



Pillar 3 Report
and
Supplementary
Regulatory
Capital Disclosure

For the period ended
January 31, 2020

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TABLE OF CONTENTS

This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q1/20, and our 2019 annual report (including audited consolidated financial statements and accompanying management's discussion and analysis). Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. CIBC prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS). For Basel-related terms used in this package, refer to the Glossary. All amounts in this document are in millions of Canadian dollars, unless otherwise stated.

PILLAR 3 REPORT

Pillar 3 report index	1
KM2: Key metrics – Total loss absorbing capacity (TLAC) requirements (at resolution group level)	3
OV1: Overview of risk-weighted assets (RWA)	4
Changes in RWA	5
LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	6
LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements	7
CC1: Composition of regulatory capital	8
CC2: Reconciliation of regulatory capital to balance sheet	10
Changes in regulatory capital	12
TLAC1: TLAC composition (at resolution group level)	13
TLAC3: Resolution entity – Creditor ranking at legal entity level	14
LR1: Summary comparison of accounting assets vs. leverage ratio exposure measure	16
LR2: Leverage ratio common disclosure template	16
CR1: Credit quality of assets	17
CR2: Changes in stock of defaulted loans and debt securities	19
CR3: Credit risk mitigation (CRM) techniques – overview	20
CR4: Standardized approach (SA) – Credit risk exposure and CRM effects	21
CR5: SA – exposures by asset classes and risk-weights	24
CR6: Internal ratings based (IRB) – Credit risk exposures by portfolio and probability of default (PD) range	27
CR10: IRB (specialized lending and equities under the simple risk-weight method)	37
CCR1: Analysis of counterparty credit risk exposure by approach	39
CCR2: Credit valuation adjustment (CVA) capital charge	41
CCR3: SA – counterparty credit risk exposures by regulatory portfolio and risk-weights	42
CCR4: IRB – counterparty credit risk exposures by portfolio and PD scale	44
CCR5: Composition of collateral for counterparty credit risk exposure	49
CCR6: Credit derivatives exposures	51
CCR8: Exposures to central counterparties	52
SEC1: Securitization exposures in the banking book	53
SEC2: Securitization exposures in the trading book	55
SEC3: Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	57
SEC4: Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as investor	60

SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

Disclosures provided to address Enhanced Disclosure Task Force (EDTF) recommendations

Credit exposure - Exposure at default (EAD)	63
Credit exposure - Geographic concentration	64
Credit exposure - Maturity profile	65
Credit risk associated with derivatives	66
Advanced internal ratings-based (AIRB) credit risk exposure - Loss experience	67
AIRB credit risk exposure - Back-testing	68
Glossary	69



PILLAR 3 REPORT

PILLAR 3 REPORT INDEX

The index below provides a listing of Pillar 3 disclosure requirements issued by the Basel Committee of Banking Supervision (BCBS) which are currently effective for CIBC, along with their locations. The disclosures are located in our Annual Report, and supplementary packages, which may be found on our website (www.cibc.com). No information on CIBC's website, including the supplementary packages, should be considered incorporated herein by reference.

The credit risk framework within the Capital Adequacy Requirements (CAR) Guideline issued by the Office of the Superintendent of Financial Institutions (OSFI) is inclusive of requirements relating to counterparty credit risk, securitization activities, as well as other items such as settlement risk, equity investments in funds, and amounts below the threshold for capital deductions which are subject to a 250% risk-weight. Pages 63 to 68 of this document and disclosures in CIBC's 2019 Annual Report are prepared on a basis where these amounts are considered to be regulatory exposures or RWA relating to credit risk (i.e. credit risk related disclosures are generally inclusive of all or some of these amounts, depending upon the nature of the applicable disclosure), whereas the Pillar 3 report on pages 1 to 62 of this document provides a disaggregation of these amounts.

Topic	Identifier	Table and templates	Pillar 3 Report	2019 Annual Report	Supplementary Financial Information
			Page references		
Overview of risk management, key prudential metrics and RWA	KM2	Key metrics - TLAC requirements (at resolution group level)	3	35, 40-46, 49-51, 53, 59, 62, 65-66, 68, 74-76	
	OVA	Bank risk management approach			
	OV1	Overview of RWA	4		
Linkages between financial statements and regulatory exposures	LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	6	123	
	LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	7		
	LIA	Explanations of differences between accounting and regulatory exposure amounts	6-7		
Composition of capital and TLAC	CC1	Composition of regulatory capital	8		
	CC2	Reconciliation of regulatory capital to balance sheet	10		
	CCA	Main features of regulatory capital instruments and of other TLAC-eligible instruments ⁽¹⁾			
	TLAC1	TLAC composition (at resolution group level)	13		
	TLAC2	Material subgroup entity - creditor ranking at legal entity level	n/a ⁽²⁾		
	TLAC3	Resolution entity - creditor ranking at legal entity level	14		
Leverage ratio	LR1	Summary comparison of accounting assets vs. leverage ratio exposure measure	16		
	LR2	Leverage ratio common disclosure template	16		
Credit risk	CRA	General information about credit risk		50	23-34
	CR1	Credit quality of assets	17		
	CR2	Changes in stock of defaulted loans and debt securities	19		
	CRB	Additional disclosure related to the credit quality of assets	17	51, 73, 112, 113, 142	
	CRC	Qualitative disclosure requirements related to CRM techniques		51, 61, 152	
	CR3	CRM techniques – overview	20		
	CRD	Qualitative disclosures on banks' use of external credit ratings under the SA for credit risk		55	
	CR4	SA – credit risk exposure and CRM effects	21		
	CR5	SA – exposures by asset classes and risk weights	24		
	CRE	Qualitative disclosures related to IRB models		29, 45-46, 50-54	
	CR6	IRB – Credit risk exposures by portfolio and PD range ⁽³⁾	27		
	CR7	IRB – Effect on RWA of credit derivatives used as CRM techniques	n/a ⁽⁴⁾		
CR8	RWA flow statements of credit risk exposures under IRB	5			
CR9	IRB – Backtesting of PD per portfolio ⁽³⁾	n/a ⁽⁵⁾			
CR10	IRB (specialized lending and equities under the simple risk-weight method)	37			

For footnotes, see next page.



PILLAR 3 REPORT INDEX (continued)

Topic	Identifier	Table and templates	Pillar 3 Report	2019 Annual Report	Supplementary Financial Information
			Page references		
Counterparty credit risk	CCRA	Qualitative disclosure related to counterparty credit risk		51, 55, 72, 150, 152	
	CCR1	Analysis of counterparty credit risk exposure by approach	39		
	CCR2	CVA capital charge	41		
	CCR3	SA – counterparty credit risk exposures by regulatory portfolio and risk-weights	42		
	CCR4	IRB – counterparty credit risk exposures by portfolio and PD scale ⁽³⁾	44		
	CCR5	Composition of collateral for counterparty credit risk exposure	49		
	CCR6	Credit derivatives exposures	51		
	CCR7	RWA flow statements of counterparty credit risk exposures under the Internal Model Method (IMM)	n/a ⁽⁶⁾		
	CCR8	Exposures to central counterparties	52		
Securitization ⁽⁷⁾	SECA	Qualitative disclosure requirements related to securitization exposures		38, 61, 108, 114	
	SEC1	Securitization exposures in the banking book	53		
	SEC2	Securitization exposures in the trading book	55		
	SEC3	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	57		
	SEC4	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as investor	60		
Market risk		n/a ⁽⁸⁾			

(1) CCA is available at <https://www.cibc.com/en/about-cibc/investor-relations/regulatory-capital-instruments.html>.

(2) CIBC is not a global systemically important bank (G-SIB).

(3) There are several key differences between Basel and IFRS 9 which could lead to significantly different estimates for PD and loss given default (LGD). Basel parameters reflect long run historical experience including periods of downturn and adjustments for conservatism, whereas IFRS 9 parameters are point-in-time estimates based on forward-looking information. See the "Accounting and control matters" section in our 2019 Annual Report for additional details.

(4) As at January 31, 2020, the use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by \$19 million, which is not significant.

(5) Template CR9 is only required to be disclosed on an annual basis. Please refer to CIBC's Supplementary Regulatory Capital Disclosure and Pillar 3 Report for the period ended October 31, 2019, which may be found on our website (www.cibc.com).

(6) We have no counterparty credit risk exposures under the IMM method as at January 31, 2020.

(7) Excludes mortgages securitized through programs sponsored by the Canada Mortgage Housing Corporation, including the creation of mortgage-backed securities (MBS) under the National Housing Act MBS Program and the Canada Mortgage Bond Program. These exposures are risk-weighted under the credit risk framework.

(8) We have elected to apply the exception permitted in the "Pillar 3 Disclosure Requirements" guideline issued by OSFI to provide the revised Pillar 3 disclosure requirements relating to market risk when the second phase of the revised Pillar 3 disclosure requirements comes into effect.

n/a Not applicable.

KM2: KEY METRICS - TLAC REQUIREMENTS (AT RESOLUTION GROUP LEVEL) ⁽¹⁾

(\$ millions)

	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
	a	b	c	d	e
1 TLAC available ⁽²⁾	49,441	44,483	41,504	37,012	34,652
2 Total RWA at the level of the resolution group	252,099	239,863	236,836	234,816	225,663
3 TLAC ratio: TLAC as a percentage of RWA (row 1/row 2) (%) ⁽²⁾	19.6%	18.5%	17.5%	15.8%	15.4%
4 Leverage ratio exposure measure at the level of the resolution group	738,476	714,343	702,918	696,026	674,962
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1/row 4) (%) ⁽²⁾	6.7%	6.2%	5.9%	5.3%	5.1%
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the Financial Stability Board (FSB) TLAC Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n/a	n/a	n/a	n/a	n/a

(1) The Canadian bail-in regime, including OSFI's TLAC Guideline, came into effect on September 23, 2018. Under this regime, CIBC is required to meet target TLAC requirements by November 1, 2021. As a domestic systemically important bank (D-SIB), CIBC will be subject to a target risk-based TLAC Ratio of 23.5% (comprised of a minimum ratio of 21.5% and the current Domestic Stability Buffer of 2.0%) and a TLAC Leverage Ratio of 6.75%. In May 2018, OSFI issued a final guideline on TLAC disclosure requirements that required D-SIBs to begin disclosing their TLAC and TLAC leverage ratios in Q1/19.

(2) No transitional arrangement was provided by OSFI in relation to our adoption of IFRS 9 in the first quarter of 2018, which included the ECL accounting model, and as such rows 1, 3 and 5 are provided on a fully loaded basis. Lines 1a, 3a and 5a have therefore been excluded from this table.

n/a Not applicable.

OV1: OVERVIEW OF RWA

(\$ millions)

	Q1/20		Q4/19	Q3/19	Q2/19	Q1/19
	a	b	c	d	e	f
	RWA ⁽¹⁾	Minimum capital requirements	RWA ⁽¹⁾			
1 Credit risk (excluding counterparty credit risk)	188,773	15,102	180,846	176,384	175,655	168,663
2 Of which: SA ⁽²⁾	54,476	4,358	50,966	49,698	49,015	45,325
Of which: supervisory slotting approach	257	21	289	347	389	431
3 Of which: AIRB approach	134,040	10,723	129,591	126,339	126,251	122,907
4 Counterparty credit risk ⁽³⁾	19,141	1,531	17,237	17,057	17,004	14,902
Of which: current exposure method (CEM)	-	-	-	-	-	-
Of which: CVA capital charge	7,762	621	6,990	6,151	6,705	5,790
Of which: exposures to central counterparties	489	39	419	413	401	387
5 Of which: standardized approach for counterparty credit risk (SA-CCR)	10,890	871	9,828	10,493	9,898	8,725
6 Of which: IMM	-	-	-	-	-	-
7 Equity positions in banking book under market-based approach	-	-	-	-	-	-
8 Equity investments in funds - look-through approach ⁽⁴⁾	466	37	405	383	370	349
9 Equity investments in funds - mandate-based approach ⁽⁴⁾	14	1	13	12	19	3
10 Equity investments in funds - fall-back approach ⁽⁴⁾	-	-	-	-	-	-
11 Settlement risk	-	-	-	-	1	-
12 Securitization exposures in banking book	2,379	190	1,522	1,639	1,409	1,538
12a Of which: subject to the transitional arrangement ⁽⁵⁾	-	-	(698)	(698)	(698)	(698)
13 Of which: internal ratings-based approach (IRBA)	333	27	358	370	266	252
14 Of which: external ratings-based approach (ERBA), including internal assessment approach (IAA) (Q4/18: IRB Supervisory Formula Approach (SFA))	1,843	147	1,653	1,757	1,708	1,852
15 Of which: SA ⁽⁶⁾	203	16	209	210	133	132
16 Market risk	7,345	588	6,532	8,682	7,912	8,498
17 Of which: SA	25	2	33	35	41	57
18 Of which: IMM	7,320	586	6,499	8,647	7,871	8,441
19 Operational risk ⁽⁷⁾	29,192	2,335	28,587	28,150	27,678	27,154
20 Of which: Basic Indicator Approach	-	-	-	-	-	-
21 Of which: SA	29,192	2,335	-	-	-	-
22 Of which: Advanced Measurement Approach	-	-	28,587	28,150	27,678	27,154
23 Amounts below the thresholds for deduction (subject to 250% risk-weight)	4,789	383	4,721	4,529	4,768	4,556
24 Floor adjustment	-	-	-	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	252,099	20,168	239,863	236,836	234,816	225,663

(1) Amounts are inclusive of a 6% scaling factor adjustment.

(2) Includes RWA of \$6,689 million (Q4/19: \$4,994 million) relating to other assets that are subject to the credit risk framework but are not included in the standardized or IRB frameworks. Also includes RWA of \$476 million (Q4/19: \$468 million) relating to non-trading equity investments.

(3) Comprises derivative and repo-style transactions.

(4) Equity investments in funds are only included in table OV1.

(5) OSFI permitted the initial impact of the adoption of the securitization framework to be phased in over a one-year period as a negative adjustment to RWA. This transitional arrangement only applied in 2019, which was the one-year phase-in period for CIBC.

(6) Includes securitization exposures which are risk-weighted at 1250%.

(7) Effective beginning in Q1/20, OSFI requires deposit-taking institutions that were previously approved to report using the Advanced Measurement Approach, which includes CIBC, to report using the standardized approach.

Variance analysis (quarter-over-quarter)

The increase in credit risk RWA was primarily due to organic growth across our businesses, model parameter updates and the impact of adopting IFRS 16 "Leases" (IFRS 16) on November 1, 2019.

The increase in counterparty credit risk RWA was primarily due to organic growth as well as market movements.

The increase in market risk RWA was primarily driven by movement in risk levels, which includes changes in open positions and the market rates affecting these positions.

The increase in operational risk RWA was primarily driven by movement in risk levels, which reflects changes in loss experience, changes in the business environment, internal control factors and gross income, as defined by OSFI.



CHANGES IN RWA

(\$ millions)

	Q1/20 vs. Q4/19			Q4/19 vs. Q3/19	Q3/19 vs. Q2/19	Q2/19 vs. Q1/19
	CR8		Of which all other ⁽¹⁾			
	Of which determined under an IRB approach					
Credit risk						
1 Balance at beginning of period	187,507	129,591	57,916	182,947	182,222	175,109
2 Asset size ⁽²⁾	5,124	3,262	1,862	3,530	4,237	5,180
3 Asset quality ⁽³⁾	(708)	(708)	-	247	(449)	(575)
4 Model updates ⁽⁴⁾	1,720	1,728	(8)	1,096	(1,397)	440
5 Methodology and policy ⁽⁵⁾	658	-	658	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	403	167	236	(64)	(1,208)	1,324
8 Other ⁽⁶⁾	1,717	-	1,717	(249)	(458)	744
9 Balance at end of period	196,421	134,040	62,381	187,507	182,947	182,222
Counterparty credit risk						
Balance at beginning of period	17,237			17,057	17,004	14,902
Asset size ⁽²⁾	1,884			369	454	2,109
Credit quality of counterparties ⁽³⁾	24			(236)	(173)	(228)
Model updates ⁽⁴⁾	(96)			-	-	-
Methodology and policy ⁽⁵⁾	-			-	-	-
Acquisitions and disposals	-			-	-	-
Foreign exchange movements	92			47	(228)	223
Other	-			-	-	(2)
Balance at end of period	19,141			17,237	17,057	17,004
Market risk						
1 Balance at beginning of period	6,532			8,682	7,912	8,498
2 Movement in risk levels ⁽⁷⁾	842			(2,186)	843	(731)
3 Model updates ⁽⁴⁾	(1)			2	(116)	161
4 Methodology and policy ⁽⁵⁾	-			-	-	-
5 Acquisitions and disposals	-			-	-	-
6 Foreign exchange movements	(28)			34	43	(16)
7 Other	-			-	-	-
8 Balance at end of period	7,345			6,532	8,682	7,912
Operational risk						
Balance at beginning of period	28,587			28,150	27,678	27,154
Movement in risk levels ⁽⁸⁾	605			437	472	524
Methodology and policy ⁽⁵⁾	-			-	-	-
Acquisitions and disposals	-			-	-	-
Balance at end of period	29,192			28,587	28,150	27,678

(1) Includes credit risk under the standardized and supervisory slotting approaches, equity investments in funds under the look-through and mandate based approaches, settlement risk, securitization exposures in the banking book, and amounts below the thresholds for deduction that are risk-weighted at 250%.

(2) Relates to net increase/decrease in the underlying exposures and related impacts, including tenor and CVA.

(3) Relates to changes in credit risk mitigation and credit quality of the borrower/counterparty.

(4) Relates to internal model or parameter changes.

(5) Relates to regulatory changes implemented on an industry-wide basis and any capital methodology changes implemented within CIBC for our portfolios.

(6) Q1/20 includes the impact of recognizing right-of-use assets as a result of our adoption of IFRS 16 on November 1, 2019.

(7) Relates to changes in open positions and market volatility.

(8) Relates to changes in loss experience, business, environment, internal control factors and gross income.



LI1: DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES

(\$ millions)

	Q1/20						
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ⁽²⁾	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework ⁽³⁾	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
ASSETS							
Cash and non-interest-bearing deposits with banks	4,754	4,754	4,754	-	-	-	-
Interest-bearing deposits with banks	15,977	15,976	15,217	-	-	759	-
Securities	129,349	129,096 ⁽⁴⁾	78,485	2,821	1,462	49,149	-
Cash collateral on securities borrowed	6,628	6,628	-	6,628	-	-	-
Securities purchased under resale agreements	57,276	57,276	-	57,276	-	-	-
Loans	392,948	392,948 ⁽⁵⁾	387,975	750	1,404	20,444	2,819
Other							
Derivative instruments	25,251	25,251 ⁽⁶⁾	-	25,251	-	24,028	-
Customers' liability under acceptances	9,505	9,505	9,505	-	-	-	-
Land, buildings and equipment	3,087	3,087	3,087	-	-	-	-
Goodwill	5,470	5,470	-	-	-	-	5,470
Software and other intangible assets	1,946	1,946	-	-	-	-	1,946
Investments in equity-accounted associates and joint ventures	576	1,013	1,001	-	-	-	12
Deferred tax assets	561	561	967	-	-	-	(406) ⁽⁷⁾
Other assets	18,790	18,693	12,597	4,003	5	1,927	161
Total assets	672,118	672,204	513,588	96,729	2,871	96,307	10,002
LIABILITIES							
Deposits							
Personal	182,773	182,773	-	-	-	-	182,773
Business and government	264,775	264,775	-	-	-	1,040	263,735
Bank	11,928	11,928	-	-	-	-	11,928
Secured borrowings	38,423	38,423	-	-	-	-	38,423
	497,899	497,899	-	-	-	1,040	496,859
Obligations related to securities sold short	17,426	17,426	-	-	-	16,125	1,301
Cash collateral on securities lent	1,622	1,622	-	1,622	-	-	-
Obligations related to securities sold under repurchase agreements	57,140	57,140	-	57,140	-	-	-
Other							
Derivative instruments	25,380	25,380 ⁽⁶⁾	-	14,477	-	23,898	-
Acceptances	9,568	9,568	-	-	-	-	9,568
Deferred tax liability	35	35	-	-	-	-	35
Other liabilities	19,123	19,209	-	-	-	1,828	17,381
	54,106	54,192	-	14,477	-	25,726	26,984
Subordinated indebtedness	4,695	4,695	-	-	-	-	4,695
Total liabilities	632,888	632,974	-	73,239	-	42,891	529,839

(1) Amounts are included in more than one column if they are subject to more than one risk framework.

(2) CIBC's insurance subsidiaries CIBC Cayman Reinsurance Limited (CIBC Cayman Re), CIBC Life Insurance Company Limited (CIBC Life), and CIBC Reinsurance Company Limited (CIBC Re) are excluded from the scope of regulatory consolidation. Refer to table CC2 for further information.

(3) Excludes securitization exposures in the trading book, which are subject to market risk.

(4) Non-trading securities are subject to credit risk, except for certain asset-backed securities that are risk-weighted under the securitization framework. Securities pledged as initial margin or as contributions to default funds of central counterparties are subject to both credit risk and counterparty credit risk.

(5) Non-trading loans are subject to credit risk only, with the exception of securitization-related loans, which are risk-weighted under the securitization framework. Bankers' acceptances issued by CIBC are considered trading loans and are subject to both credit and market risk.

(6) Trading derivatives are subject to both counterparty credit risk and market risk.

(7) Includes deferred tax liabilities related to goodwill, software and other intangible assets and defined benefit pension assets that are offset against the amounts deducted from regulatory capital.



LI2: MAIN SOURCES OF DIFFERENCES BETWEEN REGULATORY EXPOSURE AMOUNTS AND CARRYING VALUES IN FINANCIAL STATEMENTS

(\$ millions)

	Q1/20				
	a	b	c	d	e
	Items subject to:				
	Total ⁽¹⁾	Credit risk framework ⁽²⁾	Securitization framework	Counterparty credit risk framework	Market risk framework
1 Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	662,202	513,588	2,871	96,729	96,307
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	103,135	-	-	73,239	42,891
3 Total net amount under regulatory scope of consolidation	559,067	513,588	2,871	23,490	53,416
4 Off-balance sheet amounts ⁽³⁾	289,198	218,551	12,065	58,582	-
5 Differences in valuations	(86)	(86) ⁽⁴⁾	-	-	-
6 Differences due to different netting rules, other than those already included in row 3 ⁽⁵⁾	7,821	-	-	7,821	-
7 Differences due to consideration of provisions ⁽⁶⁾	1,729	1,729	-	-	-
8 Differences due to prudential filters	-	-	-	-	-
9 Gross-up for securities financing transactions ⁽⁷⁾	117,524	-	-	117,524	-
10 Potential future exposure and alpha for derivatives	25,920	-	-	25,920	-
11 Collateral ⁽⁸⁾	(179,569)	-	-	(179,569)	-
12 Other ⁽⁹⁾	(53,265)	-	-	-	(53,265)
13 Exposure amounts considered for regulatory purposes	768,339	733,782	14,936	53,768	151

(1) The total in column a will not equal the sum of columns b through e to the extent that items are subject to regulatory capital charges in more than one framework.

(2) Includes exposures of \$464 million (Q4/19: \$416 million) relating to equity investments in funds.

(3) Comprises off-balance sheet exposures for undrawn commitments, repo-style transactions, derivatives, third-party assets relating to our prime brokerage business and other off-balance sheet items.

(4) Includes basis adjustments for fair value hedges that impact the accounting carrying values but do not impact exposure amounts considered for regulatory purposes.

(5) Netting of exchange traded derivatives is permitted for regulatory purposes only. Netting of certain repo-style transactions cleared through certain central counterparties is permitted for accounting purposes but not for regulatory purposes. A gross-up is therefore required for these repo-style transactions, whereas exposures for exchange-traded derivative transactions are reduced for regulatory purposes.

(6) The accounting carrying value for loans is net of the full allowance for credit losses. For regulatory purposes only allowances on impaired (stage 3) loans that are risk-weighted under the standardized approach are netted against the exposures.

(7) Liabilities for repo-style transactions represent regulatory exposures under the counterparty credit risk framework. As these liabilities are deducted from the carrying value of assets in line 2, a gross-up is required to arrive at the exposure amount considered for regulatory purposes.

(8) Primarily comprises collateral for repo-style transactions, including those settled through qualified central counterparties (QCCPs).

(9) Exposure at default is only considered for securitization positions in the trading book as regulatory capital requirements for all other items subject to the market risk framework are determined based on internally developed market risk models. We use the ERB approach for securitization positions in the trading book.

CC1: COMPOSITION OF REGULATORY CAPITAL

(\$ millions)

			Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Ro							
		Cross-reference ⁽¹⁾					
Common Equity Tier 1 (CET1) capital: instruments and reserves							
1 Directly issued qualifying common share capital plus related stock surplus			13,792	A+B 13,716	13,653	13,568	13,477
2 Retained earnings			21,543	C 20,972	20,535	19,793	19,101
3 Accumulated other comprehensive income (AOCI) (and other reserves)			879	D 881	815	1,094	752
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)			n/a	n/a	n/a	n/a	n/a
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)			129	E 126	124	124	121
6 CET1 capital before regulatory adjustments			36,343		35,695	35,127	34,579
CET1 capital: regulatory adjustments							
7 Prudential valuation adjustments			31	See footnote 2 32	28	28	26
8 Goodwill (net of related tax liabilities)			5,396	F+G+H 5,375	5,502	5,569	5,480
9 Other intangibles other than mortgage-servicing rights (net of related tax liabilities)			1,618	I+J+AL 1,658	1,649	1,669	1,641
10 Deferred tax assets excluding those arising from temporary differences (net of related tax liabilities)			29	K 24	55	51	49
11 Cash flow hedge reserve			116	L 113	72	67	25
12 Shortfall of provisions to expected losses ⁽³⁾			548	See footnote 2 575	576	661	662
13 Securitization gain on sale			-	-	-	-	-
14 Gains and losses due to changes in own credit risk on fair valued liabilities			53	M+AK 69	58	40	55
15 Defined benefit pension fund net assets (net of related tax liabilities)			140	N+O 138	160	185	174
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)			5	See footnote 2 4	3	5	3
17 Reciprocal cross holdings in common equity			-	-	-	-	-
18 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)			-	-	-	-	-
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)			-	P+Q -	-	-	-
20 Mortgage servicing rights (amount above 10% threshold)			-	-	-	-	-
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)			-	-	-	-	-
22 Amount exceeding the 15% threshold			-	-	-	-	-
23 of which: significant investments in the common stock of financials			-	R+S -	-	-	-
24 of which: mortgage servicing rights			-	-	-	-	-
25 of which: deferred tax assets arising from temporary differences			-	T -	-	-	-
26 Other deductions or regulatory adjustments to CET1 as determined by OSFI			-	-	-	-	-
27 Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 (AT1) and Tier 2 (T2) to cover deductions			-	-	-	-	-
28 Total regulatory adjustments to CET1			7,936		7,988	8,103	8,275
29 CET1 capital			28,407		27,707	27,024	26,304
AT1 capital: instruments							
30 Directly issued qualifying AT1 instruments plus related stock surplus ⁽⁴⁾			2,825	2,825	2,825	2,575	2,575
31 of which: classified as equity under applicable accounting standards			2,825	U 2,825	2,825	2,575	2,575
32 of which: classified as liabilities under applicable accounting standards			-	-	-	-	-
33 Directly issued capital instruments subject to phase out from AT1			302	V+see footnote 5 302	303	752	752
34 AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)			17	W 17	17	17	16
35 of which: instruments issued by subsidiaries subject to phase out			-	-	-	-	-
36 AT1 capital before regulatory adjustments			3,144		3,144	3,145	3,344
AT1 capital: regulatory adjustments							
37 Investments in own AT1 instruments			-	-	-	-	-
38 Reciprocal cross holdings in AT1 instruments			-	-	-	-	-
39 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)			-	-	-	-	-
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions			-	-	-	-	-
41 Other deductions from Tier 1 (T1) capital as determined by OSFI			-	-	-	-	-
41a of which: reverse mortgages			-	-	-	-	-
42 Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions			-	-	-	-	-
43 Total regulatory adjustments to AT1 capital			-		-	-	-
44 AT1 capital			3,144		3,144	3,145	3,344
45 T1 capital (T1 = CET1 + AT1)			31,551		30,851	30,169	29,648
T2 capital: instruments and provisions							
46 Directly issued qualifying T2 instruments plus related stock surplus ⁽⁶⁾			4,023	X 4,015	4,959	3,509	3,484
47 Directly issued capital instruments subject to phase out from T2			636	Y 630	627	615	601
48 T2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)			23	Z 23	23	23	23
49 of which: instruments issued by subsidiaries subject to phase out			-	-	-	-	-
50 General allowances			337	AA+AB 335	306	302	276
51 T2 capital before regulatory adjustments			5,019		5,003	5,915	4,449

For footnotes, see next page.



CC1: COMPOSITION OF REGULATORY CAPITAL (continued)

(\$ millions)	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Ro	Cross-reference ⁽¹⁾				
52 Investments in own T2 instruments	-	-	-	-	-
53 Reciprocal cross holdings in T2 instruments and other TLAC-eligible instruments	-	-	-	-	-
54 Non-significant investments in the capital of banking, financial and insurance entities and other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	-	-	-
54a Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity; amount previously designated for the 5% threshold but that no longer meets the conditions	-	-	-	-	-
55 Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation	-	-	-	-	-
56 Other deductions from T2 capital	-	-	-	-	-
57 Total regulatory adjustments to T2 capital	-	-	-	-	-
58 T2 capital	5,019	5,003	5,915	4,449	4,384
59 Total capital (TC = T1 + T2)	36,570	35,854	36,084	34,097	33,063
60 Total RWA	252,099	239,863	236,836	234,816	225,663
60a CET1 Capital RWA	n/a	n/a	n/a	n/a	n/a
60b T1 Capital RWA	n/a	n/a	n/a	n/a	n/a
60c Total Capital RWA	n/a	n/a	n/a	n/a	n/a
Capital ratios					
61 CET1 (as a percentage of RWA)	11.3%	11.6%	11.4%	11.2%	11.2%
62 T1 (as a percentage of RWA)	12.5%	12.9%	12.7%	12.6%	12.7%
63 Total capital (as a percentage of RWA)	14.5%	15.0%	15.2%	14.5%	14.7%
64 Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer expressed as a percentage of RWA)	8.0%	8.0%	8.0%	8.0%	8.0%
65 of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
66 of which: bank specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
67 of which: G-SIB buffer	0.0%	0.0%	0.0%	0.0%	0.0%
67a of which: D-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%
68 CET1 available to meet buffers (as percentage of RWA)	11.3%	11.6%	11.4%	11.2%	11.2%
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) ⁽⁷⁾					
69 CET1 target ratio	8.0%	8.0%	8.0%	8.0%	8.0%
70 T1 capital target ratio	9.5%	9.5%	9.5%	9.5%	9.5%
71 Total capital target ratio	11.5%	11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk-weighting)					
72 Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	279	AG+AI+AJ+ see footnote 8	594	452	784
73 Significant investments in the common stock of financials	948	AD+AE+AF	962	924	1,028
74 Mortgage servicing rights (net of related tax liability)	-	-	-	-	-
75 Deferred tax assets arising from temporary differences (net of related tax liabilities)	967	AC	928	888	879
Applicable caps on the inclusion of allowances in T2					
76 Allowances eligible for inclusion in T2 in respect of exposures subject to SA (prior to application of cap)	337	-	335	306	302
77 Cap on inclusion of allowances in T2 under SA	337	AA	335	306	302
78 Allowances eligible for inclusion in T2 in respect of exposures subject to IRBA (prior to application of cap)	-	-	-	-	-
79 Cap on inclusion of allowances in T2 under IRBA	-	AB	-	-	-
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)					
80 Current cap on CET1 instruments subject to phase out arrangements	n/a	n/a	n/a	n/a	n/a
81 Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)	n/a	n/a	n/a	n/a	n/a
82 Current cap on AT1 instruments subject to phase out arrangements	501	V+see footnote 5	752	752	752
83 Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	AH+see footnote 5	-	851	845
84 Current cap on T2 instruments subject to phase out arrangements	901	-	1,352	1,352	1,352
85 Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	-	-	-

(1) Cross-referenced to the consolidated balance sheet, refer to table CC2.

(2) Not recorded on the consolidated balance sheet.

(3) Provisions in the shortfall calculation represent stage 1, 2, and 3 allowances for credit losses calculated in accordance with IFRS 9.

(4) Comprised of non-viability contingent capital (NVCC) preferred shares. All outstanding preferred shares qualify as NVCC.

(5) Comprised CIBC Tier 1 Notes - Series A and Series B due June 30, 2108 (together, the Tier 1 Notes). The CIBC Tier 1 Notes - Series A were redeemed on June 30, 2019.

(6) Comprised of certain debentures which qualify as NVCC.

(7) Excludes the 2.0% (Q3/19 and Q2/19: 1.75%; Q1/19: 1.5%) Domestic Stability Buffer that OSFI requires D-SIBs to hold as this buffer requirement is intended to address Pillar 2 risks that are not adequately captured in the Pillar 1 capital requirements. The table above includes only the Pillar 1 capital requirements.

(8) Synthetic positions not recorded on the consolidated balance sheet.

n/a Not applicable.



CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)

	Q1/20				Cross reference to capital schedule ⁽²⁾
	Balance sheet as in report to shareholders	Insurance entities adjustment ⁽¹⁾ Deconsolidation	Equity accounting	Balance sheet as in the regulatory scope of consolidation	
Assets					
Cash and non-interest-bearing deposits with banks	4,754	-	-	4,754	
Interest-bearing deposits with banks	15,977	(1)	-	15,976	
Securities	129,349	(253)	-	129,096	
Significant investments in capital of other financial institutions not exceeding regulatory thresholds				-	AF
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds				67	AG
Significant investments in capital of non-financial institutions				-	
Other securities				129,029	
Cash collateral on securities borrowed	6,628	-	-	6,628	
Securities purchased under resale agreements	57,276	-	-	57,276	
Loans	394,896	-	-	394,896	
Allowance for credit losses	(1,948)	-	-	(1,948)	
General allowance reflected in T2 capital				(337)	AA
Excess in allowance over expected losses reflected in T2 capital				-	AB
Allowances not reflected in regulatory capital				(1,611)	
Derivative instruments	25,251	-	-	25,251	
Customers' liability under acceptances	9,505	-	-	9,505	
Land, buildings and equipment	3,087	-	-	3,087	
Goodwill	5,470	-	-	5,470	F
Software and other intangible assets	1,946	-	-	1,946	I
Investments in equity-accounted associates and joint ventures	576	-	437	1,013	
Significant investments in capital of other financial institutions exceeding regulatory thresholds (10% of CET1)				-	P
Significant investments in capital of other financial institutions exceeding regulatory thresholds (15% basket of CET1)				-	R
Significant investments in capital of other financial institutions not exceeding regulatory thresholds				511	AD
Significant investments in capital of other financial institutions related to goodwill				10	G
Significant investments in capital of other financial institutions related to intangibles				2	AL
Significant investments in capital of non-financial institutions				18	
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (10% of CET1)				-	Q
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (15% basket of CET1)				-	S
Investment in deconsolidated subsidiaries not exceeding regulatory thresholds				437	AE
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds				14	AJ
Non-significant investments in capital of non-financial institutions				21	
Deferred tax assets	561	-	-	561	
Deferred tax assets excluding those arising from temporary differences				29	K
Deferred tax assets arising from temporary differences exceeding regulatory thresholds (15% basket of CET1)				-	T
Deferred tax assets arising from temporary differences not exceeding regulatory thresholds				967	AC
Deferred tax liabilities related to goodwill				(84)	H
Deferred tax liabilities related to software and other intangible assets				(330)	J
Deferred tax liabilities related to defined benefit pension fund net assets				(21)	O
Other assets					
Defined benefit pension fund net assets	161	-	-	161	N
Other	18,629	(97)	-	18,532	
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds				4	AI
Other				18,528	
Total assets	672,118	(351)	437	672,204	

For footnotes, see next page.



CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET (continued)

(\$ millions)	Q1/20				
	Balance sheet as in report to shareholders	Insurance entities adjustment ⁽¹⁾		Balance sheet as in the regulatory scope of consolidation	Cross reference to capital schedule ⁽²⁾
	Deconsolidation	Equity accounting	Of which		
Liabilities					
Deposits	497,899	-	-	497,899	
Obligations related to securities sold short	17,426	-	-	17,426	
Cash collateral on securities lent	1,622	-	-	1,622	
Obligations related to securities sold under repurchase agreements	57,140	-	-	57,140	
Derivative instruments	25,380	-	-	25,380	
Acceptances	9,568	-	-	9,568	
Deferred tax liabilities	35	-	-	35	
Other liabilities	19,123	3	83	19,209	
Subordinated indebtedness	4,695	-	-	4,695	
Subordinated indebtedness allowed for inclusion in T2 capital				4,023	X
Subordinated indebtedness allowed for inclusion in T2 capital subject to phase out				636	Y
Regulatory capital amortization of maturing subordinated indebtedness not allowed for T2 capital				-	
Subordinated indebtedness excluded from T2 capital due to cap				-	
Subordinated indebtedness not allowed for T2 capital				36	
Total liabilities	632,888	3	83	632,974	
Equity					
Preferred shares	2,825	-	-	2,825	
Preferred shares allowed for inclusion into additional T1 capital				2,825	U
Preferred shares allowed for inclusion into additional T1 capital subject to phase out				-	V
Preferred shares excluded from additional T1 capital due to cap				-	AH
Common shares	13,669	-	-	13,669	A
Common shares – treasury positions				2	
Common shares				13,667	
Contributed surplus	123	-	-	123	B
Retained earnings	21,543	(353)	353	21,543	C
Gains and losses due to changes in own credit risk on fair valued liabilities				59	M
Other retained earnings				21,484	
AOCI	879	(1)	1	879	D
Cash flow hedges				116	L
Net fair value gains (losses) arising from changes in institution's own credit risk				(6)	AK
Other				769	
Non-controlling interests	191	-	-	191	
Portion allowed for inclusion into CET1				129	E
Portion allowed for inclusion into additional T1 capital				17	W
Portion allowed for inclusion into T2 capital				23	Z
Portion not allowed for regulatory capital				22	
Total equity	39,230	(354)	354	39,230	
Total liabilities and equity	672,118	(351)	437	672,204	

(1) Comprises our insurance subsidiaries: CIBC Cayman Re, CIBC Life, and CIBC Re which are excluded from the regulatory scope of consolidation. CIBC Cayman Re provides life and health reinsurance to Canadian insurance and international reinsurance companies. CIBC Life is primarily involved in direct underwriting of life insurance products and has assumed a closed creditor product block of business from a Canadian underwriter; current policies in-force include accidental death, hospital accident, hospital cash benefit plans, critical accident plan, accident recovery plan, term life, and creditor life and disability insurance products. As at January 31, 2020 there were no business activities conducted out of CIBC Re. As at January 31, 2020, CIBC Cayman Re had \$207 million in assets, \$74 million in liabilities, and \$133 million in equity, CIBC Life had \$144 million in assets, \$(74) million in liabilities, and \$218 million in equity, and CIBC Re had nil in assets, \$(3) million in liabilities and \$3 million in equity.

(2) Refer to table CC1.



CHANGES IN REGULATORY CAPITAL

(\$ millions)

	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
CET1 capital					
Opening amount	27,707	27,024	26,304	25,336	24,641
Shares issued in lieu of cash dividends (add back)	36	51	39	47	57
Other issue of common shares	87	46	41	49	47
Redeemed capital	-	-	-	-	-
Purchase of common shares for cancellation	(46)	(30)	-	-	-
Premium on purchase of common shares for cancellation	(119)	(79)	-	-	-
Gross dividends (deduction)	(672)	(673)	(651)	(649)	(626)
Profit for the quarter (attributable to shareholders of the parent company)	1,205	1,185	1,392	1,341	1,178
Removal of own credit spread (net of tax)	16	(11)	(18)	15	(14)
Change in AOCI balances included in regulatory capital					
Currency translation differences	77	(44)	(242)	283	(28)
Securities measured at fair value through other comprehensive income (FVOCI)	45	45	35	31	85
Cash flow hedges	3	41	5	42	43
Post-employment defined benefit plans	(105)	11	(88)	(8)	(135)
Goodwill and other intangible assets (deduction, net of related tax liabilities)	19	118	87	(117)	29
Shortfall of allowance to expected losses	27	1	85	1	(15)
Other, including regulatory adjustments and transitional arrangements					
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	(5)	31	(4)	(2)	(11)
Defined benefit pension fund net assets	(2)	22	25	(11)	110
Significant investments in financial institutions (amount above 10% threshold)	-	-	-	-	-
Amount exceeding 15% threshold	-	-	-	-	-
Prudential valuation adjustments	1	(4)	-	(2)	1
Other ⁽¹⁾	133	(27)	14	(52)	(26)
Closing amount	28,407	27,707	27,024	26,304	25,336
AT1 capital					
Opening amount	3,144	3,145	3,344	3,343	3,267
AT1 eligible capital issues	-	-	250	-	325
Redeemed capital ⁽²⁾	-	-	(452)	-	-
Impact of the cap on inclusion for instruments subject to phase out	-	-	-	-	(251)
Other, including regulatory adjustments and transitional arrangements	-	(1)	3	1	2
Closing amount	3,144	3,144	3,145	3,344	3,343
Total T1 capital	31,551	30,851	30,169	29,648	28,679
T2 capital					
Opening amount	5,003	5,915	4,449	4,384	4,322
New T2 eligible capital issues	-	-	1,500	-	-
Redeemed capital	-	(1,000)	-	-	-
Amortization adjustments	-	-	-	-	-
Impact of the cap on inclusion for instruments subject to phase out	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements	16	88	(34)	65	62
Closing amount	5,019	5,003	5,915	4,449	4,384
Total capital	36,570	35,854	36,084	34,097	33,063

(1) Includes the net impact on retained earnings as at November 1, 2019 from the adoption of IFRS 16. See Note 1 to our Report to Shareholders for Q1/20 for additional details.

(2) Due to the application of the cap on inclusion of non-qualifying capital instruments the redemption of \$848 million of the \$1,300 million of CIBC Tier 1 notes - Series A due June 30, 2108 in Q3/19 did not impact Tier 1 capital.



TLAC1: TLAC COMPOSITION (AT RESOLUTION GROUP LEVEL)

(\$ millions)

	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Regulatory capital elements of TLAC and adjustments					
1 CET1 capital	28,407	27,707	27,024	26,304	25,336
2 AT1 capital before TLAC adjustments	3,144	3,144	3,145	3,344	3,343
3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4 Other adjustments	-	-	-	-	-
5 AT1 instruments eligible under the TLAC framework	3,144	3,144	3,145	3,344	3,343
6 T2 capital before TLAC adjustments	5,019	5,003	5,915	4,449	4,384
7 Amortized portion of T2 instruments where remaining maturity > 1 year	-	-	-	-	-
8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
9 Other adjustments	-	-	-	-	-
10 T2 instruments eligible under the TLAC framework	5,019	5,003	5,915	4,449	4,384
11 TLAC arising from regulatory capital	36,570	35,854	36,084	34,097	33,063
Non-regulatory capital elements of TLAC					
12 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	-	-	-	-	-
13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	12,971	8,648	5,423	2,936	1,589
14 Of which: amount eligible as TLAC after application of the caps	-	-	-	-	-
15 External TLAC instruments issued by funding vehicles prior to January 1, 2022	-	-	-	-	-
16 Eligible ex ante commitments to recapitalize a G-SIB in resolution	-	-	-	-	-
17 TLAC arising from non-regulatory capital instruments before adjustments	12,971	8,648	5,423	2,936	1,589
Non-regulatory capital elements of TLAC: adjustments					
18 TLAC before deductions	49,541	44,502	41,507	37,033	34,652
19 Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	n/a	n/a	n/a	n/a	n/a
20 Deduction of investments in own other TLAC liabilities	(100)	(19)	(3)	(21)	-
21 Other adjustments to TLAC	-	-	-	-	-
22 TLAC available after deductions	49,441	44,483	41,504	37,012	34,652
RWA and leverage exposure measure for TLAC purposes					
23 Total RWA adjusted as permitted under the TLAC regime	252,099	239,863	236,836	234,816	225,663
24 Leverage exposure measure	738,476	714,343	702,918	696,026	674,962
TLAC ratios and buffers ⁽¹⁾					
25 TLAC Ratio (as a percentage of RWA adjusted as permitted under the TLAC regime) (%)	19.6%	18.5%	17.5%	15.8%	15.4%
26 TLAC Leverage Ratio (as a percentage of leverage exposure) (%)	6.7%	6.2%	5.9%	5.3%	5.1%
27 CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements ⁽²⁾	n/a	n/a	n/a	n/a	n/a
28 Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of RWA)	3.5%	3.5%	3.5%	3.5%	3.5%
29 Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30 Of which: bank specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
31 Of which: D-SIB/G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%

(1) The Canadian bail-in regime, including OSFI's TLAC Guideline, came into effect on September 23, 2018. Under this regime, CIBC is required to meet target TLAC requirements by November 1, 2021. As a D-SIB, CIBC will be subject to a target risk-based TLAC Ratio of 23.5% (comprised of a minimum ratio of 21.5% and the current Domestic Stability Buffer of 2.0%) and a TLAC Leverage Ratio of 6.75%.

(2) Not applicable until Q1/22.

n/a Not applicable.



TLAC3: RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL ⁽¹⁾⁽²⁾

(\$ millions)

	Q1/20					
	Creditor ranking					
	(most junior)			(most senior)		
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of credit risk mitigation	13,669	2,825	4,558	13,446	-	34,498
3 Subset of row 2 that are excluded liabilities	2	-	2	102	-	106
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,667	2,825	4,556	13,344	-	34,392
5 Subset of row 4 that are potentially eligible as TLAC	13,667	2,825	4,556	12,879	-	33,927
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	34	-	34
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	11,674	-	11,674
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,023	1,154	-	5,177
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	533	17	-	550
10 Subset of row 5 that is perpetual securities	13,667	2,825	-	-	-	16,492

(\$ millions)

	Q4/19					
	Creditor ranking					
	(most junior)			(most senior)		
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of credit risk mitigation	13,591	2,825	4,558	9,008	-	29,982
3 Subset of row 2 that are excluded liabilities	2	-	2	22	-	26
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,589	2,825	4,556	8,986	-	29,956
5 Subset of row 4 that are potentially eligible as TLAC	13,589	2,825	4,556	8,635	-	29,605
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	79	-	79
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	7,416	-	7,416
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,023	1,123	-	5,146
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	533	17	-	550
10 Subset of row 5 that is perpetual securities	13,589	2,825	-	-	-	16,414

(\$ millions)

	Q3/19					
	Creditor ranking					
	(most junior)			(most senior)		
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of credit risk mitigation	13,525	2,825	5,558	5,718	-	27,626
3 Subset of row 2 that are excluded liabilities	2	-	61	4	-	67
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,523	2,825	5,497	5,714	-	27,559
5 Subset of row 4 that are potentially eligible as TLAC	13,523	2,825	5,497	5,419	-	27,264
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	93	-	93
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	5,183	-	5,183
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,964	133	-	5,097
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	533	10	-	543
10 Subset of row 5 that is perpetual securities	13,523	2,825	-	-	-	16,348

(1) Presented for CIBC at the legal entity level and therefore instruments issued by subsidiaries and special purpose entities are excluded.

(2) Common shares are presented at book value, preferred shares are presented at stated value and subordinated debt and bail-in-debt are presented at face value.

(3) Bail-in debt instruments are those liabilities which are subject to the bank recapitalization (bail-in) conversion regulations issued by the Department of Finance (Canada). Senior debt issued on or after September 23, 2018, with an original term to maturity of more than 400 days (including explicit or embedded options) that is unsecured or partially secured is subject to bail-in. Consumer deposits, certain derivatives, covered bonds, and certain structured notes would not be eligible for bail-in. While bail-in debt instruments and other senior unsecured liabilities issued by Canadian D-SIBs rank equally in the event of liquidation, only bail-in debt is subject to conversion under the bail-in regime. Bail-in debt issued by Canadian D-SIBs qualifies as TLAC pursuant to the exemption from the subordination requirement under the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet.

(4) Disclosure not currently required by OSFI.



TLAC3: RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL (continued) ⁽¹⁾⁽²⁾

(\$ millions)

	Q2/19					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of credit risk mitigation	13,443	2,575	4,061	3,039	-	23,118
3 Subset of row 2 that are excluded liabilities	-	-	4	22	-	26
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,443	2,575	4,057	3,017	-	23,092
5 Subset of row 4 that are potentially eligible as TLAC	13,443	2,575	4,057	2,912	-	22,987
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	30	-	30
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	2,750	-	2,750
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	3,496	132	-	3,628
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	561	-	-	561
10 Subset of row 5 that is perpetual securities	13,443	2,575	-	-	-	16,018

(\$ millions)

	Q1/19					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of credit risk mitigation	13,350	2,575	4,059	1,642	-	21,626
3 Subset of row 2 that are excluded liabilities	4	-	-	-	-	4
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,346	2,575	4,059	1,642	-	21,622
5 Subset of row 4 that are potentially eligible as TLAC	13,346	2,575	4,059	1,589	-	21,569
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	25	-	25
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	1,432	-	1,432
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	3,500	132	-	3,632
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	559	-	-	559
10 Subset of row 5 that is perpetual securities	13,346	2,575	-	-	-	15,921

For footnotes, see page 14.

LR1: SUMMARY COMPARISON OF ACCOUNTING ASSETS VS. LEVERAGE RATIO EXPOSURE MEASURE

(\$ millions)

Row	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
1 Total consolidated assets as per published financial statements	672,118	651,604	642,522	634,109	614,647
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	86	69	59	171	37
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(2,834)	(2,717)	(3,144)	(2,656)	(3,168)
4 Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-	-
5 Adjustment for derivative financial instruments	5,944	5,427	4,943	6,926	4,812
6 Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(677)	(1,481)	(1,743)	(1,874)	(681)
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	77,565	75,154	73,795	73,379	72,029
8 Other adjustments	(13,726)	(13,713)	(13,514)	(14,029)	(12,714)
9 Leverage ratio exposure measure	738,476	714,343	702,918	696,026	674,962

LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

(\$ millions)

Row	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, securities financing transactions (SFTs) and grandfathered securitization exposures, but including collateral)	580,214	565,286	559,434	555,436	533,494
2 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-	-
3 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(5,842)	(5,796)	(5,469)	(5,793)	(4,653)
4 (Asset amounts deducted in determining T1 capital)	(7,883)	(7,919)	(8,045)	(8,235)	(8,060)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	566,489	551,571	545,920	541,408	520,781
Derivative exposures					
6 Replacement cost associated with all derivative transactions	9,862	8,730	8,775	7,911	6,656
7 Add-on amounts for potential future exposure associated with all derivative transactions	21,334	20,592	20,749	21,117	19,329
8 (Exempted central counterparty (CCP)-leg of client cleared trade exposures)	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	261	221	195	33	-
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(261)	(221)	(195)	(33)	-
11 Total derivatives exposures (sum of lines 6 to 10)	31,196	29,322	29,524	29,028	25,985
SFT exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	63,904	59,775	55,422	54,085	56,848
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(4,216)	(4,165)	(3,772)	(3,566)	(3,610)
14 Counterparty credit risk exposure for SFTs	3,539	2,684	2,029	1,692	2,929
15 Agent transaction exposures	-	-	-	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15)	63,227	58,294	53,679	52,211	56,167
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	271,061	265,958	261,963	259,650	252,600
18 (Adjustments for conversion to credit equivalent amounts)	(193,497)	(190,802)	(188,168)	(186,271)	(180,571)
19 Off-balance sheet items (sum of lines 17 and 18)	77,564	75,156	73,795	73,379	72,029
Capital and Total Exposures					
20 T1 capital	31,551	30,851	30,169	29,648	28,679
21 Total Exposures (sum of lines 5, 11, 16 and 19)	738,476	714,343	702,918	696,026	674,962
Leverage Ratio					
22 Basel III leverage ratio	4.3%	4.3%	4.3%	4.3%	4.2%

CR1: CREDIT QUALITY OF ASSETS

(\$ millions)

	Q1/20						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures ⁽¹⁾		Of which ECL accounting provisions for credit losses on IRB exposures	
	Defaulted exposures ⁽²⁾	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	-	Net value (a+b-c)
1 Loans	1,902	402,499	1,948	219	212	1,517	402,453
2 Debt securities	442	97,271	22	6	16	-	97,691
2a Other investment ⁽³⁾	-	9	-	-	-	-	9
3 Off-balance sheet exposures ⁽⁴⁾	81	270,535	130	2	13	115	270,486
4 Total	2,425	770,314	2,100	227	241	1,632	770,639

(\$ millions)

	Q4/19						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures ⁽¹⁾		Of which ECL accounting provisions for credit losses on IRB exposures	
	Defaulted exposures ⁽²⁾	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	-	Net value (a+b-c)
1 Loans	1,866	398,157	1,915	235	214	1,466	398,108
2 Debt securities	375	93,815	25	6	19	-	94,165
2a Other investment ⁽³⁾	-	9	-	-	-	-	9
3 Off-balance sheet exposures ⁽⁴⁾	88	265,532	129	2	12	115	265,491
4 Total	2,329	757,513	2,069	243	245	1,581	757,773

(1) For SA exposures, stage 3 allowances are reflected in the category of specific, and stage 1 and 2 allowances are reflected in the category of general.

(2) For our retail exposures, our accounting definitions for past due and impaired are the same as our regulatory definitions for past due and defaulted, respectively. For our business and government exposures, our accounting and regulatory definitions of past due are the same, but our accounting definition for impairment takes into consideration guarantees and security for an individual exposure, while our regulatory definition of default is based on the financial condition of the borrower without consideration of guarantees and security. Under IFRS, all past due accounts that are not impaired and all non-past due accounts are classified either in stage 1 or in stage 2, and all impaired exposures are classified in stage 3 for expected credit loss provisioning. This column includes defaulted exposures based on our regulatory definition. Past due loans are considered non-defaulted exposures.

(3) Other investments include equity investments subject to the credit risk framework.

(4) Includes \$124.3 billion (Q4/19: \$122.0 billion) of personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

CR1: CREDIT QUALITY OF ASSETS (continued)

(\$ millions)

	Q3/19			
	a	b	c	d
	Gross carrying values of		Allowances/ impairments	Net value (a+b-c)
Defaulted exposures ⁽¹⁾	Non-defaulted exposures			
1 Loans	1,797	395,414	1,771	395,440
2 Debt securities	423	90,836	24	91,235
2a Other investment ⁽²⁾	-	9	-	9
3 Off-balance sheet exposures ⁽³⁾	98	261,580	119	261,559
4 Total	2,318	747,839	1,914	748,243

(\$ millions)

	Q2/19				Q1/19			
	a	b	c	d	a	b	c	d
	Gross carrying values of		Allowances/ impairments	Net value (a+b-c)	Gross carrying values of		Allowances/ impairments	Net value (a+b-c)
Defaulted exposures ⁽¹⁾	Non-defaulted exposures	Defaulted exposures ⁽¹⁾			Non-defaulted exposures			
1 Loans	2,043	392,653	1,751	392,945	1,794	384,993	1,715	385,072
2 Debt securities	416	92,470	24	92,862	411	82,439	24	82,826
2a Other investment ⁽²⁾	-	11	-	11	-	11	-	11
3 Off-balance sheet exposures ⁽³⁾	98	259,194	109	259,183	238	251,937	130	252,045
4 Total	2,557	744,328	1,884	745,001	2,443	719,380	1,869	719,954

- (1) For our retail exposures, our accounting definitions for past due and impaired are the same as our regulatory definitions for past due and defaulted, respectively. For our business and government exposures, our accounting and regulatory definitions of past due are the same, but our accounting definition for impairment takes into consideration guarantees and security for an individual exposure, while our regulatory definition of default is based on the financial condition of the borrower without consideration of guarantees and security. Under IFRS, all past due accounts that are not impaired and all non-past due accounts are classified either in stage 1 or in stage 2, and all impaired exposures are classified in stage 3 for expected credit loss provisioning. This column includes defaulted exposures based on our regulatory definition. Past due loans are considered non-defaulted exposures.
- (2) Other investments include equity investments subject to the credit risk framework.
- (3) Includes personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

CR2: CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES ⁽¹⁾⁽²⁾

(\$ millions)

	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
	a	b	c	d	e
1 Defaulted loans and debt securities at end of the previous reporting period	2,329	2,318	2,557	2,443	1,884
2 Loans and debt securities that have defaulted since the last reporting period	679	723	741	699	1,147
Amounts repaid ⁽³⁾	(252)	(198)	(680)	(193)	(240)
3 Returned to non-defaulted status	(115)	(173)	(10)	(134)	(108)
4 Amounts written off	(269)	(282)	(287)	(287)	(278)
5 Other changes ⁽⁴⁾	53	(59)	(3)	29	38
6 Defaulted loans and debt securities at end of the reporting period	2,425	2,329	2,318	2,557	2,443

(1) For our retail exposures, our accounting definitions for past due and impaired are the same as our regulatory definitions for past due and defaulted, respectively. For our business and government exposures, our accounting and regulatory definitions of past due are the same, but our accounting definition for impairment takes into consideration guarantees and security for an individual exposure, while our regulatory definition of default is based on the financial condition of the borrower without consideration of guarantees and security. Under IFRS, all past due accounts that are not impaired and all non-past due accounts are classified either in stage 1 or in stage 2, and all impaired exposures are classified in stage 3 for expected credit loss provisioning. This column includes defaulted exposures based on our regulatory definition. Past due loans are considered non-defaulted exposures.

(2) Includes off-balance sheet exposures.

(3) Includes disposals of loans.

(4) Includes changes due to foreign exchange movements.

CR3: CRM TECHNIQUES - OVERVIEW ⁽¹⁾

(\$ millions)	Q1/20					Q4/19				
	a	b1	b	d	f	a	b1	b	d	f
	Exposure unsecured: carrying amount ⁽²⁾	Exposure secured ⁽³⁾	Exposure secured by collateral ⁽⁴⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives ⁽⁵⁾	Exposure unsecured: carrying amount ⁽²⁾	Exposure secured ⁽³⁾	Exposure secured by collateral ⁽⁴⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives ⁽⁵⁾
1 Loans	44,837	357,616	356,268	1,348	-	45,389	352,719	352,016	703	-
2 Debt securities	80,445	17,246	2,496	14,750	-	77,575	16,590	2,426	14,164	-
3 Total ⁽³⁾	125,282	374,862	358,764	16,098	-	122,964	369,309	354,442	14,867	-
4 Of which defaulted ⁽⁶⁾	563	1,117	1,116	1	-	492	1,099	1,098	1	-

(\$ millions)	Q3/19					Q2/19				
	a	b1	b	d	f	a	b1	b	d	f
	Exposure unsecured: carrying amount ⁽²⁾	Exposure secured ⁽³⁾	Exposure secured by collateral ⁽⁴⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives ⁽⁵⁾	Exposure unsecured: carrying amount ⁽²⁾	Exposure secured ⁽³⁾	Exposure secured by collateral ⁽⁴⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives ⁽⁵⁾
1 Loans	46,426	349,014	348,275	739	-	44,589	348,356	347,410	946	-
2 Debt securities	73,553	17,682	2,647	15,035	-	74,817	18,045	2,627	15,418	-
3 Total ⁽³⁾	119,979	366,696	350,922	15,774	-	119,406	366,401	350,037	16,364	-
4 Of which defaulted ⁽⁶⁾	792	861	861	-	-	957	958	956	2	-

(\$ millions)	Q1/19				
	a	b1	b	d	f
	Exposure unsecured: carrying amount ⁽²⁾	Exposure secured ⁽³⁾	Exposure secured by collateral ⁽⁴⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives ⁽⁵⁾
1 Loans	49,718	335,354	334,788	566	-
2 Debt securities	64,411	18,415	2,850	15,565	-
3 Total ⁽³⁾	114,129	353,769	337,638	16,131	-
4 Of which defaulted ⁽⁶⁾	666	1,010	1,008	2	-

(1) Excludes off-balance sheet exposures.

(2) Includes fully unsecured exposures and the unsecured portion of partially-secured exposures.

(3) Amounts reflect the entire carrying value of exposures which are secured by either collateral or financial guarantees.

(4) All residential mortgages are included in exposure secured by collateral.

(5) Excludes derivatives which do not qualify in reducing exposures considered for regulatory capital purposes. For exposures secured by more than one form of security, exposures are first reduced by the amount secured by collateral, and then financial guarantees and credit derivatives, as applicable.

(6) Amounts are net of allowance for credit losses.

CR4: SA - CREDIT RISK EXPOSURE AND CRM EFFECTS

(\$ millions)

Asset classes	Q1/20										
	a		b		c		d		e		f
	Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density				RWA		RWA
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density %					
1 Sovereigns and their central banks	13,997	-	13,997	-	2,429	17					
2 Non-central government public sector entities	-	-	-	-	-	-					
3 Multilateral development banks	-	-	-	-	-	-					
4 Banks	1,723	17	1,723	17	437	25					
5 Securities firms	-	-	-	-	-	-					
6 Corporates	33,285	7,851	33,285	7,851	40,889	99					
7 Regulatory retail portfolios	1,239	27	1,239	27	909	72					
8 Secured by residential property	4,255	1	4,255	1	2,646	62					
9 Secured by commercial real estate	-	-	-	-	-	-					
10 Equity ⁽²⁾	449	-	449	-	478	106					
11 Past-due loans ⁽³⁾	-	-	-	-	-	-					
12 Higher-risk categories	-	-	-	-	-	-					
13 Other assets ⁽⁴⁾	15,899	-	15,899	-	11,477	72					
14 Total	70,847	7,896	70,847	7,896	59,265	75					

(\$ millions)

Asset classes	Q4/19										
	a		b		c		d		e		f
	Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density				RWA		RWA
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density %					
1 Sovereigns and their central banks	13,301	-	13,301	-	2,411	18					
2 Non-central government public sector entities	-	-	-	-	-	-					
3 Multilateral development banks	-	-	-	-	-	-					
4 Banks	1,862	6	1,862	6	454	24					
5 Securities firms	-	-	-	-	-	-					
6 Corporates	32,168	7,223	32,168	7,223	39,131	99					
7 Regulatory retail portfolios	1,238	26	1,238	26	911	72					
8 Secured by residential property	4,098	1	4,098	1	2,597	63					
9 Secured by commercial real estate	-	-	-	-	-	-					
10 Equity ⁽²⁾	440	2	440	2	469	106					
11 Past-due loans ⁽³⁾	-	-	-	-	-	-					
12 Higher-risk categories	-	-	-	-	-	-					
13 Other assets ⁽⁴⁾	14,087	-	14,087	-	9,714	69					
14 Total	67,194	7,258	67,194	7,258	55,687	75					

(1) Credit conversion factor (CCF).

(2) Comprises non-trading equities that are risk-weighted at 100% under the materiality clause. RWA include the 6% adjustment for the scaling factor.

(3) Past-due loans relating to CIBC FirstCaribbean and CIBC Bank USA are included in rows 1-9 of this table.

(4) Comprises amounts relating to settlement risk and other assets that are subject to the credit risk framework but are not included in the standardized or IRB frameworks, including other balance sheet assets that are risk-weighted at 100%, significant investments in the capital of non-financial institutions that are risk-weighted at 1250%, settlement risk, and amounts below the thresholds for deduction that are risk-weighted at 250%.

CR4: SA - CREDIT RISK EXPOSURE AND CRM EFFECTS (continued)

(\$ millions)

	Q3/19										
	a		b		c		d		e		f
	Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density				RWA		RWA
Asset classes	On-balance	Off-balance	On-balance	Off-balance	On-balance	Off-balance	On-balance	Off-balance	RWA	RWA	density %
	sheet amount	sheet amount	sheet amount	sheet amount	sheet amount	sheet amount	sheet amount	sheet amount	RWA	RWA	density %
1 Sovereigns and their central banks	13,126	-	13,126	-	2,478	19					
2 Non-central government public sector entities	-	-	-	-	-	-					
3 Multilateral development banks	-	-	-	-	-	-					
4 Banks	1,920	7	1,920	7	454	24					
5 Securities firms	-	-	-	-	-	-					
6 Corporates	30,786	6,725	30,786	6,725	37,311	99					
7 Regulatory retail portfolios	1,198	26	1,198	26	886	72					
8 Secured by residential property	3,926	2	3,926	2	2,516	64					
9 Secured by commercial real estate	-	-	-	-	-	-					
10 Equity ⁽²⁾	425	4	425	4	450	105					
11 Past-due loans ⁽³⁾	-	-	-	-	-	-					
12 Higher-risk categories	-	-	-	-	-	-					
13 Other assets ⁽⁴⁾	14,279	-	14,279	-	10,132	71					
14 Total	65,660	6,764	65,660	6,764	54,227	75					

(\$ millions)

	Q2/19										
	a		b		c		d		e		f
	Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density				RWA		RWA
Asset classes	On-balance	Off-balance	On-balance	Off-balance	On-balance	Off-balance	On-balance	Off-balance	RWA	RWA	density %
	sheet amount	sheet amount	sheet amount	sheet amount	sheet amount	sheet amount	sheet amount	sheet amount	RWA	RWA	density %
1 Sovereigns and their central banks	12,944	-	12,944	-	2,515	19					
2 Non-central government public sector entities	-	-	-	-	-	-					
3 Multilateral development banks	-	-	-	-	-	-					
4 Banks	2,085	6	2,085	6	481	23					
5 Securities firms	-	-	-	-	-	-					
6 Corporates	30,007	6,682	30,007	6,682	36,495	99					
7 Regulatory retail portfolios	1,218	26	1,218	26	902	73					
8 Secured by residential property	3,876	1	3,876	1	2,520	65					
9 Secured by commercial real estate	-	-	-	-	-	-					
10 Equity ⁽²⁾	420	-	420	-	446	106					
11 Past-due loans ⁽³⁾	-	-	-	-	-	-					
12 Higher-risk categories	-	-	-	-	-	-					
13 Other assets ⁽⁴⁾	14,769	-	14,769	-	10,425	71					
14 Total	65,319	6,715	65,319	6,715	53,784	75					

For footnotes, see page 21.

CR4: SA - CREDIT RISK EXPOSURE AND CRM EFFECTS (continued)

(\$ millions)

	Q1/19							
	a	b	c		d	e		f
	Exposures before CCF ⁽¹⁾ and CRM On-balance sheet amount	Off-balance sheet amount	Exposures post-CCF and CRM On-balance sheet amount	Off-balance sheet amount	RWA and RWA density		RWA density %	
Asset classes								
1 Sovereigns and their central banks	13,745	-	13,745	-	2,432		18	
2 Non-central government public sector entities	-	-	-	-	-		-	
3 Multilateral development banks	-	-	-	-	-		-	
4 Banks	1,952	4	1,952	4	476		24	
5 Securities firms	-	-	-	-	-		-	
6 Corporates	27,508	6,285	27,508	6,285	33,559		99	
7 Regulatory retail portfolios	1,197	26	1,197	26	886		72	
8 Secured by residential property	3,682	2	3,682	2	2,413		65	
9 Secured by commercial real estate	-	-	-	-	-		-	
10 Equity ⁽²⁾	411	-	411	-	436		106	
11 Past-due loans ⁽³⁾	-	-	-	-	-		-	
12 Higher-risk categories	-	-	-	-	-		-	
13 Other assets ⁽⁴⁾	8,152	-	8,152	-	9,679		119	
14 Total	56,647	6,317	56,647	6,317	49,881		79	

For footnotes, see page 21.

CR5: SA - EXPOSURES BY ASSET CLASSES AND RISK-WEIGHTS

(\$ millions)

Asset classes	Q1/20									
	a	b	c	d	e	f	g	h	i	i
	Risk weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	8,736	-	3,789	-	99	-	874	499	-	13,997
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,592	-	65	-	76	7	-	1,740
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	264	-	73	-	30	-	40,589	180	-	41,136
7 Regulatory retail portfolios	59	-	15	-	5	1,149	33	5	-	1,266
8 Secured by residential property	-	-	14	1,412	-	2,736	87	7	-	4,256
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽¹⁾	-	-	-	-	-	-	449	-	-	449
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽²⁾	7,501	-	-	-	-	-	6,464	-	1,934	15,899
14 Total	16,560	-	5,483	1,412	199	3,885	48,572	698	1,934	78,743

(\$ millions)

Asset classes	Q4/19									
	a	b	c	d	e	f	g	h	i	i
	Risk weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	7,951	-	3,911	-	111	-	838	490	-	13,301
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,729	-	66	-	68	5	-	1,868
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	263	-	59	-	28	-	38,912	129	-	39,391
7 Regulatory retail portfolios	53	-	15	-	6	1,153	32	5	-	1,264
8 Secured by residential property	-	-	15	1,238	-	2,755	84	7	-	4,099
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽¹⁾	-	-	-	-	-	-	442	-	-	442
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽²⁾	7,390	-	-	-	-	-	4,793	-	1,904	14,087
14 Total	15,657	-	5,729	1,238	211	3,908	45,169	636	1,904	74,452

(1) Comprises non-trading equity exposures that are risk-weighted at 100% under the materiality clause.

(2) Comprises balance sheet assets that are subject to the credit risk framework but are not included in the standardized or IRB frameworks, including settlement risk and amounts below the thresholds for deduction which are risk-weighted at 250%.

CR5: SA - EXPOSURES BY ASSET CLASSES AND RISK-WEIGHTS (continued)

(\$ millions)

Asset classes	Q3/19									
	a	b	c	d	e	f	g	h	i	i
	Risk weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	7,514	-	4,151	-	104	-	877	480	-	13,126
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,792	-	83	-	48	4	-	1,927
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	250	-	35	-	28	-	37,016	182	-	37,511
7 Regulatory retail portfolios	47	-	16	-	5	1,119	29	8	-	1,224
8 Secured by residential property	-	-	15	1,115	-	2,713	79	6	-	3,928
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽¹⁾	-	-	-	-	-	-	429	-	-	429
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽²⁾	7,393	-	173	-	-	-	4,843	-	1,870	14,279
14 Total	15,204	-	6,182	1,115	220	3,832	43,321	680	1,870	72,424

(\$ millions)

Asset classes	Q2/19									
	a	b	c	d	e	f	g	h	i	i
	Risk weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	6,996	-	4,523	-	109	-	836	480	-	12,944
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,963	-	85	-	37	6	-	2,091
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	245	-	34	-	22	-	36,209	179	-	36,689
7 Regulatory retail portfolios	49	-	13	-	4	1,140	31	7	-	1,244
8 Secured by residential property	-	-	16	1,013	-	2,759	82	7	-	3,877
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽¹⁾	-	-	-	-	-	-	420	-	-	420
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽²⁾	7,649	-	-	-	-	-	5,174	-	1,946	14,769
14 Total	14,939	-	6,549	1,013	220	3,899	42,789	679	1,946	72,034

For footnotes, see page 24.



CR5: SA - EXPOSURES BY ASSET CLASSES AND RISK-WEIGHTS (continued)

(\$ millions)

Asset classes	Q1/19									
	a	b	c	d	e	f	g	h	i	i
	Risk weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	7,902	-	4,487	-	107	-	786	463	-	13,745
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,800	-	83	-	70	3	-	1,956
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	246	-	40	-	26	-	33,363	118	-	33,793
7 Regulatory retail portfolios	43	-	17	-	5	1,122	29	7	-	1,223
8 Secured by residential property	-	-	16	918	-	2,660	83	7	-	3,684
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽¹⁾	-	-	-	-	-	-	411	-	-	411
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽²⁾	1,640	-	-	-	-	-	4,653	-	1,859	8,152
14 Total	9,831	-	6,360	918	221	3,782	39,395	598	1,859	62,964

For footnotes, see page 24.

CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE ⁽¹⁾

(\$ millions)

	Q1/20											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Business and government portfolios												
Corporate												
0.00 to <0.15	13,554	23,862	73	30,941	0.08	1,934	31	1.9	6,253	20	9	
0.15 to <0.25	20,944	27,606	65	38,933	0.19	4,106	41	2.5	16,502	42	31	
0.25 to <0.50	16,166	13,559	65	24,992	0.33	3,879	38	2.4	12,526	50	31	
0.50 to <0.75	25,197	16,567	50	33,512	0.64	3,935	33	2.3	19,267	57	70	
0.75 to <2.50	18,743	11,461	51	24,619	1.72	5,448	33	2.1	18,307	74	136	
2.50 to <10.00	3,116	1,606	52	3,950	6.86	24,320	30	2.2	4,440	112	83	
10.00 to <100.00	836	372	56	1,043	22.45	359	38	2.0	2,055	197	91	
100.00 (Default)	536	61	60	572	100.00	442	58	2.2	1,506	263	262	
	99,092	95,094	63	158,562	1.20	44,423	35	2.3	80,856	51	713	432
Sovereign												
0.00 to <0.15	72,257	11,602	65	79,787	0.02	1,176	7	2.9	1,504	2	1	
0.15 to <0.25	87	69	67	134	0.23	47	28	2.2	38	28	-	
0.25 to <0.50	123	74	78	181	0.33	54	41	1.2	76	42	1	
0.50 to <0.75	723	83	30	748	0.73	39	7	0.3	74	10	1	
0.75 to <2.50	34	22	63	48	1.86	32	14	1.9	16	33	-	
2.50 to <10.00	5	2	64	6	7.88	271	13	2.4	3	50	-	
10.00 to <100.00	3	-	46	3	17.53	2	5	2.5	1	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	73,232	11,852	65	80,907	0.03	1,621	7	2.8	1,712	2	3	1
Banks												
0.00 to <0.15	14,172	61,672	99	75,026	0.05	434	11	0.3	2,462	3	5	
0.15 to <0.25	567	1,683	65	1,668	0.19	55	5	1.7	74	4	-	
0.25 to <0.50	4	207	64	136	0.33	24	16	1.1	27	20	-	
0.50 to <0.75	47	156	81	173	0.61	23	17	0.6	44	25	-	
0.75 to <2.50	25	274	99	296	1.51	15	8	0.1	58	20	-	
2.50 to <10.00	555	13	64	563	6.09	112	11	2.5	227	40	4	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	15,370	64,005	98	77,862	0.11	663	11	0.3	2,892	4	9	-

(1) Amounts are calculated after taking into consideration the effect of credit risk mitigation strategies.

(2) Where a guarantee from a third-party exists, the credit rating of both the obligor and the guarantor will be assessed. In situations where an obligor has multiple outstanding exposures, those exposures without a guarantee reflect the PD of the obligor whereas guaranteed exposures will reflect the PD of the third-party. In such situations, the obligor will appear twice in both PD bands.

(3) Denoted in years.

(4) For Q1/20 the use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by \$19 million (Q4/19: \$15 million).

(5) Expected loss amounts are calculated for regulatory capital purposes based on our historical experience through-the-cycle and do not incorporate forward-looking information. Provision amounts represent stage 1, 2, and 3 allowance for credit loss amounts calculated in accordance with IFRS 9, which incorporate forward-looking information. Expected losses and provisions are both inputs into the calculation to determine the shortfall of allowances versus expected losses (if any) to be deducted from regulatory capital.

n/a Not applicable.

CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) ⁽¹⁾

(\$ millions)

	Q1/20											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	64,310	-	n/a	64,310	0.01	342,890	5	n/a	820	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
	64,310	-	n/a	64,310	0.01	342,890	5	n/a	820	1	1	11
Real estate secured personal lending (uninsured)												
0.00 to <0.15	95,563	45,278	46	116,481	0.08	654,323	22	n/a	4,999	4	19	
0.15 to <0.25	17,371	6,110	29	19,139	0.18	159,400	30	n/a	2,355	12	11	
0.25 to <0.50	20,552	4,007	96	24,409	0.37	66,575	21	n/a	3,457	14	19	
0.50 to <0.75	9,342	18	44	9,350	0.59	27,079	18	n/a	1,561	17	10	
0.75 to <2.50	10,704	846	32	10,976	1.19	61,622	27	n/a	4,421	40	35	
2.50 to <10.00	4,159	257	27	4,228	5.70	19,700	22	n/a	3,425	81	52	
10.00 to <100.00	577	21	38	585	37.45	3,789	25	n/a	842	144	50	
100.00 (Default)	419	12	-	419	100.00	2,506	26	n/a	546	130	70	
	158,687	56,549	48	185,587	0.69	994,994	23	n/a	21,606	12	266	140
Qualifying revolving retail												
0.00 to <0.15	3,214	49,252	73	39,023	0.07	4,255,420	90	n/a	1,522	4	23	
0.15 to <0.25	696	4,728	81	4,506	0.19	967,260	84	n/a	409	9	7	
0.25 to <0.50	2,672	5,715	56	5,858	0.42	980,626	83	n/a	1,008	17	21	
0.50 to <0.75	1,264	3,996	59	3,618	0.55	980,811	85	n/a	777	21	17	
0.75 to <2.50	6,449	7,871	61	11,249	1.40	1,825,765	87	n/a	5,082	45	137	
2.50 to <10.00	4,425	1,636	64	5,471	4.65	819,028	85	n/a	5,540	101	217	
10.00 to <100.00	640	335	61	846	33.82	259,159	84	n/a	1,922	227	243	
100.00 (Default)	50	-	n/a	50	100.00	15,581	82	n/a	95	190	34	
	19,410	73,533	70	70,621	1.17	10,103,650	88	n/a	16,355	23	699	880
Other retail												
0.00 to <0.15	2,201	1,583	83	3,512	0.10	35,308	36	n/a	229	7	1	
0.15 to <0.25	1,762	116	68	1,842	0.21	92,751	69	n/a	568	31	3	
0.25 to <0.50	1,675	925	55	2,187	0.40	72,831	75	n/a	1,068	49	6	
0.50 to <0.75	124	2	50	125	0.56	618	83	n/a	86	69	1	
0.75 to <2.50	4,967	820	59	5,450	1.18	143,824	80	n/a	4,879	90	51	
2.50 to <10.00	2,324	138	68	2,418	3.99	148,070	62	n/a	2,311	96	67	
10.00 to <100.00	612	352	58	815	51.96	244,033	29	n/a	565	69	78	
100.00 (Default)	68	-	n/a	68	100.00	12,829	81	n/a	93	137	50	
	13,733	3,936	68	16,417	4.08	750,264	63	n/a	9,799	60	257	168
Total (all portfolios)	443,834	304,969	60	654,266	0.83	12,238,505	35	n/a	134,040	20	1,948	1,632

(1) Amounts are calculated after taking into consideration the effect of credit risk mitigation strategies.

(2) The number of obligors for retail products reflects account level information rather than individual borrowers. In addition, certain products within real estate secured personal lending include both insured and uninsured components, such as mortgages and home-equity lines of credit secured by the same property. In such situations, the obligor will appear twice in both the insured and uninsured categories within the applicable PD band.

(3) Denoted in years.

(4) CIBC does not use credit derivatives to reduce RWA for retail exposures.

(5) Expected loss amounts are calculated for regulatory capital purposes based on our historical experience through-the-cycle and do not incorporate forward-looking information. Provision amounts represent stage 1, 2, and 3 allowance for credit loss amounts calculated in accordance with IFRS 9, which incorporate forward-looking information. Expected losses and provisions are both inputs into the calculation to determine the shortfall of allowances versus expected losses (if any) to be deducted from regulatory capital.

n/a Not applicable.



CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) ⁽¹⁾

(\$ millions)

	Q4/19											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Business and government portfolios												
Corporate												
0.00 to <0.15	12,769	23,842	73	30,267	0.08	1,967	30	1.9	5,982	20	9	
0.15 to <0.25	20,678	27,187	65	38,406	0.19	4,112	41	2.5	16,226	42	30	
0.25 to <0.50	14,350	13,200	65	22,955	0.34	3,895	37	2.5	11,547	50	29	
0.50 to <0.75	23,992	15,790	49	31,792	0.64	2,083	33	2.4	18,612	59	67	
0.75 to <2.50	20,050	12,632	53	26,711	1.72	7,273	31	2.1	18,504	69	141	
2.50 to <10.00	2,777	1,406	51	3,499	6.84	24,279	30	2.2	4,012	115	76	
10.00 to <100.00	956	411	52	1,170	24.40	353	39	1.8	2,375	203	118	
100.00 (Default)	520	73	60	564	100.00	414	51	2.0	1,433	254	238	
	96,092	94,541	63	155,364	1.24	44,376	35	2.3	78,691	51	708	406
Sovereign												
0.00 to <0.15	72,063	11,918	66	79,948	0.02	1,166	7	2.9	1,465	2	1	
0.15 to <0.25	51	74	67	100	0.23	49	32	1.2	27	27	1	
0.25 to <0.50	150	74	79	208	0.33	52	41	1.4	94	45	-	
0.50 to <0.75	730	144	25	765	0.72	41	7	0.4	71	9	-	
0.75 to <2.50	39	26	64	56	1.73	32	13	1.4	16	29	-	
2.50 to <10.00	3	1	64	4	8.62	283	18	2.3	5	125	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	73,036	12,237	66	81,081	0.03	1,623	7	2.9	1,678	2	2	-
Banks												
0.00 to <0.15	12,047	61,975	99	73,320	0.06	363	11	0.3	2,444	3	5	
0.15 to <0.25	234	2,232	66	1,699	0.18	48	3	1.5	58	3	-	
0.25 to <0.50	6	203	63	135	0.33	16	16	1.0	26	19	-	
0.50 to <0.75	6	203	80	169	0.70	21	11	0.2	28	17	-	
0.75 to <2.50	33	265	100	298	1.52	15	6	0.1	46	15	-	
2.50 to <10.00	363	12	66	371	6.09	119	11	2.5	155	42	3	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	12,689	64,890	98	75,992	0.10	582	10	0.3	2,757	4	8	-

For footnotes, see page 27.



CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) ⁽¹⁾

(\$ millions)

	Q4/19											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	66,128	-	n/a	66,128	0.01	351,304	5	n/a	832	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
	66,128	-	n/a	66,128	0.01	351,304	5	n/a	832	1	1	11
Real estate secured personal lending (uninsured)												
0.00 to <0.15	104,270	49,219	31	119,735	0.08	773,042	22	n/a	5,667	5	22	
0.15 to <0.25	8,264	-	-	8,264	0.19	26,728	24	n/a	816	10	4	
0.25 to <0.50	20,269	4,618	97	24,742	0.37	65,228	21	n/a	3,448	14	19	
0.50 to <0.75	11,195	2,025	33	11,859	0.57	64,998	21	n/a	2,342	20	15	
0.75 to <2.50	7,978	441	34	8,128	1.33	34,641	23	n/a	3,118	38	26	
2.50 to <10.00	3,854	27	41	3,865	5.88	15,066	21	n/a	2,956	76	46	
10.00 to <100.00	589	36	39	603	38.57	3,855	24	n/a	898	149	55	
100.00 (Default)	386	14	-	386	100.00	2,335	26	n/a	424	110	75	
	156,805	56,380	37	177,582	0.69	985,893	22	n/a	19,669	11	262	131
Qualifying revolving retail												
0.00 to <0.15	3,309	48,223	72	38,159	0.07	4,225,551	90	n/a	1,491	4	22	
0.15 to <0.25	697	4,638	81	4,431	0.19	967,288	84	n/a	402	9	7	
0.25 to <0.50	2,698	5,614	56	5,815	0.42	968,227	83	n/a	1,001	17	20	
0.50 to <0.75	1,272	3,945	59	3,585	0.55	976,462	85	n/a	770	21	17	
0.75 to <2.50	6,543	7,711	61	11,231	1.40	1,815,173	87	n/a	5,088	45	137	
2.50 to <10.00	4,558	1,671	64	5,622	4.68	849,914	85	n/a	5,708	102	224	
10.00 to <100.00	659	360	61	877	32.95	271,218	84	n/a	1,987	227	246	
100.00 (Default)	48	-	n/a	48	100.00	15,028	83	n/a	94	196	33	
	19,784	72,162	69	69,768	1.20	10,088,861	88	n/a	16,541	24	706	858
Other retail												
0.00 to <0.15	2,259	1,561	82	3,535	0.10	33,462	34	n/a	222	6	1	
0.15 to <0.25	1,895	113	67	1,971	0.22	98,271	68	n/a	620	31	3	
0.25 to <0.50	605	921	55	1,112	0.34	33,277	78	n/a	506	46	3	
0.50 to <0.75	1,267	2	50	1,268	0.54	44,596	73	n/a	741	58	5	
0.75 to <2.50	4,376	796	59	4,844	1.18	124,403	81	n/a	4,432	91	47	
2.50 to <10.00	2,411	139	68	2,506	4.21	148,674	60	n/a	2,357	94	72	
10.00 to <100.00	595	341	57	791	50.98	259,951	29	n/a	530	67	75	
100.00 (Default)	70	-	n/a	71	100.00	12,824	79	n/a	15	21	66	
	13,478	3,873	68	16,098	4.07	755,458	63	n/a	9,423	59	272	175
Total (all portfolios)	438,012	304,083	55	642,013	0.83	12,228,097	34	n/a	129,591	20	1,959	1,581

For footnotes, see page 28.



CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) ⁽¹⁾

(\$ millions)

	Q3/19											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Business and government portfolios												
Corporate												
0.00 to <0.15	12,384	22,652	73	28,849	0.08	1,887	30	1.9	5,867	20	8	
0.15 to <0.25	21,197	27,901	65	39,300	0.19	4,130	42	2.5	16,868	43	31	
0.25 to <0.50	13,577	12,678	65	21,779	0.34	3,858	36	2.5	10,744	49	27	
0.50 to <0.75	24,351	15,609	50	32,124	0.64	2,116	33	2.4	18,814	59	68	
0.75 to <2.50	19,411	11,648	53	25,632	1.71	7,125	31	2.0	17,785	69	135	
2.50 to <10.00	2,993	1,325	51	3,671	6.83	24,993	30	2.2	4,038	110	77	
10.00 to <100.00	587	320	58	773	23.69	351	38	1.8	1,511	195	69	
100.00 (Default)	451	85	64	505	100.00	438	48	1.7	1,266	251	165	
	94,951	92,218	63	152,633	1.15	44,898	35	2.3	76,893	50	580	292
Sovereign												
0.00 to <0.15	66,962	11,951	67	74,925	0.02	1,178	7	3.0	1,575	2	3	
0.15 to <0.25	58	121	65	136	0.23	56	28	1.0	30	22	-	
0.25 to <0.50	139	78	81	202	0.33	49	41	1.4	86	43	-	
0.50 to <0.75	578	288	38	686	0.72	45	7	0.6	66	10	-	
0.75 to <2.50	41	26	64	57	1.72	33	13	1.4	16	28	-	
2.50 to <10.00	3	1	64	4	8.72	268	23	2.2	4	100	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	67,781	12,465	66	76,010	0.03	1,629	8	3.0	1,777	2	3	-
Banks												
0.00 to <0.15	12,074	60,093	99	71,627	0.06	380	10	0.3	2,313	3	5	
0.15 to <0.25	530	3,701	82	3,583	0.17	52	6	0.8	140	4	-	
0.25 to <0.50	51	268	80	266	0.33	14	10	0.7	30	11	-	
0.50 to <0.75	25	359	92	354	0.73	24	10	0.1	54	15	-	
0.75 to <2.50	31	300	100	331	1.60	13	6	0.1	52	16	-	
2.50 to <10.00	732	12	84	742	6.09	120	11	2.5	312	42	6	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	13,443	64,733	98	76,903	0.13	603	10	0.3	2,901	4	11	1

For footnotes, see page 27.

CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) ⁽¹⁾

(\$ millions)

	Q3/19											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	68,697	-	n/a	68,697	0.01	364,877	5	n/a	852	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
	68,697	-	n/a	68,697	0.01	364,877	5	n/a	852	1	1	12
Real estate secured personal lending (uninsured)												
0.00 to <0.15	101,533	48,907	31	116,890	0.07	762,531	22	n/a	4,901	4	18	
0.15 to <0.25	8,228	-	-	8,228	0.19	26,796	24	n/a	821	10	4	
0.25 to <0.50	19,705	4,731	97	24,285	0.31	64,164	21	n/a	3,037	13	16	
0.50 to <0.75	11,711	2,053	33	12,389	0.57	66,879	22	n/a	2,474	20	16	
0.75 to <2.50	7,815	436	34	7,963	1.28	34,067	23	n/a	2,960	37	24	
2.50 to <10.00	3,722	24	38	3,732	5.95	14,602	21	n/a	2,870	77	45	
10.00 to <100.00	598	33	39	612	37.71	3,611	24	n/a	876	143	52	
100.00 (Default)	371	13	-	371	100.00	2,280	25	n/a	397	107	72	
	153,683	56,197	37	174,470	0.67	974,930	22	n/a	18,336	11	247	128
Qualifying revolving retail												
0.00 to <0.15	3,227	47,517	72	37,551	0.07	4,185,975	90	n/a	1,468	4	22	
0.15 to <0.25	695	4,606	81	4,409	0.19	968,560	84	n/a	400	9	7	
0.25 to <0.50	2,638	5,596	55	5,738	0.42	981,682	83	n/a	985	17	20	
0.50 to <0.75	1,211	3,964	59	3,538	0.55	973,831	85	n/a	760	21	16	
0.75 to <2.50	6,362	7,805	60	11,084	1.40	1,807,611	87	n/a	5,013	45	135	
2.50 to <10.00	4,464	1,678	63	5,527	4.65	864,048	85	n/a	5,578	101	218	
10.00 to <100.00	621	364	60	839	32.72	273,883	84	n/a	1,885	225	233	
100.00 (Default)	45	-	n/a	45	100.00	14,830	81	n/a	88	196	30	
	19,263	71,530	69	68,731	1.18	10,070,420	88	n/a	16,177	24	681	823
Other retail												
0.00 to <0.15	2,172	1,516	80	3,392	0.10	33,538	34	n/a	213	6	1	
0.15 to <0.25	1,656	96	69	1,722	0.22	85,243	68	n/a	543	32	3	
0.25 to <0.50	598	929	56	1,114	0.33	33,805	78	n/a	505	45	3	
0.50 to <0.75	1,158	1	100	1,159	0.54	40,614	74	n/a	682	59	5	
0.75 to <2.50	4,286	796	59	4,756	1.18	122,618	81	n/a	4,366	92	46	
2.50 to <10.00	2,574	142	68	2,670	4.24	155,728	61	n/a	2,527	95	77	
10.00 to <100.00	600	338	58	795	52.14	283,824	29	n/a	553	70	79	
100.00 (Default)	66	-	n/a	66	100.00	12,256	79	n/a	14	21	61	
	13,110	3,818	67	15,674	4.26	767,626	63	n/a	9,403	60	275	168
Total (all portfolios)	430,928	300,961	55	633,118	0.81	12,224,983	34	n/a	126,339	20	1,798	1,424

For footnotes, see page 28.



CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) ⁽¹⁾

(\$ millions)

	Q2/19											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Business and government portfolios												
Corporate												
0.00 to <0.15	11,300	21,660	72	26,843	0.08	1,874	30	1.9	5,391	20	8	
0.15 to <0.25	21,828	28,052	65	40,125	0.19	4,063	42	2.4	16,793	42	32	
0.25 to <0.50	13,622	13,667	64	22,431	0.34	3,883	37	2.5	11,309	50	28	
0.50 to <0.75	24,027	14,689	50	31,393	0.64	2,091	34	2.4	18,374	59	67	
0.75 to <2.50	18,773	11,192	53	24,684	1.71	7,091	31	2.1	17,028	69	130	
2.50 to <10.00	2,851	1,342	54	3,569	6.77	26,498	32	2.2	4,145	116	78	
10.00 to <100.00	531	318	57	713	24.40	387	36	2.0	1,320	185	63	
100.00 (Default)	722	49	65	754	100.00	463	28	1.9	1,113	148	142	
	93,654	90,969	63	150,512	1.31	46,350	35	2.3	75,473	50	548	257
Sovereign												
0.00 to <0.15	65,621	11,059	63	72,621	0.02	1,149	8	3.2	1,527	2	1	
0.15 to <0.25	60	135	66	150	0.23	56	29	1.1	33	22	-	
0.25 to <0.50	197	56	77	241	0.33	58	36	1.3	89	37	1	
0.50 to <0.75	464	142	43	526	0.73	39	7	1.0	54	10	-	
0.75 to <2.50	38	20	63	51	1.75	30	15	1.6	17	33	1	
2.50 to <10.00	7	2	72	8	7.59	301	21	1.5	7	88	-	
10.00 to <100.00	-	-	1	-	23.64	2	55	2.5	-	n/a	-	
100.00 (Default)	-	-	1	-	100.00	2	55	2.5	-	n/a	-	
	66,387	11,414	63	73,597	0.03	1,637	8	3.2	1,727	2	3	-
Banks												
0.00 to <0.15	10,229	64,416	99	74,154	0.06	354	10	0.3	2,312	3	5	
0.15 to <0.25	831	3,211	89	3,679	0.17	59	11	0.4	266	7	1	
0.25 to <0.50	11	1,138	69	795	0.33	19	7	1.7	63	8	-	
0.50 to <0.75	57	191	87	222	0.71	25	15	0.2	44	20	-	
0.75 to <2.50	31	262	100	293	2.26	18	7	0.2	50	17	-	
2.50 to <10.00	1,212	30	90	1,238	6.08	219	12	2.5	563	45	9	
10.00 to <100.00	-	-	-	-	17.06	1	40	0.1	-	n/a	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	12,371	69,248	98	80,381	0.17	695	10	0.3	3,298	4	15	1

For footnotes, see page 27.



CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) ⁽¹⁾

(\$ millions)

	Q2/19											
	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	71,739	-	n/a	71,739	0.01	380,587	5	n/a	883	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	71,739	-	n/a	71,739	0.01	380,587	5	n/a	883	1	1	11
Real estate secured personal lending (uninsured)												
0.00 to <0.15	99,407	48,578	31	114,660	0.07	755,251	22	n/a	4,852	4	17	
0.15 to <0.25	8,198	-	-	8,198	0.19	27,002	24	n/a	832	10	4	
0.25 to <0.50	19,441	4,131	96	23,421	0.31	62,257	21	n/a	2,981	13	16	
0.50 to <0.75	11,488	1,971	33	12,143	0.57	64,986	22	n/a	2,459	20	15	
0.75 to <2.50	7,781	435	34	7,928	1.28	34,378	23	n/a	2,990	38	25	
2.50 to <10.00	3,675	22	41	3,684	5.88	14,558	21	n/a	2,836	77	44	
10.00 to <100.00	544	36	39	557	36.96	3,583	25	n/a	832	149	48	
100.00 (Default)	346	12	-	346	100.00	2,204	26	n/a	393	114	67	
	150,880	55,185	36	170,937	0.65	964,219	22	n/a	18,175	11	236	116
Qualifying revolving retail												
0.00 to <0.15	3,259	46,774	77	39,419	0.06	4,017,902	95	n/a	1,410	4	21	
0.15 to <0.25	602	4,551	83	4,401	0.21	1,236,131	87	n/a	455	10	8	
0.25 to <0.50	2,456	6,715	67	6,947	0.34	1,064,662	90	n/a	1,092	16	21	
0.50 to <0.75	2,590	3,706	59	4,775	0.66	573,818	89	n/a	1,258	26	28	
0.75 to <2.50	5,386	6,843	70	10,170	1.44	1,926,239	90	n/a	4,885	48	133	
2.50 to <10.00	4,571	2,113	70	6,047	4.36	1,001,633	88	n/a	6,060	100	233	
10.00 to <100.00	862	417	60	1,112	29.38	268,157	89	n/a	2,516	226	290	
100.00 (Default)	45	-	-	45	100.00	14,827	86	n/a	74	164	37	
	19,771	71,119	75	72,916	1.19	10,103,369	92	n/a	17,750	24	771	819
Other retail												
0.00 to <0.15	3,496	1,533	77	4,677	0.11	87,696	44	n/a	522	11	2	
0.15 to <0.25	65	14	7	66	0.23	17,868	84	n/a	25	38	-	
0.25 to <0.50	914	877	57	1,413	0.29	46,197	80	n/a	616	44	3	
0.50 to <0.75	816	137	55	892	0.60	28,869	74	n/a	558	63	4	
0.75 to <2.50	4,173	694	58	4,576	1.17	122,355	81	n/a	4,145	91	43	
2.50 to <10.00	2,421	155	75	2,537	4.17	148,201	62	n/a	2,449	97	74	
10.00 to <100.00	574	342	60	779	48.84	280,679	34	n/a	620	80	96	
100.00 (Default)	63	-	-	63	100.00	10,119	78	n/a	10	16	59	
	12,522	3,752	66	15,003	4.12	741,984	63	n/a	8,945	60	281	164
Total (all portfolios)	427,324	301,687	58	635,085	0.79	12,238,841	36	n/a	126,251	20	1,855	1,368

For footnotes, see page 28.



CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) ⁽¹⁾

(\$ millions)

	Q1/19											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Business and government portfolios												
Corporate												
0.00 to <0.15	10,807	21,562	72	26,405	0.08	1,885	29	2.0	5,335	20	7	
0.15 to <0.25	20,264	25,996	67	37,599	0.19	4,054	42	2.5	15,999	43	30	
0.25 to <0.50	12,158	12,803	66	20,561	0.34	3,849	38	2.5	10,595	52	26	
0.50 to <0.75	24,067	14,835	50	31,517	0.64	2,079	33	2.4	18,243	58	65	
0.75 to <2.50	18,308	10,727	53	23,963	1.70	7,114	31	2.2	16,775	70	126	
2.50 to <10.00	2,594	1,454	51	3,341	6.62	26,612	31	1.9	3,791	113	70	
10.00 to <100.00	533	271	61	700	24.76	384	35	2.0	1,269	181	61	
100.00 (Default)	511	238	88	721	100.00	440	38	2.0	1,683	233	160	
	89,242	87,886	65	144,807	1.30	46,417	35	2.3	73,690	51	545	270
Sovereign												
0.00 to <0.15	51,944	10,495	63	58,530	0.02	1,165	8	3.0	1,394	2	1	
0.15 to <0.25	54	380	76	342	0.23	58	18	1.9	54	16	-	
0.25 to <0.50	189	63	77	238	0.33	56	35	1.3	86	36	-	
0.50 to <0.75	431	176	30	485	0.54	35	7	0.3	40	8	-	
0.75 to <2.50	41	9	69	47	1.80	32	18	1.8	18	38	-	
2.50 to <10.00	104	2	71	106	6.25	295	10	2.2	42	40	1	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	52,763	11,125	66	59,748	0.04	1,641	8	2.8	1,634	3	2	-
Banks												
0.00 to <0.15	13,167	64,108	99	76,750	0.06	390	9	0.3	2,341	3	5	
0.15 to <0.25	1,413	3,071	89	4,162	0.17	79	7	0.7	200	5	-	
0.25 to <0.50	75	642	65	494	0.33	26	6	1.0	30	6	-	
0.50 to <0.75	34	169	84	177	0.73	33	12	0.3	31	18	-	
0.75 to <2.50	40	245	100	284	2.30	20	6	0.2	47	17	-	
2.50 to <10.00	631	28	93	657	6.08	211	12	2.4	307	47	5	
10.00 to <100.00	-	-	-	-	17.06	1	40	0.1	-	n/a	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	15,360	68,263	98	82,524	0.13	760	9	-	2,956	4	10	1

For footnotes, see page 27.

CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) ⁽¹⁾

(\$ millions)

	Q1/19											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	74,270	-	n/a	74,270	0.01	392,979	5	n/a	912	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
	74,270	-	n/a	74,270	0.01	392,979	5	n/a	912	1	1	12
Real estate secured personal lending (uninsured)												
0.00 to <0.15	97,174	47,830	31	112,199	0.07	743,799	22	n/a	4,788	4	18	
0.15 to <0.25	7,884	-	-	7,884	0.19	26,370	25	n/a	793	10	4	
0.25 to <0.50	19,466	3,431	96	22,744	0.32	71,113	21	n/a	2,906	13	15	
0.50 to <0.75	12,669	2,166	33	13,382	0.57	70,330	22	n/a	2,676	20	17	
0.75 to <2.50	7,635	444	34	7,786	1.28	33,676	24	n/a	2,924	38	24	
2.50 to <10.00	3,389	23	41	3,398	5.83	13,612	21	n/a	2,599	76	41	
10.00 to <100.00	557	38	36	571	37.12	3,579	25	n/a	821	144	48	
100.00 (Default)	335	-	-	335	100.00	2,196	26	n/a	365	109	64	
	149,109	53,932	36	168,299	0.65	964,675	22	n/a	17,872	11	231	115
Qualifying revolving retail												
0.00 to <0.15	2,968	45,584	78	38,430	0.06	3,913,914	95	n/a	1,381	4	20	
0.15 to <0.25	565	4,609	84	4,431	0.21	1,234,255	87	n/a	457	10	8	
0.25 to <0.50	2,370	6,848	68	6,995	0.34	1,091,144	90	n/a	1,094	16	21	
0.50 to <0.75	2,536	3,774	59	4,771	0.66	578,727	89	n/a	1,253	26	28	
0.75 to <2.50	5,239	7,136	70	10,247	1.43	1,995,515	90	n/a	4,880	48	133	
2.50 to <10.00	4,488	2,164	68	5,966	4.35	986,086	88	n/a	6,027	101	229	
10.00 to <100.00	803	347	70	1,047	30.28	269,769	89	n/a	2,346	224	281	
100.00 (Default)	45	-	-	45	100.00	15,487	85	n/a	73	162	37	
	19,014	70,462	75	71,932	1.19	10,084,897	92	n/a	17,511	24	757	810
Other retail												
0.00 to <0.15	3,269	1,746	76	4,589	0.11	80,362	45	n/a	489	11	2	
0.15 to <0.25	66	11	9	67	0.22	17,465	84	n/a	26	39	-	
0.25 to <0.50	772	550	58	1,089	0.30	43,900	73	n/a	448	41	2	
0.50 to <0.75	942	274	53	1,087	0.61	29,197	72	n/a	666	61	5	
0.75 to <2.50	4,174	783	59	4,636	1.20	127,042	76	n/a	3,864	83	42	
2.50 to <10.00	2,307	163	67	2,417	4.32	148,199	61	n/a	2,311	96	73	
10.00 to <100.00	537	301	61	722	51.26	269,442	26	n/a	518	72	86	
100.00 (Default)	61	-	-	61	100.00	11,947	74	n/a	10	16	57	
	12,128	3,828	66	14,668	4.14	727,554	61	n/a	8,332	57	267	143
Total (all portfolios)	411,886	295,496	69	616,248	0.74	12,218,923	29	n/a	122,907	20	1,813	1,351

For footnotes, see page 28.



CR10: IRB (SPECIALIZED LENDING AND EQUITIES UNDER THE SIMPLE RISK-WEIGHT METHOD) ⁽¹⁾

(\$ millions)

		Q1/20									
		Specialized lending									
		Other than high volatility commercial real estate ⁽²⁾									
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk-weight %	Exposure amount				Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate			
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	206	-	70	-	-	-	206	206	153	1
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	82	-	90	-	-	-	82	82	78	-
Satisfactory		21	-	115	-	-	-	21	21	26	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		309	-	-	-	-	-	309	309	257	2

(\$ millions)

		Q4/19									
		Specialized lending									
		Other than high volatility commercial real estate ⁽²⁾									
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk-weight %	Exposure amount				Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate			
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	246	-	70	-	-	-	246	246	182	1
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	85	-	90	-	-	-	85	85	81	1
Satisfactory		21	-	115	-	-	-	21	21	26	-
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		352	-	-	-	-	-	352	352	289	2

(\$ millions)

		Q3/19									
		Specialized lending									
		Other than high volatility commercial real estate ⁽²⁾									
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk-weight %	Exposure amount				Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate			
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	310	-	70	-	-	-	310	310	230	1
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	86	-	90	-	-	-	86	86	82	1
Satisfactory		29	-	115	-	-	-	29	29	35	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		425	-	-	-	-	-	425	425	347	3

(1) CIBC has no exposures to high-volatility commercial real estate or to equities under the simple risk-weight approach.

(2) Comprises certain commercial loans that are risk-weighted under the supervisory slotting approach.



CR10: IRB (SPECIALIZED LENDING AND EQUITIES UNDER THE SIMPLE RISK-WEIGHT METHOD) (continued) ⁽¹⁾

(\$ millions)

		Q2/19									
		Specialized lending									
		Other than high volatility commercial real estate ⁽²⁾									
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight %	Exposure amount				Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate			
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	330	-	70	-	-	-	330	330	245	1
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	114	-	90	-	-	-	114	114	109	1
Satisfactory		29	-	115	-	-	-	29	29	35	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		473	-	-	-	-	-	473	473	389	3

(\$ millions)

		Q1/19									
		Specialized lending									
		Other than high volatility commercial real estate ⁽²⁾									
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight %	Exposure amount				Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate			
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	404	3	70	-	-	-	407	407	301	2
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	94	-	90	-	-	-	94	94	90	1
Satisfactory		32	-	115	-	-	-	32	32	39	1
Weak		-	-	250	-	-	-	-	-	1	-
Default		1	-	-	-	-	-	1	1	-	1
Total		531	3	-	-	-	-	534	534	431	5

For footnotes, see page 37.

CCR1: ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE BY APPROACH ⁽¹⁾

(\$ millions)

	Q1/20					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	6,020	14,474		1.4	28,596	8,648
2 IMM (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					13,047	2,242
5 Value at Risk (VaR) for SFTs					-	-
6 Total						10,890

(\$ millions)

	Q4/19					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	5,504	13,985		1.4	27,191	7,889
2 IMM (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					12,237	1,939
5 VaR for SFTs					-	-
6 Total						9,828

(\$ millions)

	Q3/19					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	5,578	14,025		1.4	27,356	8,233
2 IMM (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					12,111	2,260
5 VaR for SFTs					-	-
6 Total						10,493

(1) Excludes RWA relating to CVA charges and exposures and RWA arising from transactions cleared through QCCPs.

(2) Effective Expected Positive Exposure.

CCR1: ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE BY APPROACH ⁽¹⁾

(\$ millions)

	Q2/19					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	4,749	13,997		1.4	26,572	7,861
2 IMM (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					11,901	2,037
5 VaR for SFTs					-	-
6 Total						9,898

(\$ millions)

	Q1/19					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE ⁽²⁾	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	4,220	12,924		1.4	23,930	6,893
2 IMM (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					13,018	1,832
5 VaR for SFTs					-	-
6 Total						8,725

For footnotes, see page 39.

CCR2: CVA CAPITAL CHARGE

(\$ millions)

	Q1/20		Q4/19		Q3/19	
	a	b	a	b	a	b
	EAD		EAD		EAD	
	post-CRM	RWA	post-CRM	RWA	post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge						
1 (i) VaR component (including the 3×multiplier)		-		-		-
2 (ii) Stressed VaR component (including the 3×multiplier)		-		-		-
3 All portfolios subject to the Standardized CVA capital charge	18,793	7,762	17,886	6,990	17,619	6,151
4 Total subject to the CVA capital charge	18,793	7,762	17,886	6,990	17,619	6,151

(\$ millions)

	Q2/19		Q1/19	
	a	b	a	b
	EAD		EAD	
	post-CRM	RWA	post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge				
1 (i) VaR component (including the 3×multiplier)		-		-
2 (ii) Stressed VaR component (including the 3×multiplier)		-		-
3 All portfolios subject to the Standardized CVA capital charge	17,144	6,705	15,439	5,790
4 Total subject to the CVA capital charge	17,144	6,705	15,439	5,790

CCR3: SA - COUNTERPARTY CREDIT RISK EXPOSURES BY REGULATORY PORTFOLIO AND RISK-WEIGHTS ⁽¹⁾

(\$ millions)

	Q1/20								Total credit exposure
	a	b	c	d	e	f	g	h	
	Risk weight								
Regulatory portfolio	0%	10%	20%	50%	75%	100%	150%	Others	
Sovereigns	2	-	-	-	-	-	-	-	2
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	19	-	-	-	-	-	19
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	1	-	-	1	-	787	14	-	803
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	3	-	19	1	-	787	14	-	824

(\$ millions)

	Q4/19								Total credit exposure
	a	b	c	d	e	f	g	h	
	Risk weight								
Regulatory portfolio	0%	10%	20%	50%	75%	100%	150%	Others	
Sovereigns	2	-	-	-	-	-	-	-	2
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	18	-	-	-	-	-	18
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	1	-	583	13	-	597
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	2	-	18	1	-	583	13	-	617

(\$ millions)

	Q3/19								Total credit exposure
	a	b	c	d	e	f	g	h	
	Risk weight								
Regulatory portfolio	0%	10%	20%	50%	75%	100%	150%	Others	
Sovereigns	1	-	-	-	-	-	-	-	1
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	17	-	-	-	-	-	17
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	9	-	-	1	-	566	11	-	587
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	10	-	17	1	-	566	11	-	605

(1) Amounts are calculated after taking into account the effect of credit mitigation strategies.



CCR3: SA - COUNTERPARTY CREDIT RISK EXPOSURES BY REGULATORY PORTFOLIO AND RISK-WEIGHTS (continued)⁽¹⁾

(\$ millions)

	Q2/19								
	a	b	c	d	e	f	g	h	i
	Risk weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio									
Sovereigns	1	-	-	-	-	-	-	-	1
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	17	-	-	-	-	-	17
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	1	-	429	11	-	441
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	1	-	17	1	-	429	11	-	459

(\$ millions)

	Q1/19								
	a	b	c	d	e	f	g	h	i
	Risk weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio									
Sovereigns	1	-	-	-	-	-	-	-	1
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	13	-	-	-	-	-	13
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	2	-	366	10	-	378
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	1	-	13	2	-	366	10	-	392

For footnotes, see page 42.

CCR4: IRB - COUNTERPARTY CREDIT RISK EXPOSURES BY PORTFOLIO AND PD SCALE

(\$ millions)

PD scale	Q1/20						
	a EAD post-CRM	b Average PD %	c Number of obligors ⁽¹⁾	d Average LGD %	e Average maturity ⁽²⁾	f RWA	g RWA density %
Corporate							
0.00 to <0.15	10,257	0.08	971	23	1.7	1,088	11
0.15 to <0.25	4,748	0.18	716	35	1.2	1,422	30
0.25 to <0.50	1,805	0.33	370	34	2.9	835	46
0.50 to <0.75	2,915	0.64	811	31	1.9	1,546	53
0.75 to <2.50	2,359	1.78	1,084	29	1.4	1,769	75
2.50 to <10.00	318	6.93	605	36	1.3	460	145
10.00 to <100.00	47	21.76	95	21	1.5	56	119
100.00 (Default)	12	100.00	5	62	3.8	100	833
	22,461	0.57	4,657	28	1.7	7,276	32
Sovereign							
0.00 to <0.15	4,310	0.03	98	11	5.0	137	3
0.15 to <0.25	41	0.23	7	40	0.1	9	22
0.25 to <0.50	9	0.33	3	39	1.6	4	44
0.50 to <0.75	2	0.62	2	40	-	1	50
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	1	6.08	3	40	-	1	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,363	0.03	113	11	4.9	152	3
Banks							
0.00 to <0.15	12,334	0.06	176	40	1.2	1,905	15
0.15 to <0.25	1,067	0.20	51	41	1.6	404	38
0.25 to <0.50	163	0.33	21	41	1.0	86	53
0.50 to <0.75	336	0.55	35	43	0.1	166	49
0.75 to <2.50	81	1.45	21	42	0.3	82	101
2.50 to <10.00	14	6.08	26	13	-	7	50
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	13,995	0.10	330	40	1.2	2,650	19
Total (all portfolios)	40,819	0.35	5,100	30	1.8	10,078	25

(1) Where a guarantee from a third-party exists, the credit rating of both the obligor and the guarantor will be assessed. In situations where an obligor has multiple outstanding exposures, those exposures without a guarantee reflect the PD of the obligor whereas guaranteed exposures will reflect the PD of the third-party. In such situations, the obligor will appear twice in both PD bands.

(2) Denoted in years.

CCR4: IRB - COUNTERPARTY CREDIT RISK EXPOSURES BY PORTFOLIO AND PD SCALE (continued)

(\$ millions)

PD scale	Q4/19						
	a EAD post-CRM	b Average PD %	c Number of obligors ⁽¹⁾	d Average LGD %	e Average maturity ⁽²⁾	f RWA	g RWA density %
Corporate							
0.00 to <0.15	10,466	0.08	962	22	1.7	1,085	10
0.15 to <0.25	4,290	0.18	688	35	1.3	1,278	30
0.25 to <0.50	1,672	0.33	362	34	3.2	768	46
0.50 to <0.75	2,699	0.64	812	29	2.0	1,331	49
0.75 to <2.50	2,094	1.79	996	27	1.7	1,440	69
2.50 to <10.00	284	7.31	598	40	0.7	467	164
10.00 to <100.00	69	21.42	97	18	2.6	70	101
100.00 (Default)	15	100.00	6	56	2.9	108	720
	21,589	0.58	4,521	27	1.8	6,547	30
Sovereign							
0.00 to <0.15	4,349	0.02	95	11	4.8	117	3
0.15 to <0.25	114	0.23	6	39	-	24	21
0.25 to <0.50	2	0.33	2	33	8.2	1	50
0.50 to <0.75	12	0.55	3	40	-	6	50
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,477	0.03	106	11	4.7	148	3
Banks							
0.00 to <0.15	11,189	0.07	175	39	1.2	1,862	17
0.15 to <0.25	1,158	0.20	53	41	1.7	441	38
0.25 to <0.50	190	0.33	22	41	0.8	88	46
0.50 to <0.75	146	0.57	29	37	0.1	71	49
0.75 to <2.50	53	1.72	23	43	0.7	60	113
2.50 to <10.00	9	6.08	22	14	-	5	56
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	12,745	0.10	324	40	1.2	2,527	20
Total (all portfolios)	38,811	0.36	4,951	30	1.9	9,222	24

For footnotes, see page 44.

CCR4: IRB - COUNTERPARTY CREDIT RISK EXPOSURES BY PORTFOLIO AND PD SCALE (continued)

(\$ millions)

PD scale	Q3/19						
	a EAD post-CRM	b Average PD %	c Number of obligors ⁽¹⁾	d Average LGD %	e Average maturity ⁽²⁾	f RWA	g RWA density %
Corporate							
0.00 to <0.15	9,690	0.07	974	21	1.7	940	10
0.15 to <0.25	3,943	0.18	660	35	1.4	1,221	31
0.25 to <0.50	1,830	0.33	355	34	3.0	824	45
0.50 to <0.75	2,942	0.63	758	30	1.8	1,483	50
0.75 to <2.50	2,521	1.78	890	29	1.2	1,798	71
2.50 to <10.00	357	7.25	471	33	0.8	482	135
10.00 to <100.00	69	21.99	75	21	0.9	82	119
100.00 (Default)	10	100.00	6	39	3.5	50	500
	21,362	0.63	4,189	27	1.7	6,880	32
Sovereign							
0.00 to <0.15	4,099	0.02	87	7	4.7	97	2
0.15 to <0.25	14	0.20	6	28	-	2	14
0.25 to <0.50	2	0.33	2	33	8.2	1	50
0.50 to <0.75	12	0.54	2	40	-	6	50
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,127	0.02	97	7	4.7	106	3
Banks							
0.00 to <0.15	11,198	0.08	156	40	1.5	1,999	18
0.15 to <0.25	1,772	0.19	51	40	2.0	661	37
0.25 to <0.50	208	0.33	21	41	1.3	108	52
0.50 to <0.75	122	0.64	25	41	0.2	75	61
0.75 to <2.50	70	1.56	25	43	0.6	71	101
2.50 to <10.00	3	8.66	13	51	-	6	200
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	13,373	0.11	291	40	1.6	2,920	22
Total (all portfolios)	38,862	0.39	4,577	29	2.0	9,906	25

For footnotes, see page 44.



CCR4: IRB - COUNTERPARTY CREDIT RISK EXPOSURES BY PORTFOLIO AND PD SCALE (continued)

(\$ millions)

PD scale	Q2/19						
	a EAD post-CRM	b Average PD %	c Number of obligors ⁽¹⁾	d Average LGD %	e Average maturity ⁽²⁾	f RWA	g RWA density %
Corporate							
0.00 to <0.15	9,535	0.08	956	21	1.6	973	10
0.15 to <0.25	3,890	0.18	649	34	1.3	1,170	30
0.25 to <0.50	2,012	0.33	349	35	2.5	865	43
0.50 to <0.75	2,876	0.62	736	30	1.4	1,427	50
0.75 to <2.50	2,415	1.79	856	24	1.0	1,443	60
2.50 to <10.00	341	6.96	431	34	0.6	476	140
10.00 to <100.00	73	24.36	72	20	0.9	82	112
100.00 (Default)	8	100.00	4	28	-	29	363
	21,150	0.62	4,053	27	1.5	6,465	31
Sovereign							
0.00 to <0.15	4,423	0.02	88	8	4.1	104	2
0.15 to <0.25	9	0.22	4	38	0.4	2	22
0.25 to <0.50	1	0.33	2	33	8.1	1	100
0.50 to <0.75	1	0.54	1	40	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	-	6.08	2	41	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,434	0.02	97	8	4.1	107	2
Banks							
0.00 to <0.15	10,168	0.08	164	40	1.5	1,907	19
0.15 to <0.25	1,838	0.20	56	40	1.6	707	38
0.25 to <0.50	203	0.33	25	41	1.5	102	50
0.50 to <0.75	141	0.61	28	41	0.2	81	57
0.75 to <2.50	73	1.57	26	42	0.5	68	93
2.50 to <10.00	7	8.23	19	49	-	13	186
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	12,430	0.12	318	40	1.5	2,878	23
Total (all portfolios)	38,014	0.39	4,468	29	1.8	9,450	25

For footnotes, see page 44.

CCR4: IRB - COUNTERPARTY CREDIT RISK EXPOSURES BY PORTFOLIO AND PD SCALE (continued)

(\$ millions)

PD scale	Q1/19						
	a EAD post-CRM	b Average PD %	c Number of obligors ⁽¹⁾	d Average LGD %	e Average maturity ⁽²⁾	f RWA	g RWA density %
Corporate							
0.00 to <0.15	8,674	0.08	941	21	1.6	849	10
0.15 to <0.25	3,171	0.18	666	36	1.3	1,006	32
0.25 to <0.50	1,586	0.33	325	35	2.7	696	44
0.50 to <0.75	2,636	0.62	674	29	1.4	1,233	47
0.75 to <2.50	2,111	1.82	790	23	0.9	1,229	58
2.50 to <10.00	1,070	6.38	526	13	0.2	570	53
10.00 to <100.00	36	22.52	80	24	0.8	50	139
100.00 (Default)	2	100.00	2	20	-	6	300
	19,286	0.78	4,004	25	1.5	5,639	29
Sovereign							
0.00 to <0.15	5,187	0.02	86	7	3.3	113	2
0.15 to <0.25	11	0.17	3	16	0.3	1	9
0.25 to <0.50	1	0.33	2	35	7.8	-	-
0.50 to <0.75	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	23	6.08	3	27	-	19	83
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	5,222	0.05	94	8	3.3	133	3
Banks							
0.00 to <0.15	10,435	0.08	161	40	1.5	1,903	18
0.15 to <0.25	1,281	0.19	54	40	1.4	469	37
0.25 to <0.50	180	0.33	20	41	1.3	88	49
0.50 to <0.75	116	0.65	27	43	0.6	74	64
0.75 to <2.50	34	1.57	21	41	0.8	31	91
2.50 to <10.00	2	9.48	7	54	0.1	3	150
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	100.00	1	47	-	-	-
	12,048	0.11	291	40	1.5	2,568	21
Total (all portfolios)	36,556	0.46	4,389	28	1.7	8,340	23

For footnotes, see page 44.

CCR5: COMPOSITION OF COLLATERAL FOR COUNTERPARTY CREDIT RISK EXPOSURE ⁽¹⁾

(\$ millions)

	Q1/20											
	a		b		c		d		e		f	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	1,136	-	953	22,052	23,039						
Cash - other currencies	-	2,929	-	5,153	36,699	40,866						
Domestic sovereign debt	-	486	-	1,980	43,595	44,704						
Other sovereign debt	-	601	1,642	2,056	41,392	41,782						
Corporate bonds	-	102	-	73	3,285	1,413						
Equity securities	1	-	1,050	-	13,715	23,391						
Other collateral	-	29	-	667	53	-						
Total	1	5,283	2,692	10,882	160,791	175,195						

(\$ millions)

	Q4/19											
	a		b		c		d		e		f	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	1,317	-	803	22,069	23,908						
Cash - other currencies	-	2,499	-	5,382	31,536	35,867						
Domestic sovereign debt	-	528	-	1,603	45,024	43,984						
Other sovereign debt	-	269	1,744	2,251	38,760	36,249						
Corporate bonds	-	18	-	6	2,889	599						
Equity securities	-	-	731	-	11,892	22,593						
Other collateral	-	-	-	556	32	-						
Total	-	4,631	2,475	10,601	152,202	163,200						

(\$ millions)

	Q3/19											
	a		b		c		d		e		f	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	920	-	826	23,108	20,979						
Cash - other currencies	-	2,693	-	4,994	28,890	34,446						
Domestic sovereign debt	-	259	-	1,813	42,273	45,160						
Other sovereign debt	-	315	1,982	1,887	33,717	34,917						
Corporate bonds	-	10	-	-	2,452	1,584						
Equity securities	-	-	-	-	14,495	23,707						
Other collateral	-	-	-	511	38	-						
Total	-	4,197	1,982	10,031	144,973	160,793						

(1) Includes collateral amounts that do not reduce regulatory exposures. Amounts reflect the fair value of collateral posted and received and are reported after considering any applicable haircut. Application of a haircut has the effect of reducing the fair value of collateral received and increasing the fair value of collateral posted.

CCR5: COMPOSITION OF COLLATERAL FOR COUNTERPARTY CREDIT RISK EXPOSURE (continued) ⁽¹⁾

(\$ millions)

	Q2/19											
	a		b		c		d		e		f	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received				Fair value of posted collateral				Fair value of collateral received		Fair value of posted collateral	
Segregated		Unsegregated		Segregated		Unsegregated		received		collateral		
Cash - domestic currency	-	1,578		-	998		24,573		24,368			
Cash - other currencies	-	2,340		-	4,973		26,801		29,719			
Domestic sovereign debt	-	566		-	1,337		43,872		44,438			
Other sovereign debt	-	375		2,796	1,843		31,851		33,839			
Corporate bonds	-	8		-	-		2,119		1,194			
Equity securities	-	-		-	-		14,915		26,074			
Other collateral	-	-		-	472		80		-			
Total	-	4,867		2,796	9,623		144,211		159,632			

(\$ millions)

	Q1/19											
	a		b		c		d		e		f	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received				Fair value of posted collateral				Fair value of collateral received		Fair value of posted collateral	
Segregated		Unsegregated		Segregated		Unsegregated		received		collateral		
Cash - domestic currency	-	1,365		-	806		17,553		28,648			
Cash - other currencies	-	1,992		-	4,069		27,548		28,206			
Domestic sovereign debt	-	338		-	1,322		41,596		37,405			
Other sovereign debt	-	278		2,410	1,997		31,232		33,562			
Corporate bonds	-	5		-	-		2,050		555			
Equity securities	-	-		-	-		15,374		28,392			
Other collateral	-	2		-	453		131		-			
Total	-	3,980		2,410	8,647		135,484		156,768			

For footnotes, see page 49.

CCR6: CREDIT DERIVATIVES EXPOSURES

(\$ millions)

	Q1/20		Q4/19		Q3/19		Q2/19		Q1/19	
	a	b	a	b	a	b	a	b	a	b
	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals										
Single-name credit default swaps	1,270	367	1,223	338	1,285	199	1,053	176	545	-
Index credit default swaps	1,188	261	820	221	993	195	138	37	315	171
Total return swaps	-	-	-	-	-	-	-	-	-	-
Credit options	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	130	-	130	-	131	-	137	46	384	59
Total notionals	2,588	628	2,173	559	2,409	394	1,328	259	1,244	230
Fair values										
Positive fair value (asset)	105	1	105	-	105	1	114	-	112	-
Negative fair value (liability)	21	108	24	107	33	110	12	123	11	128

CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)

	Q1/20		Q4/19		Q3/19		Q2/19		Q1/19	
	a	b	a	b	a	b	a	b	a	b
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1 Exposures to QCCPs (total)		489		419		413		401		387
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	6,999	205	6,085	184	6,241	185	6,534	194	4,350	123
3 (i) Over-the-counter (OTC) derivatives	382	11	378	10	500	13	481	13	517	11
4 (ii) Exchange-traded derivatives	5,721	176	5,155	163	4,931	156	5,219	164	3,173	99
5 (iii) Securities financing transactions	896	18	552	11	810	16	834	17	660	13
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7 Segregated initial margin	2,560		1,744		1,981		2,796		2,410	
8 Non-segregated initial margin	1,316	-	1,247	-	1,227	-	1,284	-	1,432	-
9 Pre-funded default fund contributions	474	284	398	235	404	228	342	207	431	264
10 Unfunded default fund contributions	776	-	562	-	637	-	590	-	480	-
11 Exposures to Non-QCCPs (total)		-		-		-		-		-
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-	-	-	-	-	-	-
13 (i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15 (iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17 Segregated initial margin	-		-		-		-		-	
18 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
19 Pre-funded default fund contributions	-	-	-	-	-	-	-	-	-	-
20 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-

SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK

(\$ millions)

	Q1/20								
	a			e			i		
	Bank acts as originator			Bank acts as sponsor ⁽¹⁾			Bank acts as investor		
	Traditional	b Synthetic	c Sub-total	Traditional	f Synthetic	g Sub-total	Traditional	i Synthetic	k Sub-total
1 Retail (total) - of which	297	-	297	7,738	-	7,738	2,790	-	2,790
2 residential mortgage	-	-	-	2,050	-	2,050	80	-	80
3 credit card	297	-	297	794	-	794	693	-	693
4 other retail exposures	-	-	-	4,894	-	4,894	2,017	-	2,017
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	1,894	-	1,894	2,191	26	2,217
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1,158	-	1,158	2,191	-	2,191
10 other wholesale	-	-	-	736	-	736	-	-	-
11 resecuritization	-	-	-	-	-	-	-	26	26

(\$ millions)

	Q4/19								
	a			e			i		
	Bank acts as originator			Bank acts as sponsor ⁽¹⁾			Bank acts as investor		
	Traditional	b Synthetic	c Sub-total	Traditional	f Synthetic	g Sub-total	Traditional	i Synthetic	k Sub-total
1 Retail (total) - of which	304	-	304	6,686	-	6,686	2,680	-	2,680
2 residential mortgage	-	-	-	1,805	-	1,805	80	-	80
3 credit card	304	-	304	594	-	594	690	-	690
4 other retail exposures	-	-	-	4,287	-	4,287	1,910	-	1,910
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	2,174	-	2,174	2,328	27	2,355
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1,437	-	1,437	2,328	-	2,328
10 other wholesale	-	-	-	737	-	737	-	-	-
11 resecuritization	-	-	-	-	-	-	-	27	27

(\$ millions)

	Q3/19								
	a			e			i		
	Bank acts as originator			Bank acts as sponsor ⁽¹⁾			Bank acts as investor		
	Traditional	b Synthetic	c Sub-total	Traditional	f Synthetic	g Sub-total	Traditional	i Synthetic	k Sub-total
1 Retail (total) - of which	379	-	379	6,975	-	6,975	2,656	-	2,656
2 residential mortgage	-	-	-	2,339	-	2,339	80	-	80
3 credit card	379	-	379	482	-	482	692	-	692
4 other retail exposures	-	-	-	4,154	-	4,154	1,884	-	1,884
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	2,040	-	2,040	2,460	27	2,487
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1,303	-	1,303	2,460	-	2,460
10 other wholesale	-	-	-	737	-	737	-	-	-
11 resecuritization	-	-	-	-	-	-	-	27	27

(1) Includes exposures relating to CIBC-sponsored multi-seller conduits.



SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK (continued)

(\$ millions)

	Q2/19								
	a			e			i		
	Bank acts as originator			Bank acts as sponsor ⁽¹⁾			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	285	-	285	6,494	-	6,494	2,613	-	2,613
2 residential mortgage	-	-	-	2,336	-	2,336	142	-	142
3 credit card	285	-	285	556	-	556	584	-	584
4 other retail exposures	-	-	-	3,602	-	3,602	1,887	-	1,887
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	2,796	-	2,796	2,441	27	2,468
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	2,060	-	2,060	2,441	-	2,441
10 other wholesale	-	-	-	736	-	736	-	-	-
11 resecuritization	-	-	-	-	-	-	-	27	27

(\$ millions)

	Q1/19								
	a			e			i		
	Bank acts as originator			Bank acts as sponsor ⁽¹⁾			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	507	-	507	6,895	-	6,895	2,577	-	2,577
2 residential mortgage	-	-	-	2,336	-	2,336	142	-	142
3 credit card	507	-	507	805	-	805	574	-	574
4 other retail exposures	-	-	-	3,754	-	3,754	1,861	-	1,861
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	2,664	-	2,664	2,127	28	2,155
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1,928	-	1,928	2,123	-	2,123
10 other wholesale	-	-	-	736	-	736	-	-	-
11 resecuritization	-	-	-	-	-	-	4	28	32

For footnotes, see page 53.

SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK ⁽¹⁾

(\$ millions)

	Q1/20								
	a			e			i		
	Bank acts as originator ⁽²⁾			Bank acts as sponsor ⁽³⁾			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	1	-	1	20	-	20	125	-	125
2 residential mortgage	-	-	-	5	-	5	44	-	44
3 credit card	1	-	1	2	-	2	21	-	21
4 other retail exposures	-	-	-	13	-	13	60	-	60
5 securitization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	4	-	4	1	-	1
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	3	-	3	1	-	1
10 other wholesale	-	-	-	1	-	1	-	-	-
11 securitization	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q4/19								
	a			e			i		
	Bank acts as originator ⁽²⁾			Bank acts as sponsor ⁽³⁾			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	5	-	5	20	-	20	132	-	132
2 residential mortgage	-	-	-	4	-	4	29	-	29
3 credit card	5	-	5	2	-	2	36	-	36
4 other retail exposures	-	-	-	14	-	14	67	-	67
5 securitization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	6	-	6	1	-	1
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	1	-	1
9 lease and receivables	-	-	-	6	-	6	-	-	-
10 other wholesale	-	-	-	-	-	-	-	-	-
11 securitization	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q3/19								
	a			e			i		
	Bank acts as originator ⁽²⁾			Bank acts as sponsor ⁽³⁾			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	1	-	1	3	-	3	185	-	185
2 residential mortgage	-	-	-	1	-	1	40	-	40
3 credit card	1	-	1	-	-	-	96	-	96
4 other retail exposures	-	-	-	2	-	2	49	-	49
5 securitization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	1	-	1	1	-	1
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	1	-	1
9 lease and receivables	-	-	-	1	-	1	-	-	-
10 other wholesale	-	-	-	-	-	-	-	-	-
11 securitization	-	-	-	-	-	-	-	-	-

(1) Exposures included in this table are risk-weighted under the market risk framework.

(2) Includes direct investments in CARDS II Trust.

(3) Includes direct investments in CIBC-sponsored multi-seller conduits.



SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK (continued) ⁽¹⁾

(\$ millions)

	Q2/19																										
	a			b			c			e			f			g			i			j			k		
	Bank acts as originator ⁽²⁾									Bank acts as sponsor ⁽³⁾									Bank acts as investor								
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) - of which																										
2	residential mortgage																										
3	credit card																										
4	other retail exposures																										
5	resecuritization																										
6	Wholesale (total) - of which																										
7	loans to corporates																										
8	commercial mortgage																										
9	lease and receivables																										
10	other wholesale																										
11	resecuritization																										

(\$ millions)

	Q1/19																										
	a			b			c			e			f			g			i			j			k		
	Bank acts as originator ⁽²⁾									Bank acts as sponsor ⁽³⁾									Bank acts as investor								
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) - of which																										
2	residential mortgage																										
3	credit card																										
4	other retail exposures																										
5	resecuritization																										
6	Wholesale (total) - of which																										
7	loans to corporates																										
8	commercial mortgage																										
9	lease and receivables																										
10	other wholesale																										
11	resecuritization																										

For footnotes, see page 55.

SEC3: SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS - BANK ACTING AS ORIGINATOR OR AS SPONSOR

(\$ millions)

	Q1/20																
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	<=20%	>20%	>50%	>100%	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	9,762	-	-	156	11	11	9,918	-	-	137	1,275	-	-	11	102	-	-
2 Traditional securitization	9,762	-	-	156	11	11	9,918	-	-	137	1,275	-	-	11	102	-	-
3 Of which securitization	9,762	-	-	156	11	11	9,918	-	-	137	1,275	-	-	11	102	-	-
4 Of which retail underlying	7,868	-	-	156	11	11	8,024	-	-	137	1,102	-	-	11	88	-	-
5 Of which wholesale	1,894	-	-	-	-	-	1,894	-	-	-	173	-	-	-	14	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q4/19																
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ⁽¹⁾				Capital charge after cap			
	<=20%	>20%	>50%	>100%	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	8,997	-	-	156	11	176	8,988	-	-	153	1,143	-	-	12	91	-	-
2 Traditional securitization	8,997	-	-	156	11	176	8,988	-	-	153	1,143	-	-	12	91	-	-
3 Of which securitization	8,997	-	-	156	11	176	8,988	-	-	153	1,143	-	-	12	91	-	-
4 Of which retail underlying	6,823	-	-	156	11	11	6,979	-	-	137	942	-	-	11	75	-	-
5 Of which wholesale	2,174	-	-	-	-	165	2,009	-	-	16	201	-	-	1	16	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Excludes the impact of the one-year phase in of the initial impact of the adoption of the securitization framework.



SEC3: SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS - BANK ACTING AS ORIGINATOR OR AS SPONSOR (continued)

(\$ millions)

	Q3/19																
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ⁽¹⁾				Capital charge after cap			
	<=20%	>20% to 50%	>50% to 100%	>100% to <1250%	>1250%	ERBA (including IRBA IAA)		SA	1250%	ERBA (including IRBA IAA)		SA	1250%	ERBA (including IRBA IAA)		SA	1250%
1 Total exposures	9,174	-	-	211	11	176	9,220	-	-	153	1,253	-	-	12	100	-	-
2 Traditional securitization	9,174	-	-	211	11	176	9,220	-	-	153	1,253	-	-	12	100	-	-
3 Of which securitization	9,174	-	-	211	11	176	9,220	-	-	153	1,253	-	-	12	100	-	-
4 Of which retail underlying	7,134	-	-	211	11	11	7,345	-	-	137	1,065	-	-	11	85	-	-
5 Of which wholesale	2,040	-	-	-	-	165	1,875	-	-	16	188	-	-	1	15	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q2/19																
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ⁽¹⁾				Capital charge after cap			
	<=20%	>20% to 50%	>50% to 100%	>100% to <1250%	>1250%	ERBA (including IRBA IAA)		SA	1250%	ERBA (including IRBA IAA)		SA	1250%	ERBA (including IRBA IAA)		SA	1250%
1 Total exposures	9,364	-	-	211	-	636	8,939	-	-	87	1,182	-	-	7	95	-	-
2 Traditional securitization	9,364	-	-	211	-	636	8,939	-	-	87	1,182	-	-	7	95	-	-
3 Of which securitization	9,364	-	-	211	-	636	8,939	-	-	87	1,182	-	-	7	95	-	-
4 Of which retail underlying	6,568	-	-	211	-	-	6,779	-	-	-	966	-	-	-	78	-	-
5 Of which wholesale	2,796	-	-	-	-	636	2,160	-	-	87	216	-	-	7	17	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 57.



SEC3: SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS - BANK ACTING AS ORIGINATOR OR AS SPONSOR (continued)

(\$ millions)

	Q1/19																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach) ⁽¹⁾				Capital charge after cap		
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to < 1250% RW	1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	9,748	-	-	318	-	624	9,442	-	-	86	1,381	-	-	7	110	-	-
2 Traditional securitization	9,748	-	-	318	-	624	9,442	-	-	86	1,381	-	-	7	110	-	-
3 Of which securitization	9,748	-	-	318	-	624	9,442	-	-	86	1,381	-	-	7	110	-	-
4 Of which retail underlying	7,084	-	-	318	-	-	7,402	-	-	-	1,177	-	-	-	94	-	-
5 Of which wholesale	2,664	-	-	-	-	624	2,040	-	-	86	204	-	-	7	16	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 57.

SEC4: SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS - BANK ACTING AS INVESTOR

(\$ millions)

	Q1/20																				
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q				
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap							
	>20%		to >50%		to >100%		1250%		1250%		ERBA (including IRBA IAA)		SA		ERBA (including IRBA IAA)		SA		ERBA (including IRBA IAA)		
≤20%	RW	50%	RW	100%	RW	1250%	RW	1250%	RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%
1 Total exposures	4,243	678	25	61	-	1,734	3,247	26	-	196	568	203	-	16	45	16	-	-	-	-	
2 Traditional securitization	4,243	678	25	35	-	1,734	3,247	-	-	196	568	-	-	16	45	-	-	-	-	-	
3 Of which securitization	4,243	678	25	35	-	1,734	3,247	-	-	196	568	-	-	16	45	-	-	-	-	-	
4 Of which retail underlying	2,159	596	-	35	-	1,364	1,426	-	-	136	309	-	-	11	25	-	-	-	-	-	
5 Of which wholesale	2,084	82	25	-	-	370	1,821	-	-	60	259	-	-	5	20	-	-	-	-	-	
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 Synthetic securitization	-	-	-	26	-	-	-	26	-	-	-	203	-	-	-	16	-	-	-	-	
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Of which resecuritization	-	-	-	26	-	-	-	26	-	-	-	203	-	-	-	16	-	-	-	-	
14 Of which senior	-	-	-	26	-	-	-	26	-	-	-	203	-	-	-	16	-	-	-	-	
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(\$ millions)

	Q4/19																				
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q				
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ⁽¹⁾				Capital charge after cap							
	>20%		to >50%		to >100%		1250%		1250%		ERBA (including IRBA IAA)		SA		ERBA (including IRBA IAA)		SA		ERBA (including IRBA IAA)		
≤20%	RW	50%	RW	100%	RW	1250%	RW	1250%	RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%
1 Total exposures	4,303	680	25	27	-	1,767	3,241	27	-	205	510	209	-	17	41	17	-	-	-	-	
2 Traditional securitization	4,303	680	25	-	-	1,767	3,241	-	-	205	510	-	-	17	41	-	-	-	-	-	
3 Of which securitization	4,303	680	25	-	-	1,767	3,241	-	-	205	510	-	-	17	41	-	-	-	-	-	
4 Of which retail underlying	2,090	590	-	-	-	1,359	1,321	-	-	136	250	-	-	11	20	-	-	-	-	-	
5 Of which wholesale	2,213	90	25	-	-	408	1,920	-	-	69	260	-	-	6	21	-	-	-	-	-	
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 Synthetic securitization	-	-	-	27	-	-	-	27	-	-	-	209	-	-	-	17	-	-	-	-	
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Of which resecuritization	-	-	-	27	-	-	-	27	-	-	-	209	-	-	-	17	-	-	-	-	
14 Of which senior	-	-	-	27	-	-	-	27	-	-	-	209	-	-	-	17	-	-	-	-	
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(1) Excludes the impact of the one-year phase in of the initial impact of the adoption of the securitization framework.

SEC4: SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS - BANK ACTING AS INVESTOR (continued)

(\$ millions)

	Q3/19																
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ⁽¹⁾				Capital charge after cap			
	<=20%	>20%	>50%	>100%	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	4,396	621	97	27	-	1,770	3,344	27	-	217	504	210	-	18	40	17	-
2 Traditional securitization	4,396	621	97	-	-	1,770	3,344	-	-	217	504	-	-	18	40	-	-
3 Of which securitization	4,396	621	97	-	-	1,770	3,344	-	-	217	504	-	-	18	40	-	-
4 Of which retail underlying	2,053	602	-	-	-	1,361	1,294	-	-	136	250	-	-	11	20	-	-
5 Of which wholesale	2,343	19	97	-	-	409	2,050	-	-	81	254	-	-	7	20	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	27	-	-	-	27	-	-	-	210	-	-	-	17	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	27	-	-	-	27	-	-	-	210	-	-	-	17	-
14 Of which senior	-	-	-	27	-	-	-	27	-	-	-	210	-	-	-	17	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q2/19																
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ⁽¹⁾				Capital charge after cap			
	<=20%	>20%	>50%	>100%	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	4,348	681	25	27	-	1,628	3,426	27	-	179	526	133	-	14	42	11	-
2 Traditional securitization	4,348	681	25	-	-	1,628	3,426	-	-	179	526	-	-	14	42	-	-
3 Of which securitization	4,348	681	25	-	-	1,628	3,426	-	-	179	526	-	-	14	42	-	-
4 Of which retail underlying	2,023	590	-	-	-	1,214	1,399	-	-	121	283	-	-	9	23	-	-
5 Of which wholesale	2,325	91	25	-	-	414	2,027	-	-	58	243	-	-	5	19	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	27	-	-	-	27	-	-	-	133	-	-	-	11	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	27	-	-	-	27	-	-	-	133	-	-	-	11	-
14 Of which senior	-	-	-	27	-	-	-	27	-	-	-	133	-	-	-	11	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 60.



SEC4: SECURITIZATION EXPOSURES IN THE BANKING BOOK AND ASSOCIATED REGULATORY CAPITAL REQUIREMENTS - BANK ACTING AS INVESTOR (continued)

(\$ millions)

	Q1/19																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) ⁽¹⁾				Capital charge after cap			
	<=20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	>1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	4,187	517	-	28	-	1,601	3,103	28	-	166	471	132	-	14	37	11	-
2 Traditional securitization	4,187	517	-	-	-	1,601	3,103	-	-	166	471	-	-	14	37	-	-
3 Of which securitization	4,183	517	-	-	-	1,601	3,099	-	-	166	471	-	-	14	37	-	-
4 Of which retail underlying	2,060	517	-	-	-	1,193	1,384	-	-	119	281	-	-	10	22	-	-
5 Of which wholesale	2,123	-	-	-	-	408	1,715	-	-	47	190	-	-	4	15	-	-
6 Of which resecuritization	4	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	4	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	28	-	-	-	28	-	-	-	132	-	-	-	11	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	28	-	-	-	28	-	-	-	132	-	-	-	11	-
14 Of which senior	-	-	-	28	-	-	-	28	-	-	-	132	-	-	-	11	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 60.

SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

CREDIT EXPOSURE (EAD ⁽¹⁾)

(\$ millions)	Q1/20		Q4/19		Q3/19		Q2/19		Q1/19	
	AIRB approach ⁽²⁾	Standardized approach	AIRB approach ⁽²⁾	Standardized approach	AIRB approach ⁽²⁾	Standardized approach	AIRB approach ⁽²⁾	Standardized approach	AIRB approach ⁽²⁾	Standardized approach
Business and government portfolios										
Corporate										
Drawn	99,401	33,392	96,444	32,292	95,377	30,916	94,129	30,142	89,773	27,634
Undrawn commitments	45,344	6,894	44,732	6,244	44,114	5,746	43,408	5,680	41,186	5,351
Repo-style transactions	129,920	1	122,776	1	116,726	8	109,279	1	101,294	-
Other off-balance sheet	14,126	959	14,540	981	13,567	979	13,448	1,002	14,382	934
OTC derivatives	14,453	802	14,125	596	14,052	579	14,006	440	12,320	378
	303,244	42,048	292,617	40,114	283,836	38,228	274,270	37,265	258,955	34,297
Sovereign										
Drawn	73,232	13,997	73,036	13,301	67,781	13,126	66,388	12,944	52,762	13,745
Undrawn commitments	6,463	-	6,421	-	6,461	-	6,484	-	6,379	-
Repo-style transactions	19,888	-	21,404	-	15,823	-	18,660	-	22,851	-
Other off-balance sheet	1,212	-	1,624	-	1,768	-	725	-	605	-
OTC derivatives	3,217	2	3,094	2	3,043	1	3,204	1	3,029	1
	104,012	13,999	105,579	13,303	94,876	13,127	95,461	12,945	85,626	13,746
Banks										
Drawn	15,370	1,723	12,689	1,862	13,443	1,920	12,372	2,085	15,361	1,952
Undrawn commitments	1,585	17	1,771	6	1,461	7	1,488	6	1,239	4
Repo-style transactions	25,801	-	25,472	-	27,670	-	26,249	-	28,753	-
Other off-balance sheet	60,907	-	61,532	-	61,999	-	66,521	-	65,925	-
OTC derivatives	10,102	19	9,355	18	9,663	17	8,903	17	8,190	13
	113,765	1,759	110,819	1,886	114,236	1,944	115,533	2,108	119,468	1,969
Gross business and government portfolios	521,021	57,806	509,015	55,303	492,948	53,299	485,264	52,318	464,049	50,012
Less: collateral held for repo-style transactions	162,562	-	157,415	-	148,115	-	142,287	-	139,881	-
Net business and government portfolios	358,459	57,806	351,600	55,303	344,833	53,299	342,977	52,318	324,168	50,012
Retail portfolios										
Real estate secured personal lending										
Drawn	222,997	4,336	222,933	4,177	222,383	4,012	222,615	3,967	223,381	3,775
Undrawn commitments	26,900	1	20,777	1	20,784	2	20,061	1	19,188	2
	249,897	4,337	243,710	4,178	243,167	4,014	242,676	3,968	242,569	3,777
Qualifying revolving retail										
Drawn	19,410	-	19,784	-	19,265	-	19,767	-	19,013	-
Undrawn commitments	50,945	-	49,709	-	49,192	-	52,866	-	52,669	-
Other off-balance sheet	266	-	275	-	274	-	283	-	251	-
	70,621	-	69,768	-	68,731	-	72,916	-	71,933	-
Other retail										
Drawn	13,733	1,268	13,478	1,268	13,110	1,227	12,522	1,247	12,128	1,226
Undrawn commitments	2,645	27	2,584	26	2,529	26	2,451	26	2,502	26
Other off-balance sheet	39	-	36	-	35	-	30	-	38	-
	16,417	1,295	16,098	1,294	15,674	1,253	15,003	1,273	14,668	1,252
Total retail portfolios	336,935	5,632	329,576	5,472	327,572	5,267	330,595	5,241	329,170	5,029
Securitization exposures ⁽³⁾	11,262	3,674	10,688	3,511	10,847	3,690	10,968	3,688	11,210	3,588
Gross credit exposure	869,218	67,112	849,279	64,286	831,367	62,256	826,827	61,247	804,429	58,629
Less: collateral held for repo-style transactions	162,562	-	157,415	-	148,115	-	142,287	-	139,881	-
Net credit exposure ⁽⁴⁾	706,656	67,112	691,864	64,286	683,252	62,256	684,540	61,247	664,548	58,629

(1) Gross credit exposure is net of derivative master netting agreements and CVA but is before allowance for credit losses or credit risk mitigation.

(2) Includes exposures subject to the supervisory slotting approach.

(3) OSFI guidelines define a hierarchy of approaches for treating securitization exposures in our banking book. Depending on the underlying characteristics, exposures are eligible for either the standardized approach or the IRB approach. The ERBA, which is inclusive of IAA, includes exposures that qualify for the IRB approach, as well as exposures under the standardized approach.

(4) Excludes exposures arising from derivative and repo-style transactions which are cleared through QCCPs as well as credit risk exposures arising from other assets that are subject to the credit risk framework but are not included in the standardized or IRB frameworks, including other balance sheet assets which are risk-weighted at 100%, significant investments in the capital of non-financial institutions which are risk-weighted at 1250%, settlement risk, and amounts below the thresholds for deduction which are risk-weighted at 250%.



CREDIT EXPOSURE - GEOGRAPHIC CONCENTRATION ⁽¹⁾⁽²⁾

(\$ millions)

	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Business and government					
Canada					
Drawn	123,871	123,265	121,752	119,163	108,579
Undrawn commitments	40,065	39,452	38,611	38,792	36,685
Repo-style transactions	6,809	6,152	7,018	6,287	7,436
Other off-balance sheet	57,209	56,158	57,376	59,241	60,324
OTC derivatives	12,676	12,207	12,629	12,731	11,506
	240,630	237,234	237,386	236,214	224,530
United States					
Drawn	44,025	41,676	39,223	38,016	33,452
Undrawn commitments	9,646	9,327	9,639	8,823	8,424
Repo-style transactions	3,072	3,477	3,288	3,695	3,800
Other off-balance sheet	12,777	12,608	12,901	11,698	12,016
OTC derivatives	7,133	6,812	6,742	6,654	6,189
	76,653	73,900	71,793	68,886	63,881
Europe					
Drawn	7,810	6,470	5,596	5,352	5,540
Undrawn commitments	2,286	2,489	2,466	2,433	2,291
Repo-style transactions	1,034	743	689	900	811
Other off-balance sheet	5,616	8,232	6,182	9,077	7,905
OTC derivatives	5,485	5,216	4,986	4,505	3,845
	22,231	23,150	19,919	22,267	20,392
Other countries					
Drawn	12,297	10,758	10,030	10,358	10,325
Undrawn commitments	1,395	1,656	1,320	1,332	1,404
Repo-style transactions	2,132	1,865	1,109	1,019	970
Other off-balance sheet	643	698	875	678	667
OTC derivatives	2,478	2,339	2,401	2,223	1,999
	18,945	17,316	15,735	15,610	15,365
	358,459	351,600	344,833	342,977	324,168

(1) This table provides information on our business and government exposures under the AIRB approach. Substantially all of our retail exposures under the AIRB approach are based in Canada.

(2) Classification by country is primarily based on domicile of debtor or customer.

CREDIT EXPOSURE - MATURITY PROFILE ⁽¹⁾

(\$ millions)	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19
Business and government portfolios					
Corporate					
Less than 1 year ⁽²⁾	70,591	68,489	66,886	65,398	63,818
1 - 3 years	58,966	59,945	59,096	59,614	53,414
3 - 5 years	48,898	46,107	45,812	44,715	45,181
Over 5 years	2,877	2,764	2,626	2,408	2,214
	181,332	177,305	174,420	172,135	164,627
Sovereign					
Less than 1 year ⁽²⁾	15,904	16,298	14,448	11,569	11,804
1 - 3 years	27,633	26,250	22,181	21,689	21,009
3 - 5 years	40,441	41,789	42,410	43,827	31,012
Over 5 years	1,292	1,221	1,098	946	1,143
	85,270	85,558	80,137	78,031	64,968
Banks					
Less than 1 year ⁽²⁾	73,935	73,057	74,672	78,138	78,456
1 - 3 years	16,751	14,138	13,628	12,311	12,887
3 - 5 years	1,101	1,477	1,883	2,038	2,588
Over 5 years	70	65	93	324	642
	91,857	88,737	90,276	92,811	94,573
Total business and government portfolios	358,459	351,600	344,833	342,977	324,168
Retail portfolios					
Real estate and secured personal lending					
Less than 1 year ⁽²⁾	94,087	89,179	88,545	85,324	82,810
1 - 3 years	93,361	95,461	97,984	99,571	103,063
3 - 5 years	58,774	55,135	52,732	54,090	53,464
Over 5 years	3,675	3,935	3,906	3,691	3,232
	249,897	243,710	243,167	242,676	242,569
Qualifying revolving retail					
Less than 1 year ⁽²⁾	70,621	69,768	68,731	72,916	71,933
	70,621	69,768	68,731	72,916	71,933
Other retail					
Less than 1 year ⁽²⁾	12,398	12,406	12,296	12,036	12,100
1 - 3 years	365	301	273	288	236
3 - 5 years	1,464	1,356	1,209	1,002	836
Over 5 years	2,190	2,035	1,896	1,677	1,496
	16,417	16,098	15,674	15,003	14,668
Total retail portfolios	336,935	329,576	327,572	330,595	329,170
Total credit exposure	695,394	681,176	672,405	673,572	653,338

(1) Excludes securitization exposures.

(2) Demand loans are included in the "Less than 1 year" category.



CREDIT RISK ASSOCIATED WITH DERIVATIVES

(\$ millions)	Q1/20			Q1/20	Q4/19	Q3/19	Q2/19	Q1/19	
	Current replacement cost ⁽¹⁾			Credit equivalent amount ⁽²⁾	Risk-weighted amount				
	Trading	ALM	Total						
Interest rate derivatives									
Over-the-counter									
Forward rate agreements	-	26	26	116	17	9	7	3	9
Swap contracts	2,744	92	2,836	7,485	2,809	2,507	2,274	1,878	1,543
Purchased options	18	-	18	91	75	67	57	52	45
	2,762	118	2,880	7,692	2,901	2,583	2,338	1,933	1,597
Exchange-traded	1	-	1	205	6	5	5	5	2
Total interest rate derivatives	2,763	118	2,881	7,897	2,907	2,588	2,343	1,938	1,599
Foreign exchange derivatives									
Over-the-counter									
Forward contracts	995	1	996	7,617	2,006	1,737	1,826	1,587	1,450
Swap contracts	770	7	777	3,651	708	687	978	1,017	893
Purchased options	95	-	95	479	150	143	207	205	235
	1,860	8	1,868	11,747	2,864	2,567	3,011	2,809	2,578
Credit derivatives									
Over-the-counter									
Credit default swap contracts - protection purchased	3	1	4	27	7	7	14	6	-
Credit default swap contracts - protection sold	-	-	-	3	2	2	1	1	-
	3	1	4	30	9	9	15	7	-
Equity derivatives									
Over-the-counter	416	1	417	5,227	1,078	1,018	1,031	1,098	954
Exchange-traded	979	-	979	4,139	115	103	90	105	57
	1,395	1	1,396	9,366	1,193	1,121	1,121	1,203	1,011
Precious metal derivatives									
Over-the-counter	78	-	78	460	129	115	123	62	103
Exchange-traded	1	-	1	258	10	7	10	4	2
	79	-	79	718	139	122	133	66	105
Other commodity derivatives									
Over-the-counter	720	90	810	3,821	1,234	1,195	1,295	1,545	1,304
Exchange-traded	6	-	6	1,120	45	48	51	51	37
	726	90	816	4,941	1,279	1,243	1,346	1,596	1,341
Non-trade exposure related to central counterparties					302	245	244	223	278
CET1 CVA capital charge					7,762	6,990	6,151	6,705	5,790
Total derivatives	6,826	218	7,044	34,699	16,455	14,885	14,364	14,547	12,702

(1) The calculation of current replacement cost applies SA-CCR in determining EAD and therefore includes the impact of collateral.

(2) Credit equivalent amount is calculated as the sum of replacement cost and potential future exposure, multiplied by the alpha used for computing regulatory EAD for SA-CCR exposures, and is reduced by CVA losses.

AIRB CREDIT RISK EXPOSURE - LOSS EXPERIENCE ⁽¹⁾

	Q1/20		Q4/19		Q3/19		Q2/19		Q1/19	
	Expected loss rate %	Actual loss rate %	Expected loss rate %	Actual loss rate %	Expected loss rate %	Actual loss rate %	Expected loss rate %	Actual loss rate %	Expected loss rate %	Actual loss rate %
Business and government portfolios										
Corporate	0.44	0.21	0.45	0.29	0.44	0.20	0.47	0.18	0.49	0.16
Sovereign	0.02	-	0.01	-	0.01	-	0.01	-	0.01	-
Banks	0.09	-	0.10	-	0.10	-	0.11	-	0.11	-
Retail portfolios										
Real estate secured personal lending	0.10	0.01	0.09	0.01	0.10	0.01	0.10	0.01	0.10	0.01
Qualifying revolving retail	3.78	2.90	3.74	2.86	3.76	2.82	3.82	2.82	3.72	2.46
Other retail	2.19	0.71	2.24	0.73	2.26	0.74	2.30	0.76	2.41	0.81

(1) Actual loss rates for each quarter represent the write-offs less recoveries plus the change in allowance for impaired loans for the previous 12 months, divided by the outstanding balance at the beginning of the previous 12 month period. The expected loss rate represents the loss rate that was predicted by the Basel parameter estimates at the beginning of the period defined above.

Differences between actual and expected loss rates are due to the following reasons:

Expected losses are generally calculated using "through the business cycle" risk parameters while actual losses are determined at a "point in time" and reflect more current economic conditions. "Through the cycle" parameters are estimated to include a long time horizon and as a result, actual losses may exceed expected losses during an economic downturn and may fall below expected losses during times of economic growth.

GLOSSARY

Advanced internal ratings-based (AIRB) approach for credit risk

Internal models based on historical experience of key risk assumptions such as PD, LGD and EAD are used to compute the capital requirements subject to OSFI approval. A capital floor based on the standardized approach is also calculated by banks under the AIRB approach for credit risk and an adjustment to RWA may be required as prescribed by OSFI.

Advanced measurement approach (AMA) for operational risk

A risk-sensitive approach to calculating the capital charge for operational risk based on internal risk measurement models, using a combination of quantitative and qualitative risk measurement techniques. Effective beginning in Q1/20, the AMA approach for operational risk is no longer permitted, and banks must use the standardized approach to calculate operational risk capital requirements.

Business and government portfolio

A category of exposures that includes lending to businesses and governments, where the primary basis of adjudication relies on the determination and assignment of an appropriate risk rating that reflects the credit risk of the exposure.

Central counterparty (CCP)

A clearing house that interposes itself between counterparties to contracts traded in one or more financial markets, becoming the buyer to every seller and the seller to every buyer and thereby ensuring the future performance of open contracts.

Common Equity Tier 1 (CET1), Tier 1 and Total capital ratios

CET1, Tier 1 and total regulatory capital, divided by RWA, as defined by OSFI's CAR Guideline, which is based on BCBS standards.

Corporate exposures

All direct credit risk exposures to corporations, partnerships and proprietorships, and exposures guaranteed by those entities.

Credit risk

The risk of financial loss due to a borrower or counterparty failing to meet its obligations in accordance with contractual terms.

Drawn exposure

The amount of credit risk exposure resulting from loans already advanced to the customer.

Exposure at default (EAD)

An estimate of the amount of exposure to a customer at the event of, and at the time of, default.

Internal models approach (IMA) for market risk

Models, which have been developed by CIBC and approved by OSFI, for the measurement of risk and regulatory capital in the trading portfolio for general market risk, debt specific risk, and equity specific risk.

Internal ratings-based (IRB) approach for securitization exposures

This approach comprises two calculation methods available for securitization exposures that require OSFI approval: Internal Ratings-Based (SEC-IRBA) approach is available to the banks approved to use the IRB approach for underlying exposures securitized and the Internal Assessment Approach (SEC-IAA) available for certain securitization exposures extended to ABCP programmes.

Leverage ratio exposure

The leverage ratio exposure is defined under the OSFI rules as on-balance sheet assets (unweighted) less Tier 1 capital regulatory adjustments plus derivative exposures, securities financing transaction exposures with a limited form of netting under certain conditions, and other off-balance sheet exposures (such as commitments, direct credit substitutes, forward asset purchases, standby/trade letters of credit and securitization exposures).

Leverage ratio

Defined as Tier 1 capital divided by the leverage ratio exposure determined in accordance with guidelines issued by OSFI, which are based on BCBS standards.

Loss given default (LGD)

An estimate of the amount of exposure to a customer that will not be recovered following a default by that customer, expressed as a percentage of the EAD. LGD is generally based on through-the-cycle assumptions for regulatory capital purposes, and generally based on point-in-time assumptions reflecting forward-looking information for IFRS 9 expected credit loss purposes.

Non-viability contingent capital (NVCC)

Effective January 1, 2013, in order to qualify for inclusion in regulatory capital, all non-common Tier 1 and Tier 2 capital instruments must be capable of absorbing losses at the point of non-viability of a financial institution. This will ensure that investors in such instruments bear losses before taxpayers where the government determines that it is in the public interest to rescue a non-viable bank.

Operational risk

The risk of loss resulting from people, inadequate or failed internal processes, and systems or from external events.

Probability of default (PD)

An estimate of the likelihood of default for any particular customer which occurs when that customer is not able to repay its obligations as they become contractually due. PD is generally based on through-the-cycle assumptions for regulatory capital purposes, and generally based on point-in-time assumptions reflecting forward-looking information for IFRS 9 expected credit loss purposes.

Qualifying central counterparty (QCCP)

An entity that is licensed to operate as a CCP and is permitted by the appropriate regulator or oversight body to operate as such with respect to the products offered by that CCP.



GLOSSARY (continued)

Qualifying revolving retail

This exposure class includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals. Under the standardized approach, these exposures would be included under "other retail".

Real estate secured personal lending

This exposure class includes residential mortgages and home equity loans and lines of credit extended to individuals.

Regulatory capital

Regulatory capital, as defined by OSFI's CAR Guideline, is comprised of Common Equity Tier 1 (CET1), Additional Tier 1 (AT1) and Tier 2 capital. CET1 capital includes common shares, retained earnings, AOCI (excluding AOCI relating to cash flow hedges and changes in fair value option liabilities attributable to changes in own credit risk) and qualifying instruments issued by a consolidated banking subsidiary to third parties, less regulatory adjustments for items such as goodwill and other intangible assets, deferred tax assets, net assets related to defined benefit pension plans, and certain investments. AT1 capital primarily includes NVCC preferred shares, qualifying instruments issued by a consolidated subsidiary to third parties, and non-qualifying innovative Tier 1 notes which are subject to phase-out rules for capital instruments. Tier 1 capital is comprised of CET1 plus AT1. Tier 2 capital includes NVCC subordinated indebtedness, non-qualifying subordinated indebtedness subject to phase-out rules for capital instruments, eligible general allowances, and qualifying instruments issued by a consolidated subsidiary to third parties. Total capital is comprised of Tier 1 capital plus Tier 2 capital. Qualifying regulatory capital instruments must be capable of absorbing loss at the point of non-viability of the financial institution; non-qualifying capital instruments are excluded from regulatory capital at a rate of 10% per annum commencing January 1, 2013 through to January 1, 2022.

Resecuritization

A securitization exposure in which the risk associated with an underlying pool of exposures is tranching and at least one of the underlying exposures is a securitization exposure.

Retail portfolios

A category of exposures that primarily includes consumer, but also small business lending, where the primary basis of adjudication relies on credit scoring models.

Risk-weighted assets (RWA)

RWA consist of three components: (i) RWA for credit risk are calculated using the AIRB and standardized approaches. The AIRB RWA are calculated using PDs, LGDs, EADs, and in some cases maturity adjustments, while the standardized approach applies risk weighting factors specified in the OSFI guidelines to on- and off-balance sheet exposures; (ii) RWA for market risk in the trading portfolio are based on the internal models approved by OSFI with the exception of the RWA for traded securitization assets where we are using the methodology defined by OSFI; and (iii) RWA for operational risk relating to the risk of losses resulting from people, inadequate or failed internal processes, and systems or from external events are calculated under standardized approach (Q4/19 and prior: calculated under the AMA and standardized approaches). Since the introduction of Basel II in 2008, OSFI has prescribed a capital floor requirement for institutions that use the AIRB approach for credit risk. The capital floor is determined by comparing a capital requirement calculated by reference to the Basel II standardized approach against the Basel III calculation, as specified by OSFI. Any shortfall in the Basel III capital requirement is added to RWA.

Securitization

The process of selling assets (normally financial assets such as loans, leases, trade receivables, credit card receivables or mortgages) to trusts or other structured entities (SEs). A SE normally issues securities or other forms of interests to investors and/or the asset transferor, and the SE uses the proceeds of the issue of securities or other forms of interest to purchase the transferred assets. The SE will generally use the cash flows generated by the assets to meet the obligations under the securities or other interests issued by the SE, which may carry a number of different risk profiles.

Sovereign exposures

All direct credit risk exposures to governments, central banks and certain public sector entities, and exposures guaranteed by those entities.

Standardized approach for credit risk

Applied to exposures when there is not sufficient information to allow for the use of the AIRB approach for credit risk. Credit risk capital requirements are calculated based on a standardized set of risk weights as prescribed in the CAR Guideline. The standardized risk weights are based on external credit assessments, where available, and other risk-related factors, including export credit agencies, exposure asset class, collateral, etc.

Standardized approach for operational risk

Capital is based on prescribed percentages that vary by business activity and is applied to the three-year average gross income.

Standardized approach for securitization exposures

This approach comprises the calculation methods available for securitization exposures that do not require OSFI approval: securitization External Ratings-Based (SEC-ERBA) and securitization Standardized Approach (SEC-SA).

Total loss absorbing capacity (TLAC) measure

Is defined as the sum of Total capital and bail-in-eligible liabilities that have a residual maturity greater than one year. Bail-in-eligible liabilities include long-term (original maturity over 400 days), unsecured senior debt issued on or after September 23, 2018, that is tradable and transferrable, and any preferred shares and subordinated debt that are not NVCC. Consumer deposits, secured liabilities (for example, covered bonds), eligible financial contracts (for example derivatives) and certain structured notes are excluded from the bail-in power.