

Financial Supplementary Information

August 2025

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

(JPY B)		RBC			CIBC			Group Aggregate ¹ GCIBC		
		FY24 Q1	FY25 Q1	YoY	FY24 Q1	FY25 Q1	YoY	FY24 Q1	FY25 Q1	YoY
Gross Profits	1	177.4	214.1	+36.8	134.3	154.1	+19.8	195.5	206.7	+11.2
<i>o/w Interest Income</i>	2	80.0	108.9	+29.0	69.0	81.0	+12.0	73.9	70.6	-3.3
<i>o/w Non-interest Income</i>	3	97.4	105.2	+7.8	65.3	73.2	+7.8	104.2	112.2	+7.9
G&A Expenses ²	4	-172.2	-177.7	-5.5	-58.9	-58.9	-0.1	-111.3	-119.7	-8.4
Equity in Income from Investments in Affiliates	5	2.1	-2.0	-4.1	2.2	3.6	+1.4	7.1	6.8	-0.2
Net Business Profits	6	7.2	34.4	+27.2	77.4	98.5	+21.1	89.6	92.7	+3.0
Credit-related costs	7	14.7	-5.8	-20.4	-4.2	-8.5	-4.3	-5.8	26.0	+31.9
Net Gains (Losses) related to Stocks and others	8	3.7	5.7	+1.9	21.1	36.3	+15.2	-	-	-
Others	9	6.0	-8.9	-14.9	-11.1	-33.7	-22.6	-25.2	-34.9	-9.8
Net Income	10	31.7	25.4	-6.3	83.2	92.6	+9.4	58.6	83.8	+25.1
Internal risk capital (avg. balance)	11	1,956.7	1,967.9	+11.2	3,554.4	3,360.6	-193.9	2,648.0	2,722.1	+74.0
ROE ^{3,4}	12	6.3%	5.9%	-0.3%	11.6%	12.3%	+0.7%	9.0%	9.8%	+0.8%
Gross Profits RORA ³	13	4.5%	4.7%	+0.2%	2.7%	2.8%	+0.1%	3.0%	3.0%	+0.0%
Expense ratio	14	97.1%	83.0%	-14.1%	43.8%	38.3%	-5.6%	56.9%	57.9%	+1.0%

1. Results for FY24 Q1 recalculated using FY25 management accounting rules. 2. Excl. Non-Recurring Losses and others. 3. Past 12 months.

4. Correction in association of specific credit-related cost from FY24 to GCIBC. Impact reflected in result for FY24 Q1.

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

(JPY B)

GMC

		FY24 Q1	FY25 Q1	YoY
Gross Profits	1	219.8	174.1	-45.7
Banking ²	2	107.0	58.3	-48.7
S&T	3	112.7	115.8	+3.0
G&A Expenses ³	4	-90.0	-92.3	-2.3
Equity in Income from Investments in Affiliates	5	-	-	-
Net Business Profits	6	129.8	81.8	-48.0
Banking ²	7	92.9	45.8	-47.1
S&T	8	36.9	36.0	-0.9
Credit-related Costs	9	-0.2	0.2	+0.4
Net Gains (Losses) related to Stocks and others	10	-	-	-
Others	11	-38.0	-22.0	+15.9
Net Income	12	91.6	60.0	-31.6
Internal risk capital (avg. balance)	13	2,384.6	2,105.9	-278.7
ROE ⁴	14	4.8%	3.6%	-1.2%
Gross Profits RORA ⁴	15	4.3%	3.9%	-0.3%
Expense ratio	16	41.0%	53.0%	+12.1%

Group Aggregate¹

AMC

		FY24 Q1	FY25 Q1	YoY
Gross Profits	1	14.8	17.2	+2.3
<i>o/w Investment Trusts</i>	2	9.5	9.2	-0.3
<i>o/w Pension</i>	3	3.3	3.4	+0.0
G&A Expenses ³	4	-9.0	-11.9	-2.9
Equity in Income from Investments in Affiliates	5	0.2	0.1	-0.0
Net Business Profits	6	4.5	4.0	-0.5
Credit-related Costs	7	-	-	-
Net Gains (Losses) related to Stocks and others	8	-	-	-
Others	9	-2.8	-2.4	+0.4
Net Income	10	1.7	1.6	-0.1
Internal risk capital (avg. balance)	11	108.3	121.0	+12.7
ROE ⁴	12	0.8%	0.7%	-0.1%
Gross Profits RORA ⁴	13	11.8%	11.6%	-0.2%
Expense ratio	14	60.7%	69.5%	+8.8%

1. Figures for YoY are recalculated based on the FY25 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.

Basel Regulatory Disclosures

Capital Ratio

Consolidated

(JPY B)

	Mar-24	Mar-25	Jun-25
Total	16.93%	17.75%	17.93%
Tier1	14.85%	15.65%	15.96%
CET1	12.73%	13.23%	13.35%
Total Capital	12,314.6	12,755.7	13,075.9
Tier1 Capital	10,801.8	11,248.2	11,640.3
CET1 Capital ¹	9,259.9	9,506.2	9,739.3
AT1 Capital ²	1,541.8	1,741.9	1,901.0
Tier2 Capital	1,512.7	1,507.5	1,435.5
Risk Weighted Assets	72,720.2	71,844.4	72,911.5
Total Exposure	229,376.8	235,543.8	235,631.5

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

Other Regulatory Ratios

Consolidated

(JPY B)

	Mar-24	Mar-25	Jun-25
Leverage Ratio	4.70%	4.77%	4.94%
External TLAC Ratio			
Risk Weighted Assets Basis	25.35%	26.86%	25.70%
Total Exposures	9.17%	9.29%	9.07%
	FY23 Q4	FY24 Q4	FY25 Q1
Liquidity Coverage Ratio (LCR)	129.7%	125.1%	126.5%
Total HQLA	81,168.3	82,668.4	82,081.7
Net Cash Outflows	62,571.6	66,075.1	64,859.2
Reference:	Mar-24	Mar-25	Jun-25
CET1 Capital Ratio (Basel III finalization basis)	10.5%	11.1%	11.1%
Excl. Net Unrealized Gains (Losses) on Other Securities	9.8%	10.3%	10.3%