

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 \$98 billion in assets as of October 31, 2025. 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 2024 alone, the company made charitable contributions of nearly \$10 million to nonprofits that support the communities it serves.

For more information about City National, visit the company's website at cnb.com.

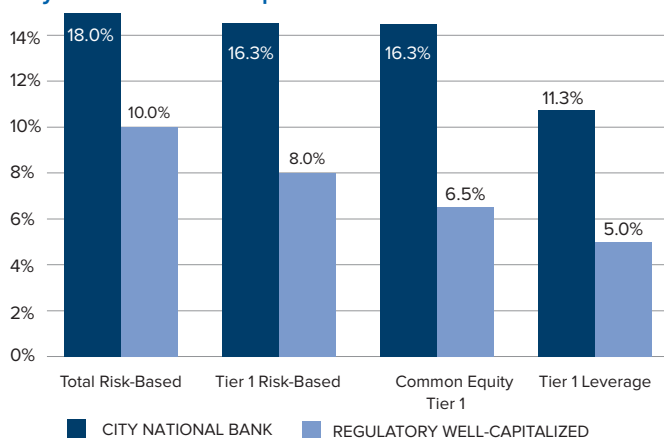
City National Bank Financial Highlights

	At 10/31/25	At 10/31/24
Total assets:	\$98.08B	\$93.70B
Total deposits:	\$79.50B	\$78.12B
Loans and leases, gross:	\$67.39B	\$62.69B
Assets under management:*	\$79.78B	\$74.71B
Assets under management or administration:*	\$108.96B	\$103.44B

*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 16.3% as of Sept. 30, 2025.

City National Bank Capital Ratios



**Source: Sept. 30, 2025, Call Report

Credit Ratings

City National Bank			
Moody's	S&P	DBRS	Fitch
A2 ¹	AA ⁻¹	AA ¹	AA ⁻¹
As of Sept. 30, 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 Dec. 2, 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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