

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 \$92 billion in assets as of July 31, 2024. 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 \$101 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.

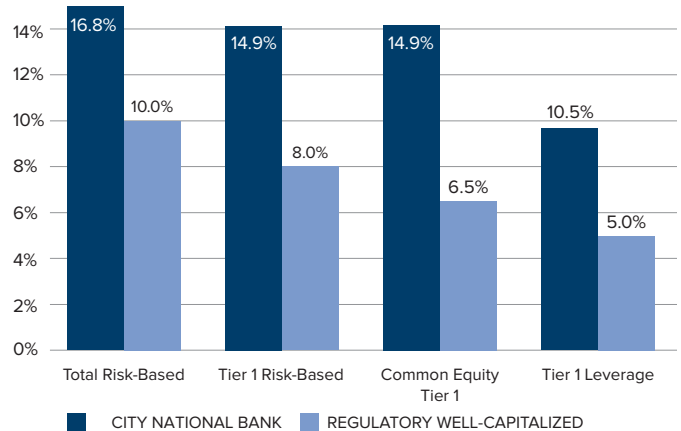
City National Bank Financial Highlights

| | At 7/31/24 | At 7/31/23 |
|---|------------|------------|
| Total assets: | \$91.96B | \$96.13B |
| Total deposits: | \$76.24B | \$76.19B |
| Loans and leases, gross: | \$63.14B | \$67.03B |
| Assets under management:* | \$72.70B | \$68.58B |
| Assets under management or administration:* | \$101.21B | \$97.96B |

*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 14.90% as of June 30, 2024.

City National Bank Capital Ratios



**Source: June 30, 2024, Call Report

Credit Ratings

| City National Bank | | | |
|---|------------------|------------------------|-----------------|
| Moody's | S&P | DBRS | Fitch |
| A2 ¹ | AA ⁻¹ | AA ¹ | A ⁺¹ |
| As of July 31, 2024 | | | |
| <i>¹Represents Moody's Issuer Rating, S&P's Long Term Issuer Credit Rating, DBRS' Long Term Deposit Rating, and Fitch's Long Term Issuer Rating.</i> | | | |
| Royal Bank of Canada | | | |
| Moody's | S&P | DBRS | Fitch |
| Aa1 ² | AA ⁻² | AA (high) ² | AA ² |
| As of July 31, 2024 | | | |
| <i>²Ratings 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.</i> | | | |

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.

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

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