



Financial Supplementary Information
August 2024

Basel Regulatory Disclosures

Capital Ratio

Consolidated

(JPY B)

	Mar-23	Mar-24	Jun-24
Total	16.05%	16.93%	17.65%
Tier1	13.91%	14.85%	15.63%
CET1	11.80%	12.73%	13.17%
[Excl. Net Unrealized Gains/Losses on Other Securities]	[11.28%]	[11.83%]	[12.35%]
Total Capital	11,306.9	12,314.6	12,770.6
Tier1 Capital	9,803.3	10,801.8	11,311.1
CET1 Capital ¹	8,315.5	9,259.9	9,527.2
AT1 Capital ²	1,487.8	1,541.8	1,783.9
Tier2 Capital	1,503.5	1,512.7	1,459.4
Risk Weighted Assets	70,434.1	72,720.2	72,324.8
Total Exposure	219,441.1	229,376.8	243,739.5

Other Regulatory Ratios

Consolidated

(JPY B)

	Mar-23	Mar-24	Jun-24
Leverage Ratio	4.46%	4.70%	4.64%
External TLAC Ratio			
Risk Weighted Assets Basis	24.02%	25.35%	26.59%
Total Exposures	8.85%	9.17%	8.96%
	FY22 Q4	FY23 Q4	FY24 Q1
Liquidity Coverage Ratio (LCR)	130.6%	129.7%	132.5%
Total HQLA	77,599.9	81,168.3	87,407.9
Net Cash Outflows	59,419.4	62,571.6	65,945.0
Reference:	Mar-23	Mar-24	Jun-24
CET1 Capital Ratio (Basel III finalization basis)	9.9%	10.5%	10.7%
Excl. Net Unrealized Gains (Losses) on Other Securities	9.5%	9.8%	10.1%

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

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

(JPY B)

Group Aggregate¹

		RBC			CIBC			GCIBC				
		FY23 Q1	FY24 Q1	YoY	FY23 Q1	FY24 Q1	YoY	FY23 Q1	FY24 Q1	YoY		
Gross Profits	1	164.6	177.4	+12.8	1	111.4	134.3	+22.9	1	168.4	191.3	+22.9
<i>o/w Interest Income</i>	2	77.2	80.0	+2.8	2	52.5	69.0	+16.4	2	74.2	72.5	-1.7
<i>o/w Non-interest Income</i>	3	87.4	97.4	+10.0	3	59.2	66.7	+7.5	3	80.4	101.5	+21.1
G&A Expenses (Excl. Non-recurring losses and others)	4	-156.6	-172.2	-15.6	4	-53.7	-58.8	-5.1	4	-87.0	-108.8	-21.9
Equity in Income from Investments in Affiliates	5	1.8	2.1	+0.2	5	1.4	2.2	+0.8	5	7.3	6.9	-0.3
Net Business Profits	6	9.8	7.3	-2.6	6	58.9	77.4	+18.6	6	88.5	87.8	-0.7
Credit-related Costs	7	-4.0	14.7	+18.6	7	12.6	-4.2	-16.9	7	22.3	-5.6	-28.0
Net Gains (Losses) related to Stocks and others	8	0.6	3.7	+3.2	8	4.1	21.1	+16.9	8	1.0	-	-1.0
Others	9	-2.3	6.0	+8.3	9	-9.7	-11.1	-1.3	9	-30.9	-24.6	+6.3
Net Income	10	4.2	31.7	+27.5	10	65.9	83.2	+17.3	10	81.0	57.6	-23.4
Internal risk capital (avg. balance)	11	1,940.8	1,947.1	+6.2	11	3,627.0	3,458.4	-168.6	11	2,693.3	2,627.9	-65.5
ROE ²	12	2.6%	4.0%	+1.4%	12	8.0%	8.8%	+0.8%	12	9.4%	8.7%	-0.7%
Gross Profits RORA ²	13	4.1%	4.2%	+0.1%	13	2.3%	2.4%	+0.1%	13	2.7%	2.8%	+0.1%
Expense ratio	14	95.1%	97.1%	+1.9%	14	48.2%	43.8%	-4.4%	14	51.6%	56.9%	+5.3%

1. FY23 Q1 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 Q1	FY24 Q1	YoY
Gross Profits	1	140.2	216.5	+76.3
Banking ²	2	40.5	107.0	+66.5
S&T	3	99.8	109.6	+9.8
G&A Expenses (Excl. Non-recurring losses and others)	4	-75.8	-87.5	-11.8
Equity in Income from Investments in Affiliates	5	-	-	-
Net Business Profits	6	64.5	129.0	+64.5
Banking ²	7	29.0	92.9	+63.8
S&T	8	35.4	36.1	+0.7
Credit-related Costs	9	0.2	-0.2	-0.4
Net Gains (Losses) related to Stocks and others	10	-	-	-
Others	11	-20.6	-37.7	-17.1
Net Income	12	44.0	91.1	+47.0
Internal risk capital (avg. balance)	13	1,842.2	2,301.8	+459.5
ROE ³	14	4.1%	5.7%	+1.7%
Gross Profits RORA ³	15	3.6%	4.2%	+0.5%
Expense ratio	16	54.0%	40.4%	-13.6%

		AMC		
		FY23 Q1	FY24 Q1	YoY
Gross Profits	1	13.5	14.8	+1.3
<i>o/w Investment Trusts</i>	2	8.5	9.5	+0.9
<i>o/w Pension</i>	3	3.1	3.4	+0.3
G&A Expenses (Excl. Non-recurring losses and others)	4	-8.5	-9.0	-0.5
Equity in Income from Investments in Affiliates	5	-0.4	0.2	+0.6
Net Business Profits	6	3.0	4.5	+1.5
Credit-related Costs	7	-	-	-
Net Gains (Losses) related to Stocks and others	8	-	-	-
Others	9	-2.3	-2.8	-0.6
Net Income	10	0.7	1.7	+1.0
Internal risk capital (avg. balance)	11	111.8	96.5	-15.3
ROE ³	12	-	-	-
Gross Profits RORA ³	13	16.9%	17.3%	+0.5%
Expense ratio	14	62.8%	60.6%	-2.2%

1. FY23 Q1 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.