



FINANCIAL STABILITY OF RAYMOND JAMES

As of June 30, 2024

RAYMOND JAMES

A GLOBAL PRESENCE

The scale and breadth of our firm has been achieved over decades of measured, strategic growth. A time-honored culture of pragmatism and independence has fueled our success, while preserving the high-quality service our clients have come to rely upon.



Approximately
8,800
financial advisors

Approximately
\$1.48 trillion
in total client assets under administration

Stable outlook credit ratings of
A-, A- and A3
from Fitch, S&P and Moody's, respectively

As of June 30, 2024

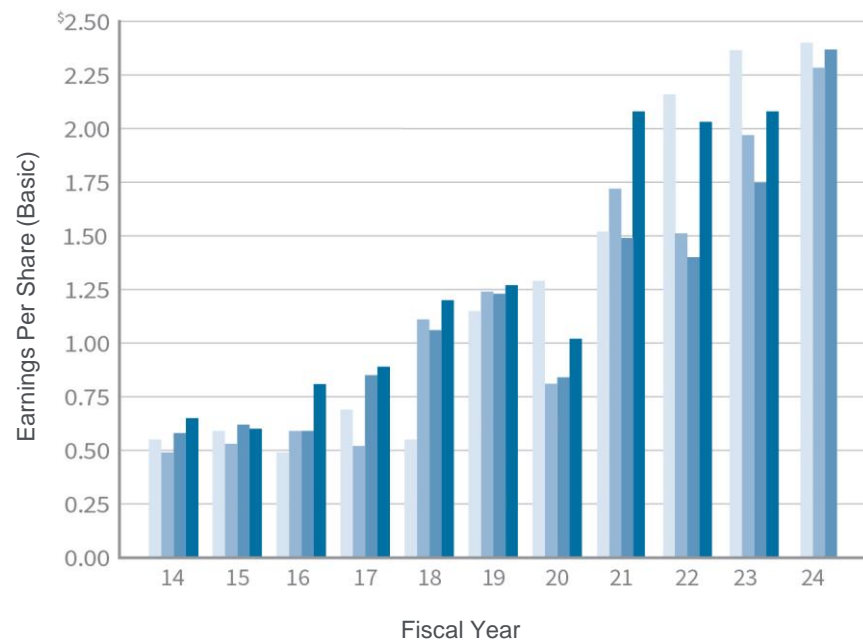
*A credit rating of a security is not a recommendation to buy, sell or hold the security and may be subject to review, revision, suspension, reduction or withdrawal at any time by the assigning rating agency.

RAYMOND JAMES

A DIVERSIFIED SET OF COMPLEMENTARY BUSINESSES

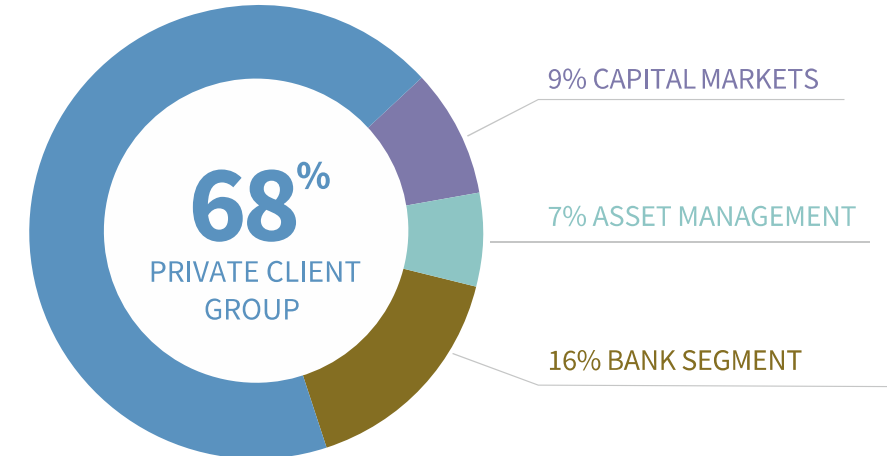
Our 146 consecutive quarters of profitability are not happenstance. They are the result of a well-diversified set of businesses combined with an effective, disciplined corporate strategy. Our stability as a firm is supported by low earnings volatility and consistent return on equity.

146* Consecutive profitable quarters¹



Diversified businesses and recurring revenue²

Our diverse set of business units complement one another, providing stability in fluctuating market conditions.



2023 Total net revenues by primary segment
Total net revenues for fiscal year ending September 30, 2023

*As of June 30, 2024. Past performance is not indicative of future results. The information provided is for informational purposes only and is not a solicitation to buy or sell Raymond James Financial stock.

¹During our fiscal fourth quarter of 2021 the Board of Directors approved a 3-for-2 stock split, effected in the form of a 50% stock dividend, paid on September 21, 2021. All share and per share information has been retroactively adjusted to reflect this stock split.

²Pie chart is intended to show relative contribution of each of the firm's four core business segments. The chart does not include intersegment eliminations or the "Other" segment. Other includes the firm's private equity investments, interest income on certain corporate cash balances, as well as certain corporate overhead costs of Raymond James Financial including the interest cost on our public debt, losses on extinguishment of debt, and certain acquisition-related expenses.

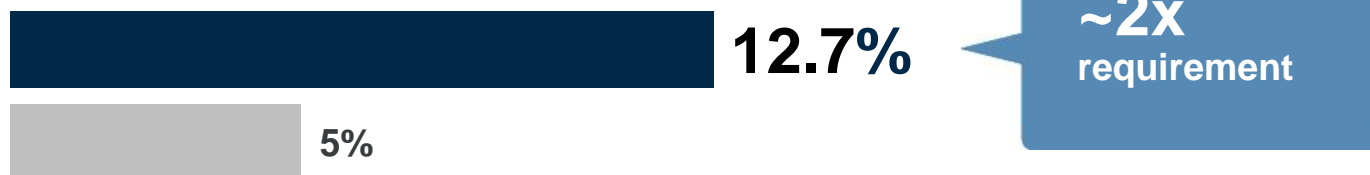
A FOUNDATION OF STABILITY AND STRENGTH

Our foundation is fortified by a straightforward, high-caliber capital structure – supported by \$11.1 billion of shareholders' equity.

Total capital ratio



Tier 1 leverage ratio



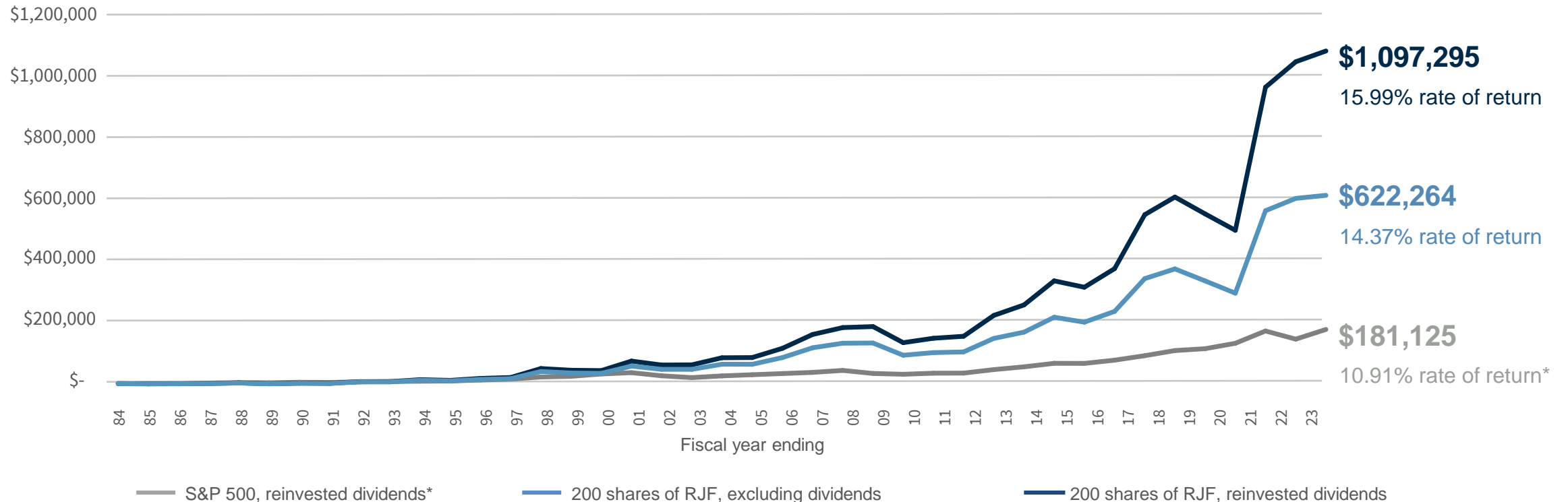
 Regulatory requirement*  Raymond James Financial

CONSISTENT, LONG-TERM GROWTH

Raymond James' dedication to disciplined management has not only helped our firm grow, but also has led to consistent growth for our shareholders. Raymond James stock has continued to outperform the S&P 500, further contributing to the firm's long-term strength and stability.

Long-term stock performance

200 shares of RJF stock purchased at initial offering



As of September 30, 2023. *Performance of the S&P 500 was calculated by investing the equivalent amount needed to purchase 200 shares of RJF stock on the IPO date of 7/1/1983, and then multiplying that amount by the close of the S&P 500 at the date of each fiscal year-end between 1984-2022. Dividends were reinvested quarterly.

Note: All share and per share information has been retroactively adjusted to reflect the September 21, 2021, 3-for-2 stock split.

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RAYMOND JAMES

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