



## Canadian Imperial Bank of Commerce, HK Branch Disclosure Statement as at April 30, 2025

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### Section A – Branch Information (Hong Kong Office Only)

#### Part I Profit & Loss

Profit & Loss information	Apr 30, 2025 (HK\$'000)	Apr 30, 2024 (HK\$'000)
Interest Income	877,290	1,124,137
Interest Expense	(849,367)	(1,095,367)
Other operating income: (refer to the next 4 rows below)	n/a	n/a
Gains less losses arising from non-trading activities in foreign currencies	(4,448)	7,332
Income from non-trading investments	2	-
Net fees and commission income	606	4,342
Others	161,681	150,077
<b>Total Income</b>	<b>185,764</b>	<b>190,521</b>
Operating expenses: (refer to the next 3 rows below)	n/a	n/a
Staff expenses	(73,254)	(70,180)
Rental expenses	(10,889)	(11,648)
Other expenses	(15,600)	(16,057)
Net (charge) / credit for debt provision	(9)	247
<b>Total Expenses</b>	<b>(99,752)</b>	<b>(97,638)</b>
Profit before taxation	86,012	92,883
Tax (charge) / credit	(13,629)	5,655
Profit after tax and exceptional items	<b>72,383</b>	<b>98,538</b>

**Part II Balance Sheet**

<b>Assets</b>	<b>Apr 30, 2025 (HK\$'000)</b>	<b>Oct 31, 2024 (HK\$'000)</b>
Cash and balances with banks	6,043	391,513
Due from Exchange Fund	5,112	5,379
Placement with banks which have a residual contractual maturity of more than one month but not more than 12 months	-	-
Amount due from overseas offices of the institution	24,983,759	14,588,851
Loans and receivables	4,043,122	4,732,618
Securities held	2,791,376	2,985,965
Property, plant and equipment and investment properties	8,945	9,953
Other accounts and general provisions	(819)	(820)
<b>Total Assets</b>	<b>31,837,538</b>	<b>22,713,459</b>

<b>Liabilities</b>	<b>Apr 30, 2025 (HK\$'000)</b>	<b>Oct 31, 2024 (HK\$'000)</b>
Deposits and balances from banks	5,017,303	3,803,537
Deposits of customers (refer to the next 2 rows below)	n/a	n/a
Demand deposits and current accounts	2,470	2,647
Time, call and notice deposits	10,365,426	6,048,420
Amount due to overseas offices of the institution	10,254,501	9,850,124
Negotiable debt instruments issued and outstanding	5,868,304	2,642,605
Other liabilities	329,534	366,126
<b>Total Liabilities</b>	<b>31,837,538</b>	<b>22,713,459</b>

**Part III Additional Balance Sheet Information****i) Advances and receivables**

<b>Advances and receivables total</b>	<b>Apr 30, 2025 (HK\$'000)</b>	<b>Oct 31, 2024 (HK\$'000)</b>
Advances to customers	3,638,436	4,402,248
Accrued interest and other accounts	404,686	330,370
<b>Total:</b>	<b>4,043,122</b>	<b>4,732,618</b>

**ii) Provision for impaired loans, receivables and others**

<b>Provision</b>	<b>Apr 30, 2025 (HK\$'000)</b>	<b>Oct 31, 2024 (HK\$'000)</b>
General provision	819	820
Specific provision	-	-
<b>Total:</b>	<b>819</b>	<b>820</b>

**iii) Impaired Loans and Advances, Overdue or Rescheduled Assets**

There were no impaired loans and advances or overdue loans or rescheduled assets as at 30 Apr 2025 and 31 Oct 2024.

**iv) Analysis of Loans and advances to customers by industry sector:**

By Industry	Apr 30, 2025 (HK\$'000)	Apr 30, 2025 Collateral (%)	Oct 31, 2024 (HK\$'000)	Oct 31, 2024 Collateral (%)
<b>Loans and advances for use inside HK (refer to rows below)</b>	n/a	n/a	n/a	n/a
Industrial, commercial & financial: (refer to the next 2 rows below)	n/a	n/a	n/a	n/a
Financial concerns	1,434,654	-	2,027,237	-
Transport and transport equipment	134,250	-	144,000	-
Other: (refer to the row below)	n/a	n/a	n/a	n/a
Private purposes	151	-	184	-
<b>Loans and advances for use outside HK</b>	<b>2,069,381</b>	<b>-</b>	<b>2,230,827</b>	<b>-</b>
<b>Total</b>	<b>3,638,436</b>	<b>-</b>	<b>4,402,248</b>	<b>-</b>

**v) Analysis of gross amount of advances to customers by geographical area:**

Advances to customers by geographical area are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in an area which is different from that of the counterparty.

By geographical area	Apr 30, 2025 (HK\$'000)	Apr 30, 2025 % to total advances to customers	Oct 31, 2024 (HK\$'000)	Oct 31, 2024 % to total advances to customers
Hong Kong	3,638,436	100.00%	4,300,272	97.68%
Japan	-	-	101,976	2.32%

**vi) International Claims:**

Breakdown of international claims by major jurisdictions or geographical segments where only major jurisdictions constitute 10% or more of the total international claims after taking into account of risk transfer.

<b>As at Apr 30, 2025 (HKD million)</b>	<b>Banks</b>	<b>Official Sector</b>	<b>Non Bank Private Sector: Non-bank financial institutions</b>	<b>Non Bank Private Sector: Non-financial private sector</b>	<b>Others</b>	<b>Total</b>
Developed economies: (refer to the row below)	n/a	n/a	n/a	n/a	n/a	n/a
Canada	25,216	-	-	-	-	25,216
Offshore Centre: (refer to the row below)	n/a	n/a	n/a	n/a	n/a	n/a
Hong Kong	25	-	-	2,273	-	2,298

<b>As at Oct 31, 2024 (HKD million)</b>	<b>Banks</b>	<b>Official Sector</b>	<b>Non Bank Private Sector: Non-bank financial institutions</b>	<b>Non Bank Private Sector: Non-financial private sector</b>	<b>Others</b>	<b>Total</b>
Developed economies: (refer to the row below)	n/a	n/a	n/a	n/a	n/a	n/a
Canada	14,734	-	6	-	-	14,740
Offshore Centre: (refer to the row below)	n/a	n/a	n/a	n/a	n/a	n/a
Hong Kong	18	-	4	2,928	-	2,950

**vii) Analysis of foreign currency exposures**

<b>As at Apr 30, 2025 (HKD million)</b>	<b>Spot Assets</b>	<b>Spot Liabilities</b>	<b>Forward Purchases</b>	<b>Forward Sales</b>	<b>Net Option Position</b>	<b>Net Long or Short Position</b>
USD	23,145	(10,870)	2,979	(15,287)	-	(33)
CAD	1,763	(1,659)	-	(52)	-	52
CNY	-	(596)	672	(75)	-	1
GBP	525	(524)	-	-	-	1
AUD	2,089	(4)	-	(2,089)	-	(4)
EUR	2	(2)	-	-	-	-
<b>Total</b>	<b>27,524</b>	<b>(13,655)</b>	<b>3,651</b>	<b>(17,503)</b>	<b>-</b>	<b>17</b>

<b>As at Oct 31, 2024 (HKD million)</b>	<b>Spot Assets</b>	<b>Spot Liabilities</b>	<b>Forward Purchases</b>	<b>Forward Sales</b>	<b>Net Option Position</b>	<b>Net Long or Short Position</b>
USD	14,678	(8,429)	4,766	(10,997)	-	18
CAD	1,236	(1,199)	-	-	-	37
CNY	-	(29)	29	-	-	-
JPY	102	-	-	(102)	-	-
AUD	2,151	(5)	-	(2,151)	-	(5)
<b>Total</b>	<b>18,167</b>	<b>(9,662)</b>	<b>4,795</b>	<b>(13,250)</b>	<b>-</b>	<b>50</b>

The net options position is calculated in accordance with our internal reporting method. We do not have structural positions as at Apr 30, 2025. (Oct 31, 2024: NIL)

**Part IV Off Balance Sheet Exposures**

<b>Contingent Liabilities And Commitments (Contractual Amounts)</b>	<b>Apr 30, 2025 (HK\$'000)</b>	<b>Oct 31, 2024 (HK\$'000)</b>
Forward forward deposits placed	-	-
Forward forward deposits accepted	61,400	28,700
Other commitments	1,028,548	1,028,331
<b>Derivatives</b>	<b>Apr 30, 2025 (HK\$'000)</b>	<b>Oct 31, 2024 (HK\$'000)</b>
Exchange rate contracts (excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	-
Interest rate contracts	-	-
<b>Fair value (after taking into account the effect of bilateral netting agreement)</b>	<b>Apr 30, 2025 (HK\$'000)</b>	<b>Oct 31, 2024 (HK\$'000)</b>
Exchange rate contracts (include interbranch)	-	-
Interest rate contracts	-	-

**Part V Liquidity Information**

<b>(For the period)</b>	<b>Feb 25 - Apr 25</b>	<b>Nov 24 - Jan 25</b>	<b>Feb 24 - Apr 24</b>	<b>Nov 24 - Apr 25</b>	<b>Nov 23 - Apr 24</b>
The Average Liquidity Maintenance ratio	82.96%	79.12%	101.86%	81.04%	137.43%

The average LMR for above periods is calculated on the simple average of the average LMR for each calendar month's average and computed in accordance with the Banking (Liquidity) Rules.

**Part VI Additional Profit and Loss Statement Information**

<b>Breakdown of Fee and Commission income from November to April:</b>	<b>Apr 30, 2025 (HK\$'000)</b>	<b>Apr 30, 2024 (HK\$'000)</b>
Fees and commission income	606	4,342
Fees and commission expense	-	-
Net fees and commission income	606	4,342

## Canadian Imperial Bank of Commerce (Including HK Branch) Disclosure Statement as at Apr 30, 2025

(based on CIBC second quarter report for the period ended Apr 30, 2025)

### Section B – Bank Information (Consolidated Basis)

Capital and Capital Adequacy	Apr 30, 2025 CAD Million	Oct 31, 2024 CAD Million
Total shareholders' equity	61,946	59,007
Capital adequacy ratio	17.8%	17.0%

CIBC's regulatory capital requirements are determined in accordance with OSFI's capital adequacy guidelines.

Other Financial Information	Apr 30, 2025 CAD Million	Oct 31, 2024 CAD Million
Total assets	1,090,143	1,041,985
Total liabilities	1,028,197	982,978
Total advances	571,629	558,286
Total customer deposits	696,865	688,393

Other Financial Information	Apr 30, 2025 CAD Million	Apr 30, 2024 CAD Million
Pre-tax profit	5,428	4,320

### Statement by Chief Executive

This Disclosure Statement is in compliance with the Banking (Disclosure) Rules and recommendations as stated in the Hong Kong Monetary Authority's Supervisory Policy Manual on "Guideline on the Application of the Banking (Disclosure) Rules". To the best of my knowledge, the disclosure is not false or misleading.



TAM Alex Kin Chung

Chief Executive

Canadian Imperial Bank of Commerce, Hong Kong Branch