

Financial Supplementary Information

August 2023

Basel Regulatory Disclosures

Capital Ratios

Consolidated

(JPY B)

	Mar-22	Mar-23	Jun-23
Total	17.53%	16.05%	15.85%
Tier1	15.00%	13.91%	13.99%
CET1	12.46%	11.80%	11.98%
(Excl. Net Unrealized Gains (Losses) on Other Securities)	[11.52%]	[11.28%]	[11.28%]
Total Capital	11,351.6	11,306.9	11,707.5
Tier1 Capital	9,713.2	9,803.3	10,338.7
CET1 Capital ¹	8,067.2	8,315.5	8,848.7
AT1Capital ²	1,646.0	1,487.8	1,490.0
Tier2 Capital	1,638.3	1,503.5	1,368.8
Risk Weighted Assets	64,730.4	70,434.1	73,859.1
Total Exposure	212,972.0	219,441.1	234,765.1

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

Other Regulatory Ratios

Consolidated

(JPY B)

	Mar-22	Mar-23	Jun-23
Leverage Ratio	4.56%	4.46%	4.40%
External TLAC Ratio			
Risk Weighted Assets Basis	24.24%	24.02%	23.74%
Total Exposure Basis	8.43%	8.85%	8.59%
	FY21 Q4	FY22 Q4	FY23 Q1
Liquidity Coverage Ratio (LCR)	136.5%	130.6%	136.9%
Total HQLA	71,174.1	77,599.9	80,351.5
Net Cash Outflows	52,140.9	59,419.4	58,752.5
Reference:	Mar-22	Mar-23	Jun-23
CET1 Capital Ratio (Basel III finalization basis)	9.9%	9.9%	10.1%
(excl. Net Unrealized Gains (Losses) on Other Securities)	9.3%	9.5%	9.6%

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

(JPY B)

Group Aggregate¹

		RBC			CIBC			GCIBC				
		FY22 Q1	FY23 Q1	YoY	FY22 Q1	FY23 Q1	YoY	FY22 Q1	FY23 Q1	YoY		
Gross Profits	1	154.4	164.6	+10.2	1	108.9	111.4	+2.5	1	150.7	153.2	+2.5
<i>o/w Interest Income</i>	2	66.8	77.2	+10.4	2	50.5	52.8	+2.3	2	65.5	68.5	+3.0
<i>o/w Non-interest Income</i>	3	87.6	87.4	-0.2	3	57.4	59.1	+1.7	3	78.7	73.9	-4.8
G&A Expenses (Excl. Non-recurring losses and others)	4	-155.4	-156.5	-1.1	4	-52.2	-53.6	-1.5	4	-71.4	-80.3	-8.9
Equity in Income from Investments in Affiliates	5	-2.2	1.8	+4.0	5	1.5	1.4	-0.1	5	5.9	6.7	+0.8
Net Business Profits	6	-3.7	9.9	+13.6	6	58.2	59.2	+1.0	6	85.2	79.5	-5.7
Credit-related Costs	7	-3.2	-4.0	-0.8	7	-54.6	12.6	+67.2	7	0.7	19.8	+19.1
Net Gains (Losses) related to Stocks and others	8	2.5	0.6	-1.9	8	13.9	4.1	-9.8	8	-	0.9	+0.9
Others	9	-2.5	-2.3	+0.2	9	2.8	-10.0	-12.8	9	-27.5	-27.7	+0.3
Net Income	10	-6.9	4.2	+11.1	10	20.3	66.0	+45.6	10	58.4	72.4	+14.0
Internal risk capital (avg. balance) ²	11	1,943.6	1,904.4	-39.2	11	3,314.9	3,180.2	-134.8	11	2,574.3	2,506.1	-68.2
ROE ²	12	2.0%	2.6%	+0.6%	12	8.9%	10.7%	+1.8%	12	7.6%	8.4%	+0.8%
Gross Profits ROE ²	13	36.4%	37.6%	+1.3%	13	15.3%	16.1%	+0.7%	13	24.4%	25.1%	+0.8%
Expense ratio	14	100.6%	95.1%	-5.5%	14	47.9%	48.2%	+0.2%	14	47.4%	52.4%	+5.0%

1. New management accounting rules were applied in FY23. Past figures were recalculated based on the new rules. 2. Last 12 months.

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

(JPY B)

Group Aggregate¹

		GMC		
		FY22 Q1	FY23 Q1	YoY
Gross Profits	1	147.6	137.1	-10.4
<i>o/w Banking</i> ²	2	67.4	40.3	-27.1
<i>o/w S&T</i>	3	78.9	95.5	+16.6
G&A Expenses (Excl. Non-recurring losses and others)	4	-61.4	-73.8	-12.4
Equity in Income from Investments in Affiliates	5	-	-	-
Net Business Profits	6	86.0	63.3	-22.6
<i>o/w Banking</i> ²	7	56.1	28.0	-28.1
<i>o/w S&T</i>	8	30.0	35.5	+5.4
Credit-related Costs	9	-0.4	0.2	+0.5
Net Gains (Losses) related to Stocks and others	10	-	-	-
Others	11	-26.3	-20.2	+6.1
Net Income	12	59.3	43.3	-15.9
Internal risk capital (avg. balance) ³	13	1,689.7	1,981.1	+291.5
ROE ³	14	2.1%	1.0%	-1.1%
Gross Profits ROE ³	15	18.6%	15.3%	-3.3%
Expense ratio	16	41.6%	53.8%	+12.2%

		AMC		
		FY22 Q1	FY23 Q1	YoY
Gross Profits	1	13.9	13.5	-0.4
<i>o/w Investment Trusts</i>	2	8.5	8.5	-0.0
<i>o/w Pension</i>	3	3.1	3.1	-0.1
G&A Expenses (Excl. Non-recurring losses and others)	4	-8.3	-8.5	-0.2
Equity in Income from Investments in Affiliates	5	0.0	-0.4	-0.4
Net Business Profits	6	3.9	3.1	-0.9
Credit-related Costs	7	-	-	-
Net Gains (Losses) related to Stocks and others	8	-	-	-
Others	9	-2.5	-2.3	+0.3
Net Income	10	1.4	0.8	-0.6
Internal risk capital (avg. balance) ³	11	104.3	101.5	-2.8
ROE ³	12	3.5%	3.0%	-0.5%
Gross Profits ROE ³	13	52.5%	53.6%	+1.1%
Expense ratio	14	59.7%	62.8%	+3.1%

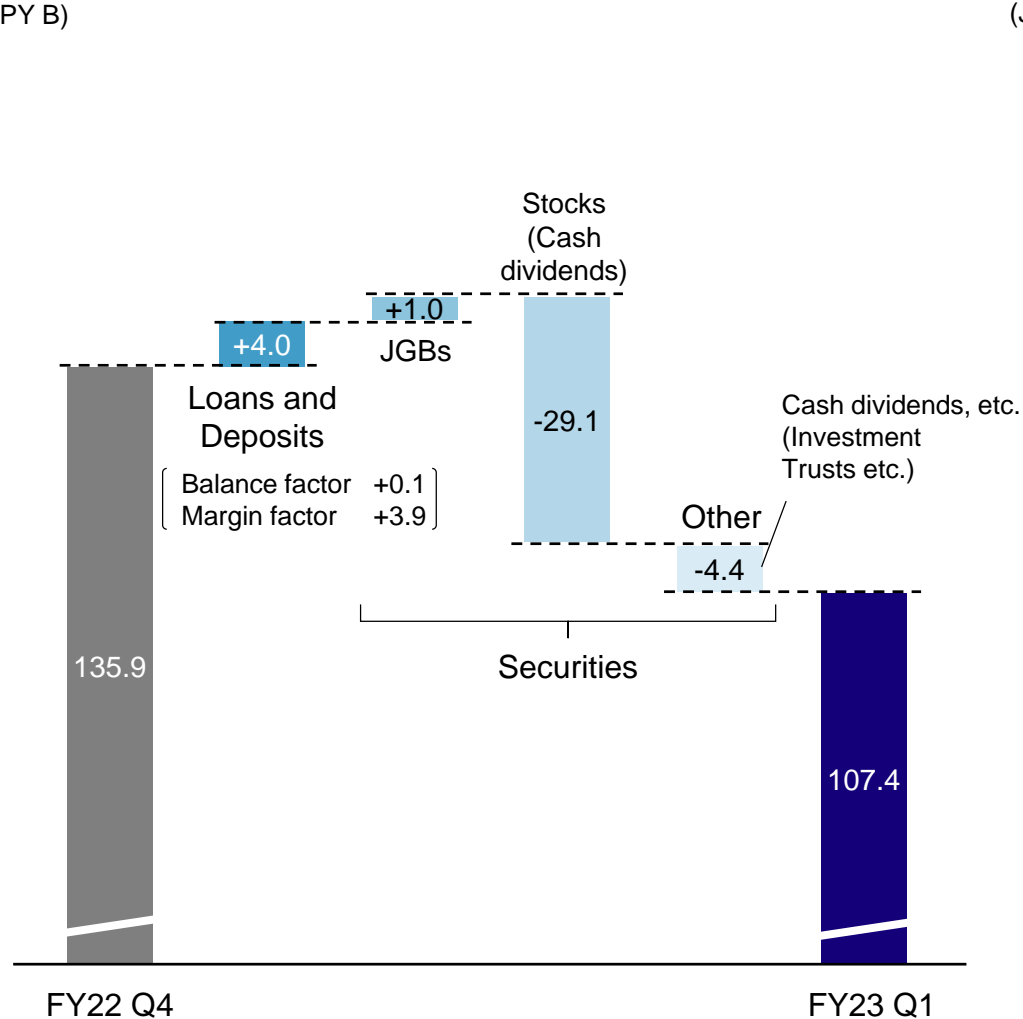
1. New management accounting rules were applied in FY23. Past figures were recalculated based on the new rules. 2. Incl. Net Gains (Losses) related to ETFs (2 Banks). 3. Last 12 months.

Reference: Net Interest Income

Domestic Operations

2 Banks

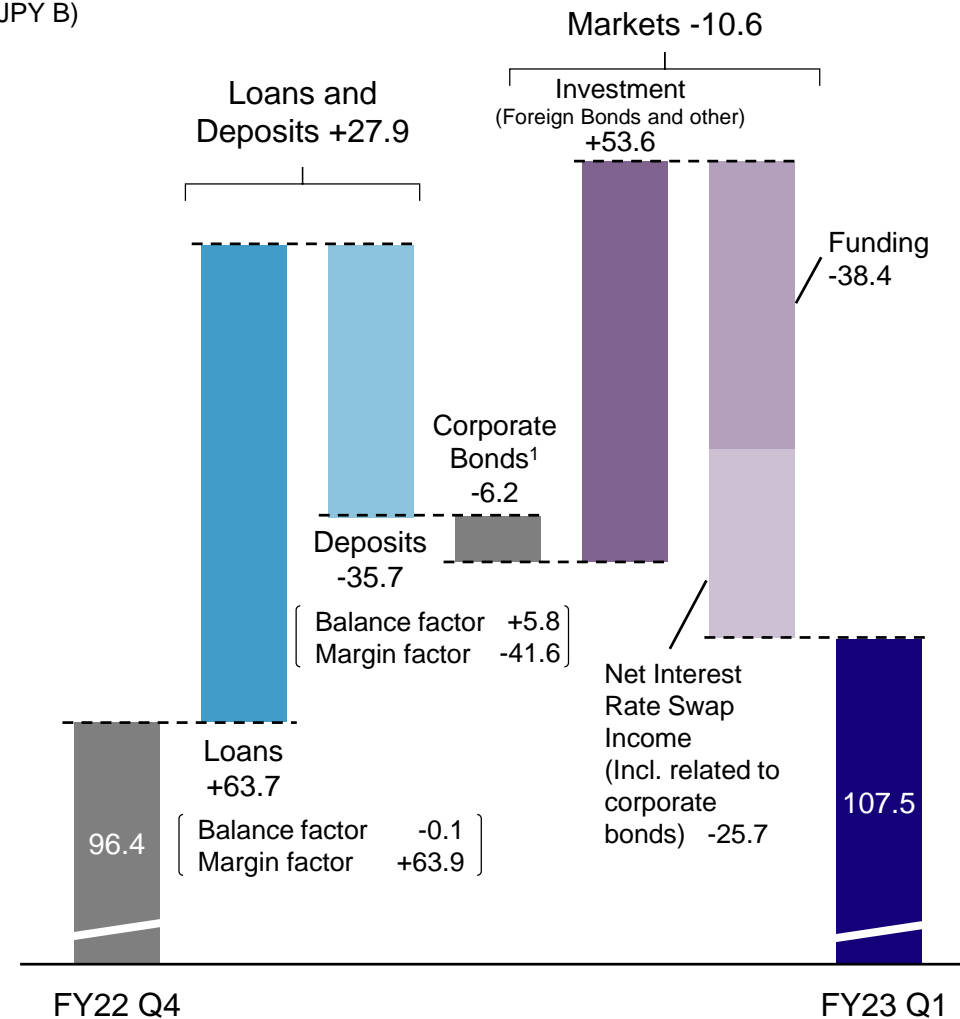
(JPY B)



International Operations

2 Banks

(JPY B)



1. Incl. loans payable.