the institution of Section 15 of the TLAC form Sheet is achieved (for other TLAC-sight) New York Province of Ordato's Province	1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
San Mars by which enforceasibility requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC children) NA	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDB3	780086SS4	780086ST2
Instruments governed by foringin laws	3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
1		Contractual	N/A	N/A
Footstranstront Bases Includes	Regulatory treatment			
Eligible at sologrophycop/Socio	4 Transitional Basel III rules	N/A	N/A	N/A
Paralle Instrument types (types to be specified by principation) Other TLAC Instruments Other TLAC Grigative (4585 days) No. 1 open TLAC Grigative (4585 days) No. 2	5 Post-transitional Basel III rules	N/A	N/A	N/A
8	6 Eligible at solo/group/group&solo	N/A	N/A	N/A
9 Par value of instrument	7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
10 Coccurring classification Liability - fair value option Liability - fair value option Liability - fair value option Cockber 9, 2020 October 14, 2020 October 14, 2020 October 14, 2020	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
11 Original date of insurance October 9, 2020 October 14, 2020 October 16, 2020 12 Perpletual or dated Outed Outed Outed 13 Original maturity date Outed Outed Outed 14 Sasser call subject to prior supervisory approval Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount October 9, 2022 (100, 270%), October 19, 2022 (100, 270%), October 14, 2022 (101, 200%), October 16, 2022 (101, 200%), October 16, 2022 (101, 200%), October 16, 2022 (101, 200%), October 18, 2022	9 Par value of instrument	USD 1	6.0	10.0
Temperatur or dated	10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
13 Suscending maturity date	11 Original date of issuance	October 9, 2020	October 14, 2020	October 16, 2020
14 Sauer call subject to prior supervisory approval Yes	12 Perpetual or dated	Dated	Dated	Dated
14 Saser call subject to prior supervisory approval Yes Ye	13 Original maturity date	October 9, 2025	October 14, 2025	October 16, 2030
April 2, 2023(107,720%), October 9, 2023(100,720%), April April 14, 2024(101,200%), Cotcber 14, 2023(101,200%), October 14, 2023(101,200%), October 14, 2023(101,200%), October 14, 2024(101,300%), October 16, 2023(101,200%), April 14, 2024(101,300%), October 16, 2023(101,200%), April 14, 2024(101,300%), October 16, 2025(101,200%), April 14, 2025(101,400%), April 16, 2025(102,00%), October 16, 2025(101,200%), April 14, 2025(101,400%), April 14, 2025(101,400%), April 14, 2025(101,400%), April 14, 2025(101,400%), April 16, 2023(102,20%), October 16, 2025(101,200%), October 16, 2025(101,200%)	14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
April 16, 2024(10.720%), October 9, 2024(10.720%), April 9, 2024(101.300%), October 14, 2024(101.300%), October 16, 2024(101.80%), October 16, 2024(101.80%), April 14, 2025(101.400%) April 14, 2025(101.400%) April 16, 2026(102.610.00%), October 16, 2026(102.610.21%) April 16, 2026(102.20%), October 16, 2026(102.61%), April 16, 2026(102.20%), October 16, 2027(102.10%), October 16, 2027(102.10%), October 16, 2027(102.10%), October 16, 2027(102.10%), October 16, 2026(102.61%), April 16, 2026(102.20%), October 16, 2026(102.61%), April 16, 2026(102.61%), October 16, 2026(102.61%), April 16, 2026(102.61%), April 16, 2026(102.61%), October 16, 2026(102.61%), April 16, 2026(102.61%), O	15 Optional call date, contingent call dates and redemption amount	October 9, 2022(100.720%)	October 14, 2022(101.050%)	October 16, 2022(101.600%)
Fixed or floating dividend/coupon Fixed or Coupon rate and any related index V1-2: 1.05%, V3: 1.20%, V4: 1.30%, V5: 1.40% No No No No No No No No No N		9, 2024(100.720%), October 9, 2024(100.720%), April 9,	April 14, 2024(101.300%), October 14, 2024(101.300%),	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%),
The Coupon rate and any related index O.72% Y1-2: 1.05%, Y3: 1.20%, Y4: 1.30%, Y5: 1.40% No No No No No No No No No N				
Existence of a dividend stopper				
20 Fully discretionary, partially discretionary or mandatory Mandatory Mondatory Mondatory 21 Existence of a step up or other incentive to redeem No Noncumulative Noncumul				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%
21 Existence of a step up or other incentive to redeem No Non-cumulative Non-cumu				
Non-cumulative or cumulative or cumulative Non-cumulative Non-cumula				
23 Convertible or non-convertible Non-converti				
24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down future N/O N/O N/O N/O 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If itemporary write-down, description of write-down mechanism N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A				
25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A				
26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature N/A N/A N/A 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A				
27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A				
28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A		N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A	27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A	28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A	29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A	30 Write-down feature	No	No	No
33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A	31 If write-down, write-down trigger (s)	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A				
	33 If write-down, permanent or temporary	N/A	N/A	N/A
34a Type of subordination Exemption Exemption Exemption	34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
	34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features No No No No	36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features N/A N/A N/A N/A	37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086SU9	XS1991331445	780086SR6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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	0.6	50	19.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	October 21, 2020	October 22, 2020	October 23, 2020
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	October 21, 2025	October 22, 2035	October 23, 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 21, 2022(101.150%)	October 22, 2023(100.000%)	October 23, 2022(101.300%)
16	Subsequent call dates, if applicable	April 21, 2023(101.200%), October 21, 2023(101.200%), April 21, 2024(101.300%), October 21, 2024(101.300%), April 21, 2025(101.500%)	October 22, 2024(100.000%), October 22, 2025(100.000%), October 22, 2026(100.000%), October 22, 2026(100.000%), October 22, 2027(100.000%), October 22, 2028(100.000%), October 22, 2030(100.000%), October 22, 2030(100.000%), October 22, 2031(100.000%), October 22, 2031(100.000%), October 22, 2033(100.000%), October 22, 2032(100.000%), October 22, 2032(100.000%), October 22, 2032(100.000%)	April 23, 2023(101.400%), October 23, 2023(101.400%), April 23, 2024(101.500%), October 23, 2024(101.500%), April 23, 2025(101.650%), October 23, 2025(101.650%), April 23, 2026(101.750%), October 23, 2026(101.750%), April 23, 2027(102.000%), October 23, 2027(102.000%), April 23, 2028(102.250%), October 23, 2028(102.250%), April 23, 2028(102.750%), October 23, 2029(102.750%), April 23, 2030(103.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.15%, Y3: 1.20%, Y4: 1.30%, Y5: 1.50%	2.260%	Y1-2: 1.30%, Y3: 1.40%, Y4: 1.50%, Y5: 1.65%, Y6: 1.75%, Y7: 2.00%, Y8: 2.25%, Y9: 2.75%, Y10: 3.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
		· · · · · · · · · · · · · · · · · · ·	·	'

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC 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	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	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%),	November 23, 2024(100.000%), November 23,			
		May 17, 2024(101.150%), November 17, 2024(101.150%), May 17, 2025(101.250%)	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, 2031(100.000%), November 23, 2033(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	IN/A			
31	ii yee, opeany non-compilant teatures	TW/S	INA			

	Plata			
	Disclosu	re template for main features of regulatory capital instruit Other TLAC instruments issued directly by the bank	ments	
—		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991331361	XS1991331528	XS1991331015
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 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 Accounting classification	USD 98 Liability - fair value option	USD 250	USD 50
11	Accounting classification Original date of issuance	November 24, 2020	Liability - fair value option November 30, 2020	Liability - fair value option 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(121.326420%), November 24, 2026(124.722532%), November 24, 2029(128.214762%), November 24, 2030(131.804776%), November 24, 2031(135.495309%), November 24, 2032(131.809176%), November 24, 2032(143.189275%), November 24, 2033(143.189275%), November 24, 2035(155.57099%), November 24, 2037(159.912697%), November 24, 2033(168.393180%), November 24, 2037(159.912697%), November 24, 2039(168.993180%), November 24, 2047(1473.724899%), November 24, 2047(183.589789%), November 24, 2055(1235.389212%), November 24, 2052(221.980110%), November 24, 2055(275.79078%), November 24, 2055(262.880888%), November 24, 2055(272.241555%), November 24, 2055(272.341555%), November 24, 2055(272.341555%)	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(141.389047%), November 30, 2037(157.288707%), November 30, 2035(153.153560%), November 30, 2037(157.288707%), November 30, 2039(165.896960%), November 30, 2037(157.288707%), November 30, 2042(179.70698%), November 30, 2042(179.70698%), November 30, 2042(179.70698%), November 30, 2044(184.52615%), November 30, 2044(184.5295%), November 30, 2044(189.535535%), November 30, 2044(189.535535%), November 30, 2045(205.306159%), November 30, 2045(205.306159%), November 30, 2045(205.306159%), November 30, 2051(228.393506%), November 30, 2045(205.306159%), November 30, 2051(228.393506%), November 30, 2051(228.393506%), November 30, 2051(228.393506%), November 30, 2055(240.893254%), November 30, 2054(247.397372%), November 30, 2055(254.077101%), November 30, 2055(260.937183%), November 30, 2055(251.982487%), November 30, 2056(260.937183%), November 30, 2059(282.648900%)	December 10, 2024(111.896676%), December 10, 2025(115.085731%), December 10, 2026(116.365674%), December 10, 2027(121.739096%), December 10, 2028(125.208660%), December 10, 2028(125.208660%), December 10, 2028(125.208660%), December 10, 2032(140.104328%), December 10, 2033(140.104328%), December 10, 2033(140.2034), December 10, 2033(140.2034), December 10, 2034(148.204075%), December 10, 2035(152.4278911%), December 10, 2037(161.240909%), December 10, 2035(152.4278911%), December 10, 2037(161.240909%), December 10, 2047(161.240516%), December 10, 2037(161.24058), December 10, 2047(161.24058), December 10, 2047(160.422752%), December 10, 2047(180.422752%), December 10, 2044(196.292228%), December 10, 2045(201.86557%), December 10, 2046(207.640323%), December 10, 2047(213.558073%), December 10, 2049(225.904345%), December 10, 2049(225.904345%), December 10, 2052(223.442619%), December 10, 2054(215.99.83667%), December 10, 2052(245.774869%), December 10, 2054(259.983667%), December 10, 2055(267.393201%), December 10, 2057(262.851804%), December 10, 2057(262.851804%), December 10, 2057(262.851804%), December 10, 2058(299.913081%), December 10, 2057(268.851804%), December 10, 2058(299.913081%), December 10, 2057(268.851804%), December 10, 2058(299.913081%), 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 Mandatani	No .	No Mandatan
20	Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	Mandatory No	Mandatory No	Mandatory No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated	Exemption Unsubordinated	Exemption Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
		•	•	•

Disclos	re template for main features of regulatory capital instru	ments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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
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, 2025(110.080%), December 17, 2026(112.20%), December 17, 2027(114.400%), December 17, 2028(116.620%), December 17, 2029(118.880%), December 17, 2030(121.180%), December 17, 2031(121.180%), December 17, 2031(123.540%)		N/a
Coupons/dividends	2000(121.10070), Beceinber 17, 2001(120.04070)		
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

Diodeou	are template for main features of regulatory capital instru	monto	
DISCIOSC	Other TLAC instruments issued directly by the bank	ments	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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	Contractual	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A - Amount eligible for TLAC only USD 10	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only USD 50
		00	
10 Accounting classification 11 Original date of issuance	Liability - fair value option December 31, 2020	Liability - fair value option January 4, 2021	Liability - fair value option January 25, 2021
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%)
	June 30, 2024(102.100%), December 31, 2024(102.100%), June 30, 2025(102.100%), December 31, 2025(102.100%), June 30, 2025(102.100%), December 31, 2025(102.100%), June 30, 2027(102.100%), December 31, 2027(102.100%), June 30, 2028(102.100%), December 31, 2028(102.100%), June 30, 2028(102.100%), December 31, 2028(102.100%), June 30, 2029(102.100%), December 31, 2030(102.100%), June 30, 2031(102.100%), December 31, 2030(102.100%), June 30, 2031(102.100%), December 31, 2031(102.100%), June 30, 2033(102.100%), December 31, 2033(102.100%), June 30, 2035(102.100%), December 31, 2033(102.100%), June 30, 2035(102.100%), December 31, 2035(102.100%), June 30, 2035(102.100%), December 31, 2035(102.100%), June 30, 2036(102.100%), December 31, 2035(102.100%), June 30, 2036(102.100%), December 31, 2036(102.100%), June 30, 2039(102.100%), December 31, 2039(102.100%), June 30, 2039(102.100%), December 31, 2038(102.100%), June 30, 2039(102.100%), December 31, 2038(102.100%), June 30, 2039(102.100%), December 31, 2039(102.100%), June 30, 2039(102.100%), December 31, 2039(102.1		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, 2035(147.600012%), January 25, 2035(147.600012%), January 25, 2036(151.762333%), January 25, 2036(160.442416%), January 25, 2039(164.06892%), January 25, 2040(169.618958%), January 25, 2041(174.402213%), January 25, 2042(179.320355%), January 25, 2044(189.576626%), January 25, 2044(189.576626%), January 25, 2044(189.576626%), January 25, 2046(200.449506%), January 25, 2047(206.071337%), January 25, 2046(200.449506%), January 25, 2047(206.071337%), January 25, 2056(224.001221%), January 25, 2051(230.318056%), January 25, 2052(236.813025%), January 25, 2053(243.491152%), January 25, 2054(250.3576039%), January 25, 2056(264.676866%), January 25, 2057(272.140754%), January 25, 2057(272.140754%), January 25, 2057(272.140754%), January 25, 2056(279.815123%), January 25, 2059(287.705909%), January 25, 2056(295.819216%)
Coupons/dividends	Fixed	Fixed	Fixed
17 Fixed or floating dividend/coupon 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 34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	N/A N/A
34 If temporary write-down, description of write-down mechanism 34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
	1	·	+

Disclose	ure template for main features of regulatory capital instr	umants	
Disclose	Other TLAC instruments issued directly by the bank	unients	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	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
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
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	January 29, 2023(100.825%) July 29, 2023(100.900%), January 29, 2024(100.900%),	January 29, 2023(101.000%), July 29, 2023(101.000%), January 29, 2024(101.000%),	February 8, 2026(114.527334%) February 8, 2027(117.676836%), February 8,
	July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.150%)	July 29, 2024(101.000%), January 29, 2025(101.000%), July 29, 2025(101.000%), January 29, 2026(101.000%), July 29, 2026(101.000%), January 29, 2027(101.100%), July 29, 2027(101.200%), January 29, 2028(101.200%), July 29, 2028(101.500%)	2028(120.912949%), February 8, 2029(124.238055%), February 8, 2030(127.654602%), February 8, 2031(131.165103%), February 8, 2032(134.772144%), February 8, 2033(133.478378%), February 8, 2034(142.86653%), February 8, 2035(146.199413%), February 8, 2036(164.6199413%), February 8, 2036(164.95941%), February 8, 2036(155.95595%), February 8, 2038(164.9596973%), 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(219.630602%), February 8, 2046(197.360802%), February 8, 2050(219.620606%), February 8, 2045(213.742682%), February 8, 2050(219.620606%), February 8, 2051(225.660173%), February 8, 2053(223.865828%), February 8, 2053(238.242138%), February 8, 2054(244.793797%), February 8, 2055(251.525625%), February 8, 2056(258.442581%), February 8, 2057(256.549752%), February 8, 2058(278.652370%), February 8, 2056(258.442581%), February 8, 2056(258.442581%), February 8, 2056(258.842581%), February 8, 2056(258.35810%), February 8, 2056(258.35810%), February 8, 2056(258.35893%)
Coupons/dividends	Final	First	Phone 4
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index	Fixed Y1-2: 0.825%, Y3: 0.90%, Y4: 1.00%, Y5: 1.15%	Fixed Y1-5: 1.00%, Y6: 1.10%, Y7: 1.20%, Y8: 1.50%	Fixed
18 Coupon rate and any related index 19 Existence of a dividend stopper	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% No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	No N/A	No N/A	No N/A
37 if yes, specify non-compliant reatures	INA	INA	IN/A

Disclosu	re template for main features of regulatory capital instru	ments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	25, 2028(100.000%), February 25, 2029(100.000%), February 25, 2030(103.000%), February 25,	February 26, 2025(100.000%), February 26, 2026(100.000%), February 26, 2027(100.000%), February 26, 2027(100.000%), February 26, 2028(100.000%), February 26, 2030(100.000%), February 26, 2031(100.000%), February 26, 2031(100.000%), February 26, 2033(100.000%), February 26, 2034(100.000%), February 26, 2036(100.000%), February 26, 2036(100.000%), February 26, 2037(100.000%), February 26, 2038(100.000%), February 26, 2037(100.000%), February 26, 2038(100.000%), February 26, 2039(100.000%), February 2000(100.000%), February 2000(100.000%), February 2000(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

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
_		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDH0	XS1991337053	780086TF1
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	N/A
Ja	instruments governed by foreign law)	Contractual	IN/A	IVA
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 1.025	USD 30	4.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	February 26, 2021	March 5, 2021	March 16, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	February 26, 2027	March 5, 2036	March 16, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 26, 2023(101.000%)	March 5, 2024(102.570%)	March 16, 2023(101.250%)
16	Subsequent call dates, if applicable	August 26, 2023(101.000%), February 26, 2024(101.000%), August 26, 2024(101.000%), August 26, 2025(101.000%), August 26, 2025(101.000%), February 26, 2026(101.000%), August 26, 2026(101.000%)	March 5, 2025(102.570%), March 5, 2026(102.570%), March 5, 2027(102.570%), March 5, 2028(102.570%), March 5, 2029(102.570%), March 5, 2029(102.570%), March 5, 2031(102.570%), March 5, 2032(102.570%), March 5, 2032(102.570%), March 5, 2034(102.570%), March 5, 2034(102.570%), March 5, 2035(102.570%), March 5, 2035(102.570%), March 5, 2036(102.570%), March 5, 2036(102.570	September 16, 2023(101.300%), March 16, 2024(101.300%), September 16, 2024(101.400%), March 16, 2025(101.400%), September 16, 2025(101.450%)
	Coupons/dividends		11141011 0, 2000(102:01010)	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	1.00%	2.57%	Y1-2: 1.25%, Y3: 1.30%, Y4: 1.40%, Y5: 1.45%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, write-down trigger (s)	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	IN/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No.	No	No
37	Non-compilant transitioned reatures If yes, specify non-compliant features	IN/A	N/A	N/A
31	ir yes, specify non-compliant features	IN/A	INA	IWA

	Disclosu	re template for main features of regulatory capital instru	ments				
		Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital						
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1991334548	780086TG9	780086TH7			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A			
	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 155	2.75	20.00			
10	Accounting classification	Liability - fair value option March 29, 2021	Liability - fair value option	Liability - fair value option			
11	Original date of issuance		March 31, 2021	April 5, 2021			
12	Perpetual or dated	Dated	Dated Name of Coope	Dated			
13	Original maturity date	March 29, 2061	March 31, 2026	April 5, 2028			
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	March 29, 2026(118.024612%) March 29, 2027(122.002041%), March 29,	March 31, 2023(101.250%), September 30, 2023(101.400%), March 31,	April 5, 2023(104.240000%) April 5, 2024(106.430000%), April 5, 2025(108.670000%),			
	Courses Ministerate	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(153.861675%), March 29, 2034(153.861675%), March 29, 2035(159.046175%), March 29, 2037(169.9466514%), March 29, 2037(169.9466514%), March 29, 2038(175.673711%), March 29, 2039(181.593915%), March 29, 2041(194.039580%), March 29, 2041(194.039580%), March 29, 2041(194.039580%), March 29, 2041(194.039580%), March 29, 2043(207.338216%), March 29, 2044(214.325514%), March 29, 2045(221.548284%), March 29, 2046(229.04461%), March 29, 2047(236.732249%), March 29, 2049(252.956857%), March 29, 2050(261.481503%), March 29, 2052(279.402318%), March 29, 2053(288.818176%), March 29, 2055(208.612529%), March 29, 2055(208.612529%), March 29, 2056(319.012771%), March 29, 2057(329.763501%), March 29, 2056(310.012771%), March 29, 2057(329.763501%), March 29, 2058(340.876531%), March 29, 2056(352.564071%), March 29, 2050(364.238740%), March 29, 2050(352.564071%), March 29, 2060(364.238740%), March 29, 205(352.564071%), March 29, 2060(364.238740%), March 29, 2061(376.513585%)	2024(101.400%), September 30, 2024(101.500%), March 31, 2025(101.500%), September 30, 2025(101.750%)	April 5, 2026(110.950000%), April 5, 2027(113.280000%)			
	Coupons/dividends						
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed			
18	Coupon rate and any related index	3.37%	Y1-2: 1.25%, Y3: 1.40%, Y4: 1.50%, Y5: 1.75%	2.10%			
19	Existence of a dividend stopper	No	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A	N/A			
26 27	If convertible, conversion rate	N/A	N/A	N/A			
-	If convertible, mandatory or optional conversion	1.0	N/A	N/A			
28 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A			
30	Write-down feature	No	No	No No			
31	If write-down, write-down trigger (s)	N/A	N/A	N/A			
32	If write-down, write-down trigger (s)	IN/A	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A			
34a	Type of subordination	Exemption	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No	No			
	If yes, specify non-compliant features	N/A	N/A	N/A			
	 	•	•	•			

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TJ3	78014RDK3	780086TK0
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	10.0	USD 9.75	4.0
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	April 13, 2021	April 20, 2021	April 29, 2021
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	April 13, 2026	April 20, 2026	April 29, 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	April 20, 2023(101.250%)	April 29, 2023(101.300%)
16	Subsequent call dates, if applicable		October 20, 2023(101.250%), April 20, 2024(101.250%), October 20, 2024(101.250%), April 20, 2025(101.250%), October 20, 2025(101.250%)	October 29, 2023(101.400%), April 29, 2024(101.400%), October 29, 2024(101.500%), April 29, 2025(101.500%), October 29, 2025(101.750%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed-Float	Fixed	Fixed
18	Coupon rate and any related index	Y1-2: 1.30%, Y3-5: 3m CDOR +0.38%, subject to cap and floor	1.25%	Y1-2: 1.30%, Y4: 1.40%, Y4: 1.50%, Y5: 1.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		N/A	N/A
32	If write-down, full or partial		N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	Non-compliant transitioned features	No	No	No
36 37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosu	re template for main features of regulatory capital instru	ments				
	Other TLAC instruments issued directly by the bank					
Included in TLAC not included in regulatory capital						
	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086TL8	780086TN4	780086TP9			
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	N/A	N/A	N/A			
			N/A			
Post-transitional Basel III rules			N/A			
Eligible at solo/group/group&solo			N/A			
			Other TLAC Instruments			
			N/A - Amount eligible for TLAC only			
	5.0		5.0			
			Liability - fair value option			
Original date of issuance	May 4, 2021	May 26, 2021	June 1, 2021			
	Dated	Dated	Dated			
Original maturity date	May 4, 2026	May 26, 2026	June 1, 2026			
Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
Optional call date, contingent call dates and redemption amount		May 26, 2023(101.500%)	June 1, 2022(101.400%),			
Subsequent call dates, if applicable			December 1, 2022(101.550%), June 1, 2023(101.550%),			
			December 1, 2023(101.650%), June 1, 2024(101.650%),			
	November 4, 2025(101.750%)	November 26, 2025(101.800%)	December 1, 2024(101.750%)			
			Fixed			
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%			
Existence of a dividend stopper	No	No	No			
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory			
Existence of a step up or other incentive to redeem	No	No	No			
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative			
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible			
If convertible, conversion trigger (s)	N/A	N/A	N/A			
If convertible, fully or partially	N/A	N/A	N/A			
If convertible, conversion rate	N/A	N/A	N/A			
If convertible, mandatory or optional conversion	N/A	N/A	N/A			
If convertible, specify instrument type convertible into	N/A	N/A	N/A			
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A			
Write-down feature	No	No	No			
March days and the days the same (a)	N/A	N/A	N/A			
if write-down, write-down trigger (s)			1			
If write-down, write-down trigger (s) If write-down, full or partial	N/A	N/A	N/A			
		N/A N/A	N/A N/A			
If write-down, full or partial	N/A					
If write-down, full or partial If write-down, permanent or temporary	N/A N/A	N/A	N/A			
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A N/A N/A	N/A N/A	N/A N/A			
If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	N/A N/A N/A N/A Exemption Unsubordinated No	N/A N/A Exemption	N/A N/A Exemption			
Nii	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, specify instrument it convertis into	State Company Compan	Included in TLAC not included in Tegulatory capital			

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	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	
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
\vdash	instruments governed by foreign law)				
\vdash	Regulatory treatment				
4		N/A	N/A	N/A	
5		N/A	N/A	N/A	
6		N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		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		Dated	Dated	Dated	
13	Original maturity date	June 7, 2028	June 29, 2026	July 14, 2028	
14		Yes	Yes	Yes	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	June 7, 2023(101.850%), December 7, 2023(101.850%), June 7, 2024(101.850%),	June 29, 2023(101.250%), December 29, 2023(101.450%), June 29, 2024(101.450%),	July 14, 2023(101.910%), January 14, 2024(101.910%), July 14, 2024(101.910%),	
		December 7, 2024(101.850%), June 7, 2025(101.850%), December 7, 2025(101.850%), June 7, 2026(101.850%), December 7, 2026(101.850%), June 7, 2027(101.850%), December 7, 2027(101.850%)	December 29, 2024(101.600%), June 29, 2025(101.600%), December 29, 2025(101.750%)	January 14, 2025(101.910%), July 14, 2025(101.910%), January 14, 2026(101.910%), July 14, 2026(101.910%), January 14, 2027(101.910%), July 14, 2027(101.910%), January 14, 2028(101.910%)	
	Coupons/dividends				
17		Fixed	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		No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21		No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30		No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosu	re template for main features of regulatory capital instru	iments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	5.0	USD 5	USD 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	July 16, 2021	July 20, 2021	July 27, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	July 16, 2026	July 20, 2028	July 27, 2028
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	July 16, 2023(101.600%),	July 20, 2023(101.250%),	July 27, 2023(101.000%),
16 Subsequent call dates, if applicable	January 16, 2024(101.650%), July 16, 2024(101.650%), January 16, 2025(101.700%), July 16, 2025(101.700%), January 16, 2026(101.750%)	October 20, 2023(101.250%), January 20, 2024(101.250%), April 20, 2024(101.250%), July 20, 2024(101.250%), October 20, 2024(101.250%), July 20, 2025(101.250%), October 20, 2025(101.250%), July 20, 2025(101.250%), October 20, 2025(101.500%), July 20, 2026(101.500%), April 20, 2026(101.500%), Junuary 20, 2026(101.500%), April 20, 2026(101.500%), July 20, 2026(101.500%), July 20, 2027(101.500%), July 20, 2027(101.500%), July 20, 2027(101.500%), July 20, 2027(101.500%), April 20, 2027(101.500%), July 20, 2026(101.500%), April 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%), July 27, 2026(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
25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No No	No No
37 If yes, specify non-compliant features	N/A	N/A	N/A

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

Disclore	ure template for main features of regulatory capital instru	monto	
Disclosi	Other TLAC instruments issued directly by the bank	intents	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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	e N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 50	1.0	0.0
10 Accounting classification 11 Original date of issuance	Liability - fair value option September 22, 2021	Liability - fair value option September 22, 2021	Liability - fair value option September 29, 2021
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	September 22, 2061	September 22, 2031	September 29, 2026
13 Original maturity date 14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	Yes September 22, 2026(117.057296%)	September 22, 2023(104.690%)	September 29, 2023(101.400%)
16 Subsequent call dates, if applicable	September 22, 2026(117.057296%) September 22, 2027(120.803129%), September 22,	September 22, 2023(104.690%) September 22, 2024(107.120%), September 22,	March 29, 2024(101.450%), September 29,
	September 22, 2030(132.775295%), September 22, 2031(137.024105%), September 22, 2032(141.40876%), September 22, 2032(141.40876%), September 22, 2033(145.033976%), September 22, 2034(150.60347%), September 22, 2034(150.60347%), September 22, 2036(160.39671%), September 22, 2037(165.529406%), September 22, 2038(170.826347%), September 22, 2034(193.94159%), September 22, 2044(193.76426%), September 22, 2044(193.76426%), September 22, 2044(193.76426%), September 22, 2043(199.964702%), September 22, 2044(206.363573%), September 22, 2045(212.967207%), September 22, 2045(212.967207%), September 22, 2046(219.782157%), September 22, 2046(219.782157%), September 22, 2054(219.782157%), September 22, 2056(249.2636573%), September 22, 2046(241.653617%), September 22, 2056(241.656317%), September 22, 2056(241.656317%), September 22, 2055(241.6406%), September 22, 2055(241.6406%), September 22, 2055(241.6406%), September 22, 2055(307.736906%), September 22, 2056(307.736906%), September 22,	September 22, 2027(114.750%), September 22, 2028(117.420%), September 22, 2029(120.140%), September 22, 2030(122.930%)	29, 2025(101.500%), March 29, 2026(101.550%)
Coupons/dividends			
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index	3.20%	Fixed	Fixed Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55%
18 Coupon rate and any related index	3.20% No	2.32% No	Y1-2: 1.40%, Y3: 1.45%, Y4: 1.50%, Y5: 1.55%
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UD4	780086UE2	78014RDS6	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual	
Regulatory treatment				
	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
	N/A	N/A	N/A	
	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
	2.9	4.0	USD 2	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	September 29, 2021	November 3, 2021	September 30, 2021	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	September 29, 2026	November 3, 2026	June 30, 2027	
	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	September 29, 2023(101.500%),	November 3, 2023(101.800%)	September 30, 2023(101.250%)	
	March 29, 2024(101.550%), September 29, 2024(101.550%), March 29, 2025(101.600%), September 29, 2025(101.600%), March 29, 2026(101.650%)	May 3, 2024(101.900%), November 3, 2024(101.900%), May 3, 2025(101.900%), November 3, 2025(101.900%), May 3, 2026(102.100%)	December 30, 2023(101.250%), March 30, 2024(101.250%), June 30, 2024(101.250%), September 30, 2024(101.250%), December 30, 2024(101.250%), March 30, 2025(101.250%), June 30, 2025(101.250%), September 30, 2025(101.250%), March 30, 2026(101.250%), March 30, 2026(101.250%), June 30, 2026(101.250%), June 30, 2026(101.250%), September 30, 2026(101.250%), December 30, 2026(101.250%), March 30, 2027(101.250%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
	Y1-2: 1.50%, Y3: 1.55%, Y4: 1.60%, Y5: 1.65%	Y1-2: 1.80%, Y3: 1.90%, Y4: 1.90%, Y5: 2.1%	1.25%	
	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
	No	No	No	
	Non-cumulative	Non-cumulative	Non-cumulative	
	Non-convertible	Non-convertible	Non-convertible	
= 1	N/A	N/A	N/A	
	N/A	N/A	N/A	
	N/A	N/A	N/A	
	N/A	N/A	N/A	
	N/A	N/A	N/A	
	N/A	N/A	N/A	
	No	No	No	
	N/A	N/A	N/A	
	N/A	N/A	N/A	
	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features	s of regulatory capital instruments	
	Other TLAC instruments iss	sued directly by the bank	
4	Included in TLAC not include		Devel Berlie of Cornella
1 2	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Royal Bank of Canada XS2393305847	Royal Bank of Canada XS2393288571
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario
		N/A	N/A
	Regulatory treatment		
4		N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6 7	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction)	N/A Other TLAC Instruments	N/A 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 15	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes November 10, 2023(101.560%)	Yes December 6, 2026(117.625534%)
16	Subsequent call dates, if applicable	May 10, 2024(101.560%), November 10, 2024(101.560%), May 10, 2025(101.900%)	December 6, 2027(121.507176%), December 6, 2029(129.658971%), December 6, 2029(129.658971%), December 6, 2030(133.937718%), December 6, 2031(133.937718%), December 6, 2031(143.357662%), December 6, 2033(142.923465%), 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(173.933122%), December 6, 2041(191.428427%), December 6, 2041(191.428427%), December 6, 2042(197.745565%), December 6, 2043(204.271169%), December 6, 2044(121.012117%), December 6, 2046(225.168709%), December 6, 2044(211.012117%), December 6, 2044(221.585709%), December 6, 2046(225.168709%), December 6, 2054(263.394866%), December 6, 2051(264.855896%), December 6, 2051(264.855896%), December 6, 2052(273.596141%), December 6, 2053(282.624813%), December 6, 2055(301.585830%), December 6, 2055(301.585830%), December 6, 2055(301.585830%), December 6, 2059(343.409431%), December 6, 2057(321.818921%), December 6, 2058(332.438946%), December 6, 2059(343.409431%), December 6, 2050(354.741942%)
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18 19	Coupon rate and any related index Existence of a dividend stopper	1.56% No	3.30% No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24		N/A	N/A
25 26		N/A	N/A
26		N/A N/A	N/A N/A
28		N/A	N/A
29		N/A	N/A
30		No	No
31		N/A	N/A
32		N/A	N/A
33 34	If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclosu	re template for main features of regulatory capital instru	ments	
Issuer		Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDU1	780086UK8	780086UJ1
	New York	Province of Ontario	Province of Ontario
	Contractual	N/A	N/A
instruments governed by foreign law)			
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 16	9.7	3.4
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	December 29, 2021	December 29, 2021	December 29, 2021
Perpetual or dated	Dated	Dated	Dated
Original maturity date	December 29, 2026	December 29, 2033	December 29, 2026
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount		December 29, 2026(115.590000%)	December 29, 2023(101.850%)
Subsequent call dates, if applicable		December 29, 2027(118.990000%), December 29,	June 29, 2024(102.000%), December 29, 2024(102.000%), June 29, 2025(102.100%), December 29, 2025(102.100%),
			June 29, 2025(102.100%), December 29, 2025(102.100%), June 29, 2026(102.200%)
			June 29, 2026(102.200%)
		2031(133.010000 //), December 29, 2032(137.340000 //)	
Coupons/dividends			
Fixed or floating dividend/coupon	Float	Fixed	Fixed
Coupon rate and any related index	SOFR + 0.79%, subject to cap and floor		Y1-2: 1.85%, Y3: 2.00%, Y4: 2.10%, Y5: 2.20%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger (s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
Write-down feature	No	No	No
If write-down, write-down trigger (s)	N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A
If write down permanent or temperatu	N/A	N/A	N/A
ii write-dowri, permanent or temporary		I and	1
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
	N/A Exemption	N/A Exemption	N/A Exemption
If temporary write-down, description of write-down mechanism			· ·
If temporary write-down, description of write-down mechanism Type of subordination	Exemption	Exemption	Exemption
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons'dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If wite-down, write-down trigger (s)	Issuer Included in TLAC instruments issued directly by the bank included in TLAC included in TLAC and Included Includ	Included In TLA Cent included in regulatory capital Include Royal Bank of Canada Ro

Disclosure template for main features of regulatory capital instruments			
DISCIOSE	Other TLAC instruments issued directly by the bank	ments	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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 6 Eligible at solo/group/group&solo	N/A N/A	N/A N/A	N/A N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
		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(151.6693034%), January 26, 2034(161.801227%), January 26, 2038(167.075947%), January 26, 2039(172.522623%), January 26, 2040(178.146860%), January 26, 2040(178.146860%), January 26, 2041(183.954448%), January 26, 2042(189.951363%), January 26, 2045(201.95876%), January 26, 2045(201.95876%), January 26, 2045(201.59876%), January 26, 2045(201.598768%), January 26, 2050(245.57698%), January 26, 2051(253.531252%), January 26, 2052(261.796371%)	2029(127.400100%), January 26, 2030(131.884600%), January 26, 2031(136.526900%), January 26, 2032(141.332700%), January 26, 2033(146.307600%), January 26, 2035(156.788900%), January 26, 2035(156.788900%), January 26, 2036(162.307900%), January 26, 2036(162.307500%), 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(206.760500%), January 26, 2042(219.9749300%), January 26, 2043(206.760500%), January 26, 2045(221.594000%), January 26, 2046(229.394100%), January 26, 2046(229.394100%), January 26, 2046(223.934100%), January 26, 2046(223.934100%), January 26, 2046(223.34100%), January 26, 2050(263.438600%), January 26, 2051(272.711600%), January 26, 2052(282.311100%),
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	3.26%	3.52%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No No	No	No
Noncumulative or cumulative Convertible or non-convertible	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	Unsubordinated	Unsubordinated No	Unsubordinated
37 If yes, specify non-compliant features	No N/A	N/A	No N/A
or n yee, open, y not recompliant reasons	1.27	1.00.	lian.

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank	ments		
	Included in TLAC not included in regulatory capital			
1				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A73J4N8		
3	Governing law(s) of the instrument	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	5 IV/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(101.600%)		
16	Subsequent call dates, if applicable	Carrada y 25, 255 1(151.55575)		
	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		
	<i>,</i> , , , , , , , , , , , , , , , , , ,			

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

	Included in TLAC not included in regulatory capital				
	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RDV9			
	Governing law(s) of the instrument	New York			
3a N	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual			
	nstruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)			
_	Par value of instrument	USD 1			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	February 17, 2022			
12	Perpetual or dated	Dated			
13	Original maturity date	February 17, 2026			
	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	February 17, 2024(101.900%)			
16	Subsequent call dates, if applicable	February 17, 2024(101.900%), August 17,			
		2024(101.900%), February 17, 2025(101.900%), August			
		17, 2025(101.900%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	1.90%			
19	Existence of a dividend stopper	No			
20		Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
	Convertible or non-convertible	Non-convertible			
24		N/A			
25	, , I ,	N/A			
26	,	N/A			
27		N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	· 1 · 7	N/A			
-	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	•	N/A			
33	71 7	N/A			
34	1 7 1	N/A			
34a	Type of subordination	Exemption			
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
	Non-compliant transitioned features	No			
		N/A			

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

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not inclu			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS1878155503	XS2400409210	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	GBP 2	GBP 4.7	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	4-Mar-22	11-Mar-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	18-Feb-27	11-Mar-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 18, 2023(101.700%)	March 11, 2023(102.000%)	
16	Subsequent call dates, if applicable	August 18, 2023(101.700%), February 18,	June 11, 2023(102.000%), September 11,	
		2024(101.700%), August 18, 2024(101.700%), February	2023(102.000%), December 11, 2023(102.000%), March	
		18, 2025(101.700%), August 18, 2025(101.700%),	11, 2024(102.000%), June 11, 2024(102.000%),	
		February 18, 2026(101.700%), August 18, 2026(101.700%)		
			2024(102.000%), March 11, 2025(102.000%), June 11,	
			2025(102.000%), September 11, 2025(102.000%),	
			December 11, 2025(102.000%), March 11,	
			2026(102.000%), June 11, 2026(102.000%), September	
			11, 2026(102.000%), December 11, 2026(102.000%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	1.70%	2.00%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	
	. Jee, epoch, non-compliant foundies	1.47.	1	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416599251			
3	Governing law(s) of the instrument	Province of Ontario			
3a		N/A			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)			
9	Par value of instrument	4.2			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	15-Mar-22			
12	Perpetual or dated	Dated			
13	Original maturity date	16-Mar-26			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	March 16, 2024(102.380%)			
16	Subsequent call dates, if applicable	September 16, 2024(102.380%), March 16,			
		2025(102.380%), September 16, 2025(102.380%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	2.38%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25	If convertible, fully or partially	N/A			
26	If convertible, conversion rate	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33	If write-down, permanent or temporary	N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1		Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086UR3		
3		Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A		
	instruments governed by foreign law)			
	Regulatory treatment			
4		N/A		
5		N/A		
6	——————————————————————————————————————	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8		N/A - Amount eligible for TLAC only		
9		5.0		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	24-Mar-22		
12		Dated		
13		24-Mar-32		
14	Issuer call subject to prior supervisory approval	Yes		
15	-	March 24, 2025(112.81%)		
16		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%)		
47	Coupons/dividends	7		
17	5	Zero		
18	·	4.10%. Compounded and Paid at Maturity.		
19	l I	No Mandatani		
20		Mandatory No		
22		Non-cumulative		
23		Non-convertible		
24		N/A		
25		N/A		
26		N/A		
27	,	N/A		
28	,	N/A		
29		N/A		
30		No No		
31		N/A		
32		N/A		
33	,	N/A		
34	, 1 ,	N/A		
34a		Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36		No		
37		N/A		
- 57	ii yos, specify non-compliant leatures	IN/A		

Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement	nt)	780086UQ5	78014RED8	XS2400420290
3 Governing law(s) of the instrument	<i>'</i>	Province of Ontario	New York	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sho	et is achieved (for other TLAC-eligible		Contractual	N/A
instruments governed by foreign law)	,			
Regulatory treatment				
4 Transitional Basel III rules		N/A	N/A	N/A
5 Post-transitional Basel III rules		N/A	N/A	N/A
6 Eligible at solo/group/group&solo		N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recer	nt reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument		5.0	USD 22.5	JPY 500
10 Accounting classification		Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance		30-Mar-22	30-Mar-22	30-Mar-22
12 Perpetual or dated		Dated	Dated	Dated
13 Original maturity date		30-Mar-27	30-Mar-32	25-Mar-32
14 Issuer call subject to prior supervisory approval		Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		March 30, 2023(103.050%)	March 30, 2024(104.000%)	
16 Subsequent call dates, if applicable		September 30, 2023(103.050%), March 30,	September 30, 2024(104.000%), March 30,	
		2024(103.050%), September 30, 2024(103.050%), March	2025(104.000%), September 30, 2025(104.000%), March	
		30, 2025(103.050%), September 30, 2025(103.050%),	30, 2026(104.000%), September 30, 2026(104.000%),	
		March 30, 2026(103.050%), September 30,	March 30, 2027(104.000%), September 30,	
		2026(103.050%)	2027(104.000%), March 30, 2028(104.000%), September	
			30, 2028(104.000%), March 30, 2029(104.000%),	
			September 30, 2029(104.000%), March 30,	
			2030(104.000%), September 30, 2030(104.000%), March	
			30, 2031(104.000%), September 30, 2031(104.000%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon		Fixed	Fixed	Fixed
18 Coupon rate and any related index		3.05%	4.00%	0.78%
19 Existence of a dividend stopper		No	No	No
20 Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem		No	No	No
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible		Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)		N/A	N/A	N/A
25 If convertible, fully or partially		N/A	N/A	N/A
26 If convertible, conversion rate		N/A	N/A	N/A
27 If convertible, mandatory or optional conversion		N/A	N/A	N/A
28 If convertible, specify instrument type convertible into		N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into		N/A	N/A	N/A
30 Write-down feature		No	No	No
31 If write-down, write-down trigger (s)		N/A	N/A	N/A
32 If write-down, full or partial		N/A	N/A	N/A
33 If write-down, permanent or temporary		N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism		N/A	N/A	N/A
34a Type of subordination		Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type imme	diately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	,	No	No	No
37 If yes, specify non-compliant features		N/A	N/A	N/A
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
-	Included in TLAC not included in regulatory capital				
1 1		Roval Bank of Canada			
2		XS1192972062			
3	1 (0 , ,)	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)	14// \			
	Regulatory treatment				
4		N/A			
5		N/A			
6		N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8		N/A - Amount eligible for TLAC only			
9		EUR 55			
10	Accounting classification	Liability - fair value option			
11		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(102.250%)			
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	, , , ,	N/A			
26		N/A			
27	, , , , ,	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30		No			
31		N/A			
32	,	N/A			
33	? I	N/A			
34	1 7	N/A			
34a		Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not inclu	ded in regulatory capital Royal Bank of Canada	Royal Bank of Canada	
Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Royal Bank of Canada 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 6 Eligible at solo/group/group&solo	N/A N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	1.8	USD 110	
10 Accounting classification	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	8-Apr-22	8-Apr-22	
12 Perpetual or dated	Dated	Dated	
13 Original maturity date 14 Issuer call subject to prior supervisory approval	29-Jun-40 Yes	8-Apr-52 Yes	
15 Optional call date, contingent call dates and redemption amount	April 8, 2024(109.690000%),	April 8, 2027(123.134661%)	
Subsequent call dates, if applicable	July 8, 2024(110.96000%), October 8, 2024(112.250000%), January 8, 2025(118.356000%), April 8, 2025(114.880000%), July 8, 2025(118.210000%), October 8, 2025(114.89000%), July 8, 2025(118.930000%), April 8, 2026(118.930000%), April 8, 2026(123.130000%), July 8, 2026(121.710000%), October 8, 2026(123.130000%), January 8, 2027(124.560000%), April 8, 2027(126.010000%), July 8, 2027(126.010000%), July 8, 2027(127.470000%), October 8, 2027(128.950000%), January 8, 2028(133.350000%), April 8, 2028(133.50000%), April 8, 2028(133.50000%), April 8, 2028(133.50000%), April 8, 2028(133.50000%), April 8, 2029(138.210000%), July 8, 2029(138.210000%), July 8, 2029(138.210000%), July 8, 2030(144.750000%), July 8, 2030(144.840000%), January 8, 2031(149.860000%), April 8, 2030(148.140000%), July 8, 2031(149.860000%), October 8, 2031(155.150000%), July 8, 2031(149.860000%), July 8, 2032(168.260000%), April 8, 2032(168.260000%), April 8, 2033(168.29000%), April 8, 2033(168.29000%), July 8, 2034(176.180000%), July 8, 2034(176.180000%), January 8, 2034(174.160000%), July 8, 2034(176.180000%), April 8, 2034(176.180000%), January 8, 2034(176.180000%), January 8, 2035(188.200000%), October 8, 2034(174.160000%), July 8, 2035(186.660000%), October 8, 2034(174.160000%), July 8, 2035(186.660000%), July 8, 2035(186.660000%), October 8, 2035(186.88.300000%), April 8, 2035(186.660000%), July 8, 2035(186.660000%), July 8, 2035(186.660000%), July 8, 2035(186.660000%), July 8, 2035(186.66000%), July 8, 2036(188.830000%), April 8, 2035(186.66000%), July 8, 2036(188.830000%), April 8, 2035(186.66000%), July 8, 2036(188.830000%), April 8, 2	April B, 2028(128.367884%), April B, 2029(133.823519%), April B, 2030(139.511018%), April B, 2031(145.440237%), April B, 2032(151.621447%), April B, 2033(158.065358%), April B, 2034(164.783136%), April B, 2035(171.786419%), April B, 2036(179.087342%), April B, 2035(171.786419%), April B, 2038(194.633243%), April B, 2035(120.205156%), April B, 2040(211.528625%), April B, 2041(220.518591%), April B, 2042(229.890631%), April B, 2043(239.660983%), April B, 2044(249.846575%), April B, 2047(283.075049%), April B, 2046(271.534819%), April B, 2047(283.075049%), April B, 2046(295.105739%), April B, 2049(307.647732%), April B, 2052(348.563501%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Zero	Zero	
18 Coupon rate and any related index 19 Existence of a dividend stopper	4.65%. Compounded and Paid at Maturity.	4.25%. Compounded and Paid at Maturity.	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	
 25 If convertible, fully or partially 26 If convertible, conversion rate 	N/A N/A	N/A N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	
30 Write-down feature	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	
34a Type of subordination	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	
37 If yes, specify non-compliant features	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank	monts		
	Included in TLAC not included in regulatory capital			
1				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA009A79V896		
3	Governing law(s) of the instrument	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	FIVA		
	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(102.660%)		
16	Subsequent call dates, if applicable	April 12, 2000(102.00070)		
10	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 No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		
<u> </u>	jos, spaanj nan sampnan todiaros	1		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1 1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451411578			
3		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)				
	Regulatory treatment				
4		N/A			
5		N/A			
6		N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8		No longer TLAC eligible (<365 days)			
9		USD 1			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	13-Apr-22			
12	Perpetual or dated	Dated			
13		13-Apr-24			
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		N/A			
27	, , , ,	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30		No			
31		N/A			
32	, 1	N/A			
33	?1	N/A			
34	1 7	N/A			
34a		Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not inclu	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416605322	XS2451414325	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a N	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	
	nstruments governed by foreign law)			
\bot	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	GBP 2.6	EUR 2.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
	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(102.720%)		
16	Subsequent call dates, if applicable	April 19, 2023(102.720%), October 19, 2023(102.720%),		
		April 19, 2024(102.720%), October 19, 2024(102.720%),		
		April 19, 2025(102.720%), October 19, 2025(102.720%),		
		April 19, 2026(102.720%), October 19, 2026(102.720%)		
\perp				
	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	
_	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
	If yes, specify non-compliant features	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank	nonco			
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2		XS2400424011			
3		Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A			
	instruments governed by foreign law)				
	Regulatory treatment				
4		N/A			
5		N/A			
6	——————————————————————————————————————	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8		N/A - Amount eligible for TLAC only			
9		EUR 20			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	25-Apr-22			
12		Dated			
13		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(102.550%)			
16		April 25, 2028(102.550%), April 25, 2029(102.550%), April 25, 2030(102.550%), April 25, 2031(102.550%), April 25,			
		2032(102.550%), April 25, 2033(102.550%)			
L	Coupons/dividends				
17		Fixed			
18	· · · · · · · · · · · · · · · · · · ·	2.55%			
19	l I	No .			
20		Mandatory			
21	— · · · · · · · · · · · · · · · · · · ·	No			
22		Non-cumulative			
23		Non-convertible			
24	, 33 ()	N/A N/A			
25	, , , ,				
26	,	N/A			
		N/A N/A			
28		N/A			
30	, -py	N/A No			
31	***************************************	N/A			
32	, 55 ()	N/A			
33	,	N/A			
34	, 1 ,	N/A			
34a		Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36		No			
37		N/A			
31	n yes, specify non-compliant leatures	IN/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416616105			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)				
	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	GBP 2.5			
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-Oct-23			
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		N/A			
26	•	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33		N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

1	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	<u> </u>	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REH9			
3		New York			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 2			
10	Accounting classification	Liability - fair value option			
11		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(104.250%)			
16	Subsequent call dates, if applicable	October 27, 2024(104.250%), April 27, 2025(104.250%),			
		October 27, 2025(104.250%), April 27, 2026(104.250%),			
		October 27, 2026(104.250%), April 27, 2027(104.250%),			
		October 27, 2027(104.250%), April 27, 2028(104.250%),			
		October 27, 2028(104.250%),			
	Coupons/dividends				
17	Ŭ I	Fixed			
18	'	4.25%			
19	—···	No			
20	, ,,, ,	Mandatory			
21	— · · · · · · · · · · · · · · · · · · ·	No			
22	Noncumulative or cumulative	Non-cumulative			
-					
23	-	Non-convertible			
24	If convertible, conversion trigger (s)	Non-convertible N/A			
$\overline{}$	If convertible, conversion trigger (s)	Non-convertible			
24 25 26	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate	Non-convertible N/A N/A N/A			
24 25	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-convertible N/A N/A N/A N/A N/A			
24 25 26 27 28	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-convertible N/A N/A N/A N/A N/A N/A N/A			
24 25 26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A			
24 25 26 27 28 29 30	If convertible, conversion 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	Non-convertible N/A			
24 25 26 27 28 29	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A			
24 25 26 27 28 29 30	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s)	Non-convertible N/A			
24 25 26 27 28 29 30 31	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A			
24 25 26 27 28 29 30 31 32	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	Non-convertible N/A			
24 25 26 27 28 29 30 31 32 33	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary	Non-convertible N/A			
24 25 26 27 28 29 30 31 32 33 34	If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Non-convertible N/A			
24 25 26 27 28 29 30 31 32 33 34 34a	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	Non-convertible N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank	nents			
	Included in TLAC not included in regulatory capital				
1	<u> </u>	Royal Bank of Canada			
2		78014REG1			
3		New York			
3a	U (/	Contractual			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 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	J 1 7 11	Yes			
15		April 29, 2024(104.050%)			
16		October 29, 2024(104.050%), April 29, 2025(104.050%),			
		October 29, 2025(104.050%), April 29, 2026(104.050%),			
<u> </u>		October 29, 2026(104.050%)			
L.	Coupons/dividends				
17		Fixed			
18	' '	4.05%			
19	l I	No			
20		Mandatory			
21	— · · · · · · · · · · · · · · · · · · ·	No			
22		Non-cumulative			
23		Non-convertible			
24	, 55 ()	N/A			
25	, , , ,	N/A			
26	,	N/A			
27	,	N/A			
28	, 1 , , , , ,	N/A N/A			
29					
30		No			
31	, 33 ()	N/A			
32	, 1	N/A N/A			
33	,1	N/A N/A			
_		•			
34a		Exemption			
35	, , , , , , , , , , , , , , , , , , , ,	Unsubordinated			
36	I .	No N/A			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2416609159			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)				
	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 10.1			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	3-May-22			
12	Perpetual or dated	Dated			
13	Original maturity date	3-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		N/A			
26	•	N/A			
27		N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33		N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank	monts			
	Included in TLAC not included in regulatory capital				
1					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451420561			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
00	instruments governed by foreign law)	147.			
	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	GBP 5			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	3-May-22			
12	Perpetual or dated	Dated			
13	Original maturity date	3-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	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)	780086UY8	780086UZ5			
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	15.0	10.0			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	10-May-22	10-May-22			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	10-May-32	10-May-47			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	May 10, 2025(116.590%),	May 10, 2032(105.100%)			
16	Subsequent call dates, if applicable	May 10, 2026(222.710%), May 10, 2027(229.160%), May 10, 2028(235.940%), May 10, 2029(243.070%), May 10, 2030(250.580%), May 10, 2031(258.490%)	May 10, 2033(105.100%), May 10, 2034(105.100%), May 10, 2035(105.100%), May 10, 2036(105.100%), May 10, 2037(105.100%), May 10, 2038(105.100%), May 10, 2039(105.100%), May 10, 2040(105.100%), May 10, 2041(105.100%), May 10, 2042(105.100%), May 10, 2043(105.100%), May 10, 2044(105.100%), May 10, 2045(105.100%), May 10, 2046(105.100%), May 10, 2045(105.100%), May 10, 2046(105.100%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Zero	Fixed			
18	Coupon rate and any related index	5.25%. Compounded and Paid at Maturity.	5.100%			
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in 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-elig	ible N/A		
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 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(103.200%)		
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 iss					
	Included in TLAC not included in regulatory capital					
1 Issuer Royal Bank of Canada Royal Bank of Canada						
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451429513	78014REL0			
3	Governing law(s) of the instrument	Province of Ontario	New York			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)			
9	Par value of instrument	USD 8.3	USD 8.8			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	13-May-22	13-May-22			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	13-May-25	13-May-25			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount					
16	Subsequent call dates, if applicable					
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float	Float			
18	Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor			
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

	Disclosure template for main feature:	s of regulatory capital instruments				
	Other TLAC instruments iss					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	Contractual	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 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(104.000%)	May 18, 2024(104.350%)			
16	Subsequent call dates, if applicable	May 18, 2024(104.000%), November 18, 2024(104.000%), May 18, 2025(104.000%), November 18, 2025(104.000%)	November 18, 2024(104.350%), May 18, 2025(104.350%), November 18, 2025(104.350%), May 18, 2026(104.350%), November 18, 2026(104.350%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	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	lf write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REN6	780086VB7	78014RER7
3	Governing law(s) of the instrument	New York	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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		No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 2.152	2.5	USD 59.425
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-May-22	20-May-22	23-May-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-May-25	20-May-27	23-May-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		May 20, 2023(104.050%)	
16			May 20, 2024(104.200%), May 20, 2025(104.350%), May 20, 2026(104.500%)	
	Coupons/dividends			
17		Float	Fixed	Fixed-Float
18	Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 4.05%, Y2: 4.20%, Y3: 4.35%, Y4: 4.50%, Y5: 4.65%	Y1-Y1.25: 3.30%, Y1.25-3 SOFR, subject to floor
19		No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36		No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in 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	Contractual			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 1.5			
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(104.450%)			
16	Subsequent call dates, if applicable	November 30, 2024(104.450%), May 31, 2025(104.450%),			
		November 30, 2025(104.450%), May 31, 2026(104.450%),			
		November 30, 2026(104.450%), May 31, 2027(104.450%),			
		November 30, 2027(104.450%), May 31, 2028(104.450%),			
		November 30, 2028(104.450%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
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	ln/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2451433622		
3	Governing law(s) of the instrument	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A		
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	EUR 1.36		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	31-May-22		
12	Perpetual or dated	Dated		
13	Original maturity date	31-May-25		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	August 31, 2022(101.200%)		
16	Subsequent call dates, if applicable	November 30, 2022(101.200%), February 28,		
		2023(101.200%), May 31, 2023(101.200%), August 31,		
		2023(101.310%), November 30, 2023(101.310%),		
		February 29, 2024(101.310%), May 31, 2024(101.310%),		
		August 31, 2024(101.420%), November 30,		
		2024(101.420%), February 28, 2025(101.420%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed		
18	Coupon rate and any related index	Y1: 1.2%, Y2: 1.31%, Y3: 1.42%		
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		
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	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments iss	sued directly by the bank		
	Included in TLAC not 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)	78014REV8	XS2472690887	
3	Governing law(s) of the instrument	New York	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	
9	Par value of instrument	USD 11.35	USD 3.4	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	3-Jun-22	8-Jun-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	3-Jun-25	8-Jun-25	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed-Float	Float	
18	Coupon rate and any related index	Y1-Y1.25: 3.30%, Y1.25-3 SOFR, subject to floor	SOFR, subject to cap and floor	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REW6			
3	, , , ,	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)				
	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 3.175			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	9-Jun-22			
12	Perpetual or dated	Dated			
13	Original maturity date	9-Jun-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		SOFR, subject to cap and floor			
19	=	No			
20		Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23		Non-convertible			
24		N/A			
25		N/A			
26	•	N/A			
27		N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	· 1 · 7	N/A			
30		No			
31		N/A			
32	, I	N/A			
33		N/A			
34		N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36		No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in 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	Contractual			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 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(105.050%),			
16	Subsequent call dates, if applicable	December 14, 2027(105.050%), June 14, 2028(105.050%),			
		December 14, 2028(105.050%), June 14, 2029(105.050%),			
		December 14, 2029(105.050%), June 14, 2030(105.050%),			
		December 14, 2030(105.050%), June 14, 2031(105.050%),			
		December 14, 2031(105.050%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	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	IN/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472693477	780086VD3		
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 2.349	7.0		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	14-Jun-22	16-Jun-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	14-Jun-25	16-Jun-52		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount		June 16, 2042(291.780%)		
16	Subsequent call dates, if applicable		June 16, 2043(307.820%), June 16, 2044(324,750%), June 16, 2045(342,620%), June 16, 2046(361.460%), June 16, 2047(381.340%), June 16, 2048(402.310%), June 16, 2049(424.440%), June 16, 2050(447.780%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Zero		
18	Coupon rate and any related index	SOFR, subject to cap and floor	5.50%. Compounded and Paid at Maturity.		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REX4	XS2472674683	XS2472672984
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9 Par value of instrument	USD 2.215	USD 3	EUR 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	17-Jun-22	17-Jun-22	21-Jun-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	17-Jun-32	17-Jun-25	21-Jun-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 17, 2024(104,600%)		
16 Subsequent call dates, if applicable	December 17, 2024(104.600%), June 17, 2025(104.600%), December 17, 2025(104.600%), June 17, 2026(104.600%), December 17, 2026(104.600%), June 17, 2027(104.600%), December 17, 2027(104.600%), June 17, 2027(104.600%), December 17, 2028(104.600%), June 17, 2029(104.600%), December 17, 2028(104.600%), June 17, 2029(104.600%), December 17, 2029(104.600%), June 17, 2030(104.600%), December 17, 2030(104.600%), June 17, 2031(104.600%), December 17, 2031(104.600%), June 17, 2031(104.600%), December 17, 2031(104.600%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	4.60%	SOFR, subject to cap and floor	EURIBOR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC 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	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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(104.0300%)		
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	lf write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472673792	XS2472703961		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	GBP 1	USD 1.040		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	23-Jun-22	24-Jun-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	23-Jun-25	24-Jun-25		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	June 23, 2023(102.460%)			
16	Subsequent call dates, if applicable	September 23, 2023(102.960%), December 23,			
		2023(102.960%), March 23, 2024(102.960%), June 23,			
		2024(102.960%), September 23, 2024(103.460%),			
		December 23, 2024(103.460%), March 23,			
		2025(103.460%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Float		
18	Coupon rate and any related index	Y1: 2.46%, Y2: 2.96%, Y3: 3.46%	SOFR, subject to cap and floor		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	lf write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank	inonis			
	Included in TLAC not included in regulatory capital				
1					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472673958			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible)				
00	instruments governed by foreign law)	1,07			
	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 1.3			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	24-Jun-22			
12	Perpetual or dated	Dated			
13	Original maturity date	24-Jun-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 inclu	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086VF8	XS2472674410	
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 1.4	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	24-Jun-22	27-Jun-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	24-Jun-34	27-Jun-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	June 24, 2025(119.270%)		
16	Subsequent call dates, if applicable	June 24, 2026(226 490%), June 24, 2027(234.140%), June 24, 2028(242.250%), June 24, 2029(250.860%), June 24, 2030(259.990%), June 24, 2031(269.670%), June 24, 2032(279.930%), June 24, 2033(290.820%),		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Float	
18	Coupon rate and any related index	6.05%. Compounded and Paid at Maturity.	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	lf write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments iss				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086VE1	780086VG6		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	4.2	5.0		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	28-Jun-22	29-Jun-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	28-Jun-27	29-Jun-40		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	June 28, 2023(104.750%)	June 29, 2037(229.030%)		
16	Subsequent call dates, if applicable	June 28, 2024(104.750%), June 28, 2025(104.750%), June 28, 2026(104.900%)	June 29, 2038(342.040%), June 29, 2039(355.790%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Zero		
18	Coupon rate and any related index	Y1: 4.30%, Y2: 4.50%, Y3: 4.70%	5.68%. 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		
26	If convertible, conversion rate	1	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial		N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination		Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2		XS2472703888	XS2472698518	XS2472699912
3		Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	EUR 1	EUR 1.52	USD 4.22
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Jun-22	30-Jun-22	30-Jun-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Jun-32	30-Jun-25	30-Jun-24
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 30, 2025(103.290%)		
16	Subsequent call dates, if applicable	June 30, 2026(103.290%), June 30, 2027(103.290%), June		
		30, 2028(103.290%), June 30, 2029(103.290%), June 30,		
		2030(103.290%), June 30, 2031(103.290%)		
	Coupons/dividends			
17		Fixed	Float	Float
18			EURIBOR, subject to cap and floor	SOFR, subject to cap and floor
19		No	No	No
20		Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22		Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25		N/A	N/A	N/A
26		N/A	N/A	N/A
27		N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29		N/A	N/A	N/A
30	Write-down feature	No	No	No
31		N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
34			N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If ves, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014REZ9	XS2472707798			
3	Governing law(s) of the instrument	New York	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)			
9	Par value of instrument	USD 9.505	USD 1.3			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	30-Jun-22	1-Jul-22			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	30-Dec-25	1-Jul-25			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	December 30, 2023(104.000%)				
16	Subsequent call dates, if applicable	June 30, 2024(104.000%), December 30, 2024(104.000%), June 30, 2025(104.000%), June 30, 2029(104.000%)				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Float			
18	Coupon rate and any related index	4.00%	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			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial		N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC 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)	XS2472703375	XS2472706477		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)		
9	Par value of instrument	JPY 5000	USD 1.53		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	5-Jul-22	6-Jul-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	6-Jul-27	6-Jul-25		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	July 7, 2025(100.580%)			
16	Subsequent call dates, if applicable	January 6, 2026(100.580%), July 6, 2026(100.580%), January 6, 2027(100.580%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Float		
18	Coupon rate and any related index	0.58%	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)	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-eligi	ible N/A			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	EUR 2.5			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	8-Jul-22			
12	Perpetual or dated	Dated			
13	Original maturity date	8-Jul-32			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable				
	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		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2		XS2472709141	CA009A7JEYT7	CA009A7JJ008	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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	USD 1.3	EUR 25	EUR 25	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	12-Jul-22	12-Jul-22	14-Jul-22	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	12-Jul-25	12-Jul-52	14-Jul-42	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		July 12, 2037(104.030%)	July 14, 2030(103.990%)	
16	Subsequent call dates, if applicable			 	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18	Coupon rate and any related index	SOFR, subject to cap and floor	4.03%	3.99%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30		No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:				
	Included in TLAC not 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	N/A	Contractual		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	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-Jan-26		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	July 15, 2028(104.395%)	July 15, 2028(104.300%)		
16	Subsequent call dates, if applicable	July 15, 2032(104.395%), July 15, 2036(104.395%), July 15, 2040(104.395%)	July 15, 2032(104.300%), July 15, 2036(104.300%), July 15, 2040(104.300%)		
	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 iss	sued directly by the bank		
	Included in TLAC not include	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2472683759	XS2497639182	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 3	EUR 1.3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	18-Jul-22	19-Jul-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	18-Jul-25	19-Jul-29	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed-Float	
18	Coupon rate and any related index	SOFR, subject to cap and floor	Y1: 1%, Y2-7: EURIBOR, subject to cap and floor	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	lf write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

2024(103.200%), April 21, 2024(103.200%), July 21, 2024(103.200%), July 21, 2024(103.200%), October 21, 2024(103.700%), January 21, 2025(103.700%), April 21, 2025(103.700%), January 21, 2025(103.700%), April 21, 2025(103.700%), April 21, 2025(103.700%), January 21, 2025(103.700%), April 21, 2024(102.050%), 2025(103.700%), April 21, 2025(103.700%), April 21, 2024(102.050%), April 21, 2025(103.700%), April 21, 2025(103.700%), April 21, 2024(102.050%), 2025(103.700%), April 21, 2024(103.200%), April 21, 2025(103.700%), April 21, 2025(103.700%), April 21, 2024(103.200%), April 21, 2025(103.700%), April 21, 2025	Disclosure template for main features of regulatory capital instruments			
1 Issuer Royal Bank of Canada Royal Ban	Other TLAC instruments issued directly by the bank			
Unique identifier (eg CUSIP; ISIN, or Bloomberg identifier for private placement) S28472689103 7804RFL9				
3 Governing lawls) of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) N/A N/A	da			
Means by 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 Regulatory capital (Currency in millions, as of most recent reporting date) Regulatory treatment Regulatory capital (Currency in millions, as of most recent reporting date) Regulatory treatment Regulatory capital (Currency in millions, as of most recent reporting date) Regulatory treatment Regulatory capital (Currency in millions, as of most recent reporting date) Regulatory treatment Regulat				
Regulatory treatment				
Transitional Basel III rules				
Formal F				
Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Roman trecognised in regulatory capital (Currency in millions, as of most recent reporting date) Robot locations in structured in the capital capital value option Robot label (Lability - fair v				
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 Circle (Sassification) 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Outper (Sassification) 18 Subsequent call dates, if applicable 19 Coupons/dividends 10 Outper (Sassification) 10 Outper (Sassification) 11 Original maturity date 12 I-Jul-22 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Optional call dates, if applicable 18 Subsequent call dates, if applicable 19 Optional call dates, if applicable 19 Optional call dates, if applicable 19 Optional call dates, if applicable 10 October 21, 2024(103.200%), April 21, 2025(103.700%) 2024(103.200%), April 21, 2025(103.700%) 2024(103.200%), October 21, 2024(103.200%), Junuary 21, 2024(103.200%), April 21, 2025(103.700%) 20 Optional call dates, if applicable 20 Optional call dates, if applicable 21 October 21, 2024(103.200%), April 21, 2025(103.700%) 22 Optional call dates, if applicable 23 Optional call dates, if applicable 24 Optional call dates, if applicable 25 Optional call dates, if applicable 26 Optional call dates, if applicable 27 Optional call dates, if applicable 28 Optional call dates, if applicable 29 Optional call dates, if applicable and redemption amount 20 Optional call dates, if applicable and redemption amount 20 Optional call dates and redemption amount 2				
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 I.Jul-22 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Except of Indiating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 19 Existence of a dividend stopper 10 Fully discretionary, partially discretionary or mandatory 21 Existence of a dividend stopper 22 Non-cumulative or cumulative 23 If convertible or non-convertible 24 If convertible, gmandatory or optional conversion 25 If convertible, gmandatory or optional conversion 26 If convertible, gmandatory or optional conversion 27 If convertible, gmandatory or optional conversion 28 Par value of instrument 29 Iula 2024 (103 2008) (2012 (2012 2024 (103 2008)) (2				
Par value of instrument	ents			
10 Accounting classification	ible (<365 days)			
11 Original date of issuance 21-Jul-22 21-Jul-22 21-Jul-22 21-Jul-22 21-Jul-25 21-Jul-				
Perpetual or dated Dated Dated Dated	ption			
13 Original maturity date 21-Jul-25 21-Jul-25 21-Jul-25 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Optional call date, contingent call dates and redemption amount July 21, 2023(102.700%) February 27, 2022(102.103.200%), January 21, 2024(103.200%), April 21, 2024(103.200%), January 21, 2024(103.200%), April 21, 2024(103.200%), January 21, 2024(103.200%), April 21, 2024(103.200%), July 21, 2024(103.200%), April 21, 2024(103.700%), January 21, 2023(102.000%), August 27, 2022(102.000%), August 27, 2022(102.000%), April 21, 2024(103.200%), July 21, 2024(103.200%), April 21, 2025(103.700%), January 21, 2023(102.000%), August 27, 2024(102.050%), July 21, 2024(103.200%), April 21, 2025(103.700%), April 21, 2025(103.7				
Subsequent call subject to prior supervisory approval Yes				
15 Optional call date, contingent call dates and redemption amount July 21, 2023(102.700%) February 27, 2022(102.102.103.200%), January 21, August 27, 2022(102.102.2024(103.200%), April 21, 2024(103.200%), July 21, 2024(103.200%), April 21, 2024(103.200%), July 21, 2024(103.200%), April 21, 2025(103.700%), July 21, 2024(103.200%), April 21, 2025(103.700%), January 21, 2025(103.700%), April 21, 2025(103.700%), April 21, 2025(103.700%), January 21, 2025(103.700%), April 21, 2025(103.700%), January 21, 2025(103.700%), April 21, 2025(103.700%), A				
Coupons/dividends Coupon rate and any related index Y1: 2.70%, Y2: 3.20%, Y3: 3.70% SOFR, subject to cap				
2024(103.200%), April 21, 2024(103.200%), July 21, 2024(103.200%), July 21, 2024(103.200%), October 21, 2024(103.700%), January 21, 2025(103.700%), April 21, 2025(103.700%), January 21, 2025(103.700%), April 21, 2025(103.700	02.000%)			
2024(103.200%), October 21, 2024(103.700%), January 21, 2025(103.700%), April 21, 2025(103.700	2.000%), February 27,			
Coupons/dividends	gust 27, 2023(102.050%), February			
Coupons/dividends 17 Fixed or floating dividend/coupon 18 Coupon rate and any related index 19 Existence of a dividend stopper 10 In the provided index 11 No 12 Fully discretionary, partially discretionary or mandatory 12 Existence of a step up or other incentive to redeem 13 Convertible or non-convertible 14 If convertible, conversion rate 15 If convertible, conversion rate 16 If convertible, mandatory or optional conversion 17 Fixed 18 Float 19 Flixed 19 Float 19 Float 19 SOFR, subject to cap 10 No 10 No 10 No 10 No 10 No 10 No 11 No 12 Non-cumulative 12 Non-cumulative 13 Convertible, conversion trigger (s) 14 If convertible, fully or partially 15 If convertible, conversion rate 16 No 17 No 18	, August 27, 2024(102.200%)			
Fixed or floating dividend/coupon Fixed Float Coupon rate and any related index Y1: 2.70%, Y2: 3.20%, Y3: 3.70% SOFR, subject to cap Existence of a dividend stopper No No No Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Existence of a step up or other incentive to redeem No No No No CONCENTION NO CONCENTI				
Fixed or floating dividend/coupon Fixed Float Coupon rate and any related index Y1: 2.70%, Y2: 3.20%, Y3: 3.70% SOFR, subject to cap No Fully discretionary, partially discretionary or mandatory Listence of a step up or other incentive to redeem No No No No No No No No No N				
18 Coupon rate and any related index Y1: 2.70%, Y2: 3.20%, Y3: 3.70% SOFR, subject to cap 19 Existence of a dividend stopper No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No 22 Noncumulative or cumulative 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A 25 If convertible, conversion rate 26 If convertible, conversion rate N/A				
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 3 No 3 Non-cumulative 4 Non-convertible 5 Non-convertible 7 Non-convertible 8 Non-convertible 8 Non-convertible 9 N				
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 3 Mandatory 4 Mon-convertible 5 Non-convertible 7 N/A 8 N/A 8 N/A 8 N/A 8 If convertible, conversion rate 8 N/A	p and floor			
21 Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulative Non-convertible or non-convertible Non-convertible, conversion trigger (s) N/A N/A N/A N/A If convertible, conversion rate Non-convertible, conversion rate N/A N/A N/A N/A N/A N/A N/A N/A N/A N/				
22 Noncumulative or cumulative Non-cumulative 23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A 25 If convertible, fully or partially N/A 26 If convertible, conversion rate N/A 27 If convertible, mandatory or optional conversion N/A				
23 Convertible or non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A 25 If convertible, fully or partially N/A N/A 26 If convertible, conversion rate N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A				
24 If convertible, conversion trigger (s) N/A N/A 25 If convertible, fully or partially N/A N/A 26 If convertible, conversion rate N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A				
25 If convertible, fully or partially N/A N/A 26 If convertible, conversion rate N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A				
26 If convertible, conversion rate N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A				
27 If convertible, mandatory or optional conversion N/A N/A				
1 1				
28 If convertible, specify instrument type convertible into N/A N/A				
29 If convertible, specify issuer of instrument it converts into N/A N/A				
30 Write-down feature No No				
31 If write-down, write-down trigger (s) N/A N/A				
32 If write-down, full or partial N/A N/A				
33 If write-down, permanent or temporary N/A N/A				
34 If temporary write-down, description of write-down mechanism N/A N/A				
34a Type of subordination Exemption Exemption				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated				
36 Non-compliant transitioned features No No				
37 If yes, specify non-compliant features N/A N/A				

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments iss			
	Included in TLAC not include	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497637996	CA009A7KBF37	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules		N/A	
6	Eligible at solo/group/group&solo		N/A	
7	Instrument type (types to be 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	eur 35	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	22-Jul-22	22-Jul-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	22-Jul-25	22-Jul-52	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	July 22, 2024(104.130%)	July 22, 2027(104.300%),	
16	Subsequent call dates, if applicable	January 22, 2025(104.130%)	July 22, 2032(104.300%), July 22, 2037(104.300%), July 22, 2042(104.300%), July 22, 2047(104.300%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	4.13%	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	lf write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	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	Contractual			
	instruments governed by foreign law)				
	Regulatory treatment				
4		N/A			
5	Post-transitional Basel III rules	N/A			
6	— · · · · · · · · · · · · · · · · · · ·	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised 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	+ · · J · · · · · · · · · · · · · · · · · · ·	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(104.27%)			
16	Subsequent call dates, if applicable				
	Coupons/dividends				
17		Fixed			
18		4.27%			
19	Existence of a dividend stopper	No			
20		Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23		Non-convertible			
24	,	N/A			
25	, , , , ,	N/A			
26		N/A			
27		N/A			
28		N/A			
29	, , ,	N/A			
30		No			
31	=, = = 33 (-)	N/A			
32	·	N/A			
33	7 1	N/A			
34		N/A			
34a		Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36		No			
37	If yes, specify non-compliant features	N/A			

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RFQ8	78014RFR6	XS2416626591
3 Governing law(s) of the instrument	New York	New York	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)
9 Par value of instrument	USD 1	USD 1.025	USD 5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	29-Jul-22	29-Jul-22	26-May-22
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	29-Jul-27	29-Jul-29	26-May-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	July 29, 2024(104.700%)	July 29, 2025(104.850%)	
Subsequent call dates, if applicable	January 29, 2025(104.700%), July 29, 2025(104.700%), January 29, 2026(104.700%), July 29, 2026(104.700%), January 29, 2027(104.700%)	January 29, 2026(104.850%), July 29, 2026(104.850%), January 29, 2027(104.850%), July 29, 2027(104.850%), January 29, 2028(104.850%), July 29, 2028(104.850%), January 29, 2029(104.850%), July 26, 2028(104.850%), January 26, 2029(104.850%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Float
18 Coupon rate and any related index	4.70%	4.85%	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments iss				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497671235	XS2497648506		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	GBP 4.65	USD 1.09		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	1-Aug-22	1-Aug-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	1-Aug-25	1-Aug-25		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable				
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Float		
18	Coupon rate and any related index	SONIA, subject to cap and floor	SOFR, subject to cap and floor		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497680574			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)				
	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 4.7			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	4-Aug-22			
12	Perpetual or dated	Dated			
13	Original maturity date	4-Aug-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	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		N/A			
26	•	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33		N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

2 Uni 3 Go 3a Mea instru 4 5 6 7 8 Am 9 Par 10 Acc 11 Ori 12 Per	Other TLAC instruments iss Included in TLAC not include suer nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law) egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument coounting classification riginal date of issuance erpetual or dated		Royal Bank of Canada XS2497643028 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5 Liability - fair value option
2 Uni 3 Go 3a Mea instru 4 5 6 7 8 Am 9 Par 10 Acc 11 Ori 12 Per	suer nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law) egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument cocounting classification riginal date of issuance erpetual or dated	Royal Bank of Canada 78014RFX3 New York Contractual N/A N/A N/A Other TLAC Instruments No longer TLAC eligible (<365 days) USD 6.25 Liability - fair value option	XS2497643028 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5
2 Uni 3 Go 3a Mea instru 4 5 6 7 8 Am 9 Par 10 Acc 11 Ori 12 Per	suer nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law) egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument cocounting classification riginal date of issuance erpetual or dated	Royal Bank of Canada 78014RFX3 New York Contractual N/A N/A N/A Other TLAC Instruments No longer TLAC eligible (<365 days) USD 6.25 Liability - fair value option	XS2497643028 Province of Ontario N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5
3 Go 3a Mea instru 4 5 6 7 8 Am 9 Par 10 Acc 11 Orig 12 Per	overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law) egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument cocounting classification riginal date of issuance erpetual or dated	New York Contractual N/A N/A N/A N/A Other TLAC Instruments No longer TLAC eligible (<365 days) USD 6.25 Liability - fair value option	Province of Ontario N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5
3a Mea instru Rey 4 5 6 7 8 Am 9 Par 10 Acc 11 Orig 12 Per	ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law) egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument coounting classification riginal date of issuance erpetual or dated	Contractual N/A N/A N/A Other TLAC Instruments No longer TLAC eligible (<365 days) USD 6.25 Liability - fair value option	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5
instri Rey 4 5 6 7 8 Am 9 Par 10 Acc 11 Original Per	truments governed by foreign law) egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument coounting classification riginal date of issuance erpetual or dated	N/A N/A N/A Other TLAC Instruments No longer TLAC eligible (<365 days) USD 6.25 Liability - fair value option	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5
Rey 4 5 6 7 8 Am 9 Par 10 Acc 11 Orig 12 Per	egulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument ccounting classification riginal date of issuance erpetual or dated	N/A N/A Other TLAC Instruments No longer TLAC eligible (<365 days) USD 6.25 Liability - fair value option	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5
4 5 6 7 8 Am 9 Par 10 Acc 11 Origin 12 Per	Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument coounting classification riginal date of issuance erpetual or dated	N/A N/A Other TLAC Instruments No longer TLAC eligible (<365 days) USD 6.25 Liability - fair value option	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5
5 6 7 8 Am 9 Par 10 Acc 11 Ori	Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument coounting classification riginal date of issuance erpetual or dated	N/A N/A Other TLAC Instruments No longer TLAC eligible (<365 days) USD 6.25 Liability - fair value option	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5
6 7 8 Am 9 Par 10 Acc 11 Orig 12 Per	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument cocunting classification riginal date of issuance erpetual or dated	Other TLAC Instruments No longer TLAC eligible (<365 days) USD 6.25 Liability - fair value option	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5
7 8 Am 9 Par 10 Acc 11 Orie 12 Per	Instrument type (types to be specified by jurisdiction) mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument cocounting classification riginal date of issuance erpetual or dated	Other TLAC Instruments No longer TLAC eligible (<365 days) USD 6.25 Liability - fair value option	Other TLAC Instruments N/A - Amount eligible for TLAC only GBP 1.5
8 Am 9 Par 10 Acc 11 Ori 12 Per	mount recognised in regulatory capital (Currency in millions, as of most recent reporting date) ar value of instrument ecounting classification riginal date of issuance erpetual or dated	USD 6.25 Liability - fair value option	GBP 1.5
9 Par 10 Acc 11 Orig 12 Per	ar value of instrument coounting classification riginal date of issuance erpetual or dated	USD 6.25 Liability - fair value option	GBP 1.5
10 Acc 11 Orig 12 Per	counting classification riginal date of issuance erpetual or dated	Liability - fair value option	Liability - fair value option
11 Orig	riginal date of issuance erpetual or dated		
12 Per	erpetual or dated		8-Aug-22
		Dated	Dated
	Original maturity date	5-Aug-25	8-Aug-27
	suer call subject to prior supervisory approval	Yes	Yes
	Optional call date, contingent call dates and redemption amount	August 5, 2023(104.000%)	August 8, 2023(103.700%)
	Subsequent call dates, if applicable	February 5, 2024(104.000%), August 5, 2024(104.000%), February 5, 2025(104.000%)	November 8, 2023(103.700%), February 8, 2024(103.700%), May 8, 2024(103.700%), August 8, 2024(103.700%), November 8, 2024(103.700%), February 8, 2025(103.700%), May 8, 2025(103.700%), August 8, 2025(103.700%), November 8, 2025(103.700%), February 8, 2026(103.700%), May 8, 2026(103.700%), August 8, 2026(103.700%), November 8, 2026(103.700%), February 8, 2027(103.700%), November 8, 2026(103.700%), February 8, 2027(103.700%), May 8, 2027(103.700%)
	oupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
	Coupon rate and any related index	4.00%	3.70%
	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
	onvertible or non-convertible	Non-convertible	Non-convertible
	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
	rite-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
	Type of subordination	Exemption	Exemption
35 Pos	osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
	on-compliant transitioned features	No	No
37 If y	yes, specify non-compliant features	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the ban		
		Included in TLAC not included in regulatory capita	l	
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497652870	XS2497679055	XS2497679303
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4		N/A	N/A	N/A
5		N/A	N/A	N/A
6		N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8		No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9		EUR 3.29	EUR 1	USD 2
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11		8-Aug-22	9-Aug-22	9-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13		8-Aug-25	9-Aug-26	9-Aug-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Float	Float
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	EURIBOR, subject to cap and floor	SOFR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25		N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
34		N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36		No	No	No
37		N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC 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)	XS2497679642	780086VN1		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 20	CAD 6.35		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	10-Aug-22	10-Aug-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	10-Aug-25	10-Aug-27		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount		August 10, 2024(109.730%),		
16	Subsequent call dates, if applicable		August 10, 2025(114.940%), August 10, 2026(120.400%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Zero		
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	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)	78014RGA2	XS2497681119	XS2497681549
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 5.5	USD 1	USD 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-Aug-22	12-Aug-22	12-Aug-22
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	11-Aug-25	12-Aug-25	12-Aug-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 11, 2023(104.150%)		
16	Subsequent call dates, if applicable	November 11, 2023(104.150%), February 11,		
		2024(104.150%), May 11, 2024(104.150%), August 11,		
		2024(104.150%), November 11, 2024(104.150%), February	'	
		11, 2025(104.150%), May 11, 2025(104.150%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Float	Float
18	Coupon rate and any related index		SOFR, subject to cap and floor	SOFR, subject to cap and floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	IN/A	N/A	N/A
26	If convertible, ronyersion rate	IN/A	N/A	N/A
27	If convertible, conversion rate	IN/A	IN/A	N/A
28	If convertible, specify instrument type convertible into	IN/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	IN/A	N/A
30	Write-down feature	No	No	No No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, write-down trigger (s)	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	IN/A	IN/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	Non-compliant transitioned features	No	No	No
1 36				1110
36	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instru	ments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RFU9
3	Governing law(s) of the instrument	New York
3a	3 ()	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 19.5
10	Accounting classification	Liability - fair value option
11	Original date of issuance	15-Aug-22
12	Perpetual or dated	Dated
13	Original maturity date	15-Aug-25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	August 15, 2023(104.150%)
16	Subsequent call dates, if applicable	November 15, 2023(104.150%), February 15, 2024(104.150%), May 15, 2024(104.150%), August 15, 2024(104.150%), November 15, 2024(104.150%), February 15, 2025(104.150%), May 15, 2025(104.150%)
	Coupons/dividends	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.15%
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 instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
	71	Unsubordinated
35	Position in suppordination digrarchy in liquidation (specify instrument type immediately senior to instrument)	
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2518111641			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)				
	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 1.05			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	17-Aug-22			
12	Perpetual or dated	Dated			
13	Original maturity date	17-Aug-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		N/A			
26	•	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33		N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not include	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497683834	XS2497662838	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	
9	Par value of instrument	EUR 1.7	EUR 5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	17-Aug-22	18-Aug-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	17-Aug-25	18-Aug-25	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		August 18, 2023(102.000%)	
16	Subsequent call dates, if applicable		November 18, 2023(102.000%), February 18, 2024(102.000%), May 18, 2024(102.000%), August 18, 2024(102.000%), November 18, 2024(102.000%), February 18, 2025(102.000%), May 18, 2025(102.000%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	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		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497684303			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)				
	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 1.1			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	18-Aug-22			
12	Perpetual or dated	Dated			
13	Original maturity date	18-Aug-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		N/A			
26	•	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33		N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2497688122			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)				
	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 1.7			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	25-Aug-22			
12	Perpetual or dated	Dated			
13	Original maturity date	25-Aug-25			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	August 25, 2023(104.560%)			
16	Subsequent call dates, if applicable	August 25, 2024(104.560%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	Coupon rate and any related index	4.56%			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25		N/A			
26	•	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33		N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not inclu	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RGF1	XS2518114660	
3	Governing law(s) of the instrument	New York	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	
9	Par value of instrument	USD 15	EUR 2.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	29-Aug-22	30-Aug-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	29-Aug-25	30-Aug-25	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	August 29, 2023(104.250%)		
16	Subsequent call dates, if applicable	November 29, 2023(104.250%), February 29,		
	•	2024(104.250%), May 29, 2024(104.250%), August 29,		
		2024(104.250%), November 29, 2024(104.250%), February		
		28, 2025(104.250%), May 29, 2025(104.250%)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Float	
18	Coupon rate and any related index	4.25%	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	
	A	1 '	l ·	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2518111302	78014RGH7		
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)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 1.75	USD 4		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	31-Aug-22	31-Aug-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	31-Aug-25	31-Aug-27		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount		August 31, 2024(104.400%)		
16	Subsequent call dates, if applicable		February 28, 2025(104.400%), August 31, 2025(104.400%), February 28, 2026(104.400%), August 31, 2026(104.400%), February 28, 2027(104.400%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed		
18	Coupon rate and any related index	SOFR, subject to cap and floor	4.40%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not inclu			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086VR2	XS2497693718	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	CAD 5	USD 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	31-Aug-22	2-Sep-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	31-Aug-37	2-Sep-25	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	'August 31, 2024(112.360%),	165	
16	Subsequent call dates, if applicable	August 31, 2025(119.100%), August 31, 2026(126.250%),		
10	Subsequent can dates, it applicable	August 31, 2023(113.100%), August 31, 2028(120.250%), August 31, 2027(133.820%), August 31, 2028(141.850%),		
		August 31, 2029(150.360%), August 31, 2030(159.380%),		
		August 31, 2031(168.950%), August 31, 2032(179.080%),		
		August 31, 2033(189.830%), August 31, 2034(201.220%),		
		August 31, 2035(133.290%), August 31, 2036(226.090%)		
		August 31, 2033(213.290 %), August 31, 2030(220.090 %)		
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Float	
18	Coupon rate and any related index	6.00% Compounded and Paid at Maturity.	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 insurement type convertible into If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
	, ,	N/A	N/A N/A	
33	If write-down, permanent or temporary			
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC 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)	XS2518122762	XS2497699590		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)		
9	Par value of instrument	EUR 3.62	USD 1		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	8-Sep-22	9-Sep-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	8-Sep-26	9-Sep-25		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable				
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Float		
18	Coupon rate and any related index	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 iss			
	Included in TLAC not include	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2524089757	XS2518121285	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	
9	Par value of instrument	GBP 5	USD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	12-Sep-22	12-Sep-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	12-Sep-27	12-Sep-25	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Float	
18	Coupon rate and any related index	SONIA, subject to cap and floor	SOFR, subject to cap and floor	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	
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	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A		
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 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(103.350%)		
16	Subsequent call dates, if applicable	September 15, 2028(103.350%), September 15,		
		2029(103.350%)		
	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 ban			
	Included in 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		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eli			
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	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		Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RHC7		
3	, , , ,	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)			
	Regulatory treatment			
4	· ·	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (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 1.65		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	23-Sep-22		
12	Perpetual or dated	Dated		
13	Original maturity date	23-Sep-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		Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23		Non-convertible		
24		N/A		
25		N/A		
26	•	N/A		
27	· · · · · · · · · · · · · · · · · · ·	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	· 1 · 7	N/A		
30		No		
31		N/A		
32	, I	N/A		
33		N/A		
34		N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36		No		
37	If yes, specify non-compliant features	N/A		

Industrial Instruments Issued directly by the bank Included in TACn not included in regulatory capital Royal Bank of Canada Royal		Disclosure template for main features of regulatory capital instruments			
Included in TLAC not included in regulatory, capital					
1 Businer Clanada Royal Bank of Clanada Roya					
2 Unique Identifier (eg. ILSPE, RIN, or Bloomberg Josenther for private placement) 750089/TB XSS218146605 XSS218146605	1			Royal Bank of Canada	
3 Governing tax(s) of the instrument Province of Orlianio Pr	2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)			
Same to ywitch entroneability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments opcomed by feetinger) (and the state of the					
Instruments governed by foreign law) A Transitional Basel III rules A Transitional Basel III rules A NIA A NIA NIA NIA NIA NIA NIA	_				
4 Transitional Basel Ill rules		instruments governed by foreign law)			
Fost-frametional Basel III rules NiA NiA NiA NiA		Regulatory treatment			
Eligible at sologious/proup/soup/soup/sologious/sologi	4	Transitional Basel III rules	N/A	N/A	
Total Instrument type types to be specified by jurisdiction Other TIAC instruments Other TIAC instruments Other TIAC instruments Other TIAC compound Other TIAC comp	5	Post-transitional Basel III rules	N/A	N/A	
8	6	Eligible at solo/group/group&solo	N/A	N/A	
9 Par value of instrument	7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
10	8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
11 Original date of issuance	9	Par value of instrument	CAD 5	EUR 1	
11 Original date of issuance 28-8e-22 30-8e-22 30-8e-22 30-8e-22 30-8e-22 30-8e-22 30-8e-22 30-8e-22 30-8e-23 30-8e-23 30-8e-24 31-8 30-8e-24 31-8 30-8e-24 31-8 30-8e-24 31-8 30-8e-24 31-8 30-8e-24 31-8 3	10	Accounting classification	Liability - fair value option	Liability - fair value option	
13 Supra Subject to prior supervisory approval Yes	11	Original date of issuance	28-Sep-22	30-Sep-22	
13 Supremain all subject to prior supervisory approval Yes	12	Perpetual or dated	Dated	Dated	
15 Optional call date, contingent call dates and redemption amount September 28, 2026(119.510%) September 30, 2023(104.000%) September 30, 2023(1	13		28-Sep-37	30-Sep-34	
Subsequent call dates, if applicable Subsequent Sub	14	Issuer call subject to prior supervisory approval	Yes	Yes	
Subsequent call dates, if applicable Subsequent Sub	15	Optional call date, contingent call dates and redemption amount	September 28, 2025(119.510%)	September 30, 2023(104.000%)	
Fixed or floating dividend/coupon Zero	16	Subsequent call dates, if applicable	2027(134.580%), September 28, 2028(142.820%), September 28, 2029(151.560%), September 28, 2030(160.830%), September 28, 2031(170.680%), September 28, 2032(181.120%), September 28, 2033(192.210%), September 28, 2034(203.970%), September 28, 2035(216.450%), September 28,	2025(104.000%), September 30, 2026(104.000%), September 30, 2027(104.000%), September 30, 2028(104.000%), September 30, 2029(104.000%), September 30, 2030(104.000%), September 30, 2031(104.000%), September 30, 2032(104.000%),	
Coupon rate and any related index 6.12% Compounded and Paid at Maturity. 4.0% Existence of a dividend stopper No		Coupons/dividends			
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No No No No No No Sistence of a step up or other incentive to redeem No Non-cumulative Non-cumulative Non-cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible No No Sistence No No-convertible Non-convertible Non-convertible Non-convertible No No No No No No No No No N	17	Fixed or floating dividend/coupon	Zero	Fixed	
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No No No No No No No No No N	18	Coupon rate and any related index	6.12% Compounded and Paid at Maturity.	4.00%	
Existence of a step up or other incentive to redeem No Non-cumulative or cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate No N/A If convertible, specify instrument type convertible into N/A Write-down feature No N/A Write-down, full or partial If write-down, permanent or temporary If write-down, permanent or temporary N/A If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A N/A N/A N/	19	Existence of a dividend stopper	No	No	
Non-cumulative or cumulative or cumulative Non-cumulative Non-cumulative Non-cumulative	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A 25 If convertible, fully or partially N/A N/A 26 If convertible, conversion rate N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A 32 If write-down, full or partial N/A N/A 33 If write-down, full or partial N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 35 If write-down, permanent or temporary N/A N/A N/A 36 If temporary write-down, description of write-down mechanism N/A N/A N/A 37 Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated 36 Non-compliant transitioned features	21	Existence of a step up or other incentive to redeem	No	No	
24	22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
Section Sect	23	Convertible or non-convertible	Non-convertible	Non-convertible	
If convertible, conversion rate N/A N/A If convertible, mandatory or optional conversion 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 If write-down feature No No No If write-down feature No N/A N/A If write-down, urite-down trigger (s) N/A N/A N/A N/A N/A If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A	24	If convertible, conversion trigger (s)	N/A	N/A	
If convertible, conversion rate N/A N/A If convertible, mandatory or optional conversion N/A N/A If convertible, mandatory or optional conversion N/A N/A 28	25	If convertible, fully or partially	N/A	N/A	
If convertible, specify instrument type convertible into N/A N/A N/A N/A N/A N/A N/A N/			N/A	N/A	
28If convertible, specify instrument type convertible intoN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/A30Write-down featureNoNo31If write-down, write-down trigger (s)N/AN/A32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo	27	If convertible, mandatory or optional conversion	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into N/A			N/A	N/A	
31 If write-down, write-down trigger (s) N/A N/A 32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No	29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No	30	Write-down feature	No	No	
32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34 Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No	31	If write-down, write-down trigger (s)	N/A	N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No	32		N/A	N/A	
34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo	33	If write-down, permanent or temporary	N/A	N/A	
34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo	34	If temporary write-down, description of write-down mechanism	N/A	N/A	
35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo	34a		Exemption	Exemption	
	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)			
			No	No	
37 If yes, specify non-compliant features N/A N/A	37	If yes, specify non-compliant features	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2524118366	XS2539390281		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 2.1	EUR 15		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	7-Oct-22	13-Oct-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	7-Oct-27	13-Oct-37		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount		October 13, 2027(105.300%)		
16	Subsequent call dates, if applicable		October 13, 2028(105.300%), October 13, 2029(105.300%), October 13, 2030(105.300%), October 13, 2031(105.300%), October 13, 2031(105.300%), October 13, 2033(105.300%), October 13, 2034(105.300%), October 13, 2035(105.300%), October 13, 2036(105.300%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed		
18	Coupon rate and any related index	SOFR, subject to cap and floor	5.30%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:	sued directly by the bank			
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	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(105.510%)	October 14, 2027(105.075%)		
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 iss	sued directly by the bank			
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RHR4	XS2524130494		
3	Governing law(s) of the instrument	New York	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)		
9	Par value of instrument	USD 1	USD 10.25		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	20-Oct-22	21-Oct-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	20-Oct-25	21-Oct-25		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable				
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Float		
18	Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		
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TLAC Instruments
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	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank	monts		
	Included in TLAC not included in regulatory capital			
1				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2539397880		
3	Governing law(s) of the instrument	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible			
Ja	instruments governed by foreign law)	E IVA		
	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	1.00		
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		
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RHX1			
3	, , , ,	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)	Communication			
	Regulatory treatment				
4	· ·	N/A			
5	Post-transitional Basel III rules	N/A			
6		N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8		N/A - Amount eligible for TLAC only			
9		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		Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23		Non-convertible			
24		N/A			
25		N/A			
26	•	N/A			
27	, , ,	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	· 1 · 7	N/A			
30		No			
31		N/A			
32	, I	N/A			
33		N/A			
34		N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36		No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instru	ments				
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	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	Contractual				
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A				
5	Post-transitional Basel III rules	N/A				
6	Eligible at solo/group/group&solo	N/A				
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only				
9	Par value of instrument	USD 9.011				
10	Accounting classification	Liability - fair value option				
11	Original date of issuance	31-Oct-22				
12	Perpetual or dated	Dated				
13	Original maturity date	31-Oct-32				
14	Issuer call subject to prior supervisory approval	Yes				
15	Optional call date, contingent call dates and redemption amount	October 31, 2027(106.400%)				
16	Subsequent call dates, if applicable	April 30, 2028(106.400%), October 31, 2028(106.400%),				
		April 30, 2029(106.400%), October 31, 2029(106.400%),				
		April 30, 2030(106.400%), October 31, 2030(106.400%),				
		April 30, 2031(106.400%), October 31, 2031(106.400%),				
		April 30, 2032(106.400%)				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed				
18	Coupon rate and any related index	6.40%				
19	Existence of a dividend stopper	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No				
22	Noncumulative or cumulative	Non-cumulative				
23	Convertible or non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A				
25	If convertible, fully or partially	N/A				
26	If convertible, conversion rate	N/A				
27	If convertible, mandatory or optional conversion	N/A				
28	If convertible, specify instrument type convertible into	N/A				
29	If convertible, specify issuer of instrument it converts into	N/A				
30	Write-down feature	No				
31	If write-down, write-down trigger (s)	N/A				
32	If write-down, full or partial	N/A				
33	If write-down, permanent or temporary	N/A				
34	If temporary write-down, description of write-down mechanism	N/A				
34a	Type of subordination	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated				
36	Non-compliant transitioned features	No				
37	If yes, specify non-compliant features	N/A				

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules		N/A			
6	Eligible at solo/group/group&solo		N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as 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(106.150%)	November 16, 2027(106.250%)			
16	Subsequent call dates, if applicable	May 16, 2028(106.150%), November 16, 2028(106.150%), May 16, 2029(106.150%)	May 16, 2028(106.250%), November 16, 2028(106.250%), May 16, 2029(106.250%)			
	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			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank	mento				
	Included in TLAC not included in regulatory capital					
1						
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2550936228				
3	Governing law(s) of the instrument	Province of Ontario				
-	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	-				
	instruments governed by foreign law)					
	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 1				
10	Accounting classification	Liability - fair value option				
11	Original date of issuance	16-Nov-22				
12	Perpetual or dated	Dated				
13	Original maturity date	16-Nov-25				
14	Issuer call subject to prior supervisory approval	Yes				
15	Optional call date, contingent call dates and redemption amount					
16	Subsequent call dates, if applicable					
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Float				
18	Coupon rate and any related index	CDOR subject to cap and floor				
19	Existence of a dividend stopper	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No				
22	Noncumulative or cumulative	Non-cumulative				
23	Convertible or non-convertible	Non-convertible				
24	If convertible, conversion trigger (s)	N/A				
25	If convertible, fully or partially	N/A				
26	If convertible, conversion rate	N/A				
27	If convertible, mandatory or optional conversion	N/A				
28	If convertible, specify instrument type convertible into	N/A				
29	If convertible, specify issuer of instrument it converts into	N/A				
30	Write-down feature	No				
31	If write-down, write-down trigger (s)	N/A				
32	If write-down, full or partial	N/A				
33	If write-down, permanent or temporary	N/A				
34	If temporary write-down, description of write-down mechanism	N/A				
34a	Type of subordination	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated				
36	Non-compliant transitioned features	No				
37	If yes, specify non-compliant features	N/A				

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss	sued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	Contractual	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 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(104.100%)				
16	Subsequent call dates, if applicable	December 15, 2023(104.100%)				
	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 inclu			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2550945302	78014RJM3	
3	Governing law(s) of the instrument	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	
	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	GBP 1.8	USD 18.795	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	30-Nov-22	30-Nov-22	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	30-Nov-25	30-Nov-32	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		November 30, 2024(106.000%)	
			May 30, 2026(106.000%), November 30, 2026(106.000%), May 30, 2027(106.000%), November 30, 2027(106.000%), May 30, 2028(106.000%), November 30, 2028(106.000%), May 30, 2029(106.000%), November 30, 2029(106.000%), May 30, 2030(106.000%), November 30, 2030(106.000%), May 30, 2031(106.000%), November 30, 2031(106.000%), May 30, 2032(106.000%), November 30, 2031(106.000%), May 30, 2032(106.000%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	
18	Coupon rate and any related index	SONIA, subject to cap and floor	6.00%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

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

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

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments iss	sued directly by the bank		
	Included in TLAC not include	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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 inclu				
1					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RJS0	XS2550935337		
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 59.2	GBP 7.83		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	15-Dec-22	16-Dec-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	15-Dec-32	14-Dec-26		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	December 15, 2024(106.000%)	December 14, 2023(105.000%)		
		June 15, 2026(106.000%), December 15, 2026(106.000%), June 15, 2027(106.000%), December 15, 2027(106.000%), June 15, 2028(106.000%), December 15, 2028(106.000%), June 15, 2029(106.000%), December 15, 2029(106.000%), June 15, 2030(106.000%), December 15, 2030(106.000%), June 15, 2031(106.000%), December 15, 2031(106.000%), June 15, 2032(106.000%)	2026(105.000%), June 14, 2026(105.000%), September		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	6.00%	5.00%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:				
	Included in TLAC not inclu				
1 Issuer Royal Bank of Canada Royal Bank of Canada					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2550959519	XS2550960368		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	GBP 5	USD 1		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	19-Dec-22	19-Dec-22		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	19-Dec-25	19-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	SONIA, subject to cap and floor	SOFR, subject to cap and floor		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		
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	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2550960103	XS2550959949	XS2550964519
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4		N/A	N/A	N/A
5		N/A	N/A	N/A
6		N/A	N/A	N/A
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8		N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)
9		USD 1	USD 1	USD 1
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11		19-Dec-22	19-Dec-22	22-Dec-22
12	Perpetual or dated	Dated	Dated	Dated
13		19-Dec-26	19-Dec-25	22-Dec-25
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15				
16	Subsequent call dates, if applicable			
	Coupons/dividends			
17		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		N/A	N/A	N/A
27		N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29		N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33		N/A	N/A	N/A
34		N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosu	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2558545187	XS2558542085	XS2558541434	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 4	USD 10	USD 5	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	22-Dec-22	23-Dec-22	23-Dec-22	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	22-Dec-25	23-Dec-27	23-Dec-32	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 2 2	December 23, 2024(106.000%)	
16 Subsequent call dates, if applicable			June 23, 2025(106.000%), December 23, 2025(106.000%), June 23, 2026(106.000%), December 23, 2026(106.000%), June 23, 2027(106.000%), December 23, 2027(106.000%), June 23, 2028(106.000%), December 23, 2028(106.000%), June 23, 2029(106.000%), December 23, 2029(106.000%), June 23, 2030(106.000%), December 23, 2039(106.000%), June 23, 2030(106.000%), December 23, 2030(106.000%), June 23, 2031(106.000%), June 23, 2032(106.000%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Fixed	
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	6.00%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

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

Disclosure template for main features of regulatory capital instruments			
0 , 1	Royal Bank of Canada		
	78014RJX9		
	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		
	N/A		
	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 31.41		
Accounting classification	Liability - fair value option		
Original date of issuance	30-Dec-22		
Perpetual or dated	Dated		
Original maturity date	30-Dec-27		
Issuer call subject to prior supervisory approval	Yes		
Optional call date, contingent call dates and redemption amount	December 30, 2025(105.150%)		
Subsequent call dates, if applicable	March 30, 2026(105.150%), June 30, 2026(105.150%), September 30, 2026(105.150%), December 30, 2026(105.150%), March 30, 2027(105.150%), June 30, 2027(105.150%), September 30, 2027(105.150%)		
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed		
Coupon rate and any related index	5.15%		
Existence of a dividend stopper	No		
Fully discretionary, partially discretionary or mandatory	Mandatory		
	No		
Noncumulative or cumulative	Non-cumulative		
Convertible or non-convertible	Non-convertible		
	N/A		
If convertible, fully or partially	N/A		
If convertible, conversion rate	N/A		
,	N/A		
, , , , , , , , , , , , , , , , , , , ,	N/A		
	N/A		
· · · · · ·	No		
	N/A		
If write-down, full or partial	N/A		
If write-down, permanent or temporary	N/A		
	1. 11. 1		
	N/A		
If temporary write-down, description of write-down mechanism	N/A Exemption		
If temporary write-down, description of write-down mechanism Type of subordination	Exemption		
If temporary write-down, description of write-down mechanism			
	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, conversion trigger (s) If convertible, conversion rate If convertible, enversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible If write-down, write-down trigger (s) If write-down, write-down trigger (s)		

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKE9		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual		
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 58.017		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	18-Jan-23		
12	Perpetual or dated	Dated		
13	Original maturity date	18-Jan-33		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	January 18, 2025(106.000%)		
16	Subsequent call dates, if applicable	July 18, 2025(106.000%), January 18, 2026(106.000%),		
'0	Cabbequent dan dates, it approable	July 18, 2026(106.000%), January 18, 2027(106.000%),		
		July 18, 2027(106.000%), January 18, 2028(106.000%),		
		July 18, 2028(106.000%), January 18, 2029(106.000%),		
		July 18, 2029(106.000%), January 18, 2030(106.000%),		
		July 18, 2030(106.000%), January 18, 2031(106.000%),		
		July 18, 2031(106.000%), January 18, 2032(106.000%),		
		July 18, 2032(106.000%)		
	Coupons/dividends			
47		Fired		
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		N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
	, i (i) , i , i , i , i , i , i , i , i , i			
36	Non-compliant transitioned features	No N/A		
37	If yes, specify non-compliant features	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2570634456			
3	Governing law(s) of the instrument	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible				
	instruments governed by foreign law)				
	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	19-Jan-23			
12	Perpetual or dated	Dated			
13	Original maturity date	19-Jul-26			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount				
16	Subsequent call dates, if applicable				
	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		N/A			
26	•	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33		N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in 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		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual		
-	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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(105.500%)		
16	Subsequent call dates, if applicable	July 23, 2025(105.500%), January 23, 2026(105.500%),		
10	Subsequent can dates, if applicable	July 23, 2026(105.500%), January 23, 2026(105.500%),		
		July 23, 2027(105.500%), January 23, 2027(105.500%),		
		July 23, 2028(105.500%), January 23, 2029(105.500%),		
		July 23, 2029(105.500%), January 23, 2029(105.500%),		
		July 23, 2030(105.500%), January 23, 2030(105.500%),		
		July 23, 2030(103.300 %)		
	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		
31	ii yes, speciiy non-compliani teatures	IN/A		

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKM1		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual		
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 5.32		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	27-Jan-23		
12	Perpetual or dated	Dated		
13	Original maturity date	27-Jan-28		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	January 27, 2025(105.000%)		
16	Subsequent call dates, if applicable	April 27, 2025(105.000%), July 27, 2025(105.000%),		
		October 27, 2025(105.000%), January 27,		
		2026(105.000%), April 27, 2026(105.000%), July 27,		
		2026(105.000%), October 27, 2026(105.000%), January		
		27, 2027(105.000%), April 27, 2027(105.000%), July 27,		
		2027(105.000%), October 27, 2027(105.000%)		
	Coupons/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 institution type convertible into	N/A		
30	Write-down feature	No No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		
31	n yes, specify non-compliant leatures	I W/A		

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in 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		New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual		
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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(105.200%)		
16	Subsequent call dates, if applicable	July 31, 2028(105.200%), January 31, 2029(105.200%),		
		July 31, 2029(105.200%), January 31, 2030(105.200%),		
		July 31, 2030(105.200%), January 31, 2031(105.200%),		
		July 31, 2031(105.200%), January 31, 2032(105.200%),		
		July 31, 2032(105.200%)		
	Coupons/dividends			
17	'	Fixed		
18		5.20%		
19	·	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24		N/A		
25	If convertible, fully or partially	N/A		
26	If convertible, conversion rate	N/A		
27	,	N/A		
28	If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify institution type convertible into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		
	is job, opening from compliant footories	14/15		

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2570641402		
3	Governing law(s) of the instrument	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligi			
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 2		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	1-Feb-23		
12	Perpetual or dated	Dated		
13	Original maturity date	1-Feb-28		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount			
16	Subsequent call dates, if applicable			
	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 iss	sued directly by the bank		
	Included in TLAC not include	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	
-	instruments governed by foreign law)			
4	Regulatory treatment Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	
_	Instrument type (types to be specified by jurisdiction)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	2.0	EUR 36	
10				
_	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	7-Feb-23	7-Feb-23	
12	Perpetual or dated	Dated	Dated	
	Original maturity date	7-Feb-28	7-Feb-38 Yes	
14	Issuer call subject to prior supervisory approval	Yes		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable		February 7, 2027(126.000000%), February 7, 2028(132.500000%), February 7,	
			February 7, 2031(152.00000%), February 7, 2032(158.500000%), February 7, 2033(165.000000%), February 7, 2034(171.500000%), February 7, 2036(178.00000%), 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	lf write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RKQ2		
3	Governing law(s) of the instrument	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual		
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A		
5	Post-transitional Basel III rules	N/A		
6	Eligible at solo/group/group&solo	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 23.723		
10	Accounting classification	Liability - fair value option		
11	Original date of issuance	14-Feb-23		
12	Perpetual or dated	Dated		
13	Original maturity date	14-Feb-31		
14	Issuer call subject to prior supervisory approval	Yes		
15	Optional call date, contingent call dates and redemption amount	February 14, 2026(105.250%)		
16	Subsequent call dates, if applicable	August 14, 2026(105.250%), February 14,		
		2027(105.250%), August 14, 2027(105.250%), February		
		14, 2028(105.250%), August 14, 2028(105.250%),		
		February 14, 2029(105.250%), August 14,		
		2029(105.250%), February 14, 2030(105.250%), August		
	Own you this idea de	14, 2030(105.250%),		
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed		
17		5.25%		
	·	5.25% No		
19 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory			
21	Existence of a step up or other incentive to redeem	Mandatory No		
22	Noncumulative or cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A		
25	. 66 ()	N/A		
26	If convertible, fully or partially If convertible, conversion rate	N/A		
27	If convertible, mandatory or optional conversion	N/A		
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	N/A		
29	If convertible, specify instrument type convertible into	N/A		
30	Write-down feature	No		
31	If write-down, write-down trigger (s)	N/A		
32	If write-down, full or partial	N/A		
33	If write-down, permanent or temporary	N/A		
34	If temporary write-down, description of write-down mechanism	N/A		
34a	Type of subordination	Exemption		
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated		
36	Non-compliant transitioned features	No		
37	If yes, specify non-compliant features	N/A		
_ J/	ii yes, specify non-compliant features	INIU		

	Disclosure template for main features of regulatory capital instruments			
_	Other TLAC instruments issued directly by the bank			
	Included in TLAC not inclu	, , ,		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-eliqible	N/A	Contractual	
Ja	instruments governed by foreign law)		Contractidal	
	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(105.100%)	
16	Subsequent call dates, if applicable		May 15, 2024(105.100%), August 15, 2024(105.100%),	
			November 15, 2024(105.100%), February 15,	
			2025(105.100%), May 15, 2025(105.100%), August 15,	
			2025(105.100%), November 15, 2025(105.100%), February	
			15, 2026(105.100%), May 15, 2026(105.100%), August 15,	
			2026(105.100%), November 15, 2026(105.100%), February	
			15, 2027(105.100%), May 15, 2027(105.100%), August 15,	
			2027(105.100%), November 15, 2027(105.100%)	
	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 ir	nstruments
	Other TLAC instruments issued directly by the ban	
	Included in TLAC not included in regulatory capita	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2581402737
3	Governing law(s) of the instrument	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eli	igible N/A
	instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)
9	Par value of instrument	USD 0.8
10	Accounting classification	Liability - fair value option
11	Original date of issuance	20-Feb-23
12	Perpetual or dated	Dated
13	Original maturity date	20-Feb-26
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	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 instru	ments
	Other TLAC instruments issued directly by the bank	
	Included in 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	Contractual
	instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 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(105.250%)
16	Subsequent call dates, if applicable	August 22, 2028(105.250%), February 22,
		2029(105.250%), August 22, 2029(105.250%), February
		22, 2030(105.250%), August 22, 2030(105.250%),
		February 22, 2031(105.250%), August 22,
		2031(105.250%), February 22, 2032(105.250%), August
		22, 2032(105.250%)
47	Coupons/dividends	F: 1
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 N/A
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

	Disclosure template for main feature	s of regulatory capital instruments	
	Other TLAC instruments is:	sued directly by the bank	
	Included in TLAC not inclu	ded in regulatory capital	
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2581403974	78014RLE8
3	Governing law(s) of the instrument	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual
	instruments governed by foreign law)		
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.5	USD 3.6
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	23-Feb-23	23-Feb-23
12	Perpetual or dated	Dated	Dated
13	Original maturity date	23-Feb-26	23-Feb-28
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount		February 23, 2026(105.200%)
16	Subsequent call dates, if applicable		May 23, 2026(105.200%), August 23, 2026(105.200%), November 23, 2026(105.200%), February 23, 2027(105.200%), May 23, 2027(105.200%), August 23, 2027(105.200%), November 23, 2027(105.200%)
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Float	Fixed
18	Coupon rate and any related index	SOFR, subject to cap and floor	5.20%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

	Disclosure template for main features of regulatory capital instrur	nents
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2		78014RLD0
3		New York
3a	instruments governed by foreign law)	Contractual
	Regulatory treatment	
4		N/A
5		N/A
6	=9	N/A
7	71 (71) /	Other TLAC Instruments
8		N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.456
10	Accounting classification	Liability - fair value option
11	Original date of issuance	28-Feb-23
12	Perpetual or dated	Dated
13	Original maturity date	28-Feb-30
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	February 28, 2026(105.300%)
16		August 28, 2026(105.300%), February 28, 2027(105.300%), August 28, 2027(105.300%), February 28, 2028(105.300%), August 28, 2028(105.300%), February 28, 2029(105.300%), August 28, 2029(105.300%)
	Coupons/dividends	
17	'	Fixed
18	,	5.30%
19	1	No
20		Mandatory
21		No
22	1 1	Non-cumulative
23		Non-convertible
24		N/A
25	, 33 ()	N/A
26	. , , ,	N/A
27	, ,	N/A
28	, , ,	N/A
29		N/A
30	, ,	No
31		N/A
32		N/A
33	, 1	N/A
34	,1 ,	N/A
	·· ·-····· · · · · · · · · · · · · · ·	
34a	71	Exemption
35	, , , , , , , , , , , , , , , , , , , ,	Unsubordinated
36	'	No N/A
37	If yes, specify non-compliant features	N/A

	Disclosure template for main features of regulatory capital instr	ruments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RLF5
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 2.109
10	Accounting classification	Liability - fair value option
11	Original date of issuance	28-Feb-23
12	Perpetual or dated	Dated
13	Original maturity date	28-Feb-28
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	February 28, 2024(105.250%)
16	Subsequent call dates, if applicable	May 28, 2024(105.250%), August 28, 2024(105.250%), November 28, 2024(105.250%), February 28, 2025(105.250%), May 28, 2025(105.250%), August 28, 2025(105.250%), November 28, 2025(105.250%), February 28, 2026(105.250%), May 28, 2026(105.250%), August 28, 2026(105.250%), November 28, 2026(105.250%), February 28, 2027(105.250%), February 28, 2027(105.250%), May 28, 2027(105.250%), August 28, 2027(105.250%), November 28, 2027(105.250%), August 28, 2027(105.250%), November 28, 2027(105.250%)
-	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

Disclo	sure template for main features of regulatory capital instru	ments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WW0	XS2581411050	780086WU4
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib	le N/A	N/A	Contractual
instruments governed by foreign law) Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9 Par value of instrument	3.0	EUR 1.5	USD 3.373
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	2-Mar-23	7-Mar-23	7-Mar-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	2-Mar-38	7-Mar-26	7-Mar-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	March 2, 2028(105.650%)		March 7, 2025(106.150%)
Subsequent call dates, if applicable	September 2, 2028(105.650%), March 2, 2029(105.650%), September 2, 2029(105.650%), March 2, 2030(105.650%), September 2, 2030(105.650%), March 2, 2031(105.650%), September 2, 2031(105.650%), March 2, 2032(105.650%), September 2, 2032(105.650%), March 2, 2032(105.650%), September 2, 2033(105.650%), March 2, 2034(105.650%), September 2, 2034(105.650%), March 2, 2034(105.650%), September 2, 2034(105.650%), March 2, 2035(105.650%), September 2, 2035(105.650%), March 2, 2036(105.650%), September 2, 2036(105.650%), March 2, 2037(105.650%), September 2, 2037(105.650%)		September 7, 2025(106.150%), March 7, 2026(106.150%), September 7, 2026(106.150%), March 7, 2027(106.150%), September 7, 2027(106.150%), March 7, 2028(106.150%), September 7, 2028(106.150%), March 7, 2029(106.150%), September 7, 2029(106.150%), March 7, 2030(106.150%), September 7, 2029(106.150%), March 7, 2030(106.150%), September 7, 2031(106.150%), March 7, 2031(106.150%), September 7, 2031(106.150%), March 7, 2032(106.150%), September 7, 2032(106.150%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Fixed
18 Coupon rate and any related index	5.65%	EURIBOR, subject to cap and floor	6.15%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A N/A	N/A	N/A N/A
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A
If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
		!	

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086WV2	780086WT7	780086WX8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	9.906	10.852	USD 5.795
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Mar-23	10-Mar-23	10-Mar-23
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Mar-28	10-Mar-28	10-Mar-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 10, 2026(105,150%)	March 10, 2026(105,00%)	March 10, 2026(105,55%)
16	Subsequent call dates, if applicable	September 10, 2026(105.150%), March 10,	September 10, 2026(105.000%), March 10,	September 10, 2026(105.550%), March 10,
		2027(105.150%), September 10, 2027(105.150%)	2027(105.000%), September 10, 2027(105.000%)	2027(105.550%), September 10, 2027(105.550%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.15%	5.00%	5.55%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instru	uments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	e Contractual
	instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 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

	Disclosu	re template for main features of regulatory capital instru	ments			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1 Iss	suer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
	nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RLM0	78014RLL2	XS2581429771		
	overning law(s) of the instrument	New York	New York	Province of Ontario		
		Contractual	Contractual	N/A		
	truments governed by foreign law)	- Contraction	Communication	1377		
	egulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eliqible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 An	mount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
	ar value of instrument	USD 3.492	USD 3.4	EUR 2		
	ccounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
	riginal date of issuance	15-Mar-23	15-Mar-23	16-Mar-23		
	erpetual or dated	Dated	Dated	Dated		
13	Original maturity date	15-Mar-33	15-Mar-30	16-Mar-28		
	suer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	March 15, 2025(105.850%)	March 15, 2026(105.550%)	100		
16	Subsequent call dates, if applicable	September 15, 2025(105.850%), March 15,	September 15, 2026(105.550%), March 15,			
		2026(105.850%), September 15, 2026(105.850%), March 15, 2027(105.850%), September 15, 2027(105.850%),	2027(105.550%), September 15, 2027(105.550%), March 15, 2028(105.550%), September 15, 2028(105.550%),			
		March 15, 2028(105.850%), September 15,	March 15, 2029(105.550%), September 15,			
		2028(105.850%), March 15, 2029(105.850%), September	2029(105.550%)			
		15, 2029(105.850%), March 15, 2030(105.850%),	, ,			
		September 15, 2030(105.850%), March 15,				
		2031(105.850%), September 15, 2031(105.850%), March				
		15, 2032(105.850%), September 15, 2032(105.850%)				
	oupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Float		
18	Coupon rate and any related index	5.85%	5.55%	EURIBOR, subject to cap and floor		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
	onvertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
	/rite-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
		Exemption	Exemption	Exemption		
	osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
	on-compliant transitioned features	No.	No	No.		
	yes, specify non-compliant features	N/A	N/A	N/A		
J, II	100, openly non-compliant routinos	1973	1.67.	1471		

	Disclosure template for main features of regulatory capital instrur	ments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2581431595
3	Governing law(s) of the instrument	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	
	instruments governed by foreign law)	
	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 1.905
10	Accounting classification	Liability - fair value option
11	Original date of issuance	22-Mar-23
12	Perpetual or dated	Dated
13	Original maturity date	22-Mar-28
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	March 22, 2026(105.700%)
16	Subsequent call dates, if applicable	March 22, 2027(105.700%)
	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		N/A
26	•	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33		N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

	Disclosure template for main features of regulatory capital instrur	ments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1		Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2581410672
3	Governing law(s) of the instrument	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	
	instruments governed by foreign law)	
	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		N/A
26	•	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33		N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

2026(105.650%), September 28, 2026(105.650%), March 2025(105.400%), De 28, 2027(105.650%), September 28, 2025(105.650%), Septe	nents
1 Issuer Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada 2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 78014RLU2 XS2581437105 78014RLU0 XS2581437105 78014R	nents
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument 4 New York 4 Province of Ontario 5 Ontractual 6 Contractual 7 N/A 7 Instruments governed by foreign law) 6 Province of Ontario 7 N/A 7 Instruments governed by foreign law 7 N/A 8 Eligible at solo/group/group/group/scol 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 9 Par value of instrument 10 Original date of issuance 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call dates, if applicable 16 Subsequent call dates, if applicable 17 Septiment 28, 2025(105.650%), March 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), September 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2	nents
3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 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) N/A	
instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	
Regulatory treatment 4 Transitional Basel III rules N/A N/A N/A 5 Post-transitional Basel III rules N/A N/A N/A 6 Eligible at solo/group/group&solo N/A N/A N/A N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments Other TLAC only N/A - Amount eligible for TLAC	
Transitional Basel III rules	
5 Post-transitional Basel III rules N/A N/A N/A N/A 6 Eligible at solo/group/group&solo N/A	
6 Eligible at solo/group/group&solo N/A	
This trument type (types to be specified by jurisdiction)	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only Entire for the Accounting for th	
9 Par value of instrument USD 2.11 USD 7.0 USD 3.018 10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 11 Original date of issuance 28-Mar-23 29-Mar-23 30-Mar-23 12 Perpetual or dated Dated Dated Dated 13 Original maturity date 28-Mar-30 25-Mar-27 30-Mar-28 14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, contingent call dates and redemption amount March 28, 2025(105.650%) March 28, 2025(105.650%) March 28, 2025(105.650%) 16 Subsequent call dates, if applicable September 28, 2025(105.650%), September 28, 2026(105.650%), March 28, 2026(105.650%) September 25, 2026(105.650%) June 30, 2025(105.400%),	ble for TLAC only
10 Accounting classification Liability - fair value option Soldar-23 30-Mar-23 30-Mar-23 Dated	20 101 1 D 10 OINY
11 Original date of issuance 28-Mar-23 29-Mar-23 30-Mar-23 30-Mar-23 30-Mar-23 30-Mar-23 30-Mar-23 30-Mar-23 30-Mar-23 30-Mar-24 30-Mar-24 30-Mar-25 30-Mar-27 30-Mar-27 30-Mar-27 30-Mar-27 30-Mar-28 30-Mar-27 30-Mar-28 30-Mar-27 30-Mar-28 30-Mar-	
11 Original date of issuance 28-Mar-23 29-Mar-23 30-Mar-23 30-Mar-23 30-Mar-23 30-Mar-23 30-Mar-23 30-Mar-23 30-Mar-23 30-Mar-24 30-Mar-24 30-Mar-25 30-Mar-27 30-Mar-27 30-Mar-27 30-Mar-27 30-Mar-28 30-Mar-27 30-Mar-28 30-Mar-27 30-Mar-28 30-Mar-	option
13 Original maturity date 28-Mar-30 25-Mar-27 30-Mar-28 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount March 28, 2025(105.650%) March 25, 2026(105.060%) March 30, 2025(105.650%) 16 Subsequent call dates, if applicable September 28, 2025(105.650%), September 28, 2026(105.650%), March 28, 2025(105.650%), March 28, 2025(105.650%), September 28, 2027(105.650%), September 28, 2027(105.	
14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount March 28, 2025(105.650%) March 25, 2026(105.060%) March 25, 2026(105.060%) 16 Subsequent call dates, if applicable September 28, 2025(105.650%), March 28, 2026(105.650%), March 28, 2026(105.650%), March 28, 2026(105.650%), March 28, 2027(105.650%), September 28, 2027(105.650%) September 25, 2026(105.060%) 30, 2026(105.400%), December 28, 2027(105.650%)	
15 Optional call date, contingent call dates and redemption amount March 28, 2025(105.650%) March 25, 2026(105.060%) March 30, 2025(105.650%) 16 Subsequent call dates, if applicable September 28, 2025(105.650%), March 28, 2026(105.650%), March 28, 2026(105.650%), March 28, 2026(105.650%), September 28, 2026(105.650%), March 28, 2027(105.650%), September 28, 2027(105.650%), March 28, 2027(105.650%), September	
16 Subsequent call dates, if applicable September 28, 2025(105.650%), March 28, 2026(105.650%), September 28, 2026(105.650%), September 28, 2026(105.650%), September 28, 2027(105.650%),	
2026(105.650%), September 28, 2026(105.650%), March 28, 2027(105.650%), September 28, 2027(105.6	5.400%)
2028(105.650%), March 28, 2029(105.650%), September 2026(105.400%), March 28, 2029(105.650%), September 2026(105.650%), Se	400%), September 30, tecember 30, 2025(105.400%), March), June 30, 2026(105.400%), Morch (105.400%), December 30, 1207(105.400%), June 30, eptember 30, 2027(105.400%), (105.400%), (105.400%)
Coupons/dividends Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed Fixed Fixed Fixed	
18 Coupon rate and any related index 5.65% 5.06% 5.40%	
19 Existence of a dividend stopper No No	
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory	
21 Existence of a step up or other incentive to redeem No No No	
22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative	
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible	
24 If convertible, conversion trigger (s) N/A N/A N/A	
25 If convertible, fully or partially N/A N/A N/A	
26 If convertible, conversion rate N/A N/A N/A N/A	
27 If convertible, mandatory or optional conversion N/A N/A N/A	
28 If convertible, specify instrument type convertible into N/A N/A N/A	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A	
30 Write-down feature	
31 If write-down, write-down trigger (s) N/A N/A N/A	
32 If write-down, full or partial N/A N/A N/A	
33 If write-down, permanent or temporary N/A N/A N/A	•
34 If temporary write-down, description of write-down mechanism N/A N/A N/A	
34a Type of subordination Exemption Exemption Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	
36 Non-compliant transitioned features No No No	
37 If yes, specify non-compliant features N/A N/A N/A	

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XA7	78014RLY4	780086XC3
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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 4.0	USD 1.42	2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Mar-23	30-Mar-23	3-Apr-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	30-Mar-25	30-Mar-33	3-Apr-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 30, 2025(105.780%)	March 30, 2025(105.650%)	April 3, 2028(105.000%)
16	Subsequent call dates, if applicable	September 30, 2025(105.780%), March 30, 2022(105.780%), September 30, 2026(105.780%), September 30, 2027(105.780%), March 30, 2027(105.780%), September 30, 2027(105.780%), September 30, 2028(105.780%), March 30, 2029(105.780%), March 30, 2029(105.780%), September 30, 2029(105.780%), March 30, 2030(105.780%), March 30, 2031(105.780%), March 30, 2031(105.780%), September 30, 2031(105.780%), March 30, 2032(105.780%), September 30, 2032(105.780%)	September 30, 2025(105.650%), March 30, 2022(105.650%), September 30, 2026(105.650%), September 30, 2026(105.650%), September 30, 2027(105.650%), March 30, 2027(105.650%), September 30, 2028(105.650%), March 30, 2029(105.650%), March 30, 2029(105.650%), March 30, 2030(105.650%), September 30, 2029(105.650%), March 30, 2030(105.650%), March 30, 2031(105.650%), September 30, 2031(105.650%), March 30, 2032(105.650%), September 30, 2032(105.650%)	October 3, 2028(105.000%), April 3, 2029(105.000%), October 3, 2029(105.000%), April 3, 2030(105.000%), October 3, 2030(105.000%), April 3, 2031(105.000%), October 3, 2031(105.000%), April 3, 2032(105.000%), October 3, 2032(105.000%), April 3, 2032(105.000%), October 3, 2032(105.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.78%	5.65%	5.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not inclu	ded in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XD1	78014RLX6		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a I	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
i	nstruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	5.0	USD 10		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	4-Apr-23	5-Apr-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date		5-Apr-30		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 4, 2028(105.250%)			
16	Subsequent call dates, if applicable	October 4, 2028(105.250%), April 4, 2029(105.250%), October 4, 2029(105.250%), April 4, 2030(105.250%), October 4, 2030(105.250%), April 4, 2031(105.250%), October 4, 2031(105.250%), April 4, 2032(105.250%), October 4, 2032(105.250%)			
	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 inclu	ded in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XF6	XS2581441123		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A		
	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	10.106	AUD 13.300		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	6-Apr-23	11-Apr-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	6-Apr-33	27-Mar-30		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 6, 2026(105.420%)	June 27, 2029(104.720%)		
16	Subsequent call dates, if applicable	October 6, 2026(105.420%), April 6, 2027(105.420%), October 6, 2027(105.420%), April 6, 2028(105.420%), October 6, 2028(105.420%), April 6, 2029(105.420%), October 6, 2029(105.420%), April 6, 2030(105.420%), October 6, 2030(105.420%), April 6, 2031(105.420%), October 6, 2031(105.420%), April 6, 2032(105.420%), October 6, 2031(105.420%), April 6, 2032(105.420%), October 6, 2032(105.420%)	September 27, 2029(104.720%), December 27, 2029(104.720%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	5.42%	4.72%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	lf write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

1	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596477898	78014RMB3	78014RMC1	
3	Governing law(s) of the instrument	Province of Ontario	New York	New York	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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	EUR 1.4	USD 2.425	USD 2.060	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	12-Apr-23	17-Apr-23	17-Apr-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	12-Apr-26	17-Apr-30	17-Apr-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		April 17, 2025(105.500%)	April 17, 2025(105.200%)	
16	Subsequent call dates, if applicable		October 17, 2025(105.500%), April 17, 2026(105.500%), October 17, 2026(105.500%), April 17, 2027(105.500%), October 17, 2027(105.500%), April 17, 2028(105.500%), October 17, 2028(105.500%), April 17, 2029(105.500%), October 17, 2029(105.500%), October 17, 2029(105.500%)	July 17, 2025(105.200%), October 17, 2025(105.200%), January 17, 2026(105.200%), April 17, 2026(105.200%), July 17, 2026(105.200%), October 17, 2026(105.200%), January 17, 2027(105.200%), April 17, 2027(105.200%), July 17, 2027(105.200%), October 17, 2027(105.200%), January 17, 2028(105.200%), October 17, 2027(105.200%), January 17, 2028(105.200%),	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18	Coupon rate and any related index	EURIBOR, subject to cap and floor	5.50%	5.20%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33		N/A	N/A	N/A	
34		N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
		No	No	No	
36	Non-compliant transitioned readires	110	140		

Comparison Com		Disclosure template for main features of regulatory capital instruments				
Insure I						
1 Susser Royal Bank of Canada Royal B						
2 Unique dentifier (og CUSP, ISM, of Bloomberg identifier for private placement)	1			Royal Bank of Canada		
3 Governing tawky) of the instrument New York	2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)				
Same						
Regulatory territorial Regulatorial Regulator	_					
Transitional Basel III rules						
Fost-brankitonal Based Ill rules		Regulatory treatment				
Eligible at solorgoup/group/scolor To Instrument type (types to be specified by jurisdiction) Other TAC instruments	4	Transitional Basel III rules	N/A	N/A		
Instrument type (types to be specified by jurisdiction)	5	Post-transitional Basel III rules	N/A	N/A		
8 Anount recognised in regulatory capital (Currency in millions, as of most recent reporting date) NA - Amount eligible for TLAC only NA - Amount eligible for TLAC only SP ar value of instrument SP 10 USD 4:181	6	Eligible at solo/group/group&solo	N/A	N/A		
9 Par value of instrument	7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
10 Accounting classification Lability - fair value option Lability - fair value option 1.7-Apr.23 1.8-Apr.23	8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
11 Original date of issuance	9	Par value of instrument	GBP 10	USD 4.181		
12 Perpetual or dated Dated Dated Dated Dated	10	Accounting classification	Liability - fair value option	Liability - fair value option		
13 Algorithm and triply date 17-Apr-28 18-Apr-33 14 Assure call subject to prior supervisory approval Yes Yes Yes	11	Original date of issuance	17-Apr-23	18-Apr-23		
13 Algorithm and triply date 17-Apr-28 18-Apr-33 14 Assure call subject to prior supervisory approval Yes Yes Yes	12	Perpetual or dated	Dated	Dated		
15	13	Original maturity date	17-Apr-28	18-Apr-33		
Subsequent call dates, if applicable Subsequent Sub	14	Issuer call subject to prior supervisory approval	Yes	Yes		
Cotober 18, 2027 (105.550%), April 18, 2028 (105.55%), April 18, 2028 (105.55%), April 18, 2028 (105.55%), April 18, 2028 (105.55%), April 18, 2039 (105.55%), April 18, 2031 (105.55%), April 18, 2032 (105.55%), April 18, 203	15	Optional call date, contingent call dates and redemption amount		April 18, 2026(105.550%)		
October 18, 2028(105,550%), April 18, 2029(105,550 Colober 18, 2029(105,550%), April 18, 2031(105,550%), April 18, 2032(105,550%) Coupons/dividends	16	Subsequent call dates, if applicable		October 18, 2026(105.550%), April 18, 2027(105.550%), October 18, 2027(105.550%), April 18, 2028(105.550%)		
Cotober 18, 2028(105.559%), April 18, 2030(105.559%) Cotober 18, 2030(105.559%), April 18, 2030(105.559%) Cotober 18, 2031(105.559%) Cotober 18, 2031(105.559%), April 18, 2032(105.559%) Cotober 18, 2032(105.559%), April 18, 2032(105.559%) Cotober 18, 2032(105.559%), April 18, 2032(105.559%) Cotober 18, 2032(105.559%), April 18, 2032(105.559%) Cotober 18, 2032(105.559%), April 18, 2032(105.559%) Cotober 18, 2032(105.559%), April 18, 2032(105.559%) Cotober 18, 2032(105.559%), April 18, 2032(105.559%) Cotober 18, 2032(105.559%), April 18, 2032(105.559%) Cotober 18, 2032(105.559%), April 18, 2032(105.559%) Cotober 18, 2032(105.559%), April 18, 2032(105.559%) Cotober 18, 2032(105.559%), April 18, 2032(105.559%) Cotober 18, 2031(105.559%), April 18, 2032(105.559%) Fixed Coupon rate and any related index SONIA, subject to cap and floor S.55% SoNIA, subject to cap and floor S.55% No No No No No No No No No N						
Cocheer 18, 2030(105.550%), April 18, 2031(105.550%), April 18, 2032(105.550%) Cotober 18, 2032(105.550%), April 18, 2032(105.550%) Cotober 18, 2032(105.550%), April 18, 2032(105.550%) Fixed or floating dividend/coupon Float Coupon rate and any related index SONIA, subject to cap and floor SoNia, subject to cap and floor No No Pully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mon-cumulative Non-cumulative or cumulative Non-cumulative or cumulative Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible, fully or partially N/A If convertible, conversion rate N/A N/A N/A Write-down feature No No No No No No No No No N						
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 No Pully discretionary, partially and and partially an						
Coupons/dividends To Fixed or floating dividend/coupon Float Fixed Fixed Fixed Coupon rate and any related index SONIA, subject to cap and floor No No Rodatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No Sonia, subject to cap and floor No No No No No No No No No				October 18, 2031(105.550%), April 18, 2032(105.550%),		
Fixed or floating dividend/coupon Float Fixed						
Coupon rate and any related index SONIA, subject to cap and floor 5.55% SONIA, subject to cap and floor 5.55% No Rol Fully discretionary, partially discretionary or mandatory Existence of a dividend stopper No Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No No No No No No No No-convertible or non-convertible Non-convertible or non-converti		Coupons/dividends				
19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory 31 Existence of a step up or other incentive to redeem 4 No 4 No 5 No 5 No 6 No 6 No 7 No 7 No 8 No 8 No 8 No 8 No 8 No 8 Non-cumulative or durulative or cumulative 8 Non-cumulative or cumulative 9 Non-convertible or non-convertible or non-convertible 9 Non-convertible or non-convertible or non-convertible 9 Non-convertible or non-convertible or non-convertible or non-convertible 9 Non-convertible or non-converti	17	Fixed or floating dividend/coupon	Float	Fixed		
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulative Non-cumulative Non-convertible Non-convertib	18	Coupon rate and any related index	SONIA, subject to cap and floor	5.55%		
21 Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulative or cumulative Non-convertible or non-convertible or non-convertible Non-convertible or non-convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially N/A N/A N/A If convertible, mandatory or optional conversion N/A If convertible, specify instrument type convertible into N/A N/A N/A N/A N/A N/A N/A N/	19	Existence of a dividend stopper	No	No		
Non-cumulative or cumulative or cumulative Non-cumulative Non-convertible or non-convertible N/A N/A N/A If convertible, cully or partially N/A N/A If convertible, conversion rate N/A N/A N/A If convertible, mandatory or optional conversion N/A N/A N/A If convertible, specify instrument type convertible into N/A N/A N/A Write-down feature No 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 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	20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A 25 If convertible, fully or partially N/A N/A 26 If convertible, conversion rate N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A 29 If convertible, specify instrument it converts into N/A N/A 30 Write-down feature No No NO 31 If write-down, full or partial N/A N/A 32 If write-down, permanent or temporary N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 Type of subordination Exemption Exemption No No No N/A N/A N/A N/A N/A N/A N/A N/A		Existence of a step up or other incentive to redeem	No	No		
24If convertible, conversion trigger (s)N/AN/A25If convertible, fully or partiallyN/AN/A26If convertible, conversion rateN/AN/A27If convertible, mandatory or optional conversionN/AN/A28If convertible, specify instrument type convertible intoN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/A30Write-down featureNoNo31If write-down, write-down trigger (s)N/AN/A32If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationExemptionExemption	22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/						
26If convertible, conversion rateN/AN/A27If convertible, mandatory or optional conversionN/AN/A28If convertible, specify instrument type convertible intoN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/A30Write-down featureNoNo31If write-down, write-down trigger (s)N/AN/A32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationExemptionExemption						
27If convertible, mandatory or optional conversionN/AN/A28If convertible, specify instrument type convertible intoN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/A30Write-down featureNoNo31If write-down, write-down trigger (s)N/AN/A32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationExemptionExemption	25	If convertible, fully or partially	N/A	N/A		
28 If convertible, specify instrument type convertible into N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A 32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 35 Type of subordination Exemption Exemption	26	If convertible, conversion rate		i i		
29 If convertible, specify issuer of instrument it converts into N/A N/A 30 Write-down feature No No 31 If write-down, write-down trigger (s) N/A N/A 32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption	27	If convertible, mandatory or optional conversion	N/A	N/A		
30 Write-down feature No No 31 If write-down, write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption						
31 If write-down, write-down trigger (s) N/A N/A 32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption	_	If convertible, specify issuer of instrument it converts into	N/A	N/A		
32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption						
33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption				N/A		
34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption		If write-down, full or partial				
34a Type of subordination Exemption Exemption		If write-down, permanent or temporary	1 57 1			
25 Decition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	34a	Type of subordination	Exemption	Exemption		
	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features No No						
37 If yes, specify non-compliant features N/A N/A	37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RGQ7			
3	, , ,	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)				
	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		USD 17.25			
10		Liability - fair value option			
11	Original date of issuance	15-Sep-22			
12	Perpetual or dated	Dated			
13	Original maturity date	15-Mar-24			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	September 15, 2023(104.100%)			
16	Subsequent call dates, if applicable	December 15, 2023(104.100%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
18	•	4.10%			
19	— · · · · · · · · · · · · · · · · · · ·	No			
20		Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22		Non-cumulative			
23		Non-convertible			
24		N/A			
25		N/A			
26		N/A			
27	, , ,	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	, 1	N/A			
30		No			
31		N/A			
32	,	N/A			
33		N/A			
34		N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36		No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:				
	Included in TLAC not inclu				
1	Issuer	Royal 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	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	GBP 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		
57	i yos, specify non-compliant features	IN/A	TW/T		

	Disclosure template for main features of regulatory capital instru	ments			
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	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		Contractual			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	Other TLAC Instruments N/A - Amount eligible for TLAC only			
9		USD 4			
10	Par value of instrument Accounting classification	Liability - fair value option			
11		25-Apr-23			
12	Original date of issuance 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(105.250%)			
16	Subsequent call dates, if applicable	July 25, 2025(105.250%), October 25, 2025(105.250%),			
10	oussequent sail dates, il applicable	January 25, 2026(105.250%), October 25, 2026(105.250%), January 25, 2026(105.250%),			
		July 25, 2026(105.250%), October 25, 2026(105.250%),			
		January 25, 2027(105.250%), April 25, 2027(105.250%),			
		July 25, 2027(105.250%), October 25, 2027(105.250%),			
		January 25, 2028(105.250%), April 25, 2028(105.250%),			
		July 25, 2028(105.250%), October 25, 2028(105.250%),			
		January 25, 2029(105.250%), April 25, 2029(105.250%),			
		July 25, 2029(105.250%), October 25, 2029(105.250%),			
		January 25, 2030(105.250%), April 25, 2030(105.250%),			
		July 25, 2030(105.250%), October 25, 2030(105.250%),			
		January 25, 2031(105.250%), April 25, 2031(105.250%),			
		July 25, 2031(105.250%), October 25, 2031(105.250%),			
		January 25, 2032(105.250%), April 25, 2032(105.250%),			
		July 25, 2032(105.250%), October 25, 2032(105.250%),			
		January 25, 2033(105.250%)			
	Coupons/dividends				
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			
υı	п усо, оросту поптостирнать неакшее	14773			

	Disclosure template for main features of regulatory capital instr	uments			
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RMN7			
3	Governing law(s) of the instrument	New York			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	Contractual			
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 5.628			
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-28			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	April 28, 2025(105.250%)			
16	Subsequent call dates, if applicable	July 28, 2025(105.250%), October 28, 2025(105.250%),			
		January 28, 2026(105.250%), April 28, 2026(105.250%),			
		July 28, 2026(105.250%), October 28, 2026(105.250%),			
		January 28, 2027(105.250%), April 28, 2027(105.250%),			
		July 28, 2027(105.250%), October 28, 2027(105.250%),			
		January 28, 2028(105.250%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed			
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 (Foreign and Section 13 of the TLAC on the	28, 2026(105.500%),
Included in TLAC not included in regulatory capital Issuer	28, 2026(105.500%),
1 Issuer	28, 2026(105.500%),
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 78014RMJ6	28, 2026(105.500%),
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 instrument governeed 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 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 New York New York Contractual New York Contractual Contractu	28, 2026(105.500%),
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	28, 2026(105.500%),
instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only 9 Par value of instrument 10 USD 30.350 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon N/A N/A N/A N/A N/A N/A N/A N/	28, 2026(105.500%),
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 17 Exed or floating dividend/coupon 18 Pixed or floating dividend/coupon 19 Par value of instrument 19 USD 30.350 10 Liability - fair value option 10 Liability - fair value option 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Exed or floating dividend/coupon 18 Pixed 19	28, 2026(105.500%),
Section Post-transitional Basel III rules Ni/A	28, 2026(105.500%),
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 128-Apr-23 12 Perpetual or dated 13 Original maturity date 13 Original maturity date 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only USD 30.350 Liability - fair value option 28-Apr-23 28-Apr-33 29 Perpetual or dated Dated 28-Apr-33 20 Perpetual or dated Dated 28-Apr-33 29 Perpetual or dated October 28. 2025(105.500%) October 28. 2025(105.500%) October 28. 2025(105.500%), April October 28. 2025(105.500%), April October 28. 2025(105.500%), April October 28. 2029(105.500%), April O	28, 2026(105.500%),
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 Dust 30,350 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon Other TLAC Instruments N/A - Amount eligible for TLAC only USD 30,350 Liability - fair value option 28-Apr-23 Dated 28-Apr-23 12 Perpetual or dated Dated 28-Apr-33 14 Issuer call subject to prior supervisory approval April 28, 2025(105.500%) October 28, 2025(105.500%), April October 28, 2025(105.500%), April October 28, 2027(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%), April October 28, 2032(105.500%) Coupons/dividends 17 Fixed or floating dividend/coupon Fixed	28, 2026(105.500%),
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon N/A - Amount eligible for TLAC only USD 30.350 N/A - Amount eligible for TLAC only USD 30.350 N/A - Amount eligible for TLAC only USD 30.350 N/A - Amount eligible for TLAC only USD 30.350 Liability - fair value option 28-Apr-23 Pate 4 Dated 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(105.500%) October 28, 2025(105.500%), April October 28, 2025(105.500%), April October 28, 2027(105.500%), April October 28, 2029(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%), April October 28, 2032(105.500%) Coupons/dividends 17 Fixed or floating dividend/coupon Fixed	28, 2026(105.500%),
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 USD 30.350 Liability - fair value option Liability - fair value	28, 2026(105.500%),
9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Fixed or floating dividend/coupon 18 USD 30.350 Liability - fair value option 18 Liability - fair value option 19 Liability - fair value option 28-Apr-23 28-Apr-33 28-Apr-33 29-April 28-Apr-33 29-April 28-April 2	
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(105.500%) 16 Subsequent call dates, if applicable October 28, 2025(105.500%), April October 28, 2026(105.500%), April October 28, 2028(105.500%), April October 28, 2028(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2032(105.500%) Coupons/dividends Fixed or floating dividend/coupon 17 Fixed or floating dividend/coupon Fixed	
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(105.500%) 16 Subsequent call dates, if applicable October 28, 2025(105.500%), April October 28, 2028(105.500%), April October 28, 2028(105.500%), April October 28, 2029(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2032(105.500%) Coupons/dividends Fixed 17 Fixed or floating dividend/coupon Fixed	
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(105.500%) 16 Subsequent call dates, if applicable October 28, 2025(105.500%), April October 28, 2026(105.500%), April October 28, 2027(105.500%), April October 28, 2029(105.500%), April October 28, 2029(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%), April October 28, 2032(105.500%), April October 28, 2032(105.50	
14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount April 28, 2025(105.500%) 16 Subsequent call dates, if applicable October 28, 2025(105.500%), April October 28, 2026(105.500%), April October 28, 2027(105.500%), April October 28, 2028(105.500%), April October 28, 2029(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%), April October 28, 2032(105.500%) Coupons/dividends Fixed or floating dividend/coupon Fixed Fixe	
14 Issuer call subject to prior supervisory approval Yes 15 Optional call date, contingent call dates and redemption amount April 28, 2025(105.500%) 16 Subsequent call dates, if applicable October 28, 2025(105.500%), April October 28, 2026(105.500%), April October 28, 2027(105.500%), April October 28, 2028(105.500%), April October 28, 2029(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%), April October 28, 2032(105.500%), April	
16 Subsequent call dates, if applicable October 28, 2025(105.500%), April October 28, 2026(105.500%), April October 28, 2027(105.500%), April October 28, 2028(105.500%), April October 28, 2028(105.500%), April October 28, 2029(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%), April October 28, 2032(105.500%) Coupons/dividends 17 Fixed or floating dividend/coupon Fixed	
October 28, 2026(105.500%), April October 28, 2027(105.500%), April October 28, 2028(105.500%), April October 28, 2029(105.500%), April October 28, 2029(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%), April October 28, 2032(105.500%) Coupons/dividends 17 Fixed or floating dividend/coupon Fixed	
October 28, 2027(105.500%), April October 28, 2028(105.500%), April October 28, 2029(105.500%), April October 28, 2029(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%) Coupons/dividends 17 Fixed or floating dividend/coupon Fixed	20 2027/105 5000/
October 28, 2028(105.500%), April October 28, 2029(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%) Coupons/dividends Tixed or floating dividend/coupon Fixed	∠o, ∠u∠/(1uɔ.ɔuu%),
October 28, 2029(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%) Coupons/dividends 17 Fixed or floating dividend/coupon Fixed	28, 2028(105.500%),
October 28, 2029(105.500%), April October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%) Coupons/dividends 17 Fixed or floating dividend/coupon Fixed	28, 2029(105.500%),
October 28, 2030(105.500%), April October 28, 2031(105.500%), April October 28, 2031(105.500%) Coupons/dividends 17 Fixed or floating dividend/coupon Fixed	. ,
October 28, 2031(105.500%), April October 28, 2032(105.500%) Coupons/dividends	
Coupons/dividends 17 Fixed or floating dividend/coupon Coupons Fixed	
Coupons/dividends 17 Fixed or floating dividend/coupon Fixed	
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	
29 If convertible, specify issuer of instrument it converts into	
30 Write-down feature No	
31 If write-down, write-down trigger (s) N/A	
32 If write-down, full or partial N/A	
33 If write-down, permanent or temporary N/A	
34 If temporary write-down, description of write-down mechanism N/A	
34a Type of subordination Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated	
36 Non-compliant transitioned features No	
37 If yes, specify non-compliant features N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	XS2596475769		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RMA5	Province of Ontario		
3	Governing law(s) of the instrument	New York	N/A		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	Contractual			
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other 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) USD 2		
9 10	Par value of instrument	USD 6			
11	Accounting classification Original date of issuance	Liability - fair value option	Liability - fair value option 17-Apr-23		
		6-Apr-23 Dated	Dated		
12 13	Perpetual or dated Original maturity date	6-Apr-38	17-Apr-26		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 6, 2026(105.550%)	April 17, 2025(104.9%)		
16	Subsequent call dates, if applicable	July 6, 2026(105.550%), October 6, 2026(105.550%), January 6, 2027(105.550%), October 6, 2027(105.550%), July 6, 2027(105.550%), October 6, 2027(105.550%), July 6, 2027(105.550%), October 6, 2027(105.550%), July 6, 2028(105.550%), October 6, 2028(105.550%), July 6, 2029(105.550%), October 6, 2029(105.550%), July 6, 2029(105.550%), April 6, 2029(105.550%), July 6, 2030(105.550%), April 6, 2030(105.550%), July 6, 2030(105.550%), April 6, 2031(105.550%), July 6, 2031(105.550%), April 6, 2031(105.550%), July 6, 2031(105.550%), October 6, 2030(105.550%), July 6, 2031(105.550%), April 6, 2031(105.550%), July 6, 2032(105.550%), April 6, 2032(105.550%), July 6, 2032(105.550%), April 6, 2032(105.550%), July 6, 2032(105.550%), April 6, 2032(105.550%), July 6, 2033(105.550%), April 6, 2034(105.550%), July 6, 2034(105.550%), April 6, 2034(105.550%), July 6, 2034(105.550%), April 6, 2034(105.550%), July 6, 2034(105.550%), April 6, 2034(105.550%), July 6, 2035(105.550%), April 6, 2035(105.550%), July 6, 2035(105.550%), April 6, 2035(105.550%), July 6, 2036(100.000%), October 6, 2035(100.000%), July 6, 2036(100.000%), October 6, 2035(100.000%), July 6, 2036(497103951.000%), October 6, 2036(100.000%), July 6, 2036(497103951.000%), July 6, 2037(100.000%), July 6, 2037(100.000%), July 6, 2037(100.000%), July 6, 2037(100.000%), October 6, 2037(100.000%), July 6, 2037(100.000%), O			
	Coupons/dividends		Fixed		
17	Fixed or floating dividend/coupon	Fixed	4.900%		
18	Coupon rate and any related index	5.55%	No		
19	Existence of a dividend stopper	No No	Mandatory		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	No		
21	Existence of a step up or other incentive to redeem	No	Non-cumulative		
22	Noncumulative or cumulative	Non-cumulative	Non-convertible		
23	Convertible or non-convertible	Non-convertible	N/A		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	No		
30	Write-down feature	No	N/A		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	Exemption		
34a	Type of subordination	Exemption	Unsubordinated		
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No	No N/A		
37	If yes, specify non-compliant features	N/A	N/A		
υI	ii yes, specify non-compliant reatures	INV	INO		

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596486709	XS2596487004	XS2596487772	
3		Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
'	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	No longer TLAC eligible (<365 days)	
9		GBP 2	USD 20.2	USD 1.15	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	4-May-23	4-May-23	4-May-23	
12	Perpetual or dated	Dated	Dated	Dated	
13		4-May-25	4-May-25	4-May-25	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15			May 7, 2024(105.680%)	May 7, 2024(105.680%)	
16					
	Coupons/dividends				
17		Float	Fixed	Float	
18		SONIA, subject to cap and floor	5.68%	SOFR, subject to cap and floor	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25		N/A	N/A	N/A	
26		N/A	N/A	N/A	
27		N/A	N/A	N/A	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30		No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		N/A	N/A	N/A	
34		N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments iss				
	Included in TLAC not included in regulatory capital				
1	1 Issuer Royal Bank of Canada Royal Bank of Canada				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086XS8	XS2596500467		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)		
9	Par value of instrument	1.6	EUR 1.105		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	4-May-23	9-May-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	30-Jun-40	9-May-25		
14	Issuer call subject to prior supervisory approval	Yes	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	Float		
18	Coupon rate and any related index	5.02% Compounded and Paid at Marurity	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 iss				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608738147	XS2596503990		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 2.5	EUR 1.5		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	11-May-23	12-May-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	11-Nov-25	12-May-30		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount		May 12, 2026(104.250%)		
16	Subsequent call dates, if applicable		May 12, 2027(104.250%), May 12, 2028(104.250%), May 12, 2029(104.250%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Fixed		
18	Coupon rate and any related index	SOFR, subject to cap and floor	4.25%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not inclu			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596492855	78014RMT4	
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)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	
9	Par value of instrument	GBP 1	USD 9.446	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	15-May-23	16-May-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	15-May-25	16-May-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		May 16, 2025(105.450%)	
			November 16, 2026(105.450%), May 16, 2027(105.450%), November 16, 2027(105.450%), May 16, 2028(105.450%), November 16, 2028(105.450%), May 16, 2029(105.450%), November 16, 2029(105.450%), May 16, 2030(105.450%), November 16, 2030(105.450%), May 16, 2031(105.450%), November 16, 2031(105.450%), May 16, 2032(105.450%), November 16, 2031(105.450%), May 16, 2032(105.450%), November 16, 2032(105.450%),	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	
18	Coupon rate and any related index	SONIA, subject to cap and floor	5.45%	
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	
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	1 Issuer Royal Bank of Canada Royal Bank of Canada				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RMU1	78014RMR8		
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	Contractual	Contractual		
"	instruments governed by foreign law)	Contractadi	Contractadi		
	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 2.47	USD 3.34		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	16-May-23	16-May-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	16-May-28	16-May-30		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	May 16, 2024(105.250%)	May 16, 2025(105.250%)		
16	Subsequent call dates, if applicable	August 16, 2024(105.250%), November 16,	November 16, 2025(105.250%), May 16, 2026(105.250%),		
		2024(105.250%), February 16, 2025(105.250%), May 16,	November 16, 2026(105.250%), May 16, 2027(105.250%),		
		2025(105.250%), August 16, 2025(105.250%), November	November 16, 2027(105.250%), May 16, 2028(105.250%),		
		16, 2025(105.250%), February 16, 2026(105.250%), May	November 16, 2028(105.250%), May 16, 2029(105.250%),		
		16, 2026(105.250%), August 16, 2026(105.250%),	November 16, 2029(105.250%)		
		November 16, 2026(105.250%), February 16,			
		2027(105.250%), May 16, 2027(105.250%), August 16,			
		2027(105.250%), November 16, 2027(105.250%), February			
		16, 2028(105.250%)			
\vdash	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		
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	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not inclu			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)	N/A - Amount eligible for TLAC only	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(105.500%),	
			November 17, 2026(105.500%), May 17, 2027(105.500%), November 17, 2027(105.500%), May 17, 2028(105.500%), November 17, 2028(105.500%), May 17, 2029(105.500%), November 17, 2029(105.500%), May 17, 2030(105.500%), November 17, 2030(105.500%), May 17, 2031(105.500%), November 17, 2031(105.500%), May 17, 2032(105.500%), November 17, 2031(105.500%), May 17, 2032(105.500%), November 17, 2032(105.500%)	
	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	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	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 16 Subsequent call dates, if applicable	May 17, 2025(104.650%) November 17, 2025(104.650%), May 17, 2026(104.650%),	May 17, 2026(104.000%) August 17, 2026(104.000%), November 17,	May 19, 2028(105.330%) November 19, 2028(105.330%), May 19, 2029(105.330%),
	November 17, 2026(104.650%), May 17, 2027(104.650%), November 17, 2027(104.650%)	2026(104.000%), February 17, 2027(104.000%), May 17, 2027(104.000%), August 17, 2027(104.000%),	November 19, 2029(105.330%), May 19, 2030(105.330%), November 19, 2031(105.330%), May 19, 2031(105.330%), November 19, 2031(105.330%), May 19, 2032(105.330%), November 19, 2032(105.330%), May 19, 2033(105.330%), November 19, 2032(105.330%), May 19, 2034(105.330%), November 19, 2034(105.330%), May 19, 2035(105.330%), November 19, 2034(105.330%), May 19, 2036(105.330%), November 19, 2036(105.330%), May 19, 2037(105.330%), November 19, 2036(105.330%), May 19, 2037(105.330%), November 19, 2037(105.330%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	4.65%	4.00%	5.33%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A N/A	N/A	N/A
33 If write-down, permanent or temporary			N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	No N/A	No N/A	No N/A
37 If yes, specify non-compliant features	INA	INA	INA

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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
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 16 Subsequent call dates, if applicable	May 19, 2028(105.070%) November 19, 2028(105.070%), May 19, 2029(105.070%),	May 23, 2028(105.090%) November 23, 2028(105.090%), May 23, 2029(105.090%),	November 23, 2026(105.290%) May 23, 2027(105.290%), November 23, 2027(105.290%),
	November 19, 2029(105.070%), May 19, 2030(105.070%), November 19, 2031(105.070%), May 19, 2031(105.070%), November 19, 2031(105.070%), May 19, 2032(105.070%), November 19, 2032(105.070%), May 19, 2033(105.070%), November 19, 2032(105.070%), May 19, 2034(105.070%), November 19, 2034(105.070%), May 19, 2035(105.070%), November 19, 2035(105.070%), May 19, 2036(105.070%), November 19, 2036(105.070%), May 19, 2037(105.070%), November 19, 2037(105.070%), May 19, 2037(105.070%), November 19, 2037(105.070%)	November 23, 2029(105.090%), May 23, 2030(105.090%), November 23, 2031(105.090%), May 23, 2031(105.090%), November 23, 2031(105.090%), May 23, 2032(105.090%), November 23, 2032(105.090%)	May 23, 2028(105.290%), November 23, 2028(105.290%), May 23, 2029(105.290%), November 23, 2029(105.290%), November 23, 2030(105.290%), May 23, 2031(105.290%), November 23, 2031(105.290%), May 23, 2031(105.290%), November 23, 2032(105.290%), May 23, 2032(105.290%), November 23, 2032(105.290%),
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.07%	5.09%	5.29%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not inclu			
1				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086YA6	78014RMZ0	
3	Governing law(s) of the instrument	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as 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 8.1	USD 1.15	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	23-May-23	24-May-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	23-May-33	24-May-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	May 23, 2027(105.210%)	'May 24, 2024(105.000%)	
16	Subsequent call dates, if applicable	November 23, 2027(105.210%), May 23, 2028(105.210%),	August 24, 2024(105.000%), November 24,	
'0	Gubacquent dali dates, il applicable	November 23, 2028(105.210%), May 23, 2029(105.210%), November 23, 2028(105.210%), May 23, 2029(105.210%),	2024(105.000%), February 24, 2025(105.000%), May 24,	
		November 23, 2029(105.210%), May 23, 2030(105.210%),	2025(105.000%), August 24, 2025(105.000%), November	
		November 23, 2030(105.210%), May 23, 2031(105.210%),	24, 2025(105.000%), February 24, 2026(105.000%), May	
		November 23, 2031(105.210%), May 23, 2032(105.210%),	24, 2026(105.000%), August 24, 2026(105.000%),	
		November 23, 2032(105.210%)	November 24, 2026(105.000%), February 24,	
			2027(105.000%),	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.21%	5.00%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	
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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 2.35	USD 9	USD 9
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	24-May-23	24-May-23	24-May-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	24-May-33	24-May-28	24-May-30
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	May 24, 2026(105.450%)	May 24, 2026(104.930%)	May 24, 2029(104.910%)
16 Subsequent call dates, if applicable	November 24, 2026(105.450%), May 24, 2027(105.450%),	May 24, 2027(104.930%)	T
	November 24, 2027(105.450%), May 24, 2028(105.450%),		
	November 24, 2028(105.450%), May 24, 2029(105.450%),		
	November 24, 2029(105.450%), May 24, 2030(105.450%),		
	November 24, 2030(105.450%), May 24, 2031(105.450%),		
	November 24, 2031(105.450%), May 24, 2032(105.450%),		
	November 24, 2032(105.450%)		
	11070111201 2 1, 2002(100.10070)		
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
	N/A	N/A	N/A
	N/A	N/A	N/A N/A
29 If convertible, specify issuer of instrument it converts into			
30 Write-down feature	No	No	No No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
District	Other TLAC instruments issued directly by		
	Included in TLAC not included in regulatory		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-eligibl instruments governed by foreign law)	e N/A	N/A	Contractual
Regulatory treatment	N/A	ALI/A	N/A
4 Transitional Basel III rules 5 Post-transitional Basel III rules	N/A	N/A N/A	N/A
	N/A N/A	N/A N/A	N/A N/A
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	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 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(104.960%)	May 24, 2028(105.020%)	May 26, 2026(105.450%)
16 Subsequent call dates, if applicable	May 24, 2028(104.960%)	May 24, 2029(105.020%)	August 26, 2026(105.450%), November 26, 2026(105.450%), February 26, 2027(105.450%), May 26, 2027(105.450%), February 26, 2027(105.450%), November 26, 2027(105.450%), February 26, 2028(105.450%), May 26, 2028(105.450%), August 26, 2028(105.450%), November 26, 2028(105.450%), February 26, 2028(105.450%), November 26, 2028(105.450%), February 26, 2029(105.450%), November 26, 2029(105.450%), Pebruary 26, 2029(105.450%), November 26, 2029(105.450%), Pebruary 26, 2030(105.450%), November 26, 2030(105.450%), August 26, 2030(105.450%), November 26, 2031(105.450%), August 26, 2031(105.450%), November 26, 2031(105.450%), February 26, 2032(105.450%), November 26, 2031(105.450%), February 26, 2032(105.450%), November 26, 2032(105.450%), February 26, 2033(105.450%), November 26, 2033(105.450%), February 26, 2033(105.450%), November 26, 2033(105.450%), Pebruary 26, 2033(105.450%), November 26, 2033(105.450%), Pebruary 26, 2035(105.450%), November 26, 2033(105.450%), Pebruary 26, 2035(105.450%), November 26, 2033(105.450%), Pebruary 26, 2035(105.450%), November 26, 2035(105.450%), Pebruary 26, 2035(105.450%), November 26, 2036(105.450%), Pebruary 26, 2035(105.450%), November 26, 2037(105.450%), Pebruary 26, 2035(105.450%), Novem
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 N	No	No Mandatani
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No Non sumulative	No Non sumulative	No Non cumulativo
Noncumulative or cumulative Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative
	Non-convertible N/A	Non-convertible N/A	Non-convertible N/A
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially	N/A N/A	N/A N/A	N/A N/A
26 If convertible, ronversion rate	N/A	N/A	N/A
27 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No No	No	No No
37 If yes, specify non-compliant features	N/A	N/A	N/A

26, 2028(124.050000%), May 26, 2029(128.860000%), November 30, 2030(105.580%), May 30, 2031(105.580%), 2025(105.250%),	iments gible for TLAC only
1 Issuer Royal Bank of Canada Royal Royal Royal Royal Bank of Canada Royal Royal Royal Royal Bank of Canada Royal Royal Royal Royal Royal Royal Royal Royal Bank of Canada Royal Roy	iments gible for TLAC only
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument 4 Province of Ontario New York Regulatory treatment 4 Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	iments gible for TLAC only
3 Governing law(s) of the instrument 3 Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 4 Regulatory treatment 4 Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	gible for TLAC only
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) N/A	gible for TLAC only
Instruments governed by foreign law Regulatory treatment	gible for TLAC only
A Transitional Basel III rules N/A	gible for TLAC only
Post-transitional Basel III rules	gible for TLAC only
Eligible at solo/group/group&solo	gible for TLAC only
This trument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments Other TLAC Instruments	gible for TLAC only
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only <th< td=""><td>gible for TLAC only</td></th<>	gible for TLAC only
9 Par value of instrument EUR 3.6 CAD 3.6 USD 2.112 10 Accounting classification Liability - fair value option Liability - fair value option Liability - fair value option 11 Original date of issuance 26-May-23 30-May-23 30-May-23 12 Perpetual or dated Dated Dated Dated 13 Original maturity date 26-May-31 30-May-38 30-May-28 14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, contingent call dates and redemption amount May 26, 2024(104.81000%), May 26, 2025(109.62000%), May 26, 2025(109.62000%), May 26, 2025(105.580%), May 30, 2029(105.580%), May 30, 2	,
10 Accounting classification Liability - fair value option California va	e option
11 Original date of issuance 26-May-23 30-May-23 30-May-24 30-May-36 30-May-28 30-May-	e option
Dated Date	
13 Original maturity date 26-May-31 30-May-38 30-May-28 14 Issuer call subject to prior supervisory approval Yes Yes Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount May 26, 2024(104.81000%) May 26, 2025(109.62000%), May 26, 2025(109.62000%), May 26, 2027(119.240000%), May 26, 2027(119.240000%), May 26, 2027(119.240000%), May 26, 2029(128.860000%), May 30, 2030(105.560%), May 30, 2030(105.560%), May 30, 2030(105.560%), May 30, 2031(105.560%), May 30, 2031(105.560%	
14 Issuer call subject to prior supervisory approval Yes Y	
Defional call date, contingent call dates and redemption amount May 26, 2024(104.810000%) May 30, 2028(105.580%) May 30, 2028(105.580%) May 30, 2024(105.580%)	
16 Subsequent call dates, if applicable May 26, 2025(109.620000%), May 26, 2025(109.620000%), May 26, 2025(114.430000%), May 26, 2026(114.430000%), May 26, 2028(114.580000%), May 26, 2029(128.680000%), May 26,	
2026(114.430000%), April 26, 2027(119.240000%), May 26, 2029(105.580%), May 30, 2030(105.580%), 2024(105.250%), November 30, 2030(105.580%), May 30, 2031(105.580%), 2025(105.250%), November 30, 2030(105.580%), May 30, 2031(105.580%), 2025(105.250%), November 30, 2030(105.580%), May 30, 2031(105.580%), 2025(105.250%), November 30, 2030(105.580%), May 30, 2031(105.580%), November 30, 2030(105.580%), Novembe	
November 30, 2032(105.860%), May 30, 2033(105.580%), I, November 30, 2032(105.580%), November 30, 2034(105.580%), November 30, 2034(105.580%), November 30, 2034(105.580%), November 30, 2034(105.580%), November 30, 2035(105.580%), November 30, 2035(105.580%), November 30, 2036(105.580%), November 30, 2036(105.580%), November 30, 2036(105.580%), November 30, 2037(105.580%), November 30, 2037(105.580%), November 30, 2037(105.580%)	February 28, 2025(105.250%), May 30, August 30, 2025(105.250%), November %), February 28, 2026(105.250%), May %), August 30, 2026(105.250%), February 28, 205(105.250%), February 28, May 30, 2027(105.250%), August 30, November 30, 2027(105.250%), February %)
Coupons/dividends	
17 Fixed or floating dividend/coupon Zero Fixed Fixed	
18 Coupon rate and any related index 4.81% Compounded and Paid at Marurity 5.58% 5.25%	
19 Existence of a dividend stopper No No No	
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory	
21 Existence of a step up or other incentive to redeem No No No	
22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative	
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible	
24 If convertible, conversion trigger (s) N/A N/A N/A	
25 If convertible, fully or partially N/A N/A N/A	
26 If convertible, conversion rate N/A N/A N/A N/A	
27 If convertible, mandatory or optional conversion N/A N/A N/A	
28 If convertible, specify instrument type convertible into N/A N/A N/A N/A	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A	
30 Write-down feature No No No	
31 If write-down, write-down trigger (s) N/A	
32 If write-down, full or partial N/A N/A	
33 If write-down, permanent or temporary N/A N/A N/A N/A	
34 If temporary write-down, description of write-down mechanism NA NA NA NA NA	
34a Type of subordination Exemption Exemption Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No	
36 Non-compliant transitioned features No No No 37 If yes, specify non-compliant features N/A N/A N/A	

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not include			
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	
	Means 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(105.500%)	May 31, 2027(105.500%)	
16	Subsequent call dates, if applicable	November 30, 2025(105.500%), May 30, 2026(105.500%), November 30, 2026(105.500%), May 30, 2027(105.500%), November 30, 2027(105.500%), May 30, 2028(105.500%), November 30, 2028(105.500%), May 30, 2029(105.500%), November 30, 2029(105.500%), May 30, 2030(105.500%), November 30, 2030(105.500%), May 30, 2031(105.500%), November 30, 2031(105.500%), May 30, 2032(105.500%), November 30, 2031(105.500%), May 30, 2032(105.500%), November 30, 2032(105.500%)	November 30, 2027(105.500%), May 31, 2028(105.500%), November 30, 2028(105.500%), May 31, 2029(105.500%), November 30, 2029(105.500%), May 31, 2030(105.500%), November 30, 2030(105.500%), May 31, 2031(105.500%), November 30, 2031(105.500%), May 31, 2032(105.500%), November 30, 2032(105.500%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
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	
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank	nents			
	Included in TLAC not included in regulatory capital				
1 1		Roval Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608747056			
3	, , , ,	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)	IVA			
	Regulatory treatment				
4		N/A			
5		N/A			
6		N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8		N/A - Amount eligible for TLAC only			
9		EUR 3.5			
10		Liability - fair value option			
11	Original date of issuance	1-Jun-23			
12	Perpetual or dated	Dated			
13	Original maturity date	1-Jun-43			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	June 1, 2033(104.750%)			
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	, , , , , , , , , , , , , , , , , , , ,	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30		No			
31		N/A			
32	,	N/A			
33	? I	N/A			
34	1 7	N/A			
34a		Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not inclu	ded in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086YN8	780086YE8		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 4	CAD 8		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	6-Jun-23	6-Jun-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	6-Jun-33	6-Jun-38		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	June 6, 2028(105.450%) December 6, 2028(105.450%), June 6, 2029(105.450%),	June 6, 2028(105.550%) December 6, 2028(105.550%), June 6, 2029(105.550%),		
		December 6, 2029(105.450%), June 6, 2030(105.450%), December 6, 2030(105.450%), June 6, 2031(105.450%), December 6, 2031(105.450%), June 6, 2032(105.450%), December 6, 2032(105.450%)	December 6, 2029(105.550%), June 6, 2030(105.550%), December 6, 2030(105.550%), June 6, 2031(105.550%), December 6, 2031(105.550%), June 6, 2032(105.550%), December 6, 2032(105.550%), June 6, 2033(105.550%), December 6, 2033(105.550%), June 6, 2034(105.550%), December 6, 2034(105.550%), June 6, 2035(105.550%), December 6, 2035(105.550%), June 6, 2036(105.550%), December 6, 2036(105.550%), June 6, 2037(105.550%), December 6, 2037(105.550%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
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 is:				
	Included in TLAC not include				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086YF5	XS2608745944		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
04	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 11	EUR 1.4		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	6-Jun-23	6-Jun-23		
12	Perpetual or dated	Dated	Dated		
13	-	6-Jun-38	6-Jun-29		
13	Original maturity date	Yes	Yes		
15	Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	June 6, 2028(105.270%)	June 6, 2024(104.910000%)		
16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	December 6, 2028(105.270%) December 6, 2028(105.270%), June 6, 2029(105.270%),	June 6, 2024(104.910000%) June 6, 2025(109.820000%), June 6, 2026(114.730000%),		
		December 6, 2029(105.270%), June 6, 2030(105.270%), December 6, 2030(105.270%), June 6, 2031(105.270%), December 6, 2031(105.270%), June 6, 2032(105.270%), December 6, 2032(105.270%), June 6, 2033(105.270%), December 6, 2033(105.270%), June 6, 2034(105.270%), December 6, 2034(105.270%), June 6, 2035(105.270%), December 6, 2035(105.270%), June 6, 2036(105.270%), December 6, 2036(105.270%), June 6, 2037(105.270%), December 6, 2037(105.270%), 6, 2037(105.2	June 6, 2027(119.640000%), June 6, 2028(124.550000%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Zero		
18	Coupon rate and any related index	5.27%	4.91% Compounded and Paid at Marurity		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		
31	ii yos, spoorly non-compliant reatures	DIE	DIE		

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss					
	Included in TLAC not included in regulatory capital					
1		Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608746835	XS2608721762			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	EUR 10	USD 1			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	7-Jun-23	7-Jun-23			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	7-Jun-33	7-Jun-28			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	June 7, 2025(104.380000%)				
16	Subsequent call dates, if applicable	·				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Float			
18	Coupon rate and any related index	4.38%	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		N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32		N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

Disclos	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608751249	XS2608724279	XS2608748294	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
	N/A N/A	N/A	N/A N/A	
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction)				
Thousands type (types to be specified by functional)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 4.45	EUR 1.075	USD 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	9-Jun-23	9-Jun-23	9-Jun-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	9-Jun-33	9-Jun-26	9-Jun-28	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	December 9, 2024(105.800%) June 9, 2025(105.800%), December 9, 2025(105.800%),			
	June 9, 2026(105.800%), December 9, 2026(105.800%), June 9, 2027(105.800%), December 9, 2027(105.800%), June 9, 2027(105.800%), December 9, 2028(105.800%), June 9, 2028(105.800%), December 9, 2029(105.800%), June 9, 2030(105.800%), December 9, 2029(105.800%), June 9, 2030(105.800%), December 9, 2030(105.800%), June 9, 2031(105.800%), December 9, 2031(105.800%), June 9, 2032(105.800%), December 9, 2032(105.800%)			
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Float	Float	
18 Coupon rate and any related index	5.80%	EURIBOR, subject to cap and floor	SOFR, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
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	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608748450	XS2608748617			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)			
9	Par value of instrument	USD 1	USD 1			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	9-Jun-23	9-Jun-23			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	9-Jun-28	9-Jun-25			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	June 9, 2024(106.070%)				
16	Subsequent call dates, if applicable	June 9, 2025(106.070%), June 9, 2026(106.070%), June 9, 2027(106.070%)				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Float			
18	Coupon rate and any related index	6.07%	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			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608749854			
3	, , , ,	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)				
	Regulatory treatment				
4	· ·	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (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		USD 5			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	12-Jun-23			
12	Perpetual or dated	Dated			
13	Original maturity date	12-Jun-25			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	June 9, 2024(106.270%)			
16	Subsequent call dates, if applicable	June 9, 2025(106.270%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float			
18		SOFR, subject to cap and floor			
19	=	No			
20		Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23		Non-convertible			
24		N/A			
25		N/A			
26	•	N/A			
27	, , ,	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	· 1 · 7	N/A			
30		No			
31		N/A			
32	, I	N/A			
33		N/A			
34		N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36		No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments is			
	Included in TLAC not inclu			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608751918	78014RNJ5	
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 Accounting classification	EUR 1.5 Liability - fair value option	USD 4 Liability - fair value option	
11	Original date of issuance	15-Jun-23	15-Jun-23	
		Dated	Dated	
12 13	Perpetual or dated Original maturity date	15-Jun-25	15-Jun-38	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	100	June 15, 2028(105.550%)	
16	Subsequent call dates, if applicable		September 15, 2028(105.550%), December 15, 2028(105.550%), March 15, 2029(105.550%), June 15, 2029(105.550%), September 15, 2029(105.550%), December 15, 2029(105.550%), March 15, 2030(105.550%), June 15, 2030(105.550%), December 15, 2030(105.550%), December 15, 2030(105.550%), December 15, 2031(105.550%), December 15, 2031(105.550%), December 15, 2031(105.550%), December 15, 2031(105.550%), March 15, 2032(105.550%), June 15, 2032(105.550%), December 15, 2032(105.550%), December 15, 2032(105.550%), December 15, 2033(105.550%), December 15, 2033(105.550%), June 15, 2033(105.550%), December 15, 2033(105.550%), March 15, 2034(105.550%), December 15, 2034(105.550%), March 15, 2034(105.550%), December 15, 2034(105.550%), December 15, 2035(105.550%), June 15, 2035(105.550%), December 15, 2036(105.550%), December 15, 2037(105.550%), December 15, 2037(10	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Fixed	
18	Coupon rate and any related index	EURIBOR, 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 29	If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	
30	Write-down feature	N/A No	N/A No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
35	1 ostaon in subordination nicrarony in indudation (specify instrument type inimediately senior to instrument)			
35 36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	

Other TLAC instruments issued directly by the bank Included in TLAC not included included in TLAC not included included including including not included including including not included		Disclosu	re template for main features of regulatory capital instru	ments	
International Content of March State of Controls March State of Control March State of		Distribut		ments	
Total Control and Control an					
2 Security described by Cognitive State State	1	Issuer		Royal Bank of Canada	Royal Bank of Canada
Section Sect	2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RNF3	XS2608730599	
Projuctor Proj	3		New York	Province of Ontario	New York
Regulated streament	3a		Contractual	N/A	Contractual
2					
S					
Example of production Part					
Fig. Informering type dryces by the specified by (infoliation) Other TLAC Instruments Other TLAC Centruments Ot					
8 Parvision fromtworth 100 months 10	_				
10 20 Ascusting installation USD 0 USD 0 USD 0 USD 0 ASS					
10 Chigani date of inscares Liability - Fair value option Liability - Fair value optio					
15 Cognate date of leasures					
12 Poperatury of calced Dated					
15					
14 State call subject to grot supervisory approval Yes					
15 Optional call dates, contingent call dates and moderaption amount June 15, 2025(105.00076) June 16, 2025(105.00076) June 16, 2027(105.00076)					
Subsequent call dates, if applicable	-				
December 16, 2027(106.000%), June 16, 2027(106.000%), December 16, 2027(106.000%), Lune 16, 20					
December 15, 2029(106,000%), June 15, 2029(106,000%), December 16, 2031(105,600%), December 16, 2032(105,600%), December 15, 2032(10	Cussequent can dues, a approasie	December 15, 2026(106.000%), June 15, 2027(106.000%),	Balle 10, 2027 (100.40070),	December 16, 2027(105.600%), June 16, 2028(105.600%), December 16, 2028(105.600%), June 16, 2029(105.600%), December 16, 2028(105.600%), December 26, 20
December 15, 23031 (106,000%), June 15, 23031 (106,000%), December 16, 23031 (105,600%), De			December 15, 2028(106.000%), June 15, 2029(106.000%),		December 16, 2029(105.600%), June 16, 2030(105.600%),
December 15, 2031 (106.000%), December 15, 2032 (106.000%), December 16, 2032 (106.000%), December 15, 2033 (106.000%)			December 15, 2029(106.000%), June 15, 2030(106.000%),		December 16, 2030(105.600%), June 16, 2031(105.600%),
December 15, 2032 (106 000%), June 15, 2033 (106 000%), June 15, 2034 (106 000%), June 15, 2035 (106 000%), June 15, 203					December 16, 2031(105.600%), June 16, 2032(105.600%),
December 15, 2033*(106.000%), June 15, 2034*(106.000%), June 15, 203					December 16, 2032(105.600%)
December 15, 2034 (106,000%), December 15, 2034 (106,000%), December 15, 2034 (106,000%), December 15, 2038 (106,000%), December 15, 2038 (106,000%), December 15, 2038 (106,000%), December 15, 2038 (106,000%), December 15, 2037 (106,000%), Dece					
Coupons/dividends					
December 15, 2036(106.000%), December 15, 2037(106.000%), December 15, 203					
December 15, 2037(106.000%) December 15, 2037(106.000%)					
Coupons/dividends Coupons/dividend/coupon Fixed No No-cundative particulary Mandatory Mon-cundative particulary Non-cundative particulary Non-cunda					
Fixed or floating dividend/coupon			200011201 10, 2007 (100.00070)		
Fixed or floating dividend/coupon					
Fixed or floating dividend/coupon					
Fixed or floating dividend/coupon					
19 Cupon rate and any related index 6.00% 5.40% 5.60% 5.60% 19 Existence of a dividend stopper No		Coupons/dividends			
Existence of a dividend stopper Pully discretionary, partially discretionary or mandatory Monoundative Nonoundative Non	17	Fixed or floating dividend/coupon		Fixed	Fixed
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No		Coupon rate and any related index	6.00%	5.40%	5.60%
Existence of a step up or other incentive to redeem No No Non-cumulative Non-cumu		Existence of a dividend stopper			
Non-cumulative or cumulative or cumulative Non-cumulative Non-convertible Non-		7 71 7 7 7		,	,
23 Convertible or non-convertible (conversion trigger (s) N/A					
24					
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/					
26					
27					
28 If convertible, specify instrument type convertible into N/A N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) N/A		,			
29					
Write-down feature					
31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 Type of subordination Exemption Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No					
32 If write-down, full or partial N/A N/					
33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No					
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No No				1.000	
34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No					
36 Non-compliant transitioned features No No No No					
37 If yes, specify non-compliant features N/A N/A N/A					
	37	If yes, specify non-compliant features	IN/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:				
	Included in TLAC not inclu	led 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	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	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(105.200%)	June 16, 2026(105.050%)		
16	Subsequent call dates, if applicable	December 16, 2026(105.200%), June 16, 2027(105.200%), December 16, 2027(105.200%)	December 16, 2026(105.050%), June 16, 2027(105.050%), December 16, 2027(105.050%),		
	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	lf write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608727371	XS2608730672		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	GBP 1.2611	USD 9		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	19-Jun-23	20-Jun-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	19-Jun-26	20-Jun-29		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	June 19, 2024(104.800%)	June 20, 2027(105.450%)		
16	Subsequent call dates, if applicable	September 19, 2024(104.800%), December 19,	June 20, 2028(105.450%)		
		2024(104.800%), March 19, 2025(104.800%), June 19,			
		2025(104.800%), September 19, 2025(104.800%),			
		December 19, 2025(104.800%), March 19,			
		2026(104.800%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	4.80%	5.45%		
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		
	in you, opening non-compliant foundred	1			

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608730755	XS2608730839	780086ZA5
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligibl instruments governed by foreign law)	e 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 9	USD 9	CAD 16.34
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	20-Jun-23	20-Jun-23	21-Jun-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	20-Jun-30	20-Jun-30	21-Jun-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 20, 2028(105.460%)	June 20, 2029(105.350%)	June 21, 2025(106.000%)
16 Subsequent call dates, if applicable	June 20, 2029(105.460%)		December 21, 2025(106.000%), June 21, 2026(106.000%), December 21, 2026(106.000%), June 21, 2027(106.000%), December 21, 2027(106.000%), June 21, 2028(106.000%), December 21, 2028(106.000%), June 21, 2029(106.000%), December 21, 2029(106.000%), June 21, 2030(106.000%), December 21, 2030(106.000%), June 21, 2031(106.000%), December 21, 2031(106.000%), June 21, 2032(106.000%), December 21, 2032(106.000%), June 21, 2032(106.000%), December 21, 2032(106.000%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.46%	5.35%	6.00%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1					
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086ZB3	XS2608757287		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
""	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)		
9	Par value of instrument	CAD 17.34	USD 1		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	21-Jun-23	21-Jun-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	21-Jun-33	21-Jun-25		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	June 21, 2027(105.700%)	165		
16	Subsequent call dates, if applicable	December 21, 2027(105.700%), June 21, 2028(105.700%),			
16	Subsequent call dates, if applicable	December 21, 2027(105.700%), June 21, 2028(105.700%), December 21, 2028(105.700%), June 21, 2029(105.700%),			
		December 21, 2029(105.700%), June 21, 2029(105.700%), December 21, 2029(105.700%), June 21, 2030(105.700%),			
		December 21, 2030(105.700%), June 21, 2030(105.700%), December 21, 2030(105.700%), June 21, 2031(105.700%),			
		December 21, 2031(105.700%), June 21, 2031(105.700%), December 21, 2031(105.700%), June 21, 2032(105.700%),			
		December 21, 2031(105.700%), Julie 21, 2032(105.700%), December 21, 2032(105.700%)			
		December 21, 2032(105.700%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Float		
18	Coupon rate and any related index	5.70%	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	lf write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		
		-	•		

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	10000	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608730326	78014RNN6	780086YS7
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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 3.25	USD 2.533	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Jun-23	22-Jun-23	22-Jun-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Jun-31	22-Jun-28	February 21, 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	June 22, 2024(105,000000%)	June 22, 2024(105,600%)	June 22, 2025(105,250%)
16	Subsequent call dates, if applicable	June 22, 2026(110,000000%), June 22, 2026(115,000000%), June 22, 2027(120,000000%), June 22, 2028(125,000000%), June 22, 2028(130,000000%), June 22, 2030(135,000000%)	December 22, 2024(105.600%), June 22, 2025(105.600%), December 22, 2025(105.600%), June 22, 2026(105.600%), December 22, 2026(105.600%), June 22, 2027(105.600%), December 22, 2027(105.600%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	5.0% Compounded and Paid at Marurity	5.60%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially		N/A	N/A
26	If convertible, conversion rate		N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC 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)	780086YT5	780086ZD9			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	CAD 2	CAD 5			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	22-Jun-23	23-Jun-23			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	22-Jun-28	23-Jun-38			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	June 22, 2026(105.100%)	June 23, 2025(120.290%)			
16	Subsequent call dates, if applicable	December 22, 2026(105.100%), June 22, 2027(105.100%), December 22, 2027(105.100%)	June 23, 2026(127.920%), June 23, 2027(136.050%), June 23, 2028(144.690%), June 23, 2029(153.870%), June 23, 2030(163.640%), June 23, 2031(174.040%), June 23, 2032(185.090%), June 23, 2033(196.840%), June 23, 2034(209.340%), June 23, 2035(222.000%), June 23, 2036(63.000%), June 23, 2037(236.700%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Zero			
18	Coupon rate and any related index	5.10%	6.35% Compounded and Paid at Marurity			
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			
31	ii yoo, opoony non-oompiiani leatures	I W/A	I W/C			

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC 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)	XS2608757873	XS2608729310		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 2	EUR 2.9		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	26-Jun-23	27-Jun-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	26-Jun-25	27-Jun-33		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount		June 27, 2024(105.500000%)		
16	Subsequent call dates, if applicable		June 27, 2025(111.000000%), June 27,		
			2026(116.500000%), June 27, 2027(122.000000%), June		
			27, 2028(127.500000%), June 27, 2029(133.000000%),		
			June 27, 2030(138.500000%), June 27,		
			2031(144.000000%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Zero		
18	Coupon rate and any related index	SOFR, subect to cap and floor	5.5% Compounded and Paid at Marurity		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

Displacation template for main features of regulatory conital instruments				
	Disclosure template for main features of regulatory capital instruments Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2608755588	XS2608732702		
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	EUR 3.55	EUR 1.35		
10 Accounting classification	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	27-Jun-23	28-Jun-23		
12 Perpetual or dated	Dated	Dated		
13 Original maturity date 14 Issuer call subject to prior supervisory approval	27-Jun-26 Yes	28-Jun-31 Yes		
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	1 50	September 28, 2024(106.812500%)		
16 Subsequent call dates, if applicable		December 28, 2024(108.175000%), March 28,		
To Subsequent can dates, if applicable		2025(109.537500%), June 28, 2025(110.900000%), September 28, 2025(112.262500%), December 28,		
		2025(113.625000%), March 28, 2026(114.987500%), June 28, 2026(116.350000%), September 28, 2026(117.712500%), December 28, 2026(119.075000%),		
		March 28, 2027(120.437500%), June 28, 2027(121.800000%), September 28, 2027(123.162500%),		
		December 28, 2027(124.525000%), March 28, 2028(125.887500%), June 28, 2028(127.250000%),		
		September 28, 2028(128.612500%), December 28, 2028(129.975000%), March 28, 2029(131.337500%), June 28, 2029(132.700000%), September 28, 2029(134.062500%), December 28, 2029(135.425000%), March 28, 2030(136.787500%), June 28, 2030(138.150000%), September 28, 2030(139.512500%), December 28, 2030(140.875000%), March 28, 2031(142.237500%),		
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Zero		
18 Coupon rate and any related index	EURIBOR, subject to cap and floor	5.45% Compounded and Paid at Marurity		
19 Existence of a dividend stopper	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No Non cumulativa	No Non augustativa		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially	N/A	N/A		
	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A N/A	N/A		
28	N/A N/A	N/A N/A		
29	No	No		
31 If write-down write-down trigger (s)	N/A	N/A		
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A	N/A		
33 If write-down, rull or partial	N/A	N/A		
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	N/A	N/A		
		Exemption		
 34a Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 	Exemption Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No No	No Onsubordinated		
37 If yes, specify non-compliant features	N/A	N/A		
37 II yes, specify non-compliant leatures	IN/A	IN/A		

Disclos	sure template for main features of regulatory ca	apital instruments	
	Other TLAC instruments issued directly by the	he bank	
	Included in TLAC not included in regulatory	capital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632504788	XS2608734070	780086ZM9
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib instruments governed by foreign law)	le 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	USD 1	USD 2.5	CAD 2.34
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	29-Jun-23	29-Jun-23	30-Jun-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	29-Jun-28	29-Dec-25	30-Jun-28
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount			June 30, 2025(105.500%)
Subsequent call dates, if applicable			December 30, 2025(105.500%), June 30, 2026(105.500%), December 30, 2026(105.500%), June 30, 2027(105.500%), December 30, 2027(105.500%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	SOFR, subject to cap and floor	5.50%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital in	struments
	Other TLAC instruments issued directly by the bank	
	Included in TLAC not included in regulatory capital	
1	Issuer	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086ZN7
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-elic	gible N/A
	instruments governed by foreign law)	
	Regulatory treatment	
4	Transitional Basel III rules	N/A
5	Post-transitional Basel III rules	N/A
6	Eligible at solo/group/group&solo	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 7.099
10	Accounting classification	Liability - fair value option
11	Original date of issuance	30-Jun-23
12	Perpetual or dated	Dated
13	Original maturity date	30-Jun-28
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	June 30, 2025(105.700%)
16	Subsequent call dates, if applicable	December 30, 2025(105.700%), June 30,
		2026(105.700%), December 30, 2026(105.700%), June
		30, 2027(105.700%), December 30, 2027(105.700%)
	Couponaldividanda	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed
		5.70%
18	Coupon rate and any related index	
19	Existence of a dividend stopper	No Manufacture
20	Fully discretionary, partially discretionary or mandatory	Mandatory No
21	Existence of a step up or other incentive to redeem	177
22	Noncumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down feature	No No
31	If write-down, write-down trigger (s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-down mechanism	N/A
34a	Type of subordination	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

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

9 Par value of instrument USD 10.625 USD 5.265 USD 7.678 USD 7.678 10 Accounting classification Liability - fair value option Dated Dated Dated Dated Dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount June 30, 2026(105.750%) June 30, 2022(105.750%), June 30, 2027(105.750%), June 30, 2022(105.500%), December 30, 2028(105.500%), June 30, 2028(105.500%), June 30, 2028(105.500%), September 30, 2028(105.500%), December 30, 2028(105.500%), December 30, 2028(105.500%), June 30, 2028(105.500%), June 30, 2028(105.500%), June 30, 2028(105.500%), June 30, 2028(105.500%), September 30, 2028(105.500%), December 30, 2028(105.500%), December 30, 2028(105.500%), December 30, 2028(105.500%), June 30, 2028(105.50	ruments ligible for TLAC only ue option
1 Issuer Royal Bank of Canada Royal Roy	ruments ligible for TLAC only ue option 06.000%)
1 Issuer Royal Bank of Canada Royal	ruments ligible for TLAC only ue option 06.000%)
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 4 Frequency retarnent 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) 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 1 USD 10.625 10 Accounting classification 1 Original date of issuance 1 Original date of issuance 1 Original date of issuance 1 Original maturity date 1 Issuer call subject to prior supervisory approval 1 Issuer call subject to prior supervisory approval 1 Subsequent call dates, ontingent call dates and redemption amount 1 Unexpendence of the company of the c	ue option 06.000%)
3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Contractual Regulatory treatment 4 Transitional Basel III rules N/A	ue option 06.000%)
All Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment A Transitional Basel III rules NI/A NI	ue option 06.000%)
Instruments governed by foreign law) Regulatory treatment	ue option 06.000%)
Transitional Basel III rules	ue option 06.000%)
Post-transitional Basel III rules	ue option 06.000%)
Eligible at solo/group/group&solo	ue option 06.000%)
This trument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments Other TLAC Instruments	ue option 06.000%)
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only Liability - fair value option	ue option 06.000%)
Par value of instrument	ue option 06.000%)
Accounting classification Liability - fair value option	06.000%)
11 Original date of issuance 30-Jun-23 30-Jun-27 30-Jun-28 30-Jun-27 30-Jun-38 30-Jun-28 30-Jun-	06.000%)
Dated Date	
13 Original maturity date 30-Jun-33 30-Jun-27 30-Jun-38 14 Issuer call subject to prior supervisory approval Yes Y	
13 Original maturity date 30-Jun-33 30-Jun-27 30-Jun-38 14 Issuer call subject to prior supervisory approval Yes Y	
14 Issuer call subject to prior supervisory approval Yes Yes Yes To Optional call date, contingent call dates and redemption amount June 30, 2026(105.750%) June 30, 2024(105.500%) June 30, 2024(105.500%) June 30, 2025(105.500%) Ju	
December 30, 2026(105.750%) June 30, 2024(105.500%) June 30, 2024(105.500%) June 30, 2025(105.750%) June 30, 2025(105.750%) September 30, 2024(105.500%) December 30, 2026(105.750%) December 30, 2026(105.750%) June 30, 2026(105.750%) December 30, 2026(105.750%) June 30, 2026(105.500%) December 30, 2026(105.500%)	
December 30, 2026(105.750%), June 30, 2027(105.750%), September 30, 2024(105.500%), December 30, 2026(105.750%), December 30, 2027(105.500%), June 30, 2028(105.750%), June 30, 2028(105.500%), September 30, 2028(105.500%), December 30, 2028(105.500%), December 30, 2028(105.500%), June 30, 2028(105.500%), September 30, 2028(105.500%), December 30, 2028(105.500%), June 30, 2028(105.500%), June 30, 2028(105.500%), December 30, 2028(105.500%), December 30, 2028(105.500%), June 30, 2028(105.500%	
December 30, 20:	226(106.000%), June 30, 2027(106.000%), 227(106.000%), June 30, 2028(106.000%), 228(106.000%), June 30, 2029(106.000%), 229(106.000%), June 30, 2030(106.000%), 303(106.000%), June 30, 2031(106.000%), 303(106.000%), June 30, 2031(106.000%), 303(106.000%), June 30, 2033(106.000%), 303(106.000%), June 30, 2034(106.000%), 303(106.000%), June 30, 2034(106.000%), 303(106.000%), June 30, 2036(106.000%), 305(106.000%), June 30, 2037(106.000%), 303(106.000%), June 30, 203(106.000%), 303(106.000%), June 30, 203(106.000%), 303(106.000%), June 30, 203(106.000%), 303(106.000%), June 30, 203(106.000%), 303(106.000%), 303(106.000%), June 30, 203(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%), 303(106.000%),
Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed Fixed Fixed	
18 Coupon rate and any related index 5.75% 5.50% 6.00%	
19 Existence of a dividend stopper No No No	
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory	
21 Existence of a step up or other incentive to redeem No No	
22 Noncumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative	
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible	
24 If convertible, conversion trigger (s) N/A N/A N/A	
25 If convertible, fully or partially N/A N/A N/A	
26 If convertible, conversion rate N/A N/A N/A N/A	
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A	
28 If convertible, specify instrument type convertible into N/A N/A N/A N/A	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A	
30 Write-down feature No No No	<u> </u>
31 If write-down, write-down trigger (s) N/A N/A	
32 If write-down, full or partial N/A N/A	
33 If write-down, permanent or temporary N/A N/A N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A	
34a Type of subordination Exemption Exemption Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	
36 Non-compliant transitioned features No No No	
37 If yes, specify non-compliant features N/A N/A N/A	

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	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	N/A	N/A	N/A		
	instruments governed by foreign law)					
	Regulatory treatment					
4		N/A	N/A	N/A		
5		N/A	N/A	N/A		
6		N/A	N/A	N/A		
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9		EUR 1.58	EUR 12.5	EUR 7.5		
10		Liability - fair value option	Liability - fair value option	Liability - fair value option		
11		4-Jul-23	5-Jul-23	5-Jul-23		
12	Perpetual or dated	Dated	Dated	Dated		
13		4-Jul-26	5-Jul-28	5-Jul-28		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15						
16	Subsequent call dates, if applicable					
	Coupons/dividends					
17		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		Exemption	Exemption	Exemption		
35		Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

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

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632523739	78014RNX4	CA009A8FC801
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 15	USD 4.371	EUR 5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	13-Jul-23	14-Jul-23	14-Jul-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Jul-43	14-Jul-27	14-Jul-38
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	July 13, 2028(106.000%)	July 14, 2024(105.500%)	July 14, 2032(104.30%)
16		July 13, 2029(106.000%), July 13, 2039(106.000%), July 13, 2031(106.000%), July 13, 2032(106.000%), July 13, 2033(106.000%), July 13, 2034(106.000%), July 13, 2035(106.000%), July 13, 2036(106.000%), July 13, 2036(106.000%), July 13, 2039(106.000%), July 13, 2039(106.000%), July 13, 2040(106.000%), July 13, 2041(106.000%), July 13, 2042(106.000%)	October 14, 2024(105.500%), January 14, 2025(105.500%), April 14, 2025(105.500%), July 14, 2025(105.500%), October 14, 2025(105.500%), January 14, 2026(105.500%), April 14, 2026(105.500%), July 14, 2026(105.500%), October 14, 2026(105.500%), January 14, 2027(105.500%), April 14, 2027(105.500%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6%	5.50%	4.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	re template for main features of regulatory capital instru	uments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632510751	XS2632507021	780086ZP2
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	N/A
00	instruments governed by foreign law)		1971	
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 2	GBP 1.7	CAD 56
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	14-Jul-23	17-Jul-23	18-Jul-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	14-Jul-28	17-Jul-25	18-Jul-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	i les	165	165
16	Subsequent call dates, if applicable			
10	Coupons/dividends			
17	Fixed or floating dividend/coupon	Float	Float	Fixed-Flooat
18	Coupon rate and any related index	SOFR, subject to cap and floor	SONIA, subject to cap and floor	Y1: 10.00% Y2-10: 3-month Corra + 1.00%, subject to
10	Coupon rate and any related index	SOFK, subject to cap and noor	SONIA, subject to cap and noor	coupon floor
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible		Non-convertible	Non-convertible
		Non-convertible	N/A	
24	If convertible, conversion trigger (s)	N/A		N/A N/A
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main feature:	s of regulatory capital instruments				
	Other TLAC instruments is:					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086ZQ0	780086ZU1			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	CAD 2	CAD 7.5			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	18-Jul-23	19-Jul-23			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	18-Jul-28	29-Jun-40			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	July 18, 2025(105.500%)	July 19, 2037(105.450%)			
16	Subsequent call dates, if applicable	January 18, 2026(105.500%), July 18, 2026(105.500%), January 18, 2027(105.500%), July 18, 2027(105.500%), January 18, 2028(105.500%)	July 19, 2038(105.450%), July 19, 2039(105.450%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed			
18	Coupon rate and any related index	5.50%	5.45%			
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			

Disclos	ure template for main features of regulatory capital instr	uments	
	Other TLAC instruments issued directly by the bank	unionis	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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
Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes July 19, 2026(106.000%)	Yes July 19, 2028(105.650%)	Yes July 19, 2028(105.700%)
16 Subsequent call dates, if applicable	January 19, 2022(106.000%), July 19, 2027(106.000%), January 19, 2022(106.000%), July 19, 2022(106.000%), January 19, 2028(106.000%), July 19, 2028(106.000%), January 19, 2029(106.000%), July 19, 2030(106.000%), January 19, 2031(106.000%), July 19, 2031(106.000%), January 19, 2032(106.000%), July 19, 2032(106.000%), January 19, 2032(106.000%), July 19, 2032(106.000%), January 19, 2034(106.000%), July 19, 2034(106.000%), January 19, 2034(106.000%), July 19, 2035(106.000%), January 19, 2035(106.000%), July 19, 2035(106.000%), January 19, 2036(106.000%), July 19, 2036(106.000%), January 19, 2037(106.000%), July 19, 2037(106.000%), January 19, 2037(106.000%), July 19, 2037(106.000%), January 19, 2037(106.000%), July 19, 2037(106.000%), January 19, 2038(106.000%)	July 19, 2026 (105.650%), January 19, 2029 (105.650%), April 19, 2029 (105.650%), Cutober 19, 2029 (105.650%), July 19, 2029 (105.650%), Cutober 19, 2029 (105.650%), January 19, 2030 (105.650%), April 19, 2030 (105.650%), January 19, 2031 (105.650%), October 19, 2031 (105.650%), January 19, 2031 (105.650%), October 19, 2031 (105.650%), July 19, 2031 (105.650%), October 19, 2031 (105.650%), July 19, 2032 (105.650%), October 19, 2031 (105.650%), July 19, 2032 (105.650%), October 19, 2032 (105.650%), July 19, 2032 (105.650%), October 19, 2033 (105.650%), July 19, 2033 (105.650%), October 19, 2033 (105.650%), January 19, 2034 (105.650%), April 19, 2035 (105.650%), January 19, 2035 (105.650%), October 19, 2034 (105.650%), January 19, 2035 (105.650%), October 19, 2034 (105.650%), January 19, 2036 (105.650%), October 19, 2036 (105.650%), January 19, 2036 (105.650%), October 19, 2036 (105.650%), January 19, 2036 (105.650%), October 19, 2036 (105.650%), January 19, 2036 (105.650%), October 19, 2037 (105.650%), January 19, 2037 (105.650%), October 19, 2037 (105.650%), January 19, 2037 (105.650%), April 19, 2037 (105.650%), January 19, 2038 (105.650%), April 19, 2037 (105.650%), January 19, 2037 (1	Jaury 19, 2029(105.700%), July 19, 2029(105.700%), January 19, 2039(105.700%), July 19, 2030(105.700%), January 19, 2031(105.700%), July 19, 2031(105.700%), January 19, 2031(105.700%), July 19, 2032(105.700%), January 19, 2032(105.700%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6%	5.65%	5.70%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	Unsubordinated No
36 Non-compliant transitioned features 37 If yes, specify non-compliant features	N/A	N/A	N/A
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	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1		Royal Bank of Canada				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632530940				
3		Province of Ontario				
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A				
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A				
5	Post-transitional Basel III rules	N/A				
6	Eligible at solo/group/group&solo	N/A				
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only				
9	Par value of instrument	EUR 14				
10		Liability - fair value option				
11	Original date of issuance	25-Jul-23				
12	Perpetual or dated	Dated				
13	ŭ ,	25-Jul-33				
14	Issuer call subject to prior supervisory approval	Yes				
15		July 25, 2025(105.170%)				
16	Subsequent call dates, if applicable					
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed				
18	Coupon rate and any related index	5.17%				
19	— · · · · · · · · · · · · · · · · · · ·	No				
20	Fully discretionary, partially discretionary or mandatory	Mandatory				
21	Existence of a step up or other incentive to redeem	No				
22	Noncumulative or cumulative	Non-cumulative				
23		Non-convertible				
24		N/A				
25	, , , , ,	N/A				
26	,	N/A				
27	, , ,	N/A				
28	. 1 3	N/A				
29	If convertible, specify issuer of instrument it converts into	N/A				
30		No				
31		N/A				
32	·	N/A				
33	If write-down, permanent or temporary	N/A				
34	If temporary write-down, description of write-down mechanism	N/A				
34a	Type of subordination	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated				
36	I	No				
37	If yes, specify non-compliant features	N/A				

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086ZS6	780086ZT4	780086ZW7	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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 15	CAD 5.75	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	26-Jul-23	26-Jul-23	26-Jul-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	26-Jul-33	26-Jul-33	26-Jul-27	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	July 26, 2025(105.550%)	July 26, 2025(106.000%)	July 26, 2025(105.550%)	
16 Subsequent call dates, if applicable	January 26, 2026(105.550%), July 26, 2026(105.550%),	January 26, 2026(106.000%), July 26, 2026(106.000%),	July 26, 2026(105.550%)	
	January 26, 2027(105.550%), July 26, 2027(105.550%), January 26, 2028(105.550%), July 26, 2028(105.550%), January 26, 2029(105.550%), July 26, 2029(105.550%), January 26, 2030(105.550%), July 26, 2030(105.550%), January 26, 2031(105.550%), July 26, 2031(105.550%), January 26, 2032(105.550%), July 26, 2032(105.550%), January 26, 2032(105.550%), July 26, 2032(105.550%), January 26, 2033(105.550%)	January 26, 2027(106.000%), July 26, 2027(106.000%), January 26, 2028(106.000%), July 26, 2028(106.000%), January 26, 2029(106.000%), July 26, 2029(106.000%), January 26, 2031(106.000%), July 26, 2030(106.000%), January 26, 2031(106.000%), July 26, 2031(106.000%), January 26, 2031(106.000%), July 26, 2032(106.000%), January 26, 2033(106.000%), July 26, 2032(106.000%), January 26, 2033(106.000%)		
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	5.55%	6%	5.50%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
or ii yes, specify non-compliant reatures	INV	ING	INV	

Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for priv	ate placement)	780086ZX5	780086ZY3	780086ZZ0
3 Governing law(s) of the instrument		Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TL/ instruments governed by foreign law)	AC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
Regulatory treatment			+	
4 Transitional Basel III rules		IN/A	N/A	N/A
5 Post-transitional Basel III rules		IN/A	N/A	N/A
6 Eligible at solo/group/group&solo		IN/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
21 (21 1 22 7			N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Amount recognised in regulatory capital (Currency in millions, as Par value of instrument	or most recent reporting date)	N/A - Amount eligible for TLAC only CAD 16.733	CAD 7	CAD 2.32
10 Accounting classification		Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance		7/31/2023	7/31/2023	7/31/2023
12 Perpetual or dated		Dated	Dated	Dated
13 Original maturity date		7/31/2033	7/31/2030	7/31/2033
14 Issuer call subject to prior supervisory approval		Yes	Yes	Yes
 Optional call date, contingent call dates and redemption amou Subsequent call dates, if applicable 	ınt	July 31, 2025(106.050%) January 31, 2026(106.050%), July 31, 2026(106.050%),	July 31, 2025(105.930%) July 31, 2026(105.930%), July 31, 2027(105.930%), July	July 31, 2025(105.720%) January 31, 2026(105.720%), July 31, 2026(105.720%),
		January 31, 2027(106.050%), July 31, 2027(106.050%), January 31, 2028(106.050%), July 31, 2028(106.050%), January 31, 2029(106.050%), July 31, 2029(106.050%), January 31, 2030(106.050%), July 31, 2030(106.050%), January 31, 2031(106.050%), July 31, 2031(106.050%), January 31, 2031(106.050%), July 31, 2031(106.050%), January 31, 2032(106.050%), July 31, 2032(106.050%), January 31, 2033(106.050%)	31, 2028(105.930%), July 31, 2029(105.930%)	January 31, 2027(105.720%), July 31, 2027(105.720%), July 31, 2027(105.720%), January 31, 2028(105.720%), July 31, 2029(105.720%), January 31, 2039(105.720%), July 31, 2039(105.720%), January 31, 2031(105.720%), July 31, 2030(105.720%), January 31, 2031(105.720%), July 31, 2031(105.720%), January 31, 2032(105.720%), July 31, 2032(105.720%), January 31, 2032(105.720%)
Coupons/dividends				
17 Fixed or floating dividend/coupon		Fixed	Fixed	Fixed
18 Coupon rate and any related index		6.05%	5.93%	5.72%
19 Existence of a dividend stopper		No	No	No
20 Fully discretionary, partially discretionary or mandatory		Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem		No	No	No
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible		Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)		N/A	N/A	N/A
25 If convertible, fully or partially		N/A	N/A	N/A
26 If convertible, conversion rate		N/A	N/A	N/A
27 If convertible, mandatory or optional conversion		N/A	N/A	N/A
28 If convertible, specify instrument type convertible into		N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into		N/A	N/A	N/A
30 Write-down feature		No	No	No
31 If write-down, write-down trigger (s)		N/A	N/A	N/A
32 If write-down, full or partial		N/A	N/A	N/A
33 If write-down, permanent or temporary		N/A	N/A	N/A
34 If temporary write-down, description of write-down mechan	nism	N/A	N/A	N/A
34a Type of subordination		Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrume	nt type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	. ,	la.	1	
36 Non-compliant transitioned features		No	No	No

Cherr TLAC instruments issued directly by the bank included in TLAC incl	Disclosure template for main features of regulatory capital instruments				
1 Sisser Royal Bank of Canada Royal B					
Total performance of CUSIP, ISIN, or Bloomberg identifier for private placement) 78014RPE4 78014					
Sovering lavely of the instrument New York New Yo					
Same New Which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Instruments governed by foreign law) Contractual					
Instruments governed by foreign lawy					
Transitional Basel III rules					
Post-transitional Based III rules					
Eligible at solicyroup/group&solo N/A					
Total					
R					
9 Par value of instrument					
10 Accounting classification Liability - fair value option Liability - fair value option Totignal date of issuance Tris 1731/2023 Tris 1731/2023	only				
11 Original date of issuance 7/31/2023 7/31/20					
11 Original date of issuance 7/31/2023 7/31/20					
12 Perpetual or dated Date					
13					
Issuer call subject to prior supervisory approval Yes Yes Yes					
15 Optional call date, contingent call dates and redemption amount July 31, 2024(105.400%) July 31, 2025(105.550%) July 31, 2025(105.550%)					
Subsequent call dates, if applicable Subsequent Sub					
17 Fixed or floating dividend/coupon Fixed Fixed 18 Coupon rate and any related index 5.40% 5.55% 5.65% 19 Existence of a dividend stopper No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A	y 31, 2027(105.650%), y 31, 2028(105.650%), y 31, 2029(105.650%), y 31, 2030(105.650%), y 31, 2031(105.650%),				
18 Coupon rate and any related index 5.40% 5.55% 5.55% 5.65% 19 Existence of a dividend stopper No					
19 Existence of a dividend stopper No No No No No 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 11 Existence of a step up or other incentive to redeem No					
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory 21 Existence of a step up or other incentive to redeem No					
21 Existence of a step up or other incentive to redeem No No No 22 Noncumulative or cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A					
22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A					
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A					
24 If convertible, conversion trigger (s) N/A N/A N/A					
25 If convertible, fully or partially N/A N/A N/A N/A					
26 If convertible, conversion rate N/A N/A N/A N/A					
27 If convertible, mandatory or optional conversion N/A N/A N/A N/A					
28 If convertible, specify instrument type convertible into N/A N/A N/A N/A					
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A					
30 Write-down feature No No No					
31 If write-down, write-down trigger (s) N/A N/A N/A					
32 If write-down, full or partial N/A N/A N/A					
33 If write-down, permanent or temporary N/A N/A N/A					
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A					
34a Type of subordination Exemption Exemption Exemption	*				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated					
36 Non-compliant transitioned features No No No	•				
37 If yes, specify non-compliant features N/A N/A N/A N/A					

	Disclosu	re template for main features of regulatory capital instruit Other TLAC instruments issued directly by the bank	ments		
_		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RPH7	78014RPJ3	780086A20	
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	Contractual	Contractual	N/A	
	instruments governed by foreign law)				
_	Regulatory treatment	N/A	N/A	N/A	
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A	
6	Eliqible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 3	USD 2.49	CAD 0.233	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	7/31/2023	7/31/2023	8/1/2023	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	7/31/2038	7/31/2028	8/1/2033	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	July 31, 2028(105.450%) October 31, 2028(105.450%), January 31,	July 31, 2025(105.500%) January 31, 2026(105.500%), July 31, 2026(105.500%),	August 1, 2027(105.750%), February 1, 2028(105.750%), August 1, 2028(105.750%),	
		2029(105.450%), April 30, 2029(105.450%), July 31, 2029(105.450%), Cotober 31, 2029(105.450%), Cotober 31, 2029(105.450%), Cotober 31, 2029(105.450%), April 30, 2030(105.450%), July 31, 2030(105.450%), October 31, 2030(105.450%), July 31, 2031(105.450%), October 31, 2031(105.450%), July 31, 2031(105.450%), October 31, 2031(105.450%), Junuary 31, 2032(105.450%), April 30, 2032(105.450%), July 31, 2032(105.450%), April 30, 2032(105.450%), July 31, 2033(105.450%), April 30, 2032(105.450%), July 31, 2033(105.450%), October 31, 2033(105.450%), July 31, 2033(105.450%), April 30, 2034(105.450%), July 31, 2034(105.450%), April 30, 2034(105.450%), July 31, 2034(105.450%), April 30, 2035(105.450%), July 31, 2035(105.450%), October 31, 2035(105.450%), July 31, 2035(105.450%), October 31, 2035(105.450%), July 31, 2036(105.450%), October 31, 2036(105.450%), July 31, 2036(105.450%), October 31, 2036(105.450%), January 31, 2035(105.450%), October 31, 2036(105.450%), January 31, 2035(105.450%), October 31, 2036(105.450%), January 31, 2037(105.450%), October 31, 2037(105.450%), January 31, 2037(105.450%), October 31, 2037(105.450%), January 31, 2037(105.450%), April 30, 2038(105.450%), January 31, 2035(105.450%), April 30, 2037(105.450%), January 31, 2035(105.450%), April 30, 2037(105.450%), January 31, 2035(105.450%), April 30, 2037(105.450%), January 31, 2035(105.450%), April 30, 2038(105.450%), January 31, 2035(105.450%), April 30, 2038(105.4	January 31, 2027(105.500%), July 31, 2027(105.500%), January 31, 2028(105.500%)	February 1, 2029(105.750%), August 1, 2029(105.750%), February 1, 2030(105.750%), August 1, 2030(105.750%), February 1, 2031(105.750%), August 1, 2031(105.750%), February 1, 2032(105.750%), August 1, 2032(105.750%), February 1, 2033(105.750%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.45%	5.50%	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	No No	
22	Noncumulative or cumulative Convertible or non-convertible	Non-cumulative Non-convertible	Non-cumulative	Non-cumulative Non-convertible	
24	If convertible, conversion trigger (s)	N/A	Non-convertible N/A	N/A	
25	If convertible, fully or partially	N/A	IN/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	Unsubordinated No	
37	If yes, specify non-compliant features	N/A	IN/A	N/A	
	X	l	l ·	1.	

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2596502836	XS2608719352			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	JPY 500	AUD 10			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	9-May-23	1-Jun-23			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	10-May-30	1-Jun-33			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	May 10, 2026(101.050%)	June 01, 2028(105.80%)			
16	Subsequent call dates, if applicable	November 10, 2026(101.050%), May 10, 2027(101.050%),				
	• • • • • • • • • • • • • • • • • • • •	November 10, 2027(101.050%), May 10, 2028(101.050%),				
		November 10, 2028(101.050%), May 10, 2029(101.050%),				
		November 12, 2029(101.050%)				
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed			
18	Coupon rate and any related index	1.05%	5.80%			
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			
_ <u> </u>	in you, opening non-compliant foundred	1	1.4			

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2632532136	780086A46	780086A53	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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 Eliqible at solo/qroup/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	EUR 2.8	CAD 6.619	USD 1.7	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	2-Aug-23	3-Aug-23	8-Aug-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	2-Aug-33	3-Aug-33	8-Aug-28	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	August 2, 2024(105.490000%)	August 3, 2025(106.100%),	'August 8, 2026(105.640%)	
Subsequent call dates, if applicable	August 2, 2025(110,980000%), August 2, 2026(116.470000%), August 2, 2027(121.960000%), August 2, 2027(121.960000%), August 2, 2029(132.940000%), August 2, 2030(138.430000%), August 2, 2031(143.920000%), August 2, 2032(149.410000%)	February 3, 2026(106.100%), August 3, 2026(106.100%), February 3, 2027(106.100%), August 3, 2027(106.100%), February 3, 2028(106.100%), August 3, 2028(106.100%), February 3, 2029(106.100%), August 3, 2029(106.100%), February 3, 2031(106.100%), August 3, 2030(106.100%), February 3, 2031(106.100%), August 3, 2031(106.100%), February 3, 2031(106.100%), August 3, 2031(106.100%), February 3, 2032(106.100%), August 3, 2032(106.100%), February 3, 2033(106.100%)	November 8, 2026(105.640%), February 8, 2027(105.640%), August 8, 2027(105.640%), November 8, 2027(105.640%), February 8, 2028(105.640%), May 8, 2028(105.640%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Zero	Fixed	Fixed	
18 Coupon rate and any related index	5.49% Compounded and Paid at Marurity	6.10%	5.64%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086A61	78014RPM6	XS2632517251	
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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	USD 5.64	GBP 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	9-Aug-23	9-Aug-23	9-Aug-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	9-Aug-38	9-Aug-30	9-Aug-26	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	August 9, 2025(106.750%)	August 9, 2028(105.500%)		
16 Subsequent call dates, if applicable	August 9, 2026(106.750%), August 9, 2027(106.750%), August 9, 2026(106.750%), August 9, 2029(106.750%), August 9, 2030(106.750%), August 9, 2031(106.750%), August 9, 2032(106.750%), August 9, 2033(106.750%), August 9, 2034(106.750%), August 9, 2035(106.750%), August 9, 2036(106.750%), August 9, 2037(106.750%)	February 9, 2029(105.500%), August 9, 2029(105.500%), February 9, 2030(105.500%)		
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Float	
18 Coupon rate and any related index	6.75%	5.50%	SONIA, subject to cap and floor	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086A79	780086A87	780086A95
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	nstruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.5	CAD 22.055	CAD 3.35
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	11-Aug-23	11-Aug-23	11-Aug-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	11-Aug-30	11-Aug-33	11-Aug-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 11, 2025(106.260%)	August 11, 2025(106.250%)	August 11, 2025(106.000%)
16	Subsequent call dates, if applicable	August 11, 2026(106.260%), August 11, 2027(106.260%),	February 11, 2026(106.250%), August 11,	February 11, 2026(106.000%), August 11,
		August 11, 2028(106.260%), August 11, 2029(106.260%)	2026(106.250%), February 11, 2027(106.250%), August	2026(106.000%), February 11, 2027(106.000%), August
			11, 2027(106.250%), February 11, 2028(106.250%),	11, 2027(106.000%), February 11, 2028(106.000%),
			August 11, 2028(106.250%), February 11,	August 11, 2028(106.000%), February 11,
			2029(106.250%), August 11, 2029(106.250%), February	2029(106.000%), August 11, 2029(106.000%), February
			11, 2030(106.250%), August 11, 2030(106.250%),	11, 2030(106.000%), August 11, 2030(106.000%),
			February 11, 2031(106.250%), August 11,	February 11, 2031(106.000%), August 11,
			2031(106.250%), February 11, 2032(106.250%), August	2031(106.000%), February 11, 2032(106.000%), August
			11, 2032(106.250%), February 11, 2033(106.250%)	11, 2032(106.000%), February 11, 2033(106.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.26%	6.25%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No No	No No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	IN/A	IN/A	N/A
34a	Type of subordination		-	
_		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No .	No No	No No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main feature:	s of regulatory capital instruments	
	Other TLAC instruments iss	<u> </u>	
	Included in TLAC not include	led 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)	780086B29	78014RPP9
3	Governing law(s) of the instrument	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual
	instruments governed by foreign law)		
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as 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 6.125
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Aug-23	16-Aug-23
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15-Aug-33	16-Aug-38
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 15, 2025(106.050%)	August 16, 2026(106.000%)
		2026(106.050%), February 15, 2027(106.050%), August 15, 2027(106.050%), February 15, 2028(106.050%), August 15, 2028(106.050%), February 15, 2029(106.050%), August 15, 2029(106.050%), August 15, 2030(106.050%), February 15, 2031(106.050%), August 15, 2030(106.050%), February 15, 2031(106.050%), February 15, 2031(106.050%), February 15, 2032(106.050%), August 15, 2032(106.050%), February 15, 2033(106.050%)	2027(106.000%), February 16, 2028(106.000%), August 16, 2028(106.000%), February 16, 2029(106.000%), August 16, 2029(106.000%), February 16, 2030(106.000%), August 16, 2030(106.000%), August 16, 2031(106.000%), February 16, 2032(106.000%), August 16, 2031(106.000%), February 16, 2032(106.000%), February 16, 2033(106.000%), February 16, 2033(106.000%), February 16, 2034(106.000%), August 16, 2034(106.000%), August 16, 2036(106.000%), August 16, 2036(106.000%), August 16, 2036(106.000%), February 16, 2036(106.000%), August 16, 2036(106.000%), February 16, 2037(106.000%), August 16, 2038(106.000%), February 16, 2037(106.000%), February 16, 2038(106.000%)
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	6.05%	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	s of regulatory capital instruments	
	Other TLAC instruments iss		
	Included in TLAC not include		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RPR5	78014RPS3
3	Governing law(s) of the instrument	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual
	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 2.307	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Aug-23	16-Aug-23
12	Perpetual or dated	Dated	Dated
13	Original maturity date	16-Aug-33	16-Aug-38
14	Issuer call subject to prior supervisory approval	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	August 16, 2025(105.800%) February 16, 2026(105.800%), August 16,	August 16, 2028(105.600%) November 16, 2028(105.600%), February 16,
		16, 2027(105.800%), February 16, 2028(105.800%), August 16, 2028(105.800%), February 16, 2029(105.800%), August 16, 2029(105.800%), February 16, 2030(105.800%), August 16, 2030(105.800%), February 16, 2031(105.800%), August 16, 2031(105.800%), February 16, 2032(105.800%), February 16, 2032(105.800%), August 16, 2032(105.800%), February 16, 2033(105.800%)	2029(105.600%), November 16, 2029(105.600%), February 16, 2030(105.600%), May 16, 2030(105.600%), August 16, 2030(105.600%), November 16, 2030(105.600%), February 16, 2031(105.600%), May 16, 2031(105.600%), Pebruary 16, 2031(105.600%), May 16, 2031(105.600%), August 16, 2031(105.600%), November 16, 2032(105.600%), February 16, 2032(105.600%), November 16, 2032(105.600%), February 16, 2033(105.600%), May 16, 2033(105.600%), November 16, 2032(105.600%), May 16, 2033(105.600%), November 16, 2033(105.600%), November 16, 2033(105.600%), November 16, 2034(105.600%), May 16, 2034(105.600%), August 16, 2034(105.600%), November 16, 2034(105.600%), August 16, 2035(105.600%), November 16, 2035(105.600%), November 16, 2036(105.600%), February 16, 2036(105.600%), May 16, 2036(105.600%), November 16, 2036(105.600%), May 16, 2037(105.600%), November 16, 2037(105.600%), May 16, 2037(105.600%), November 16, 2037(105.600%), May 16, 2037(105.600%), November 16, 2038(105.600%), February 16, 2037(105.600%), May 16, 2037(105.600%), February 16, 2037(105.600%), May 16, 2037(105.600%), February 16, 2037(105.600%), May 16, 2038(105.600%), February 16, 2037(105.600%), May 16, 2037(105.600%), February 16, 2037(105.600%), May 16, 2038(105.600%), February 16, 2038(105.600%), May 16, 2038(105.600%), February 16, 2037(105.600%), May 16, 2038(105.600%), February 16, 2038(105.600%), May 16, 2038(105.600%), February 16, 2038(105.6
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5.80%	5.60%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A
30	Write-down feature	No .	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A

Disclos	ure template for main features of regulatory capital instru	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086B78	780086B45	780086B52
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 1.5	CAD 7	CAD 9
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	18-Aug-23	22-Aug-23	22-Aug-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	18-Aug-33	22-Aug-33	22-Aug-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	August 18, 2025(106.450%)	August 22, 2025(105.900%)	August 22, 2025(105.450%)
16 Subsequent call dates, if applicable	February 18, 2026(106.450%), August 18,	February 22, 2026(105.900%), August 22,	February 22, 2026(105.450%), August 22,
	2026(106.450%), February 18, 2027(106.450%), August	2026(105.900%), February 22, 2027(105.900%), August	2026(105.450%), February 22, 2027(105.450%), August
	18, 2027(106.450%), February 18, 2028(106.450%),	22, 2027(105.900%), February 22, 2028(105.900%),	22, 2027(105.450%), February 22, 2028(105.450%),
	August 18, 2028(106.450%), February 18,	August 22, 2028(105.900%), February 22,	August 22, 2028(105.450%), February 22,
	2029(106.450%), August 18, 2029(106.450%), February	2029(105.900%), August 22, 2029(105.900%), February	2029(105.450%), August 22, 2029(105.450%), February
	18, 2030(106.450%), August 18, 2030(106.450%),	22, 2030(105.900%), August 22, 2030(105.900%),	22, 2030(105.450%), August 22, 2030(105.450%),
	February 18, 2031(106.450%), August 18,	February 22, 2031(105.900%), August 22,	February 22, 2031(105.450%), August 22,
	2031(106.450%), February 18, 2032(106.450%), August 18, 2032(106.450%), February 18, 2033(106.450%)	2031(105.900%), February 22, 2032(105.900%), August 22, 2032(105.900%), February 22, 2033(105.900%)	2031(105.450%), February 22, 2032(105.450%), August 22, 2032(105.450%), February 22, 2033(105.450%)
	16, 2032(106.450%), February 16, 2033(106.450%)	22, 2032(105.900%), February 22, 2033(105.900%)	22, 2032(105.450%), February 22, 2033(105.450%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.45%	5.90%	5.45%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
	No	No No	No No
	N/A	N/A	
31 If write-down, write-down trigger (s)	N/A N/A	N/A N/A	N/A N/A
	N/A	N/A	N/A
	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism		•	
34a Type of subordination	Exemption	Exemption	Exemption
25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No No	No	No No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosi	are template for main features of regulatory capital instru	iments	
2.65.65	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086B86	780086B94	780086C28
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 7.37	CAD 3.4	CAD 1.5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	22-Aug-23	23-Aug-23	23-Aug-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	22-Aug-33	23-Aug-28	23-Aug-38
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	August 22, 2028(105.900%)	August 23, 2025(105.900%)	August 23, 2026(106.870%)
Subsequent call dates, if applicable	February 22, 2029(105.90%), August 22, 2030(105.900%), February 22, 2030(105.900%), August 22, 2030(105.900%), February 22, 2031(105.900%), August 22, 2031(105.900%), February 22, 2032(105.900%), August 22, 2032(105.900%), August 22, 2032(105.900%), February 22, 2033(105.900%)	February 23, 2026(105.900%), August 23, 2026(105.900%), February 23, 2027(105.900%), August 23, 2027(105.900%), February 23, 2028(105.900%)	February 23, 2027(106.870%), August 23, 2027(106.870%), February 23, 2028(106.870%), February 23, 2029(106.870%), August 23, 2028(106.870%), February 23, 2029(106.870%), August 23, 2030(106.870%), August 23, 2031(106.870%), February 23, 2031(106.870%), August 23, 2031(106.870%), August 23, 2032(106.870%), February 23, 2032(106.870%), February 23, 2032(106.870%), February 23, 2034(106.870%), February 23, 2034(106.870%), August 23, 2034(106.870%), August 23, 2034(106.870%), February 23, 2035(106.870%), August 23, 2035(106.870%), February 23, 2035(106.870%), August 23, 2036(106.870%), February 23, 2037(106.870%), August 23, 2036(106.870%), February 23, 2037(106.870%), February 23, 2037(106.870%), February 23, 2037(106.870%), February 23, 2037(106.870%), February 23, 2038(106.870%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.90%	5.90%	6.87%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	re template for main features of regulatory capital instru	iments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086C36	780086C44	780086C77
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.58	CAD 1	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	25-Aug-23	25-Aug-23	25-Aug-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	25-Aug-33	25-Aug-33	25-Aug-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	August 25, 2025(106.050%)	August 25, 2025(106.300%)	August 25, 2028(105.950%)
16	Subsequent call dates, if applicable	February 25, 2026(106.050%), August 25,	February 25, 2026(106.300%), August 25,	February 25, 2029(105.950%), August 25,
1 '0	Cabbequerit can dates, if approache	2026(106.050%), February 25, 2027(106.050%), August	2026(106.300%), February 25, 2027(106.300%), August	2029(105.950%), February 25, 2030(105.950%), August
		25, 2027(106.050%), February 25, 2028(106.050%),	25, 2027(106.300%), February 25, 2028(106.300%),	25, 2030(105.950%), February 25, 2031(105.950%),
		August 25, 2028(106.050%), February 25,	August 25, 2028(106.300%), February 25,	August 25, 2031(105.950%), February 25,
		2029(106.050%), August 25, 2029(106.050%), February	2029(106.300%), August 25, 2029(106.300%), February	2032(105.950%), August 25, 2032(105.950%), February
		25. 2030(106.050%), August 25. 2030(106.050%).	25, 2030(106.300%), August 25, 2030(106.300%),	25, 2033(105.950%)
		February 25, 2031(106.050%), August 25,	February 25, 2031(106.300%), August 25,	25, 2000(100.00075)
		2031(106.050%), February 25, 2032(106.050%), August	2031(106.300%), February 25, 2032(106.300%), August	
		25, 2032(106.050%), February 25, 2033(106.050%)	25, 2032(106.300%), February 25, 2033(106.300%)	
		20, 2002(100:00070), 1 02/44/1 20, 2000(100:00070)	25, 2552(155.55575); 1 55.44.1 y 25, 2555(155.55575)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.05%	6.30%	5.95%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No No
37	If yes, specify non-compliant features	IN/A	N/A	N/A
31	ii yes, specify non-compliant features	INA	INA	IN/A

	Disclosur	re template for main features of regulatory capital instru	monte	
		Other TLAC instruments issued directly by the bank	ments	
		Included in TLAC not included in regulatory capital		
1		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086C85	78014RPY0	780086D43
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	N/A	Contractual	N/A
	instruments governed by foreign law)			
<u> </u>	Regulatory treatment			
4		N/A	N/A	N/A
5 6		N/A N/A	N/A N/A	N/A N/A
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9		CAD 12.8	USD 5	CAD 5
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	28-Aug-23	28-Aug-23	29-Aug-23
12		Dated	Dated	Dated
13		28-Aug-33	28-Aug-43	29-Aug-38
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	August 28, 2028(106.000%) February 28, 2029(106.000%), August 28,	August 28, 2028(106.000%) November 28, 2028(106.000%), February 28,	August 29, 2025(107.150%) August 29, 2026(107.150%), August 29, 2027(107.150%),
		2029(106.000%), February 28, 2030(106.000%), August 28, 2030(106.000%), February 28, 2031(106.000%), February 28, 2031(106.000%), August 28, 2032(106.000%), August 28, 2032(106.000%), February 28, 2033(106.000%), February 28, 2033(106.000%),	2029(106.00%), November 28, 2029(106.00%), August 28, 2030(106.00%), November 28, 2029(106.00%), February, 28, 2030(106.00%), November 28, 2029(106.00%), February, 28, 2030(106.00%), May 28, 2030(106.00%), August 28, 2030(106.00%), May 28, 2030(106.00%), February, 28, 2031(106.00%), May 28, 2031(106.00%), February, 28, 2032(106.00%), May 28, 2032(106.00%), February, 28, 2032(106.00%), May 28, 2032(106.00%), February, 28, 2032(106.00%), November 28, 2032(106.00%), February, 28, 2033(106.00%), November 28, 2033(106.00%), February, 28, 2033(106.00%), November 28, 2033(106.00%), August 28, 2034(106.00%), November 28, 2034(106.00%), February, 28, 2036(106.00%), November 28, 2036(106.00%), February, 28, 2037(106.00%), November 28, 2037(106.00%), February, 28, 2038(106.00%), November 28, 2037(106.00%), February, 28, 2038(106.00%), November 28, 2038(106.00%), February, 28, 204(106.00%), November 28, 2041(106.00%), February, 28, 204(106.00%), November 28, 2041(106.00%), February, 28, 2041(106.00%), November 28, 2041(106.00%), February, 28, 2042(106.00%), November 28, 20	August 29, 2028(107.150%), August 29, 2029(107.150%), August 29, 2031(107.150%), August 29, 2031(107.150%), August 29, 2031(107.150%), August 29, 2032(107.150%), August 29, 2035(107.150%), August 29, 2036(107.150%), August 29, 2036(107.150%), August 29, 2036(107.150%), August 29, 2037(107.150%)
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	6.00%	7.15%
19		No No	No No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25		N/A	N/A	N/A
26		N/A	N/A	N/A
27		N/A	N/A	N/A
29		N/A N/A	N/A N/A	N/A N/A
30		No No	No No	No
31		N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33		N/A	N/A	N/A
34		N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	Unsubordinated No
		N/A	N/A	N/A
31	n you, opoury non-compliant routered	1.97.1	1.00.	100.5

Disclos	ure template for main features of regulatory capital instr	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQA1	780086D27	780086D35
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e Contractual	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 119.5	CAD 10.089	CAD 7.46
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	29-Aug-23	30-Aug-23	30-Aug-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	29-Aug-25	30-Aug-28	30-Aug-28
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	August 29, 2024(106.070%)	August 30, 2025(106.000%),	August 30, 2025(105.800%)
16 Subsequent call dates, if applicable	February 28, 2025(106.070%)	February 28, 2026(106.000%), August 30,	February 28, 2026(105.800%), August 30,
		2026(106.000%), February 28, 2027(106.000%), August	2026(105.800%), February 28, 2027(105.800%), August
		30, 2027(106.000%), February 29, 2028(106.000%)	30, 2027(105.800%), February 29, 2028(105.800%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.07%	6.00%	5.80%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	re template for main features of regulatory capital instru	iments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086D50	780086D68	780086D76
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
За	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		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 5.715	USD 6.328	CAD 7.69
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Aug-23	30-Aug-23	30-Aug-23
12		Dated	Dated	Dated
13		30-Aug-28	30-Aug-28	30-Aug-33
14		Yes	Yes	Yes
15		August 30, 2025(106.250%)	August 30, 2025(106.050%)	August 30, 2026(106.250%)
16	Subsequent call dates, if applicable	February 28, 2026(106.250%), August 30, 2026(106.250%), February 28, 2027(106.250%), August 30, 2027(106.250%), February 29, 2028(106.250%)	February 28, 2026(106.050%), August 30, 2026(106.050%), February 28, 2027(106.050%), August 30, 2027(106.050%), February 29, 2028(106.050%)	February 28, 2027(106.250%), August 30, 2027(106.250%), February 29, 2028(106.250%), August 30, 2028(106.250%), February 28, 2029(106.250%), August 30, 2028(106.250%), February 28, 2030(106.250%), August 30, 2030(106.250%), February 28, 2031(106.250%), August 30, 2031(106.250%), February 29, 2032(106.250%), August 30, 2031(106.250%), February 29, 2032(106.250%), August 30, 2032(106.250%), February 28, 2033(106.250%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.25%	6.05%	6.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, write-down trigger (s)	N/A	N/A	N/A
33	If write-down, run or partial	N/A	N/A	N/A
34		N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36		No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features	s of regulatory capital instruments	
	Other TLAC instruments iss	<u> </u>	
	Included in TLAC not include	ded in regulatory capital	
1	Issuer	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086D84	78014RPU8
3	Governing law(s) of the instrument	Province of Ontario	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual
	instruments governed by foreign law)		
	Regulatory treatment		
4	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as 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 6.855	USD 2.88
10	Accounting classification	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Aug-23	30-Aug-23
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30-Aug-25	30-Aug-38
14	Issuer call subject to prior supervisory approval	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	August 30, 2024(105.550%) February 28, 2025(105.550%)	August 30, 2026(106.100%) February 28, 2027(106.100%), August 30,
			2027(106.100%), February 29, 2028(106.100%), August 30, 2028(106.100%), February 28, 2029(106.100%), August 30, 2029(106.100%), February 28, 2030(106.100%), August 30, 2030(106.100%), February 28, 2031(106.100%), August 30, 2031(106.100%), February 29, 2032(106.100%), August 30, 2032(106.100%), February 28, 2033(106.100%), February 28, 2033(106.100%), February 28, 2033(106.100%), August 30, 2033(106.100%), February 28, 2035(106.100%), August 30, 2036(106.100%), August 30, 2036(106.100%), February 29, 2036(106.100%), August 30, 2036(106.100%), February 28, 2037(106.100%), August 30, 2037(106.100%), February 28, 2038(106.100%), February 28, 2037(106.100%), February 28, 2038(106.100%),
	Coupons/dividends		
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	5.55%	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
	If write-down, permanent or temporary	N/A	N/A
33		Intra	Int/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34 34a	Type of subordination	Exemption	Exemption
34 34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated	Exemption Unsubordinated
34 34a	Type of subordination	Exemption Unsubordinated No	Exemption

Disclose	are template for main features of regulatory capital instru	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RPV6	78014RPX2	XS2653221742
3 Governing law(s) of the instrument	New York	New York	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only USD 13.697	N/A - Amount eligible for TLAC only USD 4.147	N/A - Amount eligible for TLAC only
9 Par value of instrument 10 Accounting classification			USD 1.18
10 Accounting classification 11 Original date of issuance	Liability - fair value option	Liability - fair value option 30-Aug-23	Liability - fair value option
11 Original date of issuance 12 Percetual or dated	30-Aug-23 Dated	Dated	30-Aug-23 Dated
12 Perpetual or dated 13 Original maturity date	30-Aug-33	30-Aug-28	30-Aug-28
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	August 30, 2025(106.000%)	August 30, 2025(105,750%)	August 31, 2027(105.450%)
16 Subsequent call dates, if applicable	February 28, 2026(106.000%), August 30,	February 28, 2026(105.750%), August 30,	August 31, 2027 (105.450%)
	2026(106.000%), February 28, 2027(106.000%), August 30, 2027(106.000%), February 29, 2028(106.000%), August 30, 2028(106.000%), February 28, 2029(106.000%), August 30, 2029(106.000%), February 28, 2030(106.000%), August 30, 2030(106.000%), February 28, 2031(106.000%), August 30, 2031(106.000%), February 29, 2032(106.000%), August 30, 2032(106.000%), February 29, 2032(106.000%), August 30, 2032(106.000%), February 28, 2033(106.000%)	2026(105.750%), February 28, 2027(105.750%), August 30, 2027(105.750%), February 29, 2028(105.750%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.00%	5.75%	5.45%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclos	ure template for main features of regulatory capital instr	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086B60	780086C51	780086C69
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only CAD 13	N/A - Amount eligible for TLAC only
			CAD 11
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance 12 Perpetual or dated	31-Aug-23 Dated	31-Aug-23 Dated	31-Aug-23 Dated
12 Perpetual or dated 13 Original maturity date			
	31-Aug-28 Yes	31-Aug-38 Yes	31-Aug-38 Yes
Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	Yes August 31, 2025(105.350%)	Yes August 31, 2028(105,770%)	Yes August 31, 2028(106,070%)
16 Subsequent call dates, if applicable	February 28, 2026(105.350%), August 31,	February 28, 2029(105.770%), August 31,	February 28, 2029(106.070%), August 31,
	2026(105.350%), February 28, 2027(105.350%), August 31, 2027(105.350%), February 29, 2028(105.350%)	2029(105.770%), February 28, 2030(105.770%), August 31, 2030(105.770%), February 28, 2031(105.770%), August 31, 203(105.770%), February 29, 2032(105.770%), August 31, 2032(105.770%), February 28, 2033(105.770%), August 31, 2033(105.770%), February 28, 2034(105.770%), February 28, 2035(105.770%), August 31, 2034(105.770%), February 28, 2036(105.770%), August 31, 2035(105.770%), February 29, 2036(105.770%), August 31, 2036(105.770%), February 28, 2038(105.770%), February 28, 2038(105.770%), February 28, 2038(105.770%), February 28, 2038(105.770%), August 31, 2037(105.770%), February 28, 2038(105.770%)	2029(106.070%), February 28, 2030(106.070%), August 31, 2030(106.070%), February 28, 2031(106.070%), August 31, 2031(106.070%), February 29, 2032(106.070%), August 31, 2032(106.070%), February 28, 2033(106.070%), August 31, 2032(106.070%), February 28, 2034(106.070%), August 31, 2035(106.070%), August 31, 2035(106.070%), February 28, 2035(106.070%), August 31, 2035(106.070%), February 29, 2035(106.070%), August 31, 2035(106.070%), February 29, 2036(106.070%), February 29, 2036(106.070%), February 28, 2037(106.070%), August 31, 2037(106.070%), February 28, 2038(106.070%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.35%	5.77%	6.07%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

3 Governing law(s) of the ins 3a Means by which enforceabili instruments governed by for Regulatory treatment 4 Transitional Basel III ru 5 Post-transitional Basel 6 Eligible at solo/group/g 7 Instrument type (types 8 Amount recognised in regu 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 of	P. ISIN, or Bloomberg identifier for private placement) trument tyr requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible eign law) alles Ill rules roup&solo to be specified by jurisdiction) latory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	re template for main features of regulatory capital instru Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital Royal Bank of Canada 780086E26 Province of Ontario N/A N/A N/A N/A N/A N/A N/A N/A	Royal Bank of Canada 780086E34 Province of Ontario N/A N/A N/A N/A N/A N/A N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	Royal Bank of Canada 780086C93 Province of Ontario N/A N/A N/A N/A N/A Other TLAC instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
2 Unique identifier (eg CUSII 3 Governing law(s) of the ins 3 Means by which enforceabili instruments governed by for Regulatory treatment 4 Transitional Basel III ru 5 Post-transitional Basel III ru 6 Eligible at solo/group/g 7 Instrument type (types 8 Amount recognised in regu 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 s 15 Optional call date, cont	strument try requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible reign law) Illes IIII rules proup&solo to be specified by jurisdiction) Julatory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	Included in TLAC not included in regulatory capital Royal Bank of Canada 780086E26 Province of Ontario NIA NIA NIA NIA NIA Other TLAC Instruments NIA - Amount eligible for TLAC only CAD 7.443 Liability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	780086E34 Province of Ontario N/A N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	780086C93 Province of Ontario N/A N/A N/A N/A N/A N/A N/A N/A
2 Unique identifier (eg CUSII 3 Governing law(s) of the ins 3 Means by which enforceabili instruments governed by for Regulatory treatment 4 Transitional Basel III ru 5 Post-transitional Basel III ru 6 Eligible at solo/group/g 7 Instrument type (types 8 Amount recognised in regu 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 s 15 Optional call date, cont	strument try requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible reign law) Illes IIII rules proup&solo to be specified by jurisdiction) Julatory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	Royal Bank of Canada 780086E26 Province of Ontario N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 7.443 Liability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	780086E34 Province of Ontario N/A N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	780086C93 Province of Ontario N/A N/A N/A N/A N/A N/A N/A N/A
3 Governing law(s) of the ins 3a Means by which enforceabili instruments governed by for Regulatory treatment 4 Transitional Basel III ru 5 Post-transitional Basel 6 Eligible at solo/group/g 7 Instrument type (types 8 Amount recognised in regu 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 s 15 Optional call date, conf	strument try requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible reign law) Illes IIII rules proup&solo to be specified by jurisdiction) Julatory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	780086E26 Province of Ontario N/A N/A N/A N/A N/A N/A N/A N/A	780086E34 Province of Ontario N/A N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	Province of Ontario N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
3 Governing law(s) of the ins 3a Means by which enforceabili instruments governed by for Regulatory treatment 4 Transitional Basel III ru 5 Post-transitional Basel 6 Eligible at solo/group/g 7 Instrument type (types 8 Amount recognised in regu 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 s 15 Optional call date, conf	strument try requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible reign law) Illes IIII rules proup&solo to be specified by jurisdiction) Julatory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	Province of Ontario N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 7.443 Liability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	Province of Ontario N/A N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.967 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	Province of Ontario N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
3a Means by which enforceabili instruments governed by for Regulatory treatment 4 Transitional Basel III ru 5 Post-transitional Basel III ru 5 Post-transitional Basel 6 Eligible at solo/group/g 7 Instrument type (types 8 Amount recognised in regulation 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 15 Optional call date, confirmed 15 Optional call date	ity requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible eign law) ules Illi rules roup&solo to be specified by jurisdiction) ulatory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 7.443 Liability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	N/A N/A N/A N/A Other TLAC instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - Fair value option 5-Sep-23 Dated 5-Sep-38 Yes
instruments governed by for Regulatory treatment 4 Transitional Basel III ru 5 Post-transitional Basel 6 Eligible at solo/group/g 7 Instrument type (types 8 Amount recognised in regulation of the solognised in regulation of the solognised in the	reign law) illes Ill rules roup&solo to be specified by jurisdiction) illatory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 7.443 Liability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
4 Transitional Basel III ru 5 Post-transitional Basel 6 Eligible at solo/group/g 7 Instrument type (types 8 Amount recognised in regu 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 s 15 Optional call date, conf	Ill rules roup&solo to be specified by jurisdiction) lialory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 7.443 Llability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
5 Post-transitional Basel 6 Eligible at solo/group/g 7 Instrument type (types 8 Amount recognised in regu 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 s 15 Optional call date, conf	Ill rules roup&solo to be specified by jurisdiction) lialory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 7.443 Llability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
6 Eligible at solo/group/g 7 Instrument type (types 8 Amount recognised in regu 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 s 15 Optional call date, conf	roup&solo to be specified by jurisdiction) latory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 7.443 Liability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
7 Instrument type (types 8 Amount recognised in regule 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 15 Optional call date, cont	to be specified by jurisdiction) ilatory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	Other TLAC Instruments NIA - Amount eligible for TLAC only CAD 7.443 Liability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	Other TLAC Instruments NIA - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
8 Amount recognised in regu 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 s 15 Optional call date, con	ulatory capital (Currency in millions, as of most recent reporting date) supervisory approval tingent call dates and redemption amount	N/A - Amount eligible for TLAC only CAD 7.443 Liability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	N/A - Amount eligible for TLAC only USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
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 s 15 Optional call date, conf	supervisory approval tingent call dates and redemption amount	CAD 7.443 Liability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	USD 1.957 Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	CAD 1.5 Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior s 15 Optional call date, conf	tingent call dates and redemption amount	Liability - fair value option 31-Aug-23 Dated 31-Aug-33 Yes	Liability - fair value option 5-Sep-23 Dated 5-Sep-33 Yes	Liability - fair value option 5-Sep-23 Dated 5-Sep-38 Yes
11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior s 15 Optional call date, conf	tingent call dates and redemption amount	31-Aug-23 Dated 31-Aug-33 Yes	5-Sep-23 Dated 5-Sep-33 Yes	5-Sep-23 Dated 5-Sep-38 Yes
12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior s 15 Optional call date, cont	tingent call dates and redemption amount	Dated 31-Aug-33 Yes	Dated 5-Sep-33 Yes	Dated 5-Sep-38 Yes
13 Original maturity date 14 Issuer call subject to prior s 15 Optional call date, cont	tingent call dates and redemption amount	31-Aug-33 Yes	5-Sep-33 Yes	5-Sep-38 Yes
14 Issuer call subject to prior s 15 Optional call date, conf	tingent call dates and redemption amount	Yes	Yes	Yes
15 Optional call date, cont	tingent call dates and redemption amount			
		August 31, 2025(106.000%)		
16 Subsequent cell detec	if applicable		September 5, 2025(106.200%)	September 5, 2025(114.770%)
To Subsequent call dates,		February 28, 2026(106.00%), August 31, 2026(106.00%), February 28, 2027(106.000%), August 31, 2027(106.000%), February 29, 2028(106.000%), August 31, 2028(106.000%), February 28, 2029(106.000%), August 31, 2030(106.000%), February 28, 2031(106.000%), August 31, 2031(106.000%), February 29, 2032(106.000%), August 31, 2031(106.000%), February 29, 2032(106.000%), August 31, 2032(106.000%), February 28, 2033(106.000%)	March 5, 2028(106.200%), September 5, 2028(106.200%), March 5, 2029(106.200%), September 5, 2029(106.200%),	March 5, 2026(118.800%), September 5, 2026(122.960%), March 5, 2027(137.270%), September 5, 2027(131.730%), March 5, 2028(136.350%), September 5, 2028(141.130%), March 5, 2029(146.070%), September 5, 2028(141.130%), March 5, 2030(161.940%), September 5, 2030(161.940%), March 5, 2031(161.960%), September 5, 2030(161.940%), March 5, 2031(167.660%), September 5, 2031(197.8530%), March 5, 2033(192.430%), September 5, 2033(192.130%), March 5, 2033(192.430%), September 5, 2033(192.130%), March 5, 2034(206.150%), September 5, 2034(213.380%), March 5, 2036(236.610%), September 5, 2036(228.600%), March 5, 2036(236.610%), September 5, 2036(24.900%), March 5, 2037(253.490%), September 5, 2036(24.4000%), March 5, 2037(253.490%), September 5, 2037(262.470%), March 5, 2038(271.570%)
Coupons/dividends				
17 Fixed or floating divide	end/coupon	Fixed	Fixed	Zero
18 Coupon rate and any re		6.00%	6.20%	7.01% Compounded and Paid at Marurity
19 Existence of a dividend	d stopper	No	No	No
20 Fully discretionary, par	tially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up	or other incentive to redeem	No	No	No
22 Noncumulative or cum	ulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convert	tible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversi	on trigger (s)	N/A	N/A	N/A
25 If convertible, fully or p		N/A	N/A	N/A
26 If convertible, conversi	on rate	N/A	N/A	N/A
	ory or optional conversion	N/A	N/A	N/A
	nstrument type convertible into	N/A	N/A	N/A
	ssuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	<u> </u>	No	No	No
31 If write-down, write-dow		N/A	N/A	N/A
32 If write-down, full or pa		N/A	N/A	N/A
33 If write-down, permane		N/A	N/A	N/A
	down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination		Exemption	Exemption	Exemption
	ierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned		No	No	No
37 If yes, specify non-complia	nt features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086E59	780086E42	780086E83	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 1.409	CAD 6.2	CAD 3.412	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	6-Sep-23	6-Sep-23	13-Sep-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	6-Sep-33	6-Sep-33	13-Sep-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 6, 2025(106.050%)	September 6, 2025(106.200%)	September 13, 2027(105.750%)	
16	Subsequent call dates, if applicable	March 6, 2026(106.050%), September 6, 2026(106.050%),	March 6, 2026(106.200%), September 6, 2026(106.200%),	March 13, 2028(105.750%), September 13,	
		March 6, 2027(106.050%), September 6, 2027(106.050%),	March 6, 2027(106.200%), September 6, 2027(106.200%),	2028(105.750%), March 13, 2029(105.750%), September	
		March 6, 2028(106.050%), September 6, 2028(106.050%),	March 6, 2028(106.200%), September 6, 2028(106.200%),	13, 2029(105.750%), March 13, 2030(105.750%),	
		March 6, 2029(106.050%), September 6, 2029(106.050%),	March 6, 2029(106.200%), September 6, 2029(106.200%),	September 13, 2030(105.750%), March 13,	
		March 6, 2030(106.050%), September 6, 2030(106.050%),	March 6, 2030(106.200%), September 6, 2030(106.200%),	2031(105.750%), September 13, 2031(105.750%), March	
		March 6, 2031(106.050%), September 6, 2031(106.050%),	March 6, 2031(106.200%), September 6, 2031(106.200%),	13, 2032(105.750%), September 13, 2032(105.750%),	
		March 6, 2032(106.050%), September 6, 2032(106.050%),	March 6, 2032(106.200%), September 6, 2032(106.200%),	March 13, 2033(105.750%),	
		March 6, 2033(106.050%)	March 6, 2033(106.200%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	6.05%	6.20%	5.75%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If ves. specify non-compliant features	N/A	N/A	N/A	
		1	1	····	

_	Diselect			
	DISCIOSU	re template for main features of regulatory capital instrui Other TLAC instruments issued directly by the bank	ments	
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086E91	78014RQH6	78014RQD5
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		N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument Accounting classification	CAD 11.626	USD 3	USD 0.22
11	Original date of issuance	Liability - fair value option 13-Sep-23	Liability - fair value option 15-Sep-23	Liability - fair value option 15-Sep-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	13-Sep-33	15-Sep-43	15-Sep-27
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 13, 2027(106.000%)	September 15, 2026(106.050%)	September 15, 2024(105.600%)
16	Subsequent call dates, if applicable	March 13, 2028(106.000%), September 13, 2029(106.000%), March 13, 2029(106.000%), March 13, 2029(106.000%), September 13, 2030(106.000%), March 13, 2030(106.000%), March 13, 2031(106.000%), September 13, 2031(106.000%), September 13, 2031(106.000%), September 13, 2031(106.000%), March 13, 2032(106.000%), March 13, 2032(106.000%), March 13, 2032(106.000%), March 13, 2033(106.000%)	December 15, 2026(106.050%), March 15, 2027(106.050%), September 15, 2027(106.050%), December 15, 2027(106.050%), September 15, 2027(106.050%), December 15, 2027(106.050%), March 15, 2028(106.050%), December 15, 2028(106.050%), March 15, 2028(106.050%), December 15, 2028(106.050%), March 15, 2028(106.050%), March 15, 2029(106.050%), June 15, 2029(106.050%), March 15, 2029(106.050%), March 15, 2039(106.050%), March 15, 2030(106.050%), March 15, 2030(106.050%), December 15, 2031(106.050%), March 15, 2031(106.050%), March 15, 2031(106.050%), December 15, 2033(106.050%), December 15, 2033(106.050%), December 15, 2033(106.050%), December 15, 2033(106.050%), December 15, 2034(106.050%), December 15, 2034(106.050%), December 15, 2034(106.050%), December 15, 2035(106.050%), March 15, 2036(106.050%), September 15, 2036(106.050%), March 15, 2036(106.050%), Mar	December 15, 2024(105.600%), March 15, 2025(105.600%), June 15, 2025(105.600%), September 15, 2025(105.600%), December 15, 2025(105.600%), March 15, 2026(105.600%), June 15, 2026(105.600%), September 15, 2026(105.600%), September 15, 2026(105.600%), March 15, 2026(105.600%), June 15, 2027(105.600%), June 15, 2027(105.600%), June 15, 2027(105.600%)
	Coupons/dividends		7, 111(11111)	
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.00%	6.05%	5.60%
19	Existence of a dividend stopper	No	No	No Manufacture
20	Fully discretionary, partially discretionary or mandatory	Mandatory No	Mandatory No	Mandatory No
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No Non-cumulative	Non-cumulative	No Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A Exemption	N/A Examption	N/A
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated	Exemption Unsubordinated	Exemption Unsubordinated
36	Non-compliant transitioned features	No	No	No
	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQE3	78014RQF0	78014RQG8	
3 Governing law(s) of the instrument	New York	New York	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 1.581	USD 3.62	USD 3.497	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	15-Sep-23	15-Sep-23	15-Sep-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	15-Sep-30	15-Sep-33	15-Sep-38	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	September 15, 2026(105.750%)	September 15, 2025(106.000%)	September 15, 2026(106.150%)	
16 Subsequent call dates, if applicable	March 15, 2027(105.750%), September 15, 2028(105.750%), September 15, 2028(105.750%), March 15, 2028(105.750%), September 15, 2028(105.750%), March 15, 2029(105.750%), September 15, 2029(105.750%), March 15, 2030(105.750%)	March 15, 2026(106.000%), September 15, 2026(106.000%), March 15, 2027(106.000%), September 15, 2027(106.000%), March 15, 2028(106.000%), September 15, 2028(106.000%), March 15, 2028(106.000%), March 15, 2029(106.000%), September 15, 2029(106.000%), September 15, 2029(106.000%), September 15, 2030(106.000%), March 15, 2031(106.000%), March 15, 2031(106.000%), March 15, 2032(106.000%), March 15, 2032(106.000%), March 15, 2032(106.000%)	March 15, 2027(106.150%), September 15, 2028(106.150%), September 15, 2028(106.150%), March 15, 2028(106.150%), September 15, 2028(106.150%), March 15, 2028(106.150%), September 15, 2030(106.150%), September 15, 2031(106.150%), March 15, 2031(106.150%), September 15, 2031(106.150%), March 15, 2032(106.150%), September 15, 2031(106.150%), March 15, 2032(106.150%), March 15, 2033(106.150%), September 15, 2033(106.150%), March 15, 2034(106.150%), September 15, 2034(106.150%), September 15, 2034(106.150%), March 15, 2035(106.150%), March 15, 2037(106.150%), March 15, 2037(106.150%), March 15, 2037(106.150%), March 15, 2037(106.150%), March 15, 2038(106.150%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	5.75%	6.00%	6.15%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
- 1 - 7 - 7 - 7 - 7 - 1 - 1 - 1 - 1 - 1	1	I.e	1	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086F41	780086F66	780086F74	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	1011	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 1.34	USD 2.25	USD 1.5	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	18-Sep-23	18-Sep-23	18-Sep-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	18-Sep-33	18-Sep-33	18-Sep-33	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	September 18, 2024(106.100%) March 18, 2025(106.100%), September 18.	September 18, 2024(106.500%) March 18, 2025(106.500%), September 18.	September 18, 2030(105.900%) March 18, 2031(105.900%), September 18.	
	2025(106.100%), March 18, 2026(106.100%), September 18, 2026(106.100%), March 18, 2027(106.100%), September 18, 2027(106.100%), March 18, 2028(106.100%), September 18, 2028(106.100%), September 18, 2028(106.100%), September 18, 2028(106.100%), March 18, 2029(106.100%), September 18, 2030(106.100%), September 18, 2030(106.100%), March 18, 2031(106.100%), September 18, 2031(106.100%), March 18, 2032(106.100%), September 18, 2032(106.100%), March 18, 2033(106.100%)	2025(106.500%), March 18, 2026(106.500%), September 18, 2026(106.500%), March 18, 2027(106.500%), September 18, 2027(106.500%), March 18, 2028(106.500%), September 18, 2028(106.500%), September 18, 2028(106.500%), September 18, 2028(106.500%), March 18, 2029(106.500%), September 18, 2030(106.500%), September 18, 2030(106.500%), March 18, 2031(106.500%), September 18, 2031(106.500%), March 18, 2032(106.500%), September 18, 2032(106.500%), March 18, 2033(106.500%)	2031(105.900%), March 18, 2032(105.900%), September 18, 2032(105.900%), March 18, 2033(105.900%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	6.10%	6.50%	5.90%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086F58	XS2653225909	780086F33	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
/	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 1.25	USD 21.11	CAD 2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	18-Sep-23	18-Sep-23	20-Sep-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	18-Sep-33	18-Sep-28	20-Sep-28	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 18, 2027(106.000%)	September 18, 2027(105.700%)	September 20, 2025(105.550%)	
16	Subsequent call dates, if applicable	March 18, 2028(106.000%), September 18, 2028(106.000%), March 18, 2029(106.000%), September 18, 2029(106.000%), March 18, 2030(106.000%), September 18, 2030(106.000%), March 18, 2031(106.000%), September 18, 2031(106.000%), September 18, 2031(106.000%), September 18, 2031(106.000%), September 18, 2032(106.000%), March 18, 2032(106.000%), September 18, 2032(106.000%), March 18, 2033(106.000%)		March 20, 2026(105.550%), September 20, 2026(105.550%), March 20, 2027(105.550%), September 20, 2027(105.550%), March 20, 2028(105.550%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	6.00%	5.70%	5.55%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
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Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086E67	780086E75	780086F82	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only CAD 11	N/A - Amount eligible for TLAC only USD 3.95	
	CAD 15			
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance 12 Perpetual or dated	20-Sep-23 Dated	21-Sep-23 Dated	21-Sep-23 Dated	
12 Perpetual or dated 13 Original maturity date	21-Sep-38	21-Sep-38	21-Sep-33	
13 Original maturity date 14 Issuer call subject to prior supervisory approval	21-Sep-38 Yes	21-Sep-38 Yes	21-Sep-33 Yes	
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	Yes September 21, 2028(105,750%)	Yes September 21, 2028(106,050%)	September 21, 2028(106,500%)	
16 Subsequent call dates, if applicable	March 21, 2029(105.750%), September 21,	March 21, 2029(106.050%), September 21,	March 21, 2029(106.500%), September 21,	
To Subsequent can dates, in appricable	2029(105.750%), March 21, 2030(105.750%), September 21, 2030(105.750%), March 21, 2031(105.750%), September 21, 2030(105.750%), March 21, 2031(105.750%), March 21, 2032(105.750%), September 21, 2032(105.750%), September 21, 2032(105.750%), March 21, 2033(105.750%), September 21, 2034(105.750%), March 21, 2035(105.750%), September 21, 2034(105.750%), March 21, 2036(105.750%), September 21, 2035(105.750%), March 21, 2036(105.750%), March 21, 2036(105.750%), March 21, 2037(105.750%), March 21, 2037(105.750%), March 21, 2037(105.750%), March 21, 2038(105.750%), March 21, 2038(105.750%), March 21, 2038(105.750%), March 21, 2038(105.750%)	2029(106.050%), March 21, 2030(106.050%), September 21, 2030(106.050%), March 21, 2031(106.050%), September 21, 2030(106.050%), March 21, 2031(106.050%), March 21, 2032(106.050%), September 21, 2032(106.050%), September 21, 2033(106.050%), September 21, 2033(106.050%), March 21, 2033(106.050%), March 21, 2034(106.050%), March 21, 2035(106.050%), September 21, 2035(106.050%), March 21, 2035(106.050%), September 21, 2035(106.050%), March 21, 2035(106.050%), September 21, 2035(106.050%), March 21, 2036(106.050%), March 21, 2037(106.050%), March 21, 2037(106.050%), March 21, 2038(106.050%), March 21, 2038(106.050%), March 21, 2038(106.050%)	2029(106.500%), March 21, 2030(106.500%), September 21, 2030(106.500%), March 21, 2031(106.500%), September 21, 2030(106.500%), March 21, 2031(106.500%), March 21, 2032(106.500%), September 21, 2032(106.500%), March 21, 2032(106.500%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	5.75%	6.05%	6.50%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No N/A	No N/A	No N/A	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosi	are template for main features of regulatory capital instru	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086F90	780086G32	780086G40
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2.32	CAD 5.245	CAD 7.3
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	21-Sep-23	21-Sep-23	21-Sep-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	21-Sep-33	21-Sep-33	21-Sep-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	September 21, 2024(106.100%) March 21, 2025(106.100%), September 21,	September 21, 2024(106.000%) March 21, 2025(106.000%), September 21,	September 21, 2024(105.600%) March 21, 2025(105.600%), September 21,
	2025(106.100%), March 21, 2026(106.100%), September 21, 2026(106.100%), March 21, 2027(106.100%), September 21, 2027(106.100%), March 21, 2028(106.100%), September 21, 2028(106.100%), March 21, 2028(106.100%), September 21, 2028(106.100%), September 21, 2029(106.100%), March 21, 2030(106.100%), September 21, 2030(106.100%), March 21, 2031(106.100%), September 21, 2031(106.100%), March 21, 2032(106.100%), September 21, 2031(106.100%), March 21, 2032(106.100%), September 21, 2032(106.100%), March 21, 2033(106.100%)	2025(106.000%), March 21, 2026(106.000%), September 21, 2026(106.000%), March 21, 2027(106.000%), September 21, 2027(106.000%), March 21, 2028(106.000%), September 21, 2028(106.000%), March 21, 2028(106.000%), September 21, 2028(106.000%), September 21, 2028(106.000%), March 21, 2030(106.000%), September 21, 2030(106.000%), March 21, 2030(106.000%), September 21, 2030(106.000%), March 21, 2032(106.000%), September 21, 2031(106.000%), March 21, 2032(106.000%), September 21, 2032(106.000%), March 21, 2033(106.000%)	2025(105.600%), March 21, 2026(105.600%), September 21, 2026(105.600%), March 21, 2027(105.600%), September 21, 2027(105.600%), March 21, 2028(105.600%), September 21, 2028(105.600%), September 21, 2028(105.600%), September 21, 2028(105.600%), March 21, 2029(105.600%), September 21, 2029(105.600%), March 21, 2030(105.600%), March 21, 2030(105.600%), September 21, 2030(105.600%), March 21, 2032(105.600%), September 21, 2032(105.600%), March 21, 2032(105.600%), March 21, 2033(105.600%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.10%	6.00%	5.60%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086G65	78014RQK9	780086G24	
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	N/A	
instruments governed by foreign law)				
Regulatory treatment			21/2	
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A	
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction)			N/A	
	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument	N/A - Amount eligible for TLAC only CAD 9.0885	N/A - Amount eligible for TLAC only USD 5.2	N/A - Amount eligible for TLAC only CAD 4	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance 12 Perpetual or dated	21-Sep-23 Dated	21-Sep-23	22-Sep-23	
	21-Sep-33	Dated	Dated 22-Sep-33	
		21-Sep-26		
14 Issuer call subject to prior supervisory approval	Yes 24 2024(400 2500())	Yes 24 2025/405 7209()	Yes 22 2027(406 050%)	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	September 21, 2024(106.250%) March 21, 2025(106.250%), September 21.	September 21, 2025(105.730%) December 21, 2025(105.730%), March 21.	September 22, 2027(106.050%) March 22, 2028(106.050%), September 22,	
	2025(106.250%), March 21, 2026(106.250%), September 21, 2026(106.250%), March 21, 2027(106.250%), September 21, 2027(106.250%), March 21, 2028(106.250%), September 21, 2028(106.250%), March 21, 2028(106.250%), September 21, 2028(106.250%), March 21, 2029(106.250%), September 21, 2030(106.250%), September 21, 2030(106.250%), March 21, 2030(106.250%), September 21, 2030(106.250%), March 21, 2032(106.250%), September 21, 2031(106.250%), March 21, 2032(106.250%), September 21, 2032(106.250%), March 21, 2033(106.250%)	2026(105.730%), June 21, 2026(105.730%)	2028(106.050%), March 22, 2029(106.050%), September 22, 2029(106.050%), March 22, 2030(106.050%), September 22, 2030(106.050%), March 22, 2031(106.050%), September 22, 2031(106.050%), March 22, 2031(106.050%), September 22, 2031(106.050%), March 22, 2032(106.050%), September 22, 2032(106.050%), March 22, 2033(106.050%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	6.25%	5.73%	6.05%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosu	re template for main features of regulatory capital instru	uments	
	5.00.000	Other TLAC instruments issued directly by the bank		
-		Included in TLAC not included in regulatory capital		
1	ssuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086G57	XS2653233754	780086F25
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.5	EUR 8.2	CAD 1.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Sep-23	22-Sep-23	27-Sep-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Sep-33	22-Sep-31	27-Sep-38
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	September 22, 2024(107.500%)	September 26, 2026(115.900%)	September 27, 2025(106.900%)
16	Subsequent call dates, if applicable	September 22, 2025(115.000%), September 22, 2026(115.000%), September 22, 2027(122.500%), September 22, 2028(130.000%), September 22, 2028(130.000%), September 22, 2029(137.500%), September 22, 2029(145.000%), 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%)	March 27, 2026(106,900%), September 27, 2026(106,900%), March 27, 2027(106,900%), September 27, 2027(106,900%), September 27, 2028(106,900%), March 27, 2028(106,900%), September 27, 2029(106,900%), September 27, 2029(106,900%), September 27, 2030(106,900%), March 27, 2030(106,900%), March 27, 2031(106,900%), March 27, 2031(106,900%), March 27, 2031(106,900%), March 27, 2032(106,900%), September 27, 2032(106,900%), September 27, 2034(106,900%), September 27, 2034(106,900%), September 27, 2035(106,900%), March 27, 2036(106,900%), March 27, 2036(106,900%), March 27, 2037(106,900%), September 27, 2037(106,900%), March 27, 2038(106,900%)
\vdash	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Zero	Fixed
18	Coupon rate and any related index	7.50% Compounded and Paid at Maturity	5.30% Compounded and Paid at Maturity	6.90%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
	If write-down, permanent or temporary	N/A	N/A	N/A
33		N/A	N/A	N/A
	If temporary write-down, description of write-down mechanism			
33	If temporary write-down, description of write-down mechanism Type of subordination	Exemption	Exemption	Exemption
33 34 34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated	Unsubordinated	Exemption Unsubordinated
33 34 34a	Type of subordination			

	osure template for main features of regulatory capital instru	unients			
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086G81	780086H23	780086H64		
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-eligi	ble N/A	N/A	N/A		
instruments governed by foreign law)					
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 1.506	CAD 4.367	CAD 5.75		
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
Original date of issuance	27-Sep-23	27-Sep-23	28-Sep-23		
Perpetual or dated	Dated	Dated	Dated		
Original maturity date	27-Sep-28	27-Sep-33	28-Sep-33		
Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
Optional call date, contingent call dates and redemption amount	September 27, 2025(105.850%)	September 27, 2027(106.200%)	September 28, 2024(105.800%)		
Subsequent call dates, if applicable	March 27, 2026(105.850%), September 27,	March 27, 2028(106.200%), September 27,	September 28, 2025(105.800%), September 28,		
	2026(105.850%), March 27, 2027(105.850%), September	2028(106.200%), March 27, 2029(106.200%), September	2026(105.800%), September 28, 2027(105.800%),		
	27, 2027(105.850%), March 27, 2028(105.850%)	27, 2029(106.200%), March 27, 2030(106.200%),	September 28, 2028(105.800%), September 28,		
		September 27, 2030(106.200%), March 27,	2029(105.800%), September 28, 2030(105.800%),		
		2031(106.200%), September 27, 2031(106.200%), March	September 28, 2031(105.800%), September 28,		
		27, 2032(106.200%), September 27, 2032(106.200%),	2032(105.800%)		
		March 27, 2033(106.200%)			
Coupons/dividends	Food	Etc. 4	First		
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
Coupon rate and any related index	5.85%	6.20%	5.80%		
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		
1 obtain in substantiation file arony in require a to poonly institution type initional end senior to institution()					
Non-compliant transitioned features	No	No	No		

Suser		Dieclosus	re template for main features of regulatory capital instru	monte	
Description of Colors Desc				ments	
Page					
Page	1			Royal Bank of Canada	Royal Bank of Canada
March Section Sectio	2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQP8	780086H72	78014RQL7
Processor of the Today (and million on the Committee of	3	Governing law(s) of the instrument	New York	Province of Ontario	New York
Regulatory institution	3a		Contractual	N/A	Contractual
To Transitional floates Transition Transitional floates Tr					
Page International Security 19	L.			A.V.A.	21/2
Mathematics					
District (type to be perford by pintakino) Other TLAC Instruments					
Part	_				
Per value of internance 1,000.3					
10 Cognition for insurance 58-962					
17 Popular of issuance 28 Sep 23 29 Sep 24 20 Sep 24 Sep					
12 Projection or coased Dated	-				
14 Stock cell askapet to gine supervisory approval Stock policy and according and active according accord					
14 Stock cell askapet to gine supervisory approval Stock policy and according and active according accord					
Subsequent call dates, Englishabe		Issuer call subject to prior supervisory approval	Yes	Yes	Yes
2027(106.050%), June 28, 2027(106.050%), September 29, 2027(106.050%), September 20, 2027(106.					
Fixed or floating dividend/coupon			28, 2027(106.050%), December 28, 2027(106.050%), March 28, 2028(106.050%), June 28, 2028(106.050%), June 28, 2028(106.050%), December 28, 2028(106.050%), December 28, 2028(106.050%), September 28, 2029(106.050%), December 28, 2029(106.050%), March 28, 2030(106.050%), December 28, 2030(106.050%), December 28, 2030(106.050%), December 28, 2030(106.050%), December 28, 2031(106.050%), June 28, 2031(106.050%), June 28, 2031(106.050%), December 28, 2032(106.050%), June 28, 2034(106.050%), December 28, 2033(106.050%), December 28, 2033(106.050%), December 28, 2033(106.050%), December 28, 2034(106.050%), June 28, 2034(106.050%), June 28, 2034(106.050%), December 28, 2034(106.050%), December 28, 2034(106.050%), December 28, 2034(106.050%), December 28, 2035(106.050%), December 28, 2035(106.050%), December 28, 2035(106.050%), June 28	29, 2027(106.450%), March 29, 2028(106.450%), September 29, 2028(106.450%), March 29, 2029(106.450%), September 29, 2029(106.450%), March 29, 2030(106.450%), September 29, 2030(106.450%), March 29, 2031(106.450%), September 29, 2031(106.450%), March 29, 2032(106.450%), September	29, 2027(106.050%), March 29, 2028(106.050%), September 29, 2028(106.050%), March 29, 2029(106.050%), September 29, 2029(106.050%), March 29, 2030(106.050%), September 29, 2030(106.050%), March 29, 2031(106.050%), September 29, 2031(106.050%), March 29, 2032(106.050%), September
18 Coupon rate and any related index 6.05% 6.45% 6.45% 6.05% 19 Existence of a dividend stopper 20 Fully discretionary, partially discretionary or mandatory or optional conversion rate Mandatory or optional conversion Mandatory or optional conversion Mandatory or optional conversion Mandatory or optional conversion Mandatory Mandatory Mandatory or optional conversion Mandatory Mandatory Mandatory or optional conversion Mandatory Man	\vdash	Coupons/dividends			
Existence of a dividend stopper Pully discretionary, partially discretionary or mandatory No		Fixed or floating dividend/coupon			
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No					
Existence of a step up or other incentive to redeem No Non-cumulative Non-convertible Non-convertible Operations of the State of					
Non-cumulative or cumulative Non-cumulative Non-cum					
23 Convertible or non-convertible (convertible, conversion trigger (s) N/A					
24					
25					
26 If convertible, conversion rate					
If convertible, mandatory or optional conversion N/A N/A N/A N/A					
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, full or partial N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 Type of subordination N/A N/A N/A N/A 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No 37 Non-compliant transitioned features No No No 38 Non-compliant transitioned features No No No 39 Non-compliant transitioned features No No No 30 Non-compliant transitioned features No No No 31 Non-compliant transitioned features No No No 32 Non-compliant transitioned features No No No 33 Non-compliant transitioned features No No No 34 Non-compliant transitioned features No No No 35 Non-compliant transitioned features No No No No 36 Non-compliant transitioned features No No No No 37 Non-compliant transitioned features No No No No 38 Non-compliant transitioned features No No No No 39 Non-compliant transitioned features No No No No 30 Non-compliant transitioned features No No No No No 30 Non-compliant transitioned features No No No No No 30 Non-compliant transitioned features No No No No No No No N					
Write-down feature					
31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 Type of subordination Exemption Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No No					
32 If write-down, full or partial N/A N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No No					
33					
34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No No					
34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No					
36 Non-compliant transitioned features No No No No					
37 If yes, specify non-compliant features N/A N/A N/A N/A					
	37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique ide	dentifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQM5	78014RQN3	78014RQQ6	
3 Governing	g law(s) of the instrument	New York	New York	New York	
3a Means by w	which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual	
instruments	ts governed by foreign law)				
	ry treatment				
	sitional Basel III rules	N/A	N/A	N/A	
5 Post-ti	transitional Basel III rules	N/A	N/A	N/A	
6 Eligibl	ole at solo/group/group&solo	N/A	N/A	N/A	
	ment type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount re	recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value	e of instrument	USD 5.729	USD 1.779	USD 6.657	
10 Accounting	ng classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original da	date of issuance	29-Sep-23	29-Sep-23	29-Sep-23	
12 Perpetual	l or dated	Dated	Dated	Dated	
	nal maturity date	29-Sep-38	29-Sep-28	29-Sep-25	
	Il subject to prior supervisory approval	Yes	Yes	Yes	
	onal call date, contingent call dates and redemption amount	September 29, 2026(106.250%)	September 29, 2024(106.000%)	September 29, 2024(106.000%)	
	equent call dates, if applicable	March 29, 2027(106.250%), September 29, 2027(106.250%), March 29, 2028(106.250%), September 29, 2028(106.250%), March 29, 2028(106.250%), September 29, 2028(106.250%), March 29, 2030(106.250%), September 29, 2031(106.250%), September 29, 2031(106.250%), September 29, 2031(106.250%), March 29, 2031(106.250%), September 29, 2032(106.250%), March 29, 2032(106.250%), September 29, 2032(106.250%), March 29, 2032(106.250%), September 29, 2032(106.250%), March 29, 2032(106.250%), September 29, 2032(106.250%), March 29, 2037(106.250%), September 29, 2037(106.250%), March 29, 2038(106.250%)	March 29, 2025(106.000%), September 29, 2025(106.000%), March 29, 2026(106.000%), September 29, 2026(106.000%), March 29, 2027(106.000%), September 29, 2027(106.000%), March 29, 2028(106.000%)	March 29, 2025(106.000%)	
Coupons/d					
	d or floating dividend/coupon	Fixed	Fixed	Fixed	
	on rate and any related index	6.25%	6.00%	6.00%	
	ence of a dividend stopper	No	No	No	
	discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
	ence of a step up or other incentive to redeem	No	No	No	
	umulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
	ole or non-convertible	Non-convertible	Non-convertible	Non-convertible	
	nvertible, conversion trigger (s)	N/A	N/A	N/A	
	overtible, fully or partially	N/A	N/A	N/A	
	overtible, conversion rate	N/A	N/A	N/A	
	nvertible, mandatory or optional conversion	N/A	N/A	N/A	
	overtible, specify instrument type convertible into	N/A	N/A	N/A	
	nvertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
	wn feature	No	No	No	
	te-down, write-down trigger (s)	N/A	N/A	N/A	
	te-down, full or partial	N/A	N/A	N/A	
	te-down, permanent or temporary	N/A	N/A	N/A	
24 1	temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
		1471			
34a Type of	f subordination	Exemption	Exemption	Exemption	
34a Type of 35 Position in	f subordination in subordination in subordination (specify instrument type immediately senior to instrument)		Exemption Unsubordinated	Exemption Unsubordinated	
34a Type of 35 Position in 36 Non-comp	f subordination	Exemption			

	Disclosu	re template for main features of regulatory capital instrur	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086H80	780086H98	780086H31
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
За	Means by which enforceability requirement of Section 13 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 5.803	CAD 8.751	CAD 10
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3-Oct-23	3-Oct-23	3-Oct-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date		3-Oct-33	3-Oct-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 3, 2028(106,000%)	October 3, 2028(106,150%)	October 3, 2025(106.300%)
16	Subsequent call dates, if applicable	3, 2030(106.000%), October 3, 2030(106.000%), April 3, 2031(106.000%), October 3, 2031(106.000%), April 3, 2032(106.000%), October 3, 2032(106.000%), April 3,	April 3, 2029(106.150%), October 3, 2029(106.150%), April 3, 2030(106.150%), October 3, 2030(106.150%), April 3, 2031(106.150%), October 3, 2031(106.150%), April 3, 2032(106.150%), October 3, 2032(106.150%), April 3, 2032(106.150%)	 April 3, 2026(106.300%), October 3, 2026(106.300%), April 3, 2027(106.300%), October 3, 2027(106.300%), April 3, 2028(106.300%), October 3, 2028(106.300%), April 3, 2029(106.300%), October 3, 2029(106.300%), April 3, 2039(106.300%), October 3, 2029(106.300%), April 3, 2031(106.300%), October 3, 2031(106.300%), April 3, 2031(106.300%), October 3, 2031(106.300%), April 3, 2031(106.300%), October 3, 2032(106.300%), April 3, 2032(106.300%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index		6.15%	6.30%
19	Existence of a dividend stopper		No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially		N/A	N/A
26	If convertible, conversion rate		N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086H49	780086J21	780086J39
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 10	CAD 2.25	USD 3.417
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	3-Oct-23	4-Oct-23	4-Oct-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	3-Oct-33	4-Oct-33	4-Oct-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 3, 2025(105.900%)	October 4, 2026(106.500%)	October 4, 2025(106.400%)
16	Subsequent call dates, if applicable	April 3, 2026(105.900%), October 3, 2026(105.900%), April 3, 2027(105.900%), October 3, 2028(105.900%), April 3, 2028(105.900%), October 3, 2028(105.900%), April 3, 2029(105.900%), October 3, 2029(105.900%), April 3,	April 4, 2027(106.500%), October 4, 2027(106.500%), April 4, 2028(106.500%), October 4, 2028(106.500%), April 4, 2029(106.500%), October 4, 2029(106.500%), April 4, 2030(106.500%), October 4, 2030(106.500%), April 4,	April 4, 2026(106.400%), October 4, 2026(106.400%), April 4, 2027(106.400%), October 4, 2027(106.400%), April 4, 2028(106.400%), October 4, 2028(106.400%), April 4, 2029(106.400%), October 4, 2029(106.400%), April 4, 2029(106.400%), Apri
		2030(105.900%), October 3, 2030(105.900%), April 3, 2031(105.900%), October 3, 2031(105.900%), April 3, 2032(105.900%), October 3, 2032(105.900%), April 3, 2033(105.900%)	2031(106.500%), October 4, 2031(106.500%), April 4, 2032(106.500%), October 4, 2032(106.500%), April 4, 2033(106.500%)	2030(106.400%), October 4, 2030(106.400%), April 4, 2031(106.400%), October 4, 2031(106.400%), April 4, 2032(106.400%), October 4, 2032(106.400%), April 4, 2033(106.400%)
	Coupons/dividends			
17		Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.90%	6.50%	6.40%
19		No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
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	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2671228067	780086J54	780086J47
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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 35	CAD 11.657	CAD 5.242
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Oct-23	6-Oct-23	6-Oct-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Oct-25	6-Oct-33	6-Oct-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 05, 2024(106.050%)	April 6, 2026(106.500%)	April 6, 2026(106.250%)
16	Subsequent call dates, if applicable		October 6, 2026(106.500%), April 6, 2027(106.500%), October 6, 2027(106.500%), April 6, 2028(106.500%), October 6, 2028(106.500%), April 6, 2029(106.500%), October 6, 2028(106.500%), April 6, 2030(106.500%), October 6, 2030(106.500%), April 6, 2030(106.500%), October 6, 2031(106.500%), April 6, 2032(106.500%), October 6, 2031(106.500%), April 6, 2032(106.500%), October 6, 2032(106.500%), April 6, 2033(106.500%)	October 6, 2026(106,250%), April 6, 2027(106,250%), October 6, 2027(106,250%), April 6, 2028(106,250%), October 6, 2028(106,250%), April 6, 2028(106,250%), October 6, 2029(106,250%), April 6, 2039(106,250%), October 6, 2039(106,250%), April 6, 2031(106,250%), October 6, 2031(106,250%), April 6, 2032(106,250%), October 6, 2032(106,250%), April 6, 2032(106,250%), October 6, 2032(106,250%), April 6, 2033(106,250%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	6.05%	6.50%	6.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If ves. specify non-compliant features	N/A	N/A	N/A
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Disclose	re template for main features of regulatory capital instru	ments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2653239108	780086J88	780086J70
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 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	USD 1.131	USD 12.473	USD 4.027
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	6-Oct-23	10-Oct-23	10-Oct-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	6-Oct-25	10-Oct-33	10-Oct-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		October 10, 2024(107.000%)	October 10, 2024(106.600%)
Subsequent call dates, if applicable		April 10, 2025(107.000%), October 10, 2025(107.000%), April 10, 2026(107.000%), October 10, 2026(107.000%), April 10, 2026(107.000%), October 10, 2027(107.000%), April 10, 2027(107.000%), October 10, 2027(107.000%), April 10, 2028(107.000%), October 10, 2028(107.000%), April 10, 2029(107.000%), October 10, 2029(107.000%), April 10, 2030(107.000%), October 10, 2030(107.000%), April 10, 2031(107.000%), October 10, 2031(107.000%), April 10, 2031(107.000%), October 10, 2031(107.000%), April 10, 2032(107.000%), October 10, 2032(107.000%), April 10, 2033(107.000%)	April 10, 2025(106.600%), October 10, 2025(106.600%), April 10, 2026(106.600%), October 10, 2026(106.600%), April 10, 2026(106.600%), October 10, 2027(106.600%), April 10, 2028(106.600%), October 10, 2027(106.600%), April 10, 2029(106.600%), October 10, 2029(106.600%), April 10, 2029(106.600%), October 10, 2029(106.600%), April 10, 2030(106.600%), October 10, 2030(106.600%), April 10, 2031(106.600%), October 10, 2031(106.600%), April 10, 2031(106.600%), October 10, 2031(106.600%), April 10, 2032(106.600%), October 10, 2032(106.600%), April 10, 2033(106.600%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	SOFR, subject to cap and floor	7.00%	6.60%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086J62	XS2653240379	780086K29
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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	USD 1.63	CAD 2.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	10-Oct-23	10-Oct-23	11-Oct-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	10-Oct-38	10-Oct-26	11-Oct-28
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 10, 2025(107.600%)	100	October 11, 2025(106.000%)
16	Subsequent call dates, if applicable	October 10, 2026(107.600%), October 10, 2028(107.600%), October 10, 2028(107.600%), October 10, 2028(107.600%), October 10, 2039(107.600%), October 10, 2031(107.600%), October 10, 2031(107.600%), October 10, 2032(107.600%), October 10, 2033(107.600%), October 10, 2034(107.600%), October 10, 2035(107.600%), October 10, 2035(107.600%), October 10, 2036(107.600%), October 10, 2036(107.600%)		April 11, 2026(106.000%), October 11, 2026(106.000%), April 11, 2027(106.000%), October 11, 2027(106.000%), April 11, 2028(106.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Float - Fix	Fixed
18	Coupon rate and any related index	7.60%	Y1: SOFR subject to Floor, Y2-3: 5.76%	6.00%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
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Disclosur	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086K37	780086J96	XS2671227846	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment 4 Transitional Basel III rules	N/A	N/A	N/A	
· ·	N/A	N/A	N/A	
3 10 10	N/A	N/A	N/A	
71 (71 1 73 7	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
	CAD 3.626	CAD 1.8	USD 2.05	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
	11-Oct-23	11-Oct-23	11-Oct-23	
	Dated	Dated	Dated	
	11-Oct-33	11-Oct-33	11-Oct-33	
	Yes	Yes	Yes	
	October 11, 2027(106.600%)	October 11, 2026(106.600%)	October 11, 2024(108.000%)	
	April 11, 2028(106.600%), October 11, 2028(106.600%), April 11, 2029(106.600%), October 11, 2029(106.600%), April 11, 2030(106.600%), October 11, 2030(106.600%), April 11, 2031(106.600%), October 11, 2031(106.600%), April 11, 2032(106.600%), October 11, 2032(106.600%), April 11, 2033(106.600%), October 11, 2032(106.600%), April 11, 2033(106.600%),	April 11, 2027(106.600%), October 11, 2027(106.600%), April 11, 2028(106.600%), October 11, 2028(106.600%), April 11, 2029(106.600%), October 11, 2029(106.600%), April 11, 2030(106.600%), October 11, 2030(106.600%), April 11, 2031(106.600%), October 11, 2031(106.600%), April 11, 2032(106.600%), October 11, 2031(106.600%), April 11, 2032(106.600%), October 11, 2032(106.600%), April 11, 2033(106.600%)	October 11, 2025(108.000%), October 11, 2027(108.000%), October 12, 2026(108.000%), October 11, 2028(108.000%), October 11, 2028(108.000%), October 11, 2028(108.000%), October 11, 2030(108.000%), October 11, 2031(108.000%), October 11, 2032(108.000%),	
Coupons/dividends				
	Fixed	Fixed	Fixed	
	6.60%	6.60%	8.00%	
	No	No	No	
	Mandatory	Mandatory	Mandatory	
=:	No	No	No	
	Non-cumulative	Non-cumulative	Non-cumulative	
	Non-convertible	Non-convertible	Non-convertible	
	N/A	N/A	N/A	
	N/A	N/A	N/A	
	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
	N/A	N/A	N/A	
	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086K52	78014RRF9	780086K60
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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 1.5	USD 6.385	CAD 16.742
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	12-Oct-23	13-Oct-23	17-Oct-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	12-Oct-33	13-Oct-25	17-Oct-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 12, 2025(107.000%)	October 13, 2024(106.000%)	October 17, 2025(106.650%)
Subsequent call dates, if applicable	October 12, 2026(107.000%), October 12, 2027(107.000%), October 12, 2028(107.000%), October 12, 2038(107.000%), October 12, 2030(107.000%), October 12, 2031(107.000%), October 12, 2032(107.000%), October 12, 2032(107.000%),	April 13, 2025(106.000%)	April 17, 2026(106.650%), October 17, 2026(106.650%), April 17, 2027(106.650%), October 17, 2027(106.650%), April 17, 2028(106.650%), October 17, 2028(106.650%), April 17, 2028(106.650%), October 17, 2028(106.650%), April 17, 2039(106.650%), October 17, 2029(106.650%), April 17, 2031(106.650%), October 17, 2031(106.650%), April 17, 2031(106.650%), October 17, 2031(106.650%), April 17, 2032(106.650%), October 17, 2032(106.650%), April 17, 2033(106.650%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	7.00%	6.00%	6.65%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosu	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086K78	780086K86	780086K94	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	CAD 10.108	USD 0.472	USD 1.12	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	17-Oct-23	17-Oct-23	17-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	17-Oct-33	17-Oct-33	17-Oct-33	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	October 17, 2025(106.400%) April 17, 2026(106.400%), October 17, 2026(106.400%),	October 17, 2025(106.600%) April 17, 2026(106.600%), October 17, 2026(106.600%),	October 17, 2024(107.000%) April 17, 2025(107.000%), October 17, 2025(107.000%),	
	April 17, 2027(106.400%), October 17, 2027(106.400%), April 17, 2028(106.400%), October 17, 2028(106.400%), April 17, 2028(106.400%), October 17, 2029(106.400%), April 17, 2029(106.400%), October 17, 2029(106.400%), April 17, 2031(106.400%), October 17, 2031(106.400%), April 17, 2032(106.400%), October 17, 2032(106.400%), April 17, 2032(106.400%), October 17, 2032(106.400%), April 17, 2033(106.400%)	April 17, 2027(106.600%), October 17, 2027(106.600%), April 17, 2028(106.600%), October 17, 2028(106.600%), April 17, 2029(106.600%), October 17, 2029(106.600%), April 17, 2030(106.600%), October 17, 2030(106.600%), April 17, 2031(106.600%), October 17, 2031(106.600%), April 17, 2032(106.600%), October 17, 2032(106.600%), April 17, 2032(106.600%), October 17, 2032(106.600%), April 17, 2033(106.600%)	April 17, 2026(107.000%), October 17, 2026(107.000%), April 17, 2027(107.000%), October 17, 2027(107.000%), April 17, 2028(107.000%), October 17, 2028(107.000%), April 17, 2028(107.000%), October 17, 2029(107.000%), April 17, 2030(107.000%), October 17, 2039(107.000%), April 17, 2031(107.000%), October 17, 2031(107.000%), April 17, 2031(107.000%), October 17, 2031(107.000%), April 17, 2032(107.000%), October 17, 2032(107.000%), April 17, 2033(107.000%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	6.40%	6.60%	7.00%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
2.00.00	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQU7	78014RQX1	78014RRA0	
3 Governing law(s) of the instrument	New York	New York	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib		Contractual	Contractual	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 115.75	USD 5	USD 4.064	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	17-Oct-23	17-Oct-23	17-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	17-Oct-26	17-Oct-33	17-Oct-28	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount		October 17, 2025(106.250%)	October 17, 2025(106.250%)	
16 Subsequent call dates, if applicable		January 17, 2026(106.250%), April 17, 2026(106.250%), July 17, 2026(106.250%), October 17, 2026(106.250%), January 17, 2027(106.250%), October 17, 2027(106.250%), July 17, 2027(106.250%), April 17, 2027(106.250%), July 17, 2027(106.250%), October 17, 2027(106.250%), July 17, 2028(106.250%), October 17, 2028(106.250%), July 17, 2028(106.250%), October 17, 2028(106.250%), July 17, 2029(106.250%), October 17, 2029(106.250%), July 17, 2030(106.250%), October 17, 2039(106.250%), July 17, 2030(106.250%), October 17, 2030(106.250%), July 17, 2031(106.250%), October 17, 2031(106.250%), July 17, 2032(106.250%), October 17, 2031(106.250%), July 17, 2032(106.250%), October 17, 2032(106.250%), July 17, 2032(106.250%), April 17, 2032(106.250%), July 17, 2033(106.250%), April 17, 2033(106.250%), July 17, 2033(106.250%), April 17, 2033(106.250%), July 17, 2033(106.250%)	April 17, 2026(106.250%), October 17, 2026(106.250%), April 17, 2027(106.250%), October 17, 2027(106.250%), April 17, 2028(106.250%), October 17, 2027(106.250%), April 17, 2028(106.250%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fix-Float	Fixed	Fixed	
18 Coupon rate and any related index	Y1: 7.00% Y1-3 Sofr + 0.90, subject to coupon floor	6.25%	6.00%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
or 1 yes, opening non-compliant roduction	1.4/*	1.4/.	1.07.	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:				
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RRE2	XS2671197916		
3	Governing law(s) of the instrument	New York	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A		
	instruments governed by foreign law)				
	Regulatory treatment	luia.	1111		
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6 7	Eligible at solo/group/group&solo	N/A	N/A		
	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments N/A - Amount eligible for TLAC only	Other TLAC Instruments N/A - Amount eligible for TLAC only		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	USD 4.029	USD 3.373		
9					
_	Accounting classification	Liability - fair value option	Liability - fair value option		
11 12	Original date of issuance Perpetual or dated	17-Oct-23 Dated	17-Oct-23 Dated		
13	Original maturity date	17-Oct-38	17-Oct-26		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	October 17, 2028(106.400%	October 17, 2025 (106.250%)		
16	Subsequent call dates, if applicable	April 17, 2029(106.400%), October 17, 2029(106.400%), April 17, 2030(106.400%), October 17, 2030(106.400%), April 17, 2031(106.400%), October 17, 2031(106.400%), April 17, 2032(106.400%), October 17, 2032(106.400%), April 17, 2033(106.400%), October 17, 2033(106.400%), April 17, 2034(106.400%), October 17, 2034(106.400%), April 17, 2035(106.400%), October 17, 2035(106.400%), April 17, 2035(106.400%), October 17, 2035(106.400%), April 17, 2036(106.400%), October 17, 2036(106.400%), April 17, 2037(106.400%), October 17, 2037(106.400%), April 17, 2038(106.400%), October 17, 2037(106.400%), April 17, 2038(106.400%),			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed		
18	Coupon rate and any related index	6.40%	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 N/A	No N/A		
37	If yes, specify non-compliant features	IV/A	IN/A		

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086G73	780086K45	780086L28
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	N/A	Contractual
instruments governed by foreign law)			
Regulatory treatment	N/A	AL/A	N/A
4 Transitional Basel III rules 5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/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 1.35	CAD 1	USD 1.6
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	18-Oct-23	18-Oct-23	18-Oct-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	18-Oct-38	18-Oct-33	18-Oct-33
14 Issuer call subject to prior supervisory approval	16-0α-36 Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 18, 2026(122,640%)	October 18, 2025(114,810%)	October 18, 2025(106,700%)
16 Subsequent call dates, if applicable	April 18, 2027(126.880%), October 18, 2027(131.270%),	October 18, 2026(123.020%), October 18,	April 18, 2026(106.700%), October 18, 2026(106.700%),
Cabacqueri can autos, ii appricable	April 18, 2028(135.820%), October 18, 2028(140.520%), April 18, 2028(145.820%), October 18, 2029(145.380%), October 18, 2029(145.30%), April 18, 2030(155.610%), October 18, 2030(161.000%), April 18, 2031(166.570%), October 18, 2031(172.330%), April 18, 2031(178.290%), October 18, 2031(172.330%), April 18, 2033(178.290%), October 18, 2032(184.460%), April 18, 2033(214.280%), October 18, 2033(197.450%), April 18, 2033(214.650%), October 18, 2035(226.220%), April 18, 2036(234.050%), October 18, 2035(226.220%), April 18, 2036(234.050%), October 18, 2037(259.200%), April 18, 2038(256.350%), October 18, 2037(259.200%), April 18, 2038(268.160%)	2027(131.820%), October 18, 2028(141.440%), October 18, 2029(151.340%), October 18, 2030(162.160%), October 18, 2031(173.760%), October 18, 2032(186.180%)	April 18, 2027(106.700%), October 18, 2027(106.700%), April 18, 2028(106.700%), October 18, 2028(106.700%), April 18, 2029(106.700%), October 18, 2029(106.700%), April 18, 2039(106.700%), October 18, 2039(106.700%), April 18, 2030(106.700%), October 18, 2030(106.700%), April 18, 2031(106.700%), October 18, 2031(106.700%), April 18, 2032(106.700%), October 18, 2032(106.700%), April 18, 2032(106.700%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18 Coupon rate and any related index	6.92% Compounded and paid at maturity	7.00% Compounded and paid at maturity	6.70%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No N/A	No N/A	No
37 If yes, specify non-compliant features			N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RQS2	78014RQT0	780086L44
3 Governing law(s) of the instrument	New York	New York	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligit		Contractual	N/A
instruments governed by foreign law)	John doldar	o madaa	1.77
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2.405	USD 16.54	CAD 2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	18-Oct-23	18-Oct-23	19-Oct-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	18-Oct-38	18-Oct-33	19-Oct-33
	Yes	Yes	Yes
Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount	October 18, 2025(106.500%	Yes October 18, 2026(106.300%)	October 19, 2024(106.050%)
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable		October 18, 2026(106.300%) April 18, 2027(106.300%), October 18, 2027(106.300%),	October 19, 2024(106.050%) October 19, 2025(106.050%), October 19,
10 Subsequent can dates, if applicable	April 18, 2026(106.500%), October 18, 2026(106.500%), April 18, 2027(106.500%), October 18, 2027(106.500%),	April 18, 2027(106.300%), October 18, 2027(106.300%), April 18, 2028(106.300%), October 18, 2028(106.300%),	2026(106.050%), October 19, 2027(106.050%), October 29, 2027(106.050%), October 20, 20
	April 18, 2028(106.500%), October 18, 2028(106.500%),	April 18, 2029(106.300%), October 18, 2029(106.300%),	19, 2028(106.050%), October 19, 2029(106.050%),
	April 18, 2029(106.500%), October 18, 2029(106.500%),	April 18, 2030(106.300%), October 18, 2030(106.300%),	October 19, 2030(106.050%), October 19,
	April 18, 2030(106.500%), October 18, 2030(106.500%),	April 18, 2031(106.300%), October 18, 2031(106.300%),	2031(106.050%), October 19, 2032(106.050%),
	April 18, 2031(106.500%), October 18, 2031(106.500%),	April 18, 2032(106.300%), October 18, 2032(106.300%),	
	April 18, 2032(106.500%), October 18, 2032(106.500%),	April 18, 2033(106.300%)	
	April 18, 2033(106.500%), October 18, 2033(106.500%), April 18, 2034(106.500%), October 18, 2034(106.500%),		
	April 18, 2034(106.500%), October 18, 2034(106.500%), April 18, 2035(106.500%), October 18, 2035(106.500%),		
	April 18, 2036(106.500%), October 18, 2036(106.500%), April 18, 2036(106.500%), October 18, 2036(106.500%),		
	April 18, 2037(106.500%), October 18, 2037(106.500%), April 18, 2037(106.500%), October 18, 2037(106.500%),		
	April 18, 2038(106.500%)		
	April 10, 2030(100.300 %)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	6.50%	6.30%	6.05%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No No	No No	No.
	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086L36	780086L77	780086L93	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
За	Means by which enforceability requirement of Section 13 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	CAD 2.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	20-Oct-23	20-Oct-23	20-Oct-23	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	20-Oct-33	20-Oct-33	20-Oct-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 20, 2025(106.600%)	October 20, 2024(108.250%)	October 20, 2026(106.500%)	
16	Subsequent call dates, if applicable	April 20, 2026(106.600%), October 20, 2026(106.600%), April 20, 2027(106.600%), October 20, 2027(106.600%), April 20, 2028(106.600%), October 20, 2028(106.600%), April 20, 2028(106.600%), October 20, 2028(106.600%), April 20, 2030(106.600%), October 20, 2030(106.600%), April 20, 2031(106.600%), October 20, 2031(106.600%), April 20, 2031(106.600%), October 20, 2031(106.600%), April 20, 2032(106.600%), October 20, 2032(106.600%), April 20, 2033(106.600%),	October 20, 2025(116.500%), October 20, 2026(124.750%), October 20, 2027(133.000%), October 20, 2028(144.250%), October 20, 2029(149.500%), October 20, 2030(157.750%), October 20, 2031(166.000%), October 20, 2032(174.250%),	April 20, 2027(106.500%), October 20, 2027(106.500%), April 20, 2028(106.500%), October 20, 2028(106.500%), April 20, 2029(106.500%), October 20, 2029(106.500%), April 20, 2030(106.500%), October 20, 2030(106.500%), April 20, 2031(106.500%), October 20, 2031(106.500%), April 20, 2031(106.500%), October 20, 2032(106.500%), April 20, 2032(106.500%), October 20, 2032(106.500%), April 20, 2033(106.500%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed	
18	Coupon rate and any related index	6.60%	8.25% Compounded and paid at maturity	6.50%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	IN/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	IN/A	N/A	N/A	
31	ii yes, specify non-compliant features	IN/A	INA	INA	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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(106.150%)	October 23, 2028(106.300%)	
Subsequent call dates, if applicable		April 23, 2029(106,150%), October 23, 2029(106,150%), April 23, 2030(106.150%), October 23, 2030(106.150%), April 23, 2031(106.150%), October 23, 2031(106.150%), April 23, 2032(106,150%), October 23, 2032(106.150%), April 23, 2033(106.150%),	April 23, 2029(106.300%), October 23, 2029(106.300%), April 23, 2030(106.300%), October 23, 2030(106.300%), April 23, 2031(106.300%), October 23, 2031(106.300%), April 23, 2032(106.300%), October 23, 2032(106.300%), April 23, 2033(106.300%),	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18 Coupon rate and any related index	SOFR, subject to cap and floor	6.15%	6.30%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

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

	Disclosu	re template for main features of regulatory capital instru	iments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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		N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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(106.400%)	October 25, 2028(106.530%)
16	Subsequent call dates, if applicable	October 25, 2027(129.600%), October 24,	April 25, 2029(106.400%), October 25, 2029(106.400%),	April 25, 2029(106.530%), October 25, 2029(106.530%),
		2028(137.000%), October 24, 2029(144.400%)	April 25, 2030(106.400%), October 25, 2030(106.400%),	April 25, 2030(106.530%), October 25, 2030(106.530%),
			April 25, 2031(106.400%), October 25, 2031(106.400%),	April 25, 2031(106.530%), October 25, 2031(106.530%),
			April 25, 2032(106.400%), October 25, 2032(106.400%),	April 25, 2032(106.530%), October 25, 2032(106.530%),
			April 25, 2033(106.400%)	April 25, 2033(106.530%)
_				
	Coupons/dividends			
17	Fixed or floating 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

Disclos	sure template for main features of regulatory capital in	struments	
	Other TLAC instruments issued directly by the ban		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2671203318	780086M35	780086M43
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligibl instruments governed by foreign law)	e N/A	N/A	N/A
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 4	CAD 18.432	CAD 7.537
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	25-Oct-23	27-Oct-23	27-Oct-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	25-Oct-27	27-Oct-28	27-Oct-28
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 25, 2026(105.970%)	October 27, 2025(106.250%)	October 27, 2025(106.050%)
16 Subsequent call dates, if applicable		April 27, 2026(106.250%), October 27, 2026(106.250%), April 27, 2027(106.250%), October 27, 2027(106.250%), April 27, 2028(106.250%),	April 27, 2026(106.050%), October 27, 2026(106.050%), April 27, 2027(106.050%), October 27, 2027(106.050%), April 27, 2028(106.050%),
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.97%	6.25%	6.05%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086M50	780086M68	78014RRC6	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-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 1.554	USD 4.362	USD 2.577	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	27-Oct-23	27-Oct-23	27-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	27-Oct-28	27-Oct-28	27-Oct-38	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	October 27, 2025(106.350%) April 27, 2026(106.350%), October 27, 2026(106.350%),	October 27, 2025(106.500%) April 27, 2026(106.500%), October 27, 2026(106.500%),	October 27, 2028(106.500%) April 27, 2029(106.500%), October 27, 2029(106.500%),	
	April 27, 2027(106.350%), October 27, 2027(106.350%), April 27, 2028(106.350%),	April 27, 2027(106.500%), October 27, 2027(106.500%), April 27, 2028(106.500%)	April 27, 2030(106.500%), October 27, 2030(106.500%), April 27, 2031(106.500%), October 27, 2031(106.500%), April 27, 2031(106.500%), October 27, 2032(106.500%), April 27, 2033(106.500%), October 27, 2033(106.500%), April 27, 2033(106.500%), October 27, 2033(106.500%), April 27, 2034(106.500%), October 27, 2034(106.500%), April 27, 2035(106.500%), October 27, 2035(106.500%), April 27, 2037(106.500%), October 27, 2036(106.500%), April 27, 2037(106.500%), October 27, 2037(106.500%), April 27, 2038(106.500%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	6.35%	6.50%	6.50%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Display	re template for main features of regulatory capital instru	ımanta	
Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086N42	78014RQY9	78014RRD4
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	N/A	Contractual	Contractual
instruments governed by foreign law)			
Regulatory treatment 4 Transitional Basel III rules	N/A	N/A	AL/A
5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 2.637	USD 3	USD 24.678
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	30-Oct-23	30-Oct-23	30-Oct-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	30-Oct-33	30-Oct-43	30-Oct-26
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	October 30, 2027(106.300%) April 30, 2028(106.300%), October 30, 2028(106.300%),	October 30, 2028(106.550%) January 30, 2029(106.550%), April 30, 2029(106.550%),	October 30, 2025(106.125%) April 30, 2026(106.125%)
	April 30, 2029(106.300%), October 30, 2029(106.300%), April 30, 2030(106.300%), October 30, 2030(106.300%), April 30, 2031(106.300%), October 30, 2031(106.300%), April 30, 2032(106.300%), October 30, 2032(106.300%), April 30, 2032(106.300%)	July 30, 2029(106.550%), October 30, 2029(106.550%), July 30, 2030(106.550%), April 30, 2030(106.550%), July 30, 2030(106.550%), Cottober 30, 2030(106.550%), July 30, 2031(106.550%), Cottober 30, 2031(106.550%), July 30, 2031(106.550%), October 30, 2031(106.550%), July 30, 2031(106.550%), October 30, 2031(106.550%), July 30, 2032(106.550%), October 30, 2032(106.550%), July 30, 2032(106.550%), October 30, 2032(106.550%), July 30, 2032(106.550%), October 30, 2033(106.550%), July 30, 2033(106.550%), October 30, 2033(106.550%), July 30, 2034(106.550%), October 30, 2034(106.550%), July 30, 2034(106.550%), October 30, 2034(106.550%), July 30, 2034(106.550%), October 30, 2034(106.550%), July 30, 2034(106.550%), October 30, 2035(106.550%), January 30, 2035(106.550%), October 30, 2035(106.550%), July 30, 2036(106.550%), October 30, 2036(106.550%), July 30, 2036(106.550%), October 30, 2036(106.550%), January 30, 2037(106.550%), October 30, 2036(106.550%), January 30, 2037(106.550%), October 30, 2036(106.550%), July 30, 2038(106.550%), October 30, 2034(106.550%), July 30, 2038(106.550%), October 30, 2034(106.550%), July 30, 2038(106.550%), October 30, 2039(106.550%), July 30, 2038(106.550%), October 30, 2038(106.550%), July 30, 2034(106.550%), October 30, 2034(106.550%), July 30, 2040(106.550%), October 30, 2040(106.550%), July 30, 2040(106.550%), October 30, 2040(106.550%), July 30, 2040(106.550%), October 30, 2040(106.550%), July 30, 2041(106.550%), October 30, 2041(106.550%), July 30, 2041(106.550%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index 19 Existence of a dividend stopper	6.30% No	6.55% No	6.13% No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	N/A N/A	N/A N/A	N/A N/A
34 Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
		•	•

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2671205362	78014RRG7	78014RQV5	
3 Governing law(s) of the instrument	Province of Ontario	New York	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	GBP 1.8	USD 3.853	USD 4.915	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	30-Oct-23	31-Oct-23	31-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	30-Oct-25	31-Oct-33	31-Oct-30	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount		October 31, 2026(106.550%)	October 31, 2027(106.300%)	
Subsequent call dates, if applicable		April 30, 2027(106.550%), October 31, 2027(106.550%), April 30, 2028(106.550%), October 31, 2028(106.550%), April 30, 2028(106.550%), October 31, 2029(106.550%), April 30, 2030(106.550%), October 31, 2030(106.550%), April 30, 2031(106.550%), October 31, 2031(106.550%), April 30, 2031(106.550%), October 31, 2031(106.550%), April 30, 2032(106.550%), October 31, 2032(106.550%), April 30, 2033(106.550%)	April 30, 2028(106.300%), October 31, 2028(106.300%), April 30, 2029(106.300%), October 31, 2029(106.300%), April 30, 2030(106.300%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed	
18 Coupon rate and any related index	SONIA, subject to cap and floor	6.55%	6.30%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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(106.350%)	October 31, 2028(106.180%)	October 31, 2028(106.200%)	
16 Subsequent call dates, if applicable	April 30, 2029(106.350%), October 31, 2029(106.350%), April 30, 2030(106.350%), October 31, 2030(106.350%), April 30, 2031(106.350%), October 31, 2031(106.350%), April 30, 2032(106.350%), October 31, 2032(106.350%), April 30, 2033(106.350%)	April 30, 2029(106.180%), October 31, 2029(106.180%), April 30, 2030(106.180%), October 31, 2030(106.180%), April 30, 2031(106.180%), October 31, 2031(106.180%), April 30, 2032(106.180%), October 31, 2032(106.180%), April 30, 2033(106.180%),	October 31, 2029(106.200%), October 31, 2030(106.200%), October 31, 2031(106.200%), October 31, 2032(106.200%)	
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	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086N59	780086N83	780086N91	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	CAD 11.51	CAD 16.168	USD 4.76	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	31-Oct-23	31-Oct-23	31-Oct-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	31-Oct-33	31-Oct-33	31-Oct-33	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	October 31, 2025(106.400%)	October 31, 2025(106.650%)	October 31, 2025(106.850%)	
16 Subsequent call dates, if applicable	April 30, 2026(106.400%), October 31, 2026(106.400%),	April 30, 2026(106.650%), October 31, 2026(106.650%),	April 30, 2026(106.850%), October 31, 2026(106.850%),	
To Subsequent can dates, if approache	April 30, 2027(106.400%), October 31, 2027(106.400%),	April 30, 2027(106.650%), October 31, 2027(106.650%),	April 30, 2027(106.850%), October 31, 2027(106.850%),	
	April 30, 2028(106.400%), October 31, 2028(106.400%),	April 30, 2028(106.650%), October 31, 2028(106.650%),	April 30, 2028(106.850%), October 31, 2028(106.850%),	
	April 30, 2029(106.400%), October 31, 2029(106.400%),	April 30, 2029(106.650%), October 31, 2029(106.650%),	April 30, 2029(106.850%), October 31, 2029(106.850%),	
	April 30, 2030(106.400%), October 31, 2030(106.400%),	April 30, 2030(106.650%), October 31, 2030(106.650%),	April 30, 2030(106.850%), October 31, 2030(106.850%),	
	April 30, 2031(106.400%), October 31, 2031(106.400%),	April 30, 2031(106.650%), October 31, 2031(106.650%),	April 30, 2031(106.850%), October 31, 2031(106.850%),	
	April 30, 2032(106.400%), October 31, 2032(106.400%),	April 30, 2032(106.650%), October 31, 2032(106.650%),	April 30, 2032(106.850%), October 31, 2032(106.850%),	
	April 30, 2033(106.400%),	April 30, 2033(106.650%),	April 30, 2033(106.850%)	
	April 30, 2033(100.40070),	April 30, 2033(100.03070),	April 30, 2033(100.03070)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	6.40%	6.65%	6.85%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
	No No	No No	No.	
	N/A	N/A	N/A	
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A		
			N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086P32	780086P40	780086N34	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 4.063	CAD 4.5	CAD 1	
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	2-Nov-23	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	31-Oct-33	31-Oct-30	2-Nov-38	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	October 31, 2025(107.100%)	October 31, 2025(106.400%)	November 2, 2026(121.600%)	
Subsequent call dates, if applicable	April 30, 2026(107.100%), October 31, 2026(107.100%), April 30, 2027(107.100%), October 31, 2027(107.100%), April 30, 2028(107.100%), October 31, 2028(107.100%), April 30, 2029(107.100%), October 31, 2029(107.100%), April 30, 2030(107.100%), October 31, 2030(107.100%), April 30, 2031(107.100%), October 31, 2031(107.100%), April 30, 2032(107.100%), October 31, 2032(107.100%), April 30, 2032(107.100%), October 31, 2032(107.100%), April 30, 2033(107.100%)	April 30, 2026(106.400%), October 31, 2026(106.400%), April 30, 2027(106.400%), October 31, 2027(106.400%), April 30, 2028(106.400%), October 31, 2028(106.400%), April 30, 2029(106.400%), October 31, 2029(106.400%), April 30, 2030(106.400%),	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	Fixed	Fixed	Zero	
18 Coupon rate and any related index	7.10%	6.40%	7.20% 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	
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	Disclosure template for main feature	s of regulatory capital instruments					
	Other TLAC instruments is:						
	Included in TLAC not included in regulatory capital						
1	Issuer	Royal Bank of Canada	Royal Bank of Canada				
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A				
	instruments governed by foreign law)						
	Regulatory treatment						
4	Transitional Basel III rules	N/A	N/A				
5	Post-transitional Basel III rules	N/A	N/A				
6	Eligible at solo/group/group&solo	N/A	N/A				
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments				
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only				
9	Par value of instrument	USD 0.5	USD 5				
10	Accounting classification	Liability - fair value option	Liability - fair value option				
11	Original date of issuance	2-Nov-23	2-Nov-23				
12	Perpetual or dated	Dated	Dated				
13	Original maturity date	2-Nov-28	2-Nov-27				
14	Issuer call subject to prior supervisory approval	Yes	Yes				
15	Optional call date, contingent call dates and redemption amount	November 2, 2025(106.350%)	November 2, 2026(105.780%)				
16	Subsequent call dates, if applicable	May 2, 2026(106.350%), November 2, 2026(106.350%), May 2, 2027(106.350%), November 2, 2027(106.350%), May 2, 2028(106.350%)					
	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	lf write-down, full or partial	N/A	N/A				
33	If write-down, permanent or temporary	N/A	N/A				
34	If temporary write-down, description of write-down mechanism	N/A	N/A				
34a	Type of subordination	Exemption	Exemption				
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated				
36	Non-compliant transitioned features	No	No				
37	If yes, specify non-compliant features	N/A	N/A				

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 3.12	USD 2.793	GBP 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	3-Nov-23	3-Nov-23	3-Nov-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	3-Nov-33	3-Nov-33	3-Nov-26
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	November 3, 2025(107.100%)	'November 3, 2025(106.850%)	
Subsequent call dates, if applicable	May 3, 2026(107.100%), November 3, 2026(107.100%), May 3, 2027(107.100%), November 3, 2027(107.100%), November 3, 2028(107.100%), November 3, 2028(107.100%), May 3, 2029(107.100%), November 3, 2029(107.100%), May 3, 2030(107.100%), November 3, 2030(107.100%), May 3, 2031(107.100%), November 3, 2031(107.100%), May 3, 2032(107.100%), November 3, 2032(107.100%), May 3, 2032(107.100%), November 3, 2032(107.100%), May 3, 2033(107.100%)	May 3, 2026(106.850%), November 3, 2026(106.850%), May 3, 2027(106.850%), November 3, 2027(106.850%), May 3, 2028(106.850%), November 3, 2028(106.850%), May 3, 2029(106.850%), November 3, 2029(106.850%), May 3, 2030(106.850%), November 3, 2030(106.850%), May 3, 2030(106.850%), November 3, 2031(106.850%), May 3, 2032(106.850%), November 3, 2031(106.850%), May 3, 2032(106.850%), November 3, 2032(106.850%), May 3, 2033(106.850%)	
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
or I if you, opening more compliant reasoned	1973	19/3	14/1

	Disclosure template for main feature:	s of regulatory capital instruments		
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not inclu	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 30.004	CAD 4.414	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	6-Nov-23	6-Nov-23	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	6-Nov-33	6-Nov-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	November 6, 2028(106.300%)	November 6, 2028(106.100%)	
16	Subsequent call dates, if applicable	May 6, 2029(106.300%), November 6, 2029(106.300%), May 6, 2030(106.300%), November 6, 2030(106.300%), May 6, 2031(106.300%), November 6, 2031(106.300%), May 6, 2032(106.300%), November 6, 2032(106.300%), May 6, 2033(106.300%)	May 6, 2029(106.100%), November 6, 2029(106.100%), May 6, 2030(106.100%), November 6, 2030(106.100%), May 6, 2031(106.100%), November 6, 2031(106.100%), May 6, 2032(106.100%), November 6, 2032(106.100%), May 6, 2033(106.100%)	
	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	
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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	Contractual	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment	200		1112
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A
6 Eligible at solo/group/group&solo		1.01.1	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only CAD 2	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 28.202		CAD 2.252
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	6-Nov-23	7-Nov-23	8-Nov-23
12 Perpetual or dated	Dated C Nov. 25	Dated 7-Nov-28	Dated
13 Original maturity date	6-Nov-35		8-Nov-33
14 Issuer call subject to prior supervisory approval	Yes (2005/407.000%)	Yes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	'November 6, 2025(107.000%) May 6, 2026(107.000%), November 6, 2026(107.000%),	November 7, 2025(105.780%) May 7, 2026(105.780%), November 7, 2026(105.780%),	November 8, 2025(106.450%) May 8, 2026(106.450%), November 8, 2026(106.450%),
	May 6, 2027(107.000%), November 6, 2027(107.000%), May 6, 2028(107.000%), November 6, 2028(107.000%), May 6, 2029(107.000%), November 6, 2029(107.000%), May 6, 2030(107.000%), November 6, 2030(107.000%), May 6, 2031(107.000%), November 6, 2031(107.000%), May 6, 2031(107.000%), November 6, 2031(107.000%), May 6, 2033(107.000%), November 6, 2033(107.000%), May 6, 2033(107.000%), November 6, 2033(107.000%), May 6, 2034(107.000%), November 6, 2034(107.000%), May 6, 2035(107.000%)	May 7, 2027(105.780%), November 7, 2027(105.780%), May 7, 2028(105.780%)	May 8, 2027(106.450%), November 8, 2027(106.450%), May 8, 2028(106.450%), November 8, 2028(106.450%), May 8, 2029(106.450%), November 8, 2029(106.450%), May 8, 2030(106.450%), November 8, 2030(106.450%), May 8, 2031(106.450%), November 8, 2031(106.450%), May 8, 2031(106.450%), November 8, 2031(106.450%), May 8, 2032(106.450%), November 8, 2032(106.450%), May 8, 2033(106.450%)
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	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2671211097	780086Q64	780086Q72
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.5	CAD 1	CAD 9.737
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	8-Nov-23	10-Nov-23	14-Nov-23
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	8-Nov-26	10-Nov-28	14-Nov-33
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 10, 2025(112.700%)	November 10, 2025(105.700%)	November 14, 2025(106.300%)
16	Subsequent call dates, if applicable		May 10, 2026(105.700%), November 10, 2026(105.700%), May 10, 2027(105.700%), November 10, 2027(105.700%), May 10, 2028(105.700%),	May 14, 2026(106.300%), November 14, 2026(106.300%), May 14, 2027(106.300%), November 14, 2027(106.300%), May 14, 2028(106.300%), November 14, 2028(106.300%), November 14, 2028(106.300%), May 14, 2020(106.300%), November 14, 2039(106.300%), May 14, 2030(106.300%), November 14, 2031(106.300%), May 14, 2031(106.300%), November 14, 2031(106.300%), May 14, 2032(106.300%), November 14, 2032(106.300%), May 14, 2033(106.300%), November 14, 2032(106.300%), May 14, 2033(106.300%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18	Coupon rate and any related index	6.35% per annum, compounded annually.	5.70%	6.30%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
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	Disclosure template for main feature	s of regulatory capital instruments	
	Other TLAC instruments is:		
	Included in TLAC not inclu		
1	ssuer	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
	Means by which enforceability 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(106.000%)	November 14, 2025(106.450%)
16	Subsequent call dates, if applicable	May 14, 2026(106.000%), November 14, 2026(106.000%), May 14, 2027(106.000%), November 14, 2027(106.000%), May 14, 2028(106.000%), November 14, 2028(106.000%), May 14, 2029(106.000%), November 14, 2029(106.000%), May 14, 2030(106.000%), November 14, 2030(106.000%), May 14, 2031(106.000%), November 14, 2031(106.000%), May 14, 2032(106.000%), November 14, 2032(106.000%), May 14, 2033(106.000%), November 14, 2032(106.000%), May 14, 2033(106.000%)	May 14, 2026(106.450%), November 14, 2026(106.450%), May 14, 2027(106.450%), November 14, 2027(106.450%), May 14, 2028(106.450%), November 14, 2028(106.450%), May 14, 2029(106.450%), November 14, 2029(106.450%), May 14, 2030(106.450%), November 14, 2030(106.450%), May 14, 2031(106.450%), November 14, 2031(106.450%), May 14, 2032(106.450%), November 14, 2032(106.450%), May 14, 2032(106.450%), November 14, 2032(106.450%), May 14, 2033(106.450%)
	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 instrument it converts into	N/A	N/A
30	Write-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a	Type of subordination	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	N/A	N/A
31	ii yes, speciiy non-compilant leatures	INA	IN/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	Contractual
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(106.500%)	November 15, 2025(106.750%)	November 15, 2026(106.400%)
16	Subsequent call dates, if applicable		May 15, 2026(106.750%), November 15, 2026(106.750%),	May 15, 2027(106.400%), November 15, 2027(106.400%),
		May 15, 2027(106.500%), November 15, 2027(106.500%),	May 15, 2027(106.750%), November 15, 2027(106.750%),	May 15, 2028(106.400%), November 15, 2028(106.400%),
		May 15, 2028(106.500%), November 15, 2028(106.500%),	May 15, 2028(106.750%), November 15, 2028(106.750%),	May 15, 2029(106.400%), November 15, 2029(106.400%),
		May 15, 2029(106.500%), November 15, 2029(106.500%),	May 15, 2029(106.750%), November 15, 2029(106.750%),	May 15, 2030(106.400%)
			May 15, 2030(106.750%), November 15, 2030(106.750%),	
		May 15, 2031(106.500%), November 15, 2031(106.500%),	May 15, 2031(106.750%), November 15, 2031(106.750%),	
		May 15, 2032(106.500%), November 15, 2032(106.500%),	May 15, 2032(106.750%), November 15, 2032(106.750%),	
		May 15, 2033(106.500%)	May 15, 2033(106.750%)	
	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 instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	IN/A	IVA	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No No	No No
37	Non-compilant transitioned features If yes, specify non-compliant features	IN/A	IN/A	N/A
31	ii yes, specify non-compliant features	INA	INA	IV/A

	Disclosur	re template for main features of regulatory capital instru	ments	
	Discrosure template or main reatures or regulatory capital instruments Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital		
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2671213895	780086R55	78014RRS1
		Province of Ontario	Province of Ontario	New York
	y which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	Contractual
	nts governed by foreign law)			
	tory treatment			
4 Tran	nsitional Basel III rules	N/A	N/A	N/A
5 Post	st-transitional Basel III rules	N/A	N/A	N/A
6 Eligi	gible at solo/group/group&solo	N/A	N/A	N/A
	rument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	t recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	ue of instrument	GBP 1	CAD 1.5	USD 6
	ting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	I date of issuance	15-Nov-23	16-Nov-23	16-Nov-23
	ual or dated	Dated	Dated	Dated
		15-Nov-27	16-Nov-33	16-Nov-35
	call subject to prior supervisory approval	Yes	Yes	Yes
	ional call date, contingent call dates and redemption amount	1.00	November 16, 2028(105.950%)	November 16, 2026(106.380%)
	osequent call dates, if applicable		May 16, 2029(105.950%), November 16, 2029(105.950%),	February 16, 2027(106.380%), May 16, 2027(106.380%),
l o l sub	pooquoni van vaico, ii appiivanie		May 16, 2029 (105.950%), November 16, 2029 (105.950%), May 16, 2030 (105.950%), November 16, 2030 (105.950%),	August 16, 2027(106.380%), November 16,
			May 16, 2030(105.950%), November 16, 2030(105.950%), May 16, 2031(105.950%), November 16, 2031(105.950%),	2027(106.380%), February 16, 2028(106.380%), May 16,
1 1			May 16, 2031(105.950%), November 16, 2031(105.950%), May 16, 2032(105.950%), November 16, 2032(105.950%),	2028(106.380%), February 16, 2028(106.380%), May 16, 2028(106.380%), August 16, 2028(106.380%), November
			May 16, 2033(105.950%)	16, 2028(106.380%), February 16, 2029(106.380%), May
				16, 2029(106.380%), August 16, 2029(106.380%),
				November 16, 2029(106.380%), February 16,
				2030(106.380%), May 16, 2030(106.380%), August 16,
				2030(106.380%), November 16, 2030(106.380%), Februar
				16, 2031(106.380%), May 16, 2031(106.380%), August 16
				2031(106.380%), November 16, 2031(106.380%), Februar
				16, 2032(106.380%), May 16, 2032(106.380%), August 16,
				2032(106.380%), November 16, 2032(106.380%), February
				16, 2033(106.380%), May 16, 2033(106.380%), August 16,
				2033(106.380%), November 16, 2033(106.380%), February
				16, 2034(106.380%), May 16, 2034(106.380%), August 16,
				2034(106.380%), November 16, 2034(106.380%), Februar
				16, 2035(106.380%), November 16, 2034(106.380%), Februar 16, 2035(106.380%), May 16, 2035(106.380%), August 16,
				2035(106.380%)
				2033(100.360%)
	ns/dividends	First	Fixed	Fired
		Float	Fixed 5.95%	Fixed 6.38%
		SONIA, subject to cap and floor		
	stence of a dividend stopper	No	No	No
	ly discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
		No	No	No
		Non-cumulative	Non-cumulative	Non-cumulative
		Non-convertible	Non-convertible	Non-convertible
24 If co	onvertible, conversion trigger (s)	N/A	N/A	N/A
25 If co	onvertible, fully or partially	N/A	N/A	N/A
		N/A	N/A	N/A
		N/A	N/A	N/A
		N/A	N/A	N/A
		N/A	N/A	N/A
		No No	No	No
		N/A	N/A	N/A
		N/A	N/A	N/A
		N/A	N/A	N/A
	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
	of subordination	Exemption	Exemption	Exemption
	n in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-cor	mpliant transitioned features	No	No	No
	specify non-compliant features	N/A	N/A	N/A
		l	'	·

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not include			
1		Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RRJ1	XS2671245152	
3		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		N/A	N/A	
5		N/A	N/A	
6		N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		USD 18.756	USD 4.86	
10		Liability - fair value option 17-Nov-23	Liability - fair value option 17-Nov-23	
11				
12 13	Perpetual or dated Original maturity date	Dated 17-Nov-33	Dated 17-Nov-33	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15		November 17, 2025(106.750%)	November 17, 2024(108.580%)	
16		May 17, 2030(106.750%), November 17, 2030(106.750%),	2025(117.160%), February 17, 2026(119.305%), May 17, 2026(121.450%), August 17, 2026(123.595%), November 17, 2026(125.740%), February 17, 2027(127.885%), May	
	Coupons/dividends			
17		Fixed	Zero	
18		6.75%	8.58% per annum, compounded annually.	
19		No Mandatan	No Mandatani	
20		Mandatory	Mandatory	
21		No Non cumulativo	No Non cumulativo	
23		Non-cumulative Non-convertible	Non-cumulative Non-convertible	
23		N/A	N/A	
25		N/A	N/A	
26	, , , ,	N/A	IN/A	
27		N/A	N/A	
28		N/A	N/A	
29		N/A	N/A	
30		No	No	
31		N/A	N/A	
32		N/A	N/A	
33		N/A	N/A	
34		N/A	N/A	
34a		Exemption	Exemption	
35		Unsubordinated	Unsubordinated	
36		No	No	
37	If yes, specify non-compliant features	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	USD 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		
15	Optional call date, contingent call dates and redemption amount	November 17, 2026(125.290%)	November 22, 2025(106.250%)		
16	Subsequent call dates, if applicable	November 17, 2027(133.720%), November 17,	November 22, 2026(106.250%), November 22,		
		2028(142.150%), November 17, 2029(150.580%),	2027(106.250%), November 22, 2028(106.250%),		
		November 17, 2030(159.010%), November 17,	November 22, 2029(106.250%), November 22,		
		2031(167.440%), November 17, 2032(175.870%)	2030(106.250%), November 22, 2031(106.250%),		
			November 22, 2032(106.250%)		
	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	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	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(106.000%)			
16	Subsequent call dates, if applicable	November 22, 2026(106.000%), November 22,			
		2027(106.000%), November 22, 2028(106.000%),			
		November 22, 2029(106.000%), November 22,			
		2030(106.000%), November 22, 2031(106.000%),			
<u> </u>		November 22, 2032(106.000%)			
	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(106.300%)		
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(106.300%), November 28, 2026(106.300%), May 28, 2027(106.300%), November 28, 2027(106.300%), May 28, 2028(106.300%), November 28, 2028(106.300%), May 28, 2029(106.300%), November 28, 2029(106.300%), May 28, 2030(106.300%), November 28, 2030(106.300%), May 28, 2031(106.300%), November 28, 2031(106.300%), May 28, 2032(106.300%), November 28, 2032(106.300%), May 28, 2033(106.300%), November 28, 2032(106.300%), May 28, 2033(106.300%)		
	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		
<u> </u>	in you, opening non-compliant founding	1			

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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(106.100%)	November 29, 2028(105.800%)
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(145.000%), November 28, 2031(145.000%), November 28, 2031(145.000%), November 28, 2031(205.000%), November 28, 2031(226.000%), November 28, 2031(226.000%), November 28, 2031(226.000%), November 28, 2031(226.000%), November 28, 2031(247.000%), November 28, 2031(247.500%)	May 29, 2026(106.100%), November 29, 2026(106.100%), May 29, 2027(106.100%), November 29, 2027(106.100%), May 29, 2028(106.100%), November 29, 2028(106.100%), May 29, 2029(106.100%), November 29, 2029(106.100%), May 29, 2030(106.100%)	November 29, 2029(105.800%), November 29, 2030(105.800%), November 29, 2031(105.800%), November 29, 2032(105.800%)
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
			I be a decorate of
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	No Unsubordinated

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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(106.250%)	November 29, 2025(106.500%)	November 29, 2028(105.650%)
16 Subsequent call dates, if applicable	May 29, 2026(106 250%), November 29, 2026(106 250%), May 29, 2027(106 250%), November 29, 2027(106 250%), May 29, 2028(106 250%), November 29, 2028(106 250%), May 29, 2029(106 250%), November 29, 2029(106 250%), May 29, 2030(106 250%), November 29, 2030(106 250%), May 29, 2031(106 250%), November 29, 2031(106 250%), May 29, 2031(106 250%), November 29, 2031(106 250%), May 29, 2033(106 250%), November 29, 2031(106 250%), May 29, 2033(106 250%)	May 29, 2027(106.500%), November 29, 2027(106.500%), May 29, 2027(106.500%), November 29, 2027(106.500%), May 29, 2028(106.500%), November 29, 2028(106.500%), May 29, 2028(106.500%), November 29, 2028(106.500%), May 29, 2023(106.500%), November 29, 2030(106.500%), May 29, 2032(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(105.650%), November 29, 2030(105.650%), November 29, 2031(105.650%), November 29, 2032(105.650%)
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
	Orisubordinated		
36 Non-compliant transitioned features	No	No	No

2 Un 3 Go 3a Mea instr	Disclosure template for main features Other TLAC instruments iss Included in TLAC not include suer ique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	sued directly by the bank ded in regulatory capital Royal Bank of Canada XS2708276089	Royal Bank of Canada
2 Un 3 Go 3a Mea instr	suer nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Royal Bank of Canada XS2708276089	
2 Un 3 Go 3a Mea instr	nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	XS2708276089	
3 Go 3a Mea instr Re	overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		+
3 Go 3a Mea instr Re	overning law(s) of the instrument ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	la	XS2708272336
3a Mea instr Re	ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Province of Ontario	Province of Ontario
instr Re		N/A	N/A
	truments governed by foreign law)		
4	egulatory treatment		
	Transitional Basel III rules	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments
8 Am	mount 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 Pa	ar value of instrument	USD 1	USD 1.5
10 Ac	counting classification	Liability - fair value option	Liability - fair value option
	riginal date of issuance	29-Nov-23	29-Nov-23
12 Pe	erpetual or dated	Dated	Dated
13	Original maturity date	29-Nov-28	29-Nov-25
14 Iss	suer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 29, 2027(124.200%)	
16	Subsequent call dates, if applicable		
Cc	pupons/dividends		
17	Fixed or floating dividend/coupon	Zero	Float
18	Coupon rate and any related index	6.05% per annum, compounded annually.	SOFR, subject to cap and floor
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative
23 Co	onvertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A
25	If convertible, fully or partially	N/A	N/A
26	If convertible, conversion rate	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A
	If convertible, specify issuer of instrument it converts into	N/A	N/A
30 Wr	rite-down feature	No	No
31	If write-down, write-down trigger (s)	N/A	N/A
32	If write-down, full or partial	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A
34a T	Type of subordination	Exemption	Exemption
35 Po	osition in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated
	on-compliant transitioned features	No	No
	yes, specify non-compliant features	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	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		Contractual	Contractual	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	30-N0V-35 Yes	
				100	
15	Optional call date, contingent call dates and redemption amount	November 30, 2025(106.250%)	November 30, 2026(106.500%)	November 30, 2026(106.250%)	
16	Subsequent call dates, if applicable	May 30, 2026(106.250%), November 30, 2026(106.250%),	May 30, 2027(106.500%), November 30, 2027(106.500%),	February 28, 2027(106.250%), May 30, 2027(106.250%),	
			May 30, 2028(106.500%), November 30, 2028(106.500%),	August 30, 2027(106.250%), November 30,	
		May 30, 2028(106.250%), November 30, 2028(106.250%),	May 30, 2029(106.500%), November 30, 2029(106.500%),	2027(106.250%), February 29, 2028(106.250%), May 30,	
			May 30, 2030(106.500%), November 30, 2030(106.500%),	2028(106.250%), August 30, 2028(106.250%), November	
		May 30, 2030(106.250%), November 30, 2030(106.250%),	May 30, 2031(106.500%), November 30, 2031(106.500%),	30, 2028(106.250%), February 28, 2029(106.250%), May	
		May 30, 2031(106.250%), November 30, 2031(106.250%),	May 30, 2032(106.500%), November 30, 2032(106.500%),	30, 2029(106.250%), August 30, 2029(106.250%),	
		May 30, 2032(106.250%), November 30, 2032(106.250%),	May 30, 2033(106.500%), November 30, 2033(106.500%),	November 30, 2029(106.250%), February 28,	
		May 30, 2033(106.250%)	May 30, 2034(106.500%), November 30, 2034(106.500%),	2030(106.250%), May 30, 2030(106.250%), August 30,	
			May 30, 2035(106.500%), November 30, 2035(106.500%),	2030(106.250%), November 30, 2030(106.250%), February	
			May 30, 2036(106.500%), November 30, 2036(106.500%),	28, 2031(106.250%), May 30, 2031(106.250%), August 30,	
			May 30, 2037(106.500%), November 30, 2037(106.500%),	2031(106.250%), November 30, 2031(106.250%), February	
			May 30, 2038(106.500%)	29, 2032(106.250%), May 30, 2032(106.250%), August 30,	
			, , ,	2032(106.250%), November 30, 2032(106.250%), February	
				28, 2033(106.250%), May 30, 2033(106.250%), August 30,	
				2033(106.250%), November 30, 2033(106.250%), February	
				28, 2034(106.250%), May 30, 2034(106.250%), August 30,	
				2034(106.250%), November 30, 2034(106.250%), February	
				28, 2035(106.250%), May 30, 2035(106.250%), August 30,	
				2035(106.250%)	
	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	
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments iss	sued directly by the bank			
	Included in TLAC not include		Development of Councils		
1 2	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Royal Bank of Canada 78014RSN1	Royal Bank of Canada XS2708273060		
3	Governing law(s) of the instrument	New York	Province of Ontario		
		Contractual	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4		N/A	N/A		
5		N/A	N/A		
6 7	Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction)	N/A Other TLAC Instruments	N/A Other TLAC Instruments		
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9		USD 17	USD 1.33		
10		Liability - fair value option	Liability - fair value option		
11	Original date of issuance	30-Nov-23	30-Nov-23		
12		Dated	Dated		
13	Original maturity date	30-Nov-38	30-Nov-33		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	November 30, 2026(106.300%) February 28, 2027(106.300%), May 30, 2027(106.300%),			
		August 30, 2027(106.300%), November 30, 2028(106.300%), February 29, 2028(106.300%), May 30, 2028(106.300%), August 30, 2028(106.300%), November 30, 2028(106.300%), February 28, 2029(106.300%), May 30, 2029(106.300%), February 28, 2029(106.300%), November 30, 2029(106.300%), February 28, 2030(106.300%), May 30, 2030(106.300%), February 28, 2030(106.300%), May 30, 2030(106.300%), August 30, 2031(106.300%), November 30, 2030(106.300%), February 28, 2031(106.300%), November 30, 2030(106.300%), February 28, 2032(106.300%), November 30, 2032(106.300%), February 29, 2032(106.300%), November 30, 2032(106.300%), February 28, 2033(106.300%), November 30, 2033(106.300%), February 28, 2033(106.300%), November 30, 2033(106.300%), February 28, 2035(106.300%), November 30, 2034(106.300%), February 28, 2035(106.300%), November 30, 2034(106.300%), February 28, 2035(106.300%), November 30, 2035(106.300%), February 29, 2036(106.300%), November 30, 2035(106.300%), February 29, 2036(106.300%), November 30, 2035(106.300%), February 29, 2036(106.300%), November 30, 2036(106.300%), February 29, 2036(106.300%), November 30, 2036(106.300%), February 28, 2037(106.300%), May 30, 2037(106.300%), August 30, 2037(106.300%), November 30, 2036(106.300%), February 28, 2037(106.300%), May 30, 2037(106.300%), August 30, 2037(106.300%), November 30, 2036(106.300%), August 30, 2037(106.300%), November 30, 2036(106.300%), February 28, 2037(106.300%), May 30, 2037(106.300%), August 30, 2037(106.300%), November 30, 2036(106.300%), August 30, 2037(106.300%), November 30, 2037(106.300%), August 30, 2037(106.300%), November 30, 2036(106.300%), August 30, 2037(106.300%), November 30, 2036(106.300%), August 30, 2037(106.300%), August 30,			
	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 20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatan	No Mandatory		
21	Existence of a step up or other incentive to redeem	Mandatory No	No		
22		Non-cumulative	Non-cumulative		
23		Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25		N/A	N/A		
26		N/A	N/A		
27 28		N/A N/A	N/A N/A		
28		N/A	N/A		
30		No	No		
31			N/A		
32	If write-down, full or partial		N/A		
33			N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a 35	Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated	Exemption Unsubordinated		
36	Non-compliant transitioned features	No	No No		
37		N/A	N/A		

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments is:					
	Included in TLAC not included in regulatory capital					
1						
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	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 2	CAD 2.935			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	1-Dec-23	4-Dec-23			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	1-Dec-26	4-Dec-33			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount		December 4, 2025(105.750%)			
16	Subsequent call dates, if applicable		June 4, 2026(105.750%), December 4, 2026(105.750%),			
			June 4, 2027(105.750%), December 4, 2027(105.750%),			
			June 4, 2028(105.750%), December 4, 2028(105.750%),			
			June 4, 2029(105.750%), December 4, 2029(105.750%),			
			June 4, 2030(105.750%), December 4, 2030(105.750%),			
			June 4, 2031(105.750%), December 4, 2031(105.750%),			
			June 4, 2032(105.750%), December 4, 2032(105.750%),			
			June 4, 2033(105.750%)			
	F					
	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			
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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)	e 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	4-Dec-23	4-Dec-23	4-Dec-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	4-Dec-33	4-Dec-33	4-Dec-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	December 4, 2025(106.000%)	December 4, 2025(105.830%)	December 4, 2025(105.970%)
16 Subsequent call dates, if applicable	June 4, 2026(106.000%), December 4, 2026(106.000%), June 4, 2027(106.000%), December 4, 2027(106.000%), June 4, 2028(106.000%), December 4, 2028(106.000%), June 4, 2029(106.000%), December 4, 2028(106.000%), June 4, 2030(106.000%), December 4, 2030(106.000%), June 4, 2031(106.000%), December 4, 2031(106.000%), June 4, 2031(106.000%), December 4, 2031(106.000%), June 4, 2033(106.000%)	December 4, 2026(105.830%), December 4, 2028(105.830%), December 4, 2028(105.830%), December 4, 2028(105.830%), December 4, 2030(105.830%), December 4, 2030(105.830%), December 4, 2032(105.830%), December 4, 2032(105.830%)	December 4, 2026(105.97%), December 4, 2028(105.970%), December 4, 2028(105.970%), December 4, 2028(105.970%), December 4, 2029(105.970%), December 4, 2031(105.970%), December 4, 2031(105.970%), December 4, 2032(105.970%)
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
34 If temporary write-down, description of write-down mechanism 34a Type of subordination	N/A Exemption	N/A Exemption	Exemption
34a Type of subordination		1 1	•
34a Type of subordination	Exemption	Exemption	Exemption

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708290312	XS2708274977	XS2708275198
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2	USD 2	USD 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	4-Dec-23	5-Dec-23	7-Dec-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	4-Dec-43	5-Dec-28	7-Dec-27
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	December 4, 2024(112.020%) December 4, 2025(124.040%), December 4.	December 6, 2027(105.780%)	December 7, 2025(112.380%) December 7, 2026(118.570%)
To Subsequent can dates, if applicable	2026(136.060%), December 4, 2027(148.080%), December 4, 2028(160.100%), December 4, 2029(172.120%), December 4, 2030(184.140%),		December 7, 2020(110.370%)
	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	Zero
18 Coupon rate and any related index	12.02% per annum, compounded annually.	5.78%	6.19% per annum, compounded annually.
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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	e N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A N/A	N/A
6 Eligible at solo/group/group&solo	N/A	1971	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	AUD 2.44	USD 1.6	CAD 2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	7-Dec-23	12-Dec-23	12-Dec-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	7-Dec-43	12-Dec-33	12-Dec-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	December 7, 2024(113.160%) December 7, 2025(126.320%), December 7.	December 12, 2028(105.850%) June 12, 2029(105.850%), December 12, 2029(105.850%),	December 12, 2026(120.550%) December 12, 2027(127,400%), December 12.
	2026(139.480%), December 7, 2027(152.640%), December 7, 2028(165.800%), December 7, 2029(178.960%), December 7, 2030(192.10%), December 7, 2031(292.10%), December 7, 2031(205.280%), December 7, 2031(241.840%), December 7, 2033(231.800%), December 7, 2034(244.760%), December 7, 2036(271.080%), December 7, 2034(244.760%), December 7, 2036(271.080%), December 7, 2037(264.240%), December 7, 2037(264.240%), December 7, 2034(269.400%), December 7, 2039(310.560%), December 7, 2040(323.720%), December 7, 2041(336.880%), December 7, 2042(350.040%)	June 12, 2030(105.850%), December 12, 2030(105.850%), June 12, 2031(105.850%), December 12, 2031(105.850%),	2028(134.250%), December 12, 2029(141.100%), December 12, 2030(147.950%), December 12, 2031(154.800%), December 12, 2032(161.850%)
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	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086T79	780086T87	780086T95
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 2	CAD 1.719	CAD 1.125
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	13-Dec-23	13-Dec-23	14-Dec-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	13-Dec-33	13-Dec-33	14-Dec-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	December 13, 2027(105.270%)	December 13, 2027(105.250%)	December 14, 2028(105.200%)
16 Subsequent call dates, if applicable	December 13, 2028(105.270%), December 13, 2029(105.270%), December 13, 2030(105.270%), December 13, 2030(105.270%), December 13, 2031(105.270%), December 13, 2032(105.270%)	June 13, 2028(105.250%), December 13, 2028(105.250%), June 13, 2029(105.250%), December 13, 2029(105.250%),	December 14, 2029(105.200%), December 14,
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.27%	5.25%	5.20%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank	1	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086U28	XS2708279349	XS2708279778
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	e 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	CAD 3.295	USD 5	USD 6
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	14-Dec-23	14-Dec-23	14-Dec-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	14-Dec-33	14-Dec-27	14-Dec-25
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	December 14, 2026(105.350%)		
Subsequent call dates, if applicable	December 14, 2027(105.350%), December 14, 2028(105.350%), December 14, 2029(105.350%), December 14, 2030(105.350%), December 14, 2031(105.350%), December 14, 2032(105.350%)		
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Float	Float
18 Coupon rate and any related index	5.35%	SOFR, subject to cap and floor	SOFR, subject to cap and floor
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708293688	XS2708294223	XS2708294496
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment	AL/A	N/A	AL/A
4 Transitional Basel III rules 5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
	N/A	N/A	N/A
3 3 13 1	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	AUD 5.2	USD 1.2	USD 1.8
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	14-Dec-23	14-Dec-23	14-Dec-23
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	14-Dec-43	14-Dec-26	14-Dec-28
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	December 14, 2025(125.100%)	December 14, 2024(105.300%)	December 14, 2024(106.000%)
16 Subsequent call dates, if applicable	December 14, 2026(137,650%). December 14.	December 14, 2024(105.300%)	December 14, 2025(112.000%), December 14,
	2027(150.200%), December 14, 2028(162.750%), December 14, 2028(175.200%), December 14, 2030(187.850%), December 14, 2031(200.400%), December 14, 2032(212.950%), December 14, 2033(225.00%), December 14, 2033(225.00%), December 14, 2036(263.150%), December 14, 2036(263.150%), December 14, 2036(263.150%), December 14, 2039(288.250%), December 14, 2039(280.20%), December 14, 2041(313.350%), December 14, 2041(325.900%), December 14, 2041(325.900%), December 14, 2041(325.900%), December 14, 2042(338.450%)		2026(118.000%), December 14, 2027(124.000%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Zero	Zero	Zero
18 Coupon rate and any related index	12.55% per annum, compounded annually.	5.30% per annum, compounded annually.	6.00% per annum, compounded annually.
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:	<u> </u>			
	Included in TLAC not inclu				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eq CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RTN0	78014RTS9		
3	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	N/A	N/A		
"	instruments governed by foreign law)	1.77.			
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eliqible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as 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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	December 15, 2025(106.000%) June 15, 2026(106.000%), December 15, 2026(106.000%),	December 15, 2028(106.125%) June 15, 2029(106.125%), December 15, 2029(106.125%),		
		June 15, 2027(106.000%), December 15, 2027(106.000%), June 15, 2028(106.000%), December 15, 2028(106.000%), June 15, 2029(106.000%), December 15, 2029(106.000%), June 15, 2030(106.000%), December 15, 2030(106.000%), June 15, 2031(106.000%), December 15, 2031(106.000%), June 15, 2032(106.000%), December 15, 2032(106.000%), June 15, 2033(106.000%)	June 15, 2030(106.125%), December 15, 2030(106.125%), June 15, 2031(106.125%), December 15, 2031(106.125%), June 15, 2032(106.125%), December 15, 2032(106.125%), June 15, 2033(106.125%), December 15, 2033(106.125%), June 15, 2034(106.125%), December 15, 2034(106.125%), June 15, 2035(106.125%), December 15, 2035(106.125%), June 15, 2036(106.125%), December 15, 2036(106.125%), June 15, 2037(106.125%), December 15, 2037(106.125%), June 15, 2038(106.125%), December 15, 2037(106.125%), June 15, 2038(106.125%)		
	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	IN/A		
26	If convertible, conversion rate	N/A	N/A		
27		N/A	N/A		
28	If convertible, mandatory or optional conversion	N/A	IN/A		
28	If convertible, specify instrument type convertible into	IN/A IN/A	IN/A		
$\overline{}$	If convertible, specify issuer of instrument it converts into		·		
30	Write-down feature	No No	No Inva		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

Part	Disclosu	re template for main features of regulatory capital instru	ments	
1 Store South Part of Company South Part of				
December		Included in TLAC not included in regulatory capital		
No.	1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
March Wild	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RUA6	78014RUE8	XS2708294819
Institute of processing section (as a proces	3 Governing law(s) of the instrument	New York	New York	Province of Ontario
Regulatory institution		N/A	N/A	N/A
Production flower if interes NA	instruments governed by foreign law)			
Property of the control (asset in race No.	Regulatory treatment			
Part			N/A	N/A
Content Cont	5 Post-transitional Basel III rules	N/A	N/A	N/A
Contraction (Contraction)	6 Eligible at solo/group/group&solo	N/A	N/A	N/A
Part		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Secretaries 1982		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
10 Copyright of the issuance 1.5				
10				
17 Prijustian or colored California				
13 Copyright maturity date Society and pages Society Soc				
15 Storace of a subject to give a speciment speciment speciment (1. 2007;100 200%). Comment (1. 2007;100 200%). Commen				
December 15, 2021/(16.000%) Comment 15, 2				
Subsequent call dates, if applicable Natural 5, 2008(160,000%), December 15, 2008(160,0				
Septimetr 15, 2007(16.000%), December 15, 2007(105.00%),				
Fixed of floating dividend/coupon Fixed Fixed Fixed Fixed Fixed Zero Coupon rate and any related index 6.00% 5.50% 7.56% per annum, compounded annually. Fixed Fixed Fixed Fixed Fixed Fixed 7.56% per annum, compounded annually. Fixed Fixed Fixed Fixed 7.56% per annum, compounded annually. Fixed Fi		2028(106.000%), March 15, 2029(106.000%), June 15, 2029(106.000%), September 15, 2029(106.000%), December 15, 2029(106.000%), March 15, 2030(106.000%), June 15, 2030(106.000%), March 15, 2030(106.000%), June 15, 2030(106.000%), September 15, 2030(106.000%), June 15, 2031(106.000%), March 15, 2031(106.000%), June 15, 2031(106.000%), March 15, 2031(106.000%), March 15, 2032(106.000%), June 15, 2031(106.000%), March 15, 2032(106.000%), March 15, 2032(106.000%), March 15, 2032(106.000%), March 15, 2032(106.000%), June 15, 2032(106.000%), March 15, 2032(106.000%), June 15, 2032(106.000%), March 15, 2032(106.000%), March 15, 2032(106.000%), June 15, 2032(106.000%), June 15, 2032(106.000%), June 15, 2032(106.000%), June 15, 2035(106.000%), June 15, 2035(106.000%), June 15, 2036(106.000%), June 15, 2038(106.000%), March 15, 2038(106.000%), June 15, 2038(106.000%), June 15, 2038(106.000%), March 15, 2038(106.000%), June 15, 2038(106.	June 15, 2028(105.500%)	December 15, 2028(137.800%), December 15, 2029(145.360%), December 15, 2030(152.920%), December 15, 2031(160.480%), December 15,
Coupon rate and any related index	Coupons/dividends			
Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Monocumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible or non-convertible on non-convertible Non-convertible or non-convertible on non-convertible on non-convertible Minocumulative Minocumulative Non-convertible or non-convertible on non-conver		Fixed	Fixed	Zero
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No No No No No No No No No N	18 Coupon rate and any related index	6.00%	5.50%	7.56% per annum, compounded annually.
Existence of a step up or other incentive to redeem No Non-commutative Non-convertible Non-con	19 Existence of a dividend stopper	No	No	No
Existence of a step up or other incentive to redeem		Mandatory	Mandatory	Mandatory
Non-cumulative or cumulative Non-cumulative Non-cumulative Non-convertible (Inconvertible, conversion trigger (s) N/A		-		
23 Convertible or non-convertible (Convertible, conversion frager (s) N/A				
If convertible, conversion trigger (s)				
25 If convertible, fully or partially N/A				
26				
If convertible, mandatory or optional conversion N/A N/A N/A N/A				
28 If convertible, specify instrument type convertible into NA				
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 Type of subordination Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No No 37 No No No No No No No N				
Write-down feature				
31 If write-down, write-down trigger (s) N/A				
32 If write-down, full or partial NA				
33 If write-down, permanent or temporary N/A				
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No No				
34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No				
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No				
36 Non-compliant transitioned features No No No				
AVA				
57 II yes, specify non-compliant reatures N/A N/A	37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
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	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	EUR 4.7	EUR 1			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	8-Dec-23	8-Dec-23			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	8-Dec-35	8-Dec-35			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	December 8, 2026(118.000%)	December 8, 2026(104.900%)			
16	Subsequent call dates, if applicable	December 8, 2027(124.000%), December 8,	December 8, 2027(104.900%), December 8,			
		2028(130.000%), December 8, 2029(136.000%),	2028(104.900%), December 8, 2029(104.900%),			
		December 8, 2030(142.000%), December 8,	December 8, 2030(104.900%), December 8,			
		2031(148.000%), December 8, 2032(154.000%),	2031(104.900%), December 8, 2032(104.900%),			
		December 8, 2033(160.000%), December 8,	December 8, 2033(104.900%), December 8,			
		2034(166.000%)	2034(104.900%)			
	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			
لنت	y / 1 y 1 ·	I	1 .			

Description	Disclosure template for main features of regulatory capital instruments				
1 Unique identifier (eg CUSP) (SIN, or Bicomberg identifier for private placement)		Other TLAC instruments issued directly by the bank			
2 Unique identifier (eg. CUSH, ISIN, or Bloometer) X52708200198 780087130 780087130 780087140		Included in TLAC not included in regulatory capital			
3 Governing lawford of the instrument Province of Orbania	1 Issuer		Royal Bank of Canada	Royal Bank of Canada	
Sal Manar by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-displex NA including instruments) severated by foreign (proposal proposal propo	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708280198	780086T38	780086T46	
Instrument pyreament Instrument Instru			Province of Ontario	Province of Ontario	
Regulatory Instancest	3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	N/A	N/A	
A					
Fost-transformal Basel III rules					
Eligible at soliciproughroup/sould To Instrument type (types to be specified by jurisdiction)	4 Transitional Basel III rules	N/A	N/A	N/A	
Total Instrument type (types to be specified by jurisdiction)	5 Post-transitional Basel III rules	N/A	N/A	N/A	
8		N/A		N/A	
Par value of instrument		Other TLAC Instruments			
10		N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only	
11 Driginal date of issuance 8-De-23 11-De-23 11-De-23 11-De-23 11-De-23 11-De-23 11-De-23 11-De-23 11-De-33		EUR 1	USD 5.933	USD 5.134	
12 Perpetual or dated Da		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11-Dec-33	11 Original date of issuance	8-Dec-23			
14 Issuer call subject to prior supervisory approval Yes Yes Yes	12 Perpetual or dated	Dated			
December 1, 2025 (106, 505%) December 11, 2025 (106, 505%) December 11, 2025 (106, 305%) December 12, 2025 (106, 305%) December 12, 2025 (106, 305%)	13 Original maturity date	8-Dec-33	11-Dec-33	11-Dec-33	
16 Subsequent call dates, if applicable December 8, 2029(104.250%), December 18, 2028(106.50%), December 11, 2028(106.300%), D	14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
203(104.250%), December 8, 203(104.250%), December 11, 2028(106.050%), December 11, 2031(106.050%), D	15 Optional call date, contingent call dates and redemption amount	December 8, 2028(104.250%)	December 11, 2025(106.050%)	December 11, 2025(106.300%)	
December 18, 2032(104.250%), December 11, 2023(106.050%), December 11, 2031(106.050%), December 11, 2031(106.050%), December 11, 2031(106.300%), December 11, 2031(106.300%), December 11, 2031(106.300%), December 11, 2031(106.300%), December 11, 2032(106.050%), December 11, 2032(106.050%), December 11, 2032(106.300%), December 11, 2032(106.300%), December 11, 2032(106.300%), December 11, 2032(106.050%), December 11, 2032(106.050%), December 11, 2032(106.300%), December 11, 2032(106.050%), December 11, 2031(106.050%), December 12, 2031(106.050%), December 11, 2031(106.050%), December 12,	16 Subsequent call dates, if applicable	December 8, 2029(104.250%), December 8,	December 11, 2026(106.050%), December 11,	December 11, 2026(106.300%), December 11,	
Coupons/dividends					
December 11, 2032(106.050%) December 11, 2032(106.050%)		December 8, 2032(104.250%),			
Coupons/dividends			2030(106.050%), December 11, 2031(106.050%),		
Fixed Fixed or floating dividend/coupon Fixed Fi			December 11, 2032(106.050%)	December 11, 2032(106.300%)	
18 Coupon rate and any related index 4.25% 6.05% 6.30% 19 Existence of a dividend stopper No					
Existence of a dividend stopper					
Pully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No No No No No No No No-cumulative Non-cumulative Non-cumulative Non-convertible No					
Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulat				111	
Non-cumulative or cumulative or cumulative Non-cumulative Non-cumula	20 Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory	
23 Convertible or non-convertible Non-converti					
24 If convertible, conversion trigger (s) N/A					
25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, purple down trigger (s) N/A N/A N/A N/A 34 If write-down, purple down, description of write-down mechanism N/A N/A N/A N/A					
26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature N/A N/A N/A 31 If write-down, write-down trigger (s) N/A N/A N/A 31 If write-down, full or partial N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A					
27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A					
28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A					
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A					
30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A					
31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A					
32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A	30 Write-down feature	No			
33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A	31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A	32 If write-down, full or partial	N/A			
		N/A	N/A	N/A	
34a Type of subordination Exemption Exemption Exemption	34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
	34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features No No No No	36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features N/A N/A N/A N/A	37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
		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	
instruments governed by foreign law)	N/A	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	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(105.520%)	December 18, 2025(105,750%)	December 18, 2025(106,300%)	
Subsequent call dates, if applicable	June 18, 2027(105.520%), December 18, 2027(105.520%),	June 18, 2028(105.750%), December 18, 2028(105.750%), June 18, 2029(105.750%), December 18, 2029(105.750%), June 18, 2030(105.750%), December 18, 2030(105.750%), June 18, 2031(105.750%), December 18, 2031(105.750%),	December 18, 2026(106.300%), December 18, 2028(106.300%), December 18, 2028(106.300%), December 18, 2028(106.300%), December 18, 2039(106.300%), December 18, 2031(106.300%), December 18, 2031(106.300%), December 18, 2032(106.300%)	
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	
	N/A	N/A	N/A	
26 If convertible, conversion rate		N/A	N/A	
27 If convertible, mandatory or optional conversion		N/A	N/A	
28 If convertible, specify instrument type convertible into		N/A	N/A	
29 If convertible, specify issuer of instrument it converts into		N/A	N/A	
30 Write-down feature		No	No	
31 If write-down, write-down trigger (s)		N/A	N/A	
32 If write-down, full or partial		N/A	N/A	
		N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	IN/A	
34 Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated	Unsubordinated	
		No No	No	
		N/A	IN/A	
of I if yes, specify non-compliant reatures	INV	INV.	INV	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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(105.700%)		
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(105.700%), December 19, 2029(105.700%), June 19, 2030(105.700%), December 19, 2030(105.700%), June 19, 2031(105.700%), December 19, 2031(105.700%), June 19, 2032(105.700%), December 19, 2032(105.700%), June 19, 2033(105.700%), December 19, 2033(105.700%)		
	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	nonto			
	Included in TLAC not included in regulatory capital				
1		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086U85			
3		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)				
	Regulatory treatment				
4	· ·	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	CAD 4.67			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	20-Dec-23			
12	Perpetual or dated	Dated			
13	Original maturity date	2-Dec-33			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	December 20, 2031(141.600%)			
16		December 20, 2032(146.800%)			
	Coupons/dividends				
17	3	Zero			
18		5.20% per annum, compounded annually.			
19	——————————————————————————————————————	No			
20		Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22		Non-cumulative			
23		Non-convertible			
24		N/A			
25	, , , , ,	N/A			
26	•	N/A			
27		N/A			
28		N/A			
29		N/A			
30		No			
31		N/A			
32	• •	N/A			
33	?1	N/A			
34	1 7	N/A			
34a		Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36		No			
37	If yes, specify non-compliant features	N/A			

Other TLAC instruments issued directly by the bank Included in TLAC not	Royal Bank of Canada XS2708297168 Province of Ontario N/A N/A N/A
1 Issuer Royal Bank of Canada Royal Bank of Canada Royal Bank of Canada 2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 780086V27 XS2708284000 XS2708284000 Province of Ontario Province of Ontario Province of Ontario Province of Ontario N/A	XS2708297168 Province of Ontario N/A N/A
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Governing law(s) of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A N/A N/A 1 Post-transitional Basel III rules N/A N/A 0 Eligible at solo/group/group&solo N/A	XS2708297168 Province of Ontario N/A N/A
3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules 5 Post-transitional Basel III rules N/A N/A 6 Eligible at sologroup/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) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only	Province of Ontario N/A N/A
3a Means by Which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible N/A N/A	N/A N/A
instruments governed by foreign law) Regulatory treatment A Transitional Basel III rules N/A N/A N/A 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) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only	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	
5 Post-transitional Basel III rules N/A N/A 6 Eligible at solo/group/ssolo N/A N/A N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only	
6 Eligible at solo/group/group&solo N/A N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only	N/A
7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only	N/A
	Other TLAC Instruments
9 Par value of instrument USD 1.17 EUR 1	ly N/A - Amount eligible for TLAC only
	USD 10
10 Accounting classification Liability - fair value option Liability - fair value option	Liability - fair value option
11 Original date of issuance 21-Dec-23 21-Dec-23	21-Dec-23
12 Perpetual or dated Dated Dated	Dated
13 Original maturity date 21-Dec-33 21-Dec-31	21-Dec-28
14 Issuer call subject to prior supervisory approval Yes Yes	Yes
15 Optional call date, contingent call dates and redemption amount December 21, 2025(105.830%) December 21, 2028(122.350%)	December 21, 2025(112.440%)
16 Subsequent call dates, if applicable December 21, 2026(105.830%), December 21, 2029(126.820%), Decem	ecember 21, December 21, 2026(118.660%), December 21,
2027(105.830%), December 21, 2028(105.830%), 2030(131.290%)	2027(124.880%)
December 21, 2029(105.830%), December 21,	
2030(105.830%), December 21, 2031(105.830%),	
December 21, 2032(105.830%)	
Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed Zero	Zero
18 Coupon rate and any related index 5.83% 4.47% per annum, compounded ann	
19 Existence of a dividend stopper No No	No
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem No No	No
22 Noncumulative or cumulative Non-cumulative Non-cumulative	Non-cumulative
23 Convertible or non-convertible Non-convertible Non-convertible	Non-convertible
24 If convertible, conversion trigger (s) N/A N/A	N/A
25 If convertible, fully or partially N/A N/A	N/A
26 If convertible, conversion rate N/A N/A	N/A
27 If convertible, mandatory or optional conversion N/A N/A	N/A
28 If convertible, specify instrument type convertible into N/A N/A	N/A
29 If convertible, specify issuer of instrument it converts into N/A N/A	N/A
30 Write-down feature No No	No
31 If write-down, write-down trigger (s) N/A N/A	N/A
32 If write-down, full or partial N/A N/A	N/A
33 If write-down, permanent or temporary N/A N/A	N/A
34 If temporary write-down, description of write-down mechanism N/A N/A	N/A
34a Type of subordination Exemption Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated	Unsubordinated
36 Non-compliant transitioned features No No	No
37 If yes, specify non-compliant features N/A N/A	N/A

AC only
%)
%), December 22, 22, 2031(105.050%)
9/

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments is:				
	Included in TLAC not inclu				
1	ssuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086V68	XS2708276675		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 0.629	EUR 6		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	22-Dec-23	22-Dec-23		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	22-Dec-33	5-Jan-24		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	December 22, 2026(119.500%)	December 22, 2025(112.600%)		
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%)	December 22, 2026(118.900%), December 22, 2027(125.200%), December 22, 2028(131.500%), December 22, 2028(131.500%), December 22, 2030(144.100%), December 22, 2031(150.400%), December 22, 2032(156.700%), December 22, 2033(163.000%), December 22, 2035(175.600%), December 22, 2036(181.900%), December 22, 2037(188.200%)		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero	Zero		
18	Coupon rate and any related index	6.5% per annum, compounded annually.	6.3% 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		

Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Other TLAC instruments issued directly by the ban Included in TLAC not included in regulatory capital Royal Bank of Canada		
		al	
	Poyal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	Intoyal bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	780086V76	780086V84	78014RVJ6
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-eli Instruments governed by foreign law)	gible 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 6.1	USD 1	USD 6.628
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	27-Dec-23	27-Dec-23	27-Dec-23
Perpetual or dated	Dated	Dated	Dated
Original maturity date	27-Dec-33	27-Dec-33	27-Dec-30
Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 27, 2024(105.800%)	December 27, 2025(105.600%)	December 27, 2025(105.250%)
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, 2031(146.400%), December 27, 2032(152.200%)	December 27, 2026(105.600%), December 27, 2027(105.600%), December 27, 2028(105.600%), December 27, 2029(105.600%), December 27, 2030(105.600%), December 27, 2031(105.600%), December 27, 2031(105.600%), December 27, 2031(105.600%), December 27, 2032(105.600%)	June 27, 2026(105.250%), December 27, 2026(105.250%), June 27, 2027(105.250%), December 27, 2027(105.250%), June 27, 2028(105.250%), December 27, 2028(105.250%), June 27, 2029(105.250%), December 27, 2029(105.250%), June 27, 2030(105.250%)
Coupons/dividends			
Fixed or floating dividend/coupon	Zero	Fixed	Fixed
Coupon rate and any related index	5.8% per annum, compounded annually.	5.60%	5.25%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of a step up or other incentive to redeem	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger (s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
Write-down feature	No	No	No
If write-down, write-down trigger (s)	N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
Non-compliant transitioned features	No	No	No
If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708278531	XS2708285239			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eliqible	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	EUR 1.375	USD 1			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	27-Dec-23	27-Dec-23			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	27-Dec-38	27-Dec-27			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	December 27, 2027(124.840%)	December 27, 2025(111.840%)			
16	Subsequent call dates, if applicable	December 27, 2028(131.050%), December 27, 2029(137.260%), December 27, 2030(143.470%), December 27, 2031(149.680%), December 27, 2032(155.890%), December 27, 2033(162.100%), December 27, 2034(168.310%), December 27, 2035(174.520%), December 27, 2036(180.730%),	December 27, 2026(117.760%)			
	Coupons/dividends	December 27, 2037(186.940%)				
17	Fixed or floating dividend/coupon	Zero	Zero			
18	Coupon rate and any related index	6.21% per annum, compounded annually.	5.92% per annum, compounded annually.			
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

Suser		Disclosu	re template for main features of regulatory capital instru	ments	
1					
Processor of the Color of Color Color of Color			Included in TLAC not included in regulatory capital		
New York	1				
Secretarial Contractal Co		Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)		78014RVA5	
Part			New York	New York	New York
Register Formation Forma	3a		Contractual	Contractual	Contractual
To Provide Michael Bindle (1984) 1942					
Part consists and issues NA					
Part					
Description of the Popular to a specified by junted stores Description Descripti					
Part	6	Eligible at solo/group/group&solo	N/A		N/A
Per part of of interment USD 20	7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
10 Cognate destination	8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
17 Compared and of insusered Decided D	9	Par value of instrument	USD 20	USD 7.786	USD 8.763
The Company of Compa	10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
The Company of Compa					
13 Super and substance agricular (
14 Stock cell as laptic to grow as specified (1975) Supplied					
15 Scheenwert and dates, of endergraphic amounts					
Subsequent call dates, if applicable Subsequent call					
September 29, 2022(105.5079), December 29, 2022(105.5079), December 29, 2022(105.5079), December 20,					
Fixed or floating dividend/coupon Fixed			2028(105.500%), March 29, 2028(105.500%), June 29, 2029(105.500%), September 29, 2029(105.500%), September 29, 2029(105.500%), December 29, 2029(105.500%), March 29, 2030(105.500%), December 29, 2030(105.500%), March 29, 2030(105.500%), December 29, 2030(105.500%), March 29, 2031(105.500%), December 29, 2032(105.500%), March 29, 2031(105.500%), December 29, 2031(105.500%), March 29, 2032(105.500%), December 29, 2032(105.500%), March 29, 2033(105.500%), December 29, 2033(105.500%), March 29, 2033(105.500%), December 29, 2033(105.500%), March 29, 2033(105.500%),	June 29, 2028(105.500%), December 29, 2028(105.500%), June 29, 2029(105.500%), December 29, 2029(105.500%), June 29, 2030(105.500%), December 29, 2030(105.500%), June 29, 2031(105.500%), December 29, 2031(105.500%), June 29, 2032(105.500%), December 29, 2032(105.500%), June 29, 2033(105.500%)	June 29, 2028(105.750%), December 29, 2028(105.750%), June 29, 2029(105.750%), December 29, 2029(105.750%), June 29, 2030(105.750%), December 29, 2030(105.750%), June 29, 2031(105.750%), December 29, 2031(105.750%), June 29, 2033(105.750%), December 29, 2033(105.750%), June 29, 2033(105.750%), December 29, 2033(105.750%), June 29, 2033(105.750%), December 29, 2033(105.750%), June 29, 2035(105.750%), December 29, 2035(105.750%), June 29, 2036(105.750%), December 29, 2036(105.750%), June 29, 2037(105.750%), December 29, 2037(105.750%)
Fixed or floating dividend/coupon Fixed	\vdash	Coupons/dividends	20 10(100:000 7);00110 20; 20 10(100:000 7);000;0011001 20;		
18 Coupon rate and any related index 5.5% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5% 5.5	17		Fixed	Fixed	Fixed
Existence of a dividend stopper Pully discretionary, partially discretionary or mandatory No					
Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No No No No No No No No No N					
Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulat					Pro-
Noncumulative or cumulative Noncumulative					
23 Convertible or non-convertible (Informatible, conversion trigger (s) N/A					
24					
25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, specify instrument type convertible into N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A					
26 If convertible, conversion rate					
27					
28 If convertible, specify instrument type convertible into NA					
29					
Write-down feature		If convertible, specify instrument type convertible into	N/A		
31 If write-down, write-down trigger (s)					
32 If write-down, full or partial N/A N/					
33 If write-down, permanent or temporary N/A N/A N/A N/A N/A N/A N/A N/					
34					
34aType of subordinationExemptionExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo					
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No					
36 Non-compliant transitioned features No No No No					
		Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
37 If yes, specify non-compliant features N/A N/A N/A					
	37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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	e N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment	lava.	244	
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments		N/A
		Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A - Amount eligible for TLAC only USD 1.24	N/A - Amount eligible for TLAC only USD 1	N/A - Amount eligible for TLAC only USD 2.07
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance 12 Percetual or dated	29-Dec-23	29-Dec-23	29-Dec-23
12 Perpetual or dated	Dated 29-Dec-43	Dated 29-Dec-43	Dated 29-Dec-30
	Yes	Yes	Yes
	Yes December 29, 2025(121.300%)	Yes December 29, 2024(110.480%)	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	December 29, 2025(121.300%) December 29, 2026(131.950%), December 29.	December 29, 2024(110.480%) December 29, 2025(120.960%), December 29.	December 29, 2026(118.300%) December 29, 2027(124.400%), December 29,
To Subsequent can dates, if applicable	2027(142.600%), December 29, 2028(153.250%),	2026(131.440%), December 29, 2027(141.920%),	2028(130.500%), December 29, 2029(136.600%)
	December 29, 2029(163,900%), December 29,	December 29, 2028(152,400%), December 29,	2028(130.300%), December 29, 2029(130.000%)
	2030(174.550%), December 29, 2031(185.200%),	2029(162.880%), December 29, 2030(173.360%),	
	December 29, 2032(195.850%), December 29,	December 29, 2031(183.840%), December 29,	
	2033(206.500%), December 29, 2034(217.150%),	2032(194.320%), December 29, 2033(204.800%),	
	December 29, 2035(227.800%), December 29,	December 29, 2034(215.280%), December 29,	
	2036(238.450%), December 29, 2037(249.100%),	2035(225.760%), December 29, 2036(236.240%),	
	December 29, 2038(259.750%), December 29,	December 29, 2037(246.720%), December 29,	
	2039(270.400%), December 29, 2040(281.050%),	2038(257.200%), December 29, 2039(267.680%),	
	December 29, 2041(291.700%), December 29,	December 29, 2040(278.160%), December 29,	
	2042(302.350%)	2041(288.640%), December 29, 2042(299.120%)	
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 is					
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708300996	XS2708301291			
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A			
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A			
5	Post-transitional Basel III rules	N/A	N/A			
6	Eligible at solo/group/group&solo	N/A	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 2.3	USD 6			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	2-Jan-24	2-Jan-24			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	2-Jan-29	2-Jan-29			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	January 2, 2026(111.540%)	January 2, 2027(116.920%)			
16	Subsequent call dates, if applicable	January 2, 2027(117.310%), January 2, 2028(123.080%)	January 2, 2028(122.560%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Zero	Zero			
18	Coupon rate and any related index	5.77% per annum, compounded annually.	5.64% per annum, compounded annually.			
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			

Other TLAC instruments issued directly included in TLAC not included in TLAC not included in regular Royal Bank of Canada 1 Issuer Royal Bank of Canada 2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) XS2708273573 3 Governing law(s) of the instrument Province of Ontario 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) **Regulatory treatment** 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (type so be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only		Royal Bank of Canada XS2708280438 Province of Ontario N/A
1 Issuer Royal Bank of Canada 2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) XS2708273573 3 Governing law(s) of the instrument Province of Ontario 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments	Royal Bank of Canada XS2708280354 Province of Ontario N/A	XS2708280438 Province of Ontario
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing law(s) of the instrument 3 Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) Other TLAC instruments	XS2708280354 Province of Ontario N/A	XS2708280438 Province of Ontario
3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments	Province of Ontario N/A	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible Instruments governed by foreign law) Regulatory treatment	N/A	
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	N/A	
5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments	IN/A	N/A
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction) N/A Other TLAC Instruments	N/A	N/A
7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments	N/A	N/A
	Other TLAC Instruments	Other TLAC Instruments
	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
National regulatory capital (Currency in minimums, as of most recent reporting units) Par value of instrument EUR 2.445	EUR 1	USD 1
9 Par value or insument EUR 2.045 10 Accounting classification Liability - fair value option	Liability - fair value option	Liability - fair value option
10 Accounting classification Lizability - fair value option	3-Jan-24	3-Jan-24
11 Original date of issuance	Dated	Dated
12 Perpetual or dated Dated	3-Jan-29	3-Jan-29
13 Original maturity date 5-vari-54 14 Issuer call subject to prior supervisory approval Yes	Yes	Yes
14 Issuer can scupect to prior supervisory approval 148 15 Optional call date, contingent call dates and redemption amount January 3, 2025(104,100%)	res	res
15 Optional can date, comingent can dates and redempinon amount January 3, 2025 (104, 100%). January 3, 2026 (104, 100%).	27/104 1009/	
January 3, 2028(104.100%), January 3, 203 January 3, 2030(104.100%), January 3, 203 January 3, 2032(104.100%), January 3, 203	29(104.100%), 31(104.100%),	
Coupons/dividends		
17 Fixed or floating dividend/coupon Fixed	Float	Float
18 Coupon rate and any related index 4.1%	EURIBOR, Subject to cap and floor	SOFR, Subject to cap and floor
19 Existence of a dividend stopper No	No	No
20 Fully discretionary, partially discretionary or mandatory Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem No	No	No
22 Noncumulative or cumulative Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s) N/A	N/A	N/A
25 If convertible, fully or partially N/A	N/A	N/A
26 If convertible, conversion rate N/A	N/A	N/A
27 If convertible, mandatory or optional conversion N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A
29 If convertible, specify issuer of instrument it converts into N/A	N/A	N/A
30 Write-down feature No	No	No
31 If write-down, write-down trigger (s) N/A	N/A	N/A
32 If write-down, full or partial N/A	N/A	N/A
33 If write-down, permanent or temporary N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism N/A	N/A	N/A
34a Type of subordination Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features No	No	No
37 If yes, specify non-compliant features N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by			
	Included in TLAC not included in regulator	y capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708280602	XS2708280784	780086V92	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-el instruments governed by foreign law)	ligible 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 1	GBP 1.6	CAD 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	3-Jan-24	3-Jan-24	5-Jan-24	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	3-Jan-29	3-Jan-29	5-Jan-34	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount			January 5, 2029(129,200%)	
16 Subsequent call dates, if applicable			January 5, 2030(135.040%), January 5, 2031(140.880%), January 5, 2032(146.720%), January 5, 2033(152.560%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Float	Float	Zero	
18 Coupon rate and any related index	SONIA, Subject to cap and floor	SONIA, Subject to cap and floor	5.84% per annum, compounded annually.	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclos	ure template for main features of regulatory capital instru	iments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	e N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 1	EUR 1.5	EUR 1.5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	5-Jan-24	5-Jan-24	5-Jan-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	5-Jan-34	5-Jan-34	5-Jan-34
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	January 5, 2033(150.490%)	January 5, 2028(118.600%)	January 5, 2029(122.750%)
16 Subsequent call dates, if applicable		January 5, 2029(123.250%), January 5, 2030(127.900%), January 5, 2031(132.550%), January 5, 2032(137.200%), January 5, 2033(141.850%)	January 5, 2030(127.300%), January 5, 2031(131.850%), January 5, 2032(136.400%), January 5, 2033(140.950%)
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	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708285742	XS2708286120	XS2729217179	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4		N/A	N/A	N/A	
5		N/A	N/A	N/A	
6		N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		USD 1.5	USD 2.5	USD 2	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		5-Jan-24	5-Jan-24	5-Jan-24	
12	Perpetual or dated	Dated	Dated	Dated	
13		5-Jan-27	5-Jan-29	5-Jan-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	January 5, 2026(110.360%)	January 5, 2027(105.110%)	January 5, 2025(105.150%)	
16	Subsequent call dates, if applicable		January 5, 2028(105.110%)	January 5, 2026(110.300%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero	Fixed	Zero	
18	Coupon rate and any related index	5.18% per annum, compounded annually.	5.11%	5.15% per annum, compounded annually.	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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		N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	EUR 1	EUR 20	CAD 2.309
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Jan-24	9-Jan-24	10-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Jan-34	9-Jan-34	10-Jan-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 5, 2027(113.650%)	January 9, 2029(103.830%)	January 10, 2026(105.200%)
16	Subsequent call dates, if applicable	January 5, 2028(118.200%), January 5, 2029(122.750%),	July 9, 2029(103.830%), January 9, 2030(103.830%), July	January 10, 2027(105.200%), January 10,
		January 5, 2030(127.300%), January 5, 2031(131.850%),	9, 2030(103.830%), January 9, 2031(103.830%), July 9,	2028(105.200%), January 10, 2029(105.200%), January
		January 5, 2032(136.400%), January 5, 2033(140.950%)	2031(103.830%), January 9, 2032(103.830%), July 9,	10, 2030(105.200%), January 10, 2031(105.200%),
			2032(103.830%), January 9, 2033(103.830%), July 9,	January 10, 2032(105.200%), January 10, 2033(105.200%)
			2033(103.830%)	
	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
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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-eligit		N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(105,550%)	January 11, 2027(116.590%)
16 Subsequent call dates, if applicable	January 10, 2027(119.200%), January 10,	January 11, 2028(105.550%), January 11,	January 11, 2028(122.120%)
	2028(125.600%), January 10, 2029(132.000%), January	2029(105.550%), January 11, 2030(105.550%), January	
	10, 2030(138.400%), January 10, 2031(144.800%),	11, 2031(105.550%), January 11, 2032(105.550%),	
	January 10, 2032(151.200%), January 10, 2033(157.600%)	January 11, 2033(105.550%)	
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
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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708302000	XS2708302182	XS2708304808
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligit	ole N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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
0 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
1 Original date of issuance	11-Jan-24	11-Jan-24	15-Jan-24
2 Perpetual or dated	Dated	Dated	Dated
3 Original maturity date	11-Jan-44	11-Jan-44	15-Jan-44
4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	January 11, 2027(128.320%)	January 11, 2029(145.950%)	January 15, 2029(155.650%)
6 Subsequent call dates, if applicable	January 11, 2028(137.760%), January 11, 2029(147.200%), January 11, 2030(156.640%), January 11, 2030(156.640%), January 11, 2032(175.520%), January 11, 2033(164.960%), January 11, 2033(184.400%), January 11, 2036(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, 2032(173.520%), January 11, 2032(173.520%), January 11, 2033(182.710%), January 11, 2034(191.900%), January 11, 2035(210.900%), January 11, 2036(210.200%), January 11, 2036(210.200%), January 11, 2039(237.850%), January 11, 2040(247.040%), January 11, 2040(256.320%), January 11, 2041(256.320%), January 11, 2042(265.420%), January 11, 2043(274.610%)	January 15, 2030(166.780%), January 15, 2032(189.040%), January 15, 2032(189.040%), January 15, 2033(200.170%), January 15, 2034(211.300%), January 15, 2035(220.40%), January 15, 2036(223.650%), January 15, 2036(243.650%), January 15, 2036(243.650%), January 15, 2039(266.950%), January 15, 2040(278.080%), January 15, 2040(278.080%), January 15, 2041(282.210%), January 15, 2042(300.340%), January 15, 2043(311.470%),
Coupons/dividends			
Fixed or floating dividend/coupon	Zero	Zero	Zero
8 Coupon rate and any related index	9.44% per annum, compounded annually.	9.19% per annum, compounded annually.	11.13% per annum, compounded annually.
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
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
Write-down feature	No	No	No
If write-down, write-down trigger (s)	N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A
If write-down, permanent or temporary	N/A	N/A	N/A
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
4a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
NO. 1 10 10 10 10 10 10 10 10 10 10 10 10 1			
Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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-eliqible		N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(105,650%	January 16, 2026(105,900%)	January 16, 2026(105,150%)
16	Subsequent call dates, if applicable	January 16, 2027(105.650%), January 16,	January 16, 2027(105.900%), January 16,	January 16, 2027(105.150%), January 16,
		2028(105.650%), January 16, 2029(105.650%), January	2028(105.900%), January 16, 2029(105.900%), January	2028(105.150%), January 16, 2029(105.150%), January
		16, 2030(105.650%), January 16, 2031(105.650%),	16, 2030(105.900%), January 16, 2031(105.900%),	16, 2030(105.150%), January 16, 2031(105.150%),
		January 16, 2032(105.650%), January 16,	January 16, 2032(105.900%), January 16, 2033(105.900%)	January 16, 2032(105.150%), January 16, 2033(105.150%)
		2033(105.650%),		
	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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(105.400%)	January 16, 2027(117.160%)	January 17, 2026(105.250%)
16 Subsequent call dates, if applicable		January 16, 2028(122.880%), January 16, 2029(128.600%), January 16, 2030(134.320%)	July 17, 2026(105.250%), January 17, 2027(105.250%), July 17, 2027(105.250%), January 17, 2028(105.250%), July 17, 2028(105.250%), January 17, 2029(105.250%), July 17, 2029(105.250%), January 17, 2030(105.250%), July 17, 2030(105.250%),
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18 Coupon rate and any related index		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
25 If convertible, fully or partially		N/A	N/A
26 If convertible, conversion rate		N/A	N/A
27 If convertible, mandatory or optional conversion		N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary		N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
-		Included in TLAC not included in regulatory capital	D	DI.DI. (OI.	
_		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2		XS2729216106	XS2708304394	78014RVS6	
3		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	N/A	N/A	Contractual	
\vdash	instruments governed by foreign law) Regulatory treatment				
\perp		N/A	N/A	AL/A	
4			N/A	N/A	
5			N/A	N/A	
6			N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		EUR 1	USD 2.55	USD 10	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		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(105.500%)	
		2030(128.500%), January 17, 2031(133.250%), January 17, 2032(138.000%), January 17, 2033(142.750%), January 17, 2035(152.250%)	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%)	Cotober 19, 2028(105.500%), January 19, 2029(105.500%), April 19, 2029(105.500%), July 19, 2029(105.500%), October 19, 2029(105.500%), July 19, 2030(105.500%), October 19, 2039(105.500%), July 19, 2030(105.500%), October 19, 2030(105.500%), July 19, 2031(105.500%), April 19, 2031(105.500%), July 19, 2031(105.500%), April 19, 2031(105.500%), January 19, 2031(105.500%), April 19, 2032(105.500%), January 19, 2032(105.500%), October 19, 2032(105.500%), January 19, 2033(105.500%), April 19, 2032(105.500%), January 19, 2033(105.500%), April 19, 2033(105.500%), July 19, 2033(105.500%), April 19, 2033(105.500%), July 19, 2033(105.500%), April 19, 2033(105.500%), July 19, 2034(105.500%), April 19, 2035(105.500%), July 19, 2034(105.500%), April 19, 2035(105.500%), July 19, 2034(105.500%), October 19, 2035(105.500%), July 19, 2036(105.500%), April 19, 2035(105.500%), July 19, 2036(105.500%), October 19, 2036(105.500%), July 19, 2037(105.500%), October 19, 2036(105.500%), January 19, 2037(105.500%), July 19, 2037(105.500%), April 19, 2037(105.500%), Junuary 19, 2038(105.500%), April 19, 2037(105.500%), Junuary 19, 2038(105.500%), April 19, 2037(105.500%), Junuary 19, 2038(105.500%), April 19, 2038(105.500%), Junuary 19, 2038(105.500%), April 19, 2039(105.500%), Junuary 19, 2039(105.500%), April 19, 2039(105.500%), Junuary 19, 2039(105.500%), October 19, 2039(105.500%), Junuary 19, 2039(105.500%), October 19, 2039(105.500%), Junuary 19, 2040(105.500%), October 19, 2039(105.500%), Junuary 19, 2041(105.500%), April 19, 2041(105.5	
	Coupons/dividends				
17	<u> </u>	Zero	Zero	Fixed	
18		4.75% per annum, compounded annually.	6.74% per annum, compounded annually.	5.5%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24			N/A	N/A	
25			N/A	N/A	
26			N/A	N/A	
27		N/A	N/A	N/A	
28			N/A	N/A	
29		N/A	N/A	N/A	
30			No	No	
31			N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33			N/A	N/A	
34		N/A	N/A	N/A	
34a			Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36			No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	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	Contractual	Contractual	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(105.400%)	January 19, 2026(105.600%)	January 22, 2027(116.200%)	
16	Subsequent call dates, if applicable	July 19, 2026(105.400%), January 19, 2027(105.400%), July 19, 2027(105.400%), January 19, 2028(105.400%), July 19, 2028(105.400%), January 19, 2029(105.400%), July 19, 2029(105.400%), July 19, 2029(105.400%), January 19, 2030(105.400%), July 19, 2030(105.400%), January 19, 2031(105.400%), July 19, 2032(105.400%), January 19, 2032(105.400%), July 19, 2032(105.400%), July 19, 2032(105.400%), July 19, 2033(105.400%), July 19, 2033(105.400%)	July 19, 2026 (105.600%), January 19, 2027(105.600%), July 19, 2027(105.600%), January 19, 2028(105.600%), July 19, 2028(105.600%), January 19, 2029(105.600%), July 19, 2039(105.600%), January 19, 2031(105.600%), July 19, 2031(105.600%), January 19, 2031(105.600%), July 19, 2031(105.600%), January 19, 2032(105.600%), July 19, 2032(105.600%), January 19, 2033(105.600%), July 19, 2033(105.600%), January 19, 2035(105.600%), July 19, 2035(105.600%), January 19, 2035(105.600%), July 19, 2035(105.600%), January 19, 2036(105.600%), July 19, 2036(105.600%), January 19, 2037(105.600%), July 19, 2037(105.600%), January 19, 2037(105.600%), July 19, 2037(105.600%), January 19, 2038(105.600%), July 19, 2038(105.600%)	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	
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	Disclosu	re template for main features of regulatory capital instr	uments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2708305102	780086X25	780086X33
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1.61	CAD 1.05	CAD 6.543
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	22-Jan-24	23-Jan-24	23-Jan-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	22-Jan-29	23-Jan-34	23-Jan-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 22, 2025(105,450%)	January 23, 2029(105,000%)	January 23, 2029(105.150%)
16	Subsequent call dates, if applicable	January 22, 2026(110.900%), January 22, 2027(116.350%), January 22, 2028(121.800%)	January 23, 2030(105.000%), January 23, 2031(105.000%), January 23, 2032(105.000%), January 23, 2032(105.000%), January 23, 2033(105.000%)	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	Zero	Fixed	Zero
18	Coupon rate and any related index	5.45% per annum, compounded annually.	5%	5.15%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086X41	780086X58	XS2708306506	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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		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(105.400%)	January 23, 2026(105.150%)	January 24, 2026(110.440%)	
16	Subsequent call dates, if applicable	January 23, 2027(105.400%), January 23,	January 23, 2027(105.150%), January 23,	January 24, 2027(115.660%), January 24, 2028(120.880%)	
			2028(105.150%), January 23, 2029(105.150%), January		
			23, 2030(105.150%), January 23, 2031(105.150%),		
		January 23, 2032(105.400%), January 23, 2033(105.400%)	January 23, 2032(105.150%), January 23, 2033(105.150%)		
	Coupons/dividends				
47	Fixed or floating dividend/coupon	Fixed	Fixed	Zero	
17	Coupon rate and any related index	5.4%	5.15%	5,22% per annum, compounded annually.	
		No	No	No.	
19	Existence of a dividend stopper			111	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem Noncumulative or cumulative	No	No	No	
	Convertible or non-convertible	Non-cumulative	Non-cumulative	Non-convertible	
23		Non-convertible N/A	Non-convertible N/A	N/A	
24	If convertible, conversion trigger (s) If convertible, fully or partially		N/A N/A	N/A	
25					
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)		N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Description		Disclosure template for main features of regulatory capital instruments					
Isolate Isol							
State Royal Earls of Caraclas Royal Caraclas Royal Caraclas Royal Caraclas Royal Caraclas Royal Earls of Car							
3 Coverang langle; of the substrainers Province of Orlatino	1			Royal Bank of Canada			
3 December (perfo) of the instrument of Section 13 of the TLAC Term Sheet II achieved (for other TLAC-eligible Instruments) processed of the instrument of Section 13 of the TLAC Term Sheet II achieved (for other TLAC-eligible Instruments) processed by the instrument of Section 13 of the TLAC Term Sheet II achieved (for other TLAC-eligible Instruments) processed in Instead II rules	$\overline{}$	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)					
Sa Monts by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-ligible instruments) generated by freezing but between the programment of	-		Province of Ontario	Province of Ontario			
Instruments governed by troegra law) Free No.	3a		N/A	N/A			
4 Transforce Based III rules		instruments governed by foreign law)					
5 Post-transitional Basel III rules		Regulatory treatment					
Eligible at solotyprophysoposolo To Instrument (spe (types to be specified by juridiction) Other TLAC Instruments	4	Transitional Basel III rules	N/A	N/A			
Testument type (types to be specified by jurisdiction)	5	Post-transitional Basel III rules	N/A	N/A			
8	6	Eligible at solo/group/group&solo	N/A	N/A			
9 Par value of instrument	7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments			
10	8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only			
11 17 17 17 17 17 17 17	9	Par value of instrument	CAD 1.5	USD 5			
12 Perpetual or dated Date Dated Dated Date Date	10	Accounting classification	Liability - fair value option	Liability - fair value option			
13 Susce and subject to prior supervisory approval 25-Jan-29 25-Jan-29 14 Sasure and subject to prior supervisory approval Yes Yes Optional coil date, contingent call dates and redemption amount January 25, 2026(112,000%) July 25, 2027(118,000%), January 25, 2025(104,940%) July 25, 2027(124,000%), January 25, 2025(104,940%), July 25, 2027(124,000%), July 25, 2027(124,000%), July 25, 2027(124,000%), July 25, 2027(124,000%), July 25, 2027(104,000%), July 25, 2027(104,00	11	Original date of issuance	25-Jan-24	25-Jan-24			
14 Issuer call subject to prior supervisory approval Yes January 25, 2026(112.00%) January 25, 2026(104.940%) January 25, 20	12	Perpetual or dated	Dated	Dated			
15 Optional call date, contingent call dates and redemption amount January 25, 2026(112,000%), January 25, 2026(114,000%), July 25, 2027(114,000%), July 25, 2027(114,000%), July 25, 2027(114,000%), July 25, 2028(114,000%), July 25, 2028(114	13	Original maturity date	25-Jan-39	25-Jan-27			
Subsequent call cales, if applicable	14	Issuer call subject to prior supervisory approval	Yes	Yes			
July 25, 2027(12 000%), January 25, 2028(103 000%), July 25, 2031(142 000%), July 25, 2031(142 000%), July 25, 2031(142 000%), July 25, 2031(140 000%), July 25, 2031(160 000%), July 25, 2031(160 000%), July 25, 2031(160 000%), July 25, 2034(160	15	Optional call date, contingent call dates and redemption amount		January 25, 2025(104.940%)			
Fixed or floating dividend/coupon	16	Subsequent call dates, if applicable	July 25, 2027(124.000%), January 25, 2028(124.000%), July 25, 2028(130.000%), January 25, 2029(130.000%), July 25, 2029(36.000%), 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, 2036(172.000%), July 25, 2035(172.000%), January 25, 2036(172.000%), July 25, 2036(178.000%), January 25, 2036(178.000%), July 25, 2037(178.000%), January 25, 2038(184.000%), July 25, 2037(178.000%), January 25, 2038(184.000%), July 25, 2037(184.000%), January 25, 2038(184.000%),				
Fixed or floating dividend/coupon		Coupons/dividends					
Coupon rate and any related index 6% per annum, compounded annually. 4.94%	17	-	Zero	Fixed			
Existence of a dividend stopper Pully discretionary, partially discretionary or mandatory No		·					
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-convertible Non-convertible or non-convertible Tonvertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, conversion rate N/A If convertible, specify instrument type convertible into N/A Write-down feature No N/A If write-down, write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-down mechanism N/A If temporary write-down, description of specify instrument type immediately senior to instrument) No		•					
Existence of a step up or other incentive to redeem							
Non-cumulative or cumulative or cumulative Non-cumulative Non-cumula							
Convertible or non-convertible Non-convertible Non-convertible				Non-cumulative			
If convertible, conversion trigger (s)							
Second Process of Second Pro							
26If convertible, conversion rateN/AN/A27If convertible, mandatory or optional conversionN/AN/A28If convertible, specify instrument type convertible intoN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/A30Write-down featureNoNo31If write-down, write-down trigger (s)N/AN/A32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo			•				
27If convertible, mandatory or optional conversionN/AN/A28If convertible, specify instrument type convertible intoN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/A30Write-down featureNoNo31If write-down, write-down trigger (s)N/AN/A32If write-down, full or partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo							
28If convertible, specify instrument type convertible intoN/AN/A29If convertible, specify issuer of instrument it converts intoN/AN/A30Write-down featureNoNo31If write-down, write-down trigger (s)N/AN/A32If write-down, partialN/AN/A33If write-down, permanent or temporaryN/AN/A34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo	27	If convertible, mandatory or optional conversion	N/A	N/A			
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A NO If write-down feature No N/A If write-down, write-down trigger (s) If write-down, partial N/A N/A N/A N/A If write-down, permanent or temporary If temporary write-down, description of write-down mechanism N/A If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A N/A N/A N/				N/A			
30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A 32 If write-down, partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 Type of subordination Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No							
31 If write-down, write-down trigger (s) N/A N/A 32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No							
32 If write-down, full or partial N/A N/A 33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No							
33 If write-down, permanent or temporary N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A 34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No	32		N/A	N/A			
34If temporary write-down, description of write-down mechanismN/AN/A34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo			N/A	N/A			
34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo							
35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNo	34a		Exemption	Exemption			
	35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Unsubordinated			
37 If yes, specify non-compliant features N/A N/A	36	Non-compliant transitioned features	No	No			
	37	If yes, specify non-compliant features	N/A	N/A			

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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-eligib	le N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(105.550%)	January 29, 2029(105.400%)	January 29, 2029(105.200%)	
16 Subsequent call dates, if applicable	January 29, 2029(105.550%), January 29,	January 29, 2030(105.400%), January 29,	January 29, 2030(105.200%), January 29,	
	2030(105.550%), January 29, 2031(105.550%), January	2031(105.400%), January 29, 2032(105.400%), January	2031(105.200%), January 29, 2032(105.200%), January	
	29, 2032(105.550%), January 29, 2033(105.550%)	29, 2033(105.400%)	29, 2033(105.200%)	
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	

		re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	15555	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2		780086Y40	780086Y57	78014RYJ3
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 14.046	CAD 3	USD 3.174
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		Dated	Dated	Dated
13	Original maturity date	29-Jan-34	29-Jan-34	29-Jan-27
14		Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	January 29, 2029(105,400%)	January 29, 2026(105,650%)	January 29, 2025(105,100%)
16	Subsequent call dates, if applicable	January 29, 2030(105.400%), January 29, 2031(105.400%), January 29, 2032(105.400%), January 29, 2032(105.400%), January 29, 2033(105.400%)	January 29, 2027(105.650%), January 29, 2028(105.650%), January 29, 2029(105.650%), January 29, 2030(105.650%), January 29, 2030(105.650%), January 29, 2033(105.650%), January 29, 2033(105.650%)	July 29, 2025(105.100%), January 29, 2026(105.100%), July 29, 2026(105.100%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.4%	5.65%	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		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, write-down trigger (s)	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	IVA	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If ves. specify non-compliant features	N/A	N/A	N/A
31	ii yes, specify nor-compliant reatures	INA	INA	IVA

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RXJ4	XS2708271288	780086Y65	
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario	
За	Means 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 20.961	EUR 3.6	CAD 4.1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	30-Jan-24	30-Jan-24	31-Jan-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	30-Jan-34	30-Jan-36	31-Jan-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	January 30, 2029(105.200%)	January 30, 2026(112,000%)	January 31, 2025(106.220%)	
16	Subsequent call dates, if applicable	July 30, 2029(105.200%), January 30, 2030(105.200%), July 30, 2030(105.200%), January 30, 2031(105.200%), July 30, 2031(105.200%), January 30, 2032(105.200%), July 30, 2032(105.200%), January 30, 2033(105.200%), July 30, 2033(105.200%),	January 30, 2027(118.000%), January 30, 2028(124.000%), January 30, 2029(130.000%), January 30, 2031(142.000%), January 30, 2031(142.000%), January 30, 2032(148.000%), January 30, 2034(154.000%), January 30, 2034(150.000%), January 30, 2034(150.000%), January 30, 2034(150.000%), January 30, 2034(150.000%), January 30, 2034(150.000%)	January 31, 2026(112.440%), January 31, 2027(118.660%), January 31, 2028(124.880%), January 31, 2028(124.880%), January 31, 2030(137.320%), January 31, 2031(143.540%), January 31, 2032(149.760%), January 31, 2033(155.980%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Zero	Zero	
18	Coupon rate and any related index	5.2%	6% per annum, compounded annually.	6.22% per annum, compounded annually.	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
	,,,,	1	1. ***	1.4	

3 Governing 3a Means by w instruments Regulatory 4 Transili 5 Post-tr 6 Eligible 7 Instruments 8 Amount re 9 Par value 10 Accounting 11 Original de 12 Perpetual 13 Origina 14 Issuer call 15 Option 16 Option 17 Option 17 Option 17 Option 17 Option 18 Opti	entifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) I law(s) of the instrument which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible governed by foreign law) I treatment Itional Basel III rules ansitional Basel III rules e at solo/group/group&solo ment type (types to be specified by jurisdiction) cognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification at ecf issuance or dated	Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital Royal Bank of Canada 780086Z49 Province of Ontario N/A N/A N/A N/A Other TLAC instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes January 31, 2029(132,000%)	Royal Bank of Canada 78014RXS4 New York Contractual N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12.545 Liability - fair value option 31-Jan-24 Dated 31-Jan-31 Yes	Royal Bank of Canada 78014RYA2 New York Contractual N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
2 Unique ide 3 Governing 3a Means by w instruments Regulatory 4 Transil 5 Post-tr 6 Eligible 7 Instrun 8 Amount re 9 Par value 10 Accounting 11 Original de 12 Perpetual 13 Original 14 Issuer call	entifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) I law(s) of the instrument which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible governed by foreign law) I treatment I tonal Basel III rules ansitional Basel III rules a at solo/group/group&solo ment type (types to be specified by jurisdiction) accognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification ate of issuance or dated all maturity date subject to prior supervisory approval all call date, contingent call dates and redemption amount	Royal Bank of Canada 780086Z49 Province of Ontario N/A N/A N/A N/A N/A Other TLAC instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes	78014RXS4 New York Contractual N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12.545 Liability - fair value option 31-Jan-24 Dated 31-Jan-31	78014RYA2 New York Contractual N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
2 Unique ide 3 Governing 3a Means by w instruments Regulatory 4 Transil 5 Post-tr 6 Eligible 7 Instrun 8 Amount re 9 Par value 10 Accounting 11 Original de 12 Perpetual 13 Original 14 Issuer call	entifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) law(s) of the instrument hich enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible governed by foreign law) // treatment tional Basel III rules ansitional Basel III rules at solo[group/group&solo nent type (types to be specified by jurisdiction) cognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification tel of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	780086Z49 Province of Ontario N/A N/A N/A N/A N/A N/A N/A N/A	78014RXS4 New York Contractual N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12.545 Liability - fair value option 31-Jan-24 Dated 31-Jan-31	78014RYA2 New York Contractual N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
3 Governing 3a Means by w instruments Regulatory 4 Transili 5 Post-tr 6 Eligible 7 Instruments 8 Amount re 9 Par value 10 Accounting 11 Original de 12 Perpetual 13 Origina 14 Issuer call 15 Option 16 Option 17 Option 17 Option 17 Option 17 Option 18 Opti	I law(s) of the instrument which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible governed by foreign law) y treatment tional Basel III rules e at solo/group/group&solo ment type (types to be specified by jurisdiction) cognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification g classification at edi disaunce or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	Province of Ontario N/A N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes	New York Contractual N/A N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12:545 Liability - fair value option 31-Jan-24 Dated 31-Jan-31	New York Contractual N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
3a Means by w instruments	Anich enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible governed by foreign law) **treatment** **treatment** **tional Basel III rules** **ansitional Basel III rules** **a at solo/group/group&solo** **een at solo/group/group&solo** **een type (types to be specified by jurisdiction) **cognised in regulatory capital (Currency in millions, as of most recent reporting date) **of instrument** **g classification** **ate of issuance** **or dated** **all maturity date** **subject to prior supervisory approval** **all call date, contingent call dates and redemption amount**	N/A N/A N/A N/A N/A Other TLAC instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - Fair value option 31-Jan-24 Dated 31-Jan-34 Yes	Contractual N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12-545 Liability - fair value option 31-Jan-24 Dated 31-Jan-31	Contractual N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
instruments Regulatory 4 Transil 5 Post-tr 6 Eligible 7 Instrun 8 Amount re 9 Par value 10 Accounting 11 Original de 12 Perpetual 13 Origina 14 Issuer call 15 Option	governed by foreign law) / treatment tional Basel III rules ansitional Basel III rules e at solo/group/group&solo nent type (types to be specified by jurisdiction) cognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification ate of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	N/A N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - Fair value option 31-Jan-24 Dated 31-Jan-34 Yes	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12.545 Liability - fair value option 31-Jan-24 Dated 31-Jan-31	N/A N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
Regulatory 4 Transii 5 Post-tr 6 Eligible 7 Instrun 8 Amount re 9 Par value 10 Accounting 11 Original de 12 Perpetual 13 Origina 14 Issuer call 15 Option	treatment tional Basel III rules ansitional Basel III rules e at solo/group/group&solo e at solo/group/group&solo ment type (types to be specified by jurisdiction) cognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification at et of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12.545 Liability - fair value option 31-Jan-24 Dated Dated 31-Jan-31	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
4 Transil 5 Post-tr 6 Eligible 7 Instrun 8 Amount re 9 Par value 10 Accounting 11 Original de 12 Perpetual 13 Origina 14 Issuer call 15 Option	tional Basel III rules an sitional Basel III rules a st solo/group/group&solo ment type (types to be specified by jurisdiction). cognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification ate of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12.545 Liability - fair value option 31-Jan-24 Dated Dated 31-Jan-31	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
5 Post-tr 6 Eligible 7 Instrun 8 Amount re 9 Par value 10 Accountiny 11 Original de 12 Perpetual 13 Origina 14 Issuer call 15 Option	ransitional Basel III rules e at solo/group/group/solo ment type (types to be specified by jurisdiction) cognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification ate of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12.545 Liability - fair value option 31-Jan-24 Dated Dated 31-Jan-31	N/A N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
6 Eligible 7 Instrum 8 Amount re 9 Par value 10 Accounting 11 Original de 12 Perpetual 13 Origina 14 Issuer call 15 Option	e at solo/group/group&solo ment type (types to be specified by jurisdiction) cognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification at et of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	N/A Other TLAC instruments N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12.545 Liability - fair value option 31-Jan-24 Dated 31-Jan-31	N/A Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
7 Instrun 8 Amount re 9 Par value 10 Accounting 11 Original de 12 Perpetual 13 Origina 14 Issuer call 15 Option	ment type (types to be specified by jurisdiction) cognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification ate of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	Other TLAC Instruments NIA - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes	Other TLAC Instruments N/A - Amount eligible for TLAC only USD 12:545 Liability - fair value option 31-Jan-24 Dated 31-Jan-31	Other TLAC Instruments N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
8 Amount re 9 Par value 10 Accounting 11 Original de 12 Perpetual 13 Origina 14 Issuer call 15 Option	cognised in regulatory capital (Currency in millions, as of most recent reporting date) of instrument g classification ate of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	N/A - Amount eligible for TLAC only CAD 1.5 Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes	N/A - Amount eligible for TLAC only USD 12.545 Liability - fair value option 31-Jan-24 Dated 31-Jan-31	N/A - Amount eligible for TLAC only USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
9 Par value 10 Accounting 11 Original da 12 Perpetual 13 Origina 14 Issuer call 15 Option	of instrument g classification g classification tate of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	CAD 1.5 Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes	USD 12.545 Liability - fair value option 31-Jan-24 Dated 31-Jan-31	USD 1.598 Liability - fair value option 31-Jan-24 Dated 31-Jan-39
10 Accounting 11 Original da 12 Perpetual 13 Origina 14 Issuer call 15 Option	g classification ate of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	Liability - fair value option 31-Jan-24 Dated 31-Jan-34 Yes	Liability - fair value option 31-Jan-24 Dated 31-Jan-31	Liability - fair value option 31-Jan-24 Dated 31-Jan-39
11 Original da 12 Perpetual 13 Origina 14 Issuer call 15 Option	ate of issuance or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	31-Jan-24 Dated 31-Jan-34 Yes	31-Jan-24 Dated 31-Jan-31	31-Jan-24 Dated 31-Jan-39
12 Perpetual 13 Origina 14 Issuer call 15 Option	or dated al maturity date subject to prior supervisory approval al call date, contingent call dates and redemption amount	Dated 31-Jan-34 Yes	Dated 31-Jan-31	Dated 31-Jan-39
13 Origina 14 Issuer call 15 Option	al maturity date subject to prior supervisory approval lal call date, contingent call dates and redemption amount	31-Jan-34 Yes	31-Jan-31	31-Jan-39
14 Issuer call 15 Option	subject to prior supervisory approval al call date, contingent call dates and redemption amount	Yes		
15 Option	nal call date, contingent call dates and redemption amount		V	
		January 31, 2020/132 000%)		Yes
40 0	quent call dates, if applicable		January 31, 2027(105.200%)	January 31, 2027(105.650%)
16 Subsection		January 31, 2030(138.400%), January 31, 2031(144.800%), January 31, 2032(151.200%), January 31, 2033(157.600%)	July 31, 2027(105.200%), January 31, 2028(105.200%), July 31, 2028(105.200%), January 31, 2029(105.200%), July 31, 2029(105.200%), January 31, 2030(105.200%), July 31, 2030(105.200%)	July 31, 2027(105.650%), January 31, 2028(105.650%), July 31, 2028(105.650%), January 31, 2029(105.650%), July 31, 2029(105.650%), January 31, 2030(105.650%), July 31, 2030(105.650%), January 31, 2031(105.650%), July 31, 2031(105.650%), January 31, 2032(105.650%), July 31, 2032(105.650%), January 31, 2032(105.650%), July 31, 2033(105.650%), January 31, 2034(105.650%), July 31, 2034(105.650%), January 31, 2035(105.650%), July 31, 2035(105.650%), January 31, 2035(105.650%), July 31, 2035(105.650%), January 31, 2037(105.650%), July 31, 2036(105.650%), January 31, 2037(105.650%), July 31, 2037(105.650%), January 31, 2038(105.650%), July 31, 2038(105.650%)
Coupons/c				
	5 1	Zero	Fixed	Fixed
		6.4% per annum, compounded annually.	5.2%	5.65%
		No	No	No
	fiscretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
		No	No	No
		Non-cumulative	Non-cumulative	Non-cumulative
	e or non-convertible	Non-convertible	Non-convertible	Non-convertible
		N/A	N/A	N/A
		N/A	N/A	N/A
	,	N/A	N/A	N/A
	, , , ,	N/A	N/A	N/A
	, i , , , , , , , , , , , , , , , , , ,	N/A	N/A	N/A
		N/A	N/A	N/A
30 Write-dow		No	No	No
		N/A	N/A	N/A
		N/A	N/A	N/A
		N/A	N/A	N/A
	emporary write-down, description of write-down mechanism	N/A	N/A	N/A
		Exemption	Exemption	Exemption
	subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
		No	No	No
37 If yes, spe	cify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instrur	ments				
	Other TLAC instruments issued directly by the bank					
	Included in 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				
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A				
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A				
5	Post-transitional Basel III rules	N/A				
6	Eligible at solo/group/group&solo	N/A				
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments				
8	Amount recognised 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, 2031(142.000%), January 31, 2032(148.000%), 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				

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086Z56	780086Z72	780086Z80	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules		N/A	N/A	
5	Post-transitional Basel III rules		N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as 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 7.209	CAD 0.868	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	2-Feb-24	6-Feb-24	6-Feb-24	
12	Perpetual or dated		Dated	Dated	
13	Original maturity date	2-Feb-34	6-Feb-34	6-Feb-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount		February 6, 2026(105.300%)	February 6, 2026(105.550%)	
16	Subsequent call dates, if applicable				
			February 6, 2029(105.300%), February 6, 2030(105.300%),	February 6, 2029(105.550%), February 6, 2030(105.550%),	
			February 6, 2031(105.300%), February 6, 2032(105.300%),	February 6, 2031(105.550%), February 6, 2032(105.550%),	
			February 6, 2033(105.300%)	February 6, 2033(105.550%)	
	Our world days de				
47	Coupons/dividends	7	Etc. 1	The state of the s	
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed	
18	Coupon rate and any related index		5.3% No	5.55%	
19	Existence of a dividend stopper	No		No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)		N/A	N/A	
25	If convertible, fully or partially		N/A	N/A	
26	If convertible, conversion rate		N/A	N/A	
27	If convertible, mandatory or optional conversion		N/A	N/A	
28	If convertible, specify instrument type convertible into		N/A	N/A	
29	If convertible, specify issuer of instrument it converts into		N/A	N/A	
30	Write-down feature		No	No	
31	If write-down, write-down trigger (s)		N/A	N/A	
32	If write-down, full or partial		N/A	N/A	
33	If write-down, permanent or temporary		N/A	N/A	
34	If temporary write-down, description of write-down mechanism		N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features		No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosu	re template for main features of regulatory capital instru	ments	
2.00.000	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	780086Z98	7800862A1	XS2729254024
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 1	CAD 6	USD 3
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	6-Feb-24	8-Feb-24	8-Feb-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	6-Feb-39	8-Feb-36	8-Feb-29
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	February 6, 2027(124.630%)	February 8, 2034(148.800%)	February 8, 2026(111.140%)
Subsequent call dates, if applicable	August 6, 2027(128.740%), February 6, 2028(132.840%), August 6, 2028(134.950%), 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(161.560%), February 6, 2032(168.560%), August 6, 2032(169.780%), February 6, 2032(173.890%), August 6, 2033(178.000%), February 6, 2033(173.890%), August 6, 2034(182.100%), February 6, 2035(190.310%), August 6, 2035(194.420%), February 6, 2035(193.520%), August 6, 2035(194.420%), February 6, 2036(198.520%), August 6, 2037(206.730%), February 6, 2038(214.940%), August 6, 2038(219.050%)	February 8, 2035(153.680%)	February 8, 2027(116.710%), February 8, 2028(122.280%),
Coupons/dividends			
17 Fixed or floating dividend/coupon	Zero	Zero	Fixed
18 Coupon rate and any related index	8.21% per annum, compounded annually.	4.88% per annum, compounded annually.	5.57% per annum, compounded annually.
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No Non-cumulative	No Non-cumulative	No Non-cumulative
22 Noncumulative or cumulative 23 Convertible or non-convertible	Non-convertible		Non-convertible
24 If convertible, conversion trigger (s)	N/A	Non-convertible N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

-	DISCIOSU	re template for main features of regulatory capital instruit Other TLAC instruments issued directly by the bank	ments		
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862B9	7800862C7	78014RYN4	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 2	CAD 1.19	USD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	9-Feb-24	9-Feb-24	9-Feb-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	9-Feb-29	9-Feb-34	9-Feb-44	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	February 9, 2026(104.700%) August 9, 2026(104.700%), February 9, 2027(104.700%),	February 9, 2029(105.200%) February 9, 2030(105.200%), February 9, 2031(105.200%),	February 9, 2029(105.550%) May 9, 2029(105.550%), August 9, 2029(105.550%),	
		August 9, 2027(104.700%), February 9, 2028(104.700%), August 9, 2028(104.700%),	February 9, 2032(105.200%), February 9, 2033(105.200%)	November 9, 2029(105.550%), February 9, 2030(105.550%), August 9, 2030(105.550%), May 9, 2030(105.550%), August 9, 2030(105.550%), November 9, 2030(105.550%), Neptruary 9, 2031(105.550%), November 9, 2031(105.550%), February 9, 2031(105.550%), November 9, 2031(105.550%), February 9, 2032(105.550%), November 9, 2032(105.550%), August 9, 2032(105.550%), November 9, 2032(105.550%), February 9, 2033(105.550%), November 9, 2033(105.550%), August 9, 2033(105.550%), November 9, 2033(105.550%), February 9, 2034(105.550%), November 9, 2034(105.550%), February 9, 2034(105.550%), November 9, 2034(105.550%), February 9, 2035(105.550%), November 9, 2035(105.550%), August 9, 2035(105.550%), November 9, 2035(105.550%), February 9, 2035(105.550%), November 9, 2035(105.550%), February 9, 2035(105.550%), November 9, 2035(105.550%), February 9, 2037(105.550%), November 9, 2035(105.550%), February 9, 2035(105.550%), November 9, 2035(105.550%), February 9, 2040(105.550%), November 9, 2035(105.550%), February 9, 2040(105.550%), November 9, 2035(105.550%), February 9, 2040(105.550%), November 9, 2040(105.550%), February 9, 2040(105.550%), November 9, 2040(105.550%), February 9, 2041(105.550%), November 9, 2041(105.550%), February 9, 2041(105.550%), November 9, 2041(105.550%), February 9, 2041(105.550%), November 9, 2041(105.550%), February 9, 2042(105.550%), November 9, 2041(105.550%), February 9, 2042(105.550%), May 9, 2042(105.550%), August 9, 2042(105.550%), May 9, 2042(105.550%), August 9, 2042(105.550%), May 9, 2042(105.550%), August 9, 2042(105.550%), May 9,	
17	Coupons/dividends Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.7%	5.2%	5.55%	
19	Existence of a dividend stopper	4.7% No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28		N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosu	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYS3	7800862D5	7800862H6		
3 Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A	N/A		
instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	USD 8.077	CAD 1.5	CAD 1.591		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	9-Feb-24	12-Feb-24	13-Feb-24		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	9-Feb-27	12-Feb-39	13-Feb-34		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	February 9, 2026(104.800%)	February 12, 2026(116.660%)	February 13, 2026(105.550%)		
Subsequent call dates, if applicable	August 9, 2026(104.800%)	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, 2039(141.650%), August 12, 2039(148.980%), February 12, 2030(158.310%), August 12, 2031(162.480%), February 12, 2031(168.310%), August 12, 2031(162.480%), February 12, 2032(179.410%), August 12, 2032(179.410%), August 12, 2032(179.410%), August 12, 2033(174.970%), August 12, 2033(179.140%), February 12, 2034(183.300%), August 12, 2034(187.470%), February 12, 2036(191.630%), August 12, 2035(195.800%), February 12, 2036(199.960%), August 12, 2037(208.290%), August 12, 2037(208.290%), August 12, 2037(212.460%), February 12, 2038(216.620%), August 12, 2038(220.790%)	February 13, 2027(105.550%), February 13, 2029(105.550%), February 13, 2029(105.550%), February 13, 2030(105.550%), February 13, 2030(105.550%), February 13, 2032(105.550%), February 13, 2032(105.550%), February 13, 2033(105.550%)		
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Zero	Fixed		
18 Coupon rate and any related index	4.8%	8.33% per annum, compounded annually.	5.55%		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYW4	7800862F0	7800862E3	
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario	
3a		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 13.406	CAD 7.89	CAD 2.266	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		13-Feb-24	13-Feb-24	13-Feb-24	
12		Dated	Dated	Dated	
13		13-Feb-32	13-Feb-34	13-Feb-34	
14		Yes	Yes	Yes	
15		February 13, 2029(105.020%)	February 13, 2026(105.300%)	February 13, 2029(105.300%)	
16	Subsequent call dates, if applicable	August 13, 2029(105.02%), February 13, 2030(105.020%), August 13, 2030(105.020%), February 13, 2031(105.020%), August 13, 2031(105.020%)	February 13, 2027(105.300%), February 13, 2028(105.300%), February 13, 2029(105.300%), February 13, 2031(105.300%), February 13, 2031(105.300%), February 13, 2032(105.300%), February 13, 2033(105.300%)	February 13, 2030(105.300%), February 13, 2031(105.300%), February 13, 2032(105.300%), February 13, 2032(105.300%), February 13, 2032(105.300%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.02%	5.3%	5.3%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29		N/A	N/A	N/A	
30		No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		N/A	N/A	N/A	
34		N/A	N/A	N/A	
34a	1 , 1	Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
		No	No	No	
36					

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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	N/A	Contractual	Contractual	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 16 Subsequent call dates, if applicable	February 13, 2029(105.100%) February 13, 2030(105.100%), February 13,	February 16, 2029(105.550%) August 16, 2029(105.550%), February 16,	February 16, 2027(105.400%) August 16, 2027(105.400%), February 16,	
	2031(105.100%), February 13, 2032(105.100%), February 13, 2033(105.100%)	2030(105.550%), August 16, 2030(105.550%), February 16, 2031(105.550%), August 16, 2031(105.550%), February 16, 2031(105.550%), August 16, 2032(105.550%), August 16, 2032(105.550%), February 16, 2033(105.550%), August 16, 2033(105.550%), February 16, 2034(105.550%), February 16, 2034(105.550%), February 16, 2035(105.550%), August 16, 2036(105.550%), August 16, 2036(105.550%), August 16, 2036(105.550%), August 16, 2037(105.550%), February 16, 2037(105.550%), August 16, 2038(105.550%), August 16, 2038(105.550%), August 16, 2038(105.550%), August 16, 2038(105.550%)	2028(105.400%), August 16, 2028(105.400%), February 16, 2029(105.400%), August 16, 2029(105.400%), August 16, 2029(105.400%), August 16, 2030(105.400%), August 16, 2030(105.400%), February 16, 2031(105.400%), August 16, 2031(105.400%), February 16, 2032(105.400%), August 16, 2032(105.400%), February 16, 2032(105.400%), August 16, 2033(105.400%)	
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	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RRT9	78014RSF8	XS2729257639	
3	Governing law(s) of the instrument	New York	New York	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	N/A	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 4.374	USD 2.509	USD 2.2	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	16-Feb-24	16-Feb-24	16-Feb-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	16-Feb-29	16-Feb-39	16-Feb-31	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 16, 2026(105.100%)	February 16, 2027(100.000%),	February 16, 2025(105.540%)	
16	Subsequent call dates, if applicable	August 16, 2026(105.100%), February 16, 2027(105.100%), August 16, 2027(105.100%), February 16, 2028(105.100%), August 16, 2028(105.100%)	August 16, 2027(100.000%), February 16, 2028(100.000%), August 16, 2028(100.000%), August 16, 2028(100.000%), February 16, 2029(100.000%), August 16, 2029(100.000%), February 16, 2030(100.000%), February 16, 2031(100.000%), August 16, 2031(100.000%), February 16, 2032(100.000%), August 16, 2031(100.000%), February 16, 2032(100.000%), August 16, 2033(100.000%), August 16, 2033(100.000%), August 16, 2033(100.000%)	February 16, 2026(105.540%), February 16, 2027(105.540%), February 16, 2028(105.540%), February 16, 2030(105.540%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed to Float	Fixed	
18	Coupon rate and any related index	5.1%	Y1 - 2: 8.50%, Y3 - 15: SOFR subject to cap	5.54%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
37	in you, opening more complicate readules	1973	18/73	13/73	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862J2	7800862K9	7800862M5	
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib	ole N/A	N/A	N/A	
instruments governed by foreign law)				
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 3.759	CAD 6.313	USD 1.117	
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
1 Original date of issuance	20-Feb-24	20-Feb-24	20-Feb-24	
2 Perpetual or dated	Dated	Dated	Dated	
3 Original maturity date	20-Feb-34	20-Feb-34	20-Feb-34	
4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
5 Optional call date, contingent call dates and redemption amount	February 20, 2026(105.500%)	February 20, 2026(105.750%)	February 20, 2026(105.800%)	
Subsequent call dates, if applicable	February 20, 2027(105.500%), February 20,	February 20, 2027(105.750%), February 20,	February 20, 2027(105.800%), February 20,	
	2028(105.500%), February 20, 2029(105.500%), February	2028(105.750%), February 20, 2029(105.750%), February	2028(105.800%), February 20, 2029(105.800%), February	
	20, 2030(105.500%), February 20, 2031(105.500%),	20, 2030(105.750%), February 20, 2031(105.750%),	20, 2030(105.800%), February 20, 2031(105.800%),	
	February 20, 2032(105.500%), February 20,	February 20, 2032(105.750%), February 20,	February 20, 2032(105.800%), February 20,	
	2033(105.500%)	2033(105.750%)	2033(105.800%)	
Coupons/dividends				
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
B Coupon rate and any related index	5.5%	5.75%	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	
3 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
If convertible, conversion trigger (s)	N/A	N/A	N/A	
If convertible, fully or partially	N/A	N/A	N/A	
6 If convertible, conversion rate	N/A	N/A	N/A	
7 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
If convertible, specify instrument type convertible into	N/A	N/A	N/A	
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
0 Write-down feature	No	No	No	
1 If write-down, write-down trigger (s)	N/A	N/A	N/A	
2 If write-down, full or partial	N/A	N/A	N/A	
If write-down, permanent or temporary	N/A	N/A	N/A	
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
Towns of a dear Providence		Exemption	Exemption	
a Type of subordination	Exemption	Exemption	Likemption	
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated	Unsubordinated	Unsubordinated	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862N3	7800862P8	7800862Q6	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 7.386	USD 1	USD 1.7	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	20-Feb-24	20-Feb-24	20-Feb-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	20-Feb-34	20-Feb-34	20-Feb-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 20, 2026(106,050%)	February 20, 2025(105,750%)	February 20, 2029(105,800%)	
16	Subsequent call dates, if applicable	February 20, 2027(106.050%), February 20,	February 20, 2026(105.750%), February 20,	February 20, 2030(105.800%), February 20,	
		2028(106.050%), February 20, 2029(106.050%), February	2027(105.750%), February 20, 2028(105.750%), February 20, 2029(105.750%), February 20, 2030(105.750%), February 20, 2031(105.750%), February 20, 2031(105.750%), February 20, 2032(105.750%)	2031(105.800%), February 20, 2032(105.800%), February 20, 2033(105.800%)	
	Coupons/dividends	,			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	6.05%	5.75%	5.8%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate		N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)		N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	IN/A	IN/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If ves. specify non-compliant features	IN/A	IN/A	N/A	
3/	ii yes, specify non-compliant reatures	lis/U	IN/A	IN/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862R4	XS2729258280	XS2729259254	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	CAD 1	USD 1.1	USD 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	20-Feb-24	20-Feb-24	20-Feb-24	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	20-Feb-39	20-Feb-31	20-Feb-29	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	February 20, 2026(117.100%)	February 20, 2026(105.540%)	February 20, 2025(105.570%)	
16 Subsequent call dates, if applicable	August 20, 2026(121.380%), February 20,	February 20, 2027(105.540%), February 20,	February 20, 2026(111.140%), February 20,	
	2027(125.650%), August 20, 2027(129.930%), February	2028(105.540%), February 20, 2029(105.540%), February	2027(116.710%), February 20, 2028(122.280%)	
	20, 2028(134.200%), August 20, 2028(138.480%),	20, 2030(105.540%)		
	February 20, 2029(142.750%), August 20,			
	2029(147.030%), February 20, 2030(151.300%), August			
	20, 2030(155.580%), February 20, 2031(159.850%),			
	August 20, 2031(164.130%), February 20,			
	2032(168.400%), August 20, 2032(172.680%), February			
	20, 2033(176.950%), August 20, 2033(181.230%),			
	February 20, 2034(185.500%), August 20,			
	2034(189.780%), February 20, 2035(194.050%), August			
	20, 2035(198.330%), February 20, 2036(202.600%),			
	August 20, 2036(206.880%), February 20,			
	2037(211.150%), August 20, 2037(215.430%), February			
	20, 2038(219.700%), August 20, 2038(223.980%)			
Coupons/dividends	7	Final	7	
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index	Zero	Fixed 5.54%	Zero	
	8.55% per annum, compounded annually.		5.57% per annum, compounded annually.	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No No	No No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
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Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800862L7	7800862U7	XS2729260856	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	CAD 5	CAD 5.18	USD 1.005	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	23-Feb-24	23-Feb-24	23-Feb-24	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	23-Feb-39	23-Feb-39	23-Feb-29	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	February 23, 2026(112.680%)	February 23, 2029(140.000%)	February 23, 2025(105.280%)	
16 Subsequent call dates, if applicable	February 23, 2027(119,610%), February 23, 2028(126,960%), February 23, 2029(134,770%), February 23, 2030(143.060%), February 23, 2031(151.860%), February 23, 2032(161.200%), February 23, 2033(171.10%), February 23, 2034(181.640%), February 23, 2036(192.810%), February 23, 2036(204.660%), February 23, 2037(217.250%), February 23, 2038(205.610%)	February 23, 2030(148.000%), February 23, 2032(164.000%), February 23, 2032(164.000%), February 23, 2032(164.000%), February 23, 2034(180.000%), February 23, 2035(186.000%), February 23, 2036(196.00%), February 23, 2036(196.00%), February 23, 2036(212.000%)	February 23, 2026(105.280%), February 23, 2027(105.280%), February 23, 2028(105.280%)	
Coupons/dividends				
17 Fixed or floating dividend/coupon	Zero	Zero	Fixed	
18 Coupon rate and any related index	6.15% per annum, compounded annually.	8% per annum, compounded annually.	5.28%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RSK7	XS2729238928	7800862S2	
3	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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		Yes	Yes	Yes	
15			February 26, 2029(130.500%)		
16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	February 26, 2029(105.650%) May 26, 2029(105.650%), August 26, 2029(105.650%),	February 26, 2029(130.500%) February 26, 2030(136.600%)	February 27, 2029(105.300%) February 27, 2030(105.300%), February 27,	
		November 26, 2029(105.650%), February 26, 2030(105.650%), May 26, 2030(105.650%), May 26, 2030(105.650%), August 26, 2030(105.650%), November 26, 2030(105.650%), February 26, 2031(105.650%), November 26, 2031(105.650%), February 26, 2031(105.650%), November 26, 2031(105.650%), February 26, 2032(105.650%), November 26, 2032(105.650%), August 26, 2032(105.650%), November 26, 2033(105.650%), February 26, 2034(105.650%), November 26, 2033(105.650%), February 26, 2034(105.650%), November 26, 2033(105.650%), February 26, 2034(105.650%), November 26, 2034(105.650%), February 26, 2034(105.650%), November 26, 2034(105.650%), Nayust 26, 2034(105.650%), November 26, 2034(105.650%), February 26, 2034(105.650%), November 26, 2034(105.650%), February 26, 2034(105.650%), November 26, 2034(105.650%), Pebruary 26, 2037(105.650%), November 26, 2034(105.650%), August 26, 2037(105.650%), November 26, 2034(105.650%), February 26, 2033(105.650%), November 26, 2034(105.650%), February 26, 2034(105.650%), Novem		2031(105.300%), February 27, 2032(105.300%), February 27, 2033(105.300%)	
	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	
	If convertible, conversion rate	N/A	N/A	N/A	
26					
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30		No No	No No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
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	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments iss	sued directly by the bank				
	Included in TLAC not inclu	ded in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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(105.120%)	February 27, 2028(105.250%)			
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(105.250%), February 27, 2030(105.250%), February 27, 2031(105.250%), February 27, 2032(105.250%), February 27, 2032(105.250%)			
	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	N/A	Contractual	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	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		Dated	Dated	Dated	
13	Original maturity date	28-Feb-44	28-Feb-34	28-Feb-39	
14		Yes	Yes	Yes	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	February 28, 2029(145.750%) February 28, 2030(154.900%), February 28,	February 28, 2029(105.350%) August 28, 2029(105.350%), February 28,	February 28, 2029(105.600%) August 28, 2029(105.600%), 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%),	2030(105.350%), August 28, 2030(105.350%), February 28, 2031(105.350%), August 28, 2031(105.350%), February 28, 2032(105.350%), August 28, 2032(105.350%), February 28, 2033(105.350%), August 28, 2033(105.350%), August 28, 2033(105.350%)	2030(105.600%), August 28, 2030(105.600%), February 28, 2031(105.600%), August 28, 2031(105.600%), August 28, 2031(105.600%), August 28, 2032(105.600%), August 28, 2032(105.600%), February 28, 2033(105.600%), August 28, 2033(105.600%), February 28, 2034(105.600%), August 28, 2034(105.600%), February 28, 2035(105.600%), August 28, 2035(105.600%), February 28, 2036(105.600%), August 28, 2036(105.600%), February 28, 2036(105.600%), February 28, 2037(105.600%), August 28, 2038(105.600%), August 28, 2038(105.600%), August 28, 2038(105.600%), February 28, 2038(105.600%), August 28, 2038(105.600%)	
	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	

Diselect	re template for main features of regulatory capital instru	Imanta	
Disclosu	Other TLAC instruments issued directly by the bank	unients	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RST8	78014RTB6	7800862Y9
3 Governing law(s) of the instrument	New York	New York	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	USD 4.319	USD 13.085	CAD 1
10 Accounting classification 11 Original date of issuance	Liability - fair value option 28-Feb-24	Liability - fair value option 28-Feb-24	Liability - fair value option 1-Mar-24
11 Original date of issuance 12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	28-Feb-29	28-Feb-39	1-Mar-34
13 Onginal maturity date 14 Issuer call subject to prior supervisory approval	Yes	Yes	1-Mar-34 Yes
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	February 28, 2026(105.200%)	Yes February 28, 2026(100.000%)	March 1, 2026(105.500%)
Subsequent call dates, if applicable	August 28, 2026(105.20%), February 28, 2027(105.200%), August 28, 2027(105.200%), February 28, 2028(105.200%), August 28, 2028(105.200%), August 28, 2028(105.200%),	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%), August 28, 2027(100.000%), November 28, 2027(100.000%), February 28, 2028(100.000%), November 28, 2028(100.000%), February 28, 2028(100.000%), November 28, 2028(100.000%), February 28, 2029(100.000%), May 28, 2029(100.000%), February 28, 2030(100.000%), November 28, 2030(100.000%), February 28, 2030(100.000%), November 28, 2030(100.000%), August 28, 2031(100.000%), November 28, 2030(100.000%), February 28, 2031(100.000%), November 28, 2031(100.000%), February 28, 2032(100.000%), November 28, 2031(100.000%), February 28, 2032(100.000%), November 28, 2032(100.000%), February 28, 2033(100.000%), November 28, 2033(100.000%), February 28, 2034(100.000%), November 28, 2033(100.000%), February 28, 2034(100.000%), November 28, 2033(100.000%), February 28, 2035(100.000%), November 28, 2033(100.000%), February 28, 2035(100.000%), November 28, 2033(100.000%), February 28, 2035(100.000%), November 28, 2033(100.000%), February 28, 2036(100.000%), November 28, 2038(100.000%), February 28, 2038(100.000%), November 28, 2038(100.000%), August 28, 2038(100.000%), November 28, 2038(100.000%), August 28, 2038(100.000%), November 28, 2038(100.000%), August 28, 203	
Coupons/dividends	5		5
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index	Fixed 5.2%	Fixed-Float	5.5%
18 Coupon rate and any related index 19 Existence of a dividend stopper	No	Y1-2: 8.50%, Y2-15 SOFR Subject to Cap	5.5% No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No N/A	No N/A	No N/A
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A
33 If write-down, rull or partial 33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclo	sure template for main features of regulatory capital inst	ruments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2729237284	XS2729238175	7800863A0
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligib instruments governed by foreign law)	le 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 5.49	USD 1	CAD 1.629
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	1-Mar-24	1-Mar-24	5-Mar-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	1-Mar-29	1-Mar-36	5-Mar-34
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	March 1, 2026(105.580%)	March 1, 2025(108.010%)	March 5, 2026(105.250%)
16 Subsequent call dates, if applicable	March 1, 2027(105.580%), March 1, 2028(105.580%),	March 1, 2026(116.020%), March 1, 2027(124.030%), March 1, 2028(132.040%), March 1, 2029(140.050%), March 1, 2030(148.060%), March 1, 2031(156.070%), March 1, 2032(164.080%), March 1, 2033(172.090%), March 1, 2034(180.100%), March 1, 2035(188.110%)	March 5, 2027(105.250%), March 5, 2028(105.250%), March 5, 2029(105.250%), March 5, 2030(105.250%), March 5, 2031(105.250%), March 5, 2032(105.250%), March 5, 2033(105.250%), March 5, 2033(105.250%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18 Coupon rate and any related index	5.58%	8.01% per annum, compounded annually.	5.25%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosi	re template for main features of regulatory capital instr	ruments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863B8	7800863C6	7800863D4
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.947	USD 1.08	USD 1.047
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Mar-24	5-Mar-24	5-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13		5-Mar-34	5-Mar-34	5-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 5, 2026(105.500%)	March 5, 2026(105.750%)	March 5, 2026(106.000%)
16	Subsequent call dates, if applicable	March 5, 2027(105.500%), March 5, 2028(105.500%),	March 5, 2027(105.750%), March 5, 2028(105.750%),	March 5, 2027(106.000%), March 5, 2028(106.000%),
		March 5, 2029(105.500%), March 5, 2030(105.500%),	March 5, 2029(105.750%), March 5, 2030(105.750%),	March 5, 2029(106.000%), March 5, 2030(106.000%),
		March 5, 2031(105.500%), March 5, 2032(105.500%),	March 5, 2031(105.750%), March 5, 2032(105.750%),	March 5, 2031(106.000%), March 5, 2032(106.000%),
-	Coupons/dividends	March 5, 2033(105.500%),	March 5, 2033(105.750%)	March 5, 2033(106.000%)
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.5%	5.75%	6%
19	Existence of a dividend stopper	No	No	No No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34		N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No.	No
37	If ves. specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863E2	7800863F9	XS2729264098
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A
6 Eligible at solo/group/group&solo			N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 1	USD 2.3	USD 3.2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	5-Mar-24	5-Mar-24	5-Mar-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	5-Mar-31	5-Mar-31	5-Mar-29
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	March 5, 2026(105.280%) June 5, 2026(105.280%), September 5, 2026(105.280%).	March 5, 2026(105.810%) June 5, 2026(105.810%), September 5, 2026(105.810%),	March 5, 2027(105.750%) March 5, 2028(105.750%)
	December 5, 2026(105.280%), March 5, 2027(105.280%), June 5, 2027(105.280%), September 5, 2027(105.280%), December 5, 2027(105.280%), March 5, 2028(105.280%), June 5, 2028(105.280%), September 5, 2028(105.280%), December 5, 2028(105.280%), June 5, 2029(105.280%), June 5, 2029(105.280%), June 5, 2029(105.280%), December 5, 2029(105.280%), December 5, 2029(105.280%), March 5, 2030(105.280%), December 5, 2030(105.280%), September 5, 2030(105.280%), December 5, 2030(105.280%), September 5, 2030(105.280%), December 5, 2030(105.280%)	December 5, 2026(105.810%), March 5, 2027(105.810%), June 5, 2027(105.810%), September 5, 2027(105.810%), December 5, 2027(105.810%), March 5, 2028(105.810%), June 5, 2028(105.810%), September 5, 2028(105.810%), December 5, 2028(105.810%), June 5, 2028(105.810%), June 5, 2029(105.810%), September 5, 2029(105.810%), June 5, 2029(105.810%), March 5, 2030(105.810%), December 5, 2030(105.810%), September 5, 2030(105.810%), December 5, 2030(105.810%), September 5, 2030(105.810%), December 5, 2030(105.810%)	
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.28%	5.81%	5.75%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosi	ure template for main features of regulatory capital instr	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2729240312	XS2729242953	7800863H5
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	B N/A	N/A	N/A
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 5	GBP 3.315	CAD 9.2
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	6-Mar-24	6-Mar-24	8-Mar-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	6-Mar-34	6-Mar-27	8-Mar-34
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	March 6, 2026(114.080%) March 6, 2027(121.120%), March 6, 2028(128.160%),		March 8, 2025(106.120%) September 8, 2025(109.790%), March 8, 2026(112.240%),
	March 6, 2029(135.200%), March 6, 2030(142.240%), March 6, 2031(149.280%), March 6, 2032(156.320%), March 6, 2033(163.360%)		September 8, 2026(115,910%), March 8, 2027(118,360%), September 8, 2027(122,309%), March 8, 2028(124 80%), September 8, 2028(124 80%), March 8, 2029(130,600%), September 8, 2029(134,270%), March 8, 2030(136,720%), September 8, 2030(140,390%), March 8, 2031(142,40%), September 8, 2031(146,510%), March 8, 2032(149,570%), September 8, 2031(152,630%), March 8, 2033(155,690%), September 8, 2033(158,750%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Zero	Float	Zero
18 Coupon rate and any related index	7.04% per annum, compounded annually.	SONIA, Subject to cap and floor	6.12% per annum, compounded annually.
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	10000	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863J1	7800863K8	7800863L6	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 7.823	CAD 8.262	CAD 3	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	12-Mar-24	12-Mar-24	12-Mar-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	12-Mar-34	12-Mar-34	12-Mar-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	March 12, 2029(105,000%)	March 12, 2029(105,150%)	March 12, 2026(105,350%)	
16	Subsequent call dates, if applicable	March 12, 2030(105.000%), March 12, 2031(105.000%), March 12, 2032(105.000%), March 12, 2033(105.000%)	March 12, 2030(105.150%), March 12, 2031(105.150%), March 12, 2032(105.150%), March 12, 2033(105.150%)	March 12, 2027(105.350%), March 12, 2028(105.350%), March 12, 2029(105.350%), March 12, 2030(105.350%), March 12, 2031(105.350%), March 12, 2031(105.350%), March 12, 2033(105.350%), March 12, 2033(105.350%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5%	5.15%	5.35%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863M4	7800863N2	XS2729271895
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 2	USD 3
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	12-Mar-24	12-Mar-24	12-Mar-24
12		Dated	Dated	Dated
13	Original maturity date	12-Mar-34	12-Mar-29	12-Mar-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 12, 2029(105.420%)	March 12, 2026(104.650%)	March 12, 2025(105.200%)
16	Subsequent call dates, if applicable	March 12, 2030(105.420%), March 12, 2031(105.420%), March 12, 2032(105.420%), March 12, 2033(105.420%)	September 12, 2026(104.650%), March 12, 2027(104.650%), September 12, 2027(104.650%), March 12, 2028(104.650%), September 12, 2028(104.650%)	September 12, 2025(105.200%), March 12. 2026(105.200%), September 12, 2026(105.200%), September 12, 2027(105.200%), March 12, 2027(105.200%), September 12, 2027(105.200%), March 12, 2028(105.200%), September 12, 2028(105.200%), March 12, 2029(105.200%), September 12, 2029(105.200%), March 12, 2029(105.200%), September 12, 2029(105.200%), March 12, 2030(105.200%), September 12, 2030(105.200%)
	Coupons/dividends			
17		Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.42%	4.65%	5.2%
19		No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32		N/A	N/A	N/A
33		N/A	N/A	N/A
34		N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
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	DISCIOSU	re template for main features of regulatory capital instrui Other TLAC instruments issued directly by the bank	ments			
		Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863P7	7800863Q5	78014RTF7		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	Contractual		
<u> </u>	Regulatory treatment			1.11		
5	Transitional Basel III rules Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 5	CAD 0.5	USD 7		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	13-Mar-24	13-Mar-24	14-Mar-24		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	13-Mar-44	13-Mar-34	14-Mar-44		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	March 13, 2027(127.150%) March 13, 2028(136.200%), March 13, 2029(145.250%),	March 13, 2026(105.250%) September 13, 2026(105.250%), March 13,	March 14, 2028(105.650%) December 14, 2028(105.650%), March 14, 2029(105.650%), June		
		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(208.600%), March 13, 2037(217.650%), March 13, 2040(244.800%), March 13, 2041(253.850%), March 13, 2042(262.900%), March 13, 2043(271.950%)	2027(105.250%), September 13, 2027(105.250%), March 13, 2028(105.250%), September 13, 2028(105.250%), March 13, 2029(105.250%), September 13, 2029(105.250%), March 13, 2039(105.250%), September 13, 2039(105.250%), March 13, 2030(105.250%), March 13, 2031(105.250%), March 13, 2032(105.250%), March 13, 2032(105.250%), September 13, 2032(105.250%), March 13, 2033(105.250%), September 13, 2032(105.250%), September 13, 2032(105.250%), March 13, 2033(105.250%), September 13, 2033(105.250%)	14, 2029(105.650%), September 14, 2029(105.650%), December 14, 2029(105.650%), March 14, 2030(105.650%), December 14, 2030(105.650%), December 14, 2030(105.650%), December 14, 2031(105.650%), December 14, 2032(105.650%), December 14, 2032(105.650%), December 14, 2032(105.650%), December 14, 2032(105.650%), December 14, 2033(105.650%), December 14, 2033(105.650%), December 14, 2034(105.650%), December 14, 2035(105.650%), December 14, 2035(105.650%), December 14, 2035(105.650%), December 14, 2036(105.650%), December 14, 2036(105.650%), December 14, 2037(105.650%), December 14, 2038(105.650%), December 14, 2038(105.650%), December 14, 2038(105.650%), December 14, 2039(105.650%), December 14, 2040(105.650%), September 14, 2041(105.650%), December 14, 2041(105.650%		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed		
18 19	Coupon rate and any related index	9.05% per annum, compounded annually.	5.25%	5.65%		
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	No Mandatory	No Mandatory	No Mandatory		
21	Existence of a step up or other incentive to redeem	No No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No N/A	No N/A	No		
31	If write-down, write-down trigger (s) If write-down, full or partial	N/A N/A	N/A N/A	N/A N/A		
33	If write-down, full or partial If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

Name	Disclosu	Disclosure template for main features of regulatory capital instruments				
1 Usepa desired to QUUIP (UNIX or Illocombeny correlate for private placement) Telephone (Constant)						
70,000 2		Included in TLAC not included in regulatory capital				
Boson Secretary Processor Processo	1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Description of the Control of Processing Section 13 of the TLAC Term Sheet in achieved (for other TLAC-despite in white pressure processing to the Control of the Control	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863R3	78014RTK6	78014RTX8		
Part Age Part Par	3 Governing law(s) of the instrument	Province of Ontario	New York	New York		
Regulatory freshment	3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	Contractual		
Transferred Beself Invides N/A	instruments governed by foreign law)					
Section Comparison Compar	Regulatory treatment					
Figure 1 color process processes NA	4 Transitional Basel III rules	N/A	N/A	N/A		
Text Information type (types to be specified by infortiation) Children TLAC Instruments	5 Post-transitional Basel III rules	N/A	N/A	N/A		
3	6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
O Para value of instrument						
10 Chigarin deri delissamen Liability - fair value option Liability - fair value optio	8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
15 Papelatis of instantes	9 Par value of instrument	USD 1.806	USD 3.807	USD 6.599		
12 Peppetaal or dated Da	10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
15 March 15 Marc	11 Original date of issuance	15-Mar-24	15-Mar-24	15-Mar-24		
15 March 15 Marc		Dated	Dated	Dated		
14 Insert call subject to prior supervisory approval Yes Y			15-Mar-39	15-Mar-29		
Topiconal call dates, contingent call dates and redemption amount March 15, 2028(105.810%) March 15, 2028(105.20%)						
Subsequent call dates, if applicable						
Fixed or floating dividend/coupon		March 15, 2029(105.810%), March 15, 2030(105.810%), March 15, 2031(105.810%), March 15, 2032(105.810%),	2028(105.750%), September 15, 2028(105.750%), March 15, 2029(105.750%), September 15, 2029(105.750%), March 15, 2030(105.750%), September 15, 2030(105.750%), March 15, 2031(105.750%), March 15, 2031(105.750%), March 15, 2031(105.750%), March 15, 2031(105.750%), March 15, 2033(105.750%), September 15, 2033(105.750%), September 15, 2033(105.750%), March 15, 2033(105.750%), September 15, 2034(105.750%), September 15, 2034(105.750%), March 15, 2035(105.750%), March 15, 2035(105.750%), March 15, 2035(105.750%), September 15, 2036(105.750%), March 15, 2037(105.750%), September 15, 2037(105.750%), September 15, 2037(105.750%), September 15, 2037(105.750%), March 15, 2037(105.750%), September 15, 2037(105.750%), March 15, 2037(105.750%), September 15, 2037(105.750%), September 15, 2037(105.750%), March 15, 2037(105.750%), September 15, 2037(105.750%), March 15, 2037(105.750%), September 15, 2037(105.750%), March 15, 2037(105.750%), September 15, 2037(105.750%)	2027(105.250%), September 15, 2027(105.250%), March 15, 2028(105.250%), September 15, 2028(105.250%), September 15, 2028(105.250%),		
18 Coupon rate and any related index 5.81% 5.75% 5.25% 19 Existence of a dividend stopper No						
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Monocumulative or cumulative or cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible or non-convertible To convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/						
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem						
Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulative Non-cumulative Non-convertible Non-conve						
Non-cumulative or cumulative Non-cumulative Non-cum						
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible Non-convertible (Convertible, Conversible, fully or partially N/A		No	No	No		
24 If convertible, conversion trigger (s) N/A N/A N/A N/A N/A N/A N/A N/		Non-cumulative	Non-cumulative	Non-cumulative		
25 If convertible, fully or partially 26 If convertible, conversion rate 27 If convertible, conversion rate 38 If convertible, specify instrument type conversion 39 If convertible, specify instrument type convertible into 30 Write-down, permanent or temporary 30 Write-down, permanent or temporary 31 If write-down, permanent or temporary 32 If temporary write-down, description of write-down mechanism 39 If temporary write-down, description of write-down mechanism 30 If permanent or temporary 30 If temporary write-down, description of write-down mechanism 31 If temporary write-down, permanent or temporary 32 If temporary write-down, description of write-down mechanism 39 If yrite-down, permanent or temporary 30 If temporary write-down, description of write-down mechanism 30 If yrite-down, permanent or temporary 31 If temporary write-down, description of write-down mechanism 32 If yrite-down, permanent or temporary 33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism 35 Position in subordination in Exemption 36 Non-compliant transitioned features 37 No	23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
26						
If convertible, mandatory or optional conversion						
28 If convertible, specify instrument type convertible into N/A N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A N/A 30 Write-down feature No No No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A N/A N/A N/A 32 If write-down, permanent or temporary N/A		N/A	N/A	N/A		
29	27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
30 Write-down feature	28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
31	29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A N/A 34 Type of subordination Exemption Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No No	30 Write-down feature	No	No	No		
33 If write-down, permanent or temporary N/A	31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
33 If write-down, permanent or temporary N/A	32 If write-down, full or partial	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption 55 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated 68 Non-compliant transitioned features No No No No		N/A	N/A	N/A		
34a Type of subordination Exemption Exemption 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No		N/A	N/A	N/A		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No						
36 Non-compliant transitioned features No No No No						
1 37 II yes, specify non-compliant leatures IN/A IN/A IN/A	37 If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1	ssuer	Royal Bank of Canada	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RUB4	7800863S1			
3	Governing law(s) of the instrument	New York	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	N/A			
	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 13.318	CAD 0.953			
10	Accounting classification	Liability - fair value option	Liability - fair value option			
11	Original date of issuance	15-Mar-24	19-Mar-24			
12	Perpetual or dated	Dated	Dated			
13	Original maturity date	15-Mar-34	19-Mar-34			
14	Issuer call subject to prior supervisory approval	Yes	Yes			
15	Optional call date, contingent call dates and redemption amount	March 15, 2026(105.600%)	March 19, 2026(105.300%)			
16	Subsequent call dates, if applicable	September 15, 2026(105.600%), March 15, 2027(105.600%), September 15, 2027(105.600%), March 15, 2028(105.600%), September 15, 2028(105.600%), March 15, 2029(105.600%), September 15, 2029(105.600%), March 15, 2030(105.600%), September 15, 2030(105.600%), March 15, 2031(105.600%), September 15, 2031(105.600%), March 15, 2032(105.600%), March 15, 2032(105.600%), September 15, 2032(105.600%), March 15, 2033(105.600%), September 15, 2033(105.600%)	March 19, 2027(105.300%), March 19, 2028(105.300%), March 19, 2029(105.300%), March 19, 2030(105.300%), March 19, 2031(105.300%), March 19, 2032(105.300%), March 19, 2033(105.300%)			
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed			
18	Coupon rate and any related index	5.6%	5.3%			
19	Existence of a dividend stopper	No	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No	No			
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A	N/A			
25	If convertible, fully or partially	N/A	N/A			
26	If convertible, conversion rate	N/A	N/A			
27	If convertible, mandatory or optional conversion	N/A	N/A			
28	If convertible, specify instrument type convertible into	N/A	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A	N/A			
30	Write-down feature	No	No			
31	If write-down, write-down trigger (s)	N/A	N/A			
32	If write-down, full or partial	N/A	N/A			
33	If write-down, permanent or temporary	N/A	N/A			
34	If temporary write-down, description of write-down mechanism	N/A	N/A			
34a	Type of subordination	Exemption	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated			
36	Non-compliant transitioned features	No	No			
37	If yes, specify non-compliant features	N/A	N/A			
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	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863T9	7800863U6	7800863V4	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 2.171	USD 8.345	USD 0.619	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	19-Mar-24	19-Mar-24	19-Mar-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	19-Mar-34	19-Mar-34	19-Mar-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	March 19, 2026(105,050%)	March 19, 2026(105,850%)	March 19, 2026(105,600%)	
16	Subsequent call dates, if applicable	March 19, 2027(105.050%), March 19, 2028(105.050%), March 19, 2029(105.050%), March 19, 2030(105.050%), March 19, 2031(105.050%), March 19, 2032(105.050%), March 19, 2033(105.050%)	March 19, 2027(105.850%), March 19, 2028(105.850%), March 19, 2029(105.850%), March 19, 2030(105.850%), March 19, 2031(105.850%), March 19, 2031(105.850%), March 19, 2033(105.850%)	March 19, 2027(105.600%), March 19, 2028(105.600%), March 19, 2029(105.600%), March 19, 2030(105.600%), March 19, 2031(105.600%), March 19, 2031(105.600%), March 19, 2033(105.600%), March 19, 2033(105.600%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.05%	5.85%	5.6%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
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	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RTT7	78014RUK4	78014RUP3
3	Governing law(s) of the instrument	New York	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	Contractual	Contractual	Contractual
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 6.172	USD 4.1	USD 4.1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Mar-24	19-Mar-24	19-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Mar-31	19-Mar-27	19-Mar-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 19, 2027(105.300%)	March 19, 2026(105.080%)	March 19, 2026(105.250%)
16	Subsequent call dates, if applicable	September 19, 2027(105.300%), March 19,		March 19, 2027(105.250%), March 19, 2028(105.250%),
		2028(105.300%), September 19, 2028(105.300%), March		
		19, 2029(105.300%), September 19, 2029(105.300%),		
		March 19, 2030(105.300%), September 19,		
\square		2030(105.300%)		
\square	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.3%	5.08%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
	B. 18. 1. 1. 1. 18. 18. 18. 11. 11. 11. 1	Unsubordinated	Unsubordinated	Unsubordinated
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	-		
35 36 37	Position in subordination interacrol in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not inclu	ded in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2729244579	XS2729246194		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	EUR 6	EUR 1		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	19-Mar-24	20-Mar-24		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	19-Mar-32	20-Mar-34		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	March 19, 2026(104.030%)	March 20, 2025(104.500%)		
16	Subsequent call dates, if applicable	March 19, 2027(104.030%)	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%)		
$\sqcup \sqcup$					
\sqcup	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Zero		
18	Coupon rate and any related index	4.03%	4.5% per annum, compounded annually.		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863X0	78014RVB3	XS2729244066	
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	N/A	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 2	USD 6.145	USD 3.4	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	25-Mar-24	25-Mar-24	25-Mar-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	25-Mar-44	25-Mar-27	25-Mar-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	March 25, 2027(127,750%)	March 25, 2026(105.100%)	August 31, 2027(105.450%)	
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, 2031(164.750%), March 25, 2032(174.000%), March 25, 2033(183.250%), March 25, 2033(203.6211.000%), March 25, 2037(220.250%), March 25, 2036(221.000%), March 25, 2037(220.250%), March 25, 2040(248.000%), March 25, 2041(257.250%), March 25, 2042(266.500%), March 25, 2043(275.750%), March 25, 2042(266.500%), March 25, 2043(275.750%)	September 25, 2026(105.100%),		
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero	Fixed	Float	
18	Coupon rate and any related index	9.25% per annum, compounded annually.	5.1%	SOFR, Subject to cap and floor	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If ves. specify non-compliant features	N/A	N/A	N/A	
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	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800863Y8	7800863Z5	7800864A9
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
За	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
_	instruments governed by foreign law)			
	Regulatory treatment			1.00
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
- 8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 4.35	CAD 7.455	CAD 4.619
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	26-Mar-24	26-Mar-24	26-Mar-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	26-Mar-34	26-Mar-34	26-Mar-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	'March 26, 2026(105.750%)	'March 26, 2029(105.200%)	March 26, 2029(105.050%)
16	Subsequent call dates, if applicable	March 26, 2027(105.750%), March 26, 2028(105.750%), March 26, 2029(105.750%), March 26, 2030(105.750%), March 26, 2031(105.750%), March 26, 2032(105.750%), March 26, 2033(105.750%)	March 26, 2030(105.200%), March 26, 2031(105.200%), March 26, 2032(105.200%), March 26, 2033(105.200%)	March 26, 2030(105.050%), March 26, 2031(105.050%), March 26, 2032(105.050%), March 26, 2032(105.050%), March 26, 2033(105.050%),
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.75%	5.2%	5.05%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, remanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864B7	7800864C5	7800864F8
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligi	ble N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 3.455	CAD 15	CAD 5
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	26-Mar-24	26-Mar-24	26-Mar-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	26-Mar-34	26-Mar-40	26-Mar-34
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	March 26, 2026(106,000%)	March 26, 2039(178,000%)	March 26, 2026(105,200%)
16 Subsequent call dates, if applicable	March 26, 2027(106.000%), March 26, 2028(106.000%),	, , , , , , , , , , , , , , , , , , , ,	March 26, 2027(105.200%), March 26, 2028(105.200%),
	March 26, 2029(106.000%), March 26, 2030(106.000%),		March 26, 2029(105.200%), March 26, 2030(105.200%),
	March 26, 2031(106.000%), March 26, 2032(106.000%),		March 26, 2031(105.200%), March 26, 2032(105.200%),
	March 26, 2033(106.000%),		March 26, 2033(105.200%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18 Coupon rate and any related index	6%	5.2% per annum, compounded annually.	5.2%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
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	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	N/A		
	instruments governed by foreign law)					
	Regulatory treatment					
4		N/A	N/A	N/A		
5		N/A	N/A	N/A		
6		N/A	N/A	N/A		
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9		AUD 23	USD 9	USD 9		
10		Liability - fair value option	Liability - fair value option	Liability - fair value option		
11		26-Mar-24	27-Mar-24	27-Mar-24		
12	Perpetual or dated	Dated	Dated	Dated		
13		8-Mar-35	27-Mar-29	27-Mar-30		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15		March 8, 2034(105.700%)	March 27, 2027(105.240%)	March 27, 2029(105.120%)		
16	Subsequent call dates, if applicable		March 27, 2028(105.240%)			
	Coupons/dividends					
17		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		Exemption	Exemption	Exemption		
35		Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(105,220%)	March 27, 2030(105,150%)	'March 28, 2026(105,500%)
Subsequent call dates, if applicable	March 27, 2030(105.220%)		September 28, 2026(105.500%), March 28, 2027(105.500%), September 28, 2027(105.500%), March 28, 2028(105.500%), September 28, 2028(105.500%), March 28, 2029(105.500%), September 28, 2029(105.500%), March 28, 2030(105.500%), September 28, 2030(105.500%), March 28, 2031(105.500%), March 28, 2031(105.500%), March 28, 2032(105.500%), September 28, 2032(105.500%), September 28, 2032(105.500%), March 28, 2033(105.500%), September 28, 2033(105.500%)
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 ves. specify non-compliant features	N/A	N/A	N/A
or it yes, specify non-compliant reatures	IN/A	INA	IWA

Disclosure template for main features of regulatory capital instruments	USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%) September 28, 2026(105.375%), March 28, 2027(105.300%), March 2027(105.300%), March 2027(105.30%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), Sept
I sissuer	78014RVK3 New York Contractual N/A N/A N/A N/A N/A Other TLAC Instruments / N/A - Amount eligible for TLAC only USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%), March 28, 2027(105.30%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2028(105.375%), September 28, 2029(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), September 28, 2029(105.375%), March 28, 2029(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), September 28, 2029(105.375%), March 28, 2029(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), September 28, 2029(105.375%), September 28, 2029(105.375%), March 28, 2029(105.375%), March 28, 2029(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), Septembe
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 78014RUX6 78014RVF4	78014RVK3 New York Contractual N/A N/A N/A N/A N/A Other TLAC Instruments / N/A - Amount eligible for TLAC only USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%), March 28, 2027(105.30%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2028(105.375%), September 28, 2029(105.375%), March 28, 2029(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), March 28, 2029(105.375
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 N/A 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 Subsequent call dates, if applicable 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Subsequent and dates, if applicable 18 Subsequent call dates, if applicable 19 Subsequent Ray (Sort March 28, 2028(105.750%), September 28, 2028(New York Contractual
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A Post-transitional Basel III rules N/A Regulatory treatment Eligible at solo/group/group/scolo N/A N/A N/A N/A N/A N/A N/A N/	Contractual N/A N/A N/A N/A Other TLAC Instruments / N/A - Amount eligible for TLAC only USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%), March 28, 2027(105.30%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2028(105.375%), September 28, 2029(105.375%), September 28,
instruments governed by foreign law) Regulatory treatment 4 Transitional Basel III rules N/A 5 Post-transitional Basel III rules N/A 6 Eligible at solo/group/group&solo N/A 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 USD 5.429 11 USD 3.138 12 Perpetual or dated 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Subsequent call dates, if applicable 18 Subsequent call dates, if applicable 28 March 28, 2028(105.750%), September 28, 2028(105.750%), September 28, 2028(105.750%), September 28, 2028(105.300%), September 28, 2028(105.750%), September 28, 2028(105.300%), September 28, 2028(105.300%), September 28, 2028(105.750%), September 28, 2028(105.300%), September 28, 2028(105.750%), September 28, 2028(105.300%), September 28, 2028(105.750%), September 28, 2028(105.300%), September 28, 2028(105.300%), September 28, 2028(105.750%), September 28, 2028(105.300%), September 28, 2028(105.300%), September 28, 2028(105.750%), Sept	N/A N/A N/A N/A Other TLAC Instruments / N/A - Amount eligible for TLAC only USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%) September 28, 2026(105.375%), March 28, 2027(105.30%), March 28, 2027(105.375%), September 28, 2026(105.375%), March 28, 2028(105.375%), September 28, 2026(105.375%), March 28, 2029(105.375%), September 28, 2026(105.375%), September 28, 2026(105.375%), September 28, 2026(105.375%), September 28, 2029(105.375%),
Regulatory treatment	N/A N/A Other TLAC Instruments / N/A - Amount eligible for TLAC only USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%) Inter 28, 2027(105.375%), September 28, 2027(105.375%), March 28, 2027(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2039(105.375%), Septemb
Transitional Basel III rules	N/A N/A Other TLAC Instruments / N/A - Amount eligible for TLAC only USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%) Inter 28, 2027(105.375%), September 28, 2027(105.375%), March 28, 2027(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2039(105.375%), Septemb
5 Post-transitional Basel III rules N/A N/A N/A 6 Eligible at solo/group/group&solo N/A N/A N/A 7 Instrument type (types to be specified by jurisdiction) Other TLAC Instruments Other TLAC Instruments 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only N/A - Amount eligible for TLAC only 9 Par value of instrument USD 5.429 USD 3.138 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 Yes Yes 14 Issuer call subject to prior supervisory approval Yes Yes 15 Optional call date, contingent call dates and redemption amount March 28, 2027(105.750%) March 28, 2028(105.750%), March 28, 2028(105.750%), March 28, 2028(105.750%), September 28, 2028(105.750%), Sept	N/A N/A Other TLAC Instruments / N/A - Amount eligible for TLAC only USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%) Inter 28, 2027(105.30%), March 28, 2027(105.30%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2039(105.375%), September 28, 203
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 17 Subsequent call dates, if applicable 18 Subsequent 28 Option 28 Option 300(105.750%), September 28, 2028(105.750%), March 28, 2029(105.750%), March 28, 2029(105.750%), September 28, 2028(105.750%), September	N/A Other TLAC Instruments // N/A - Amount eligible for TLAC only USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%) September 28, 2026(105.375%), March 28, 2027(105.300%), March 28, 2027(105.300%), March 28, 2027(105.375%), September 28, 2027(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2039(105.375%), September 28, 2
This continuent type (types to be specified by jurisdiction)	Other TLAC Instruments / N/A - Amount eligible for TLAC only USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%) September 28, 2026(105.375%), March 28, 2030(105.375%), March 28, 2027(105.30%), March 28, 2028(105.375%), September 28, 2027(105.375%), March 28, 2028(105.375%), September 28, 20
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 10 Accounting classification 11 Original date of issuance 12 Perpetual or dated 13 Original maturity date 14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable 17 Subsequent call dates, if applicable 18 Subsequent call dates, if applicable 28 March 28, 2029(105.750%), September 28, 2029(105.750%), March 28, 2029(105.750%), September 28, 2028(105.750%), September 28, 2028(1	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 3.029 Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%), March 28, 2027(105.300%), March 28, 2026(105.375%), September 28, 2027(105.300%), March 28, 2027(105.300%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2039(105.375%), September 28, 2039(105.3
Accounting classification	Liability - fair value option 28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%) September 28, 2026(105.375%), March 28, 2027(105.375%), September 28, 2028(105.375%), September 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2038(105.375%), September 28, 20
11 Original date of issuance 28-Mar-24 28-Mar-24 28-Mar-24 28-Mar-24 28-Mar-24 28-Mar-24 28-Mar-24 28-Mar-29 28-Mar-	28-Mar-24 Dated 28-Mar-31 Yes March 28, 2026(105.375%) Irch 28, 2026(105.375%), March 28, 2027(105.375%), March 28, 2027(105.300%), March 2027(105.300%), March 2027(105.30%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2028(105.375%), September 28, 2029(105.375%), March 28, 2039(105.375%), September 28, 2029(105.375%), September 28, 2039(105.375%), September 28, 2039(105.
12 Perpetual or dated Dated Dated Dated	Dated 28-Mar-31 Yes March 28, 2026(105.375%) September 28, 2026(105.375%), March 28, 2027(105.300%), March 28, 2027(105.300%), March 28, 2027(105.300%), September 28, 2027(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), September 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2039(105.375%), September 28, 2029(105.375%), March 28, 2039(105.375%), September 28, 2029(105.375%), September 28, 2039(105.375%), September 28, 2
13 Original maturity date 28-Mar-39 28-Mar-29	28-Mar-31 Yes March 28, 2026(105.375%) September 28, 2026(105.375%), March 28, 2027(105.375%), September 28, 2027(105.375%), March 28, 2027(105.375%), September 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), September 28, 2029(105.375%), March 28, 2030(105.375%), September 28, 2029(105.375%), March 28, 2030(105.375%), September 28, 203
13 Original maturity date 28-Mar-39 28-Mar-29	Yes March 28, 2026(105.375%) September 28, 2026(105.375%), March 28, 2027(105.375%), September 28, 2027(105.375%), March 28, 2027(105.375%), September 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), September 28, 2029(105.375%), September 28, 2029(105.375%), September 28, 2039(105.375%), September 28, 2039(
14 Issuer call subject to prior supervisory approval Yes Yes Yes 15 Optional call date, contingent call dates and redemption amount March 28, 2027(105.750%) March 28, 2025(105.300%) March 28, 2028(105.750%), September 28, 2028(105.750%), March 28, 2029(105.750%), March 28, 2029(105.750%), September 28, 2029(105.750%), September 28, 2029(105.750%), March 28, 2039(105.750%), September 28, 2029(105.750%), September 28, 2029(105.750%)	Yes March 28, 2026(105.375%) September 28, 2026(105.375%), March 28, 2027(105.375%), September 28, 2027(105.375%), March 28, 2027(105.375%), September 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), September 28, 2029(105.375%), September 28, 2029(105.375%), September 28, 2039(105.375%), September 28, 2039(
15 Optional call date, contingent call dates, and redemption amount March 28, 2027(105.750%) March 28, 2025(105.300%) 16 Subsequent call dates, if applicable September 28, 2027(105.750%), March 28, 2028(105.750%), September 28, 2028(105.750%), March 28, 2028(105.750%), September 28, 2028(105.750%), March 28, 2029(105.750%), September 28, 2028(105.750%), March 28, 2031(105.750%), September 28, 2028(105.750%), September 28, 2028(105.750%), September 28, 2028(105.750%), March 28, 2031(105.750%), September 28, 2028(105.750%), Septem	March 28, 2026(105.375%) September 28, 2026(105.375%), March 28, 26(105.300%), March 28, 2027(105.300%), March 28, 2027(105.300%), March 28, 2028(105.375%), September 28, 2028(105.375%), March 28, 2028(105.375%), September 28, 2028(105.375%), September 28, 2029(105.375%), March 28, 2039(105.375%), September 28, 2029(105.375%), March 28, 2039(105.375%), September 2
16 Subsequent call dates, if applicable September 28, 2027(105.750%), March 28, 2028(105.750%), September 28, 2028(105.300%),	rch 28, 26(105.305%), March 28, 2026(105.375%), March 28, 2027(105.300%), March 28, 2027(105.305%), September 28, 2027(105.375%), September 28, 2028(105.375%), September 28, 2028(105.375%), September 28, 2029(105.375%), September 28, 2029(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), March 28, 2029(105.375%), September 28, 2029(105.375%), March 28, 2030(105.375%), September 28, 2029(105.375%), September 29, 2029(105.375%), September 29, 2029(105.375%), September 29, 2029(105.375%)
28, 2031(105.750%), March 28, 2032(105.750%), September 28, 2032(105.750%), March 28, 2032(105.750%), March 28, 2033(105.750%), September 28, 2033(105.750%), March 28, 2035(105.750%), September 28, 2034(105.750%), March 28, 2035(105.750%), September 28, 2034(105.750%), March 28, 2035(105.750%), March 28, 2036(105.750%), September 28, 2037(105.750%), March 28, 2037(105.750%), September 28, 2037(105.750%), March 28, 2038(105.750%), September 28, 2038(105.750%), September 28, 2038(105.750%)	28, 2030(105.375%),
Coupons/dividends	
17 Fixed or floating dividend/coupon Fixed Fixed	Fixed
18 Coupon rate and any related index 5.75% 5.3%	5.375%
19 Existence of a dividend stopper No No	No
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem No No	No
22 Noncumulative Non-cumulative Non-cumulative	Non-cumulative
23 Convertible or non-convertible Non-convertible Non-convertible	Non-convertible
24 If convertible, conversion trigger (s) N/A N/A	N/A
25 If convertible, fully or partially N/A N/A	N/A
26 If convertible, conversion rate N/A N/A	N/A
27 If convertible, mandatory or optional conversion N/A N/A	N/A
28 If convertible, specify instrument type convertible into N/A N/A	N/A
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A	N/A
30 Write-down feature No No	No
31 If write-down, write-down trigger (s) N/A N/A	N/A
32 If write-down, full or partial N/A N/A	N/A
33 If write-down, permanent or temporary N/A N/A	N/A
34 If temporary write-down, description of write-down mechanism N/A N/A N/A	N/A
34a Type of subordination Exemption Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated	Unsubordinated
36 Non-compliant transitioned features No No	No
37 If yes, specify non-compliant features N/A N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
L.	Included in TLAC not include				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RVP2	7800864K7		
3 3a	Governing law(s) of the instrument	New York Contractual	Province of Ontario		
3a	Means 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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	March 28, 2028(105.625%) June 28, 2028(105.625%), September 28,	March 28, 2028(121.200%) March 28, 2032(142.400%),		
		2028(105.625%), December 28, 2028(105.625%), March 28, 2029(105.625%), June 28, 2029(105.625%), September 28, 2029(105.625%), December 28, 2029(105.625%), December 28, 2029(105.625%), December 28, 2039(105.625%), September 28, 2039(105.625%), September 28, 2030(105.625%), September 28, 2031(105.625%), September 28, 2031(105.625%), June 28, 2031(105.625%), September 28, 2031(105.625%), June 28, 2031(105.625%), March 28, 2031(105.625%), June 28, 2032(105.625%), June 28, 2032(105.625%), June 28, 2032(105.625%), June 28, 2032(105.625%), September 28, 2032(105.625%), June 28, 2033(105.625%), June 28, 2033(105.625%), June 28, 2033(105.625%), December 28, 2033(105.625%), June 28, 2034(105.625%), June 28, 2035(105.625%), June 28, 2037(105.625%), June 28, 2033(105.625%), June 28, 2033(105.625%)			
	Coupons/dividends	2040(105.625%). June 28. 2040(105.625%). September			
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 25	If convertible, conversion trigger (s)		N/A		
26	If convertible, fully or partially If convertible, conversion rate		N/A N/A		
27	If convertible, mandatory or optional conversion		N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36 37	Non-compliant transitioned features	No N/A	No N/A		
٥/	If yes, specify non-compliant features	IN/A	INA		

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864G6	XS2729248729	7800864M3		
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A		
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	CAD 1	EUR 10	CAD 15		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	28-Mar-24	28-Mar-24	1-Apr-24		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	28-Mar-39	28-Mar-34	1-Apr-43		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount	March 28, 2029(105.280%)	March 28, 2026(104.020%)	April 1, 2042(192.700%)		
Subsequent call dates, if applicable	March 28, 2030(105.280%), March 28, 2031(105.280%), March 28, 2032(105.280%), March 28, 2033(105.280%), March 28, 2034(105.280%), March 28, 2035(105.280%), March 28, 2036(105.280%), March 28, 2037(105.280%), March 28, 2038(105.280%)				
Coupons/dividends					
17 Fixed or floating dividend/coupon	Fixed	Fixed	Zero		
18 Coupon rate and any related index	5.28%	4.02%	5.15% per annum, compounded annually.		
19 Existence of a dividend stopper	No	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	N/A	N/A	N/A		
33 If write-down, permanent or temporary	N/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosi	ure template for main features of regulatory capital instru	ments		
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864J0	78014RVT4	7800864P6	
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 1	USD 40	CAD 3.305	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	1-Apr-24	2-Apr-24	3-Apr-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	1-Apr-34	2-Oct-24	3-Apr-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	'April 1, 2027(105.100%)		April 3, 2026(105.450%)	
16	Subsequent call dates, if applicable	April 1, 2028(105.100%), April 1, 2029(105.100%), April 1,		April 3, 2027(105.450%), April 3, 2028(105.450%), April 3,	
		2030(105.100%), April 1, 2031(105.100%), April 1,		2029(105.450%), April 3, 2030(105.450%), April 3,	
		2032(105.100%), April 1, 2033(105.100%)		2031(105.450%), April 3, 2032(105.450%), April 3, 2033(105.450%)	
	Coupons/dividends			2033(105.450%)	
17	Fixed or floating dividend/coupon	Fixed	Float	Fixed	
18	Coupon rate and any related index	5.1%	SOFR. Subject to cap and floor	5.45%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864L5	XS2729279799	XS2729261151	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	EUR 2.75	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	3-Apr-24	4-Apr-24	5-Apr-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	3-Apr-34	4-Apr-39	5-Apr-39	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	'April 3. 2030(105.150%)	April 4, 2026(100.000%)	April 5, 2027(115,900%)	
16	Subsequent call dates, if applicable	April 3, 2031(105.150%), April 3, 2032(105.150%), April 3, 2033(105.150%),	April 4, 2027(107.45%), April 4, 2038(114.90%), April 4, 2029(122.350%), April 4, 2030(129.800%), 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, 2036(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	IN/A	N/A	IVA	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No No	
37	If ves, specify non-compliant features	IN/A	N/A	N/A	
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	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864Q4	7800864R2	7800864S0	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	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 2.11	CAD 5.099	CAD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	9-Apr-24	9-Apr-24	9-Apr-24	
12		Dated	Dated	Dated	
13	Original maturity date	9-Apr-34	9-Apr-34	9-Apr-44	
14		Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	April 9, 2026(105.550%)	April 9, 2026(105.300%)	April 9, 2026(119.000%)	
		2029(105.550%), April 9, 2030(105.550%), April 9, 2031(105.550%), April 9, 2032(105.550%), April 9, 2033(105.550%)	2029(105.300%), April 9, 2030(105.300%), April 9, 2031(105.300%), April 9, 2032(105.300%), April 9, 2033(105.300%), April 9, 2033(105.300%)	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, 2036(204.500%), April 9, 2036(214.000%), April 9, 2037(223.500%), April 9, 2038(233.000%), April 9, 2039(232.000%), April 9, 2049(252.000%), April 9, 2041(261.500%), April 9, 2041(261.500%), April 9, 2043(280.500%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Zero	
18	Coupon rate and any related index	5.55%	5.30%	9.5% per annum, compounded annually.	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37		N/A	N/A	N/A	
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Disclos	ure template for main features of regulatory capital instr	uments		
	Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2775831782	7800864T8	7800864U5	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 10	CAD 2.5	CAD 2	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	9-Apr-24	10-Apr-24	11-Apr-24	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	9-Apr-29	10-Apr-39	11-Apr-29	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	April 9, 2026(111.720%) April 9, 2027(117.580%), April 9, 2028(123.440%)	April 10, 2030(105.500%)	April 11, 2026(104.750%) October 11, 2026(104.750%), April 11, 2027(104.750%),	
Subsequent call dates, il applicable	April 9, 2027(117.560%), April 9, 2026(125.440%)	April 10, 2031(105.500%), April 10, 2032(105.500%), April 10, 2033(105.500%), April 10, 2034(105.500%), April 10, 2035(105.500%), April 10, 2036(105.500%), April 10, 2036(105.500%), April 10,	October 11, 2028(104.750%), April 11, 2027(104.750%), October 11, 2027(104.750%), April 11, 2028(104.750%), October 11, 2028(104.750%),	
		2037(105.500%), April 10, 2038(105.500%)		
Coupons/dividends				
17 Fixed or floating dividend/coupon	Zero	Fixed	Fixed	
18 Coupon rate and any related index	5.86% per annum, compounded annually.	5.5%	4.75%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RVX5			
3	Governing law(s) of the instrument	New York			
1 -	0 ()	Contractual			
"	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 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(105.000%)			
16	Subsequent call dates, if applicable	October 11, 2029(105.000%), April 11, 2030(105.000%)			
'0	Subsequent can dates, if applicable	Colober 11, 2029(103.00070), April 11, 2030(103.00070)			
	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	N/A	N/A	Contractual
instruments governed by foreign law)			
Regulatory treatment	N/A	AUA	N/A
4 Transitional Basel III rules 5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(105.300%)	April 15, 2029(105.150%)	April 15, 2027(105.750%)
Subsequent call dates, if applicable	April 15, 2030(105.300%), April 15, 2031(105.300%), April 15, 2032(105.300%), April 15, 2033(105.300%)	April 15, 2030(105.150%), April 15, 2031(105.150%), April 15, 2032(105.150%), April 15, 2033(105.150%)	October 15, 2027(105,750%), April 15, 2028(105,750%), October 15, 2028(105,750%), April 15, 2029(105,750%), October 15, 2029(105,750%), April 15, 2030(105,750%), October 15, 2030(105,750%), April 15, 2031(105,750%), October 15, 2031(105,750%), April 15, 2032(105,750%), October 15, 2031(105,750%), April 15, 2032(105,750%), October 15, 2032(105,750%), April 15, 2033(105,750%), October 15, 2034(105,750%), April 15, 2034(105,750%), October 15, 2034(105,750%), April 15, 2036(105,750%), October 15, 2036(105,750%), April 15, 2037(105,750%), October 15, 2037(105,750%), April 15, 2037(105,750%), October 15, 2037(105,750%), April 15, 2038(105,750%), October 15, 2038(105,750%), April 15, 2038(105,750%), October 15, 2038(105,750%)
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 N/A	N/A
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	N/A N/A	N/A N/A	N/A N/A
30 Write-down feature	No	No No	No
31 If write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34 Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
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Dicalog	re template for main features of regulatory capital instru	umanta	
Disclosu	Other TLAC instruments issued directly by the bank	uments	
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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
	Contractual	Contractual	Contractual
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	April 15, 2029(105.500%) October 15, 2029(105.500%), April 15, 2030(105.500%),	April 15, 2027(105.550%) July 15, 2027(105.550%), October 15, 2027(105.550%),	April 15, 2026(100.000%) July 15, 2026(100.000%), October 15, 2026(100.000%),
	October 15, 2034(105.500%), April 15, 2034(105.500%), October 15, 2031(105.500%), April 15, 2032(105.500%), October 15, 2032(105.500%), April 15, 2033(105.500%), October 15, 2033(105.500%), April 15, 2034(105.500%), October 15, 2034(105.500%), April 15, 2035(105.500%), October 15, 2035(105.500%), April 15, 2035(105.500%), October 15, 2036(105.500%), April 15, 2037(105.500%), October 15, 2037(105.500%), April 15, 2038(105.500%), October 15, 2037(105.500%), April 15, 2038(105.500%), October 15, 2038(105.500%), April 15, 2038(105.5	January 15, 2028(105.550%), April 15, 2028(105.550%), July 15, 2028(105.550%), October 15, 2028(105.550%), January 15, 2029(105.550%), October 16, 2028(105.550%), July 15, 2029(105.550%), October 16, 2029(105.550%), July 15, 2030(105.550%), October 16, 2030(105.550%), July 15, 2030(105.550%), October 16, 2030(105.550%), July 15, 2031(105.550%), October 16, 2031(105.550%), July 15, 2031(105.550%), October 16, 2031(105.550%), July 15, 2032(105.550%), October 16, 2031(105.550%), July 15, 2032(105.550%), October 16, 2032(105.550%), July 15, 2032(105.550%), October 16, 2032(105.550%), July 15, 2032(105.550%), October 16, 2032(105.550%), July 15, 2033(105.550%), October 16, 2032(105.550%), July 15, 2034(105.550%), October 16, 2034(105.550%), July 15, 2034(105.550%), October 16, 2034(105.550%), July 15, 2034(105.550%), October 16, 2034(105.550%), July 15, 2036(105.550%), October 16, 2036(105.550%), July 15, 2036(105.550%), October 16, 2036(105.550%), January 15, 2036(105.550%), April 15, 2036(105.550%), July 15, 2036(105.550%), October 16, 2036(105.550%), January 15, 2036(105.550%), April 16, 2037(105.550%), July 15, 2037(105.550%), October 16, 2037(105.550%), July 15, 2037(105.550%), October 16, 2037(105.550%), July 15, 2037(105.550%), October 15, 2036(105.550%), July 15, 2037(105.550%), October 15, 2036(105.550%), July 15, 2037(105.550%), October 15, 2037(105.550%), July 15, 2037(105.550%), October 15, 2037(105.550%), July 15, 2037(105.550%), October 15, 2037(105.550%), July 15, 2037(105.550%), October 15, 2038(105.550%), July 15, 2038(105.550%), Joctober 15, 2038(105.550%), July 15, 2038(105	January 15, 2027(100.000%), April 15, 2027(100.000%), July 15, 2027(100.000%), October 15, 2027(100.000%), July 15, 2028(100.000%), October 15, 2028(100.000%), July 15, 2028(100.000%), April 15, 2028(100.000%), July 15, 2028(100.000%), October 15, 2028(100.000%), July 15, 2029(100.000%), April 15, 2029(100.000%), July 15, 2030(100.000%), October 15, 2029(100.000%), July 15, 2030(100.000%), October 15, 2030(100.000%), July 15, 2031(100.000%), October 15, 2030(100.000%), July 15, 2031(100.000%), October 15, 2031(100.000%), July 15, 2031(100.000%), October 15, 2031(100.000%), July 15, 2031(100.000%), October 15, 2031(100.000%), July 15, 2032(100.000%), October 15, 2031(100.000%), July 15, 2033(100.000%), October 15, 2033(100.000%), July 15, 2033(100.000%), October 15, 2033(100.000%), July 15, 2033(100.000%), October 15, 2033(100.000%), July 15, 2034(100.000%), April 15, 2033(100.000%), July 15, 2034(100.000%), October 15, 2035(100.000%), July 15, 2035(100.000%), October 15, 2035(100.000%), July 15, 2035(100.000%), October 15, 2035(100.000%), July 15, 2035(100.000%), October 15, 2035(100.000%), July 15, 2037(100.000%), October 15, 2037(100.000%), July 15, 2037(100.000%), April 15, 2036(100.000%), July 15, 2037(100.000%), April 15, 2037(100.000%), July 15, 2037(100.000%), October 15, 2037(100.000%), July 15, 2038(100.000%), April 15, 2038(100.000%), July 15, 2038(100.000%), October 15, 2038(100.000%), July 15, 2038(100.000%), April 15, 2038(100.000%), July 15,
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 Non average time	No No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible 24 If convertible, conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible
	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A
27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	N/A N/A	N/A N/A	N/A N/A
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	N/A	N/A N/A	N/A
30 Write-down feature	No No	No No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, roll or partial	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
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	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not include	ded in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800864Z4	7800865B6	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	
	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 2.025	CAD 1.35	
10	Accounting classification	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	16-Apr-24	16-Apr-24	
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	16-Apr-34	16-Apr-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	April 16, 2026(105.450%)	April 16, 2028(105.320%)	
16	Subsequent call dates, if applicable	April 16, 2027(105.450%), April 16, 2028(105.450%), April 16, 2029(105.450%), April 16, 2030(105.450%), April 16, 2031(105.450%), April 16, 2032(105.450%), April 16, 2033(105.450%)	April 16, 2029(105.320%), April 16, 2030(105.320%), April 16, 2031(105.320%), April 16, 2032(105.320%), April 16, 2033(105.320%)	
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	
18	Coupon rate and any related index	5.45%	5.32%	
19	Existence of a dividend stopper	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	
30	Write-down feature	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	
37	If yes, specify non-compliant features	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800865C4	78014RWP1	78014RWT3
3	Governing law(s) of the instrument	Province of Ontario	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	Contractual
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.35	USD 4.245	USD 2.551
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	16-Apr-24	16-Apr-24	16-Apr-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	16-Apr-34	16-Apr-29	16-Apr-31
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	April 16, 2027(105.400%), April 16, 2028(105.400%), April 16, 2029(105.400%), April	April 16, 2026(105.100%) October 16, 2026(105.100%), April 16, 2027(105.100%),	April 16, 2026(105.250%) October 16, 2026(105.250%), April 16, 2027(105.250%),
	Casacquesia danica, il approcasio	16, 2030(105.400%), April 16, 2031(105.400%), April 16, 2032(105.400%), April 16, 2033(105.400%)	October 16, 2027(105.100%), April 16, 2028(105.100%), October 16, 2028(105.100%)	October 16, 2027(105.250%), April 16, 2028(105.250%), October 16, 2028(105.250%), April 16, 2029(105.250%), October 16, 2029(105.250%), April 16, 2030(105.250%), October 16, 2030(105.250%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.4%	5.1%	5.25%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYB0	78014RXB1	78014RXK1
3 Governing law(s) of the instrument	New York	New York	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Contractual	Contractual	Contractual
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	No longer TLAC eligible (<365 days)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 4.155	USD 5.992	USD 2.587
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	16-Apr-24	17-Apr-24	17-Apr-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	16-Apr-26	17-Apr-34	17-Apr-34
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount		April 17, 2026(105.400%)	April 17, 2029(105.250%)
16 Subsequent call dates, if applicable		October 17, 2026(105.400%), April 17, 2027(105.400%), October 17, 2027(105.400%), April 17, 2028(105.400%), October 17, 2028(105.400%), April 17, 2029(105.400%), October 17, 2029(105.400%), April 17, 2030(105.400%), October 17, 2030(105.400%), April 17, 2031(105.400%), October 17, 2031(105.400%), April 17, 2031(105.400%), October 17, 2031(105.400%), April 17, 2033(105.400%), October 17, 2032(105.400%), April 17, 2033(105.400%), October 17, 2033(105.400%)	October 17, 2029(105.250%), April 17, 2030(105.250%), October 17, 2030(105.250%), April 17, 2031(105.250%), October 17, 2031(105.250%), April 17, 2032(105.250%), October 17, 2032(105.250%), April 17, 2033(105.250%), October 17, 2032(105.250%), April 17, 2033(105.250%), October 17, 2033(105.250%),
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	SOFR, Subject to cap and floor	5.4%	5.25%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
	N/A	N/A	N/A
37 If yes, specify non-compliant features	INA	IN/A	IWA

	Disclosu	re template for main features of regulatory capital instru	iments	
	2100000	Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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		Contractual	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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
11	Accounting classification Original date of issuance	Liability - fair value option 18-Apr-24	Liability - fair value option 19-Apr-24	Liability - fair value option 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	18-Apr-44 Yes	Yes	23-Apr-34 Yes
15	Optional call date, contingent call dates and redemption amount	April 18, 2026(106.000%)	April 19, 2025(104.300%)	April 23, 2027(106.300%)
16	Subsequent call dates, if applicable	October 18, 2026(106.000%), April 18, 2027(106.000%),	April 19, 2025(104.500%) April 19, 2026(108.600%)	April 23, 2027 (106.300%) April 23, 2028(106.300%), April 23, 2029(106.300%), April
		October 18, 2027(106.000%), April 18, 2028(106.000%), October 18, 2028(106.000%), April 18, 2028(106.000%), April 18, 2028(106.000%), April 18, 2030(106.000%), October 18, 2029(106.000%), April 18, 2031(106.000%), October 18, 2031(106.000%), April 18, 2031(106.000%), October 18, 2032(106.000%), April 18, 2033(106.000%), October 18, 2032(106.000%), April 18, 2033(106.000%), October 18, 2033(106.000%), April 18, 2033(106.000%), October 18, 2033(106.000%), April 18, 2035(106.000%), October 18, 2035(106.000%), April 18, 2036(106.000%), October 18, 2035(106.000%), April 18, 2036(106.000%), October 18, 2037(106.000%), April 18, 2036(106.000%), October 18, 2037(106.000%), April 18, 2039(106.000%), October 18, 2039(106.000%), April 18, 2039(106.000%), October 18, 2039(106.000%), April 18, 2041(106.000%), October 18, 2040(106.000%), April 18, 2042(106.000%), October 18, 2042(106.000%), April 18, 2042(106.000%), October 18, 2042(106.000%), April 18, 2042(106.000%), October 18, 2042(106.000%), April 18, 2043(106.000%), October 18, 2043(106.000%), April 18, 2043(106.000		23, 2030(106.300%), April 23, 2031(106.300%), April 23, 2032(106.300%), April 23, 2033(106.300%)
	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 Position in subordination biography in liquidation (aposity instrument type immediately conjects instrument)	Exemption Unsubordinated	Exemption Unsubordinated	Exemption Unsubordinated
35 36	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No No	No Unsubordinated	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
υI	ir yes, specify non-compliant reatures	[1307]	19/3	11977

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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(106.050%)	April 23, 2027(105.450%)	April 23, 2027(105.250%)
16	Subsequent call dates, if applicable	April 23, 2028(106.050%), April 23, 2029(106.050%), April 23, 2030(106.050%), April 23, 2031(106.050%), April 23, 2032(106.050%), April 23, 2032(106.050%), April 23, 2033(106.050%)	April 23, 2028(105.450%), April 23, 2029(105.450%), April 23, 2030(105.450%), April 23, 2031(105.450%), April 23, 2032(105.450%), April 23, 2032(105.450%), April 23, 2033(105.450%),	April 23, 2028(105.250%), April 23, 2029(105.250%), April 23, 2030(105.250%), April 23, 2031(105.250%), April 23, 2032(105.250%), April 23, 2032(105.250%), April 23, 2033(105.250%),
	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		Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2775836401			
3	Governing law(s) of the instrument	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	USD 1.1			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	24-Apr-24			
12	Perpetual or dated	Dated			
13	Original maturity date	24-Apr-28			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	April 24, 2025(105.410%)			
16	Subsequent call dates, if applicable	April 24, 2026(110.820%), April 24, 2027(116.230%)			
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero			
18	Coupon rate and any related index	5.41% per annum, compounded annually.			
19	Existence of a dividend stopper	No			
20	Fully discretionary, partially discretionary or mandatory	Mandatory			
21	Existence of a step up or other incentive to redeem	No			
22	Noncumulative or cumulative	Non-cumulative			
23	Convertible or non-convertible	Non-convertible			
24	If convertible, conversion trigger (s)	N/A			
25		N/A			
26	•	N/A			
27	If convertible, mandatory or optional conversion	N/A			
28	If convertible, specify instrument type convertible into	N/A			
29	If convertible, specify issuer of instrument it converts into	N/A			
30	Write-down feature	No			
31	If write-down, write-down trigger (s)	N/A			
32	If write-down, full or partial	N/A			
33		N/A			
34	If temporary write-down, description of write-down mechanism	N/A			
34a	Type of subordination	Exemption			
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated			
36	Non-compliant transitioned features	No			
37	If yes, specify non-compliant features	N/A			

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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(105.200%)	April 24, 2029(105.250%)	April 26, 2031(104.500%)
16	Subsequent call dates, if applicable		April 24, 2030(105.250%), April 24, 2031(105.250%), April 24, 2032(105.250%), April 24, 2033(105.250%),	
	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 inclu			
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	Contractual	Contractual	
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 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(105.250%)	April 29, 2028(106.000%)	
16	Subsequent call dates, if applicable	October 29, 2029(105.250%), April 29, 2030(105.250%)	October 29, 2028(106.000%), April 29, 2029(106.000%), October 29, 2029(106.000%), April 29, 2030(106.000%), October 29, 2030(106.000%), April 29, 2031(106.000%), October 29, 2031(106.000%), April 29, 2032(106.000%), October 29, 2032(106.000%), April 29, 2032(106.000%), October 29, 2033(106.000%), April 29, 2034(106.000%), October 29, 2033(106.000%), April 29, 2035(106.000%), October 29, 2035(106.000%), April 29, 2035(106.000%), October 29, 2035(106.000%), April 29, 2036(106.000%), October 29, 2037(106.000%), April 29, 2038(106.000%), October 29, 2037(106.000%), April 29, 2038(106.000%), October 29, 2038(106.000%), April 29, 2038(106.000%), October 29, 2038(106.000%),	
	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 ins	truments			
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada			
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800865P5			
3	Governing law(s) of the instrument	Province of Ontario			
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-elig	ible N/A			
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A			
5	Post-transitional Basel III rules	N/A			
6	Eligible at solo/group/group&solo	N/A			
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments			
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only			
9	Par value of instrument	CAD 1.915			
10	Accounting classification	Liability - fair value option			
11	Original date of issuance	30-Apr-24			
12	Perpetual or dated	Dated			
13	Original maturity date	30-Apr-34			
14	Issuer call subject to prior supervisory approval	Yes			
15	Optional call date, contingent call dates and redemption amount	April 30, 2026(105.500%)			
16	Subsequent call dates, if applicable	April 30, 2027(105.500%), April 30, 2028(105.500%), April			
		30, 2029(105.500%), April 30, 2030(105.500%), April 30,			
		2031(105.500%), April 30, 2032(105.500%), April 30,			
		2033(105.500%)			
	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 is:				
	Included in TLAC not inclu				
1	ssuer	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800865Q3	7800865T7		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A		
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 2.696	USD 1		
10	Accounting classification	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	30-Apr-24	30-Apr-24		
12	Perpetual or dated	Dated	Dated		
13	Original maturity date	30-Apr-34	30-Apr-34		
14	Issuer call subject to prior supervisory approval	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 30, 2026(105.300%)	April 30, 2027(105.950%)		
16	Subsequent call dates, if applicable	April 30, 2027(105.300%), April 30, 2028(105.300%), April 30, 2029(105.300%), April 30, 2030(105.300%), April 30, 2031(105.300%), April 30, 2032(105.300%), April 30, 2033(105.300%),	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, 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	Fixed		
18	Coupon rate and any related index	5.3%	5.95%		
19	Existence of a dividend stopper	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A		
30	Write-down feature	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A		
32	If write-down, full or partial	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A		
34a	Type of subordination	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No		
37	If yes, specify non-compliant features	N/A	N/A		

Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg Governing law(s) of the instrument Means by which enforceability requirement of Se instruments governed by foreign law)	g identifier for private placement)	Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg Governing law(s) of the instrument Means by which enforceability requirement of Se	g identifier for private placement)			
Unique identifier (eg CUSIP, ISIN, or Bloomberg Governing law(s) of the instrument Means by which enforceability requirement of Se	identifier for private placement)	Royal Bank of Canada		
3 Governing law(s) of the instrument 3a Means by which enforceability requirement of Se	identifier for private placement)		Royal Bank of Canada	Royal Bank of Canada
3a Means by which enforceability requirement of Se		78014RYP9	78014RYT1	78014RYX2
		New York	New York	New York
	ction 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	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 jur	isdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Curren	cy in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	, , ,	USD 4.346	USD 4.498	USD 4.79
10 Accounting classification		Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance		30-Apr-24	30-Apr-24	30-Apr-24
12 Perpetual or dated		Dated	Dated	Dated
13 Original maturity date		30-Apr-26	30-Apr-29	28-Apr-34
14 Issuer call subject to prior supervisory approval		Yes	Yes	Yes
15 Optional call date, contingent call dates and	redemption amount		'April 30, 2026(105.600%)	April 30, 2026(106.000%)
16 Subsequent call dates, if applicable			October 30, 2026(105.600%), April 30, 2027(105.600%), October 30, 2027(105.600%), April 30, 2028(105.600%), October 30, 2028(105.600%)	October 30, 2026(106.000%), April 30, 2027(106.000%), October 30, 2027(106.000%), April 30, 2028(106.000%), October 30, 2028(106.000%), April 30, 2029(106.000%), October 30, 2029(106.000%), April 30, 2030(106.000%), October 30, 2030(106.000%), April 30, 2031(106.000%), October 30, 2031(106.000%), April 30, 2032(106.000%), October 30, 2031(106.000%), April 30, 2032(106.000%), October 30, 2032(106.000%), April 30, 2033(106.000%), October 30, 2033(106.000%)
Coupons/dividends				
17 Fixed or floating dividend/coupon		Fix-Float	Fixed	Fixed
18 Coupon rate and any related index		Y0.5: 6%, Y0.5 - 3: SOFR, Subject to cap and floor	5.6%	6%
19 Existence of a dividend stopper		No	No	No
20 Fully discretionary, partially discretionary or		Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to	redeem	No	No	No
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible		Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)		N/A	N/A	N/A
25 If convertible, fully or partially		N/A	N/A	N/A
26 If convertible, conversion rate		N/A	N/A	N/A
27 If convertible, mandatory or optional conver		N/A	N/A	N/A
28 If convertible, specify instrument type conve		N/A	N/A	N/A
29 If convertible, specify issuer of instrument it	converts into	N/A	N/A	N/A
30 Write-down feature		No	No	No
31 If write-down, write-down trigger (s)		N/A	N/A	N/A
32 If write-down, full or partial		N/A	N/A	N/A
33 If write-down, permanent or temporary		N/A	N/A	N/A
34 If temporary write-down, description of v	rite-down mechanism	N/A	N/A	N/A
34a Type of subordination		Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation	(specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	· · · · · · · · · · · · · · · · · · ·	No	No	No
37 If yes, specify non-compliant features		N/A	N/A	N/A

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800865R1	7800865S9	7800864N1
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 50	CAD 50	CAD 3.305
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	30-Apr-24	30-Apr-24	3-Apr-24
12	Perpetual or dated		Dated	Dated
13	Original maturity date	30-Apr-39	30-Apr-34	3-Apr-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	April 30, 2029(105.350%)	April 30, 2026(107.000%)	April 3, 2026(105.200%)
16	Subsequent call dates, if applicable	30, 2032(105.350%), April 30, 2033(105.350%), April 30, 2034(105.350%), April 30, 2035(105.350%), April 30,	April 30, 2027(107.000%), April 30, 2028(107.000%), April 30, 2029(107.000%), April 30, 2030(107.000%), April 30, 2032(107.000%), April 30, 2032(107.000%), April 30, 2033(107.000%), April 30, 2032(107.000%), April 30, 2032(107.000%), April 30, 2032(107.000%), April 30, 2032(107.000%)	April 3, 2027(105.200%), April 3, 2028(105.200%), April 3, 2029(105.200%), April 3, 2030(105.200%), April 3, 2031(105.200%), April 3, 2032(105.200%), April 3, 2033(105.200%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	5.35%	7%	5.2%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2775840775	7800865V2	XS2775840262
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 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	USD 1	AUD 4.6
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	1-May-24	3-May-24	3-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	1-May-29	3-May-34	3-May-44
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 1, 2025(106.040%)	May 3, 2027(106.180%)	May 3, 2025(111.650%)
16	Subsequent call dates, if applicable	May 1, 2026(112.080%), May 1, 2027(118.120%), May 1, 2028(124.160%)	November 3, 2027(106.180%), May 3, 2028(106.180%), November 3, 2028(106.180%), May 3, 2029(106.180%), November 3, 2029(106.180%), May 3, 2030(106.180%), November 3, 2031(106.180%), May 3, 2031(106.180%), November 3, 2031(106.180%), May 3, 2032(106.180%), November 3, 2032(106.180%), May 3, 2032(106.180%), November 3, 2032(106.180%), May 3, 2033(106.180%), November 3, 2033(106.180%)	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, 2038(263,100%), May 3, 2041(298,050%), May 3, 2041(298,050%), May 3, 2042(208,700%), May 3, 2043(321,350%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Fixed	Zero
18	Coupon rate and any related index	6.04% per annum, compounded annually.	6.18%	11.65% 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 No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, write-down trigger (s)	IN/A	N/A	N/A
33	If write-down, permanent or temporary	IN/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	IN/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1		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	6-May-24	7-May-24	7-May-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-May-34	7-May-34	7-May-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	May 6, 2028(105,180%)	May 7, 2029(105,350%)	May 7, 2029(105,150%)
16	Subsequent call dates, if applicable	May 6, 2029(105.180%), May 6, 2030(105.180%), May 6, 2031(105.180%), May 6, 2032(105.180%), May 6, 2033(105.180%)	May 7, 2030(105.350%), May 7, 2031(105.350%), May 7, 2032(105.350%), May 7, 2033(105.350%)	May 7, 2030(105.150%), May 7, 2031(105.150%), May 7, 2032(105.150%), May 7, 2033(105.150%)
	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
30				

Disclos	sure template for main features of regulatory capital instru	iments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	e N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 0.373	CAD 0.365	USD 1.1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	7-May-24	7-May-24	10-May-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	7-May-34	7-May-34	10-May-34
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	May 7, 2025(106.750%)	May 7, 2025(106.500%)	May 10, 2025(105.900%)
16 Subsequent call dates, if applicable	May 7, 2026(113.500%), May 7, 2027(120.250%), May 7,	May 7, 2026(113.000%), May 7, 2027(119.500%), May 7,	May 10, 2026(105.900%), May 10, 2027(105.900%), May
	2028(127.000%), May 7, 2029(133.750%), May 7,	2028(126.000%), May 7, 2029(132.500%), May 7,	10, 2028(105.900%), May 10, 2029(105.900%), May 10,
	2030(140.500%), May 7, 2031(147.250%), May 7,	2030(139.000%), May 7, 2031(145.500%), May 7,	2030(105.900%), May 10, 2031(105.900%), May 10,
Coupons/dividends	2032(154.000%), May 7, 2033(160.750%)	2032(152.000%), May 7, 2033(158.500%)	2032(105.900%), May 10, 2033(105.900%)
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	No Mandatory	No Mandatory	No Mandatory
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No No	No.	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, write-down trigger (s)	N/A	N/A	N/A
33 If write-down, rull or partial 33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism 34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No No	No	No
37 If ves. specify non-compliant features	N/A	N/A	N/A
37 If yes, specify non-compliant readures	IN/A	INA	IN/A

		Disclosure template for main features of regulatory capital instruments					
Page Sept	_			ments			
1							
2 December of CAMP Parks Proceedings of placement of Control of the Turk Camp Parks Proceedings	1			Royal Bank of Canada	Royal Bank of Canada		
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Institute Company Co	3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario		
Register (1997) Processor (1997) Processor (199	3a		N/A	Contractual	N/A		
Temperature from based No.							
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15 Perpetant or states		Original date of issuance					
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16 Story Color of June 10 Supris of Color of Story Supris Supris of Color of Story Supris							
15 Subsequent call dates, end peleparkon emount		Issuer call subject to prior supervisory approval					
Subsequent call dates, if applicated Namy 10, 2009(106,550%), May 10, 2007(106,550%), May 10, 2007							
Fixed or floating dividend/coupon Fixed			2030(108.550%), May 10, 2031(108.550%), May 10, 2032(108.550%), May 10, 2033(108.550%), May 10, 2033(108.550%), May 10, 2035(108.550%), May 10, 2035(108.550%), May 10, 2037(108.550%), May 10, 2037(108.550%), May 10,	2028(106.000%), August 13, 2028(106.000%), November 13, 2028(106.000%), February 13, 2029(106.000%), May 13, 2029(106.000%), May 13, 2029(106.000%), May 13, 2029(106.000%), Pebruary 13, 2030(106.000%), May 13, 2030(106.000%), August 13, 2030(106.000%), November 13, 2031(106.000%), Pebruary 13, 2031(106.000%), November 13, 2031(106.000%), August 13, 2031(106.000%), November 13, 2031(106.000%), August 13, 2032(106.000%), November 13, 2032(106.000%), February 13, 2033(106.000%), November 13, 2032(106.000%), February 13, 2033(106.000%), November 13, 2033(106.000%), February 13, 2035(106.000%), November 13, 2035(106.000%), August 13, 2034(106.000%), November 13, 2035(106.000%), August 13, 2036(106.000%), November 13, 2035(106.000%), February 13, 2035(106.000%), November 13, 2037(106.000%), February 13, 2037(106.000%), November 13, 2037(106.000%), February 13, 2038(106.000%), Feb	November 14, 2028(104.850%)		
18 Coupon rate and any related index 8.55% 6% 4.85% 19 Existence of a dividend stopper No							
Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Fully discretionary, partially discretionary or mandatory Mon-cumulative or cumulative or cumulative Non-cumulative or Non-cumulative Non-cumul							
Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Convertible or non-convertible Non							
Existence of a step up or other incentive to redeem No No No Non-cumulative Non-cumulative Non-cumulative Non-cumulative Non-convertible Non-							
Non-cumulative or cumulative Non-cumulative Non-cum							
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A							
If convertible, conversion trigger (s)							
25 If convertible, fully or partially N/A							
26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A							
If convertible, mandatory or optional conversion							
29	27						
Write-down feature							
Standard							
32 If write-down, full or partial N/A N/							
33							
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption 55 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No No							
34aType of subordinationExemptionExemption35Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)UnsubordinatedUnsubordinated36Non-compliant transitioned featuresNoNoNo							
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated 36 Non-compliant transitioned features No No No							
36 Non-compliant transitioned features No No No No							
37 If yes, specify non-compliant features N/A N/A N/A N/A							
	37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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(105.100%)	May 14, 2026(106.050%)	May 14, 2026(105.350%)
16	Subsequent call dates, if applicable	May 14, 2027(105.100%), May 14, 2028(105.100%), May 14, 2029(105.100%), May 14, 2030(105.100%), May 14, 2030(105.100%), May 14, 2032(105.100%), May 14, 2032(105.100%), May 14, 2033(105.100%)	May 14, 2027(106.050%), May 14, 2028(106.050%), May 14, 2029(106.050%), May 14, 2030(106.050%), May 14, 2031(106.050%), May 14, 2032(106.050%), May 14, 2033(106.050%), May 14, 2033(106.050%)	May 14, 2027(105.350%), May 14, 2028(105.350%), May 14, 2029(105.350%), May 14, 2030(105.350%), May 14, 2031(105.350%), May 14, 2032(105.350%), May 14, 2033(105.350%)
	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	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866G4	XS2775821981	78014RRU6
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	N/A	N/A	Contractual
instruments governed by foreign law)			
Regulatory treatment	N/A	AL/A	N/A
4 Transitional Basel III rules 5 Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 0.75	USD 3	USD 10.81
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	15-May-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	14-May-34	14-May-27	15-May-36
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	May 14, 2026(105.750%)	May 14, 2025(105.350%)	May 15, 2026(106.050%)
16 Subsequent call dates, if applicable	May 14, 2020(105.750%) May 14, 2027(105.750%), May 14, 2028(105.750%), May	November 14, 2025(103.350%) November 14, 2025(110.700%), May 14, 2026(110.700%),	November 15, 2026(106.050%), May 15, 2027(106.050%),
	2031(105.750%), May 14, 2032(105.750%), May 14, 2033(105.750%)		November 15, 2028(106.050%), May 15, 2029(106.050%), November 15, 2029(106.050%), May 15, 2030(106.050%), November 15, 2030(106.050%), May 15, 2031(106.050%), November 15, 2031(106.050%), May 15, 2032(106.050%), November 15, 2032(106.050%), May 15, 2033(106.050%), November 15, 2033(106.050%), May 15, 2033(106.050%), November 15, 2033(106.050%), May 15, 2033(106.050%), November 15, 2034(106.050%), May 15, 2035(106.050%), November 15, 2035(106.050%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18 Coupon rate and any related index	5.75%	5.35% per annum, compounded annually.	6.05%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
 Unique identifier (eg CUSIP, ISIN, or Bloomberg 	identifier for private placement)	78014RRY8	78014RSC5	7800866H2	
3 Governing law(s) of the instrument		New York	New York	Province of Ontario	
3a Means by which enforceability requirement of Sec instruments governed by foreign law)	ction 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	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 juris)	sdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Current	cy in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
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(105.650%)	May 15, 2029(105.750%)	May 16, 2026(113.000%)	
16 Subsequent call dates, if applicable		May 15, 2027(105.650%), November 15, 2027(105.650%),	November 15, 2029(105.750%), May 15, 2030(105.750%), November 15, 2030(105.750%), May 15, 2031(105.750%), November 15, 2031(105.750%), May 15, 2032(105.750%), November 15, 2032(105.750%), May 15, 2032(105.750%), November 15, 2033(105.750%), May 15, 2033(105.750%), November 15, 2033(105.750%)	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	
21 Existence of a step up or other incentive to r	edeem	No	No	No	
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible		Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)		N/A	N/A	N/A	
25 If convertible, fully or partially		N/A	N/A	N/A	
26 If convertible, conversion rate		N/A	N/A	N/A	
27 If convertible, mandatory or optional convers	sion	N/A	N/A	N/A	
28 If convertible, specify instrument type conver	rtible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it	converts into	N/A	N/A	N/A	
30 Write-down feature		No	No	No	
31 If write-down, write-down trigger (s)		N/A	N/A	N/A	
32 If write-down, full or partial		N/A	N/A	N/A	
33 If write-down, permanent or temporary		N/A	N/A	N/A	
34 If temporary write-down, description of w	rite-down mechanism	N/A	N/A	N/A	
34a Type of subordination		Exemption	Exemption	Exemption	
	(specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features		No	No	No	
37 If yes, specify non-compliant features		N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2775819811	78014RRQ5	78014RSG6
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	N/A	Contractual	Contractual
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2	USD 9.467	USD 12.697
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	16-May-24	17-May-24	17-May-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	16-May-29	17-May-27	17-May-39
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	April 26, 2025(106.500%) April 26, 2026(113.000%), April 26, 2027(119.500%), April	May 17, 2025(105.350%) November 17, 2025(105.350%), May 17, 2026(105.350%),	May 17, 2028(106.000%) November 17, 2028(106.000%), May 17, 2029(106.000%),
	26, 2028(126.000%), April 26, 2029(132.500%), April 26, 2030(139.000%), April 26, 2031(145.500%), April 26, 2032(152.000%), April 26, 2033(158.500%)	November 17, 2026(105.350%)	November 17, 2028(106.000%), May 17, 2030(106.000%), November 17, 2031(106.000%), May 17, 2031(106.000%), November 17, 2031(106.000%), May 17, 2032(106.000%), November 17, 2032(106.000%), May 17, 2032(106.000%), November 17, 2034(106.000%), May 17, 2034(106.000%), November 17, 2034(106.000%), May 17, 2034(106.000%), November 17, 2035(106.000%), May 17, 2036(106.000%), November 17, 2036(106.000%), May 17, 2037(106.000%), November 17, 2037(106.000%), May 17, 2038(106.000%), November 17, 2038(106.000%), May 17, 2038(106.000%), May 17, 2038(106.000%), November 17, 2038(106.000%), May 17, 20
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Fixed	Fixed
18 Coupon rate and any related index	SOFR, Subject to cap and floor	5.35%	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

	Disclosu	re template for main features of regulatory c	capital instruments	
		Other TLAC instruments issued directly by	the bank	
		Included in TLAC not included in regulator		
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (e	eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2775849644	XS2775849727	XS2775813459
3 Governing law(s) o		Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enf	orceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible and by foreign law)	N/A	N/A	N/A
Regulatory treatme				
4 Transitional Ba	asel III rules	N/A	N/A	N/A
5 Post-transition	al Basel III rules	N/A	N/A	N/A
6 Eligible at solo	/group/group&solo	N/A	N/A	N/A
7 Instrument type	e (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognise	d in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instru	ment	USD 1.8	USD 1.5	EUR 1.75
10 Accounting classifi	ication	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of iss		17-May-24	17-May-24	20-May-24
12 Perpetual or dated		Dated	Dated	Dated
13 Original maturi	ity date	17-May-27	17-May-29	20-May-39
	to prior supervisory approval	Yes	Yes	Yes
	ate, contingent call dates and redemption amount	May 27, 2026(105.300%)	May 17, 2027(105.410%)	May 20, 2028(121.880%)
·	Ill dates, if applicable		May 17, 2028(105.410%)	May 20, 2029(127.350%), May 20, 2030(132.820%), May 20, 2031(138.290%), May 20, 2032(143.760%), May 20, 2034(149.230%), May 20, 2034(154.700%), May 20, 2036(165.640%), May 20, 2036(165.640%), May 20, 2037(171.110%), May 20, 2038(176.580%)
Coupons/dividends				
	ng dividend/coupon	Fixed	Fixed	Zero
	nd any related index	5.3%	5.41%	5.47% per annum, compounded annually.
	dividend stopper	No	No	No
20 Fully discretion	nary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	step up or other incentive to redeem	No	No	No
22 Noncumulative	e or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non	-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible,	conversion trigger (s)	N/A	N/A	N/A
25 If convertible, t	fully or partially	N/A	N/A	N/A
26 If convertible,	conversion rate	N/A	N/A	N/A
	mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, :	specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, :	specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	9	No	No	No
31 If write-down, v	write-down trigger (s)	N/A	N/A	N/A
32 If write-down, f		N/A	N/A	N/A
	permanent or temporary	N/A	N/A	N/A
	ry write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordin	nation	Exemption	Exemption	Exemption
	nation hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant tran		No	No	No
	-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866J8	7800866K5	7800866L3	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 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 2.12	CAD 4.245	CAD 1.18	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	21-May-24	22-May-24	22-May-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	21-May-29	22-May-34	22-May-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	May 21, 2025(104.800%)	May 22, 2027(105.000%)	May 22, 2027(105.200%)	
16	Subsequent call dates, if applicable	May 21, 2026(109.600%), May 21, 2027(114.400%), May 21, 2028(119.200%)	May 22, 2028(105.000%), May 22, 2029(105.000%), May 22, 2030(105.000%), May 22, 2031(105.000%), May 22, 2032(105.000%), May 22, 2032(105.000%), May 22, 2032(105.000%)	May 22, 2028(105.200%), May 22, 2029(105.200%), May 22, 2030(105.200%), May 22, 2031(105.200%), May 22, 2032(105.200%), May 22, 2032(105.200%), May 22, 2033(105.200%),	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed	
18	Coupon rate and any related index	4.8% per annum, compounded annually.	5%	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)	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	N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment	AI/A	AL/A	11/4
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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(104.550%)	May 28, 2026(105.650%)	May 28, 2026(105.200%)
Subsequent call dates, if applicable	May 24, 2029(104.550%), May 24, 2030(104.550%), May 24, 2031(104.550%), May 24, 2031(104.550%), May 24, 2033(104.550%), May 24, 2034(104.550%), May 24, 2036(104.550%), May 24, 2036(104.550%), May 24, 2036(104.550%), May 24, 2037(104.550%), May 24, 2039(104.550%), May 24, 2041(104.550%), May 24, 2041(104.550%), May 24, 2041(104.550%), May 24, 2041(104.550%), May 24, 2042(104.550%), May 24, 2042(104.550%), May 24, 2042(104.550%), May 24, 2045(104.550%), May 24, 2046(104.550%), May 24	May 28, 2027(105.650%), May 28, 2028(105.650%), May 28, 2029(105.650%), May 28, 2030(105.650%), May 28, 2031(105.650%), May 28, 2032(105.650%), May 28, 2033(105.650%)	May 28, 2027(105.200%), May 28, 2028(105.200%), May 28, 2029(105.200%), May 28, 2030(105.200%), May 28, 2031(105.200%), May 28, 2031(105.200%), May 28, 2033(105.200%)
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
/ / / / / / /	1	1	

	Disclosu	re template for main features of regulatory capital instru	ments		
		Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital				
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eq CUSIP, ISIN, or Bloomberg identifier for private placement)	7800866P4	7800866Q2	78014RSL5	
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	N/A	N/A	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 0.735	USD 0.82	USD 1.008	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	28-May-24	28-May-24	29-May-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	28-May-34	28-May-34	29-May-26	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	May 28, 2026(105.000%)	May 28, 2026(105.900%)	May 29, 2025(105.150%)	
16	Subsequent call dates, if applicable	May 28, 2027(105.000%), May 28, 2028(105.000%), May	May 28, 2027(105.900%), May 28, 2028(105.900%), May	November 29, 2025(105.150%)	
		28, 2029(105.000%), May 28, 2030(105.000%), May 28,	28, 2029(105.900%), May 28, 2030(105.900%), May 28,		
		2031(105.000%), May 28, 2032(105.000%), May 28,	2031(105.900%), May 28, 2032(105.900%), May 28,		
	Coupons/dividends	2033(105.000%)	2033(105.900%)		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5%	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	
	Non-compliant transitioned features	No	No	No	
36					

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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(105,100%)	May 30, 2026(105,300%)	
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(105.100%), May 30, 2028(105.100%), November 30, 2028(105.100%)	November 30, 2026(105.300%), May 30, 2027(105.300%), November 30, 2027(105.300%), May 30, 2028(105.300%), November 30, 2028(105.300%), May 30, 2028(105.300%), November 30, 2029(105.300%), May 30, 2030(105.300%), November 30, 2030(105.300%), May 30, 2030(105.300%), November 30, 2030(105.300%)	
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(105.500%)				
Subsequent call dates, if applicable	November 30, 2026(105.500%), May 30, 2027(105.500%), November 30, 2027(105.500%), May 30, 2028(105.500%), November 30, 2028(105.500%), May 30, 2029(105.500%), November 30, 2039(105.500%), May 30, 2039(105.500%), November 30, 2039(105.500%), May 30, 2031(105.500%), November 30, 2031(105.500%), May 30, 2031(105.500%), November 30, 2031(105.500%), May 30, 2032(105.500%), November 30, 2032(105.500%), May 30, 2033(105.500%), November 30, 2033(105.500%)				
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 instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, full or partial	IN/A	N/A	IN/A		
33 If write-down, permanent or temporary	IN/A	N/A	N/A		
34 If temporary write-down, description of write-down mechanism	IN/A	IN/A	N/A		
34 Type of subordination	Exemption	Exemption	Exemption		
34a Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No Unsubordinated	No Unsubordinated		
37 If ves, specify non-compliant features	IN/A	IN/A	N/A		
37 it yes, specify non-compliant reatures	IN/A	INA	IN/A		

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2775827673	7800866T6	7800866U3	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules		N/A	N/A	
6	Eligible at solo/group/group&solo		N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1	CAD 1.372	CAD 0.5	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	31-May-24	4-Jun-24	4-Jun-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	31-May-29	4-Jun-34	4-Jun-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	May 31, 2025(105.610%)	June 4, 2029(105.100%)	June 4, 2029(104.950%)	
16	Subsequent call dates, if applicable	May 31, 2026(105.610%), May 31, 2027(105.610%), May	June 4, 2030(105.100%), June 4, 2031(105.100%), June 4,	June 4, 2030(104.950%), June 4, 2031(104.950%), June 4,	
		31, 2028(105.610%)	2032(105.100%), June 4, 2033(105.100%),	2032(104.950%), June 4, 2033(104.950%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.61%	5.1%	4.95%	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If ves. specify non-compliant features	N/A	N/A	N/A	
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Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada			
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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)	e 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	4-Jun-24	4-Jun-24	4-Jun-24			
12 Perpetual or dated	Dated	Dated	Dated			
13 Original maturity date	4-Jun-34	4-Jun-34	4-Jun-34			
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes			
15 Optional call date, contingent call dates and redemption amount	June 4, 2025(106.200%)	June 4, 2025(106.450%)	June 4, 2026(105.740%)			
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, 2031(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(105.740%), June 4, 2028(105.740%), June 4, 2029(105.740%), June 4, 2030(105.740%), June 4, 2031(105.740%), June 4, 2032(105.740%), June 4, 2032(105.740%)			
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 b			
		Included in TLAC not included in regulatory cap	ital		
1		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RTG5	78014RTY6	7800866Y5	
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 20	USD 30	CAD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	5-Jun-24	5-Jun-24	7-Jun-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	5-Jun-29	5-Jun-29	7-Jun-39	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount			June 7, 2032(104,910%)	
16	Subsequent call dates, if applicable			June 7, 2033(104.910%), June 7, 2034(104.910%), June 7, 2035(104.910%), June 7, 2036(104.910%), June 7, 2037(104.910%), June 7, 2038(104.910%)	
	Coupons/dividends				
17	Fixed or floating dividend/coupon	Float	Float	Fixed	
18	Coupon rate and any related index	SOFR, Subject to cap and floor	SOFR, Subject to cap and floor	4.91%	
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)	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	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 8	CAD 10	CAD 10	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	7-Jun-24	7-Jun-24	7-Jun-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	7-Jun-37	7-Jun-36	7-Jun-39	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	June 7, 2029(105.000%)	June 7, 2032(104.820%)	June 7, 2029(105.060%)	
16	Subsequent call dates, if applicable	June 7, 2033(105.000%), June 7, 2031(105.000%), June 7, 2032(105.000%), June 7, 2034(105.000%), June 7, 2035(105.000%), June 7, 2036(105.000%), June 7, 2036(105.000%)	June 7, 2033(104.820%), June 7, 2034(104.820%), June 7, 2035(104.820%)	June 7, 2030(105.060%), June 7, 2031(105.060%), June 7, 2032(105.060%), June 7, 2033(105.060%), June 7, 2034(105.060%), June 7, 2036(105.060%), June 7, 2036(105.060%), June 7, 2037(105.060%), June 7, 2038(105.060%)	
	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	
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Disclosi	ure template for main features of regulatory capital instru	ments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 10	EUR 0.6	CAD 0.6
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	7-Jun-24	11-Jun-24	12-Jun-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	7-Jun-37	11-Jun-34	12-Jun-34
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	June 7, 2032(104.850%)	June 11, 2026(109.440%)	June 12, 2026(104.800%)
16 Subsequent call dates, if applicable	2035(104.850%), June 7, 2036(104.850%), June 7, 2036(104.850%)	June 11, 2022(114.100%), June 11, 2020(116.800%), 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(104.800%), June 12, 2028(104.800%), June 12, 2029(104.800%), June 12, 2030(104.800%), June 12, 2031(104.800%), June 12, 2031(104.800%), June 12, 2032(104.800%), June 12, 2032(104.800%)
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	N/A	N/A	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 16	Optional call date, contingent call dates and redemption amount	June 12, 2026(105.050%)	June 13, 2026(113.300%)	June 13, 2026(105.500%)	
	Subsequent call dates, if applicable	June 12, 2027(105.050%), June 12, 2028(105.050%), June 12, 2029(105.050%), June 12, 2030(105.050%), June 12, 2031(105.050%), June 12, 2032(105.050%), June 12, 2033(105.050%)	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(105.500%), June 13, 2027(105.500%), December 13, 2027(105.500%), June 13, 2028(105.500%), December 13, 2028(105.500%), June 13, 2029(105.500%), December 13, 2029(105.500%), June 13, 2030(105.500%), December 13, 2030(105.500%), June 13, 2030(105.500%), December 13, 2030(105.500%)	
	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	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 Percetual 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(105,550%)	June 13, 2026(112,100%)	June 13, 2026(113,700%)	
Subsequent call dates, if applicable	June 13, 2027(105.550%), June 13, 2028(105.550%), June 13, 2029(105.550%), June 13, 2031(105.550%), June 13, 2032(105.550%), June 13, 2032(105.550%), June 13, 2033(105.550%)	December 13, 2027(121.180%), June 13, 2028(124.200%),	December 13, 2026(117.130%), June 13, 2027(120.550%), December 13, 2028(130.830%), June 13, 2028(127.400%), December 13, 2028(130.830%), June 13, 2039(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	

	Other TLAC instruments issued directly by the bank Included in TLAC not included in regulatory capital		
	Included in TLAC not included in regulatory capital		
suer	included in TEAC not included in regulatory capital		
	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
nique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RTL4	78014RTU4	7800867H1
overning law(s) of the instrument	New York	New York	Province of Ontario
ans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible truments governed by foreign law)	Contractual	Contractual	N/A
egulatory treatment			
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
mount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
ar value of instrument	USD 2.842	USD 1.545	USD 4.762
counting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
riginal date of issuance	14-Jun-24	14-Jun-24	20-Jun-24
erpetual or dated	Dated	Dated	Dated
Original maturity date	14-Jun-29	14-Jun-34	20-Jun-34
suer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	June 14, 2026(105,400%)	June 14, 2026(105,650%)	June 20, 2026(105,800%)
Subsequent call dates, if applicable	December 14, 2027(105.400%), June 14, 2028(105.400%), December 14, 2028(105.400%)	December 14, 2027(105.650%), June 14, 2028(105.650%), December 14, 2028(105.650%), June 14, 2029(105.650%), December 14, 2029(105.650%), June 14, 2030(105.650%), December 14, 2030(105.650%), June 14, 2031(105.650%), December 14, 2031(105.650%), June 14, 2032(105.650%), June 14, 2032(10	June 20, 2027(105.800%), June 20, 2028(105.800%), June 20, 2029(105.800%), June 20, 2030(105.800%), June 20, 2031(105.800%), June 20, 2032(105.800%), June 20, 2033(105.800%),
oupons/dividends			
Fixed or floating dividend/coupon			Fixed
Coupon rate and any related index	5.4%	5.65%	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
onvertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger (s)	N/A	N/A	N/A
If convertible, fully or partially	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
If convertible, mandatory or optional conversion	N/A	N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
	N/A	N/A	N/A
rite-down feature	No	No	No
If write-down, write-down trigger (s)	N/A	N/A	N/A
If write-down, full or partial			N/A
If write-down, permanent or temporary			N/A
	N/A	N/A	N/A
Type of subordination			Exemption
		•	Unsubordinated
on-compliant transitioned features			No
ves. specify non-compliant features			N/A
m ricination of the second of	Instrument type (types to be specified by jurisdiction) iount recognised in regulatory capital (Currency in millions, as of most recent reporting date) r value of instrument counting classification ginal date of issuance rpetual or dated Original maturity date uer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable ### Subsequent call dates, if applicable #### Support of a 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 novertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into itte-down, write-down trigger (s) If write-down, full or partiall If write-down, unite-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 hierarchy in liquidation (specify instrument type immediately senior to instrument) n-compliant transitioned features	Instrument type (types to be specified by jurisdiction) obunt recopised in regulatory capital (Currency in millions, as of most recent reporting date) I value of instrument USD 2.842 Liability - fair value option grial date of issuance 14-Jun-24 petual or dated Dated Original mutrity date uer call subject to prior supervisory approval Us 2.842 Dated Original mutrity date Us 2.842 Dated Original mutrity date Us 2.842 Dated Original mutrity date Us 2.842 Dated Original date original	Instrument type (types to be specified by jurisdiction)

Disclos	ure template for main features of regulatory capital instru	ments			
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	e N/A	N/A	N/A		
instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(105.550%)		June 21, 2027(104.670%)		
16 Subsequent call dates, if applicable	June 20, 2027(105.550%), June 20, 2028(105.550%), June 20, 2029(105.550%), June 20, 2030(105.550%), June 20,		June 21, 2028(104.670%), June 21, 2029(104.670%), June 21, 2030(104.670%), June 21, 2031(104.670%), June 21,		
	2031(105.550%), June 20, 2032(105.550%), June 20, 2033(105.550%),		2032(104.670%), June 21, 2033(104.670%)		
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	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800867P3	7800867Q1	XS2819124707		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 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 0.998	CAD 2.807	USD 1.05		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	25-Jun-24	25-Jun-24	26-Apr-24		
	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	25-Jun-34	25-Jun-34	26-Apr-34		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	June 25, 2029(104,550%)	June 25, 2029(104,750%)	June 26, 2025(105.240%)		
16	Subsequent call dates, if applicable		June 25, 2030(104.750%), June 25, 2031(104.750%), June			
	7 11	25, 2032(104.550%), June 25, 2033(104.550%)		26, 2028(105.240%)		
	Coupons/dividends	, , , , , , , , , , , , , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	, ,		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	4.55%	4.75%	5.24%		
19	Existence of a dividend stopper	No	No	No		
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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 16 Subsequent call dates, if applicable		June 27, 2029(105.050%) December 27, 2029(105.050%), June 27, 2030(105.050%),	June 27, 2029(104.780%) December 27, 2029(104.780%), June 27, 2030(104.780%),	
		December 27, 2030(105.050%), June 27, 2031(105.050%), December 27, 2031(105.050%), June 27, 2032(105.050%), December 27, 2032(105.050%), June 27, 2033(105.050%), December 27, 2033(105.050%), June 27, 2033(105.050%), December 27, 2033(105.050%), June 27, 2035(105.050%), December 27, 2035(105.050%), June 27, 2035(105.050%), December 27, 2035(105.050%), June 27, 2037(105.050%), December 27, 2037(105.050%), June 27, 2037(105.050%), December 27, 2037(105.050%), June 27, 2038(105.050%), December 27, 2038(105.050%)	December 27, 2030(104.780%), June 27, 2031(104.780%), December 27, 2031(104.780%), June 27, 2032(104.780%), December 27, 2032(104.780%), June 27, 2033(104.780%), December 27, 2033(104.780%), June 27, 2034(104.780%), December 27, 2033(104.780%), June 27, 2034(104.780%), December 27, 2035(104.780%), June 27, 2035(104.780%), December 27, 2035(104.780%), June 27, 2037(104.780%), December 27, 2037(104.780%), June 27, 2038(104.780%), December 27, 2037(104.780%), December 27, 2038(104.780%)	
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% No	4.78%	
19 Existence of a dividend stopper	No Mandatory	Mandatory	No Mandatory	
20	No	No	No	
21 Existence of a step up or other incentive to redeem 22 Noncumulative or cumulative				
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-cumulative Non-convertible	
	N/A	N/A	N/A	
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No.	No No	
30 Write-down reature 31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34 Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
or in you, specify non-compliant reatures	11973	TW/3	1973	

	Disclosure template for main features of regulatory capital instruments				
-	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1		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	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		Contractual	Contractual	
	instruments governed by foreign law)	Contractal	Contractaci	Contactual	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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		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(105,000%)	June 28, 2026(105,100%)	June 28, 2028(105.250%)	
16	Subsequent call dates, if applicable	December 28, 2026(105.000%)		December 28, 2028(105.250%), June 28, 2029(105.250%), December 28, 2029(105.250%), June 28, 2030(105.250%), December 28, 2030(105.250%), June 28, 2031(105.250%), December 28, 2031(105.250%), June 28, 2032(105.250%), December 28, 2032(105.250%), June 28, 2033(105.250%), December 28, 2032(105.250%), June 28, 2033(105.250%), December 28, 2033(105.250%)	
	Coupons/dividends				
17		Fixed	Fixed	Fixed	
18		5%	5.1%	5.25%	
19		No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28		N/A	N/A	N/A	
29		N/A	N/A	N/A	
30		No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	IN/A	N/A	
34a		Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36		No.	No	No Onsubordinated	
		N/A	N/A	N/A	
37	ii yes, specify non-compilant features	IN/A	IVA	IN/A	

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
4 1		Included in TLAC not included in regulatory capital Royal Bank of Canada	Devel Beek of Consider	David Bank of Canada	
_		78014RUQ1	Royal Bank of Canada 78014RUU2	Royal Bank of Canada XS2819156063	
3		New York	New York	Province of Ontario	
		Contractual	Contractual	N/A	
Ja	instruments governed by foreign law)	Contractual	Contractual	IN/A	
	Regulatory treatment				
4		N/A	N/A	N/A	
5			N/A	N/A	
6			N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		USD 2.619	USD 3	USD 2	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		28-Jun-24	1-Jul-24	1-Jul-24	
12		Dated	Dated	Dated	
13		28-Jun-36	1-Jul-44	1-Jul-29	
14		Yes	Yes	Yes	
15		June 28, 2027(105.400%)	July 1, 2028(105.550%)	July 1, 2025(105.940%)	
16		December 28, 2029(105.400%), June 28, 2030(105.400%), December 28, 2030(105.400%), June 28, 2031(105.400%), December 28, 2031(105.400%), June 28, 2032(105.400%), December 28, 2032(105.400%), June 28, 2033(105.400%), December 28, 2033(105.400%), June 28, 2033(105.400%), December 28, 2033(105.400%), June 28, 2034(105.400%), December 28, 2034(105.400%), June 28, 2035(105.400%), December 28, 2035(105.400%)	October 1, 2028(105.550%), January 1, 2029(105.550%), April 1, 2029(105.550%), July 1, 2029(105.550%), October 1, 2029(105.550%), July 1, 2029(105.550%), October 1, 2039(105.550%), January 1, 2031(105.550%), April 1, 2030(105.550%), July 1, 2030(105.550%), April 1, 2031(105.550%), April 1, 2031(105.550%), April 1, 2031(105.550%), April 1, 2031(105.550%), July 1, 2032(105.550%), April 1, 2032(105.550%), July 1, 2032(105.550%), October 1, 2032(105.550%), July 1, 2032(105.550%), October 1, 2032(105.550%), July 1, 2033(105.550%), October 1, 2033(105.550%), January 1, 2033(105.550%), April 1, 2033(105.550%), July 1, 2033(105.550%), October 1, 2034(105.550%), July 1, 2034(105.550%), October 1, 2034(105.550%), July 1, 2034(105.550%), April 1, 2034(105.550%), July 1, 2034(105.550%), April 1, 2035(105.550%), July 1, 2036(105.550%), October 1, 2036(105.550%), July 1, 2036(105.550%), October 1, 2036(105.550%), July 1, 2036(105.550%), October 1, 2037(105.550%), July 1, 2038(105.550%), October 1, 2037(105.550%), July 1, 2038(105.550%), October 1, 2037(105.550%), July 1, 2038(105.550%), October 1, 2038(105.550%), July 1, 2038(105.550%), April 1, 2038(105.550%), July 1, 2038(105.550%), October 1, 2039(105.550%), July 1, 2040(105.550%), October 1, 2040(105.550%), July 1, 2040(105.550%), October 1, 2040(105.550%), July 1, 2040(105.550%), October 1, 2041(105.550%), July 1, 2040(July 1, 2026(111.880%), July 1, 2027(117.820%), July 1, 2028(123.760%)	
	Coupons/dividends		2042(100.00070), bandary 1, 2040(100.00070), rpm 1,		
17		Fixed	Fixed	Zero	
18		5.4%	5.55%	5.94% per annum, compounded annually.	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21		No	No	No	
22		Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24			N/A	N/A	
25			N/A	N/A	
26			N/A	N/A	
27		N/A	N/A	N/A	
28			N/A	N/A	
29		N/A	N/A	N/A	
30			No	No	
31			N/A	N/A	
32			N/A	N/A	
33			N/A	N/A	
34		N/A	N/A	N/A	
34a			Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36			No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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	2-Jul-24	2-Jul-24	9-Jul-24	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	2-Jul-34	2-Jul-34	9-Jul-39	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	July 2, 2027(105,050%)	July 2, 2027(104,850%)	July 9, 2026(111,300%)	
16 Subsequent call dates, if applicable	July 2, 2028(105.050%), July 2, 2028(105.050%), July 2, 2030(105.050%), July 2, 2031(105.050%), July 2, 2032(105.050%), July 2, 2033(105.050%),	July 2, 2028(104.850%), July 2, 2029(104.850%), July 2, 2030(104.850%), July 2, 2031(104.850%), July 2, 2032(104.850%), July 2, 2033(104.850%),	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, 2034(156.500%), 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-eligit instruments governed by foreign law)	ole 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 Eliqible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	CAD 6.242	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(105,250%)	July 10, 2026(105,000%)	July 12, 2030(104,940%)	
16 Subsequent call dates, if applicable	July 10, 2027(105.250%), July 10, 2028(105.250%), July 10, 2029(105.250%), July 10, 2030(105.250%), July 10, 2031(105.250%), July 10, 2032(105.250%), July 10, 2032(105.250%), July 10, 2032(105.250%)	July 10, 2027(105.000%), July 10, 2028(105.000%), July 10, 2028(105.000%), July 10, 2030(105.000%), July 10, 2031(105.000%), July 10, 2031(105.000%), July 10, 2032(105.000%), July 10, 2033(105.000%)	July 12, 2031(104.940%), July 12, 2032(104.940%), July 12, 2033(104.940%)	
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		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	7800867Z1	7800868A5	78014RUY4		
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	CAD 1	USD 4.527		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	12-Jul-24	12-Jul-24	16-Jul-24		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	12-Jul-34	12-Jul-34	16-Jul-27		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	July 12, 2028(105.100%)	July 12, 2029(105.020%)	July 16, 2025(105.250%)		
16	Subsequent call dates, if applicable	July 12, 2029(105.100%), July 12, 2030(105.100%), July 12, 2031(105.100%), July 12, 2032(105.100%), July 12, 2033(105.100%)	July 12, 2030(105.020%), July 12, 2031(105.020%), July 12, 2032(105.020%), July 12, 2033(105.020%)	January 16, 2026(105.250%), July 16, 2026(105.250%), January 16, 2027(105.250%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	5.1%	5.02%	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				
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2819133286	XS2819133369	XS2819170213		
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
	N/A	N/A	N/A		
Transitional Basel III rules	N/A	N/A	N/A		
Post-transitional Basel III rules	N/A	N/A	N/A		
Eliaible at solo/group/group&solo	N/A	N/A	N/A		
	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
			USD 1.4		
			Liability - fair value option		
			16-Jul-24		
			Dated		
			16-Jul-31		
			Yes		
	165		January 16, 2026(105.500%)		
Subsequent call dates, if applicable		July 16, 2026(111.560%), July 16, 2027(117.340%), July 16, 2028(123.120%)	July 16, 2026(105.500%), January 16, 2027(105.500%), July 16, 2027(105.500%), January 16, 2028(105.500%), July 16, 2028(105.500%), January 16, 2029(105.500%), July 16, 2029(105.500%), January 16, 2030(105.500%), July 16, 2030(105.500%), January 16, 2031(105.500%)		
			Fixed		
			5.5%		
Existence of a dividend stopper	No		No		
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
Existence of a step up or other incentive to redeem	No	No	No		
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
If convertible, conversion trigger (s)	N/A	N/A	N/A		
If convertible, fully or partially	N/A		N/A		
If convertible, conversion rate	N/A	N/A	N/A		
If convertible, mandatory or optional conversion	N/A	N/A	N/A		
If convertible, specify instrument type convertible into	N/A	N/A	N/A		
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
Write-down feature	No	No	No		
If write-down, write-down trigger (s)	N/A	N/A	N/A		
If write-down, full or partial	N/A	N/A	N/A		
If write-down, permanent or temporary	N/A	N/A	N/A		
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
Type of subordination	Exemption	Exemption	Exemption		
	Unsubordinated	Unsubordinated	Unsubordinated		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Orisubordinated				
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No No	No		
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo'group/group&solo Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion ritger (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down, elicitory or first interest.	Substitute Sub	Included in TLA Canot included in regulatory capital Insert Royal Bank of Canada Inspect identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) AS28 19133386 AS28 19133386 AS28 19133389 AS28 19133389 ANA ANA ANA AS28 19133389 ANA ANA ANA ANA ANA ANA ANA ANA ANA A		

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	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(105.200%)	January 17, 2026(105.300%)	
16		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(105.200%), April 3, 2028(105.200%), April 3, 2029(105.200%), April 3, 2030(105.200%), April 3, 2031(105.200%), April 3, 2032(105.200%), April 3, 2033(105.200%)	July 17, 2026(105.300%), January 17, 2027(105.300%), July 17, 2027(105.300%), January 17, 2028(105.300%), July 17, 2028(105.300%), January 17, 2029(105.300%)	
	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(105.500%)	July 17, 2026(111.800%)	July 18, 2029(105.200%)	
16 Subsequent call dates, if applicable	January 17, 2027(105.500%), July 17, 2027(105.500%), January 17, 2028(105.500%), July 17, 2028(105.500%), January 17, 2029(105.500%), July 17, 2029(105.500%), January 17, 2030(105.500%), July 17, 2030(105.500%), January 17, 2031(105.500%), July 17, 2031(105.500%), January 17, 2032(105.500%), July 17, 2032(105.500%), January 17, 2032(105.500%), July 17, 2032(105.500%), January 17, 2034(105.500%), July 17, 2033(105.500%), January 17, 2034(105.500%)	July 17, 2027(117.700%), July 17, 2028(123.600%),	January 18, 2030(105.200%), July 18, 2030(105.200%), January 18, 2031(105.200%), July 18, 2031(105.200%), January 18, 2032(105.200%), July 18, 2032(105.200%), January 18, 2033(105.200%), July 18, 2033(105.200%), January 18, 2033(105.200%), July 18, 2033(105.200%), January 18, 2035(105.200%), July 18, 2035(105.200%), January 18, 2035(105.200%), July 18, 2035(105.200%), January 18, 2037(105.200%), July 18, 2037(105.200%), January 18, 2037(105.200%), July 18, 2037(105.200%), January 18, 2038(105.200%), July 18, 2038(105.200%), January 18, 2039(105.200%)	
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	
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	N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment	IN/A	AI/A	N/A	
4 Transitional Basel III rules 5 Post-transitional Basel III rules	IN/A	N/A N/A	N/A	
6 Eligible at solo/group/group&solo	IN/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	CAD 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(104.950%)	July 18, 2025(106.620%)	165	
16 Subsequent call dates, if applicable	January 18, 2030(104.950%), July 18, 2030(104.950%), January 18, 2031(104.950%), July 18, 2031(104.950%), July 18, 2031(104.950%), January 18, 2032(104.950%), July 18, 2032(104.950%), January 18, 2033(104.950%), July 18, 2033(104.950%), January 18, 2034(104.950%), July 18, 2034(104.950%), January 18, 2035(104.950%), July 18, 2035(104.950%), January 18, 2035(104.950%), July 18, 2035(104.950%), January 18, 2037(104.950%), July 18, 2037(104.950%), January 18, 2038(104.950%), July 18, 2038(104.950%), January 18, 2038(104.950%), July 18, 2038(104.950%), January 18, 2039(104.950%)	July 18, 2026(106.620%), July 18, 2027(106.620%), July 18, 2028(106.620%), July 18, 2029(106.620%), July 18, 2030(106.620%), July 18, 2031(106.620%)		
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 N/A	No N/A	No N/A	
37 If yes, specify non-compliant features	IN/A	IN/A	IN/A	

	Disclosu	re template for main features of regulatory capital instru	iments			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1		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(105.250%)	July 23, 2028(104.600%)	July 23, 2028(104.800%)		
16	Subsequent call dates, if applicable	July 22, 2028(105.250%), July 22, 2029(105.250%), July 22, 2030(105.250%)	July 23, 2029(104.600%), July 23, 2030(104.600%), July 23, 2031(104.600%), July 23, 2032(104.600%), July 23, 2032(104.600%), July 23, 2033(104.600%)	July 23, 2029(104.800%), July 23, 2030(104.800%), July 23, 2031(104.800%), July 23, 2032(104.800%), July 23, 2033(104.800%)		
	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	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926AF1	779926AB0	779926AC8	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 2.572	CAD 7	CAD 7	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		24-Jul-24	29-Jul-24	29-Jul-24	
12		Dated	Dated	Dated	
13		24-Jul-27	29-Jul-39	29-Jul-39	
14		Yes	Yes	Yes	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	July 24, 2025(105.250%) January 24, 2026(105.250%), July 24, 2026(105.250%),	July 29, 2029(104.650%) January 29, 2030(104.650%), July 29, 2030(104.650%),	April 3, 2026(105.200%) April 3, 2027(105.200%), April 3, 2028(105.200%), April 3,	
		January 24, 2027(105.250%)	January 29, 2031(104.650%), July 29, 2031(104.650%), January 29, 2032(104.650%), July 29, 2032(104.650%), January 29, 2033(104.650%), July 29, 2033(104.650%), January 29, 2034(104.650%), July 29, 2034(104.650%), January 29, 2035(104.650%), July 29, 2035(104.650%), January 29, 2035(104.650%), July 29, 2036(104.650%), January 29, 2037(104.650%), July 29, 2037(104.650%), January 29, 2038(104.650%), July 29, 2038(104.650%), January 29, 2038(104.650%), July 29, 2038(104.650%), January 29, 2038(104.650%)	2029(105.200%), April 3, 2030(105.200%), April 3, 2031(105.200%), April 3, 2032(105.200%), April 3, 2033(105.200%)	
	Coupons/dividends				
17		Fixed	Fixed	Fixed	
18	Coupon rate and any related index	5.25%	4.65%	4.9%	
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		Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30		No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosu	re template for main features of regulatory capital instru	ments			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RVL1	XS2819172185	779926AH7		
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 2.66	GBP 20.5	CAD 0.935		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	30-Jul-24	30-Jul-24	31-Jul-24		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	30-Jul-27	30-Jul-29	31-Jul-34		
_						
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	July 30, 2025(105.000%)	July 30, 2025(105.800%)	July 31, 2029(104.500%)		
16	Subsequent call dates, if applicable	January 30, 2026(105.000%), July 30, 2026(105.000%), January 30, 2027(105.000%)	July 30, 2026(105.800%), July 30, 2027(105.800%), July 30, 2028(105.800%)	July 31, 2030(104.500%), July 31, 2031(104.500%), July 31, 2032(104.500%), July 31, 2033(104.500%)		
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed		
18	Coupon rate and any related index	5%	5.8%	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 ves. specify non-compliant features	N/A	N/A	N/A		
3/	In yes, specify non-compliant realtines	INV	LINU	INV		

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	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	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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		1.22	1	
16 Subsequent call dates, if applicable	July 31, 2029(104.700%) July 31, 2030(104.700%), July 31, 2031(104.700%), July	July 31, 2026(105.300%) January 31, 2027(105.300%), July 31, 2027(105.300%),	July 31, 2027(105.520%) July 31, 2028(105.520%), July 31, 2029(105.520%), July	
	31, 2032(104.700%), July 31, 2033(104.700%)	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, 2032(105.300%), July 31, 2033(105.300%), January 31, 2034(105.300%)	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	
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Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	Contractual	N/A		
instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	EUR 1.5	USD 0.73	CAD 3.97		
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11 Original date of issuance	31-Jul-24	1-Aug-24	9-Aug-24		
12 Perpetual or dated	Dated	Dated	Dated		
13 Original maturity date	31-Jul-26	1-Aug-39	9-Aug-34		
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15 Optional call date, contingent call dates and redemption amount		August 1, 2026(100.000%)	August 9, 2028(100.000%)		
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, 2037(100.000%), February 1, 2037(100.000%), August 1, 2037(100.000%), February 1, 2038(100.000%), August 1, 2038(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		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	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	
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	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926AP9	XS2858172344	779926AQ7		
	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					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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		
	If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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	Contractual	Contractual	N/A	
instruments governed by foreign law)				
Regulatory treatment			200	
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction)	N/A	N/A	N/A	
	Other TLAC Instruments	Other TLAC Instruments N/A - Amount eligible for TLAC only	Other TLAC Instruments	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument	No longer TLAC eligible (<365 days) USD 0.1	USD 6.35	N/A - Amount eligible for TLAC only CAD 2	
10 Accounting classification	Liability - fair value option		Liability - fair value option	
11 Original date of issuance	16-Aug-24	Liability - fair value option 16-Aug-24	19-Aug-24	
	Dated	Dated	Dated	
12 Perpetual or dated	16-Aug-27	16-Aug-39	19-Aug-34	
13 Original maturity date 14 Issuer call subject to prior supervisory approval	Yes	Yes	19-Aug-34 Yes	
14 Issuer call subject to prior supervisory approval 15 Optional call date, contingent call dates and redemption amount	162	Yes August 16, 2027(100.000%)	Yes August 19, 2027(100.000%)	
16 Subsequent call dates, if applicable		February 16, 2028(100.000%), August 16,	August 19, 2027(100.000%) August 19, 2028(100.000%), August 19, 2029(100.000%),	
To Subsequent can dates, if applicable		2028(100.000%), February 16, 2029(100.000%), August	August 19, 2026(100.000%), August 19, 2029(100.000%), August 19, 2031(100.000%),	
		16. 2029(100.000%), February 16, 2039(100.000%), August	August 19, 2030(100.000%), August 19, 2031(100.000%), August 19, 2032(100.000%), August 19, 2033(100.000%),	
		August 16, 2030(100.000%), February 16, 2030(100.000%),	August 19, 2032(100.000%), August 19, 2033(100.000%),	
		2031(100.000%), August 16, 2031(100.000%), February		
		16, 2032(100.000%), August 16, 2032(100.000%), February		
		February 16, 2033(100.000%), August 16, 2032(100.000%),		
		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%)		
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	
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	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital				
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique i	identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926AT1	779926AU8	779926AX2	
3 Governi	ing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
	y which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible nts governed by foreign law)	N/A	N/A	N/A	
Regulat	tory treatment				
4 Tran	nsitional Basel III rules	N/A	N/A	N/A	
5 Post	st-transitional Basel III rules	N/A	N/A	N/A	
6 Eligi	gible at solo/group/group&solo	N/A	N/A	N/A	
	trument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount	t recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
	ue of instrument	USD 1.8	CAD 2.535	CAD 3.005	
	ting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original	I date of issuance	21-Aug-24	21-Aug-24	21-Aug-24	
12 Perpetu	ual or dated	Dated	Dated	Dated	
13 Orig	ginal maturity date	21-Aug-34	21-Aug-34	21-Aug-34	
14 Issuer ca	call subject to prior supervisory approval	Yes	Yes	Yes	
15 Opti	tional call date, contingent call dates and redemption amount	August 21, 2029(100.000%)	August 21, 2026(100.000%)	August 21, 2026(100.000%)	
16 Sub:	osequent call dates, if applicable	August 21, 2030(100.000%), August 21, 2031(100.000%),	August 21, 2027(100.000%), August 21, 2028(100.000%),	August 21, 2027(100.000%), August 21, 2028(100.000%),	
		August 21, 2032(100.000%), August 21, 2033(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, 2029(100.000%), August 21, 2030(100.000%), August 21, 2031(100.000%), August 21, 2032(100.000%), August 21, 2033(100.000%),	
Coupon	ns/dividends				
17 Fixe	ed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Cou	upon rate and any related index	4.95%	4.25%	4.5%	
19 Exis	stence of a dividend stopper	No	No	No	
20 Fully	ly discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
	stence of a step up or other incentive to redeem	No	No	No	
22 Non	ncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convert	tible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
	onvertible, conversion trigger (s)	N/A	N/A	N/A	
	onvertible, fully or partially	N/A	N/A	N/A	
	onvertible, conversion rate	N/A	N/A	N/A	
	onvertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If co	onvertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If co	onvertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-do	own feature	No	No	No	
31 If wr	rite-down, write-down trigger (s)	N/A	N/A	N/A	
32 If wr	rite-down, full or partial	N/A	N/A	N/A	
33 If wr	rite-down, permanent or temporary	N/A	N/A	N/A	
	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type	of subordination	Exemption	Exemption	Exemption	
35 Position	n in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-con	mpliant transitioned features	No	No	No	
37 If yes, s	specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1 Issuer	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)	le 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 26, 2027(100.000%), August 26, 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, 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 ves. specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
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 instruments governed by foreign law)	C-eligible 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 28, 2028(100.000%), August 28, 2029(100.000%),	August 28, 2029(100.000%), August 28, 2030(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, 2030(100.000%), August 28, 2031(100.000%), August 28, 2032(100.000%), August 28, 2033(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	N/A	N/A	N/A		
instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 16 Subsequent call dates, if applicable	August 28, 2029(100.000%) August 28, 2030(100.000%), August 28, 2031(100.000%),	August 28, 2028(100.000%) August 28, 2029(100.000%), August 28, 2030(100.000%),	August 30, 2029(100.000%) February 28, 2030(100.000%), August 30,		
	August 28, 2032(100.000%), August 28, 2033(100.000%)	August 28, 2031(100.000%), August 28, 2032(100.000%), August 28, 2033(100.000%)	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, 2033(100.000%), February 28, 2035(100.000%), August 30, 2035(100.000%), February 28, 2035(100.000%), August 30, 2036(100.000%), February 28, 2037(100.000%), August 30, 2036(100.000%), February 28, 2037(100.000%), August 30, 2037(100.000%), August 30, 2038(100.000%), August 30, 2038(100.000%), February 28, 2039(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		

1 Issuer				
1		Other TLAC instruments issued directly by the bank		
1		Included in TLAC not included in regulatory capital		
13300		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Uniqu	que identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926AW4	78014RXL9	78014RXQ8
3 Gove	erning law(s) of the instrument	Province of Ontario	New York	New York
	is by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	Contractual
	ments governed by foreign law)			
	ulatory treatment			
		N/A	N/A	N/A
		N/A	N/A	N/A
	Eligible at solo/group/group&solo	N/A	N/A	N/A
	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	punt recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	value of instrument	CAD 3	USD 3.528	USD 0.831
	punting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
		30-Aug-24	30-Aug-24	30-Aug-24
		Dated	Dated	Dated
	Original maturity date	30-Aug-39	30-Aug-27	30-Aug-39
		Yes	Yes	Yes
		August 30, 2029(100.000%)	August 30, 2026(100.000%)	August 30, 2027(100.000%)
16 Si		February 28, 2030(100.000%), August 30, 2031(100.000%), February 28, 2031(100.000%), February 28, 2032(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%), August 30, 2033(100.000%), August 30, 2034(100.000%), February 28, 2035(100.000%), February 29, 2036(100.000%), February 29, 2036(100.000%), February 29, 2036(100.000%), February 28, 2037(100.000%), February 28, 2037(100.000%), February 28, 2038(100.000%), August 30, 2036(100.000%), August 30, 2038(100.000%), August 30, 2038(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%), August 30, 2031(100.000%), August 30, 2031(100.000%), August 30, 2032(100.000%), February 28, 2033(100.000%), February 28, 2034(100.000%), February 28, 2034(100.000%), February 28, 2035(100.000%), August 30, 2037(100.000%), August 30, 2037(100.000%), August 30, 2037(100.000%), February 28, 2038(100.000%), August 30, 2038(100.000%), February 28, 2038(100.000%), August 30, 2038(100.000%), February 28, 2038(100.000%), February 28, 2038(100.000%), February 28, 2038(100.000%)
Coup	pons/dividends			
17 Fi	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 C	Coupon rate and any related index	4.55%	4.4%	5.1%
19 E:	Existence of a dividend stopper	No	No	No
20 Fu	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 E:	Existence of a step up or other incentive to redeem	No	No	No
22 N	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Conve	vertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If	If convertible, conversion trigger (s)	N/A	N/A	N/A
		N/A	N/A	N/A
		N/A	N/A	N/A
	If convertible, mandatory or optional conversion	N/A	N/A	N/A
		N/A	N/A	N/A
		N/A	N/A	N/A
	e-down feature	No	No	No
	If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If	If write-down, full or partial	N/A	N/A	N/A
		N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
	/pe of subordination	Exemption	Exemption	Exemption
35 Positi	tion in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
		No	No	No
37 If ves.	s, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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	e Contractual	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment Transitional Basel III rules	11/4	AL/A	N/A	
	N/A	N/A	N/A	
	N/A N/A	N/A N/A	N/A N/A	
6 Eligible at solo/group/group&solo	1411	1.011	5.44 5.	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 3.298	EUR 2.45	CAD 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	30-Aug-24	3-Sep-24	4-Sep-24	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	30-Aug-34	3-Sep-32	4-Sep-29	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	February 28, 2027(100.000%), August 30, 2027(100.000%), February 29,	September 3, 2027(112.000%) September 3, 2028(116.000%), September 3,	September 4, 2026(108.800%)	
	2028(100.000%), August 30, 2028(100.000%), February 28, 2029(100.000%), August 30, 2029(100.000%), February 28, 2029(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, 2032(100.000%), August 30, 2032(100.000%), August 30, 2033(100.000%), February 28, 2034(100.000%), August 30, 2033(100.000%), February 28, 2034(100.000%)	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	
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	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1		Royal 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	4-Sep-24	6-Sep-24	6-Sep-24		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	4-Sep-29	6-Sep-34	6-Sep-34		
14		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, 2032(100.000%)	September 6, 2029(100.000%), September 6, 2030(100.000%), September 6, 2031(100.000%), September 6, 2032(100.000%), September 6, 2032(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	N/A	N/A	N/A		
	instruments governed by foreign law)					
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 1.5	USD 7.5	CAD 5.723		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	9-Sep-24	9-Sep-24	10-Sep-24		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	9-Sep-34	9-Sep-31	10-Sep-34		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	September 9, 2026(110.800%)	September 9, 2029(126.650%)	September 10, 2027(100.000%)		
16	Subsequent call dates, if applicable	September 9, 2027(116.200%), September 9,	September 9, 2030(131.980%)	September 10, 2028(100.000%), September 10,		
		2028(121.600%), September 9, 2029(127.000%),		2029(100.000%), September 10, 2030(100.000%),		
		September 9, 2030(132.400%), September 9,		September 10, 2031(100.000%), September 10,		
		2031(137.800%), September 9, 2032(143.200%),		2032(100.000%), September 10, 2033(100.000%)		
		September 9, 2033(148.600%),				
	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		Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the ban	k			
Included in TLAC not included in regulatory capital					
1 Issuer	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-eligit instruments governed by foreign law)	le 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, 2032(100.000%)	September 11, 2027(116.260%), September 11, 2028(121.860%), September 12, 2029(127.100%), September 11, 2030(132.520%), September 11, 2031(137.940%), September 11, 2032(143.360%), September 11, 2032(143.360%), September 11, 2032(143.360%), September 11, 2032(143.360%), September 11, 2032(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, 2032(100.000%), September 13, 2032(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, 2031(100.000%), September 13, 2032(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, 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	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		N/A	N/A	N/A		
34a		Exemption	Exemption	Exemption		
35		Unsubordinated	Unsubordinated	Unsubordinated		
36		No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments						
	Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital					
1 Issuer	Royal 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, 2028(100.000%), September 17, 2039(100.000%), September 17, 2030(100.000%), September 17, 2031(100.000%), September 17, 2031(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, 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		
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		Contractual	Contractual		
instruments governed by foreign law)	- Contraction	Communication	oon aadaa		
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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		
	Yes September 17, 2026(100,000%)	Yes September 17, 2026(100,000%)	September 16, 2028(100,000%)		
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	March 17, 2027(100.000%) March 17, 2027(100.000%), September 17,	September 17, 2026(100.000%) March 17, 2027(100.000%), September 17,	September 16, 2028(100.000%) March 16, 2029(100.000%), September 16,		
	2027(100.000%), March 17, 2028(100.000%), September 17, 2028(100.000%), March 17, 2029(100.000%)	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%), 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, 2032(100.000%), March 17, 2034(100.000%), September 17, 2034(100.000%), March 17, 2035(100.000%), March 17, 2035(100.000%), March 17, 2036(100.000%), March 17, 2036(100.000%)	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%), March 16, 2032(100.000%), September 16, 2032(100.000%), March 16, 2033(100.000%), September 16, 2033(100.000%), March 16, 2033(100.000%), September 16, 2033(100.000%), March 16, 2035(100.000%), September 16, 2035(100.000%), March 16, 2035(100.000%), March 16, 2035(100.000%), March 16, 2037(100.000%), September 16, 2037(100.000%), March 16, 2038(100.000%), September 16, 2038(100.000%), September 16, 2038(100.000%), March 16, 2038(100.000%), March 16, 2038(100.000%), March 16, 2040(100.000%), September 16, 2040(100.000%), March 16, 2042(100.000%), September 16, 2042(100.000%), September 16, 2042(100.000%), September 16, 2042(100.000%), September 16, 2043(100.000%), September 16, 2043(100.000%), September 16, 2043(100.000%), September 16, 2043(100.000%), March 16, 20		
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		
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	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2858187888	XS2858187961	XS2858188001		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
За	Means by which enforceability requirement of Section 13 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		N/A	N/A	N/A		
6	Eliqible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9		USD 5	USD 5	USD 5		
10		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		Dated	Dated	Dated		
13		19-Sep-31	19-Sep-31	19-Sep-31		
14		Yes	Yes	Yes		
15		September 19, 2027(100,000%)	September 19, 2027(100,000%)	September 19, 2027(100,000%)		
16		September 19, 2028(100.000%), September 19,	September 19, 2028(100.000%), September 19,	September 19, 2028(100.000%), September 19,		
10		2029(100.000%), September 19, 2030(100.000%)	2029(100.000%), September 19, 2030(100.000%)	2029(100.000%), September 19, 2030(100.000%)		
	Coupons/dividends					
17		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		Mandatory	Mandatory	Mandatory		
21	Existence of a step up or other incentive to redeem	No	No	No		
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24	If convertible, conversion trigger (s)	N/A	N/A	N/A		
25	If convertible, fully or partially	N/A	N/A	N/A		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29		N/A	N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32		N/A	N/A	N/A		
33		N/A	N/A	N/A		
34		N/A	N/A	N/A		
34a		Exemption	Exemption	Exemption		
35	20	Unsubordinated	Unsubordinated	Unsubordinated		
36		No	No	No		
37		N/A	N/A	N/A		

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2858188183	XS2858188266	XS2858188340		
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		
	N/A	N/A	N/A		
	N/A	N/A	N/A		
			Other TLAC Instruments		
			N/A - Amount eligible for TLAC only		
			USD 5		
			Liability - fair value option		
			19-Sep-24		
			Dated		
			19-Sep-31		
			Yes		
	1	100	September 19, 2027(100,000%)		
			September 19, 2028(100.000%), September 19,		
	2029(100.000%), September 19, 2030(100.000%)	2029(100.000%), September 19, 2030(100.000%)	2029(100.000%), September 19, 2030(100.000%)		
			Fixed		
			4.5%		
	No	No	No		
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
Existence of a step up or other incentive to redeem	No	No	No		
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
If convertible, conversion trigger (s)	N/A	N/A	N/A		
If convertible, fully or partially	N/A	N/A	N/A		
If convertible, conversion rate	N/A	N/A	N/A		
If convertible, mandatory or optional conversion	N/A	N/A	N/A		
If convertible, specify instrument type convertible into	N/A	N/A	N/A		
If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
Write-down feature	No	No	No		
If write-down, write-down trigger (s)	N/A	N/A	N/A		
If write-down, full or partial	N/A	N/A	N/A		
If write-down, permanent or temporary	N/A	N/A	N/A		
	N/A	N/A	N/A		
Type of subordination	Exemption	Exemption	Exemption		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
		No	No		
Non-compliant transitioned features	No				
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If write-down, full or partiall If write-down, full or partiall If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	Issuer Chief TLAC Instruments issued directly by the bank included in TLAC not included in TLAC and included i	Included in TLAC not included in regulatory capital Issuer		

Control (Control (C	Disclosure template for main features of regulatory capital instruments				
1 Bayer Section (Grantes) Royal Bank of Careads (Royal Bank of Careads (Royal Bank of Careads) 2 Unaque Medical (of the Institutions) (Province of Orlands) (Province of Orlands					
2 Unique steamfair (eg CLSP), ISIN, or Bloomberty Sentifier for private placement) 7789008X1 7789000A0 7789000A0 7789000A0 7789000A00 778900A00 778900A00 778900A00 778900A00 77890A00A00 77890A00A000A00 77890A00A00 77890A00A000A00 77890A00A00 77890A00A000A00 77890A00A000A00A00 77890A00A00A00 77890A00A00A00A00 77890A00A00A00A00A00 77890A00A00A00A00A00A00A00A00A00A00A00A00A0		Included in TLAC not included in regulatory capital			
3 Governing land(of the instrument Province of Orlaniro Prov	1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
Sal Name by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-digible INVA NA NA NA NA NA NA NA	2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926BX1	779926CA0	779926CB8	
Instruments governed by foreign (see) Regulatory bestiment Regulatory be			Province of Ontario	Province of Ontario	
Regulatory Instituted N/A	3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	N/A	N/A	
A					
Foot-functional Basel III rules					
Eligible at sold/group/group/scolor					
Testument type (types to be specified by jurisdiction)	5 Post-transitional Basel III rules				
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) NA - Amount eligible for TLAC only NA - Amount eligible for TLAC only NA - Amount eligible for TLAC only CAD 1.375 CAD 5.058		N/A		N/A	
9 Par Value of Instrument		Other TLAC Instruments			
10		N/A - Amount eligible for TLAC only		N/A - Amount eligible for TLAC only	
11 Original date of issuance 25-Sep-24 25-Sep-24 25-Sep-24 25-Sep-24 25-Sep-24 25-Sep-34 25-Sep-		CAD 1		CAD 5.058	
12 Perpetual or dated Da					
13 Orginal maturity date 25-8ep-34 25-5ep-34	11 Original date of issuance	25-Sep-24			
14 Issuer call subject to prior supervisory approval Yes Y	12 Perpetual or dated				
September 25, 2028(110.000%) September 25, 2028(110.000%) September 25, 2028(100.000%)	13 Original maturity date	25-Sep-34	25-Sep-34	25-Sep-34	
Subsequent call dates, if applicable September 25, 2027 (100.000%), September 25, 2027 (100.000%), September 25, 2028 (1	14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
2028(100.00%), September 25, 2028(100.00%),	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%)	
September 25, 2030/100.000%), September 25, 2031(100.000%), 2001(100.000), 2001(100.000), 2001(100.000), 2001(100.000), 2001	16 Subsequent call dates, if applicable		September 25, 2027(100.000%), September 25,	September 25, 2027(100.000%), September 25,	
Coupons/dividends					
Coupons/dividends				September 25, 2030(100.000%), September 25,	
Coupons/dividends The Fixed or floating dividend/coupon Zero Fixed or floating dividend/coupon Evised or floating dividend/coupon No No No No No No No No No			2031(100.000%), September 25, 2032(100.000%),		
Fixed or floating dividend/coupon			September 25, 2033(100.000%)	September 25, 2033(100.000%)	
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 No No Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory Mandatory No					
19 Existence of a dividend stopper No Mandatory Mandatory Mandatory Mandatory 20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory Mandatory No No No No No 21 Existence of a step up or other incentive to redeem No Non-cumulative Non-cumul					
Fully discretionary, partially discretionary or mandatory Mon-curulative Non-curulative Non-curulative Non-curulative Non-convertible					
Existence of a step up or other incentive to redeem No No No No No			112		
Non-cumulative or cumulative or cumulative or non-convertible or non-c	20 Fully discretionary, partially discretionary or mandatory	Mandatory		Mandatory	
23 Convertible or non-convertible Non-converti					
24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 30 Write-down feature N/A N/A N/A 31 If write-down, triger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption					
25 If convertible, fully or partially N/A N/A N/A N/A N/A N/A N/A N/					
26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down feature N/A N/A N/A N/A 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption					
27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, trill-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption					
28 If convertible, specify instrument type convertible into N/A N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down feature No					
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption	27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
30 Write-down feature No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption					
31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption					
32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption	30 Write-down feature	No			
33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption	31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption	32 If write-down, full or partial	N/A			
34a Type of subordination Exemption Exemption Exemption Exemption		N/A	N/A	N/A	
	34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
	34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features No No No No	36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features N/A N/A N/A N/A	37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926BY9	779926BZ6	XS2858143592	
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 1	CAD 20	CAD 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	25-Sep-24	25-Sep-24	25-Sep-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	25-Sep-34	25-Sep-34	25-Sep-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	September 25, 2025(100.000%)	September 25, 2026(110.400%)	September 25, 2025(100.000%)	
16	Subsequent call dates, if applicable	September 25, 2026(101.000%), September 25,	September 25, 2027(115.600%), September 25,	December 25, 2025(100.000%), March 25,	
		2027(102.000%), September 25, 2028(103.000%),	2028(120.800%), September 25, 2029(126.000%),	2026(100.000%), June 25, 2026(100.000%), September	
		September 25, 2029(104.000%), September 25, 2030(105.000%), September 25, 2031(106.000%),	September 25, 2030(131.200%), September 25, 2031(136.400%), September 25, 2032(141.600%),	25, 2026(100.000%), December 25, 2026(100.000%), March 25, 2027(100.000%), June 25, 2027(100.000%)	
		September 25, 2032(107.000%), September 25, 2031(106.000%),	September 25, 2033(146.800%), April 30, 2033(146.800%)	March 25, 2027 (100.000%), June 25, 2027 (100.000%)	
		2033(108.000%)	September 25, 2035(140.800%), April 30, 2035(140.800%)		
-	Coupons/dividends	2000(100.00070)			
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed	
18	Coupon rate and any related index	4.68%	5.2% per annum, compounded annually.	3.15%	
19	Existence of a dividend stopper	No	No	No.	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
		•	•		

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2858141893	78014RYL8	78014RYQ7
3 Governing law(s) of the instrument	Province of Ontario	New York	New York
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	Contractual
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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 16 Subsequent call dates, if applicable	September 27, 2029(100.000%) September 27, 2030(100.000%), September 27,	September 30, 2027(100.000%) March 30, 2028(100.000%), September 30,	September 30, 2026(100.000%) March 30, 2027(100.000%), September 30,
	2031(100.000%), September 27, 2032(100.000%), September 27, 2033(100.000%)	2028(100.00%), March 30, 2029(100.00%), September 30, 2029(100.00%), March 30, 2030(100.00%), September 30, 2030(100.00%), March 30, 2031(100.00%), March 30, 2031(100.00%)	2027(100.000%), March 30, 2028(100.000%), September 30, 2028(100.000%), March 30, 2029(100.000%), March 30, 2029(100.000%), March 30, 2029(100.000%), March 30, 2030(100.000%), September 30, 2031(100.000%), September 30, 2031(100.000%), September 30, 2032(100.000%), September 30, 2032(100.000%), March 30, 2033(100.000%), September 30, 2033(100.000%), March 30, 2033(100.000%), September 30, 2034(100.000%), March 30, 2034(100.000%), September 30, 2034(100.000%), September 30, 2034(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

The content of the	Disclosu	re template for main features of regulatory capital instru	iments	
The control of the	2.00.000			
2 Dispate desiration (Sq. COSP.P) (Shift) or Biocominant (Sq. COSP.P) (Shift) or Biocominant (Sq. COSP.P) (Shift) or Biocominant (Sq. COSP.P) (S				
Description of the instrument New York Province of Created	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Section Sect	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RYU8	XS2858144566	779926CG7
Personal Information (Continued and Continued and Contin	Governing law(s) of the instrument	New York	Province of Ontario	Province of Ontario
Regulatory teatment NA		Contractual	N/A	N/A
Transford Basel III rules NA				
Second Company				
No. Characteristics Char				
The instrument type (type to be specified by jurisdiction)				•
2	3 10 10			
Pervalue of instrument				
Designation Designation Designation Designation Designation Designation Designation of states Designation of s				
10 Original clinic of Instantine 30 Sep 24 Octob 24			-	
12 Poptouslar or cated Dated D				
13 Original maturity date Sos-Sep-44 Sos-Sep-31 Focus Ves				
14 Issuer all subject to prior supervisory approval Yes Yes Yes Yes				
Fig. Collegorate call dates, if applicable September 30, 2027(100.000%), Macris 30, 2027(100.000%), Macris 30, 2027(100.000%), Macris 30, 2027(100.000%), Macris 30, 2027(100.000%), September 30, 2027(100.000%), Macris 30, 2027(100.000%), September 30, 2027(100.000%), Macris 30, 2027(100.000%), September 30, 2027(100.000%), September 30, 2027(100.000%), Macris 30, 2027(100.000%),				
March 30, 2028(100,000%), September 30, 2029(100,000%), September 30, 2029(100,000%), September 30, 2029(100,000%), March 30, 2029(100,000%), Marc				
Fixed Fixed or floating dividend/coupon Fixed Fi	Subsequent call dates, if applicable	2028(100.000%), March 30, 2029(100.000%), September 30, 2039(100.000%), March 30, 2030(100.000%), March 30, 2030(100.000%), March 30, 2031(100.000%), September 30, 2031(100.000%), September 30, 2031(100.000%), September 30, 2032(100.000%), September 30, 2032(100.000%), March 30, 2033(100.000%), September 30, 2034(100.000%), September 30, 2034(100.000%), March 30, 2034(100.000%), September 30, 2036(100.000%), September 30, 2036(100.000%), September 30, 2036(100.000%), September 30, 2036(100.000%), September 30, 2037(100.000%), September 30, 2037(100.000%), September 30, 2038(100.000%), March 30, 2039(100.000%), September 30, 2038(100.000%), March 30, 2039(100.000%), March 30, 2039(100.000%), March 30, 2039(100.000%), March 30, 2040(100.000%), March 30, 2040(100.000%), March 30, 2041(100.000%), September 30, 2042(100.000%), September 30, 2042(100.000%), March 30, 2042(100.000%), September 30, 2042(100.000%), March 30, 2042(100.000%), September 30, 2042(1	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%), March 30, 2030(100.000%), September 30, 2030(100.000%), March	October 1, 2026(100.000%), October 1, 2027(100.000%), October 1, 2028(100.000%), October 1, 2029(100.000%), October 1, 2031(100.000%), October 1, 2031(100.000%), October 1, 2031(100.000%), October 1, 2031(100.000%), October 1, 2032(100.000%), October 1, 2033(100.000%)
18 Coupon rate and any related index 5% 4.23% 4.74% 19 Existence of a dividend stopper No No No No No No 20 Fully discretionary, partially discretionary or mandatory Mon-cumulative Non-cumulative				
Existence of a dividend stopper No				
Fully discretionary, partially discretionary or mandatory Mandatory Existence of a step up or other incentive to redeem No			-	
Existence of a step up or other incentive to redeem No Non-cumulative Non-cumulat				
22 Noncumulative or cumulative Non-cumulative Non-cumulative Non-cumulative 23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 4 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down, edure N/A N/A N/A 30 Write-down, write-down rigger (s) N/A N/A N/A 31 If write-down, pritial N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption		,		· · ·
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible 24 If convertible, conversion trigger (s) N/A N/A N/A N/A 25 If convertible, tilly or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, specify instrument type convertible into N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A 30 Write-down, feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, write-down, write-down trigger (s) N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34 Type of subordination Exemption Exemption Exemption				
24 If convertible, conversion trigger (s) N/A N/A N/A 25 If convertible, fully or partially N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A 27 If convertible, specify instrument type convertible index N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify instrument it converts into N/A N/A N/A N/A 30 Write-down feature N/A N/A N/A N/A 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 31 If write-down, full or partial N/A N/A N/A N/A 32 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34 Type of subordination <td></td> <td></td> <td></td> <td></td>				
25 If convertible, fully or partially N/A N/A N/A N/A N/A 26 If convertible, conversion rate N/A N/A N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A				
26 If convertible, conversion rate N/A N/A N/A 27 If convertible, mandatory or optional conversion N/A N/A N/A N/A 28 If convertible, specify instrument type convertible into N/A N/A N/A N/A 29 If convertible, specify issuer of instrument it converts into N/A N/A N/A N/A 30 Write-down feature NO NO NO NO 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A				
27				
28 If convertible, specify instrument type convertible into N/A				
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A 30 Write-down feature No No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption				
30 Write-down feature No No No 31 If write-down, write-down trigger (s) N/A N/A N/A N/A 2 If write-down, full or partial N/A N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34 Type of subordination Exemption Exemption Exemption				
31 If write-down, write-down trigger (s) N/A N/A N/A 32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption				
32 If write-down, full or partial N/A N/A N/A 33 If write-down, permanent or temporary N/A N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption				
33 If write-down, permanent or temporary N/A N/A N/A 34 If temporary write-down, description of write-down mechanism N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption				
34 If temporary write-down, description of write-down mechanism N/A N/A N/A N/A 34a Type of subordination Exemption Exemption Exemption Exemption				
34a Type of subordination Exemption Exemption Exemption Exemption Exemption				
				-
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated		Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features No No No No				-
37 If yes, specify non-compliant features N/A N/A N/A	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 3.085	CAD 1.56	CAD 0.719
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	2-Oct-24	2-Oct-24	2-Oct-24 Dated
12	Perpetual or dated	Dated	Dated	
13	Original maturity date	2-Oct-34 Yes	2-Oct-34 Yes	2-Oct-34 Yes
14	Issuer call subject to prior supervisory approval	1		1
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	October 2, 2025(100.000%) October 2, 2026(100.000%), October 2, 2027(100.000%),	October 2, 2027(100.000%) October 2, 2028(100.000%), October 2, 2029(100.000%),	October 2, 2027(100.000%) October 2, 2028(100.000%), October 2, 2029(100.000%),
10	Subsequent can dates, if applicable	October 2, 2028(100.000%), October 2, 2027(100.000%), October 2, 2028(100.000%), October 2, 2029(100.000%),	October 2, 2026(100.000%), October 2, 2029(100.000%), October 2, 2030(100.000%),	October 2, 2026(100.000%), October 2, 2029(100.000%), October 2, 2031(100.000%),
		October 2, 2030(100.000%), October 2, 2031(100.000%), October 2, 2031(100.000%),	October 2, 2030(100.000%), October 2, 2031(100.000%), October 2, 2032(100.000%), October 2, 2033(100.000%)	October 2, 2030(100.000%), October 2, 2031(100.000%), October 2, 2032(100.000%), October 2, 2033(100.000%)
		October 2, 2030(100.000%), October 2, 2031(100.000%),	October 2, 2032(100.000 %), October 2, 2033(100.000 %)	October 2, 2032(100.000 %), October 2, 2033(100.000 %)
		0000001 2, 2002(100.00010), 0000001 2, 2000(100.00010)		
	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

	Disclosu	re template for main features of regulatory capital instru	ments		
	<u> </u>	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital				
1	Issuer	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	
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	N/A	
Ja	instruments governed by foreign law)	IN/A	IN/A	IVA	
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 3.925	USD 2.7	USD 1	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	2-Oct-24	3-Oct-24	3-Oct-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	2-Oct-34	3-Oct-34	3-Oct-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	October 2, 2025(100.000%)	October 3, 2026(111,840%)	October 3, 2025(105.850%)	
16	Subsequent call dates, if applicable	October 2, 2026(100.000%), October 2, 2027(100.000%), October 2, 2028(100.000%), October 2, 2029(100.000%), October 2, 2030(100.000%), October 2, 2031(100.000%), October 2, 2031(100.000%), October 2, 2031(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	IN/A	N/A	N/A	
1 3/ 1	ii yes, specify non-compliant reatures	INA	INA	INA	

Diedou	re template for main features of regulatory capital instru	umanta	
Disclosu	Other TLAC instruments issued directly by the bank	iments	
	Included in TLAC not included in regulatory capital		
1 Issuer	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	4-Oct-24	4-Oct-24	4-Oct-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	4-Oct-39	4-Oct-39	4-Oct-49
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	October 4, 2029(100.000%) April 4, 2030(100.000%), October 4, 2030(100.000%), April	October 4, 2029(100.000%) April 4, 2030(100.000%), October 4, 2030(100.000%), April	October 4, 2028(100.000%) January 4, 2029(100.000%), April 4, 2029(100.000%), July
	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, 2036(100.000%), October 4, 2037(100.000%), April 4, 2037(100.000%), October 4, 2037(100.000%), April 4, 2038(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%)	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, 2036(100.000%), October 4, 2036(100.000%), April 4, 2031(100.000%), October 4, 2037(100.000%), April 4, 2038(100.000%), October 4, 2038(100.000%), April 4, 2038(100.000%)	4, 2029(100.000%), October 4, 2029(100.000%), January 4, 2030(100.000%), Durla 4, 2030(100.000%), July 4, 2030(100.000%), Durla 4, 2030(100.000%), July 4, 2031(100.000%), October 4, 2031(100.000%), July 4, 2031(100.000%), October 4, 2031(100.000%), July 4, 2032(100.000%), October 4, 2031(100.000%), July 4, 2032(100.000%), October 4, 2032(100.000%), July 4, 2033(100.000%), October 4, 2033(100.000%), July 4, 2033(100.000%), October 4, 2033(100.000%), July 4, 2034(100.000%), October 4, 2033(100.000%), July 4, 2034(100.000%), April 4, 2034(100.000%), July 4, 2034(100.000%), April 4, 2034(100.000%), July 4, 2035(100.000%), April 4, 2035(100.000%), July 4, 2035(100.000%), April 4, 2035(100.000%), July 4, 2035(100.000%), October 4, 2036(100.000%), July 4, 2037(100.000%), October 4, 2036(100.000%), July 4, 2037(100.000%), October 4, 2036(100.000%), July 4, 2037(100.000%), October 4, 2036(100.000%), July 4, 2038(100.000%), October 4, 2036(100.000%), July 4, 2038(100.000%), October 4, 2036(100.000%), July 4, 2038(100.000%), October 4, 2038(100.000%), July 4, 2039(100.000%), October 4, 2038(100.000%), July 4, 2039(100.000%), April 4, 2039(100.000%), July 4, 2040(100.000%), April 4, 2039(100.000%), July 4, 2040(100.000%), April 4, 2040(100.000%), July 4, 2041(100.000%), April 4, 2041(100.000%), July 4, 2041(100.000%), April 4, 2041(100.000%), July 4, 2041(100.000%), April 4, 2041(100.000%), July 4, 2042(100.000%), April 4, 2042(100.000%), July 4,
Coupons/dividends	5		
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index	4.75%	Fixed 5.02%	Fixed 5%
18 Coupon rate and any related index	4.75% No	5.02% No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) 36 Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	Unsubordinated No
37 If yes, specify non-compliant features	N/A	N/A	N/A
or in yes, specify non-compliant reatures	pers	19/7	1007

Disclos	sure template for main features of regulatory capital instru	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	e N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 10.83	CNH 350	USD 1.392
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	4-Oct-24	8-Oct-24	9-Oct-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	4-Oct-44	8-Oct-27	9-Oct-34
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	October 4, 2025(108.370%)	October 8, 2026(100.000%)	October 9, 2026(100.000%)
16 Subsequent call dates, if applicable	October 4, 2026(116.740%), October 4, 2027(125.110%),		October 9, 2027(100.000%), October 9, 2028(100.000%),
	October 4, 2028(133.480%), October 4, 2029(141.850%),		October 9, 2029(100.000%), October 9, 2030(100.000%),
	October 4, 2030(150.220%), October 4, 2031(158.590%),		October 9, 2031(100.000%), October 9, 2032(100.000%),
	October 4, 2032(166.960%), October 4, 2033(175.330%),		October 9, 2033(100.000%)
	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%)		
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
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	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	9-Oct-24	9-Oct-24	9-Oct-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	9-Oct-34	9-Oct-34	9-Oct-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	October 9, 2026(100.000%)	October 9, 2026(100.000%)	October 9, 2026(100.000%)
16	Subsequent call dates, if applicable	October 9, 2027(100.000%), October 9, 2028(100.000%),	October 9, 2027(100.000%), October 9, 2028(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, 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, 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 (eq 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	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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,	October 11, 2035(100.000%), October 11,	October 11, 2037(100.000%), October 11,
		2028(100.000%), October 10, 2029(100.000%), October	2036(100.000%), October 11, 2037(100.000%), October	2038(100.000%),
		10, 2030(100.000%), October 10, 2031(100.000%),	11, 2038(100.000%)	
		October 10, 2032(100.000%), October 10,		
		2033(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
				INC.
36 37	Non-compliant transitioned features If yes, specify non-compliant features	No N/A	No N/A	No N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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		Liability - fair value option	Liability - fair value option	Liability - fair value option
11		11-Oct-24	11-Oct-24	11-Oct-24
12		Dated	Dated	Dated
13		11-Oct-38	11-Oct-44	11-Oct-34
14		Yes	Yes	Yes
15		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, 2038(100.000%), October 11, 2038(100.000%), October 11, 2040(100.000%), October 11, 2041(100.000%), October 11, 2041(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, 2031(135.400%), April 11, 2031(143.850%), 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	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		Non-cumulative	Non-cumulative	Non-cumulative
23		Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30		No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a		Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Other TLAC instruments issued directly by the bank included in TLAC not included in TLAC not included in TLAC not included in Tegulatory capital 1 Issuer Royal Bank of Canada R	AC only
1 Issuer	AC only
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 3 Governing funkly of the instrument 4 Governing funkly of the instrument of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) 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) 7 Instrument type (types to be specified by jurisdiction) 8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) 9 Par value of instrument 1 Original date of issuance 1 Original date of issuance 1 Original date of issuance 1 Original multip date 1 Subsequent call dates, if applicable 9 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) 9 Province of Ontario 9 N/A	AC only
Governing law(s) of the instrument Province of Ontario N/A	AC only
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) N/A	AC only
instruments governed by foreign law) Regulatory treatment Transitional Basel III rules N/A N/A N/A N/A N/A N/A N/A N/	AC only
4 Transitional Basel III rules N/A	AC only
5 Post-transitional Basel III rules N/A	AC only
6 Eligible at solo/group/group&solo N/A	AC only
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 13 Original maturity date 14 Issuer call subject to prior supervisorry approval 15 Oct-24 16 Oct-24 17 October 15, 2026(100.000%) 18 Subsequent call dates, if applicable 19 Cotober 16, 2028(100.000%), October 15, 2028(100.000%), October 16, 2028	AC only
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) N/A - Amount eligible for TLAC only	AC 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%) October 16, 2027(100.000%) October 16, 2027(100.000%) October 16, 2027(100.000%) October 16, 2027(100.000%) October 16, 2023(100.000%) October 16, 20	AC only
10 Accounting classification Liability - fair value option 11 Original date of issuance 16-Oct-24 16-Oct-24 12 Perpetual or dated Dated Dated Dated Dated 13 Original maturity date Dated Dated Dated 14 Issuer call subject to prior supervisory approval 16-Oct-34 16-Oct-34 16-Oct-34 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 16, 2028(100.000%), Octo	
11 Original date of issuance 15-Oct-24 16-Oct-24 16-Oct-24 16-Oct-24 16-Oct-24 12 Perpetual or dated	
12 Perpetual or dated Da	
13 Original maturity date 15-Oct-34 16-Oct-34 16-Oct-29 14 Issuer call subject to prior supervisory approval Yes Y	
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%) October 16, 2027(100.000%) 16 Subsequent call dates, if applicable October 15, 2027(100.000%), October 15, 2029(100.000%), October 16, 2027(100.000%), October 16, 2027(100.000%), October 16, 2029(100.000%), October 16, 2029(100.000%), October 15, 2030(100.000%), October 15, 2031(100.000%), October 15, 2031(100.000%), October 16, 2031	
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, 2029(100.000%), October 15, 2029(100.000%), October 16, 2029(100.000%), October 16, 2029(100.000%), October 16, 2031(100.000%), October 16, 2031(100.	
16 Subsequent call dates, if applicable October 15, 2027(100.000%), October 15, 2028(100.000%), October 15, 2028(100.000%), October 16, 2028(100.000%), October 18, 2028(1	
2028(100.000%), October 15, 2029(100.000%), October 2028(100.000%), October 16, 2029(100.000%), October 15, 2030(100.000%), October 16, 2030(100.000%), October 16, 2031(100.000%), October 16, 2031(1	
15, 2030(100.000%), October 15, 2031(100.000%),	
15, 2030(100,000%), October 15, 2031(100,000%), October 16, 2031(100,000%), October 16	
October 15, 2022/400,000%\ October 15, October 16, 2022/400,000%\ October 16, 2022/400,000%\	
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 flor	oor
19 Existence of a dividend stopper No No No	
20 Fully discretionary, partially discretionary or mandatory Mandatory Mandatory Mandatory	
21 Existence of a step up or other incentive to redeem No No No	
22 Noncumulative r cumulative Non-cumulative Non-cumulative Non-cumulative Non-cumulative	
23 Convertible or non-convertible Non-convertible Non-convertible Non-convertible	
24 If convertible, conversion trigger (s) N/A N/A N/A	
25 If convertible, fully or partially N/A N/A N/A	
26 If convertible, conversion rate N/A N/A N/A	
27 If convertible, mandatory or optional conversion N/A N/A N/A	
28 If convertible, specify instrument type convertible into N/A N/A N/A	
29 If convertible, specify issuer of instrument it converts into N/A N/A N/A	
30 Write-down feature No No No	
31 If write-down, write-down trigger (s) N/A N/A N/A	
32 If write-down, full or partial N/A N/A N/A	
33 If write-down, permanent or temporary N/A N/A N/A	
34 If temporary write-down, description of write-down mechanism N/A N/A N/A	•
34a Type of subordination Exemption Exemption Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Unsubordinated Unsubordinated Unsubordinated	
36 Non-compliant transitioned features No No No	
37 If yes, specify non-compliant features N/A N/A N/A N/A	

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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%)
	October 17, 2029(100.000%), October 17, 2030(100.000%), October 17, 2031(100.000%), October 17, 2032(100.000%), October 17, 2032(100.000%)	October 17, 2029(100.000%), October 17, 2030(100.000%), October 17, 2031(100.000%), October 17, 2032(100.000%), October 17, 2032(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			
	Fixed	Fixed	Fixed
18 Coupon rate and any related index	4.5%	4.3%	4.25%
	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible
	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
2,00,000	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	Contractual	Contractual	Contractual
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)
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, 2031(100.000%), October 17, 2031(100.000%), April 17, 2032(100.000%), October 17, 2032(100.000%), April 17, 2034(100.000%), October 17, 2034(100.000%), April 17, 2035(100.000%), October 17, 2034(100.000%), April 17, 2035(100.000%), October 17, 2036(100.000%), April 17, 2037(100.000%), October 17, 2036(100.000%), April 17, 2038(100.000%), October 17, 2038(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, 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, 2035(100.000%), October 17, 2035(100.000%), April 17, 2035(100.000%), October 17, 2035(100.000%), April 17, 2035(100.000%), October 17, 2037(100.000%), April 17, 2038(100.000%), October 17, 2037(100.000%), April 17, 2038(100.000%), October 17, 2037(100.000%), April 17, 2039(100.000%), October 17, 2039(100.000%), April 17, 2041(100.000%), October 17, 2041(100.000%), April 17, 2041(100.000%), October 17, 2041(100.000%), April 17, 2041(100.000%), October 17, 2041(100.000%), April 17, 2043(100.000%), October 17, 2042(100.000%), April 17, 2043(100.000%), October 17, 2042(100.000%), April 17, 2043(100.000%), October 17, 2043(100.000%), April 17, 2044(100.000%), Apri	April 17, 2027(100.000%), October 17, 2027(100.000%), April 17, 2028(100.000%), October 17, 2028(100.000%), April 17, 2028(100.000%), October 17, 2028(100.000%), April 17, 2030(100.000%), October 17, 2029(100.000%), April 17, 2031(100.000%), October 17, 2031(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, 2034(100.000%), April 17, 2034(100.000%), October 17, 2034(100.000%), April 17, 2036(100.000%), October 17, 2035(100.000%), April 17, 2036(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
25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No N/A	No N/A	No N/A
37 If yes, specify non-compliant features	INA	INA	IN/A

Discl	osure template for main features of regulatory capital instru	iments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-elig 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%)		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%)
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, 2031(100.000%), October 18, 2032(100.000%), April 18, 2032(100.000%), October 18, 2033(100.000%), April 18, 2033(100.000%), October 18, 2033(100.000%), April 18, 2033(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, 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, 2031(100.000%), October 18, 2032(100.000%), April 18, 2032(100.000%), October 18, 2033(100.000%), April 18, 2033(100.000%), October 18, 2033(100.000%), April 18, 2033(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, 2038(100.000%), April 18, 2039(100.000%)	October 18, 2027(100.00%), October 18, 2028(100.000%), October 18, 2030(100.000%), October 18, 2030(100.000%), October 18, 2031(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
	1 -	Exemption	
	Exemption		Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

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

Disc	losure template for main features of regulatory capital instru	ments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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-eli- instruments governed by foreign law)	gible 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, 2028(100.000%), October 23, 2028(100.000%), October 23, 2030(100.000%), October 23, 2033(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(100.00%), 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%)
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, 2033(100.000%), October 23, 2033(100.000%)	October 25, 2030(100.000%), October 25, 2031(100.000%), October 25, 2032(100.000%), October 25, 2032(100.000%), October 25, 2033(100.000%)	October 25, 2029(100.00%), October 25, 2030(100.000%), October 25, 2031(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		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, 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, 2032(100.000%), October 25, 2033(100.000%),	October 25, 2026(100.00%), October 25, 2027(100.000%), October 25, 2027(100.000%), October 25, 2028(100.000%), October 25, 2030(100.000%), October 25, 2030(100.000%), October 25, 2031(100.000%), October 25, 2032(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	Contractual	Contractual	Contractual
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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
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Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	Contractual	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),	October 30, 2029(100.000%), October 30,	October 30, 2029(100.000%), October 30,
	April 30, 2029(100.000%), October 31, 2029(100.000%),	2030(100.000%), October 30, 2031(100.000%), October	2030(100.000%), October 30, 2031(100.000%), October
	April 30, 2030(100.000%), October 31, 2030(100.000%),	30, 2032(100.000%), October 30, 2033(100.000%)	30, 2032(100.000%), October 30, 2033(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 31, 2038(100.000%),		
	74711 00, 2000(100.00070)		
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
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	N/A	N/A N/A	N/A
		N/A No	
30 Write-down feature	No	**=	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A
		+	1

Disclos	sure template for main features of regulatory capital inst	ruments		
	Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926EG5	779926EH3	XS2858141034	
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 0.25	USD 0.326	EUR 1	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	30-Oct-24	30-Oct-24	24-Sep-24	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	30-Oct-29	30-Oct-29	24-Sep-36	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	October 30, 2025(100.000%)	October 30, 2025(100.000%)	September 24, 2030 (100.000%)	
Subsequent call dates, if applicable	October 30, 2026(100.000%), October 30, 2027(100.000%), October 30, 2028(100.000%)	October 30, 2026(100.000%), October 30, 2027(100.000%), October 30, 2028(100.000%)	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	Fixed	Fixed	
18 Coupon rate and any related index	5.1%	4.87%	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	

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2908873214	XS2908831568	XS2908831642
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
'	instruments governed by foreign law)			
,	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 1	CAD 1	CAD 2
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	21-Nov-24	22-Nov-24	22-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	21-Nov-29	22-Nov-29	22-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 21, 2026(110.860%)	November 22, 2025(104.270%)	November 22, 2025(105.440%)
16	Subsequent call dates, if applicable	November 21, 2027(116.290%), November 21, 2028(121.720%)	November 22, 2026(108.540%), November 22, 2027(112.810%), November 22, 2028(0.000%)	November 22, 2026(110.880%), November 22, 2027(116.320%), November 22, 2028(0.000%), November 22, 2030(0.000%), November 22, 2030(0.000%), November 22, 2031(0.000%), November 22, 2033(0.000%), November 22, 2033(0.000%), November 22, 2033(0.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Zero	Zero
18	Coupon rate and any related index	5.43% per annum, compounded annually.	4.27% per annum, compounded annually.	5.44% per annum, compounded annually.
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
1 00 ,				
36	Non-compliant transitioned features If yes, specify non-compliant features	No	No	No

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

	Disclosu	re template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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, 2027(100.000%), November 27, 2027(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, 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, 2032(100.000%), May 27, 2034(100.000%), November 27, 2033(100.000%), May 27, 2034(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			
		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2		779926FN9	779926FF6	779926FK5	
3		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	N/A	N/A	N/A	
i	instruments governed by foreign law)				
	Regulatory treatment				
4		N/A	N/A	N/A	
5		N/A	N/A	N/A	
6	0 0 10 1	N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		CAD 29.5	CAD 4	CAD 10	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		27-Nov-24	29-Nov-24	29-Nov-24	
12		Dated	Dated	Dated	
13	· · · · · · · · · · · · · · · · · · ·	27-Nov-34	29-Nov-39	29-Nov-39	
		Yes	Yes	Yes	
15		November 27, 2029(100.000%)	November 29, 2029(100.000%)	November 29, 2029(100.000%)	
16		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, 2032(100.000%), November 29, 2032(100.000%), May 29, 2034(100.000%), November 29, 2034(100.000%), May 29, 2035(100.000%), November 29, 2036(100.000%), May 29, 2036(100.000%), November 29, 2036(100.000%), May 29, 2037(100.000%), November 29, 2037(100.00%), May 29, 2038(100.000%), November 29, 2037(100.00%), May 29, 2039(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, 2032(100.000%), November 29, 2032(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, 2037(100.000%), November 29, 2037(100.000%), May 29, 2039(100.000%), November 29, 2037(100.000%), May 29, 2039(100.000%)	
	Coupons/dividends				
17		Fixed	Fixed	Fixed	
18	Coupon rate and any related index	4.35%	4.5%	4.25%	
19		No	No	No	
20		Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25		N/A	N/A	N/A	
26	,	N/A	N/A	N/A	
27	, , ,	N/A	N/A	N/A	
28		N/A	N/A	N/A	
29	7 1 7	N/A	N/A	N/A	
30		No	No	No	
31		N/A	N/A	N/A	
32		N/A	N/A	N/A	
33		N/A	N/A	N/A	
34		N/A	N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
		No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RTV2	78014RUH1	XS2908836286	
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	Contractual	Contractual	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	USD 3.543	USD 3.576	GBP 7	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	29-Nov-24	29-Nov-24	29-Nov-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	29-Nov-39	29-Nov-27	29-Nov-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	November 29, 2028(100.000%), May 29, 2029(100.000%), November 29, 2029(100.000%),	November 29, 2025(100.000%) May 29, 2026(100.000%), November 29, 2026(100.000%),	November 29, 2025(100.000%) November 29, 2026(100.000%)	
		May 29, 2030(100.000%), November 29, 2030(100.000%), May 29, 2031(100.000%), November 29, 2031(100.000%), Movember 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, 2035(100.000%), November 29, 2035(100.000%), May 29, 2035(100.000%), November 29, 2035(100.000%), May 29, 2037(100.000%), November 29, 2037(100.000%), May 29, 2033(100.000%), November 29, 2037(100.000%), May 29, 2033(100.000%), November 29, 2033(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	Zero	
18	Coupon rate and any related index	5.25%	4.55%	5.29% per annum, compounded annually.	
19	Existence of a dividend stopper	No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24	If convertible, conversion trigger (s)	N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a	Type of subordination		Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Other TLAC instruments issued directly by the bank					
	Included in TLAC not included in regulatory capital				
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2908836872	779926FR0	779926FS8		
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
leans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible istruments 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	USD 1.41	USD 2.878		
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
Original date of issuance	2-Dec-24	4-Dec-24	4-Dec-24		
Perpetual or dated	Dated	Dated	Dated		
Original maturity date	2-Dec-34	4-Dec-34	4-Dec-34		
Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
Optional call date, contingent call dates and redemption amount	December 2, 2026(112.600%)	December 4, 2025(100.000%)	December 4, 2025(100.000%)		
	2028(125.200%), December 2, 2029(131.500%), December 2, 2030(137.800%), December 2, 2031(144.100%), December 2, 2032(150.400%),	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,	December 4, 2026(100,000%), December 4, 2026(100,000%), December 4, 2028(100,000%), December 4, 2028(100,000%), December 4, 2030(100,000%), December 4, 2030(100,000%), December 4, 2031(100,000%), December 4, 2032(100,000%), December 4, 2032(100,000%)		
Coupons/dividends		,			
Fixed or floating dividend/coupon	Zero	Fixed	Fixed		
Coupon rate and any related index	6.3% per annum, compounded annually.	5.5%	5.25%		
Existence of a dividend stopper	No	No	No		
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
Existence of a step up or other incentive to redeem	No	No	No		
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
		N/A	N/A		
If convertible, fully or partially	N/A	N/A	N/A		
If convertible, conversion rate	N/A	N/A	N/A		
If convertible, mandatory or optional conversion	N/A	N/A	N/A		
If convertible, specify instrument type convertible into	N/A	N/A	N/A		
	N/A	N/A	N/A		
Write-down feature	No	No	No		
If write-down, write-down trigger (s)	N/A	N/A	N/A		
If write-down, full or partial	N/A	N/A	N/A		
	N/A	N/A	N/A		
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
Type of subordination	Exemption	Exemption	Exemption		
		<u> </u>	Unsubordinated		
		No	No		
	N/A	N/A	N/A		
	Governing law(s) of the instrument eans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible struments 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, conversion trigger (s) If convertible, conversion trigger (s) If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If wite-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Soverning lawks) of the instrument sames by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory resultant of the Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory resultant of the Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible strument by the Section 13 of the TLAC Instrument Section 14 of the Section 14	Soverning layes) of the instrument ansity which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible MA struments governed by foreign law) **Programment of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible MA **NA **		

Disclosi	ure template for main features of regulatory capital instru	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	4-Dec-24	4-Dec-24	10-Dec-24
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	4-Dec-34	4-Dec-34	10-Dec-34
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	December 4, 2025(100.000%)	December 10, 2025(100.000%)	October 30, 2025(100.000%)
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, 2031(100.000%), December 4, 2031(100.000%)	December 10, 2026(100.000%), December 10, 2027(100.000%), December 10, 2028(100.000%), December 10, 2028(100.000%), December 10, 2039(100.000%), December 10, 2031(100.000%), December 10, 2031(100.000%), December 10, 2032(100.000%), December 10, 2032(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

	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	CA779926FZ22	CA779926FV18	CA779926FX73
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
eans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible struments 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	CAD 8.462	CAD 2.892
Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
Original date of issuance	11-Dec-24	11-Dec-24	11-Dec-24
Perpetual or dated	Dated	Dated	Dated
Original maturity date	11-Dec-34	11-Dec-34	11-Dec-34
ssuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	December 11, 2025(100.000%)	December 11, 2025(100.000%)	December 11, 2025(100.000%)
	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,	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,	December 11, 2026(100.000%), December 11, 2027(100.000%), December 11, 2028(100.000%), December 11, 2028(100.000%), December 11, 2030(100.000%), December 11, 2031(100.000%), December 11, 2031(100.000%), December 11, 2032(100.000%), December 11, 2032(100.000%)
Coupons/dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	4.08%	4.4%	4.15%
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	No	No	No
Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	N/A	N/A	N/A
	N/A	N/A	N/A
If convertible, conversion rate	N/A	N/A	N/A
		N/A	N/A
If convertible, specify instrument type convertible into	N/A	N/A	N/A
	N/A	N/A	N/A
Write-down feature	No	No	No
If write-down, write-down trigger (s)	N/A	N/A	N/A
If write-down, full or partial	N/A	N/A	N/A
	N/A	N/A	N/A
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
Type of subordination	Exemption	Exemption	Exemption
	· · · · · · · · · · · · · · · · · · ·	•	Unsubordinated
	No	No	No
	N/A	N/A	N/A
	teans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible struments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/solo Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a dividend subject to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, pacify instrument type onvertible into If convertible, specify instrument type convertible into If wirte-down, write-down trigger (s) If write-down, write-down, description of write-down mechanism Type of subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	leans by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible struments operand by foreign law by struments operand by struments of the strument of the strum	seams by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible studies) governed by foreign law) Regulatory retartment Transitional Basel III rules NA NA NA NA NA NA NA NA NA N

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC 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)	779926GD0	779926GA6	779926GB4	
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	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	2028(120.400%), December 11, 2029(125.500%),	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, 2031(100.000%), December 12, 2032(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	
31	If write-down, write-down trigger (s)		N/A	N/A	
32	If write-down, full or partial		N/A	N/A	
33	If write-down, permanent or temporary		N/A	N/A	
34	If temporary write-down, description of write-down mechanism		N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features		No	No	
37	If ves. specify non-compliant features		N/A	N/A	
51	n yes, speeny non-complain readules	1973	1971	1471	

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

Disclos	ure template for main features of regulatory capital instru	ments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	Contractual	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 16 Subsequent call dates, if applicable	December 16, 2026(100.000%) June 16, 2027(100.000%), December 16, 2027(100.000%),	December 17, 2026(110.160%) December 17, 2027(115.240%), December 17,	
	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, 2032(100.000%), December 16, 2032(100.000%), June 16, 2034(100.000%), December 16, 2034(100.000%), June 16, 2035(100.000%), December 16, 2035(100.000%), June 16, 2036(100.000%), December 16, 2035(100.000%), June 16, 2036(100.000%)	December 17, 2030(130.480%), December 17, 2031(135.560%), December 17, 2032(140.640%),	
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

Disclosi	ure template for main features of regulatory capital instru	iments	
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926GG3	779926GH1	779926GF5
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	N/A	N/A	N/A
			N/A
			N/A
			N/A
			Other TLAC Instruments
			N/A - Amount eligible for TLAC only
			USD 1.248
			Liability - fair value option
			18-Dec-24
			Dated
			18-Dec-34
			Yes
			December 18, 2027(100.000%)
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,
Coupons/dividends	2032(100.000%), December 18, 2033(100.000%)	2032(100.000%), December 18, 2033(100.000%)	2032(100.000%), December 18, 2033(100.000%)
	Eived	Eived	Fixed
			5.4%
			No
			Mandatory
			No
	1.22	1.22	Non-cumulative
			Non-convertible
			N/A
			No
			N/A
	1.01.1		N/A
			N/A
If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
in temperary mite domi, decomption or mite domi intentini		Exemption	Exemption
Type of subordination			
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Exemption Unsubordinated		
Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	Unsubordinated No	Unsubordinated No	Unsubordinated No
	Issuer Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement) Governing law(s) of the instrument Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment Transitional Basel III rules Post-transitional Basel III rules Eligible at solo/group/group&solo Instrument type (types to be specified by jurisdiction) Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable Coupons/dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion riager (s) If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Wirte-down, full or partial If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, write-down remanent or temporary	Sissuer Royal Bank of Canada Royal Bank	Included in TLAC not included in regulatory capital Issuer

Diec	Disclosure template for main features of regulatory capital instruments				
Disci	Other TLAC instruments issued directly by the bank	truments			
	Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926GE8	779926GK4	XS2908893246		
Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-elig		N/A	N/A		
instruments governed by foreign law)	NO TOTAL	1473			
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eliqible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9 Par value of instrument	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%)		
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, 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(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%), June 18, 2031(128.090%), June 18, 2031(128.090%), June 18, 2031(129.090%), December 18, 2032(131.250%), June 18, 2032(132.330%), September 18, 2032(131.3400%), December 18, 2032(134.480%), March 18, 2033(135.790%), March 18, 2033(138.70%), June 18, 2033(138.790%), June 18, 2034(140.950%), June 18, 2034(140.950%), September 18, 2034(140.950%), September 18, 2034(140.950%), June 18, 2034(140.200%)	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		

	Other TLAC instruments issued directly by the bank	(
	Included in TLAC not included in regulatory capital		
	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
	779926GS7	779926GP3	779926GQ1
	Province of Ontario	Province of Ontario	Province of Ontario
(for other TLAC-eligible	N/A	N/A	N/A
	N/A	N/A	N/A
	N/A	N/A	N/A
	N/A	N/A	N/A
	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
e)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	CAD 2	CAD 2.4	CAD 2
	Liability - fair value option	Liability - fair value option	Liability - fair value option
	19-Dec-24	19-Dec-24	19-Dec-24
	Dated	Dated	Dated
	19-Dec-34	19-Dec-34	19-Dec-34
	Yes	Yes	Yes
	December 19, 2025(100.000)	December 19, 2026(100.000%)	December 19, 2027(100.000%)
	December 19, 2026(100.000%), December 19, 2027(100.000%), December 19, 2028(100.000%), December 19, 2039(100.000%), December 19, 2030(100.000%), December 19, 2030(100.000%), December 19, 2032(100.000%), December 19, 2033(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%)
	,		
	Fixed	Fixed	Fixed
	4.05%	4.09%	4.05%
	No	No	No
	Mandatory	Mandatory	Mandatory
	No	No	No
	Non-cumulative	Non-cumulative	Non-cumulative
	Non-convertible	Non-convertible	Non-convertible
	N/A	N/A	N/A
	No	No	No
	N/A	N/A	N/A
	Exemption	Exemption	Exemption
o instrument)	Unsubordinated	Unsubordinated	Unsubordinated
,	No	No	No
	N/A	N/A	N/A
	(for other TLAC-eligible	Province of Ontario N/A	Province of Ontario

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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)	B 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%)	
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-eligib instruments governed by foreign law)	le 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	
9 Par value of instrument 10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	6-Dec-24	23-Dec-24	23-Dec-24	
11 Original date of issuance 12 Perpetual or dated	Dated	Dated	Dated	
	6-Dec-34	23-Dec-34	23-Dec-34	
13 Original maturity date				
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	December 6, 2029(124.400%) December 6, 2030(129.280%), December 6,	December 23, 2026(110.020%) December 23, 2027(115.030%), December 23,	December 23, 2026(100.000%) December 23, 2027(100.000%), December 23,	
	2031(134.160%), December 6, 2032(139.040%), December 6, 2033(143.920%)	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%)	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	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
/ /	I to the second	1	1	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eq 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	N/A	N/A	N/A	
'	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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,	December 23, 2027(100.000%), December 23,	'December 23, 2026(100.000%), December 23,	
'		2028(100.000%), December 23, 2029(100.000%),	2028(100.000%)	2027(100.000%), December 23, 2028(100.000%)	
'		December 23, 2030(100.000%), December 23,			
'		2031(100.000%), December 23, 2032(100.000%),			
<u> </u>		December 23, 2033(100.000%)			
<u> </u>	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	
	Non-compliant transitioned features	No	No	No	
36	If ves. specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regu	ulatory capital instruments	
	Other TLAC instruments issued dire		
	Included in TLAC not included in re		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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		N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%), Dece		December 24, 2028(100.000%), December 24,
	2028(124.000%), December 23, 2029		
	December 23, 2030(136.000%), Dece	mber 23, December 24, 2029(100.000%), December 24	December 24, 2031(100.000%), December 24,
	2031(142.000%), December 23, 2032		
	December 23, 2033(154.000%)	December 24, 2032(100.000%), December 24	l,
<u> </u>		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		4.1%
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 in	nstrument) Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No

Disclosure template for main features of regulatory capital instruments				
2.65.65	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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		Contractual	Contractual	
instruments governed by foreign law)		Contractual	Oontractaan	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/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	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%)	
Subsequent call dates, if applicable	December 27, 2026(109.800%), December 27, 2021(114.700%), December 27, 2028(114.9600%), December 27, 2028(119.600%), December 27, 2030(129.400%), December 27, 2030(129.400%), December 27, 2031(134.300%), December 27, 2032(139.200%), December 27, 2033(144.100%)	June 27, 2030(100.00%), December 27, 2030(100.00%), June 27, 2031(100.00%), December 27, 2031(100.00%), June 27, 2031(100.00%), December 27, 2031(100.00%), June 27, 2033(100.00%), December 27, 2031(100.00%), June 27, 2034(100.00%), December 27, 2034(100.00%), June 27, 2035(100.00%), December 27, 2034(100.00%), June 27, 2035(100.00%), December 27, 2036(100.00%), June 27, 2036(100.00%), December 27, 2036(100.00%), June 27, 2038(100.00%), December 27, 2036(100.00%), June 27, 2039(100.00%), December 27, 2039(100.00%), June 27, 2040(100.00%), December 27, 2039(100.00%), June 27, 2041(100.00%), December 27, 2041(100.00%), June 27, 2042(100.00%), December 27, 2041(100.00%), June 27, 2042(100.00%), December 27, 2042(100.00%), June 27, 2044(100.00%), December 27, 2043(100.00%), June 27, 2044(100.00%), December 27, 2043(100.00%), June 27, 2044(100.00%)	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 conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
			N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A		
34 If temporary write-down, description of write-down mechanism 34a Type of subordination	Exemption	Exemption	Exemption	
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)	Exemption Unsubordinated	Exemption Unsubordinated	Exemption Unsubordinated	
34 If temporary write-down, description of write-down mechanism 34a Type of subordination	Exemption	Exemption	Exemption	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	
\vdash	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/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 4.596	USD 1	CAD 4.682	
9					
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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	December 31, 2026(100.000%) December 31, 2027(100.000%), December 31,	December 31, 2026(100.000%) June 30, 2027(100.000%), December 31, 2027(100.000%),	January 15, 2028(100.000%) January 15, 2029(100.000%), January 15,	
		2028(100.00%), December 31, 2029(100.00%), December 31, 2030(100.00%), December 31, 2031(100.00%), December 31, 2032(100.000%), December 31, 2032(100.000%), December 31, 2033(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%)		
	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	

Disclos	sure template for main features of regulatory capital instr	uments			
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or 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	e N/A	N/A	N/A		
instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%)		
Subsequent call dates, if applicable	January 15, 2029(100.000%), January 15,	July 16, 2027(100.000%), January 16, 2028(100.000%),	October 30, 2026(100.000%), October 30,		
	2030(100.000%), January 15, 2031(100.000%), January	July 16, 2028(100.000%), January 16, 2029(100.000%),	2027(100.000%), October 30, 2028(100.000%)		
	15, 2032(100.000%), January 15, 2033(100.000%), January 15, 2034(100.000%)	July 16, 2029(100.000%)			
Coupons/dividends	January 13, 2034(100.00070)				
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)	XS2946084949	78014RVM9	78014RVR8	
3 Governing law(s) of the instrument	Province of Ontario	New York	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	Contractual	Contractual	
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 1.2	USD 8.875	USD 2.447	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	16-Jan-25	17-Jan-25	17-Jan-25	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	16-Jan-29	17-Jan-30	17-Jan-40	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	January 16, 2026(105.100%)	January 17, 2027(100.000%)	January 17, 2028(100.000%)	
To Catacapath can cates, it appreciate		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, 2033(100.000%), July 17, 2032(100.000%), January 17, 2033(100.000%), July 17, 2034(100.000%), January 17, 2034(100.000%), July 17, 2034(100.000%), January 17, 2036(100.000%), July 17, 2035(100.000%), January 17, 2036(100.000%), July 17, 2036(100.000%), January 17, 2036(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	Zero	Fixed	Fixed	
18 Coupon rate and any related index	- 1 / 1	5%	5.5%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)		N/A	N/A	
25 If convertible, fully or partially		N/A	N/A	
26 If convertible, conversion rate		N/A	N/A	
27 If convertible, mandatory or optional conversion		N/A	N/A	
28 If convertible, specify instrument type convertible into		N/A	N/A	
29 If convertible, specify issuer of instrument it converts into		N/A	N/A	
30 Write-down feature		No	No	
31 If write-down, write-down trigger (s)		N/A	N/A	
32 If write-down, full or partial		N/A	N/A	
33 If write-down, permanent or temporary		N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features		No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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	
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-eligit	ole Contractual	N/A	N/A	
instruments governed by foreign law)				
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 2.245	EUR 3	CAD 6	
0 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
1 Original date of issuance	17-Jan-25	20-Jan-25	21-Jan-25	
2 Perpetual or dated	Dated	Dated	Dated	
3 Original maturity date	14-Jan-28	20-Jan-40	21-Jan-40	
4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
5 Optional call date, contingent call dates and redemption amount	January 14, 2026(100.000%)	January 20, 2028(112.750%)	January 21, 2030(100.000%)	
6 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, 2031(125.500%), January 20, 2032(129.750%), January 20, 2033(134.000%), January 20, 2036(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, 2038(100.000%), July 21, 2038(100.000%), January 21, 2039(100.000%), July 21, 2039(100.000%), July 21, 2039(100.000%)	
Coupons/dividends				
7 Fixed or floating dividend/coupon	Fixed	Zero	Fixed	
8 Coupon rate and any related index	4.65%	4.25% per annum, compounded annually.	4.5%	
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	
3 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
4 If convertible, conversion trigger (s)	N/A	N/A	N/A	
5 If convertible, fully or partially	N/A	N/A	N/A	
6 If convertible, conversion rate	N/A	N/A	N/A	
7 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
8 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
9 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
0 Write-down feature	No	No	No	
1 If write-down, write-down trigger (s)	N/A	N/A	N/A	
2 If write-down, full or partial	N/A	N/A	N/A	
3 If write-down, permanent or temporary	N/A	N/A	N/A	
4 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
a Type of subordination				
	Exemption	Exemption	Exemption	
5 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)		Exemption Unsubordinated	Exemption Unsubordinated	
	Exemption			

Disclosure template for main features of regulatory capital instruments				
District	Other TLAC instruments issued directly by the bank	anonts		
	Included in TLAC not included in regulatory capital			
1 Issuer	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	N/A	N/A	Contractual	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 16 Subsequent call dates, if applicable	January 21, 2030(100.000%) July 21, 2030(100.000%), January 21, 2031(100.000%),	January 22, 2027(100.000%) January 22, 2028(100.000%), January 22,	January 22, 2027(100.000%) April 22, 2027(100.000%), July 22, 2027(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, 2038(100.000%)	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, 2034(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%), July 22, 2029(100.000%), October 22, 2029(100.000%), July 22, 2029(100.000%), October 22, 2029(100.000%), July 22, 2030(100.000%), October 22, 2029(100.000%), July 22, 2030(100.000%), April 22, 2030(100.000%), July 22, 2031(100.000%), April 22, 2031(100.000%), July 22, 2032(100.000%), July 22, 2032(100.000%), October 22, 2032(100.000%), July 22, 2033(100.000%), October 22, 2033(100.000%), July 22, 2034(100.000%), October 22, 2034(100.000%), July 22, 2035(100.000%), October 22, 2035(100.000%), July 22, 2035(100.000%), October 22, 2035(100.000%), Junuary 22, 2035(100.000%), October 22, 2035(100.000%), July 22, 2035(100.000%), October 22, 2035(100.000%), July 22, 2036(100.000%), October 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	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A N/A	N/A N/A	
29 If convertible, specify issuer of instrument it converts into 30 Write-down feature	N/A No	N/A No	N/A No	
30 Write-down feature 31 If write-down, write-down trigger (s)	N/A	NO N/A	N/A	
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	N/A	N/A N/A	N/A	
32 If write-down, full or partial 33 If write-down, permanent or temporary	N/A	N/A N/A	N/A	
34 If temporary write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34 Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC 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)	779926HM9	779926HN7	779926HP2		
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	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	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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		
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	2029(100.000%), January 22, 2030(100.000%), January 22, 2031(100.000%), January 22, 2032(100.000%),	January 22, 2028(100.000%), January 22, 2029(100.000%), January 22, 2030(100.000%), January 22, 2032(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, 2030(100.000%), January 22, 2032(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		
25	If convertible, fully or partially		N/A	N/A		
26	If convertible, conversion rate		N/A	N/A		
27	If convertible, mandatory or optional conversion		N/A	N/A		
28	If convertible, specify instrument type convertible into		N/A	N/A		
29	If convertible, specify issuer of instrument it converts into		N/A	N/A		
30	Write-down feature		No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial		N/A	N/A		
33	If write-down, permanent or temporary		N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features		No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

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

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	10000	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	
За	Means by which enforceability 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, 2033(100.000%), January 29, 2033(100.000%), January 29, 2034(100.000%), January 29, 2034(100.000%),	January 29, 2028(100.000%), January 29, 2029(100.000%), January 29, 2030(100.000%), January 29, 2032(100.000%), January 29, 2032(100.000%), January 29, 2033(100.000%), January 29, 2033(100.000%), January 29, 2034(100.000%)	July 30, 2027(100.00%), 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	Royal Bank of Canada	
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RXM7	78014RXV7	78014RXR6	
3 Governing law(s) of the instrument	Province of Ontario	New York	New York	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	Contractual	Contractual	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9 Par value of instrument	USD 2.747	USD 6	USD 2	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	30-Jan-25	30-Jan-25	31-Jan-25	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	30-Jan-32	30-Jan-32	31-Jan-28	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount	January 30, 2028(100.000%)	July 30, 2026(100.000%)	January 31, 2026(100.000%)	
16 Subsequent call dates, if applicable	July 30, 2028(100.000%), January 30, 2029(100.000%), July 30, 2029(100.000%), January 30, 2030(100.000%), July 30, 2030(100.000%), January 30, 2031(100.000%), July 30, 2031(100.000%)	January 30, 2027(100.000%), July 30, 2027(100.000%), January 30, 2028(100.000%), July 30, 2028(100.000%), January 30, 2029(100.000%), July 30, 2029(100.000%), January 30, 2031(100.000%), July 30, 2039(100.000%), January 30, 2031(100.000%), July 30, 2031(100.000%)	July 31, 2026(100.000%), January 31, 2027(100.000%), July 31, 2027(100.000%),	
Coupons/dividends		January 30, 2031(100.00076), 3uly 30, 2031(100.00076)		
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	
18 Coupon rate and any related index	5.3%	5.15%	4.65%	
19 Existence of a dividend stopper	No	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21 Existence of a step up or other incentive to redeem	No	No	No	
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate	N/A	N/A	N/A	
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30 Write-down feature	No	No	No	
31 If write-down, write-down trigger (s)	N/A	N/A	N/A	
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A	N/A	N/A	
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A	
34a Type of subordination	Exemption	Exemption	Exemption	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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, 2031(100.000%), July 31, 2032(100.000%), January 31, 2032(100.000%), July 31, 2033(100.000%), January 31, 2034(100.000%), July 31, 2033(100.000%), January 31, 2036(100.000%), July 31, 2036(100.000%), January 31, 2036(100.000%), July 31, 2036(100.000%), January 31, 2037(100.000%), July 31, 2037(100.000%), July 31, 2038(100.000%), January 31, 2038(100.000%), July 31, 2038(100.000%), January 31, 2039(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 32, 2039(100.000%), January 31, 2032(100.000%), January 31, 2032(100.000%), January 31, 2032(100.000%), January 31, 2033(100.000%), January 31, 2034(100.000%)	January 31, 2029(100.000%), January 31, 203(100.000%), January 31, 2031(100.000%), January 31, 2032(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	No No	
31 If write-down, write-down trigger (s)	N/A N/A	N/A N/A	N/A N/A	
32 If write-down, full or partial	Page 2		1.0.1	
33 If write-down, permanent or temporary	N/A	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)	Exemption Unsubordinated	Exemption Unsubordinated	Exemption Unsubordinated	
36 Non-compliant transitioned features	No	No	No Unsubordinated	
37 If yes, specify non-compliant features	IN/A	N/A	N/A	
37 II yes, specify non-compliant features	INA	INA	IVA	

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eq 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	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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-Sep-24	19-Nov-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	31-Jan-35	24-Sep-36	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	
		1			

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	N/A	
	instruments governed by foreign law)				
	Regulatory treatment				
4		N/A	N/A	N/A	
5		N/A	N/A	N/A	
6		N/A	N/A	N/A	
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9		USD 1.1	GBP 1	USD 1	
10		Liability - fair value option	Liability - fair value option	Liability - fair value option	
11		10-Dec-24	17-Dec-24	27-Dec-24	
12	Perpetual or dated	Dated	Dated	Dated	
13		10-Dec-29	17-Dec-29	29-Dec-27	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15					
16	Subsequent call dates, if applicable				
	Coupons/dividends				
17		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		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosu	re template for main features of regulatory capit	al instruments	
	Other TLAC instruments issued directly by the		
	Included in TLAC not included in regulatory ca	pital	
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2946096281	US78014RXD78	XS2908865624
3 Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- 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
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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	AUD 3.57
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	8-Nov-24
	Dated	Dated	Dated
12 Perpetual or dated			
13 Original maturity date	30-Jan-28	22-Jan-30	8-Nov-44
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable			November 8, 2025(110.800%) November 8, 2026(121.600%), November 8.
			2027(132.400%), November 8, 2028(143.200%), November 8, 2029(154.00%), November 8, 2030(164.800%), November 8, 2031(175.600%), November 8, 2032(186.400%), November 8, 2033(197.200%), November 8, 2034(280.800%), November 8, 2035(218.800%), November 8, 2036(229.600%), November 8, 2039(262.000%), November 8, 2039(262.000%), November 8, 2039(262.000%), November 8, 2039(262.000%), November 8, 2040(272.800%), November 8, 2041(283.600%), November 8, 2041(283.600%), November 8, 2044(284.400%), November 8, 2043(305.200%)
Coupons/dividends			
17 Fixed or floating dividend/coupon	Float	Float	Zero
18 Coupon rate and any related index	EURIBOR, Subject to cap and floor	SOFR, Subject to cap and floor	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
So Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Non-compliant transitioned features	No	No	No Unsubordinated
37 If yes, specify non-compliant features	N/A	N/A	N/A
37 II yes, specify non-compliant leatures	IN/A	IN/A	INA

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	XS2908869535	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- elligible 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 3.45	CAD 4	CAD 10	
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11 Original date of issuance	14-Nov-24	4-Nov-24	4-Nov-24	
12 Perpetual or dated	Dated	Dated	Dated	
13 Original maturity date	14-Nov-44	4-Nov-39	4-Nov-39	
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	November 8, 2025(111.000%) November 8, 2026(122.000%), November 8,	November 4, 2029(100.000%) May 4, 2030(100.000%), November 4, 2030(100.000%),	November 4, 2029(100.000%) May 4, 2030(100.000%), November 4,	
	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, 2033(189.000%), November 8, 2034(210.000%), November 8, 2034(210.000%), November 8, 2035(221.000%), November 8, 2037(243.000%), November 8, 2037(243.000%), November 8, 2037(245.000%), November 8, 2039(256.000%), November 8, 2039(256.000%), November 8, 2040(276.000%), November 8, 2041(287.000%), November 8, 2041(289.000%), November 8, 2043(309.000%)	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, 2036(100.000%), November 4, 2037(100.000%), May 4, 2038(100.000%), November 4, 2038(100.000%), May 4, 2038(100.000%), November 4, 2038(100.000%), May 4, 2039(100.000%)	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, 2038(100.000%), November 4, 2038(100.000%), May 4, 2038(100.000%), November 4, 2038(100.000%),	
Coupons/dividends	_			
17 Fixed or floating dividend/coupon	Zero	Fixed	Fixed	
18 Coupon rate and any related index	11% per annum, compounded annually.	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	

	Disclosur	e template for main features of regulatory capital instru	ments	
		Other TLAC instruments issued directly by the bank		
		ncluded in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926EE0	78014RTD2	779926EL4
3	Governing law(s) of the instrument	Province of Ontario	New York	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	Contractual	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1.03	USD 13.25	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Nov-24	6-Nov-24	1-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Nov-34	6-Nov-34	1-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 5, 2026(100.000%)	November 6, 2027(100.000%)	November 1, 2026(100.000%)
16	Subsequent call dates, if applicable	November 5, 2027(100.009%), 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%)	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, 2032(100.000%), May 6, 2034(100.000%), November 6, 2033(100.000%), May 6, 2034(100.000%)	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%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.46%	5%	4.24%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosu	re template for main features of regulatory capital inst	ruments	
	5100000	Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926EN0	779926EM2	XS2858162386
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
За	Means by which enforceability requirement of Section 13 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	USD 3	USD 1.5
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	4-Nov-24	4-Nov-24	12-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	4-Nov-34	4-Nov-29	12-Nov-29
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 4, 2028(100.000%)	November 4, 2025(100.000%)	November 12, 2025(100.000%)
16	Subsequent call dates, if applicable	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 4, 2026(100.000%), November 4, 2027(100.000%), November 4, 2028(100.000%), November 4, 2031(100.000%)	February 12, 2026(100.000%), May 12, 2026(100.000%), August 12, 2026(100.000%), November 12, 2026(100.000%), February 12, 2027(100.000%), May 12, 2027(100.000%), August 12, 2027(100.000%), November 12, 2027(100.000%), February 12, 2028(100.000%), May 12, 2028(100.000%), August 12, 2028(100.000%), November 12, 2028(100.000%), February 12, 2029(100.000%), February 12, 2029(100.000%), August 12, 2029(100.000%), August 12, 2029(100.000%), August 12, 2029(100.000%)
	Coupons/dividends	<u> </u>		
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.2%	4.88%	4.88%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926ER1	779926EQ3	779926EP5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 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	AL/A
5	Transitional Basel III rules	N/A N/A	N/A	N/A N/A
	Post-transitional Basel III rules	N/A N/A	N/A N/A	N/A N/A
6	Eligible at solo/group/group&solo	10000		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 10.186	CAD 5.374	CAD 1.54
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	6-Nov-24	6-Nov-24	6-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Nov-34	6-Nov-34	6-Nov-29
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(100.009%), November 6, 2028(100.009%), November 6, 2029(100.000%), November 6, 2039(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, 2029(100.000%), November 6, 2031(100.000%), November 6, 2032(100.000%), November 6, 2032(100.000%), November 6, 2032(100.000%)	November 6, 2027(100.000%), November 6, 2028(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%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
31	i yes, specify non-compilatit reatures	INA	IN/A	IN/A

2 l 3 (3a M	İr	Other TLAC instruments issued directly by the bank		
2 l 3 (3a M				
2 l 3 (3a M		ncluded in TLAC not included in regulatory capital		
3 (3a M	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
3a M	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926ES9	XS2908828853	78014RTM2
	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- ligible 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
	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/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 0.523	USD 5	USD 2.59
	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 (Original date of issuance	6-Nov-24	15-Nov-24	14-Nov-24
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	6-Nov-29	15-Nov-34	14-Nov-36
14 I	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 15, 2026(112.000%)	November 14, 2026(100.000%)
16	Subsequent call dates, if applicable	November 6, 2027(100.000%), November 6, 2028(100.000%)	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%)	May 14, 2027(100.00%), November 14, 2027(100.000%), May 14, 2028(100.000%), November 14, 2028(100.000%), May 14, 2029(100.000%), May 14, 2029(100.000%), May 14, 2030(100.000%), November 14, 2030(100.000%), May 14, 2031(100.000%), May 14, 2031(100.000%), November 14, 2032(100.000%), November 14, 2032(100.000%), November 14, 2033(100.000%), November 14, 2033(100.000%), November 14, 2035(100.000%), May 14, 2034(100.000%), November 14, 2035(100.000%), May 14, 2035(100.000%), November 14, 2035(100.000%), May 14, 2035(100.000%), November 14, 2035(100.000%), May 14, 2035(100.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Zero	Fixed
18	Coupon rate and any related index	3.8%	6% 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
	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	Non-compliant transitioned features	No	No	No
37 I	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		ther TLAC instruments issued directly by the bank		
<u> </u>		cluded in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RTH3	779926EV2	779926EX8
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 3.804	CAD 2	CAD 3.784
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	15-Nov-24	13-Nov-24	14-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	15-Nov-29	13-Nov-29	14-Nov-34
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	November 15, 2026(100.000%)	November 13, 2026(100.000%)	November 14, 2025(100.000%),
16	Subsequent call dates, if applicable	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%)	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, 2028(100.000%), November 14, 2030(100.000%), November 14, 2030(100.000%), November 14, 2030(100.000%), November 14, 2032(100.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.75%	3.75%	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
	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		other TLAC instruments issued directly by the bank		
		ncluded in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926EW0	779926EZ3	779926EY6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 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 4.454	USD 7.399	USD 5.451
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, 2028(100.000%), November 14, 2029(100.000%), November 14, 2031(100.000%), November 14, 2031(100.000%), November 14, 2032(100.000%), November 14, 2032(100.000%), November 14, 2033(100.000%)	November 14, 2026(100.000%), November 14, 2027(100.000%), November 14, 2027(100.000%), November 14, 2028(100.000%), November 14, 2030(100.000%), November 14, 2031(100.000%), November 14, 2032(100.000%), November 14, 2032(100.000%), November 14, 2032(100.000%)	November 14, 2026(100,000%), November 14, 2027(100.000%), November 14, 2028(100.000%), November 14, 2030(100.000%), November 14, 2030(100.000%), November 14, 2031(100.000%), November 14, 2032(100.000%), November 14, 2032(100.000%), November 14, 2032(100.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.3%	5.65%	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

	Disclosu	e template for main features of regulatory capital ins	truments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926FA7	779926FD1	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	CAD 6	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	18-Nov-24	18-Nov-24	18-Nov-24
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	18-Nov-37	18-Nov-38	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 18, 2034(100.000%)	November 18, 2034(100,000%)	November 18, 2034(100,000%)
16	Subsequent call dates, if applicable	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, 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	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.04%	4.08%	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
	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital				
1	Issuer	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	779926FE9	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-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
9	Par value of instrument	CAD 1.5	CAD 5.853	CAD 1.74	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	18-Nov-24	20-Nov-24	20-Nov-24	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	18-Nov-29	20-Nov-34	20-Nov-34	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	November 18, 2026(100.000%) November 18, 2027(100.000%), November 18,	November 20, 2026(100.000%) November 20, 2027(100.000%), November 20,	November 20, 2026(100.000%) November 20, 2027(100.000%), November 20,	
		2028(100.000%)	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%)	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%	4.5%	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)	779926FH2	779926FG4	779926JE5
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	USD 12.493	USD 0.463	USD 4.294
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	5-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	20-Nov-34	20-Nov-34	5-Feb-35
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%)	February 5, 2027(100.000%)
16	Subsequent call dates, if applicable	November 20, 2027(100.000%), November 20,	November 20, 2027(100.000%), November 20,	February 5, 2028(100.000%), February 5, 2029(100.000%),
		2028(100.000%), November 20, 2029(100.000%),	2028(100.000%), November 20, 2029(100.000%),	February 5, 2030(100.000%), February 5, 2031(100.000%),
		November 20, 2030(100.000%), November 20,	November 20, 2030(100.000%), November 20,	February 5, 2032(100.000%), February 5, 2033(100.000%),
		2031(100.000%), November 20, 2032(100.000%),	2031(100.000%), November 20, 2032(100.000%),	February 5, 2034(100.000%),
		November 20, 2033(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	5.6%	5.35%	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 I	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	N/A	
	eligible instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	
	Par value of instrument	USD 2.359	CAD 11.991	CAD 1.946	
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option	
11	Original date of issuance	5-Feb-25	5-Feb-25	5-Feb-25	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	5-Feb-35	5-Feb-35	5-Feb-35	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	February 5, 2027(100.000%)	February 5, 2027(100.000%)	February 5, 2027(100.000%)	
16	Subsequent call dates, if applicable		February 5, 2028(100.000%), February 5, 2029(100.000%),	February 5, 2028(100.000%), February 5, 2029(100.000%),	
		February 5, 2030(100.000%), February 5, 2031(100.000%),	February 5, 2030(100.000%), February 5, 2031(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, 2034(100.000%),	February 5, 2034(100.000%),	
\vdash					
	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	7-Feb-25	7-Feb-25	7-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	7-Feb-35	7-Feb-35	7-Feb-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 7, 2027(113,700%)	February 7, 2030(100.000%)	February 7, 2027(100,000%)
16	Subsequent call dates, if applicable	February 7, 2028(120.550%), February 7, 2029(127.400%), February 7, 2030(134.250%), February 7, 2031(141.100%), February 7, 2032(147.950%), February 7, 2033(154.800%), February 7, 2034(161.650%),		February 7, 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, 2032(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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
1 37	ii yos, specify non-compliant reatures	13073	130/3	14/73

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

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	12, 2032(100.000%), February 12, 2033(100.000%),	February 12, 2029(100.000%), February 12, 2030(100.000%), February 12, 2031(100.000%), February 12, 2031(100.000%), February 12, 2033(100.000%), February 12, 2034(100.000%), February 12, 2034(100.000%)	August 12, 2026(100.000%), February 12, 2027(100.000%), August 12, 2027(100.000%), August 12, 2028(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	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)		N/A	N/A	
32	If write-down, full or partial		N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34	If temporary write-down, description of write-down mechanism		N/A	N/A	
34a	Type of subordination	Exemption	Exemption	Exemption	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
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	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JT2	779926JU9	78014RYD6
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	New York
	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-	N/A	N/A	Contractual
	eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	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,	August 12, 2028(100.000%), February 12,	August 14, 2027(100.000%), February 14,
		2028(100.000%), August 12, 2028(100.000%), February	2029(100.000%), August 12, 2029(100.000%)	2028(100.000%), August 14, 2028(100.000%), February
		12, 2029(100.000%), August 12, 2029(100.000%)		14, 2029(100.000%), August 14, 2029(100.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	3.3%	3.26%	5%
18 19	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	3.3% No	3.26% No	5% No
18 19 20	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	3.3% No Mandatory	3.26% No Mandatory	5% No Mandatory
18 19 20 21	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem	3.3% No Mandatory No	3.26% No Mandatory No	5% No Mandatory
18 19 20 21 22	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative	3.3% No Mandatory No Non-cumulative	3.26% No Mandatory No Non-cumulative	5% No Mandatory No Non-cumulative
18 19 20 21 22 23	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible	3.3% No Mandatory No Non-cumulative Non-convertible	3.26% No Mandatory No Non-cumulative Non-convertible	5% No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s)	3.3% No Mandatory No Non-cumulative Non-convertible N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A	5% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially	3.3% No Mandatory No Non-cumulative Non-convertible N/A N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A N/A	5% No Mandatory No Non-cumulative Non-convertible N/A N/A
18 19 20 21 22 23 24 25 26	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate	3.3% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A	5% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	3.3% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A	5% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27	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	3.3% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	5% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
18 19 20 21 22 23 24 25 26 27 28	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into	3.3% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	5% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	3.3% No Mandatory No Non-cumulative Non-convertible N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A	5% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s)	3.3% No Mandatory No Non-cumulative Non-convertible N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A	5% No Mandatory No Non-cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature	3.3% No Mandatory No Non-cumulative Non-convertible N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A	5% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, premanent or temporary	3.3% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	3.26% No Mandatory No Non-cumulative Non-convertible N/A	5% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial	3.3% No Mandatory No Non-cumulative Non-convertible N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A	5% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, premanent or temporary	3.3% No Mandatory No Non-cumulative Non-convertible N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A	5% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism	3.3% No Mandatory No Non-cumulative Non-convertible N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A	5% No Mandatory No Mon-cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination	3.3% No Mandatory No Non-cumulative Non-convertible N/A	3.26% No Mandatory No Non-cumulative Non-convertible N/A	5% No Mandatory No Non-cumulative Non-convertible N/A
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of a step up or other incentive to redeem Noncumulative or cumulative Convertible or non-convertible If convertible, conversion trigger (s) If convertible, conversion trigger (s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify insure the convertible into If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger (s) If write-down, write-down trigger (s) If write-down, permanent or temporary If temporary write-down, description of write-down mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	3.3% No Mandatory No Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	3.26% No Mandatory No Non-cumulative Non-convertible N/A	5% No Mandatory No Mon-cumulative Non-convertible N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	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, 2031(100.0000%), February 14, 2031(100.000%), February 14, 2031(100.0	February 14, 2029(128.00%), February 14, 2030(135.000%), February 14, 2031(142.000%), February 14, 2031(142.000%), 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%), February 18, 2031(100.00	
	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	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926JX3	779926JY1	779926JZ8
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC- eligible instruments governed by foreign law)	N/A	N/A	N/A
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 4.252	CAD 1	CAD 1
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	19-Feb-25	19-Feb-25	19-Feb-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	19-Feb-35	19-Feb-30	19-Feb-30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	February 19, 2027(100.000%)	February 19, 2026(100.000%)	February 19, 2026(100.000%)
16	Subsequent call dates, if applicable		February 19, 2027(100.000%), February 19, 2028(100.000%), February 19, 2029(100.000%)	February 19, 2027(100.000%), February 19, 2028(100.000%), February 19, 2029(100.000%)
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	4.3%	3.55%	3.75%
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, conversion rate		N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into		N/A	N/A
29	If convertible, specify issuer of instrument it converts into		N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial		N/A	N/A
33	If write-down, permanent or temporary		N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4		N/A	N/A	N/A
5		N/A	N/A	N/A
6	5 5 15 1	N/A	N/A	N/A
7		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8		N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9		CAD 1.91	CAD 1	CAD 1
10		Liability - fair value option	Liability - fair value option	Liability - fair value option
11		19-Feb-25	19-Feb-25	19-Feb-25
12		Dated	Dated	Dated
13		19-Feb-35	19-Feb-35	19-Feb-35
14		Yes	Yes	Yes
15 16		February 19, 2027(100.000%)	February 19, 2027(100.000%)	February 19, 2027(100.000%)
16		February 19, 2028(100.000%), February 19, 2030(100.000%), February 19, 2030(100.000%), February 19, 2030(100.000%), February 19, 2032(100.000%), February 19, 2032(100.000%), February 19, 2033(100.000%), February 19, 2034(100.000%)	19, 2029(100.000%), May 19, 2029(100.000%), August 19, 2029(100.000%), November 19, 2029(100.000%), Februan 19, 2030(100.000%), August 19, 2030(100.000%), August 19, 2030(100.000%), November 19, 2030(100.000%), Februan 19, 2031(100.000%), November 19, 2031(100.000%), August 19, 2031(100.000%), November 19, 2032(100.000%), August 19, 2032(100.000%), November 19, 2032(100.000%), Februan 19, 2032(100.000%), November 19, 2032(100.000%), Februan 19, 2032(100.000%), May 19, 2032(100.000%), Februan 19, 2032(100.000%), May 19, 2032(100.000%), August 19, 2032(100.000%), May 19, 2032(100.000%), August 19, 2032(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%), February 19, 2028(100.000%), November 19, 2028(100.000%), February 19, 2029(100.000%), May 19, 2029(100.000%), February 19, 2029(100.000%), November 19, 2029(100.000%), February 19, 2030(100.000%), May 19, 2030(100.000%), February 19, 2031(100.000%), November 19, 2030(100.000%), August 19, 2031(100.000%), November 19, 2031(100.000%), August 19, 2031(100.000%), November 19, 2031(100.000%), February 19, 2032(100.000%), November 19, 2031(100.000%), February 19, 2033(100.000%), November 19, 2033(100.000%), February 19, 2033(100.000%), November 19, 2033(100.000%), February 19, 2033(100.000%), November 19, 2033(100.000%), February 19, 2033(100.000%), May 19, 2033(100.000%), February 19, 2034(100.000%), May 19, 2034(100.000%), August 19, 2034(100.000%), November 19, 2034(100.000%)
\vdash	Coupons/dividends			
17		Fixed	Fixed	Fixed
18		4.1%	4.05%	4.25%
19		No	No	No
20		Mandatory	Mandatory	Mandatory
21		No	No	No
22		Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24		N/A	N/A	N/A
25		N/A	N/A	N/A
26		N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29		N/A	N/A	N/A
30		No	No	No
31		N/A	N/A	N/A
32	, <u> </u>	N/A	N/A	N/A
33		N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35		Unsubordinated	Unsubordinated	Unsubordinated
36		No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1		Royal 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	20, 2031(142.000%), February 20, 2032(149.000%),	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
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into		N/A	N/A
29	If convertible, specify issuer of instrument it converts into		N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)		N/A	N/A
32	If write-down, wheredown trigger (s)		N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
34a 35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	IN/A	N/A	N/A
3/	ir yes, specify notrounipliant features	IIVA	IIAV	INA

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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(113.440%)
16	Subsequent call dates, if applicable	February 26, 2028(100.000%), February 26,	February 26, 2028(100.000%), February 26,	February 26, 2028(120.160%), February 26,
			2029(100.000%), February 26, 2030(100.000%), February	2029(126.880%), February 26, 2030(133.600%), February
			26, 2031(100.000%), February 26, 2032(100.000%),	26, 2031(140.320%), February 26, 2032(147.040%),
			February 26, 2033(100.000%), February 26,	February 26, 2033(153.760%), February 26,
		2034(100.000%)	2034(100.000%)	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
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
	2100000	Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
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	N/A	Contractual	Contractual
	instruments governed by foreign law) Regulatory treatment			
4	Transitional Basel III rules	IN/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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		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 16	Optional call date, contingent call dates and redemption amount	February 27, 2026(105.750%) February 27, 2027(111.500%), February 27,	February 27, 2028(100.000%) August 27, 2028(100.000%), February 27,	February 27, 2027(100.000%) August 27, 2027(100.000%), February 27,
	Subsequent call dates, if applicable	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, 2034(151.750%), February 27, 2036(163.250%), February 27, 2036(163.250%), February 27, 2036(174.750%), February 27, 2039(180.500%)	2029(100.000%), August 27, 2029(100.000%), February 27, 2030(100.000%), August 27, 2030(100.000%), August 27, 2030(100.000%), August 27, 2031(100.000%), Ebruary 27, 2032(100.000%), August 27, 2032(100.000%), Ebruary 27, 2033(100.000%), August 27, 2033(100.000%), February 27, 2033(100.000%), August 27, 2034(100.000%), August 27, 2034(100.000%), August 27, 2034(100.000%), August 27, 2034(100.000%), August 27, 2036(100.000%), February 27, 2036(100.000%), February 27, 2037(100.000%), February 27, 2037(100.000%), February 27, 2038(100.000%), February 27, 2039(100.000%), February 27, 2039(100.000%), August 27, 2039(100.000%), August 27, 2039(100.000%), February 27, 2040(100.000%), August 27, 2040(100.000%), August 27, 2041(100.000%), August 27, 2042(100.000%), August 27, 2042(100.000%), August 27, 2042(100.000%), August 27, 2042(100.000%), August 27, 2043(100.000%), August 27, 2043(100.000%), August 27, 2043(100.000%), August 27, 2043(100.000%), August 27, 2044(100.000%), August 27, 2	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, 2032(100.000%), August 27, 2034(100.000%), August 27, 2034(100.000%), August 27, 2034(100.000%), August 27, 2034(100.000%), February 27, 2035(100.000%), February 27, 2035(100.000%), February 27, 2035(100.000%), August 27, 2036(100.000%), August 27, 2036(
	Coupons/dividends			
17	Fixed or floating dividend/coupon	Zero	Fixed	Fixed
18 19	Coupon rate and any related index	5.75% per annum, compounded annually.	5.75% No	5.55%
20	Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	No Mandatory
21	Existence of a step up or other incentive to redeem	No	No	No
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger (s)	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A
26	If convertible, ronyersion rate	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30	Write-down feature	No	No	No
31	If write-down, write-down trigger (s)	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a	Type of subordination	Exemption	Exemption	Exemption
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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	Contractual	Contractual	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2.512	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%), August 27, 2028(100.000%), February 27, 2029(100.000%), August 27, 2029(100.000%), February 27, 2030(100.000%), February 27, 2031(100.000%), August 27, 2031(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%), August 28, 2032(100.000%), February 28, 2032(100.000%), August 28, 2032(100.000%), February 28, 2033(100.000%), February 28, 2034(100.000%), February 28, 2034(100.000%), February 28, 2034(100.000%), August 28, 2035(100.000%), February 28, 2036(100.000%), August 28, 2036(100.000%), August 28, 2036(100.000%), August 28, 2036(100.000%), August 28, 2037(100.000%), August 28, 2037(100.000%), August 28, 2038(100.000%), February 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
1 00 Non-compliant transitioned leatures			

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	e N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	CAD 8	CAD 1	CAD 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	28-Feb-25	4-Mar-25	4-Mar-25
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	28-Feb-40	4-Mar-30	4-Mar-33
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount 16 Subsequent call dates, if applicable	February 28, 2030(100.000%) August 28, 2030(100.000%), February 28,	March 4, 2027(100.000% March 4, 2028(100.000%), March 4, 2029(100.000%),	March 4, 2027(100.000%) March 4, 2028(100.000%), March 4, 2029(100.000%),
	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%), August 28, 2035(100.000%), August 28, 2035(100.000%), August 28, 2035(100.000%), February 28, 2035(100.000%), February 28, 2035(100.000%), February 28, 2035(100.000%), August 28, 2035(100.000%), February 28, 2035(100.000%), August 28, 2036(100.000%), February 28, 2036(100.000%), August 28, 2036(100.000%), February 28, 2039(100.000%), August 28, 2039(100.000%), February 28, 2039(100.000%), August 28, 2039(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

	Disclosi	ure template for main features of regulatory capital inst	ruments	
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN	I, or Bloomberg identifier for private placement)	779926KK9	779926KL7	779926KM5
3 Governing law(s) of the instrumer	nt , , , , , , , , , , , , , , , , , , ,	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requ	uirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
instruments governed by foreign la	aw)			
Regulatory treatment				
4 Transitional Basel III rules		N/A	N/A	N/A
5 Post-transitional Basel III rule		N/A	N/A	N/A
6 Eligible at solo/group/group&s		N/A	N/A	N/A
7 Instrument type (types to be s		Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument		CAD 1.351	CAD 0.846	CAD 6.1
10 Accounting classification		Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance		5-Mar-25	5-Mar-25	5-Mar-25
12 Perpetual or dated		Dated	Dated	Dated
13 Original maturity date		5-Mar-35	5-Mar-35	5-Mar-35
14 Issuer call subject to prior supervi		Yes	Yes	Yes
	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 appl	licable	March 5, 2029(100.000%), March 5, 2030(100.000%),	March 5, 2029(100.000%), March 5, 2030(100.000%),	March 5, 2027(109.600%), March 5, 2028(114.400%),
		March 5, 2031(100.000%), March 5, 2032(100.000%),	March 5, 2031(100.000%), March 5, 2032(100.000%),	March 5, 2029(119.200%), March 5, 2030(124.000%),
		March 5, 2033(100.000%), March 5, 2034(100.000%)	March 5, 2033(100.000%), March 5, 2034(100.000%)	March 5, 2031(128.800%), March 5, 2032(133.600%), March 5, 2033(138.400%), March 5, 2034(143.200%)
Coupons/dividends				March 5, 2033(138.400%), March 5, 2034(143.200%)
17 Fixed or floating dividend/cou	inon	Fixed	Fixed	Zero
18 Coupon rate and any related		4%	4.2%	4.8% per annum, compounded annually.
19 Existence of a dividend stopp		No	No No	No
20 Fully discretionary, partially d		Mandatory	Mandatory	Mandatory
21 Existence of a step up or other		No	No	No
22 Noncumulative or cumulative		Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible		Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trige	ger (s)	N/A	N/A	N/A
25 If convertible, fully or partially		N/A	N/A	N/A
26 If convertible, conversion rate		N/A	N/A	N/A
27 If convertible, mandatory or o		N/A	N/A	N/A
28 If convertible, specify instrum		N/A	N/A	N/A
29 If convertible, specify issuer of		N/A	N/A	N/A
30 Write-down feature		No	No	No
31 If write-down, write-down trigo	per (s)	N/A	N/A	N/A
32 If write-down, full or partial		N/A	N/A	N/A
33 If write-down, permanent or te	emporary	N/A	N/A	N/A
	description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination		Exemption	Exemption	Exemption
	y in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned featur		No	No	No
37 If yes, specify non-compliant feat		N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments			
		Other TLAC instruments issued directly by the bank		
		Included in TLAC not included in regulatory capital		
1	Issuer	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	N/A	N/A	N/A
	instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules	N/A	N/A	N/A
5	Post-transitional Basel III rules	N/A	N/A	N/A
6	Eligible at solo/group/group&solo	N/A	N/A	N/A
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9	Par value of instrument	CAD 1	CAD 7.879	CAD 3.39
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11	Original date of issuance	5-Mar-25	7-Mar-25	12-Mar-25
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	5-Mar-30	7-Mar-35	12-Mar-35
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	March 5, 2027(107.840%)	March 7, 2027(100.000%)	March 12, 2027(100.000%)
16	Subsequent call dates, if applicable	March 5, 2028(111.760%), March 5, 2029(115.680%),	September 7, 2027(100.000%), March 7, 2028(100.000%), September 7, 2028(100.000%), March 7, 2029(100.000%), September 7, 2029(100.000%), March 7, 2030(100.000%), September 7, 2030(100.000%), March 7, 2031(100.000%), September 7, 2031(100.000%), March 7, 2031(100.000%), September 7, 2032(100.000%), March 7, 2032(100.000%), September 7, 2033(100.000%), March 7, 2034(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, 2031(100.000%), March 12, 2033(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
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	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital			
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	
-	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	
_	·	12-Mar-25	12-Mar-25	12-Mar-25	
11		Dated	12-Mar-25 Dated	12-Mar-25 Dated	
13			12-Mar-30	12-Mar-32	
14		12-Mar-35 Yes	12-Mar-30 Yes	Yes	
		1		1	
15 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	March 12, 2027(100.000%) March 12, 2028(100.000%), March 12, 2029(100.000%),	March 12, 2026(100.000%) September 12, 2026(100.000%), March 12,	March 12, 2027(100.000%) September 12, 2027(100.000%), March 12,	
		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%),	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%)	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	Fixed	Fixed	
18		4.05%	3.6%	5%	
19		No	No	No	
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	
21	Existence of a step up or other incentive to redeem	No	No	No	
22	Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
23		Non-convertible	Non-convertible	Non-convertible	
24		N/A	N/A	N/A	
25	If convertible, fully or partially	N/A	N/A	N/A	
26	If convertible, conversion rate	N/A	N/A	N/A	
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A	
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	
30	Write-down feature	No	No	No	
31	If write-down, write-down trigger (s)	N/A	N/A	N/A	
32	If write-down, full or partial	N/A	N/A	N/A	
33	If write-down, permanent or temporary	N/A	N/A	N/A	
34		N/A	N/A	N/A	
34a		Exemption	Exemption	Exemption	
35		Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital			
1 Issuer	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%)	
Subsequent call dates, if applicable		March 13, 2027(100.000%), March 13, 2028(100.000%), March 13, 2039(100.000%), March 13, 2030(100.000%), March 13, 2031(100.000%), March 13, 2031(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, 2028(100.000%), September 14, 2028(100.000%), March 14, 2030(100.000%), March 14, 2030(100.000%), March 14, 2031(100.000%), September 14, 2032(100.000%), March 14, 2031(100.000%), March 14, 2032(100.000%), September 14, 2032(100.000%), September 14, 2032(100.000%), September 14, 2033(100.000%), September 14, 2033(100.000%), September 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	Contractual	Contractual	N/A
instruments governed by foreign law)	- Contraction	Contractad	
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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,	September 14, 2027(100.000%), March 14,	March 17, 2028(100.000%), March 17, 2029(100.000%),
	2029(100.000%), September 14, 2029(100.000%)	2028(100.000%), September 14, 2028(100.000%), March 14, 2029(100.000%), September 14, 2029(100.000%), September 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%), March 14, 2033(100.000%), September 14, 2033(100.000%), March 14, 2034(100.000%), September 14, 2034(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	IN/A	N/A	N/A
34 Intemporary white-down, description of white-down mechanism 34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No Unsubordinated	No Unsubordinated	No Unsubordinated
	IN/A	N/A	N/A
37 If yes, specify non-compliant features	IN/A	INA	IN/A

Disclos	ure template for main features of regulatory capital instr	uments		
	Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	e N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	

Disclo	sure template for main features of regulatory capital instr	uments		
	Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada	
2 Unique identifier (eg CUSIP, ISIN, or 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-eligib	e N/A	N/A	N/A	
instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	N/A	N/A	N/A	
5 Post-transitional Basel III rules	N/A	N/A	N/A	
6 Eligible at solo/group/group&solo	N/A	N/A	N/A	
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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, 2029(100.000%), March 19, 2030(100.000%),	March 19, 2029(100.000%), March 19, 2030(100.000%),	
	March 19, 2031(100.000%), March 19, 2032(100.000%),	March 19, 2031(100.000%), March 19, 2032(100.000%),	March 19, 2031(100.000%), March 19, 2032(100.000%),	
	March 19, 2033(100.000%), March 19, 2034(100.000%)	March 19, 2033(100.000%), March 19, 2034(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	(3.5.1)	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, 2032(100.000%), March 19, 2034(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 id	dentifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926LH5	779926LL6	779926LM4
3 Governin	ng law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by	which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	N/A	N/A	N/A
	nts governed by foreign law)			
	pry treatment			
	sitional Basel III rules	N/A	N/A	N/A
5 Post-	-transitional Basel III rules	N/A	N/A	N/A
	ble at solo/group/group&solo	N/A	N/A	N/A
	ument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
	recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
	e of instrument	CAD 1.843	CAD 1.72	CAD 2.5
	ing classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
	date of issuance	19-Mar-25	20-Mar-25	20-Mar-25
	al or dated	Dated	Dated	Dated
	inal maturity date	19-Mar-35	20-Mar-35	20-Mar-35
	all subject to prior supervisory approval	Yes	Yes	Yes
	onal call date, contingent call dates and redemption amount	March 19, 2027(110.300%)	March 20, 2027(110.040%)	March 20, 2026(105.000%)
16 Subs	sequent call dates, if applicable	March 19, 2028(115.450%), March 19, 2029(120.600%),	March 20, 2028(115.060%), March 20, 2029(120.080%),	March 20, 2027(110.000%), March 20, 2028(115.000%),
		March 19, 2030(125.750%), March 19, 2031(130.900%),	March 20, 2030(125.100%), March 20, 2031(130.120%),	March 20, 2029(120.000%), March 20, 2030(125.000%),
		March 19, 2032(136.050%), March 19, 2033(141.200%),	March 20, 2032(135.140%), March 20, 2033(140.160%),	March 20, 2031(130.000%), March 20, 2032(135.000%),
		March 19, 2034(146.350%)	March 20, 2034(145.180%)	March 20, 2033(140.000%), March 20, 2034(145.000%),
Coupons	s/dividends			
	d or floating dividend/coupon	Zero	Zero	Zero
	pon rate and any related index	5.15% per annum, compounded annually.	5.02% per annum, compounded annually.	5% per annum, compounded annually.
	tence of a dividend stopper	No	No.	No
	/ discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	tence of a step up or other incentive to redeem	No	No	No
	cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
	ible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	nvertible, conversion trigger (s)	N/A	N/A	N/A
25 If cor	nvertible, fully or partially	IN/A	N/A	N/A
	nvertible, conversion rate	N/A	N/A	N/A
	nvertible, mandatory or optional conversion	IN/A	N/A	N/A
	nvertible, mandatory or optional conversion nvertible, specify instrument type convertible into	IN/A	N/A	N/A
	nvertible, specify instrument type convertible into nvertible, specify issuer of instrument it converts into	IN/A	N/A	N/A
	own feature	No	No.	No No
	ite-down, write-down trigger (s)	IN/A	N/A	N/A
	ite-down, write-down trigger (s)	IN/A	N/A	N/A
	ite-down, full or partial ite-down, permanent or temporary	IN/A	N/A	N/A
	Ite-down, permanent or temporary If temporary write-down, description of write-down mechanism	IN/A	N/A	N/A
	of subordination	Exemption	Exemption	Exemption
	in subordination in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	in subordination hierarchy in riquidation (specify instrument type immediately senior to instrument)	No	No	No Onsubordinated
	pecify non-compliant features	IN/A	N/A	N/A
or in yes, sp	pedity non-compliant readules	INV	INV	INV

	Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank			
		Included in TLAC not included in regulatory capital		
1 Issuer		Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifie	er (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926LP7	779926LQ5	779926LR3
	(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
	n enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible		N/A	N/A
	rerned by foreign law)			
Regulatory trea	atment			
4 Transitiona	al Basel III rules	N/A	N/A	N/A
5 Post-transit	tional Basel III rules	N/A	N/A	N/A
6 Eligible at s	solo/group/group&solo	N/A	N/A	N/A
7 Instrument	type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recogn	nised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of ins	strument	CAD 1	CAD 5	CAD 6
10 Accounting clas	ssification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of	of issuance	24-Mar-25	25-Mar-25	25-Mar-25
12 Perpetual or da	ated	Dated	Dated	Dated
13 Original ma	aturity date	24-Mar-35	25-Mar-35	25-Mar-32
	ject to prior supervisory approval	Yes	Yes	Yes
	all date, contingent call dates and redemption amount	March 24, 2027(100.000%)	March 25, 2027(100.000%)	March 25, 2027(100.000%)
16 Subsequen	nt 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%), September 25, 2029(100.000%), March 25, 2029(100.000%), September 25, 2029(100.000%), March 25, 2030(100.000%), March 25, 2031(100.000%), September 25, 2031(100.000%), March 25, 2032(100.000%), September 25, 2031(100.000%), March 25, 2032(100.000%), March 25, 2033(100.000%), March 25, 2033(100.000%), March 25, 2033(100.000%), September 25, 2034(100.000%)	September 25, 2027(100.000%), March 25, 2028(100.000%), September 25, 2028(100.000%), September 25, 2028(100.000%), September 25, 2029(100.000%), March 25, 2029(100.000%), September 25, 2029(100.000%), March 25, 2030(100.000%), March 25, 2031(100.000%), September 25, 2031(100.000%), March 25, 2031(100.000%), September 25, 2031(100.000%)
Coupons/divide				
	pating dividend/coupon	Fixed	Fixed	Fixed
	te and any related index	4.07%	4.08%	3.8%
19 Existence of	of a dividend stopper	No	No	No
	etionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
	of a step up or other incentive to redeem	No	No	No
22 Noncumula	ative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or i	non-convertible	Non-convertible	Non-convertible	Non-convertible
	ole, conversion trigger (s)	N/A	N/A	N/A
25 If convertib	ole, fully or partially	N/A	N/A	N/A
26 If convertib	ole, conversion rate	N/A	N/A	N/A
27 If convertib	ole, mandatory or optional conversion	N/A	N/A	N/A
28 If convertib	ole, specify instrument type convertible into	N/A	N/A	N/A
29 If convertib	ole, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down fea	ature	No	No	No
31 If write-dow	wn, write-down trigger (s)	N/A	N/A	N/A
	wn, full or partial	N/A	N/A	N/A
33 If write-dow	wn, permanent or temporary	N/A	N/A	N/A
34 If tempor	orary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subo	ordination	Exemption	Exemption	Exemption
35 Position in subo	ordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
	transitioned features	No	No	No
37 If yes, specify r	non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1		Royal Bank of Canada	Royal Bank of Canada	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	
За	Means by which enforceability requirement of Section 13 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, 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, 2032(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, 2032(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)	e N/A	N/A	Contractual
instruments governed by foreign law) Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 2.5	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,	September 28, 2030(100.000%), March 28,	September 28, 2027(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 29, 2033(100.000%), March 28, 2034(100.000%), September 28, 2034(100.000%), March 28, 2034(100.000%), September 28, 2035(100.000%), March 28, 2036(100.000%), September 28, 2036(100.000%), March 28, 2037(100.000%), September 28, 2036(100.000%), March 28, 2038(100.000%), September 28, 2038(100.000%), March 28, 2038(100.000%), September 28, 2039(100.000%), September 28, 2039(100.000%), September 28, 2039(100.000%), September 28, 2039(100.000%)	2031(100.000%), September 28, 2031(100.000%), March 28, 2032(100.000%), September 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%), September 28, 2038(100.000%), September 28, 2038(100.000%), March 28, 2039(100.000%), September 28, 2039(100.000%), September 28, 2039(100.000%)	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 Non-cumulative	No Non-cumulative	No Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	N/A	N/A	N/A
24 If convertible, conversion trigger (s) 25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A N/A	N/A N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No No	No No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	78014RZF0	78014RZS2	78014RZT0
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-elig	gible Contractual	Contractual	Contractual
instruments governed by foreign law)			
Regulatory treatment		<u> </u>	
Transitional Basel III rules	N/A	N/A	N/A
Post-transitional Basel III rules	N/A	N/A	N/A
Eligible at solo/group/group&solo	N/A	N/A	N/A
Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
Par value of instrument Accounting classification	USD 1.071	USD 3.603	USD 15
	Liability - fair value option 28-Mar-25	Liability - fair value option 28-Mar-25	Liability - fair value option 28-Mar-25
	Dated	Dated	Dated
Perpetual or dated Original maturity date	28-Mar-35	28-Mar-40	24-Mar-28
Issuer call subject to prior supervisory approval	Z8-Mar-35 Yes	Yes	Z4-Mar-z8 Yes
Optional call date, contingent call dates and redemption amount	Yes March 28, 2027(100,000%)	Yes March 28, 2029(100,000%)	March 28, 2026(100,000%)
Subsequent call dates, if applicable	September 28, 2027(100.000%), March 28,	September 28, 2029(100.000%), March 28,	June 28, 2026(100.000%), September 28,
Эшэээцион сан часэ, н аррисале	2028(100.000%), September 28, 2028(100.000%), March	2030(100.000%), September 28, 2030(100.000%), March	2026(100.000%), December 28, 2026(100.000%), March
	28, 2029(100.000%), September 28, 2029(100.000%)	28, 2031(100.000%), September 28, 2031(100.000%), Walch	28, 2027(100.000%), June 28, 2027(100.000%), March
	20, 2025(100.000 %), Geptember 20, 2025(100.000 %)	March 28, 2032(100.000%), September 28,	September 28, 2027(100.000%), December 28,
		2032(100.000%), March 28, 2033(100.000%), September	2027(100.000%)
		28, 2033(100.000%), March 28, 2034(100.000%),	2527 (155.55578)
		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			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	5.25%	5.3%	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 If yes, specify non-compliant features	No N/A	No N/A	No N/A

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

Disclo	sure template for main features of regulatory ca	apital instruments			
	Other TLAC instruments issued directly by the				
Included in TLAC not included in regulatory capital					
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
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-eligil	ole N/A	N/A	N/A		
instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - 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%)		
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		

Disclos	sure template for main features of regulatory capital instru	uments	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926MD3	779926MB7	779926MH4
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible	e N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 1.8	CAD 3	USD 1
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	1-Apr-25	1-Apr-25	1-Apr-25
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	1-Apr-35	1-Apr-35	1-Apr-35
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	April 1, 2028(100.000%)	April 1, 2027(100.000%)	April 1, 2027(100.000%)
16 Subsequent call dates, if applicable	April 1, 2029(100.000%), April 1, 2030(100.000%), April 1,	April 1, 2028(100.000%), April 1, 2029(100.000%), April 1,	April 1, 2028(100.000%), April 1, 2029(100.000%), April 1,
	2031(100.000%), April 1, 2032(100.000%), April 1,	2030(100.000%), April 1, 2031(100.000%), April 1,	2030(100.000%), April 1, 2031(100.000%), April 1,
	2033(100.000%), April 1, 2034(100.000%),	2032(100.000%), April 1, 2033(100.000%), April 1, 2034(100.000%)	2032(100.000%), April 1, 2033(100.000%), April 1, 2034(100.000%)
Coupons/dividends		2034(100.00070)	2034(100.00070)
17 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18 Coupon rate and any related index	5.39%	4.32%	5.4%
19 Existence of a dividend stopper	No	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21 Existence of a step up or other incentive to redeem	No	No	No
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
30 Write-down feature	No	No	No
31 If write-down, write-down trigger (s)	N/A	N/A	N/A
32 If write-down, full or partial	N/A	N/A	N/A
33 If write-down, permanent or temporary	N/A	N/A	N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

	Disclosure template for main features of regulatory capital instruments					
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2	Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926LX0	779926LZ5	779926MA9		
3	Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario		
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	N/A	N/A	N/A		
	Regulatory treatment					
4	Transitional Basel III rules	N/A	N/A	N/A		
5	Post-transitional Basel III rules	N/A	N/A	N/A		
6	Eligible at solo/group/group&solo	N/A	N/A	N/A		
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only		
9	Par value of instrument	CAD 8.383	USD 3.178	CAD 2.521		
10	Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option		
11	Original date of issuance	2-Apr-25	2-Apr-25	2-Apr-25		
12	Perpetual or dated	Dated	Dated	Dated		
13	Original maturity date	2-Apr-35	2-Apr-35	2-Apr-35		
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		
15	Optional call date, contingent call dates and redemption amount	April 2, 2029(100.000%)	April 2, 2027(100.000%)	April 2, 2029(100.000%)		
16	Subsequent call dates, if applicable	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, 2039(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, 2032(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		
26	If convertible, conversion rate	N/A	N/A	N/A		
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28	If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29	If convertible, specify issuer of instrument it converts into		N/A	N/A		
30	Write-down feature	No	No	No		
31	If write-down, write-down trigger (s)	N/A	N/A	N/A		
32	If write-down, full or partial	N/A	N/A	N/A		
33	If write-down, permanent or temporary	N/A	N/A	N/A		
34	If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a	Type of subordination	Exemption	Exemption	Exemption		
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36	Non-compliant transitioned features	No	No	No		
37	If yes, specify non-compliant features	N/A	N/A	N/A		

	Disclosure template for main features of regulatory capital instruments				
		Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital				
1	Issuer	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	2-Apr-25	3-Apr-25	8-Apr-25	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	2-Apr-35	3-Apr-35	8-Apr-35	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	April 2, 2027(100.000%)	April 3, 2027(100.000%)	April 8, 2027(110.400%)	
16		April 2, 2028(100.000%), April 2, 2029(100.000%), April 2, 2039(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		9-Apr-25	9-Apr-25	9-Apr-25	
12	Perpetual or dated	Dated	Dated	Dated	
13	Original maturity date	9-Apr-35	9-Apr-35	9-Apr-35	
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	
15	Optional call date, contingent call dates and redemption amount	April 9, 2027(100.000%)	April 9, 2027(100.000%)	April 9, 2026(104.900%),	
16		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, 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(143.300%), 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					
_	Transitional Basel III rules	IN/A	N/A	N/A		
4	Post-transitional Basel III rules	IN/A	IN/A	N/A		
5		IN/A	IN/A	N/A		
6	Eligible at solo/group/group&solo					
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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 16	Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	April 11, 2030(100.000%) October 11, 2030(100.000%), April 11, 2031(100.000%),	April 11, 2030(100.000%) October 11, 2030(100.000%), April 11, 2031(100.000%),	April 11, 2027(100.000%) October 11, 2027(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, 2035(100.000%), April 11, 2037(100.000%), October 11, 2037(100.000%), April 11, 2038(100.000%), October 11, 2038(100.000%), April 11, 2038(100.000%), October 11, 2038(100.000%), April 11, 2039(100.000%), October 11, 2039(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 12, 2033(100.000%), October 11, 2034(100.000%), April 11, 2034(100.000%), October 11, 2035(100.000%), April 11, 2036(100.000%), October 11, 2036(100.000%), April 11, 2036(100.000%), October 11, 2037(100.000%), April 11, 2037(100.000%), October 11, 2038(100.000%), April 11, 2038(100.000%), October 11, 2038(100.000%), April 11, 2039(100.000%), October 11, 2039(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		

Disclos	Disclosure template for main features of regulatory capital instruments				
District	Other TLAC instruments issued directly by the bank	ments			
	Included in TLAC not included in regulatory capital				
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada		
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	Contractual	N/A	N/A		
instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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%),		April 14, 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, 2040(100.000%), October 11, 2040(100.000%), April 11, 2041(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, 2042(100.000%), October 11, 2042(100.000%), April 11, 2043(100.000%),				
	October 11, 2043(100.000%), April 11, 2043(100.000%),				
	October 11, 2044(100.000%), April 11, 2044(100.000%),				
Coupons/dividends	000000111, 2044(100.00070)				
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 No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory		
21 Existence of a step up or other incentive to redeem	No	No	No		
22 Noncumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative		
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible		
24 If convertible, conversion trigger (s)	N/A	N/A	N/A		
25 If convertible, fully or partially	N/A	N/A	N/A		
26 If convertible, conversion rate	N/A	N/A	N/A		
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A		
28 If convertible, specify instrument type convertible into	N/A	N/A	N/A		
29 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A		
30 Write-down feature	No	No	No		
31 If write-down, write-down trigger (s)	N/A	N/A	N/A		
32 If write-down, wher-down trigger (s)	N/A	N/A	N/A		
33 If write-down, rull or partial 33 If write-down, permanent or temporary	N/A	N/A	N/A		
33 If write-down, permanent or temporary 34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A		
34a Type of subordination	Exemption	Exemption	Exemption		
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated		
36 Non-compliant transitioned features	No	No	No		
37 If yes, specify non-compliant features	N/A	N/A	N/A		

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

	Disclosi	re template for main features of regulatory capital instrum	nents			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	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		
За	Means by which enforceability requirement of Section 13 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		

Disclos	ure template for main features of regulatory capital instrum	ents	
	Other TLAC instruments issued directly by the bank		
	Included in TLAC not included in regulatory capital		
1 Issuer	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, 2032(142.000%), 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%)	
Coupons/dividends	October 16, 2027(100.00%), April 16, 2028(100.00%), October 16, 2028(100.00%), 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, 2031(100.000%), April 16, 2032(100.000%), October 16, 2032(100.000%), April 16, 2032(100.000%), October 16, 2032(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, 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, 2034(100.000%), April 16, 2034(100.000%), October 16, 2034(100.000%), April 16, 2035(100.000%), October 16, 2034(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%)	
	Tive 4	Five	Fired	
17 Fixed or floating dividend/coupon 18 Coupon rate and any related index	5.3%	Fixed 5.4%	5.05%	
19 Existence of a dividend stopper	No	0.4% No	No	
	Mandatory	Mandatory	Mandatory	
20 Fully discretionary, partially discretionary or mandatory 21 Existence of a step up or other incentive to redeem	No	No	No No	
	Non-cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	
24 If convertible, conversion trigger (s)	N/A	N/A	N/A	
25 If convertible, fully or partially	N/A	N/A	N/A	
26 If convertible, conversion rate 27 If convertible, mandatory or optional conversion	N/A N/A	N/A N/A	N/A N/A	
	N/A			
28 If convertible, specify instrument type convertible into	1 2	N/A N/A	N/A	
If convertible, specify issuer of instrument it converts into Write-down feature	N/A No	No	N/A No	
	N/A	N/A	N/A	
31 If write-down, write-down trigger (s)				
32 If write-down, full or partial	N/A	N/A	N/A	
33 If write-down, permanent or temporary	N/A N/A	N/A N/A	N/A N/A	
34 If temporary write-down, description of write-down mechanism			-	
34a Type of subordination	Exemption	Exemption	Exemption	
25 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36 Non-compliant transitioned features	No	No	No No	
37 If yes, specify non-compliant features	N/A	N/A	N/A	

Disclosure template for main features of regulatory capital instruments					
	Other TLAC instruments issued directly by the bank				
Included in TLAC not included in regulatory capital					
1 Issuer	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	Contractual	N/A	N/A		
instruments governed by foreign law)					
Regulatory treatment					
4 Transitional Basel III rules	N/A	N/A	N/A		
5 Post-transitional Basel III rules	N/A	N/A	N/A		
6 Eligible at solo/group/group&solo	N/A	N/A	N/A		
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments		
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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, 2031(100.000%), April 17, 2033(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		
1 / / / /	I.a	1.00.0	1		

	Disclosi	ure template for main features of regulatory capital instrun	nents			
		Other TLAC instruments issued directly by the bank				
	Included in TLAC not included in regulatory capital					
1	Issuer	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		
За	Means by which enforceability requirement of Section 13 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, 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		

Disclos	sure template for main features of regulatory capital instrum	nents		
	Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital				
1 Issuer	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	
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	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, 2031(100.000%), April 23, 2032(100.000%), April 23, 2034(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, 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	

Disclos	ure template for main features of regulatory capital instrum	ents		
	Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital				
1 Issuer	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	
Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	
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	2032(100.000%), April 24, 2033(100.000%), April 24,	24, 2029(100.000%), April 24, 2030(100.000%), April 24,	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, 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	

Disc	losure template for main features of regulatory capital instr	ruments	
Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	779926MR2	779926MT8	779926NK6
3 Governing law(s) of the instrument	Province of Ontario	Province of Ontario	Province of Ontario
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligi	ble N/A	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment	hua.	11/4	100
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo 7 Instrument type (types to be specified by jurisdiction)	N/A	N/A	N/A
	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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
0 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
1 Original date of issuance	30-Apr-25	30-Apr-25	30-Apr-25
2 Perpetual or dated	Dated	Dated	Dated
3 Original maturity date	30-Apr-40	30-Apr-40	30-Apr-35
4 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount Subsequent call dates, if applicable	April 30, 2030(100.000%) October 30, 2030(100.000%), April 30, 2031(100.000%),	April 30, 2030(100.000%) October 30, 2030(100.000%), April 30, 2031(100.000%),	April 30, 2027(100.000%) April 30, 2028(100.000%), April 30, 2029(100.000%), April
	October 30, 2031(100.00%), April 30, 2032(100.00%), October 30, 2033(100.00%), April 30, 2033(100.00%), October 30, 2033(100.00%), April 30, 2034(100.00%), October 30, 2034(100.00%), April 30, 2034(100.00%), October 30, 2034(100.00%), April 30, 2035(100.00%), October 30, 2036(100.00%), April 30, 2037(100.00%), October 30, 2036(100.00%), April 30, 2037(100.00%), October 30, 2037(100.00%), April 30, 2038(100.00%), October 30, 2038(100.00%), April 30, 2039(100.00%), October 30, 2038(100.00%)	October 30, 2031(100.000%), April 30, 2032(100.000%), October 30, 2032(100.000%), April 30, 2033(100.000%), Coctober 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, 2035(100.000%), October 30, 2035(100.000%), April 30, 2036(100.000%), October 30, 2036(100.000%), April 30, 2038(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%)	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			
7 Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
8 Coupon rate and any related index	4.7%	4.5%	4.4%
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
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger (s)	N/A	N/A	N/A
25 If convertible, fully or partially	N/A	N/A	N/A
26 If convertible, conversion rate	N/A	N/A	N/A
17 If convertible, mandatory or optional conversion	N/A	N/A	N/A
8 If convertible, specify instrument type convertible into	N/A	N/A	N/A
9 If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A
0 Write-down feature	No	No	No
1 If write-down, write-down trigger (s)	N/A	N/A	N/A
2 If write-down, full or partial	N/A	N/A	N/A
3 If write-down, permanent or temporary	N/A	N/A	N/A
4 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
a Type of subordination	Exemption	Exemption	Exemption
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No	No	No

	Disclosure template for main features of regulatory capital instruments				
	Other TLAC instruments issued directly by the bank				
		Included in TLAC not included in regulatory capital			
1	Issuer	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		Contractual	Contractual	
	instruments governed by foreign law)				
	Regulatory treatment				
4	Transitional Basel III rules	N/A	N/A	N/A	
5	Post-transitional Basel III rules	N/A	N/A	N/A	
6	Eligible at solo/group/group&solo	N/A	N/A	N/A	
7	Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments	
8	Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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, 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	
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated	
36	Non-compliant transitioned features	No	No	No	
37	If yes, specify non-compliant features	N/A	N/A	N/A	
<u> </u>		1	l	1	

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
	Included in TLAC not included in regulatory capital		
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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	Contractual	Contractual	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only	N/A - Amount eligible for TLAC only
9 Par value of instrument	USD 0.06	USD 0.462	GBP 3.07
10 Accounting classification	Liability - fair value option	Liability - fair value option	Liability - fair value option
11 Original date of issuance	30-Apr-25	30-Apr-25	6-Mar-25
12 Perpetual or dated	Dated	Dated	Dated
13 Original maturity date	30-Apr-40	30-Apr-32	6-Mar-28
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	April 30, 2030(100.000%)	April 30, 2027(100.000%)	
16 Subsequent call dates, if applicable	October 30, 2030(100.000%), April 30, 2031(100.000%),	October 30, 2027(100.000%), April 30, 2028(100.000%),	
	October 30, 2031(100.000%), April 30, 2032(100.000%),	October 30, 2028(100.000%), April 30, 2029(100.000%),	
	October 30, 2032(100.000%), April 30, 2033(100.000%),	October 30, 2029(100.000%), April 30, 2030(100.000%),	
	October 30, 2033(100.000%), April 30, 2034(100.000%),	October 30, 2030(100.000%), April 30, 2031(100.000%),	
	October 30, 2034(100.000%), April 30, 2035(100.000%),	October 30, 2031(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, 2039(100.000%),		
Coupons/dividends	October 30, 2039(100.00070)		
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	IN/A	N/A	N/A
27 If convertible, mandatory or optional conversion	N/A	N/A	N/A
2/ If convertible, mandatory or optional conversion 28 If convertible, specify instrument type convertible into	IN/A	N/A	IN/A
28 If convertible, specify instrument type convertible into 29 If convertible, specify issuer of instrument it converts into	IN/A	N/A	N/A
29 If convertible, specify issuer of instrument it converts into	IN/A No	No	No
	N/A	N/A	
31 If write-down, write-down trigger (s) 32 If write-down, full or partial	IN/A	N/A N/A	N/A N/A
	N/A	N/A	N/A N/A
34 If temporary write-down, description of write-down mechanism	N/A	N/A	N/A
34a Type of subordination	Exemption	Exemption	Exemption
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Unsubordinated	Unsubordinated	Unsubordinated
36 Non-compliant transitioned features	No No	No	No
37 If yes, specify non-compliant features	N/A	N/A	N/A

Disclosure template for main features of regulatory capital instruments			
Other TLAC instruments issued directly by the bank			
Included in TLAC not included in regulatory capital			
1 Issuer	Royal Bank of Canada	Royal Bank of Canada	Royal Bank of Canada
2 Unique identifier (eg CUSIP, ISIN, or Bloomberg identifier for private placement)	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-eligib instruments governed by foreign law)	le 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	<u> </u>	
Included in TLAC not included in regulatory capital			
1 Issuer	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-eligibl instruments governed by foreign law)	e 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	Contractual	N/A	N/A
instruments governed by foreign law)			
Regulatory treatment			
4 Transitional Basel III rules	N/A	N/A	N/A
5 Post-transitional Basel III rules	N/A	N/A	N/A
6 Eligible at solo/group/group&solo	N/A	N/A	N/A
7 Instrument type (types to be specified by jurisdiction)	Other TLAC Instruments	Other TLAC Instruments	Other TLAC Instruments
8 Amount recognised in regulatory capital (Currency in millions, as of most recent reporting date)	N/A - Amount 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	0.048	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