

Financial Supplementary Information

February 2025



Financial Results by In-house Company (Details) (1)

(JPY B)

Group Aggregate¹

		RBC				CIBC				GCIBC		
		FY23 Q3 FYTD	FY24 Q3 FYTD	YoY		FY23 Q3 FYTD	FY24 Q3 FYTD	YoY		FY23 Q3 FYTD	FY24 Q3 FYTD	YoY
Gross Profits	1	531.7	587.6	+55.9	1	396.2	437.8	+41.6	1	534.6	599.9	+65.3
<i>o/w Interest Income</i>	2	234.2	260.5	+26.3	2	177.8	226.0	+48.2	2	217.5	219.5	+2.0
<i>o/w Non-interest Income</i>	3	297.5	327.1	+29.6	3	217.7	209.4	-8.3	3	272.6	326.3	+53.7
G&A Expenses (Excl. Non-recurring losses and others)	4	-467.9	-513.7	-45.8	4	-157.5	-174.2	-16.7	4	-272.4	-330.2	-57.8
Equity in Income from Investments in Affiliates	5	5.3	5.8	+0.6	5	6.0	8.2	+2.2	5	19.1	20.5	+1.4
Net Business Profits	6	69.1	79.7	+10.6	6	244.1	271.2	+27.1	6	280.6	285.5	+4.9
Credit-related Costs	7	-0.7	21.4	+22.1	7	-52.9	13.1	+66.0	7	42.3	5.3	-37.0
Net Gains (Losses) related to Stocks and others	8	5.2	20.8	+15.6	8	48.4	105.2	+56.8	8	1.0	0.0	-1.0
Others	9	-29.6	-26.5	+3.1	9	-36.4	-84.5	-48.1	9	-106.6	-90.4	+16.3
Net Income	10	44.0	95.4	+51.4	10	203.3	305.1	+101.8	10	217.3	200.5	-16.8
Internal risk capital (avg. balance)	11	1,951.9	1,940.4	-11.5	11	3,596.4	3,414.4	-182.1	11	2,688.9	2,652.5	-36.4
ROE ²	12	2.6%	5.3%	+2.7%	12	8.0%	11.4%	+3.3%	12	9.4%	8.9%	-0.6%
Gross Profits RORA ²	13	4.1%	4.4%	+0.3%	13	2.3%	2.5%	+0.2%	13	2.7%	3.0%	+0.3%
Expense ratio	14	88.0%	87.4%	-0.6%	14	39.7%	39.8%	+0.0%	14	51.0%	55.0%	+4.1%

1. FY23 Q3 Figures for YoY are recalculated based on the FY24 management accounting rules. 2. Past 12 months.

Financial Results by In-house Company (Details) (2)

(JPY B)

Group Aggregate¹

		GMC		
		FY23 Q3 FYTD	FY24 Q3 FYTD	YoY
Gross Profits	1	442.0	493.7	+51.6
Banking ²	2	151.5	144.6	-6.9
S&T	3	290.5	349.0	+58.6
G&A Expenses (Excl. Non-recurring losses and others)	4	-228.0	-259.6	-31.6
Equity in Income from Investments in Affiliates	5	-	-	-
Net Business Profits	6	214.0	234.0	+20.1
Banking ²	7	117.4	103.9	-13.5
S&T	8	96.6	130.1	+33.5
Credit-related Costs	9	0.4	0.0	-0.4
Net Gains (Losses) related to Stocks and others	10	-	-	-
Others	11	-64.5	-70.9	-6.5
Net Income	12	149.9	163.1	+13.2
Internal risk capital (avg. balance)	13	1,995.9	2,192.0	+196.1
ROE ³	14	4.1%	4.5%	+0.4%
Gross Profits RORA ³	15	4.8%	5.1%	+0.3%
Expense ratio	16	51.6%	52.6%	+1.0%

		AMC		
		FY23 Q3 FYTD	FY24 Q3 FYTD	YoY
Gross Profits	1	41.4	43.9	+2.5
<i>o/w Investment Trusts</i>	2	26.1	28.6	+2.5
<i>o/w Pension</i>	3	9.4	10.1	+0.7
G&A Expenses (Excl. Non-recurring losses and others)	4	-26.6	-28.2	-1.6
Equity in Income from Investments in Affiliates	5	-13.9	0.6	+14.4
Net Business Profits	6	-3.9	11.7	+15.6
Credit-related Costs	7	-	-	-
Net Gains (Losses) related to Stocks and others	8	-	-	-
Others	9	-6.5	-7.5	-1.0
Net Income	10	-10.4	4.2	+14.6
Internal risk capital (avg. balance)	11	107.7	104.4	-3.3
ROE ³	12	-	6.1%	-
Gross Profits RORA ³	13	16.9%	15.0%	-1.9%
Expense ratio	14	64.3%	64.3%	-0.0%

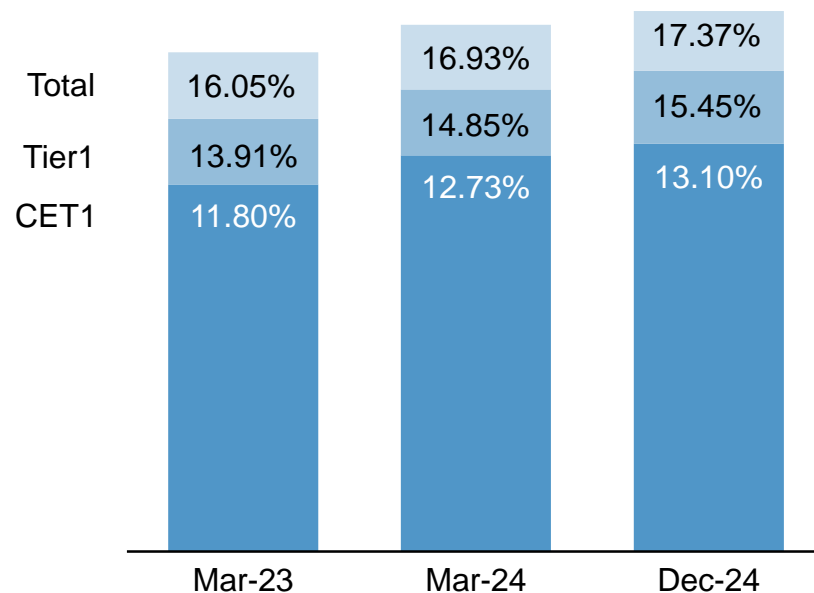
1. FY23 Q3 Figures for YoY are recalculated based on the FY24 management accounting rules. 2. Incl. Net Gains (Losses) related to ETFs of 2 Banks. 3. Past 12 months.

Basel Regulatory Disclosures

Capital Ratio

Consolidated

(JPY B)



	Mar-23	Mar-24	Dec-24
Total Capital	11,306.9	12,314.6	12,802.2
Tier1 Capital	9,803.3	10,801.8	11,388.3
CET1 Capital ¹	8,315.5	9,259.9	9,658.2
AT1 Capital ²	1,487.8	1,541.8	1,730.0
Tier2 Capital	1,503.5	1,512.7	1,413.8
Risk Weighted Assets	70,434.1	72,720.2	73,685.1
Total Exposure	219,441.1	229,376.8	244,959.5

1. Common Equity Tier1 Capital. 2. Additional Tier1 Capital.

Other Regulatory Ratios

Consolidated

(JPY B)

	Mar-23	Mar-24	Dec-24
Leverage Ratio	4.46%	4.70%	4.64%
External TLAC Ratio			
Risk Weighted Assets Basis	24.02%	25.35%	26.03%
Total Exposures Basis	8.85%	9.17%	8.92%

	FY22 Q4	FY23 Q4	FY24 Q3
Liquidity Coverage Ratio (LCR)	130.6%	129.7%	130.0%
Total HQLA	77,599.9	81,168.3	84,120.5
Net Cash Outflows	59,419.4	62,571.6	64,706.2

Reference:	Mar-23	Mar-24	Dec-24
CET1 Capital Ratio (Basel III finalization basis)	9.9%	10.5%	10.9%
Excl. Net Unrealized Gains (Losses) on Other Securities	9.5%	9.8%	10.4%