

Regulatory Announcement

Royal Bank of Canada
July 9, 2026

Publication of Prospectus

Not for release, publication or distribution, directly or indirectly, in or into the United States.

The following prospectus has been approved by the Financial Conduct Listing Authority and, along with the documents incorporated by reference therein, is available for viewing:

€75,000,000,000 Global Covered Bond Programme of Royal Bank of Canada, unconditionally and irrevocably guaranteed as to payments by RBC Covered Bond Guarantor Limited Partnership which was approved by the Financial Conduct Listing Authority on July 9, 2026 (the "**Programme**").

The Prospectus, together with the documents incorporated by reference therein, have been submitted to the National Storage Mechanism and will shortly be available for inspection at: <https://data.fca.org.uk/#/nsm/nationalstoragemechanism>.

DISCLAIMER - INTENDED ADDRESSEES

Please note that the information contained in the Prospectus dated July 9, 2026 (the "**Prospectus**") may be addressed to and/or targeted at persons who are residents of particular countries (specified in the Prospectus) only and is not intended for use and should not be relied upon by any person outside these countries and/or to whom the offer contained in the Prospectus and the Final Terms is not addressed. Prior to relying on the information contained in the Prospectus and the Final Terms you must ascertain from the Prospectus whether or not you are part of the intended addressees of the information contained therein.

In particular, the Covered Bonds have not been and will not be registered under the United States Securities Act of 1933, as amended (the "**Securities Act**") or the securities laws of any state of the United States and may not be offered, sold or delivered, directly or indirectly, in or into the United States or to or for the account or benefit of a "U.S. person" (as defined in Regulation S under the Securities Act). Accordingly, the Covered Bonds will be offered only in offshore transactions to non-U.S. persons in reliance upon Regulation S under the Securities Act. This announcement does not constitute an offer to sell or a solicitation to buy securities in the United States or in any other jurisdiction where such offer or solicitation would be unlawful.

Your right to access this service is conditional upon complying with the above requirement.

To view the full documents, please paste the following URLs into the address bar of your browser.

Prospectus dated July 9, 2026

http://www.rns-pdf.londonstockexchange.com/rns/7657L_1-2026-7-9.pdf

Documents Incorporated by Reference (or certain portions thereof as specified under "Documents Incorporated by Reference" in the Prospectus):

Registration Document of the Issuer dated July 8, 2026

http://www.rns-pdf.londonstockexchange.com/rns/7657L_5-2026-7-9.pdf

2025 Annual Information Form dated December 2, 2025

http://www.rns-pdf.londonstockexchange.com/rns/7657L_3-2026-7-9.pdf

2025 Annual Report

http://www.rns-pdf.londonstockexchange.com/rns/7657L_4-2026-7-9.pdf

RBC Second Quarter 2026 Report to Shareholders

http://www.rns-pdf.londonstockexchange.com/rns/7657L_6-2026-7-9.pdf

Investor Report dated May 29, 2026

http://www.rns-pdf.londonstockexchange.com/rns/7657L_2-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated August 1, 2014

http://www.rns-pdf.londonstockexchange.com/rns/7657L_9-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated July 31, 2015

http://www.rns-pdf.londonstockexchange.com/rns/7657L_13-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated September 8, 2017

http://www.rns-pdf.londonstockexchange.com/rns/7657L_11-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated September 21, 2018

http://www.rns-pdf.londonstockexchange.com/rns/7657L_12-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated July 5, 2019

http://www.rns-pdf.londonstockexchange.com/rns/7657L_10-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated July 24, 2020

http://www.rns-pdf.londonstockexchange.com/rns/7657L_17-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated July 23, 2021

http://www.rns-pdf.londonstockexchange.com/rns/7657L_16-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated July 29, 2022

http://www.rns-pdf.londonstockexchange.com/rns/7657L_7-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated July 27, 2023

http://www.rns-pdf.londonstockexchange.com/rns/7657L_8-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated July 16, 2024

http://www.rns-pdf.londonstockexchange.com/rns/7657L_15-2026-7-9.pdf

Terms and Conditions of the Covered Bonds from Prospectus dated July 9, 2025

http://www.rns-pdf.londonstockexchange.com/rns/7657L_14-2026-7-9.pdf

For further information, please contact

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