

City National Bank At-A-Glance

At City National Bank, we make it our business to be personal. Since our founding in 1954, we've always prioritized helping our clients, colleagues and communities flourish. Our legacy of unparalleled client relationships continues to drive our commitment to our clients' financial well-being. Along with personal, private and business banking, City National® makes available wealth management, brokerage and leasing services, and software solutions. We are committed to a company culture that promotes diversity, equity and inclusion in the workplace. Our company has assets of \$93.77 billion as of Oct. 31, 2023, and is an FDIC member bank.

City National is a subsidiary of Royal Bank of Canada (RBC), one of North America's leading diversified financial services companies, with over CA\$2 trillion in assets as of Oct. 31, 2023. RBC has a strong capital position and strong capital ratios.

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

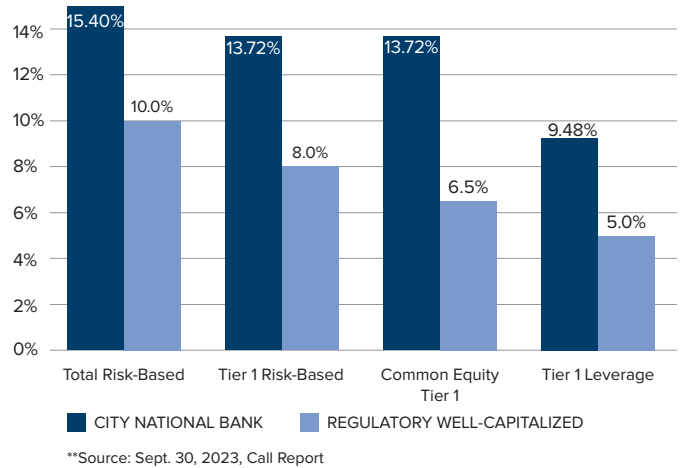
City National Bank Financial Highlights

	At 10/31/23	At 10/31/22
Total assets:	\$93.77B	\$95.34B
Total deposits:	\$75.17B	\$77.49B
Loans and leases, gross:	\$66.11B	\$64.21B
Assets under management:*	\$65.24B	\$58.72B
Assets under management or administration:*	\$94.49B	\$83.64B

*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 13.72% as of Sept. 30, 2023.

City National Bank Capital Ratios



Credit Ratings

City National Bank			
Moody's	S&P	DBRS	Fitch
A2 ¹	AA ⁻¹	AA ¹	A+ ¹
As of Oct. 31, 2023			
<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 Nov. 29, 2023			
<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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