

Financial Supplementary Information

February 2026



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

(JPY B, Group Aggregate¹)

		RBC				CIBC				GCIBC		
		FY24 Q3 FYTD	FY25 Q3 FYTD	YoY		FY24 Q3 FYTD	FY25 Q3 FYTD	YoY		FY24 Q3 FYTD	FY25 Q3 FYTD	YoY
Gross Profits	1	587.6	691.8	+104.1	1	437.8	508.6	+70.8	1	613.1	646.2	+33.1
o/w Interest Income	2	260.5	339.3	+78.8	2	226.0	257.7	+31.7	2	223.7	223.0	-0.7
o/w Non-interest Income	3	327.1	352.5	+25.4	3	211.8	251.0	+39.2	3	335.2	357.9	+22.7
G&A Expenses ²	4	-513.8	-549.2	-35.4	4	-174.3	-182.4	-8.2	4	-337.8	-370.9	-33.1
Equity in Income from Investments in Affiliates	5	5.8	6.6	+0.8	5	8.2	10.3	+2.1	5	20.9	21.6	+0.8
Net Business Profits	6	79.6	148.2	+68.6	6	271.1	335.9	+64.7	6	291.4	293.0	+1.6
Credit-related costs	7	21.4	-16.9	-38.3	7	13.1	-5.8	-18.9	7	5.5	-19.3	-24.8
Net Gains (Losses) related to Stocks and others	8	20.8	25.6	+4.9	8	105.2	119.6	+14.4	8	-	-1.9	-1.9
Others	9	-26.6	-56.7	-30.1	9	-84.5	-91.1	-6.6	9	-92.3	-87.9	+4.3
Net Income	10	95.2	100.3	+5.1	10	305.0	358.5	+53.5	10	204.7	184.0	-20.7
Internal risk capital (avg. balance)	11	1,958.4	1,993.0	+34.6	11	3,513.1	3,275.7	-237.4	11	2,685.4	2,733.1	+47.7
ROE ^{3,4}	12	6.3%	6.5%	+0.2%	12	11.6%	13.8%	+2.2%	12	9.0%	8.0%	-0.9%
Gross Profits RORA ³	13	4.5%	5.0%	+0.4%	13	2.7%	3.0%	+0.3%	13	3.0%	3.0%	+0.1%
Expense ratio	14	87.4%	79.4%	-8.1%	14	39.8%	35.9%	-3.9%	14	55.1%	57.4%	+2.3%

1. Results for FY24 3Q FYTD 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 Costs from FY24 to GCIBC. Impact recalculated using FY25 management accounting rules.

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

(JPY B, Group Aggregate¹)

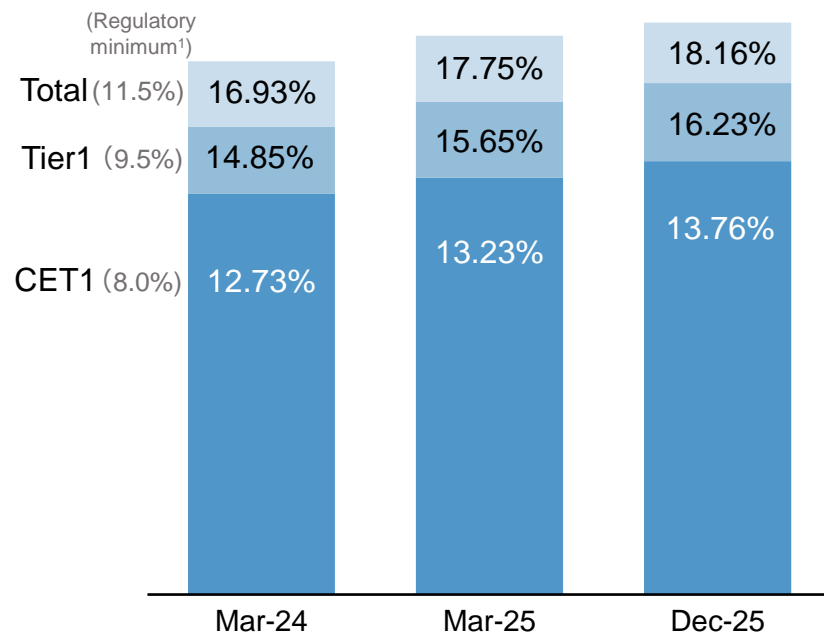
GMC					AMC				
		FY24 Q3 FYTD	FY25 Q3 FYTD	YoY			FY24 Q3 FYTD	FY25 Q3 FYTD	YoY
Gross Profits ²	1	505.4	596.8	+91.3	Gross Profits	1	44.0	55.0	+11.1
Banking ²	2	144.7	219.5	+74.7	<i>o/w Investment Trusts</i>	2	28.6	29.2	+0.6
S&T	3	360.7	377.3	+16.6	<i>o/w Pension</i>	3	10.1	10.8	+0.6
G&A Expenses ³	4	-266.5	-294.8	-28.3	G&A Expenses ³	4	-28.3	-36.0	-7.7
Equity in Income from Investments in Affiliates	5	-	-	-	Equity in Income from Investments in Affiliates	5	0.6	-2.3	-2.8
Net Business Profits ²	6	238.9	302.0	+63.0	Net Business Profits	6	11.7	12.4	+0.8
Banking ²	7	103.8	181.1	+77.3	Credit-related Costs	7	-	-	-
S&T	8	135.1	120.9	-14.3	Net Gains (Losses) related to Stocks and others	8	-	-0.4	-0.4
Credit-related Costs	9	0	0	+0	Others	9	-7.5	3.4	+10.9
Net Gains (Losses) related to Stocks and others	10	-	-	-	Net Income	10	4.2	15.4	+11.2
Others	11	-72.5	-89.6	-17.1					
Net Income	12	166.5	212.4	+45.9					
Internal risk capital (avg. balance)	13	2,262.7	1,958.7	-304.0	Internal risk capital (avg. balance)	11	114.4	117.6	+3.3
ROE ⁴	14	4.8%	7.7%	+2.9%	ROE ⁴	12	0.8%	10.3%	+9.4%
Gross Profits RORA ⁴	15	4.3%	6.4%	+2.1%	Gross Profits RORA ⁴	13	11.8%	12.5%	+0.7%
Expense ratio	16	52.7%	49.4%	-3.3%	Expense ratio	14	64.4%	65.5%	+1.1%

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

(JPY B, Consolidated)

Capital Ratios



	Mar-24	Mar-25	Dec-25
Total Capital	12,314.6	12,755.7	14,082.8
Tier1 Capital	10,801.8	11,248.2	12,586.8
CET1 Capital ²	9,259.9	9,506.2	10,668.3
AT1 Capital ³	1,541.8	1,741.9	1,918.4
Tier2 Capital	1,512.7	1,507.5	1,496.0
Risk Weighted Assets	72,720.2	71,844.4	77,531.2
Total Exposure	229,376.8	235,543.8	257,254.6

1. Excl. countercyclical buffer. 2. Common Equity Tier1 Capital. 3. Additional Tier1 Capital.

Other Regulatory Ratios

	Mar-24	Mar-25	Dec-25	(Regulatory Minimum)
Leverage Ratio	4.70%	4.77%	4.89%	(3.7%)
External TLAC Ratio				
Risk Weighted Assets Basis	25.35%	26.86%	26.72%	(18.0%)
Total Exposure Basis	9.17%	9.29%	9.14%	(7.1%)
	FY23 Q4	FY24 Q4	FY25 Q3	
Liquidity Coverage Ratio (LCR)	129.7%	125.1%	130.0%	(100.0%)

Basel III finalization basis (fully-effective)

	Mar-24	Mar-25	Dec-25
CET1 Capital Ratio	10.5%	11.1%	11.3%
Excl. Net Unrealized Gains (Losses) on Other Securities	9.8%	10.3%	10.3%
CET1 Capital ²	8,360.8	8,615.6	9,374.3
Risk Weighted Assets	85,046.1	83,222.5	90,969.0