

Technology @ RBC



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

Creating More Value for Clients

- **8.3MM** active digital users⁽¹⁾
- **3.0MM+** clients connected through **MyAdvisor** to a personalized plan
- **5.8MM** active mobile clients⁽¹⁾ on the **RBC Mobile** app

Data & Artificial Intelligence Insights

- **4 Borealis AI** labs connected with top universities across Canada, with **40+** PhDs
- **2.6BN+** insights read by clients on **NOMI** in the **RBC Mobile** app⁽²⁾

Driving Efficiency & Operational Excellence

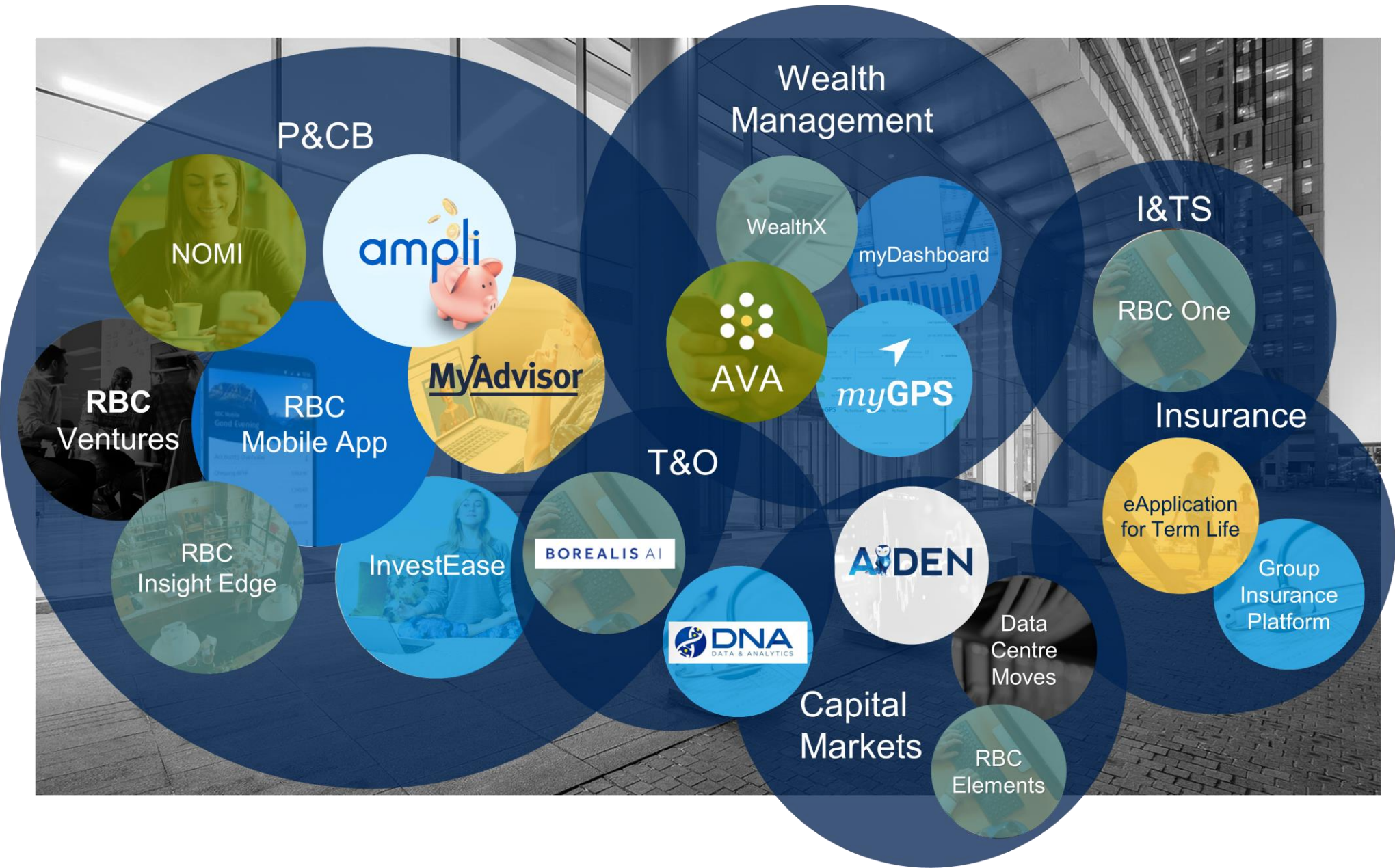
- **643MM** client transactions daily⁽³⁾

Innovation Ecosystem & Partnerships

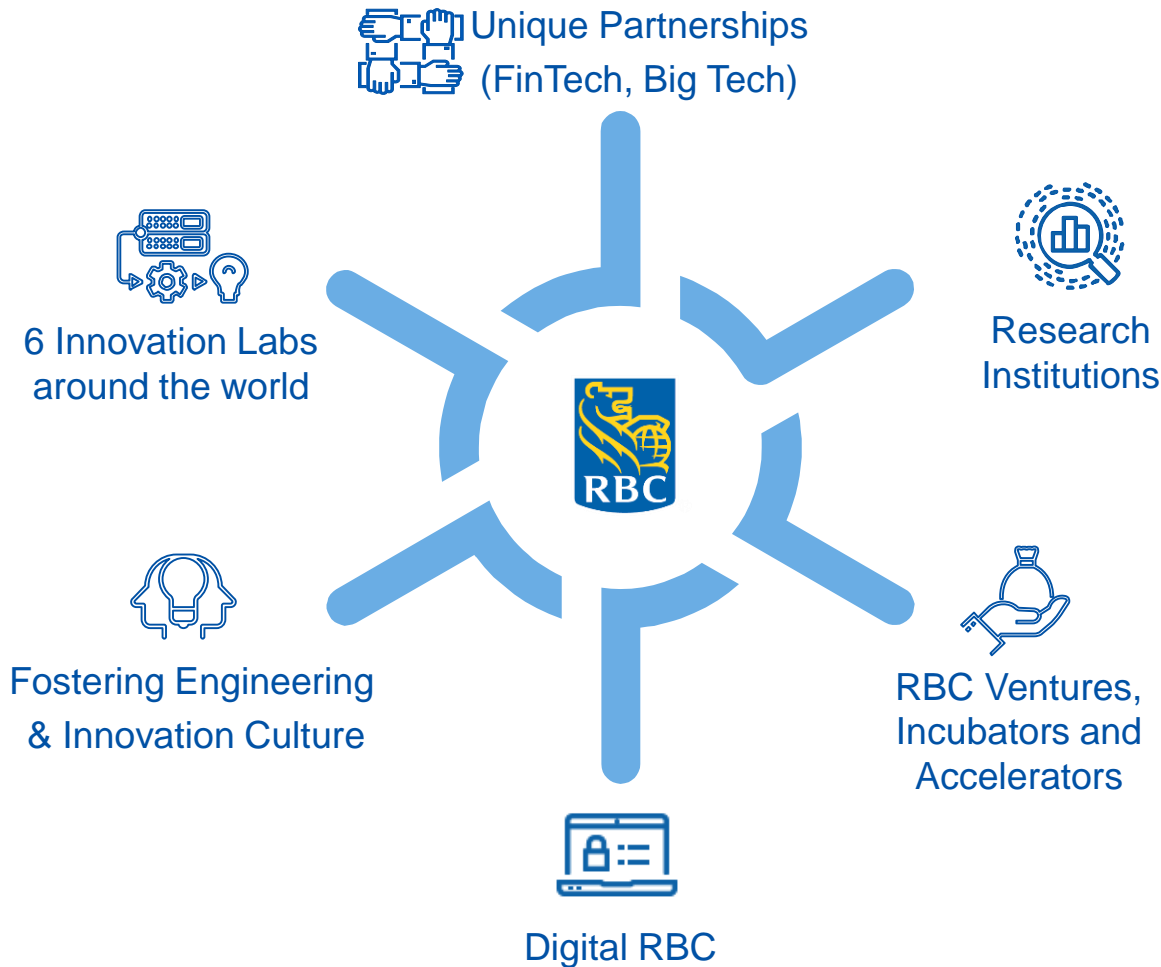
- **6** innovation labs globally
- **14 RBC Ventures** in market
- **#1**⁽⁴⁾ workplace in Canada to grow your career

(1) These figures (in 000s) represent the 90-Day Active customers in Canadian Banking only and are spot values. (2) Insights read on a launch-to-date basis. (3) Daily average number of transactions. (4) Based on LinkedIn's 2021 Top Companies in Canada list.

Our technology platforms are enabling all businesses to exceed client expectations

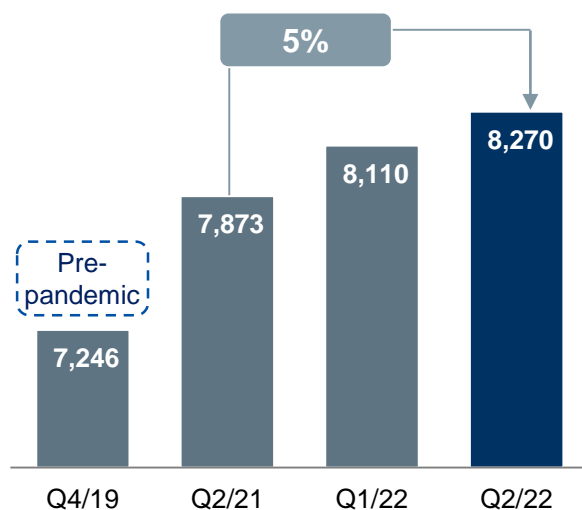


We have developed a rich innovative ecosystem that attracts top talent

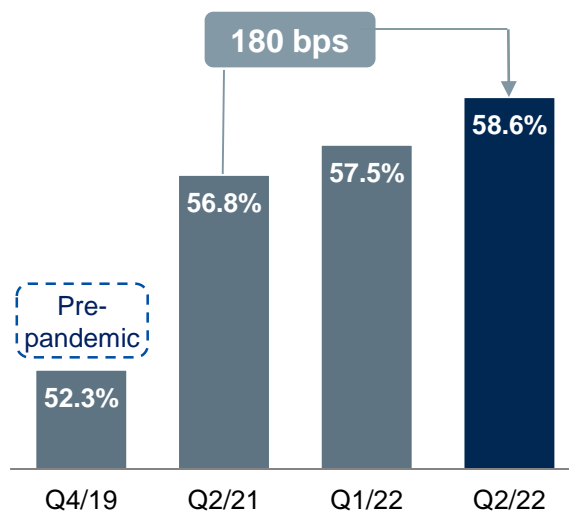


Canadian Banking: Our 14MM clients continue to adopt our digital channels

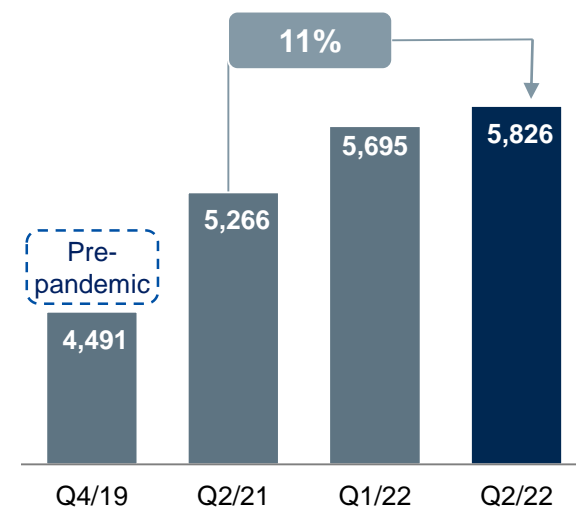
Active Digital Users (000s)⁽¹⁾



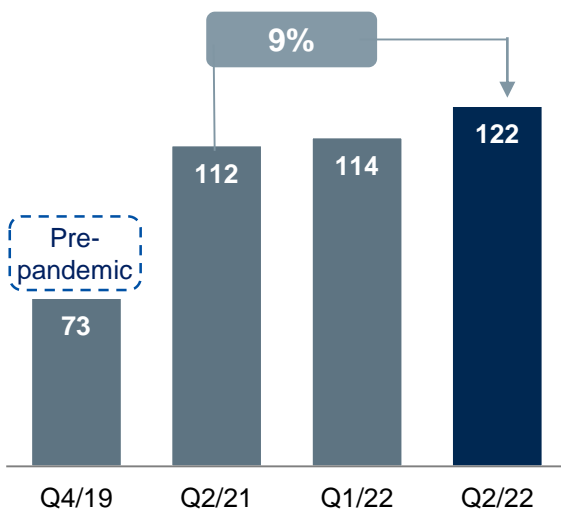
Digital Adoption Rate⁽²⁾



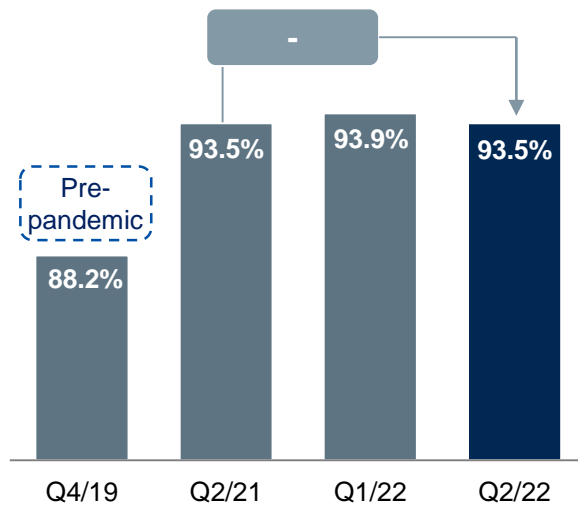
Active Mobile Users (000s)⁽¹⁾



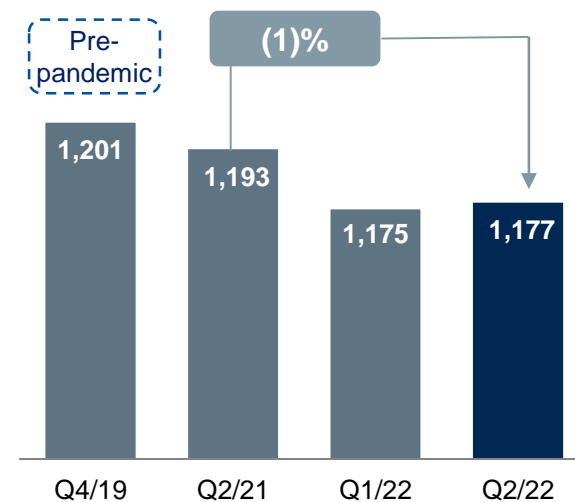
Mobile Sessions (millions)⁽³⁾



Self-Serve Transactions⁽⁴⁾



Branches



(1) These figures (in 000s) represent the 90-Day Active customers in Canadian Banking only and are spot values. (2) Digital Adoption rate calculated using 90-day active users. (3) These figures represent the total number of application logins using a mobile device. (4) Financial transactions only.

RBC Ventures



Ventures

Ventures moves RBC beyond traditional banking to deliver unique value for all Canadians

