

Financial Supplementary Information  
February 2025



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

(JPY B)

Group Aggregate<sup>1</sup>

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

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

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

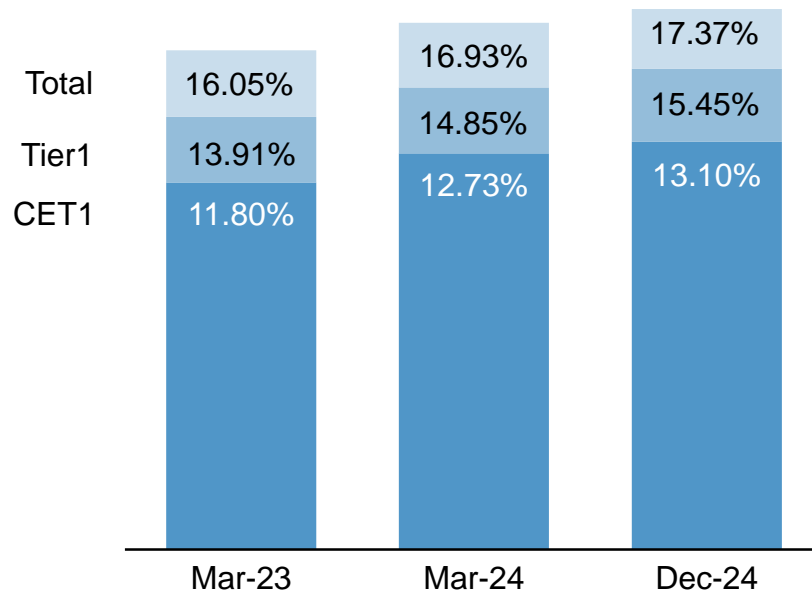
1. FY23 Q3 Figures for YoY are recalculated based on the FY24 management accounting rules. 2. Incl. Net Gains (Losses) related to ETFs of 2 Banks. 3. Past 12 months.

# 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 <sup>1</sup>	8,315.5	9,259.9	9,658.2
AT1 Capital <sup>2</sup>	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%