

**Raymond James,**  
a source of strength and stability

March 13, 2023

RAYMOND JAMES

True to our values



We put clients first.



We act with integrity.



We think long term.



We value independence.

# Strong balance sheet

Raymond James is well-positioned to weather changing market conditions. We remain committed to prioritizing risk management and long-term outcomes ahead of short-term gains.



>21%  
total capital  
ratio

>2X  
regulatory  
requirement<sup>1</sup>



~\$2.0 billion  
corporate cash<sup>2</sup>



## CREDIT RATINGS<sup>3</sup>

### Fitch

A- rating and stable outlook

### Moody's

A3 rating and stable outlook

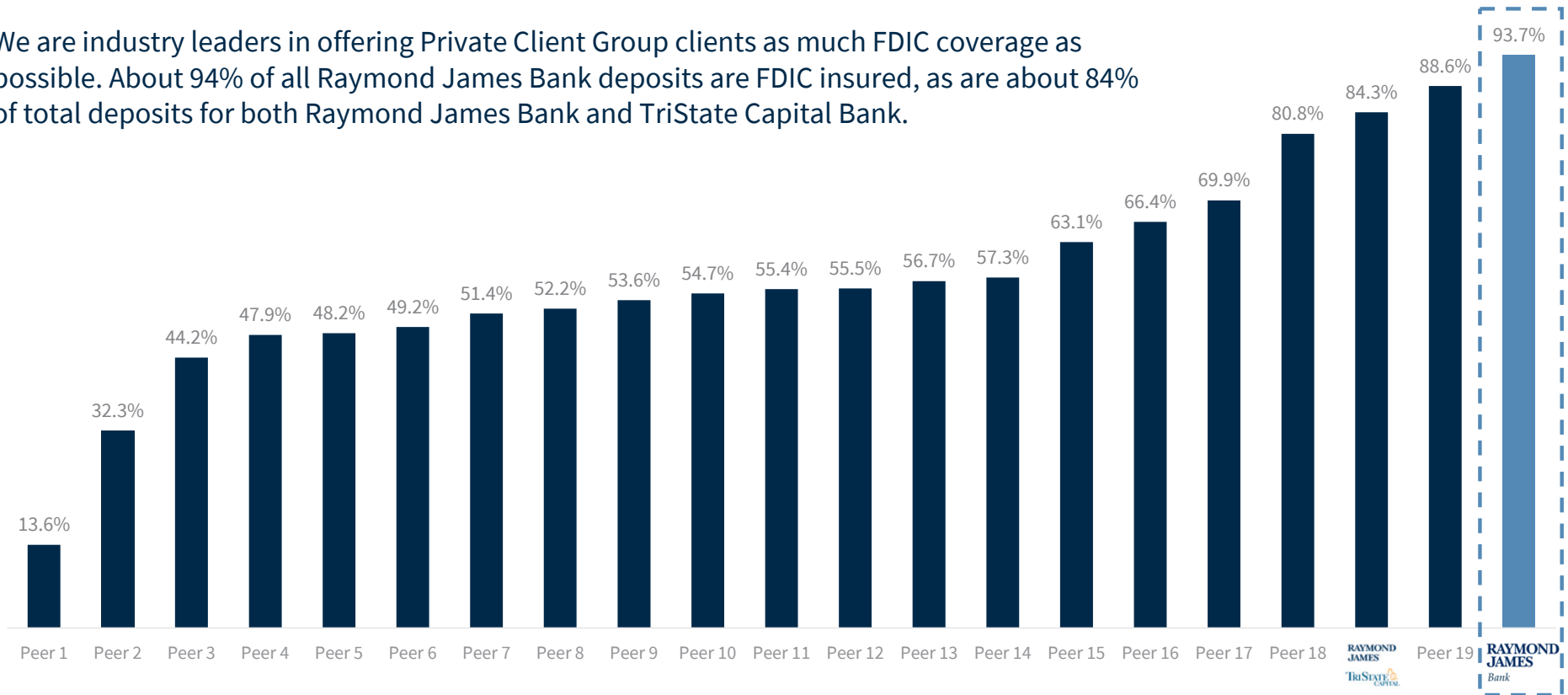
### Standard and Poor's

A- rating and stable outlook

Note: As of December 31, 2022, unless otherwise noted. <sup>1</sup>To be considered well capitalized. <sup>2</sup>This amount includes cash on hand at the parent, as well as parent cash loaned to Raymond James & Associates ("RJ&A"), which RJ&A has invested on behalf of RJF in cash and cash equivalents or otherwise deployed in its normal business activities. <sup>3</sup>Ratings as of February 13, 2023.

# Percent of total deposits that are FDIC insured

We are industry leaders in offering Private Client Group clients as much FDIC coverage as possible. About 94% of all Raymond James Bank deposits are FDIC insured, as are about 84% of total deposits for both Raymond James Bank and TriState Capital Bank.

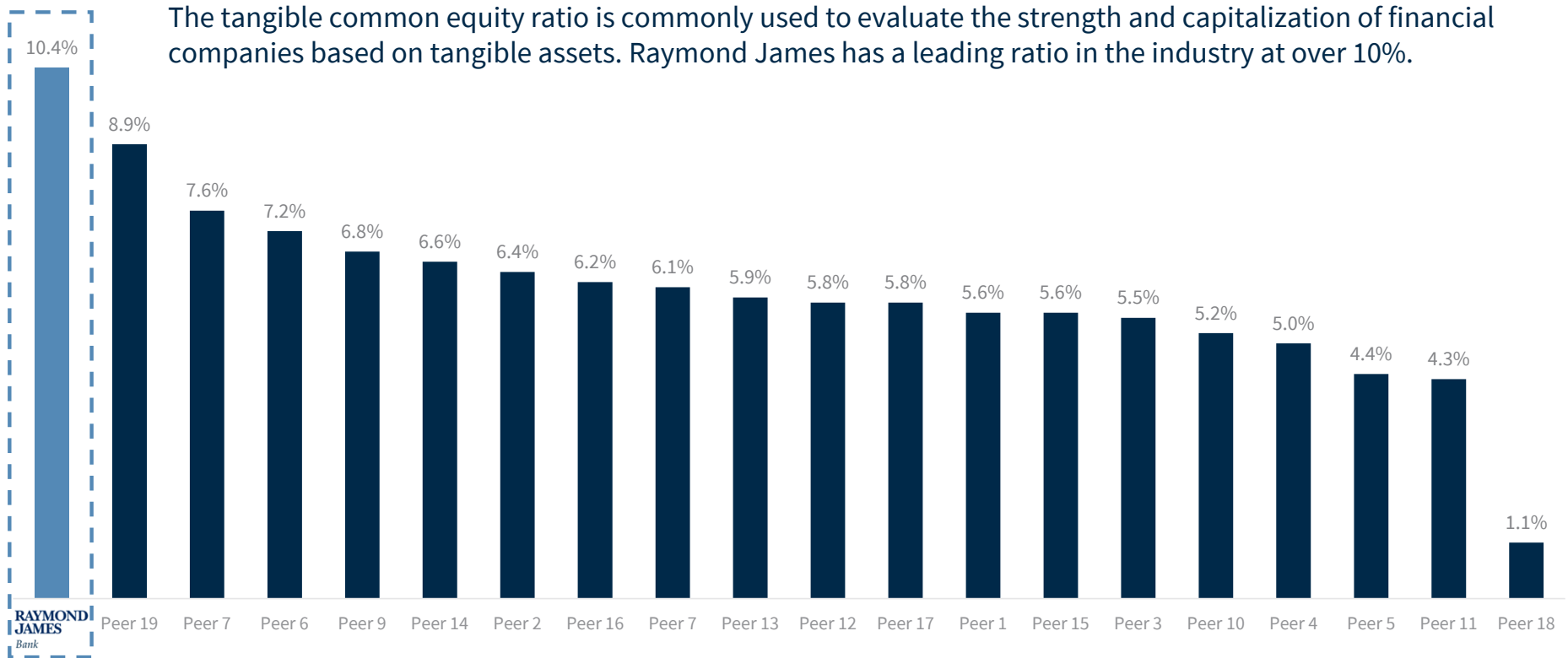


Source: S&P Capital IQ Pro

Note: Financial data as of most recent quarter. Some companies have been adjusted to include multiple bank charters in the analysis. Data for peer firms was pulled from third-party sources and has not been validated by Raymond James.

# Tangible common equity to tangible assets

The tangible common equity ratio is commonly used to evaluate the strength and capitalization of financial companies based on tangible assets. Raymond James has a leading ratio in the industry at over 10%.

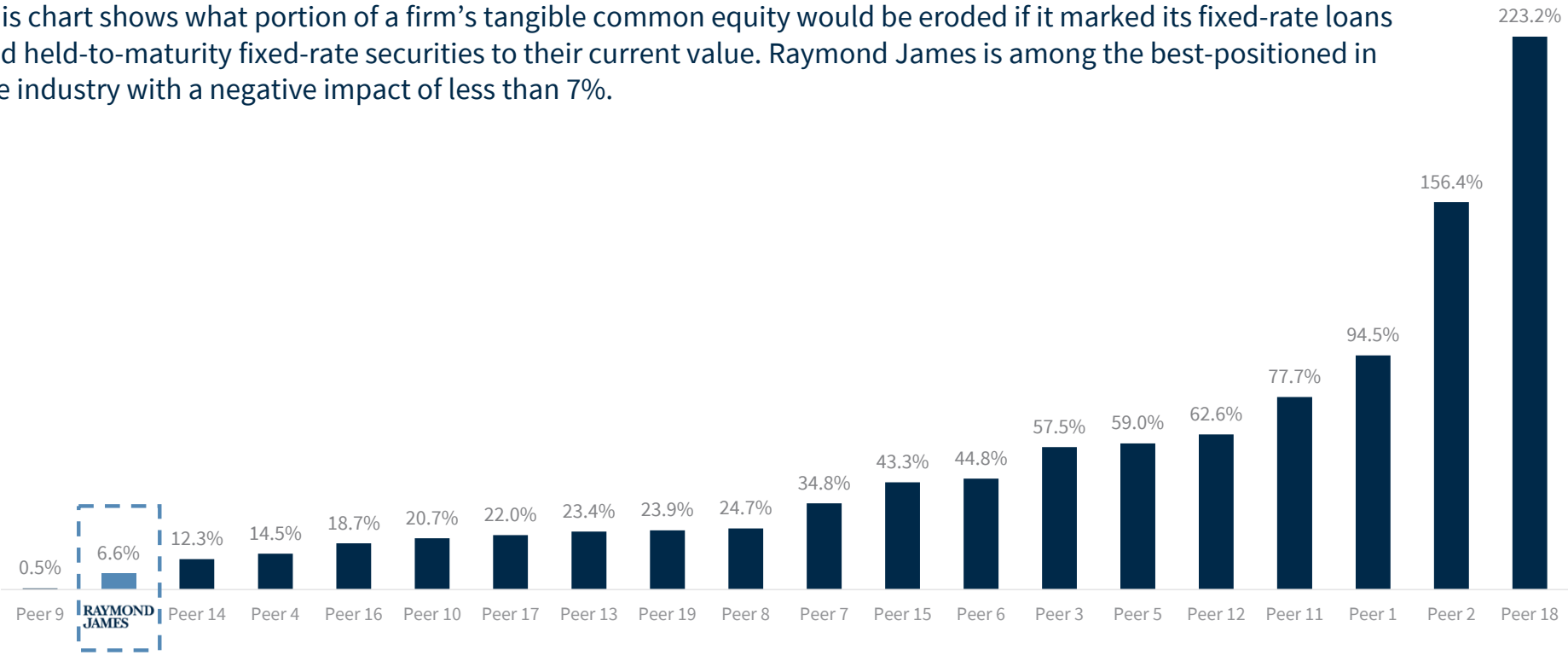


Source: S&P Capital IQ Pro

Note: Financial data as of most recent quarter. Some companies have been adjusted to include multiple bank charters in the analysis. Data for peer firms was pulled from third-party sources and has not been validated by Raymond James.

# Asset fair value marks as a percent of tangible common equity

This chart shows what portion of a firm’s tangible common equity would be eroded if it marked its fixed-rate loans and held-to-maturity fixed-rate securities to their current value. Raymond James is among the best-positioned in the industry with a negative impact of less than 7%.



Source: Company filings, S&P Capital IQ Pro  
 Note: Financial data as of most recent quarter; impact to tangible common equity based on after-tax fair market value impacts to held-to-maturity securities and loans; assumes an illustrative tax rate of 21.0%. Raymond James data validated internally. Data for peer firms was pulled from third-party sources and has not been validated for accuracy or consistency with Raymond James' internal calculation.

# RAYMOND JAMES

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