

City National Bank At-A-Glance

City National Bank, a subsidiary of Royal Bank of Canada, is the largest bank headquartered in Los Angeles with \$90 billion in assets as of January 31, 2025. Founded in 1954, City National provides personalized banking, investment and trust services in select markets including Los Angeles, Orange County, San Diego, the San Francisco Bay Area, New York City, Nashville, Atlanta, Delaware, Las Vegas, Washington D.C. and Miami.* In addition, the company and its investment affiliates manage or administer \$103 billion in client investment assets. City National is dedicated to strengthening communities, and in 2023 alone, the company made more than \$11 million in charitable contributions to nonprofits that support the communities it serves.

For more information about RBC, visit rbc.com/investorrelations or see [RBC At-a-Glance](#). For more information about City National, visit cnb.com.

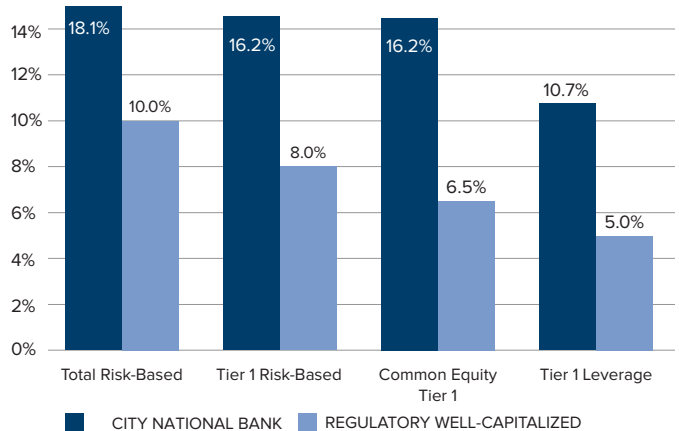
City National Bank Financial Highlights

	At 1/31/25	At 1/31/24
Total assets:	\$89.95B	\$93.72B
Total deposits:	\$74.20B	\$74.98B
Loans and leases, gross:	\$63.51B	\$64.02B
Assets under management:*	\$74.86B	\$68.84B
Assets under management or administration:*	\$102.91B	\$96.84B

*Prior periods have been reclassified to conform to current period presentation.

City National Bank has capital ratios that exceed regulatory minimums for well-capitalized institutions.** Under Basel III capital rules, which became effective for the bank on Jan. 1, 2015, City National's common equity Tier 1 ratio was 16.2% as of Dec. 31, 2024.

City National Bank Capital Ratios



**Source: Dec. 31, 2024, Call Report

Credit Ratings

City National Bank			
Moody's	S&P	DBRS	Fitch
A2 ¹	AA ⁻¹	AA ¹	A+ ¹
As of Jan. 31, 2025			
¹ Represents Moody's Issuer Rating, S&P's Long Term Issuer Credit Rating, DBRS' Long Term Deposit Rating, and Fitch's Long Term Issuer Rating.			
Royal Bank of Canada			
Moody's	S&P	DBRS	Fitch
Aa1 ²	AA ⁻²	AA (high) ²	AA ²
As of Feb. 26, 2025			
² Ratings for senior long-term debt issued prior to Sept. 23, 2018, and senior long-term debt issued on or after Sept. 23, 2018, which is excluded from the Canadian Bank Recapitalization (Bail-in) regime.			

The standard FDIC deposit insurance coverage is \$250,000 per depositor, per depository bank, per ownership category.

Non-Deposit Investment Products: • Are Not FDIC Insured • Are Not Bank Guaranteed • May Lose Value

This document contains forward-looking statements about the company, for which the company claims the protection of the safe harbor provisions contained in the Private Securities Litigation Reform Act of 1995. Such statements involve risks and uncertainties, and future activities and results may differ materially from these expectations.

Deposit products and services are provided by City National Bank Member FDIC. City National Bank is a subsidiary of Royal Bank of Canada. City National Bank does business in Miami and the state of Florida as CN Bank.

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