

# City National Bank At-A-Glance

City National Bank, Member FDIC, is a subsidiary of Royal Bank of Canada (RBC), and the largest bank headquartered in Los Angeles with \$99 billion in assets as of January 31, 2026. Founded in 1954, City National is a regional bank specializing in Wealth Management and Private Banking, Entertainment & Sports Banking, Commercial Banking, and Consumer Banking, with branches and locations in Los Angeles, Orange County, San Diego, the San Francisco Bay Area, New York City, Las Vegas, Nashville, Atlanta, North Carolina and South Carolina, Delaware, Washington D.C. and Miami. In addition, the company and its investment affiliates manage or administer \$109 billion in client investment assets. City National is dedicated to strengthening local communities. In 2025 alone, the company made charitable contributions of more than \$10 million to nonprofits that support the communities it serves.

For more information about City National, visit the company's website at [cnb.com](http://cnb.com).

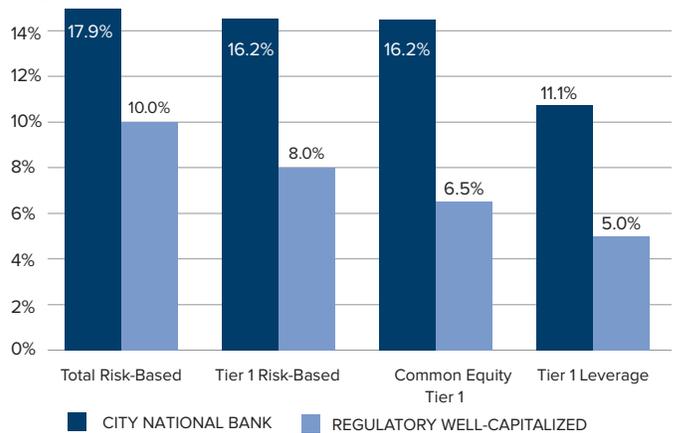
## City National Bank Financial Highlights

|   | At 1/31/26 | At 1/31/25 |
|---|------------|------------|
| Total assets:                               | \$99.29B   | \$89.88B   |
| Total deposits:                             | \$78.26B   | \$74.26B   |
| Loans and leases, gross:                    | \$69.14B   | \$63.51B   |
| Assets under management*:                   | \$80.48B   | \$74.86B   |
| Assets under management or administration*: | \$109.47B  | \$102.90B  |

\*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, 2025.

## City National Bank Capital Ratios



\*\*Source: Dec. 31, 2025, Call Report

## Credit Ratings

| City National Bank  |                  |                        |                  |
|---|------------------|------------------------|------------------|
| Moody's   | S&P              | DBRS                   | Fitch            |
| A2 <sup>1</sup>   | AA <sup>-1</sup> | AA <sup>1</sup>        | AA <sup>-1</sup> |
| As of Dec. 5, 2025  |                  |                        |                  |
| <i><sup>1</sup>Represents Moody's Issuer Rating, S&amp;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 <sup>2</sup>  | AA <sup>-2</sup> | AA (high) <sup>2</sup> | AA <sup>2</sup>  |
| As of Feb. 25, 2026   |                  |                        |                  |
| <i><sup>2</sup>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.</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.

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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