

# Financial Supplementary Information

February 2024

# Basel Regulatory Disclosures

## Capital Ratio

Consolidated

(JPY B)

	Mar-22	Mar-23	Dec-23
Total	17.53%	16.05%	15.97%
Tier 1	15.00%	13.91%	13.94%
CET1	12.46%	11.80%	11.89%
[Excl. Net Unrealized Gains/Losses on Other Securities]	[11.52%]	[11.28%]	[11.21%]
Total Capital	11,351.6	11,306.9	12,146.1
Tier 1 Capital	9,713.2	9,803.3	10,601.5
CET1 Capital <sup>1</sup>	8,067.2	8,315.5	9,044.2
AT1 Capital <sup>2</sup>	1,646.0	1,487.8	1,557.2
Tier 2 Capital	1,638.3	1,503.5	1,544.6
Risk Weighted Assets	64,730.4	70,434.1	76,039.4
Total Exposure	212,972.0	219,441.1	235,869.0

1. Common Equity Tier 1 Capital. 2. Additional Tier 1 Capital.

## Other Regulatory Ratios

Consolidated

(JPY B)

	Mar-22	Mar-23	Dec-23
Leverage Ratio	4.56%	4.46%	4.49%
External TLAC Ratio			
Risk Weighted Assets Basis	24.24%	24.02%	23.08%
Total Exposures	8.43%	8.85%	8.60%
	FY21 Q4	FY22 Q4	FY23 Q3
Liquidity Coverage Ratio (LCR)	136.5%	130.6%	127.3%
Total HQLA	71,174.1	77,599.9	78,185.5
Net Cash Outflows	52,140.9	59,419.4	61,437.0
Reference:	Mar-22	Mar-23	Dec-23
CET1 Capital Ratio (Basel III finalization basis)	9.9%	9.9%	10.2%
Excl. Net Unrealized Gains (Losses) on Other Securities	9.3%	9.5%	9.7%

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

(JPY B)

Group Aggregate<sup>1</sup>

		RBC			CIBC			GCIBC				
		FY22 Q3 FYTD	FY23 Q3 FYTD	YoY	FY22 Q3 FYTD	FY23 Q3 FYTD	YoY	FY22 Q3 FYTD	FY23 Q3 FYTD	YoY		
Gross Profits	1	504.6	<b>531.7</b>	+27.1	1	356.1	<b>396.2</b>	+40.0	1	454.9	<b>485.6</b>	+30.7
<i>o/w Interest Income</i>	2	210.8	<b>234.1</b>	+23.4	2	172.7	<b>178.8</b>	+6.1	2	206.3	<b>200.9</b>	-5.4
<i>o/w Non-interest Income</i>	3	293.8	<b>297.6</b>	+3.8	3	181.8	<b>217.4</b>	+35.7	3	226.6	<b>247.1</b>	+20.5
G&A Expenses (Excl. Non-recurring losses and others)	4	-449.2	<b>-467.6</b>	-18.4	4	-149.5	<b>-157.2</b>	-7.7	4	-221.3	<b>-251.5</b>	-30.2
Equity in Income from Investments in Affiliates	5	-2.8	<b>5.3</b>	+8.1	5	5.7	<b>6.0</b>	+0.3	5	14.9	<b>17.7</b>	+2.8
<b>Net Business Profits</b>	6	51.0	<b>69.4</b>	+18.4	6	212.3	<b>245.0</b>	+32.7	6	248.0	<b>251.1</b>	+3.1
Credit-related Costs	7	-23.2	<b>-0.7</b>	+22.6	7	7.4	<b>-52.9</b>	-60.3	7	-31.8	<b>37.7</b>	+69.5
Net Gains (Losses) related to Stocks and others	8	8.4	<b>5.2</b>	-3.2	8	58.4	<b>48.4</b>	-10.0	8	-	<b>0.9</b>	+0.9
Others	9	-17.5	<b>-29.7</b>	-12.1	9	-49.2	<b>-37.1</b>	+12.1	9	-76.0	<b>-94.7</b>	-18.7
<b>Net Income</b>	10	18.6	<b>44.2</b>	+25.7	10	228.9	<b>203.5</b>	-25.4	10	140.2	<b>195.0</b>	+54.8
Internal risk capital (avg. balance) <sup>2</sup>	11	1,951.5	<b>1,908.8</b>	-42.7	11	3,345.8	<b>3,142.7</b>	-203.1	11	2,588.0	<b>2,478.0</b>	-110.0
ROE <sup>2</sup>	12	2.0%	<b>3.4%</b>	1.4%	12	8.9%	<b>8.6%</b>	-0.3%	12	7.6%	<b>10.1%</b>	2.5%
Gross Profits RORA <sup>2</sup>	13	3.9%	<b>4.1%</b>	0.2%	13	2.2%	<b>2.4%</b>	0.2%	13	2.4%	<b>2.6%</b>	0.2%
Expense ratio	14	89.0%	<b>87.9%</b>	-1.1%	14	42.0%	<b>39.7%</b>	-2.3%	14	48.6%	<b>51.8%</b>	3.2%

1. FY22 Q3 Figures for YoY are recalculated based on management accounting rules applied in FY23. 2. Past 12 months.

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

(JPY B)

Group Aggregate<sup>1</sup>

		GMC				AMC			
		FY22 Q3 FYTD	FY23 Q3 FYTD	YoY		FY22 Q3 FYTD	FY23 Q3 FYTD	YoY	
Gross Profits	1	330.4	<b>433.1</b>	+102.8	Gross Profits	1	41.2	<b>41.4</b>	+0.2
<i>o/w Banking</i> <sup>2</sup>	2	93.2	<b>150.7</b>	+57.5	<i>o/w Investment Trusts</i>	2	25.4	<b>26.1</b>	+0.7
<i>o/w S&amp;T</i>	3	239.5	<b>280.4</b>	+40.8	<i>o/w Pension</i>	3	9.6	<b>9.5</b>	-0.1
G&A Expenses (Excl. Non-recurring losses and others)	4	-184.5	<b>-222.0</b>	-37.5	G&A Expenses (Excl. Non-recurring losses and others)	4	-26.1	<b>-26.6</b>	-0.5
Equity in Income from Investments in Affiliates	5	-	-	-	Equity in Income from Investments in Affiliates	5	-0.3	<b>-12.3</b>	-12.0
<b>Net Business Profits</b>	6	145.3	<b>211.1</b>	+65.8	<b>Net Business Profits</b>	6	9.6	<b>-2.4</b>	-12.0
<i>o/w Banking</i> <sup>2</sup>	7	61.2	<b>114.4</b>	+53.2	Credit-related Costs	7	-	-	-
<i>o/w S&amp;T</i>	8	91.6	<b>100.1</b>	+8.5	Net Gains (Losses) related to Stocks and others	8	-	-	-
Credit-related Costs	9	-0.6	<b>0.4</b>	+1.0	Others	9	-6.6	<b>-6.4</b>	+0.2
Net Gains (Losses) related to Stocks and others	10	-	-	-	<b>Net Income</b>	10	3.0	<b>-8.8</b>	-11.8
Others	11	-45.1	<b>-65.4</b>	-20.4	Internal risk capital (avg. balance) <sup>3</sup>	11	104.8	<b>98.9</b>	-5.9
<b>Net Income</b>	12	99.6	<b>146.1</b>	+46.4	ROE <sup>3</sup>	12	3.5%	-	-
Internal risk capital (avg. balance) <sup>3</sup>	13	1,657.8	<b>2,137.3</b>	479.5	Gross Profits RORA <sup>3</sup>	13	19.0%	<b>19.7%</b>	0.8%
ROE <sup>3</sup>	14	2.1%	<b>3.8%</b>	1.7%	Expense ratio	14	63.4%	<b>64.3%</b>	0.9%
Gross Profits RORA <sup>3</sup>	15	3.1%	<b>3.1%</b>	0.0%					
Expense ratio	16	55.9%	<b>51.3%</b>	-4.6%					

1. FY22 Q3 Figures for YoY are recalculated based on the FY23 management accounting rules. 2. Incl. Net Gains (Losses) related to ETFs of 2 Banks. 3. Past 12 months.