Technology @ RBC
Investors value RBC for its industry-leading franchises and innovative approach

Creating More Value for Clients

- **8.8MM** active digital users\(^{(1)}\)
- **3.7MM** clients connected through MyAdvisor to a personalized plan \(^{(2)}\)
- **6.6MM** active mobile clients\(^{(1)}\) on the RBC Mobile app

Driving Efficiency & Operational Excellence

- **684MM** client transactions daily\(^{(4)}\)

Data & Artificial Intelligence Insights

- **4 Borealis AI** labs connected with top universities across Canada, with **40+** PhDs
- **3.8BN+** insights viewed by clients on NOMI\® in the RBC Mobile app\(^{(3)}\)

Innovation Ecosystem & Partnerships

- **6** innovation labs globally
- **RBC\(^X\)** Ventures, including Ownr\®, Dr.Bill\®, Mydoh™ and OJO\®
- **#1** workplace in Canada to grow your career\(^{(5)}\)

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\(^{(1)}\) These figures (in millions) represent the 90-Day Active customers in Canadian Banking only and are spot values. \(^{(2)}\) As of June 2023. \(^{(3)}\) Insights read on a launch-to-date basis. \(^{(4)}\) Daily average number of transactions. \(^{(5)}\) Based on LinkedIn’s 2022 Top Companies in Canada list.
We have developed a rich innovative ecosystem that attracts top talent

Unique Partnerships (FinTech, Big Tech)

6 Innovation Labs around the world

Fostering Engineering & Innovation Culture

RBCx Ventures, Incubators and Accelerators

Digital RBC

Research Institutions

UNIVERSITY OF WATERLOO

Toronto Metropolitan University

Western UNIVERSITY CANADA

UNIVERSITY OF TORONTO

Entrepreneurship

VECTOR INSTITUTE

CREATIVE DESTRUCTION MONTREAL
Canadian Banking: Our 14MM+ clients continue to adopt our digital channels

**Active Digital Users (000s)**

- Pre-pandemic: 7,354
- Q1/20: 8,277
- Q3/22: 8,774
- Q2/23: 8,837
- Q3/23: 7,354

**Digital Personal Adoption Rate**

- Pre-pandemic: 54.4%
- Q1/20: 60.5%
- Q3/22: 62.3%
- Q2/23: 61.9%

**Active Mobile Users (000s)**

- Pre-pandemic: 4,619
- Q1/20: 5,962
- Q3/22: 6,429
- Q2/23: 6,639

**Mobile Sessions (millions)**

- Pre-pandemic: 77
- Jan-20: 124
- Jul-22: 124
- Apr-23: 150

**Self-Serve Transactions**

- Pre-pandemic: 88.8%
- Q1/20: 93.4%
- Q3/22: 94.2%
- Q2/23: 94.1%

**Branches**

- Pre-pandemic: 1,206
- Q1/20: 1,173
- Q3/22: 1,150
- Q2/23: 1,149

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(1) These figures (in 000s) represent the 90-Day Active customers in Canadian Banking only and are spot values. (2) Digital Personal Adoption rate calculated using 90-day digital active personal clients. (3) These figures represent the total number of application logins using a mobile device. (4) Financial transactions only.
<table>
<thead>
<tr>
<th>Banking</th>
<th>Capital</th>
<th>Platform</th>
<th>Ventures</th>
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</thead>
<tbody>
<tr>
<td>We support tech companies of all sizes, across all stages, with innovative products and services.</td>
<td>We offer a comprehensive suite of banking and financing solutions for venture capital and growth equity firms.</td>
<td>Our team of specialists and technologists help our portfolio companies scale and support banking clients in all things marketing, operations, design and technology.</td>
<td>We scale startups and high-growth companies that solve real-world problems and make lives better. The goal – redefine the role of a bank.</td>
</tr>
<tr>
<td>~4K Tech clients, from startups to scale ups in areas such as fintech, cleantech, agtech and more</td>
<td>10 VC fund investments in Canadian software, life sciences, and climate funds, among other areas</td>
<td>150+ Engineers, architects and developers</td>
<td>Launched 100,000+ Canadian small businesses since inception</td>
</tr>
<tr>
<td>100+ Experienced bank advisors located coast-to-coast</td>
<td>7+ Direct investments backing Canada’s top entrepreneurs, including Drop, League and more</td>
<td>75+ Growth marketers, CX researchers and product designers</td>
<td>Processed $3.4 billion in medical billings for 13,000+ physicians since 2019</td>
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<td>50+ SMEs in data science, sales, finance and operations</td>
<td>Helped 100,000+ Canadians build financial literacy since inception</td>
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<td>Reaching millions of Canadians in their home ownership journey</td>
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(1) OJO is a third party Ventures collaborator.