

Technology @ RBC



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

Creating More Value for Clients

- **9MM** active digital users⁽¹⁾
- **3.9MM** clients connected through **MyAdvisor** to a personalized plan⁽²⁾
- **6.9MM** 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
- **4BN+** insights viewed by clients on **NOMI®** in the **RBC Mobile** app⁽³⁾

Driving Efficiency & Operational Excellence

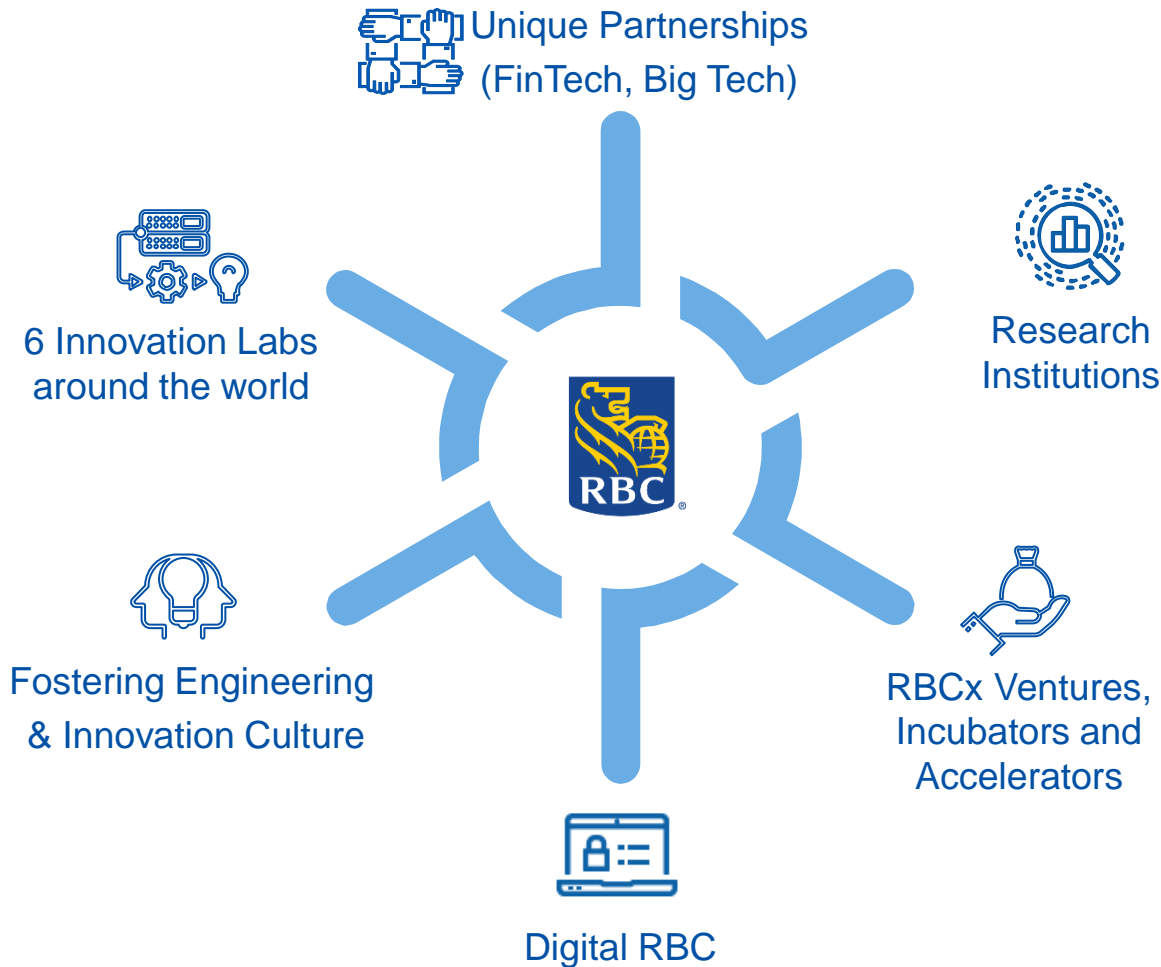
- **695MM** client transactions daily⁽⁴⁾

Innovation Ecosystem & Partnerships

- **6** innovation labs globally
- **RBC^X Ventures**, including Ownr®, Dr.Bill®, Mydoh® and Houseful™
- **Among Canada's Top 100** Employers and Best Workplaces in 2023⁽⁵⁾ ⁽⁶⁾

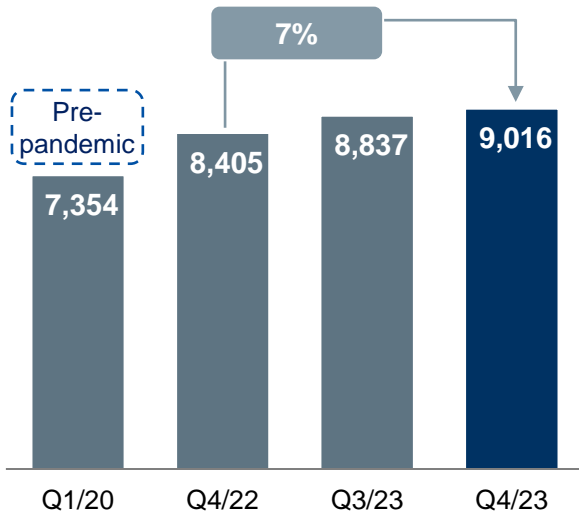
(1) These figures (in millions) represent the 90-Day Active customers in Canadian Banking only and are spot values. (2) As of October 2023. (3) Insights read on a launch-to-date basis. (4) Daily average number of transactions. (5) MediaCorp Canada Inc. (6) Great Place to Work Institute

We have developed a rich innovative ecosystem that attracts top talent

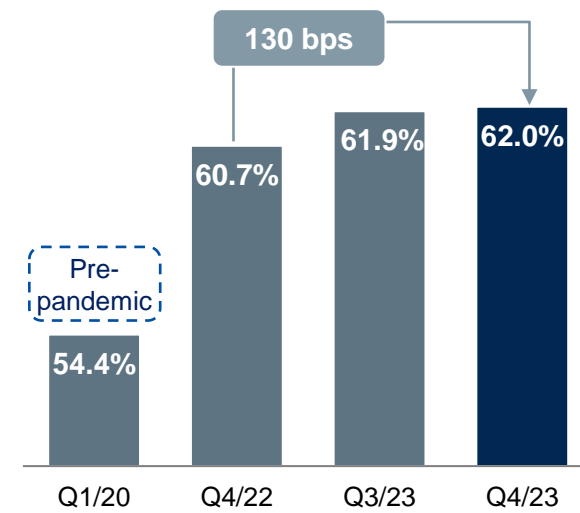


Canadian Banking: Our ~15MM clients continue to adopt our digital channels

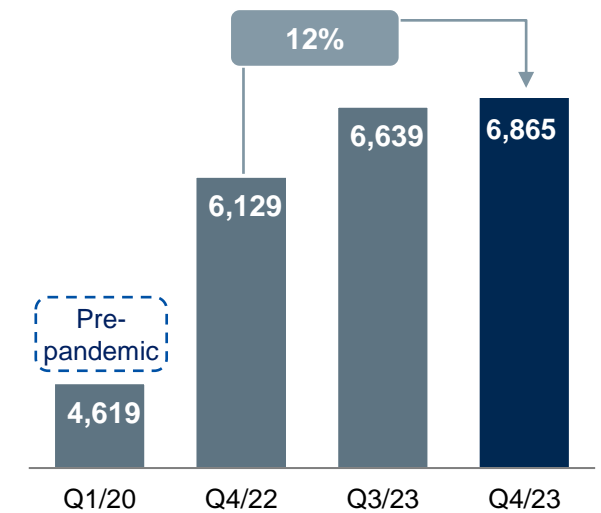
Active Digital Users (000s)⁽¹⁾



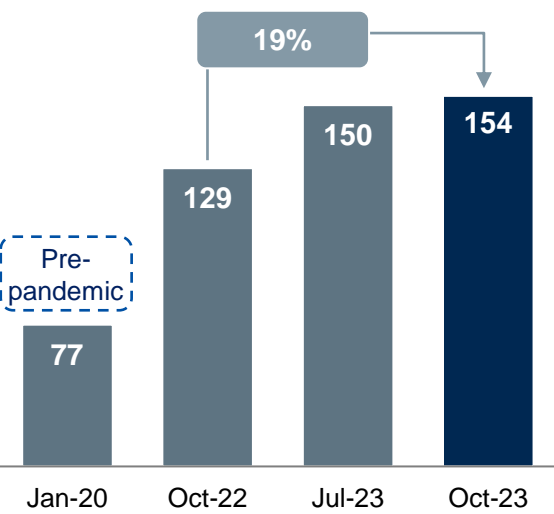
Digital Personal Adoption Rate⁽²⁾



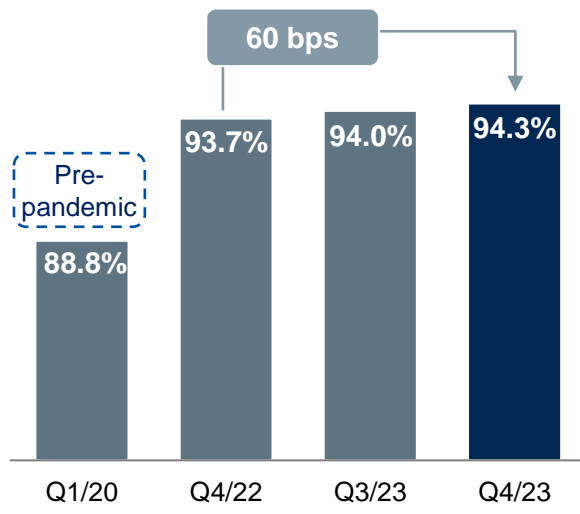
Active Mobile Users (000s)⁽¹⁾



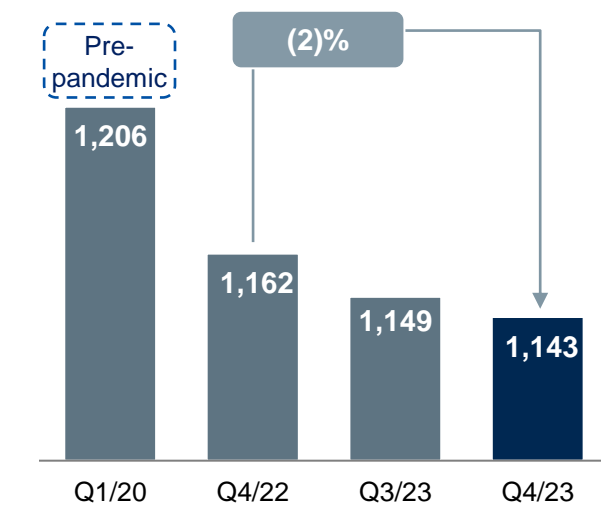
Mobile Sessions (millions)⁽³⁾



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 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.

RBC^X



RBC^X fuels innovation in Canadian tech ecosystem through four business pillars

Our expertise and network in the innovation ecosystem spans four distinct areas to be the go-to source for tech founders and investors.

Banking

Our suite of financial products, services, and expertise is tailored for tech companies—from startup to IPO—to help manage your day-to-day needs, scale alongside your business, and propel you to the next phase in growth.

3500+
Tech clients, from startups to scale ups in areas such as fintech, cleantech, agtech and more

100+
Experienced bank advisors located coast-to-coast

Capital

Through our investment management and fund finance arm, we build strategic partnerships with leading venture capital funds and growth firms that power innovation across tech, life sciences and climate sectors.

10
VC fund investments in Canadian software, life sciences and climate funds, among other areas

7+
Direct investments backing Canada's top entrepreneurs, including Drop, League and more

Platform

Our network of specialists advises on your company's growth operations and strategy and helps sharpen your competitive edge with access to insights, webinars and offers throughout your company lifecycle.

150+
Engineers, architects and developers

75+
Growth marketers, CX researchers and product designers

50+
SMEs⁽¹⁾ in data science, sales, finance and operations

Ventures

As founders and builders of our own tech companies, we acquire and scale businesses strategically important to RBC, providing a reservoir of real-world entrepreneurial experience for other startups to tap into.



Registered or incorporated
130,000+ Canadian businesses
since inception



Processed \$4.1 billion in medical
billings for 14,000 physicians
since 2020



Helped 140,000+ Canadians
build financial literacy



(formerly OJO Canada)
Reaching millions of Canadians in
their home ownership journey

(1) SME stands for small and midsize enterprise.