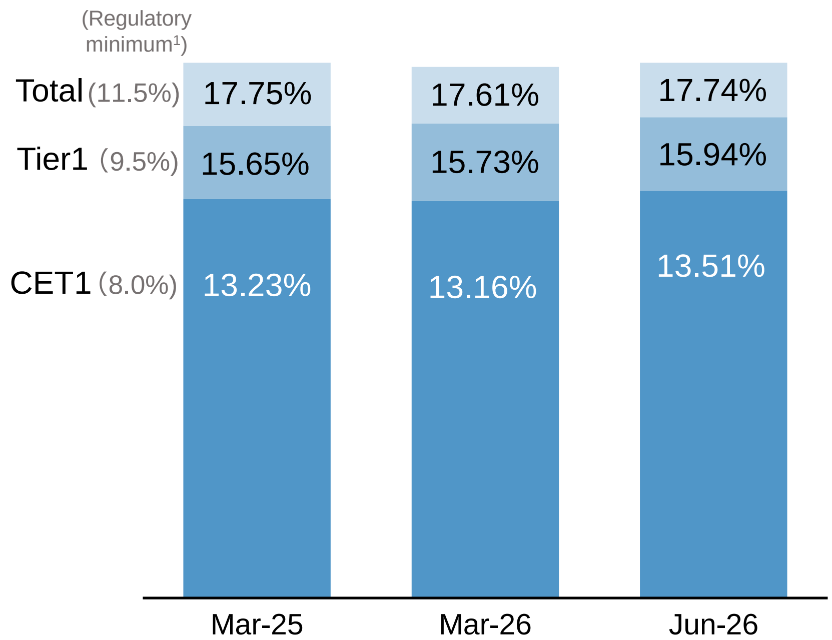
Basel Regulatory Disclosures

(JPY B, Consolidated)

Capital Ratios



	Mar-25	Mar-26	Jun-26
Total Capital	12,755.7	14,252.8	14,590.7
Tier1 Capital	11,248.2	12,733.5	13,107.9
CET1 Capital[2]	9,506.2	10,650.5	11,110.0
AT1 Capital[3]	1,741.9	2,083.0	1,997.8
Tier2 Capital	1,507.5	1,519.2	1,482.7
RWAs	71,844.4	80,925.3	82,213.7
Total Exposure	235,543.8	261,051.4	269,157.1

1. Excl. countercyclical buffer. 2. Common Equity Tier 1 Capital. 3. Additional Tier 1 Capital.

Other Regulatory Ratios

	Mar-25	Mar-26	Jun-26	(Regulatory Minimum)
Leverage Ratio	4.77%	4.87%	4.86%	(3.70%)
External TLAC Ratio				
RWAs Basis	26.86%	26.38%	26.02%	(18.05%)
Total Exposure Basis	9.29%	9.30%	9.05%	(7.10%)

	FY24 Q4	FY25 Q4	FY26 Q1	
Liquidity Coverage Ratio (LCR)	125.1%	123.2%	126.1%	(100.00%)

Basel III finalization basis (fully-effective)

	Mar-25	Mar-26	Jun-26
CET1 Capital Ratio	11.1%	10.9%	11.4%
Excl. Net Unrealized Gains (Losses) on Other Securities	10.3%	9.9%	10.4%
CET1 Capital[2]	8,615.6	9,355.2	9,816.6
RWAs	83,222.5	93,876.6	94,304.7

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

(JPY B, Group Aggregate[1], preliminary figures)

		RBC				CIBC				GCIBC		
		FY25 Q1	**FY26 Q1**	YoY		FY25 Q1	**FY26 Q1**	YoY		FY25 Q1	**FY26 Q1**	YoY
Gross Profits	1	214.1	**258.5**	+44.4	1	154.1	**211.2**	+57.1	1	229.8	**232.8**	+3.0
o/w Interest Income	2	*108.9*	***139.5***	*+30.5*	2	*81.0*	***97.6***	*+16.6*	2	*79.5*	***83.0***	*+3.5*
o/w Non-interest Income	3	*104.7*	***119.0***	*+14.3*	3	*71.9*	***113.7***	*+41.8*	3	*122.5*	***128.2***	*+5.7*
G&A Expenses[2]	4	-174.3	**-181.6**	-7.4	4	-58.7	**-63.5**	-4.7	4	-127.4	**-143.8**	-16.4
Equity in Income from Investments in Affiliates	5	-2.0	**6.4**	+8.5	5	3.6	**5.5**	+1.9	5	7.1	**8.1**	+1.0
Net Business Profits	6	37.8	**82.2**	+44.4	6	98.7	**153.0**	+54.3	6	108.1	**95.5**	-12.6
Credit-related costs	7	-5.8	**-16.0**	-10.2	7	-8.5	**4.0**	+12.6	7	28.1	**3.5**	-24.5
Net Gains (Losses) related to Stocks and others	8	5.7	**3.9**	-1.8	8	36.3	**26.4**	-9.8	8	-	**-**	-
Others	9	-9.1	**-22.4**	-13.3	9	-33.3	**-56.2**	-22.8	9	-40.2	**-35.3**	+4.9
Net Income	10	28.6	**47.8**	+19.1	10	93.2	**127.3**	+34.1	10	96.0	**63.7**	-32.3
Internal risk capital (avg. balance)	11	2,169.9	**2,249.2**	+79.3	11	3,969.4	**3,811.8**	-157.6	11	3,109.9	**3,202.4**	+92.5
ROE[3]	12	6.0%	**6.8%**	+0.8ppts	12	13.5%	**14.5%**	+1.0ppts	12	8.3%	**7.2%**	-1.1ppts
Gross Profits RORA[3]	13	5.1%	**5.3%**	+0.2ppts	13	3.0%	**3.2%**	+0.2ppts	13	3.1%	**3.1%**	-0.0ppts
Expense ratio	14	81.4%	**70.3%**	-11.1ppts	14	38.1%	**30.0%**	-8.1ppts	14	55.5%	**61.8%**	+6.3ppts

1. Results for FY25 recalculated using FY26 management accounting rules. 2. Excl. Non-Recurring Losses and others. 3. Past 12 months.

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

(JPY B, Group Aggregate[1], preliminary figures)

GMC		FY25 Q1	FY26 Q1	YoY
Gross Profits[2]	1	174.6	**314.5**	+139.9
Banking[2]	2	58.8	**158.7**	+100.0
S&T	3	115.8	**155.8**	+39.9
G&A Expenses[3]	4	-101.2	**-114.8**	-13.7
Equity in Income from Investments in Affiliates	5	-	**-**	-
Net Business Profits[2]	6	73.5	**199.7**	+126.2
Banking[2]	7	45.3	**144.4**	+99.1
S&T	8	28.1	**55.2**	+27.1
Credit-related Costs	9	0.2	**-0.1**	-0.3
Net Gains (Losses) related to Stocks and others	10	-	**-**	-
Others	11	-19.4	**-61.6**	-42.2
Net Income	12	54.2	**138.0**	+83.8
Internal risk capital (avg. balance)	13	2,175.9	**2,643.5**	+467.5
ROE[4]	14	6.5%	**9.6%**	+3.1ppts
Gross Profits RORA[4]	15	5.1%	**6.0%**	+0.9ppts
Expense ratio	16	57.9%	**36.5%**	-21.4ppts

AMC		FY25 Q1	FY26 Q1	YoY
Gross Profits	1	17.5	**15.5**	-2.0
o/w Investment Trusts	2	*9.2*	***10.5***	*+1.3*
o/w Pension	3	*3.4*	***4.2***	*+0.8*
G&A Expenses[3]	4	-11.7	**-9.7**	+2.0
Equity in Income from Investments in Affiliates	5	0.1	**0.6**	+0.5
Net Business Profits	6	4.5	**5.1**	+0.7
Credit-related Costs	7	-	**-**	-
Net Gains (Losses) related to Stocks and others	8	-	**-**	-
Others	9	-2.5	**-2.9**	-0.4
Net Income	10	2.0	**2.2**	+0.3
Internal risk capital (avg. balance)	11	127.5	**141.2**	+13.7
ROE[4]	12	15.9%	**15.6%**	-0.2ppts
Gross Profits RORA[4]	13	12.7%	**12.0%**	-0.7ppts
Expense ratio	14	67.0%	**62.5%**	-4.5ppts

1. Results for FY25 recalculated using FY26 management accounting rules. 2. Incl. Net Gains (Losses) related to ETFs of 2 Banks. 3. Excl. Non-Recurring Losses and others. 4. Past 12 months.