FORM 9 CERTIFICATE OF SUBSTANTIAL PERFORMANCE OF THE CONTRACT UNDER SECTION 32 OF THE ACT

Construction Act

City of Toronto (County/District/Regional Municipality/Town/City in which premises are situated) 777 Bay Street, 27th Floor, Toronto, Ontario, M5B 2H7 (street address and city, town, etc., or, if there is no street address, the location of the premises) This is to certify that the contract for the following improvement: RBC Borealis, 777 Bay Street, 27th Floor Interior Office Fit-Out (short description of the improvement) to the above premises was substantially performed on 07/21/2020 (date substantially performed) Date certificate signed: 08/12/2020 (payment certifier/where there is one) (owner and contractor, where there is no payment certifier) Name of owner: Royal Bank of Canada Address for service: 777 Bay Street, 27th Floor, Toronto, Ontario, M5B 2H7 Name of contractor: Greenferd Construction Inc. Address for service: 70 East Beaver Creek Rd, Unit 42, Richmond Hill, ON L4B 3B2 Name of payment certifier (where applicable): Perkins & Will Canada Inc. Address: 110 Yonge Street, 12th Floor, Toronto, ON M5C 1T4 (Use A or B, whichever is appropriate) \boxtimes A. Identification of premises for preservation of liens: 777 Bay Street, 27th Floor, Toronto, Ontario, M5B 2H7 (if a lien attaches to the premises, a legal description of the premises, including all property identifier numbers and addresses for the premises) B. Office to which claim for lien must be given to preserve lien: (if the lien does not attach to the premises, a concise description of the premises, including addresses, and the name and address of the person or body to whom the claim for lien must be given)