



Pillar 3 Report and Supplementary Regulatory Capital Disclosure

For the period ended January 31, 2025

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q1/25, and our 2024 Annual Report (including audited consolidated financial statements and accompanying management's discussion and analysis), which is available on SEDAR+ at www.sedarplus.com. 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 or GAAP). For Basel-related terms used in this package, refer to the Glossary.

The composition of the measures in this document and the disclosures, including the format of the templates herein, are calculated and disclosed pursuant to guidelines issued by the Office of the Superintendent of Financial Institutions (OSFI), including the Capital Adequacy Requirements (CAR) Guideline, Total Loss Absorbing Capacity (TLAC) Guideline, the Leverage Requirements Guideline and the Pillar 3 Disclosure Requirements Guideline.

All amounts in this document are in millions of Canadian dollars, unless otherwise stated.

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SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

Disclosures provided to address Enhanced Disclosure Task Force recommendations

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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. As indicated, the disclosures that are located in our 2024 Annual Report, Q1/25 supplementary packages, and our 2024 Management Proxy Circular, can 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 CAR Guideline issued by OSFI is inclusive of requirements relating to counterparty credit risk, and 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 86 to 91 of this document and disclosures in our 2024 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 85 of this document provides a disaggregation of these amounts.

Topic	Identifier	Table and templates	Frequency	Pillar 3 Report	Q1/25 Quarterly Report	2024 Annual Report	Supplementary Financial Information
			Page references				
Overview of risk management, key prudential metrics and RWA	KM1	Key metrics - (at consolidated group level)	Quarterly	3	19	39-40	
	KM2	Key metrics - TLAC requirements (at resolution group level)	Quarterly	4	19	39-40	
	OVA	Bank risk management approach	Annual			35, 45-52, 56-58, 60, 65, 68, 71, 73, 80-84	
	OV1	Overview of RWA	Quarterly	5			
Comparison of modelled and standardized RWA	CMS1	Comparison of modelled and standardized RWA at risk level	Quarterly	6		38	
	CMS2	Comparison of modelled and standardized RWA for credit risk at asset class level	Quarterly	8		38	
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	Quarterly	12		129	
	LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly	13			
	LIA	Explanations of differences between accounting and regulatory exposure amounts	Quarterly	12-13			
	PV1	Prudent valuation adjustments (PVAs)	Quarterly	14			
Asset encumbrance	ENC	Asset encumbrance	Quarterly		34	74	
Remuneration	REMA	Remuneration policy	Annual			2024 Management Proxy Circular	
	REM1	Remuneration awarded during the financial year	Annual				
	REM2	Special payments	Annual				
	REM3	Deferred remuneration	Annual				
Composition of capital and TLAC	CC1	Composition of regulatory capital	Quarterly	16	18-19, 65	37, 39-40, 164	
	CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	18			
	CCA	Main features of regulatory capital instruments and of other TLAC-eligible instruments ⁽¹⁾	Quarterly				
	TLAC1	TLAC composition (at resolution group level)	Quarterly	21			
	TLAC2	Material subgroup entity - creditor ranking at legal entity level	Quarterly	n/a ⁽²⁾			
	TLAC3	Resolution entity - creditor ranking at legal entity level	Quarterly	22			
Macroprudential supervisory measures	GSIB1	Disclosure of global systemically important bank (G-SIB) indicators	Annual		22		
	CCyB1	Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement	Quarterly	24			
Leverage ratio	LR1	Summary comparison of accounting assets vs. leverage ratio exposure measure	Quarterly	26			
	LR2	Leverage ratio common disclosure template	Quarterly	26			
Credit risk	CRA	General information about credit risk	Annual			57, 58, 59	23-34
	CR1	Credit quality of assets	Quarterly	27		58, 66, 79, 86-87, 120, 144 58, 67, 154	
	CR2	Changes in stock of defaulted loans and debt securities	Quarterly	29			
	CRB	Additional disclosure related to the credit quality of assets	Annual	27			
	CRC	Qualitative disclosure requirements related to CRM techniques	Annual			62	
	CR3	CRM techniques – overview	Quarterly	30			
	CRD	Qualitative disclosures on banks’ use of external credit ratings under the SA for credit risk	Annual				
	CR4	SA – credit risk exposure and CRM effects	Quarterly	31			
	CR5	SA – exposures by asset classes and risk weights	Quarterly	34			

For footnotes, see next page.

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Topic	Identifier	Table and templates	Frequency	Pillar 3 Report	Q1/25 Quarterly Report	2024 Annual Report	Supplementary Financial Information
			Page references				
Credit risk (continued)	CRE	Qualitative disclosures related to IRB models	Annual			38, 52, 57-61	
	CR6	IRB – Credit risk exposures by portfolio and PD range ⁽³⁾	Quarterly	39			
	CR7	IRB – Effect on RWA of credit derivatives used as CRM techniques	Quarterly	n/a ⁽⁴⁾			
	CR8	RWA flow statements of credit risk exposures under IRB	Quarterly	11			
	CR9	IRB – Back-testing of PD per portfolio ⁽³⁾	Annual	n/a ⁽⁵⁾			
	CR10	IRB (specialized lending and equities under the simple risk-weight method)	Quarterly	54			
Counterparty credit risk	CCRA	Qualitative disclosure related to counterparty credit risk	Annual			58, 62, 79, 152, 154	
	CCR1	Analysis of counterparty credit risk exposure by approach	Quarterly	56			
	CCR3	SA – counterparty credit risk exposures by regulatory portfolio and risk-weights	Quarterly	58			
	CCR4	IRB – counterparty credit risk exposures by portfolio and PD scale ⁽³⁾	Quarterly	60			
	CCR5	Composition of collateral for counterparty credit risk exposure	Quarterly	70			
	CCR6	Credit derivatives exposures	Quarterly	72			
	CCR7	RWA flow statements of counterparty credit risk exposures under the Internal Model Method (IMM)	Quarterly	11			
	CCR8	Exposures to central counterparties	Quarterly	73			
Securitization ⁽⁶⁾	SECA	Qualitative disclosure requirements related to securitization exposures	Annual			43-44, 67, 117, 121, 144	
	SEC1	Securitization exposures in the banking book	Quarterly	74			
	SEC2	Securitization exposures in the trading book	Quarterly	76			
	SEC3	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	Quarterly	78			
	SEC4	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as investor	Quarterly	81			
Market risk	MRA	Qualitative disclosure requirements related to market risk	Annual			68-69	
	MRB	Qualitative disclosures for banks using the Internal Models Approach (IMA)	Annual			n/a ⁽⁷⁾	
	MR1	Market risk under the SA	Quarterly	84			
	MR2	RWA flow statements of market risk exposures under an IMA	Quarterly	n/a ⁽⁷⁾			
	MR3	IMA values for trading purposes	Quarterly	n/a ⁽⁷⁾			
	MR4	Comparison of Value-at-Risk (VaR) estimates with gains/losses	Quarterly	n/a ⁽⁷⁾			
Credit valuation adjustment risk	CVAA	General qualitative disclosure requirements related to CVA	Annual			38-39, 47, 62, 130	
	CVA1	The reduced basic approach for CVA (BA-CVA)	Quarterly	85			
	CVA2	The full basic approach for CVA (BA-CVA)	Quarterly	n/a ⁽⁷⁾			
	CVAB	Qualitative disclosures for banks using the SA-CVA	Annual			38-39, 62	
	CVA3	The standardized approach for CVA (SA-CVA)	Quarterly	85			
	CVA4	RWA flow statements of CVA risk exposures under SA-CVA	Quarterly	85			
Liquidity risk	LIQA	Liquidity risk management	Annual			73-80	
	LIQ1	Liquidity Coverage Ratio (LCR)	Quarterly		34-35	75	
	LIQ2	Net Stable Funding Ratio (NSFR)	Quarterly		35-36	77	
Operational risk	ORA	General qualitative information on a bank's operational risk framework	Annual			80-82	
	OR1	Historical losses	Annual	n/a ⁽⁵⁾			
	OR2	Business indicator and subcomponents	Annual	n/a ⁽⁵⁾			
	OR3	Minimum required operational risk capital	Annual	n/a ⁽⁵⁾			
Interest Rate Risk in the Banking Book	IRRBB	Qualitative and quantitative disclosure on interest rate risk in the banking book (IRRBB)	Annual			71-72	

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

(2) CIBC is not a 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 2024 Annual Report for additional details.

(4) As at January 31, 2025, the use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by nil.

(5) Templates CR9, OR1, OR2, OR3, are only required to be disclosed on an annual basis. Refer to CIBC's Pillar 3 Report and Supplementary Regulatory Capital Disclosure for the period ended October 31, 2024, which may be found on our website at <https://www.cibc.com/en/about-cibc/investor-relations/quarterly-results.html>.

(6) 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.

(7) CIBC does not apply Internal Model Approach for market risk nor Full Basic Approach for CVA.

n/a Not applicable.

KM1: KEY METRICS (AT CONSOLIDATED GROUP LEVEL)

(\$ millions)

	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
	a	b	c	d	e
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	46,213	44,516	43,784	42,728	41,160
2 Tier 1	51,574	49,481	48,751	47,845	46,103
3 Total capital	59,114	56,809	56,145	55,478	53,779
Risk-weighted assets (amounts)					
4 Total RWA	341,930	333,502	329,202	326,514	316,333
4a Total RWA (pre-floor)	341,930	333,502	329,202	326,514	316,333
Risk-based capital ratios as a percentage of RWA					
5 CET1 ratio	13.5%	13.3%	13.3%	13.1%	13.0%
5b CET1 ratio (pre-floor ratio)	13.5%	13.3%	13.3%	13.1%	13.0%
6 Tier 1 ratio	15.1%	14.8%	14.8%	14.7%	14.6%
6b Tier 1 ratio (pre-floor ratio)	15.1%	14.8%	14.8%	14.7%	14.6%
7 Total capital ratio	17.3%	17.0%	17.1%	17.0%	17.0%
7b Total capital ratio (pre-floor ratio)	17.3%	17.0%	17.1%	17.0%	17.0%
Additional CET1 buffer requirement as a percentage of RWA					
8 Capital conservation buffer requirement (2.5% from 2019)	2.5%	2.5%	2.5%	2.5%	2.5%
9 Countercyclical buffer requirement ⁽¹⁾	0.0%	0.0%	0.0%	0.0%	0.0%
10 Bank G-SIB and/or D-SIB additional requirements	1.0%	1.0%	1.0%	1.0%	1.0%
11 Total of bank CET1 specific buffer requirements (row 8 + 9 + 10)	3.5%	3.5%	3.5%	3.5%	3.5%
12 CET1 available after meeting the bank's minimum capital requirements ⁽²⁾	9.0%	8.8%	8.8%	8.6%	8.5%
Leverage Ratio					
13 Total leverage ratio exposure measure	1,205,520	1,155,432	1,133,983	1,112,411	1,080,906
14 Leverage ratio (row 2 / row 13)	4.3%	4.3%	4.3%	4.3%	4.3%

(1) Bank specific countercyclical buffer requirement of 0.03% in Q1/25 (Q4/24: 0.03%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

(2) Calculated by row 5 above minus the CET 1 regulatory minimum requirement of 4.5%.

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

(\$ millions)					
	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
	a	b	c	d	e
1 TLAC available	107,533	101,062	99,150	95,890	99,812
2 Total RWA at the level of the resolution group	341,930	333,502	329,202	326,514	316,333
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	31.4%	30.3%	30.1%	29.4%	31.6%
4 Leverage ratio exposure measure at the level of the resolution group	1,205,520	1,155,432	1,133,983	1,112,411	1,080,906
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.9%	8.7%	8.7%	8.6%	9.2%
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) As a domestic systemically important bank (D-SIB), CIBC is subject to a target risk-based TLAC Ratio (which comprises a minimum risk-based TLAC ratio of 21.5% plus the then-applicable Domestic Stability Buffer (DSB)) and a minimum TLAC Leverage Ratio of 7.25%.

n/a Not applicable.

OV1: OVERVIEW OF RWA ⁽¹⁾

(\$ millions)

(\$ millions)		Q1/25	Q4/24	Q3/24	Q2/24	Q1/24	
		a	b	c	d	e	f
		Minimum capital requirements					
		RWA		RWA			
1	Credit risk (excluding counterparty credit risk)	248,957	19,917	243,106	244,923	240,995	234,005
2	Of which: SA ⁽²⁾	24,047	1,924	23,822	22,725	22,785	21,502
3	Of which: foundation internal ratings-based (FIRB) approach	38,748	3,100	38,212	40,699	40,617	38,831
4	Of which: supervisory slotting approach	78	6	90	109	73	162
5	Of which: AIRB approach	186,084	14,887	180,982	181,390	177,520	173,510
6	Counterparty credit risk ⁽³⁾	11,539	923	10,167	8,917	9,214	8,333
7	Of which: SA for counterparty credit risk (SA-CCR)	378	30	338	242	356	291
8	Of which: IMM	5,519	442	5,143	4,526	4,560	4,046
9	Of which: other CCR	5,642	451	4,686	4,149	4,298	3,996
10	CVA	3,588	287	3,381	3,082	3,301	3,579
11	Equity investments in funds - look-through approach ⁽⁴⁾	2,341	187	2,160	2,131	2,072	1,904
12	Equity investments in funds - mandate-based approach ⁽⁴⁾	29	2	36	46	37	45
13	Settlement risk	-	-	-	-	-	-
14	Securitization exposures in banking book	9,559	765	9,235	7,514	7,443	7,154
15	Of which: internal ratings-based approach (IRBA)	2,905	232	2,370	1,236	1,953	1,942
16	Of which: external ratings-based approach (ERBA), including internal assessment approach (IAA)	3,317	266	3,193	3,071	2,612	2,521
17	Of which: SA ⁽⁵⁾	3,337	267	3,672	3,207	2,878	2,691
18	Market risk	12,049	964	12,188	11,112	12,787	11,634
19	Of which: SA	12,049	964	12,188	11,112	12,787	11,634
20	Of which: IMM	-	-	-	-	-	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-	-
22	Operational risk	47,793	3,823	46,811	45,763	45,046	44,347
23	Amounts below the thresholds for deduction (subject to 250% risk-weight)	6,075	486	6,418	5,714	5,619	5,332
24	Output floor applied	-	-	-	-	-	-
25	Floor adjustment (before application of transitional cap)	-	-	-	-	-	-
26	Floor adjustment (after application of transitional cap)	-	-	-	-	-	-
27	Total (1+6+10+11+12+13+14+18+21+22+23+24)	341,930	27,354	333,502	329,202	326,514	316,333

(1) For changes in RWA, refer to table "Changes in RWA".

(2) Includes RWA of \$1,541 million (Q4/24: \$1,427 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) Includes securitization exposures that are risk-weighted at 1250%.

CMS1 – COMPARISON OF MODELLED AND STANDARDIZED RWA AT RISK LEVEL

(\$ millions)

Q1/25				
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
1 Credit risk (excluding counterparty credit risk)	224,910	24,047	248,957	397,881
2 Counterparty credit risk	10,690	849	11,539	29,322
3 CVA		3,588	3,588	3,588
4 Securitization exposures in the banking book	5,339	4,220	9,559	21,608
5 Market risk	-	12,049	12,049	12,049
6 Operational risk		47,793	47,793	47,793
7 Residual RWA		8,445	8,445	8,445
8 Total	240,939	100,991	341,930	520,686

(\$ millions)

Q4/24				
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
1 Credit risk (excluding counterparty credit risk)	219,284	23,822	243,106	391,023
2 Counterparty credit risk	9,357	810	10,167	24,326
3 CVA		3,381	3,381	3,381
4 Securitization exposures in the banking book	4,580	4,655	9,235	18,902
5 Market risk	-	12,188	12,188	12,188
6 Operational risk		46,811	46,811	46,811
7 Residual RWA		8,614	8,614	8,614
8 Total	233,221	100,281	333,502	505,245

(\$ millions)

Q3/24				
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
1 Credit risk (excluding counterparty credit risk)	222,198	22,725	244,923	393,063
2 Counterparty credit risk	8,173	744	8,917	22,446
3 CVA		3,082	3,082	3,082
4 Securitization exposures in the banking book	3,242	4,272	7,514	6,729
5 Market risk	-	11,112	11,112	11,112
6 Operational risk		45,763	45,763	45,763
7 Residual RWA		7,891	7,891	7,891
8 Total	233,613	95,589	329,202	490,086

CMS1 – COMPARISON OF MODELLED AND STANDARDIZED RWA AT RISK LEVEL (continued)

(\$ millions)

Q2/24				
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
1 Credit risk (excluding counterparty credit risk)	218,210	22,785	240,995	393,042
2 Counterparty credit risk	8,459	755	9,214	24,094
3 CVA		3,301	3,301	3,301
4 Securitization exposures in the banking book	3,864	3,579	7,443	6,070
5 Market risk	-	12,787	12,787	12,787
6 Operational risk		45,046	45,046	45,046
7 Residual RWA		7,728	7,728	7,728
8 Total	230,533	95,981	326,514	492,068

(\$ millions)

Q1/24				
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach
1 Credit risk (excluding counterparty credit risk)	212,503	21,502	234,005	385,847
2 Counterparty credit risk	7,623	710	8,333	22,227
3 CVA		3,579	3,579	3,579
4 Securitization exposures in the banking book	3,799	3,355	7,154	5,916
5 Market risk	-	11,634	11,634	11,634
6 Operational risk		44,347	44,347	44,347
7 Residual RWA		7,281	7,281	7,281
8 Total	223,925	92,408	316,333	480,831

CMS2 – COMPARISON OF MODELLED AND STANDARDIZED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL

(\$ millions)

	Q1/25			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach ⁽¹⁾
1 Sovereign	4,893	1,330	6,223	5,347
Of which: categorized as Multilateral development banks (MDBs)/Public sector entities (PSEs) in SA	3,498	1,034	4,532	4,650
2 Banks and other financial institutions	2,927	333	3,260	5,902
3 Covered bonds	278	-	278	472
4 Equity	-	1,541	1,541	1,541
5 Purchased receivables	-	-	-	-
6 Corporates	129,714	7,874	137,588	210,756
Of which: FIRB is applied	35,541	-	35,541	39,981
Of which: AIRB is applied	94,173	-	94,173	162,901
7 Retail	73,423	4,851	78,274	135,107
Of which: qualifying revolving retail	20,773	2,984	23,757	28,211
Of which: other retail	11,689	675	12,364	16,087
Of which: retail residential mortgages	40,961	1,192	42,153	90,809
8 Specialized lending	13,675	-	13,675	30,638
Of which: income-producing real estate and high volatility commercial real estate	78	-	78	79
9 Others	-	8,118	8,118	8,118
10 Total	224,910	24,047	248,957	397,881

(\$ millions)

	Q4/24			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach ⁽¹⁾
1 Sovereign	4,803	1,293	6,096	5,004
Of which: categorized as MDB/PSE in SA	3,528	1,005	4,533	4,462
2 Banks and other financial institutions	2,645	328	2,973	6,853
3 Covered bonds	289	-	289	458
4 Equity	-	1,427	1,427	1,427
5 Purchased receivables	-	-	-	-
6 Corporates	126,358	7,331	133,689	204,360
Of which: FIRB is applied	35,177	-	35,177	39,564
Of which: AIRB is applied	91,181	-	91,181	157,465
7 Retail	72,199	4,747	76,946	135,182
Of which: qualifying revolving retail	19,749	2,981	22,730	27,450
Of which: other retail	12,122	627	12,749	16,102
Of which: retail residential mortgages	40,328	1,139	41,467	91,630
8 Specialized lending	12,900	-	12,900	29,043
Of which: income-producing real estate and high volatility commercial real estate	90	-	90	100
9 Others	90	8,696	8,786	8,696
10 Total	219,284	23,822	243,106	391,023

(1) RWA calculated using full standardized approach (column (d)): Total RWA assuming the full standardized approach applied at asset class level. Disclosed numbers for each asset class are calculated purely for comparison purposes and do not represent requirements under the Basel framework.

CMS2 – COMPARISON OF MODELLED AND STANDARDIZED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL (continued)

(\$ millions)

	Q3/24			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach ⁽¹⁾
1 Sovereign	5,211	1,343	6,554	5,811
Of which: categorized as MDB/PSE in SA	3,754	1,049	4,803	4,656
2 Banks and other financial institutions	2,466	270	2,736	4,527
3 Covered bonds	301	-	301	396
4 Equity	-	1,322	1,322	1,322
5 Purchased receivables	-	-	-	-
6 Corporates	129,201	7,095	136,296	211,862
Of which: FIRB is applied	37,933	-	37,933	47,612
Of which: AIRB is applied	91,268	-	91,268	157,155
7 Retail	72,333	4,469	76,802	133,406
Of which: qualifying revolving retail	18,869	2,757	21,626	26,257
Of which: other retail	12,320	595	12,915	15,976
Of which: retail residential mortgages	41,144	1,117	42,261	91,173
8 Specialized lending	12,686	-	12,686	27,513
Of which: income-producing real estate and high volatility commercial real estate	109	-	109	163
9 Others	-	8,226	8,226	8,226
10 Total	222,198	22,725	244,923	393,063

(\$ millions)

	Q2/24			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach ⁽¹⁾
1 Sovereign	5,630	1,314	6,944	6,230
Of which: categorized as MDB/PSE in SA	4,118	1,026	5,144	5,283
2 Banks and other financial institutions	2,247	242	2,489	7,276
3 Covered bonds	355	-	355	394
4 Equity	-	1,208	1,208	1,208
5 Purchased receivables	-	-	-	-
6 Corporates	128,784	6,949	135,733	210,364
Of which: FIRB is applied	38,016	-	38,016	48,753
Of which: AIRB is applied	90,768	-	90,768	154,662
7 Retail	69,606	5,120	74,726	133,171
Of which: qualifying revolving retail	17,990	3,410	21,400	25,850
Of which: other retail	12,375	590	12,965	15,840
Of which: retail residential mortgages	39,241	1,120	40,361	91,481
8 Specialized lending	11,588	-	11,588	26,447
Of which: income-producing real estate and high volatility commercial real estate	73	-	73	297
9 Others	-	7,952	7,952	7,952
10 Total	218,210	22,785	240,995	393,042

For footnotes, see page 8.

CMS2 – COMPARISON OF MODELLED AND STANDARDIZED RWA FOR CREDIT RISK AT ASSET CLASS LEVEL (continued)

(\$ millions)

	Q1/24			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used	Total actual RWA	RWA calculated using full standardized approach ⁽¹⁾
1 Sovereign	5,687	1,318	7,005	6,305
Of which: categorized as MDB/PSE in SA	4,026	1,007	5,033	5,286
2 Banks and other financial institutions	2,157	166	2,323	7,189
3 Covered bonds	336	-	336	429
4 Equity	-	1,167	1,167	1,167
5 Purchased receivables	-	-	-	-
6 Corporates	125,184	6,578	131,762	205,934
Of which: FIRB is applied	36,336	-	36,336	47,915
Of which: AIRB is applied	88,848	-	88,848	151,441
7 Retail	67,284	4,535	71,819	131,319
Of which: qualifying revolving retail	17,304	2,896	20,200	24,624
Of which: other retail	12,203	572	12,775	15,583
Of which: retail residential mortgages	37,777	1,067	38,844	91,112
8 Specialized lending	11,855	-	11,855	25,765
Of which: income-producing real estate and high volatility commercial real estate	162	-	162	427
9 Others	-	7,738	7,738	7,739
10 Total	212,503	21,502	234,005	385,847

For footnotes, see page 8.

CHANGES IN RWA

(\$ millions)

	Q1/25 vs. Q4/24			Q4/24 vs. Q3/24	Q3/24 vs. Q2/24	Q2/24 vs. Q1/24
		CR8				
		Of which determined under an IRB approach				
			Of which all other ⁽¹⁾			
Credit risk						
1 Balance at beginning of period ⁽²⁾	260,955	223,864	37,091	260,328	256,166	248,440
2 Asset size ⁽³⁾	385	1,176	(791)	1,610	2,646	705
3 Asset quality ⁽⁴⁾	1,853	1,853	-	767	(162)	4,435
4 Model updates ⁽⁵⁾	(245)	(245)	-	(862)	1,563	75
5 Methodology and policy ⁽⁶⁾	-	-	-	(1,868)	(329)	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	4,356	3,601	755	916	349	2,224
8 Other	(343)	-	(343)	64	95	287
9 Balance at end of period	266,961	230,249	36,712	260,955	260,328	256,166
		CCR7				
		Of which determined under an IMM approach				
			Of which all other ⁽⁷⁾			
Counterparty credit risk						
1 Balance at beginning of period	13,548	5,143	8,405	11,999	12,515	11,912
2 Asset size ⁽³⁾	1,147	219	928	1,743	(220)	500
3 Credit quality of counterparties ⁽⁴⁾	49	25	24	(267)	(343)	(97)
4 Model updates ⁽⁵⁾	-	-	-	-	-	9
5 Methodology and policy ⁽⁶⁾	-	-	-	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	383	132	251	73	47	191
8 Other	-	-	-	-	-	-
9 Balance at end of period	15,127	5,519	9,608	13,548	11,999	12,515
Market risk						
1 Balance at beginning of period	12,188			11,112	12,787	11,634
2 Movement in risk levels ⁽⁸⁾	(209)			1,372	(466)	1,153
3 Model updates ⁽⁵⁾	70			(296)	(1,209)	-
4 Methodology and policy ⁽⁶⁾	-			-	-	-
5 Acquisitions and disposals	-			-	-	-
6 Foreign exchange movements	-			-	-	-
7 Other	-			-	-	-
8 Balance at end of period	12,049			12,188	11,112	12,787
Operational risk						
1 Balance at beginning of period	46,811			45,763	45,046	44,347
2 Movement in risk levels	982			1,048	717	699
3 Methodology and policy ⁽⁶⁾	-			-	-	-
4 Acquisitions and disposals	-			-	-	-
5 Balance at end of period	47,793			46,811	45,763	45,046

(1) Includes credit risk under the standardized approach, equity investments in funds under the look-through and mandate based approaches, settlement risk, securitization exposures subject to the standardized approach and external ratings-based approach (excluding internal assessment approach), and amounts below the thresholds for deduction that are risk-weighted at 250%.

(2) Certain amounts have been reclassified between the IRB and all other approaches.

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

(4) Relates to changes in CRM and credit quality of the borrower/counterparty.

(5) Relates to internal model or parameter changes.

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

(7) Includes counterparty credit risk under SA-CCR for over-the-counter (OTC) derivatives not eligible for IMM, as well as the comprehensive approach for CRM for securities financing transactions (SFTs), exposure to central counterparties, and the CVA capital charge.

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

L11: DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES

(\$ millions)

	Q1/25						
	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	13,530	13,530	13,530	-	-	-	-
Interest-bearing deposits with banks	34,281	34,281	34,281	-	-	-	-
Securities	273,041	272,784 ⁽⁴⁾	157,356	1,708	3,562	111,867	-
Cash collateral on securities borrowed	18,609	18,609	-	18,609	-	-	-
Securities purchased under resale agreements	86,143	86,143	-	60,702	1,968	23,473	-
Loans ⁽⁵⁾	568,119	568,119 ⁽⁶⁾	544,698	1,584	18,680	457	2,700
Other							
Derivative instruments	38,572	38,572 ⁽⁷⁾	-	38,572	-	34,700	-
Property and equipment	3,359	3,359	3,359	-	-	-	-
Goodwill	5,635	5,635	-	-	-	-	5,635
Software and other intangible assets	2,809	2,809	-	-	-	-	2,809
Investments in equity-accounted associates and joint ventures	703	1,003	975	-	-	-	28
Deferred tax assets	749	736	1,545	-	-	-	(809) ⁽⁸⁾
Other assets	36,914	36,866	21,566	9,773	96	4,003	1,428
Total assets	1,082,464	1,082,446	777,310	130,948	24,306	174,500	11,791
LIABILITIES							
Deposits							
Personal	258,666	258,666	-	-	-	-	258,666
Business and government	443,533	443,533	-	-	-	28,836	414,697
Bank	20,109	20,109	-	-	-	-	20,109
Secured borrowings	59,868	59,868	-	-	-	-	59,868
	782,176	782,176	-	-	-	28,836	753,340
Obligations related to securities sold short	20,778	20,778	-	-	-	20,269	509
Cash collateral on securities lent	8,914	8,914	-	8,914	-	-	-
Obligations related to securities sold under repurchase agreements	127,636	127,636	-	127,636	-	-	-
Other							
Derivative instruments	44,902	44,902 ⁽⁷⁾	-	44,902	-	41,777	-
Deferred tax liability	50	50	-	-	-	-	50
Other liabilities ⁽⁵⁾	28,879	28,861	-	-	-	3,999	24,862
	73,831	73,813	-	44,902	-	45,776	24,912
Subordinated indebtedness	7,498	7,498	-	-	-	-	7,498
Total liabilities	1,020,833	1,020,815	-	181,452	-	94,881	786,259

(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) and CIBC Life Insurance Company Limited (CIBC Life) 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) Includes customers' liability under acceptances of \$10 million in business and government loans and acceptances of \$10 million in other liabilities.

(6) Non-trading loans are subject to credit risk only, with the exception of securitization-related loans, which are risk-weighted under the securitization framework.

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

(8) Includes deferred tax liabilities related to software and other intangible assets, defined benefit pension assets, and goodwill 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)

	Q1/25				
	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)	1,070,655	777,310	24,306	130,948	174,500
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	234,556	-	-	181,452	94,881
3 Total net amount under regulatory scope of consolidation	836,099	777,310	24,306	(50,504)	79,619
4 Off-balance sheet amounts ⁽³⁾	546,089	197,342	33,094	315,653	-
5 Differences in valuations	785	785 ⁽⁴⁾	-	-	-
6 Differences due to different netting rules, other than those already included in row 3	31,593	-	-	31,593	-
7 Differences due to consideration of provisions ⁽⁵⁾	3,911	3,911	-	-	-
8 Differences due to prudential filters	-	-	-	-	-
9 Gross-up for SFTs ⁽⁶⁾	273,100	-	-	273,100	-
10 Differences due to inclusion of potential future exposure and alpha multiplier in derivative EAD	4,245	-	-	4,245	-
11 Collateral ⁽⁷⁾	(511,189)	-	-	(511,189)	-
12 Other	(1,459)	(1,459)	-	-	-
13 Exposure amounts considered for regulatory purposes	1,183,174	977,889	57,400	62,898	79,619

(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 \$946 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) 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 SA are netted against the exposures.

(6) 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.

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

PV1: PRUDENT VALUATION ADJUSTMENTS (PVAs)

(\$ millions)

(\$ millions)		Q1/25							
		a	b	c	d	e	f	g	h
		Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
1	Closeout uncertainty, of which:	-	-	-	18	-	18	-	18
2	Mid-market value	-	-	-	-	-	-	-	-
3	Closeout cost	-	-	-	-	-	-	-	-
4	Concentration	-	-	-	18	-	18	-	18
5	Early termination	-	-	-	-	-	-	-	-
6	Model risk	-	-	-	-	-	-	-	-
7	Operational risk	-	-	-	-	-	-	-	-
8	Investing and funding costs						-	-	-
9	Unearned credit spreads						-	-	-
10	Future administrative costs	-	-	-	-	-	-	-	-
11	Other	-	-	-	-	-	-	-	-
12	Total adjustments	-	-	-	18	-	18	-	18

(\$ millions)

(\$ millions)		Q4/24							
		a	b	c	d	e	f	g	h
		Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
1	Closeout uncertainty, of which:	-	-	-	4	-	4	-	4
2	Mid-market value	-	-	-	-	-	-	-	-
3	Closeout cost	-	-	-	-	-	-	-	-
4	Concentration	-	-	-	4	-	4	-	4
5	Early termination	-	-	-	-	-	-	-	-
6	Model risk	-	-	-	-	-	-	-	-
7	Operational risk	-	-	-	-	-	-	-	-
8	Investing and funding costs						-	-	-
9	Unearned credit spreads						-	-	-
10	Future administrative costs	-	-	-	-	-	-	-	-
11	Other	-	-	-	-	-	-	-	-
12	Total adjustments	-	-	-	4	-	4	-	4

(\$ millions)

(\$ millions)		Q3/24							
		a	b	c	d	e	f	g	h
		Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
1	Closeout uncertainty, of which:	-	-	-	3	-	3	-	3
2	Mid-market value	-	-	-	-	-	-	-	-
3	Closeout cost	-	-	-	-	-	-	-	-
4	Concentration	-	-	-	3	-	3	-	3
5	Early termination	-	-	-	-	-	-	-	-
6	Model risk	-	-	-	-	-	-	-	-
7	Operational risk	-	-	-	-	-	-	-	-
8	Investing and funding costs						-	-	-
9	Unearned credit spreads						-	-	-
10	Future administrative costs	-	-	-	-	-	-	-	-
11	Other	-	-	-	-	-	-	-	-
12	Total adjustments	-	-	-	3	-	3	-	3

PV1: PRUDENT VALUATION ADJUSTMENTS (PVAs) (continued)

(\$ millions)		Q2/24							
		a	b	c	d	e	f	g	h
		Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
1	Closeout uncertainty, of which:	-	-	-	5	-	5	-	5
2	Mid-market value	-	-	-	-	-	-	-	-
3	Closeout cost	-	-	-	-	-	-	-	-
4	Concentration	-	-	-	5	-	5	-	5
5	Early termination	-	-	-	-	-	-	-	-
6	Model risk	-	-	-	-	-	-	-	-
7	Operational risk	-	-	-	-	-	-	-	-
8	Investing and funding costs	-	-	-	-	-	-	-	-
9	Unearned credit spreads	-	-	-	-	-	-	-	-
10	Future administrative costs	-	-	-	-	-	-	-	-
11	Other	-	-	-	-	-	-	-	-
12	Total adjustments	-	-	-	5	-	5	-	5

(\$ millions)		Q1/24							
		a	b	c	d	e	f	g	h
		Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	Of which: in the trading book	Of which: in the banking book
1	Closeout uncertainty, of which:	-	-	-	4	-	4	-	4
2	Mid-market value	-	-	-	-	-	-	-	-
3	Closeout cost	-	-	-	-	-	-	-	-
4	Concentration	-	-	-	4	-	4	-	4
5	Early termination	-	-	-	-	-	-	-	-
6	Model risk	-	-	-	-	-	-	-	-
7	Operational risk	-	-	-	-	-	-	-	-
8	Investing and funding costs	-	-	-	-	-	-	-	-
9	Unearned credit spreads	-	-	-	-	-	-	-	-
10	Future administrative costs	-	-	-	-	-	-	-	-
11	Other	-	-	-	-	-	-	-	-
12	Total adjustments	-	-	-	4	-	4	-	4

CC1: COMPOSITION OF REGULATORY CAPITAL

(\$ millions)

Row

Common Equity Tier 1 (CET1) capital: instruments and reserves

1	Directly issued qualifying common share capital plus related stock surplus	17,193	A+B	17,170	17,047	16,927	16,555
2	Retained earnings	34,366	C	33,471	32,844	31,990	31,162
3	Accumulated other comprehensive income (AOCI) (and other reserves)	4,442	D	3,148	2,689	1,394	1,449
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)	127	E	119	105	107	104
6	CET1 capital before regulatory adjustments	56,128		53,908	52,685	50,418	49,270
	CET1 capital: regulatory adjustments						
7	Prudential valuation adjustments	18	See footnote 2	4	3	5	4
8	Goodwill (net of related tax liabilities)	5,552	F+G+H	5,360	5,324	5,312	5,211
9	Other intangibles other than mortgage-servicing rights (net of related tax liabilities)	2,432	I+J+Al	2,456	2,350	2,372	2,384
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liabilities)	21	K	15	16	11	11
11	Cash flow hedge reserve	800	L	509	260	(737)	(271)
12	Shortfall of provisions to expected losses ⁽³⁾	-	See footnote 2	-	-	-	-
13	Securitization gain on sale	-		-	-	-	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	1	M+AH	1	17	(15)	30
15	Defined benefit pension fund net assets (net of related tax liabilities)	1,086	N+O	1,045	928	742	739
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	5	See footnote 2	2	3	-	2
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 CET1 due to insufficient Additional Tier 1 (AT1) and Tier 2 (T2) to cover deductions	-		-	-	-	-
28	Total regulatory adjustments to CET1	9,915		9,392	8,901	7,690	8,110
29	CET1 capital	46,213		44,516	43,784	42,728	41,160
	AT1 capital: instruments						
30	Directly issued qualifying AT1 instruments plus related stock surplus ⁽⁴⁾	5,341		4,946	4,949	5,098	4,925
31	of which: classified as equity under applicable accounting standards	5,341	U	4,946	4,949	5,098	4,925
32	of which: classified as liabilities under applicable accounting standards	-		-	-	-	-
33	Directly issued capital instruments subject to phase out from AT1	-		-	-	-	-
34	AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	20	V	19	18	19	18
35	of which: instruments issued by subsidiaries subject to phase out	-		-	-	-	-
36	AT1 capital before regulatory adjustments	5,361		4,965	4,967	5,117	4,943
	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	-		-	-	-	-
42	Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions	-		-	-	-	-
43	Total regulatory adjustments to AT1 capital	-		-	-	-	-
44	AT1 capital	5,361		4,965	4,967	5,117	4,943
45	T1 capital (T1 = CET1 + AT1)	51,574		49,481	48,751	47,845	46,103
	T2 capital: instruments and provisions						
46	Directly issued qualifying T2 instruments plus related stock surplus ⁽⁵⁾	7,000	W	6,920	6,889	7,235	7,278
47	Directly issued capital instruments subject to phase out from T2	-		-	-	-	-
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)	19	X	17	24	25	24
49	of which: instruments issued by subsidiaries subject to phase out	-		-	-	-	-
	Other	-		-	1	-	-
50	General allowances	521	Y+Z	391	480	373	374
51	T2 capital before regulatory adjustments	7,540		7,328	7,394	7,633	7,676

For footnotes, see next page.

CC1: COMPOSITION OF REGULATORY CAPITAL (continued)

(\$ millions)

(\$ millions)

		Q1/25	Q4/24	Q3/24	Q2/24	Q1/24	
Row		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	7,540	7,328	7,394	7,633	7,676	
59	Total capital (TC = T1 + T2)	59,114	56,809	56,145	55,478	53,779	
60	Total RWA	341,930	333,502	329,202	326,514	316,333	
	Capital ratios						
61	CET1 (as a percentage of RWA)	13.5%	13.3%	13.3%	13.1%	13.0%	
62	T1 (as a percentage of RWA)	15.1%	14.8%	14.8%	14.7%	14.6%	
63	Total capital (as a percentage of RWA)	17.3%	17.0%	17.1%	17.0%	17.0%	
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 ⁽⁶⁾	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) ⁽⁷⁾	9.0%	8.8%	8.8%	8.6%	8.5%	
	OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) ⁽⁸⁾						
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	438	AE+AF+AG see footnote 9	314	434	1,202	530
73	Significant investments in the common stock of financials	860	AB+AC+AD	932	870	847	819
74	Mortgage servicing rights (net of related tax liability)	-	-	-	-	-	-
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	1,545	AA	1,611	1,392	1,377	1,275
	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)	262	Y	249	255	215	214
77	Cap on inclusion of allowances in T2 under SA	514		516	482	477	455
78	Allowances eligible for inclusion in T2 in respect of exposures subject to IRBA (prior to application of cap)	259	Z	142	225	158	160
79	Cap on inclusion of allowances in T2 under IRBA	1,446		1,399	1,402	1,383	1,341

(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.

(4) Comprises non-viability contingent capital (NVCC) preferred shares and limited recourse capital notes (LRCN).

(5) Comprises certain debentures which qualify as NVCC.

(6) Bank specific countercyclical buffer requirement of 0.03% in Q1/25 (Q4/24: 0.03%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

(7) Calculated by row 61 above minus the CET 1 regulatory minimum requirement of 4.5%.

(8) The OSFI target ratios above represent the Pillar 1 capital requirements, which do not include the DSB that OSFI requires D-SIBs to hold. The DSB is currently at 3.5%, increased from 3.0% effective November 1, 2023.

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

n/a Not applicable.

CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)

	Q1/25		
	Balance sheet as in report to shareholders	Balance sheet as in the regulatory scope of consolidation ⁽¹⁾	Cross reference to capital schedule ⁽²⁾
Assets			
Cash and non-interest-bearing deposits with banks	13,530	13,530	
Interest-bearing deposits with banks	34,281	34,281	
Securities	273,041	272,784	
Significant investments in capital of other financial institutions not exceeding regulatory thresholds			- AD
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			79 AE
Significant investments in capital of non-financial institutions			-
Other securities			272,705
Cash collateral on securities borrowed	18,609	18,609	
Securities purchased under resale agreements	86,143	86,143	
Loans ⁽³⁾	572,223	572,223	
Allowance for credit losses	(4,104)	(4,104)	
General allowance reflected in T2 capital			(262) Y
Excess in allowance over expected losses reflected in T2 capital			(259) Z
Allowances not reflected in regulatory capital			(3,583)
Derivative instruments	38,572	38,572	
Property and equipment	3,359	3,359	
Goodwill	5,635	5,635	F
Software and other intangible assets	2,809	2,809	I
Investments in equity-accounted associates and joint ventures	703	1,003	
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			560 AB
Significant investments in capital of other financial institutions related to goodwill			10 G
Significant investments in capital of other financial institutions related to intangibles			18 AI
Significant investments in capital of non-financial institutions			25
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			300 AC
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			36 AG
Non-significant investments in capital of non-financial institutions			54
Deferred tax assets	749	736	
Deferred tax assets excluding those arising from temporary differences			21 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			1,545 AA
Deferred tax liabilities related to goodwill			(93) H
Deferred tax liabilities related to software and other intangible assets			(395) J
Deferred tax liabilities related to defined benefit pension fund net assets			(342) O
Other assets			
Defined benefit pension fund net assets	1,428	1,428	N
Other	35,486	35,438	
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			6 AF
Other			35,432
Total assets	1,082,464	1,082,446	

For footnotes, see next page.

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

	Q1/25		
	Balance sheet as in report to shareholders	Balance sheet as in the regulatory scope of consolidation ⁽¹⁾	Cross reference to capital schedule ⁽²⁾
(\$ millions)			
Liabilities			
Deposits	782,176	782,176	
Obligations related to securities sold short	20,778	20,778	
Cash collateral on securities lent	8,914	8,914	
Obligations related to securities sold under repurchase agreements	127,636	127,636	
Derivative instruments	44,902	44,902	
Deferred tax liabilities	50	50	
Other liabilities ⁽³⁾	28,879	28,861	
Subordinated indebtedness	7,498	7,498	
Subordinated indebtedness allowed for inclusion in T2 capital			7,000 W
Subordinated indebtedness not allowed for T2 capital			498
Total liabilities	1,020,833	1,020,815	
Equity			
Preferred shares and other equity instruments	5,341	5,341	
Preferred shares and other equity instruments allowed for inclusion into additional T1 capital			5,341 U
Common shares	17,027	17,027	A
Common shares – treasury positions			5
Common shares			17,022
Contributed surplus	166	166	- B
Retained earnings	34,366	34,366	- C
Gains and losses due to changes in own credit risk on fair valued liabilities			92 M
Other retained earnings			34,274
AOCI	4,442	4,442	- D
Cash flow hedges			800 L
Net fair value gains (losses) arising from changes in institution's own credit risk			(91) AH
Other			3,733
Non-controlling interests	289	289	
Portion allowed for inclusion into CET1			127 E
Portion allowed for inclusion into additional T1 capital			20 V
Portion allowed for inclusion into T2 capital			19 X
Portion not allowed for regulatory capital			123
Total equity	61,631	61,631	
Total liabilities and equity	1,082,464	1,082,446	

(1) CIBC Cayman Re and CIBC Life 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 Q1/25, on a legal entity basis, CIBC Cayman Re had \$199 million in assets and \$171 million in equity, and CIBC Life had \$167 million in assets and \$129 million in equity.

(2) Refer to table CC1.

(3) Includes customers' liability under acceptances of \$10 million in business and government loans and acceptances of \$10 million in other liabilities.

CHANGES IN REGULATORY CAPITAL

(\$ millions)

Row	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
CET1 capital					
1 Opening amount	44,516	43,784	42,728	41,160	40,327
2 Shares issued in lieu of cash dividends (add back)	-	46	45	299	308
3 Other issue of common shares	77	136	58	68	59
4 Redeemed capital	-	-	-	-	-
5 Purchase of common shares for cancellation	(63)	(90)	-	-	-
6 Premium on purchase of common shares for cancellation	(257)	(329)	-	-	-
7 Dividends and distributions	(1,002)	(922)	(912)	(905)	(906)
8 Net income attributable to equity shareholders	2,163	1,874	1,786	1,739	1,716
Change in AOCI balances					
9 Currency translation differences	882	140	50	465	(641)
10 Securities measured at fair value through other comprehensive income (FVOCI)	104	(55)	18	(10)	149
11 Cash flow hedges ⁽¹⁾	291	250	996	(466)	755
12 Fair value change of fair value option liabilities attributable to changes in credit risk	(2)	(19)	59	(57)	(199)
13 Post-employment defined benefit plans	19	143	172	13	(78)
14 Removal of own credit spread (net of tax)	-	16	(32)	45	285
15 Goodwill and other intangible assets (deduction, net of related tax liabilities)	(168)	(142)	10	(89)	133
16 Shortfall of allowance to expected losses	-	-	-	-	-
Other, including regulatory adjustments					
17 Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	(6)	1	(5)	-	(2)
18 Defined benefit pension fund net assets	(41)	(117)	(186)	(3)	54
19 Significant investments in financial institutions (amount above 10% threshold)	-	-	-	-	-
20 Amount exceeding 15% threshold	-	-	-	-	-
21 Prudential valuation adjustments	(14)	(1)	2	(1)	1
22 Other ⁽¹⁾⁽²⁾	(286)	(199)	(1,005)	470	(801)
23 Closing amount	46,213	44,516	43,784	42,728	41,160
AT1 capital					
24 Opening amount	4,965	4,967	5,117	4,943	4,943
25 AT1 eligible capital issues	693	-	500	500	-
26 Redeemed capital	(300)	-	(650)	(325)	-
27 Impact of the cap on inclusion for instruments subject to phase out	-	-	-	-	-
28 Other, including regulatory adjustments	3	(2)	-	(1)	-
29 Closing amount	5,361	4,965	4,967	5,117	4,943
30 Total T1 capital	51,574	49,481	48,751	47,845	46,103
T2 capital					
31 Opening amount	7,328	7,394	7,633	7,676	6,849
32 New T2 eligible capital issues	-	-	1,000	-	1,250
33 Redeemed capital	-	-	(1,500)	-	-
34 Amortization adjustments	-	-	-	-	-
35 Impact of the cap on inclusion for instruments subject to phase out	-	-	-	-	-
36 Other, including regulatory adjustments	212	(66)	261	(43)	(423)
37 Closing amount	7,540	7,328	7,394	7,633	7,676
38 Total capital	59,114	56,809	56,145	55,478	53,779

(1) Net change in cash flow hedges is included in Line 11 then derecognized in Line 22.

(2) Q1/24 included a reduction to retained earnings related to the adoption of IFRS 17.

TLAC1: TLAC COMPOSITION (AT RESOLUTION GROUP LEVEL)

(\$ millions)		Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
Regulatory capital elements of TLAC and adjustments						
1	CET1 capital	46,213	44,516	43,784	42,728	41,160
2	AT1 capital before TLAC adjustments	5,361	4,965	4,967	5,117	4,943
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	5,361	4,965	4,967	5,117	4,943
6	T2 capital before TLAC adjustments	7,540	7,328	7,394	7,633	7,676
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	7,540	7,328	7,394	7,633	7,676
11	TLAC arising from regulatory capital	59,114	56,809	56,145	55,478	53,779
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	48,628	44,376	43,042	40,437	46,141
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	48,628	44,376	43,042	40,437	46,141
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	107,742	101,185	99,187	95,915	99,920
19	Deductions of exposures between multiple point of entry resolution groups that correspond to items eligible for TLAC (not applicable to special purpose entities (SPEs) G-SIBs and D-SIBs)	n/a	n/a	n/a	n/a	n/a
20	Deduction of investments in own other TLAC liabilities	(209)	(123)	(37)	(25)	(108)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	107,533	101,062	99,150	95,890	99,812
RWA and leverage exposure measure for TLAC purposes						
23	Total RWA adjusted as permitted under the TLAC regime	341,930	333,502	329,202	326,514	316,333
24	Leverage exposure measure	1,205,520	1,155,432	1,133,983	1,112,411	1,080,906
TLAC ratios and buffers ⁽¹⁾						
25	TLAC Ratio (as a percentage of RWA adjusted as permitted under the TLAC regime) (%)	31.4%	30.3%	30.1%	29.4%	31.6%
26	TLAC Leverage Ratio (as a percentage of leverage exposure) (%)	8.9%	8.7%	8.7%	8.6%	9.2%
27	CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements	9.0%	8.8%	8.8%	8.6%	8.5%
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 ⁽²⁾	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) As a D-SIB, CIBC is subject to a target risk-based TLAC Ratio (which comprises a minimum risk-based TLAC ratio of 21.5% plus the then-applicable DSB) and a minimum TLAC Leverage Ratio of 7.25%.

(2) Bank specific countercyclical buffer requirement of 0.03% in Q1/25 (Q4/24: 0.03%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

n/a Not applicable.

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

(\$ millions)

Q1/25						
Creditor ranking						
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of CRM	17,027	5,341	7,464	66,551	-	96,383
3 Subset of row 2 that are excluded liabilities	5	-	58	368	-	431
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	17,022	5,341	7,406	66,183	-	95,952
5 Subset of row 4 that are potentially eligible as TLAC	17,022	5,341	5,942 ⁽⁵⁾	48,011	-	76,316
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	20,796	-	20,796
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	20,115	-	20,115
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,942	4,960	-	10,902
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,140	-	2,140
10 Subset of row 5 that is perpetual securities	17,022	5,341	-	-	-	22,363

(\$ millions)

Q4/24						
Creditor ranking						
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of CRM	17,011	4,946	7,516	61,496	-	90,969
3 Subset of row 2 that are excluded liabilities	2	-	64	434	-	500
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	17,009	4,946	7,452	61,062	-	90,469
5 Subset of row 4 that are potentially eligible as TLAC	17,009	4,946	5,936 ⁽⁵⁾	43,205	-	71,096
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	8,974	-	8,974
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	26,217	-	26,217
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,936	5,883	-	11,819
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,131	-	2,131
10 Subset of row 5 that is perpetual securities	17,009	4,946	-	-	-	21,955

(\$ millions)

Q3/24						
Creditor ranking						
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of CRM	16,919	4,949	7,516	60,642	-	90,026
3 Subset of row 2 that are excluded liabilities	2	-	37	126	-	165
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,917	4,949	7,479	60,516	-	89,861
5 Subset of row 4 that are potentially eligible as TLAC	16,917	4,949	5,963 ⁽⁵⁾	41,865	-	69,694
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	12,465	-	12,465
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	22,652	-	22,652
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,963	4,700	-	10,663
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,048	-	2,048
10 Subset of row 5 that is perpetual securities	16,917	4,949	-	-	-	21,866

(1) Presented for CIBC at the legal entity level and therefore instruments issued by subsidiaries and SPEs 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.

(5) Includes NVCC subordinated debt only.

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

Q2/24						
Creditor ranking						
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of CRM	16,813	5,098	8,014	57,787	-	87,712
3 Subset of row 2 that are excluded liabilities	-	-	20	130	-	150
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,813	5,098	7,994	57,657	-	87,562
5 Subset of row 4 that are potentially eligible as TLAC	16,813	5,098	6,230 ⁽⁵⁾	38,735	-	66,876
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	9,827	-	9,827
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	22,033	-	22,033
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	6,230	4,843	-	11,073
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,032	-	2,032
10 Subset of row 5 that is perpetual securities	16,813	5,098	-	-	-	21,911

Q1/24						
Creditor ranking						
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of CRM	16,447	4,925	8,014	57,031	-	86,417
3 Subset of row 2 that are excluded liabilities	-	-	20	137	-	157
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,447	4,925	7,994	56,894	-	86,260
5 Subset of row 4 that are potentially eligible as TLAC	16,447	4,925	6,230 ⁽⁵⁾	45,420	-	73,022
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	17,624	-	17,624
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	20,739	-	20,739
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	6,230	5,163	-	11,393
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,894	-	1,894
10 Subset of row 5 that is perpetual securities	16,447	4,925	-	-	-	21,372

For footnotes, see page 22.

CCyB1 - GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE CALCULATION OF THE BANK-SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER REQUIREMENT

(\$ millions)

Geographical breakdown	Q1/25				
	a	b	c	d	e
	Countercyclical capital buffer rate %	Exposure values and/or RWA used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate % ⁽¹⁾	Countercyclical capital buffer amount
		Exposure values	RWA		
Australia	1.00	5,183	1,069		
Belgium	1.00	49	16		
Chile	0.50	574	252		
Czech Republic	1.25	1	-		
Denmark	2.50	10	6		
France	1.00	1,462	211		
Germany	0.75	1,398	591		
Hong Kong	1.00	972	499		
Luxembourg	0.50	4,017	349		
Netherlands	2.00	1,770	675		
Norway	2.50	220	51		
South Korea	1.00	2	1		
Sweden	2.00	801	247		
United Kingdom	2.00	19,968	2,531		
Sum ⁽²⁾		36,427	6,498		
Total ⁽³⁾		1,125,994	249,911	0.0%	131 ⁽⁴⁾

(\$ millions)

Geographical breakdown	Q4/24				
	a	b	c	d	e
	Countercyclical capital buffer rate %	Exposure values and/or RWA used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate % ⁽¹⁾	Countercyclical capital buffer amount
		Exposure values	RWA		
Australia	1.00	5,636	1,160		
Belgium	1.00	58	22		
France	1.00	743	64		
Germany	0.75	1,090	507		
Hong Kong	1.00	981	497		
Luxembourg	0.50	2,870	319		
Netherlands	2.00	1,731	663		
Norway	2.50	243	29		
South Korea	1.00	5	-		
Sweden	2.00	731	230		
United Kingdom	2.00	20,720	2,368		
Sum ⁽²⁾		34,808	5,859		
Total ⁽³⁾		1,042,843	242,881	0.0%	121 ⁽⁴⁾

(1) Bank specific countercyclical buffer requirement of 0.03% in Q1/25 (Q4/24: 0.03%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

(2) Sum of private sector credit exposures or RWA for private sector credit exposures, respectively, in jurisdictions with a non-zero countercyclical capital buffer rate.

(3) Total of private sector credit exposures or RWA for private sector credit exposures, respectively, across all jurisdictions to which the bank is exposed, including jurisdictions with no countercyclical capital buffer rate or with a countercyclical capital buffer rate set at zero, and value of the bank-specific countercyclical capital buffer rate and resulting countercyclical capital buffer amount.

(4) Computed using the total RWA of \$341,930 million (Q4/24: \$333,502 million), multiplied by the bank-specific countercyclical capital buffer rate.

CCyB1 - GEOGRAPHICAL DISTRIBUTION OF CREDIT EXPOSURES USED IN THE CALCULATION OF THE BANK-SPECIFIC COUNTERCYCLICAL CAPITAL BUFFER REQUIREMENT (continued)

(\$ millions)

	Q3/24				
	a	b	c	d	e
	Countercyclical capital buffer rate %	Exposure values and/or RWA used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate % ⁽¹⁾	Countercyclical capital buffer amount
		Exposure values	RWA		
Geographical breakdown					
Australia	1.00	5,803	1,112		
Belgium	0.50	97	31		
France	1.00	1,294	77		
Germany	0.75	1,548	638		
Hong Kong	1.00	966	496		
Luxembourg	0.50	3,042	256		
Netherlands	2.00	1,472	571		
Norway	2.50	246	32		
South Korea	1.00	4	4		
Sweden	2.00	955	275		
United Kingdom	2.00	20,033	2,196		
Sum ⁽²⁾		35,460	5,688		
Total ⁽³⁾		1,050,349	242,830	0.0%	115

(\$ millions)

	Q2/24				
	a	b	c	d	e
	Countercyclical capital buffer rate %	Exposure values and/or RWA used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate % ⁽¹⁾	Countercyclical capital buffer amount
		Exposure values	RWA		
Geographical breakdown					
Australia	1.00	7,294	1,135		
France	0.50	539	76		
Germany	0.75	1,354	552		
Hong Kong	1.00	1,073	527		
Luxembourg	0.50	1,648	272		
Netherlands	1.00	1,589	667		
Norway	2.50	388	54		
Sweden	1.00	951	244		
United Kingdom	1.00	19,199	2,247		
Sum ⁽²⁾		34,035	5,774		
Total ⁽³⁾		1,039,588	243,089	0.0%	74

(\$ millions)

	Q1/24				
	a	b	c	d	e
	Countercyclical capital buffer rate %	Exposure values and/or RWA used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate % ⁽¹⁾	Countercyclical capital buffer amount
		Exposure values	RWA		
Geographical breakdown					
Australia	1.00	7,257	1,215		
France	0.50	2,710	86		
Germany	0.75	1,413	566		
Hong Kong	1.00	1,068	528		
Luxembourg	0.50	2,786	372		
Netherlands	1.00	1,641	700		
Norway	2.50	385	56		
Sweden	1.00	1,041	255		
United Kingdom	1.00	14,727	2,107		
Sum ⁽²⁾		33,028	5,885		
Total ⁽³⁾		990,146	234,278	0.0%	68

For footnotes, see page 24.

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

(\$ millions)

	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
Row					
1 Total consolidated assets as per published financial statements	1,082,464	1,041,985	1,021,407	1,001,758	971,667
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(18)	(19)	(18)	(15)	(17)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(2,675)	(3,389)	(3,852)	(2,938)	(3,244)
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	2,623	1,115	4,074	3,062	7,437
6 Adjustment for SFTs (i.e., repos and similar secured lending)	5,194	1,778	3,513	2,589	403
7 Adjustment for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures)	137,228	130,274	124,633	122,937	118,897
8 Other adjustments	(19,296)	(16,312)	(15,774)	(14,982)	(14,237)
9 Leverage ratio exposure measure	1,205,520	1,155,432	1,133,983	1,112,411	1,080,906

LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

(\$ millions)

	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
Row					
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral)	936,448	901,391	891,410	867,599	851,313
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)	(9,383)	(6,919)	(6,890)	(7,278)	(6,155)
4 (Asset amounts deducted in determining T1 capital)	(9,914)	(9,391)	(8,884)	(7,705)	(8,080)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	917,151	885,081	875,636	852,616	837,078
Derivative exposures					
6 Replacement cost associated with all derivative transactions	11,652	10,599	8,430	8,762	7,318
7 Add-on amounts for potential future exposure associated with all derivative transactions	29,543	26,950	25,955	25,710	24,753
8 (Exempted central counterparty (CCP)-leg of client cleared trade exposures)	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	3,593	3,399	2,909	3,739	4,329
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(3,593)	(3,399)	(2,909)	(3,739)	(4,329)
11 Total derivatives exposures (sum of lines 6 to 10)	41,195	37,549	34,385	34,472	32,071
SFT exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	104,752	100,750	95,816	99,797	92,458
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(6,076)	(6,196)	(4,542)	(3,780)	(4,920)
14 Counterparty credit risk exposure for SFTs	11,270	7,974	8,055	6,369	5,322
15 Agent transaction exposures	-	-	-	-	-
16 Total SFT exposures (sum of lines 12 to 15)	109,946	102,528	99,329	102,386	92,860
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	445,447	430,273	415,295	410,149	401,046
18 (Adjustments for conversion to credit equivalent amounts)	(308,219)	(299,999)	(290,662)	(287,212)	(282,149)
19 Off-balance sheet items (sum of lines 17 and 18)	137,228	130,274	124,633	122,937	118,897
Capital and Total Exposures					
20 T1 capital	51,574	49,481	48,751	47,845	46,103
21 Total Exposures (sum of lines 5, 11, 16 and 19)	1,205,520	1,155,432	1,133,983	1,112,411	1,080,906
22 Leverage Ratio	4.3%	4.3%	4.3%	4.3%	4.3%

CR1: CREDIT QUALITY OF ASSETS

(\$ millions)		Q1/25						
		a	b	c	d	e	f	g
		Gross carrying values of			Of which expected credit loss (ECL) accounting provisions for credit losses on SA exposures ⁽¹⁾		Of which ECL accounting provisions for credit losses on IRB exposures	
		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general		Net value (a+b-c)
1	Loans	3,262	568,961	4,104	193	249	3,662	568,119
2	Debt securities	468	200,000	37	12	25	-	200,431
2a	Other investment ⁽²⁾	-	3	-	-	-	-	3
3	Off-balance sheet exposures ⁽³⁾	250	444,738	272	-	10	262	444,716
4	Total	3,980	1,213,702	4,413	205	284	3,924	1,213,269

(\$ millions)		Q4/24						
		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	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general		Net value (a+b-c)
1	Loans	2,914	559,295	3,917	176	240	3,501	558,292
2	Debt securities	457	192,464	36	12	24	-	192,885
2a	Other investment ⁽²⁾	-	3	-	-	-	-	3
3	Off-balance sheet exposures ⁽³⁾	166	429,814	197	-	5	192	429,783
4	Total	3,537	1,181,576	4,150	188	269	3,693	1,180,963

(\$ millions)		Q3/24						
		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	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general		Net value (a+b-c)
1	Loans	2,757	551,312	3,920	187	251	3,482	550,149
2	Debt securities	461	189,971	37	12	24	1	190,395
2a	Other investment ⁽²⁾	-	4	-	-	-	-	4
3	Off-balance sheet exposures ⁽³⁾	339	414,747	198	-	5	193	414,888
4	Total	3,557	1,156,034	4,155	199	280	3,676	1,155,436

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

(3) Includes \$192.9 billion (Q4/24: \$189.6 billion) of personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

CR1: CREDIT QUALITY OF ASSETS (continued)

(\$ millions)		Q2/24						
		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	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general		Net value (a+b-c)
1	Loans	2,849	544,946	3,898	183	244	3,471	543,897
2	Debt securities	465	176,555	38	13	24	1	176,982
2a	Other investment ⁽²⁾	-	4	-	-	-	-	4
3	Off-balance sheet exposures ⁽³⁾	266	409,020	188	-	5	183	409,098
4	Total	3,580	1,130,525	4,124	196	273	3,655	1,129,981

(\$ millions)		Q1/24						
		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	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general		Net value (a+b-c)
1	Loans	2,997	540,318	4,020	184	243	3,593	539,295
2	Debt securities	461	173,290	40	13	26	1	173,711
2a	Other investment ⁽²⁾	-	3	-	-	-	-	3
3	Off-balance sheet exposures ⁽³⁾	226	400,496	162	-	5	157	400,560
4	Total	3,684	1,114,107	4,222	197	274	3,751	1,113,569

For footnotes, see page 27.

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

(\$ millions)

	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>
1 Defaulted loans and debt securities at end of the previous reporting period	3,537	3,557	3,580	3,684	3,671
2 Loans and debt securities that have defaulted since the last reporting period	1,408	1,305	1,157	1,072	1,089
Amounts repaid ⁽²⁾	(540)	(500)	(619)	(417)	(350)
3 Returned to non-defaulted status	(160)	(184)	(141)	(146)	(166)
4 Amounts written off	(421)	(473)	(494)	(698)	(511)
5 Other changes ⁽³⁾	156	(168)	74	85	(49)
6 Defaulted loans and debt securities at end of the reporting period	3,980	3,537	3,557	3,580	3,684

(1) Includes off-balance sheet exposures.

(2) Includes proceeds from the disposal of loans.

(3) Includes changes due to foreign exchange movements.

CR3: CRM TECHNIQUES - OVERVIEW ⁽¹⁾

(\$ millions)	Q1/25					Q4/24				
	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	68,933	499,186	495,379	3,807	-	67,889	490,403	486,885	3,518	-
2 Debt securities	172,686	27,745	4,557	23,188	-	168,295	24,590	3,624	20,966	-
3 Total ⁽³⁾	241,619	526,931	499,936	26,995	-	236,184	514,993	490,509	24,484	-
4 Of which defaulted ⁽⁶⁾	595	1,752	1,752	-	-	533	2,010	2,010	-	-

(\$ millions)	Q3/24					Q2/24				
	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	65,913	484,236	481,238	2,998	-	69,141	474,756	472,384	2,372	-
2 Debt securities	166,482	23,913	3,021	20,892	-	152,824	24,158	3,273	20,885	-
3 Total ⁽³⁾	232,395	508,149	484,259	23,890	-	221,965	498,914	475,657	23,257	-
4 Of which defaulted ⁽⁶⁾	554	1,823	1,823	-	-	521	1,895	1,888	7	-

(\$ millions)	Q1/24				
	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	66,178	473,117	470,874	2,243	-
2 Debt securities	151,377	22,334	3,239	19,095	-
3 Total ⁽³⁾	217,555	495,451	474,113	21,338	-
4 Of which defaulted ⁽⁶⁾	585	1,787	1,781	6	-

(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)

Q1/25						
Asset classes	a		b		c	
	Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		e	
	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	6,202	170	6,522	239	296	4
2 PSEs	1,001	199	1,066	86	890	77
3 MDBs	722	-	722	-	144	20
4 Banks	1,250	-	1,250	-	333	27
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5 Covered bonds	-	-	-	-	-	-
6 Corporates	6,877	3,399	6,696	1,331	7,231	90
Of which: securities firms and other financial institutions treated as corporates	598	264	592	91	695	102
Of which: specialized lending	-	-	-	-	-	-
7 Subordinated debt, equity and other capital	1,364	117	1,364	47	1,541	109
8 Retail	3,910	16,668	3,908	4,255	3,643	45
9 Real estate	3,722	58	3,542	24	1,632	46
Of which: general residential real estate (general RRE)	3,025	-	2,885	-	996	35
Of which: income-producing residential real estate (IPRRE)	186	-	169	-	83	49
Of which: other residential real estate (other RRE)	-	-	-	-	-	-
Of which: general commercial real estate (general CRE)	255	1	233	1	233	100
Of which: income-producing commercial real estate (IPCRE)	211	-	210	-	218	104
Of which: land acquisition, development and construction	45	57	45	23	102	150
10 Reverse mortgages	-	-	-	-	-	-
11 MBS	-	-	-	-	-	-
12 Defaulted exposures ⁽²⁾	415	2	192	2	220	113
13 Other assets ⁽³⁾	20,437	-	20,437	-	8,117	40
14 Total	45,900	20,613	45,699	5,984	24,047	47

(\$ millions)

Q4/24						
Asset classes	a		b		c	
	Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		e	
	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	5,760	161	6,074	254	289	5
2 PSEs	976	181	1,032	81	865	78
3 MDBs	696	-	696	-	139	20
4 Banks	1,298	-	1,298	-	328	25
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5 Covered bonds	-	-	-	-	-	-
6 Corporates	6,432	3,448	6,182	1,303	6,699	89
Of which: securities firms and other financial institutions treated as corporates	543	264	529	84	626	102
Of which: specialized lending	-	-	-	-	-	-
7 Subordinated debt, equity and other capital	1,000	113	1,000	45	1,427	137
8 Retail	3,811	16,030	3,808	4,094	3,404	43
9 Real estate	3,608	80	3,420	31	1,605	47
Of which: general RRE	2,920	4	2,777	1	970	35
Of which: IPRRE	185	-	165	-	82	50
Of which: other RRE	-	-	-	-	-	-
Of which: general CRE	247	5	222	1	221	99
Of which: IPCRE	211	2	211	1	223	105
Of which: land acquisition, development and construction	45	69	45	28	109	149
10 Reverse mortgages	-	-	-	-	-	-
11 MBS	-	-	-	-	-	-
12 Defaulted exposures ⁽²⁾	486	2	284	2	368	129
13 Other assets ⁽³⁾	17,869	-	17,869	-	8,698	49
14 Total	41,936	20,015	41,663	5,810	23,822	50

(1) Credit conversion factor (CCF).

(2) Excludes defaulted exposures related to debt securities that are risk-weighted at 0%.

(3) Excludes exposures that are deducted from regulatory capital.

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

(\$ millions)

		Q3/24					
		<u>a</u>		<u>b</u>		<u>c</u>	
		Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Asset classes		On-balance	Off-balance	On-balance	Off-balance	RWA	RWA
		sheet amount	sheet amount	sheet amount	sheet amount		density %
1	Sovereigns and their central banks	5,869	37	6,282	198	295	5
2	PSEs	1,063	179	1,114	82	914	76
3	MDBs	676	-	676	-	135	20
4	Banks	970	-	970	-	270	28
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	6,267	3,276	6,012	1,218	6,483	90
	Of which: securities firms and other financial institutions treated as corporates	553	253	548	84	647	102
	Of which: specialized lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	946	84	946	34	1,322	135
8	Retail	3,509	15,779	3,510	4,034	3,208	43
9	Real estate	3,483	94	3,289	36	1,556	47
	Of which: general RRE	2,828	5	2,680	2	947	35
	Of which: IPRRE	186	-	166	-	82	49
	Of which: other RRE	-	-	-	-	-	-
	Of which: general CRE	223	8	198	2	199	100
	Of which: IPCRE	202	3	201	1	215	106
	Of which: land acquisition, development and construction	44	78	44	31	113	151
10	Reverse mortgages	-	-	-	-	-	-
11	MBS	-	-	-	-	-	-
12	Defaulted exposures ⁽²⁾	460	2	251	2	317	125
13	Other assets ⁽³⁾	17,417	-	17,417	-	8,225	47
14	Total	40,660	19,451	40,467	5,604	22,725	49

(\$ millions)

		Q2/24					
		<u>a</u>		<u>b</u>		<u>c</u>	
		Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density	
Asset classes		On-balance	Off-balance	On-balance	Off-balance	RWA	RWA
		sheet amount	sheet amount	sheet amount	sheet amount		density %
1	Sovereigns and their central banks	6,191	36	6,622	177	287	4
2	PSEs	1,024	164	1,084	72	885	77
3	MDBs	705	-	705	-	141	20
4	Banks	833	-	833	-	242	29
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	6,140	3,358	5,872	1,258	6,393	90
	Of which: securities firms and other financial institutions treated as corporates	575	269	572	89	677	102
	Of which: specialized lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	922	80	922	32	1,208	127
8	Retail	4,936	15,664	4,936	4,007	3,901	44
9	Real estate	3,472	80	3,269	31	1,522	46
	Of which: general RRE	2,837	5	2,679	2	944	35
	Of which: IPRRE	189	-	168	-	81	48
	Of which: other RRE	-	-	-	-	-	-
	Of which: general CRE	219	5	196	1	197	100
	Of which: IPCRE	187	3	186	1	200	107
	Of which: land acquisition, development and construction	40	67	40	27	100	149
10	Reverse mortgages	-	-	-	-	-	-
11	MBS	-	-	-	-	-	-
12	Defaulted exposures ⁽²⁾	417	1	211	1	253	119
13	Other assets ⁽³⁾	17,592	-	17,592	-	7,953	45
14	Total	42,232	19,383	42,046	5,578	22,785	48

For footnotes, see page 31.

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

Asset classes		Q1/24					
		a		b		c	
		Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		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	5,650	35	6,139	157	311	5
2	PSEs	1,043	166	1,107	79	893	75
3	MDBs	570	-	570	-	114	20
4	Banks	641	-	641	-	166	26
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	5,919	3,021	5,603	1,125	6,029	90
	Of which: securities firms and other financial institutions treated as corporates	474	250	472	83	568	102
	Of which: specialized lending	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	871	94	871	38	1,167	128
8	Retail	4,701	15,801	4,701	4,035	3,410	39
9	Real estate	3,372	40	3,156	16	1,467	46
	Of which: general RRE	2,737	5	2,568	2	902	35
	Of which: IPRRE	184	-	161	-	79	49
	Of which: other RRE	-	-	-	-	-	-
	Of which: general CRE	224	2	201	1	201	100
	Of which: IPCRE	172	3	171	1	184	107
	Of which: land acquisition, development and construction	55	30	55	12	101	151
10	Reverse mortgages	-	-	-	-	-	-
11	MBS	-	-	-	-	-	-
12	Defaulted exposures ⁽²⁾	382	1	177	1	209	117
13	Other assets ⁽³⁾	16,171	-	16,171	-	7,736	48
14	Total	39,320	19,158	39,136	5,451	21,502	48

For footnotes, see page 31.

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

(\$ millions)

(\$ millions)	Q1/25																										Total credit exposure amount (post-CCF and post-CRM)	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z		aa
	Risk weight																											
Asset classes	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)	
1 Sovereigns and their central banks	6,421		13						69									258				-			-	6,761		
2 PSEs	59		124						279									617				73			-	1,152		
3 MDBs	-		722		-				-									-				-			-	722		
4 Banks			1,156		-		-		32					-				17				45			-	1,250		
Of which: securities firms and other financial institutions			-		-		-		-					-				-				-			-	-		
5 Covered bonds			-		-		-		-					-				-				-			-	-		
6 Corporates			-						-			-			-	5,389		2,614			-	24			-	8,027		
Of which: securities firms and other financial institutions			-						-				-					659				24			-	683		
Of which: specialized lending			-						-					-	-						-	-			-	-		
7 Subordinated debt, equity and other capital	279		7															848					277	-	-	1,411		
8 Retail		4,132												4,028				3							-	8,163		
9 Real estate			803	326	441	398	369	27	391	-	26	-	255	28		-	46	228	5	155		68			-	3,566		
Of which: general RRE			803	326	395	380	369		366				-	246			-	-				-			-	2,885		
Of which: IPRRE					46	18		27	25		20			28					5			-			-	169		
Of which: other RRE					-	-		-	-		-			-					-			-			-	-		
Of which: general CRE			-		-		-		-	-	6	-		-			-	228				-			-	234		
Of which: IPCRE													9				46			155		-			-	210		
Of which: land acquisition, development and construction																		-				68			-	68		
10 Reverse mortgages					-	-		-			-							-				-			-	-		
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	-		-			-	-		
12 Defaulted exposures									-									140				54			-	194		
13 Other assets ⁽¹⁾	12,319		-															8,118						-	-	20,437		
14 Total	19,078	4,132	2,825	326	441	398	369	27	771	-	26	-	255	4,056	-	5,389	46	12,843	5	155	-	264	277	-	-	-	51,683	

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures.

(\$ millions)

Risk weight	Q1/25			
	a	b	c	d
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted ⁽²⁾ average CCF %	Exposure (post-CCF and post-CRM)
1 Less than 40%	23,494	12,481	26%	27,200
2 40-70%	1,492	80	40%	1,448
3 75-80%	2,938	4,371	26%	4,056
4 85%	4,435	2,252	44%	5,389
5 90-100%	12,870	1,323	46%	12,889
6 105-130%	163	-	0%	160
7 150%	250	59	42%	264
8 250%	258	47	40%	277
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	45,900	20,613	29%	51,683

(1) Excludes exposures that are deducted from regulatory capital.

(2) Weighting is based on off-balance sheet exposure (pre-CCF).

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

(\$ millions)

(\$ millions)	Q4/24																										Total credit exposure amount (post-CCF and post-CRM)	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z		aa
	Risk weight																											
Asset classes	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)	
1 Sovereigns and their central banks	5,993		12						72									251				-			-	-	6,328	
2 PSEs	60		113						261									611				68			-	-	1,113	
3 MDBs	-		696		-				-									-				-			-	-	696	
4 Banks			1,225		-		-		21				-					12				40			-	-	1,298	
Of which: securities firms and other financial institutions			-		-		-		-					-				-				-			-	-	-	
5 Covered bonds			-		-		-		-					-				-				-			-	-	-	
6 Corporates			-						-		-			-	-	5,337		2,123			-	25			-	-	7,485	
Of which: securities firms and other financial institutions			-						-				-					588				25			-	-	613	
Of which: specialized lending			-						-					-	-						-	-			-	-	-	
7 Subordinated debt, equity and other capital			7															780					258	-	-	-	1,045	
8 Retail		4,203												3,696				3							-	-	7,902	
9 Real estate			740	299	433	398	364	27	382	-	24	-	254	28			-	33	219	5	172		73		-	-	3,451	
Of which: general RRE			740	299	388	381	364		359				-	247			-	-	-				-		-	-	2,778	
Of which: IPRRE					45	17		27	23		20			28						5			-		-	-	165	
Of which: other RRE					-	-		-			-			-						-			-		-	-	-	
Of which: general CRE			-		-		-		-	-	4	-		-			-	219				-			-	-	223	
Of which: IPCRE													7				33			172		-			-	-	212	
Of which: land acquisition, development and construction																		-				73			-	-	73	
10 Reverse mortgages					-	-		-										-							-	-	-	
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	-					-	-	-	
12 Defaulted exposures									-									118				168			-	-	286	
13 Other assets ⁽¹⁾	9,173		-															8,696							-	-	17,869	
14 Total	15,226	4,203	2,793	299	433	398	364	27	736	-	24	-	254	3,724	-	5,337	33	12,813	5	172	-	374	258	-	-	-	-	47,473

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures.

(\$ millions)

Risk weight	Q4/24			
	a	b	c	d
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted ⁽²⁾ average CCF %	Exposure (post-CCF and post-CRM)
1 Less than 40%	19,700	12,262	26%	23,352
2 40-70%	1,453	76	39%	1,405
3 75-80%	2,716	3,941	26%	3,724
4 85%	4,451	2,554	42%	5,337
5 90-100%	12,839	1,093	147%	12,846
6 105-130%	179	2	50%	177
7 150%	354	71	42%	374
8 250%	240	46	39%	258
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	41,932	20,045	34%	47,473

For footnotes, see page 34.

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

(\$ millions)

(\$ millions)	Q3/24																									Total credit exposure amount (post-CCF and post-CRM)		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y		z	aa
	Risk weight																											
Asset classes	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)	
1 Sovereigns and their central banks	6,147		12						61									256				4				-	6,480	
2 PSEs	62		159						269									621				85				-	1,196	
3 MDBs	-		676		-				-									-				-				-	676	
4 Banks			888		-		-		31				-					-				51				-	970	
Of which: securities firms and other financial institutions			-		-		-		-					-				-				-				-	-	
5 Covered bonds			-		-		-		-					-				-				-				-	-	
6 Corporates			-						-			-			-	5,102		2,098			-	30				-	7,230	
Of which: securities firms and other financial institutions			-						-				-					602				30				-	632	
Of which: specialized lending			-						-					-	-						-	-				-	-	
7 Subordinated debt, equity and other capital			7															741					232	-		-	980	
8 Retail		4,084												3,458				2								-	7,544	
9 Real estate			723	226	424	398	368	27	379	-	20	-	257	28			-	22	200	5	173		75			-	3,325	
Of which: general RRE			723	226	378	381	368		356				-	250			-		-			-				-	2,682	
Of which: IPRRE					46	17		27	23		20			28					5			-				-	166	
Of which: other RRE					-	-		-			-	-		-					-			-				-	-	
Of which: general CRE			-		-		-		-		-	-		-			-	200				-				-	200	
Of which: IPCRE													7				22			173		-				-	202	
Of which: land acquisition, development and construction																		-				75				-	75	
10 Reverse mortgages					-	-		-										-				-				-	-	
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	-		-				-	-	
12 Defaulted exposures									-									122				131				-	253	
13 Other assets ⁽¹⁾	9,193		-															8,224							-	-	17,417	
14 Total	15,402	4,084	2,465	226	424	398	368	27	740	-	20	-	257	3,486	-	5,102	22	12,264	5	173	-	376	232	-	-	-	-	46,071

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures.

(\$ millions)

Risk weight	Q3/24			
	a	b	c	d
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted ⁽²⁾ average CCF %	Exposure (post-CCF and post-CRM)
1 Less than 40%	19,350	11,960	25%	22,999
2 40-70%	1,460	81	40%	1,412
3 75-80%	2,502	3,834	26%	3,486
4 85%	4,306	2,417	41%	5,102
5 90-100%	12,280	1,091	145%	12,286
6 105-130%	181	3	33%	178
7 150%	356	80	41%	376
8 250%	226	17	41%	232
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	40,661	19,483	34%	46,071

For footnotes, see page 34.

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

(\$ millions)

(\$ millions)	Q2/24																									Total credit exposure amount (post-CCF and post-CRM)		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y		z	aa
	Risk weight																											
Asset classes	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)	
1 Sovereigns and their central banks	6,458		20						76									241				4				-	6,799	
2 PSEs	65		165						246									581				99				-	1,156	
3 MDBs	-		705		-				-									-				-				-	705	
4 Banks			739		14		-		32				-					(1)				49				-	833	
Of which: securities firms and other financial institutions			-		-		-		-					-				-				-				-	-	
5 Covered bonds			-		-		-		-					-				-				-				-	-	
6 Corporates			-						-			-		-	-	5,036		2,057			-	37				-	7,130	
Of which: securities firms and other financial institutions			-						-			-		-				631				30				-	661	
Of which: specialized lending			-						-					-	-						-	-				-	-	
7 Subordinated debt, equity and other capital			7															774					173	-		-	954	
8 Retail	4,676													4,265				2								-	8,943	
9 Real estate			720	264	436	357	365	27	379	-	19	-	257	27			-	14	197	5	166		67			-	3,300	
Of which: general RRE			720	264	387	340	365		355				-	250			-		-			-				-	2,681	
Of which: IPRRE					49	17		27	24		19			27						5		-				-	168	
Of which: other RRE					-	-		-			-			-						-		-				-	-	
Of which: general CRE			-		-		-		-		-			-			-	197				-				-	197	
Of which: IPCRE													7				14			166		-				-	187	
Of which: land acquisition, development and construction																		-				67				-	67	
10 Reverse mortgages					-	-		-										-				-				-	-	
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-			-	-	-	-		-				-	-	
12 Defaulted exposures									-									129				83				-	212	
13 Other assets ⁽¹⁾	9,645		-															7,947							-	-	17,592	
14 Total	16,168	4,676	2,356	264	450	357	365	27	733	-	19	-	257	4,292	-	5,036	14	11,927	5	166	-	339	173	-	-	-	-	47,624

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures.

(\$ millions)

Risk weight	Q2/24			
	a	b	c	d
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted ⁽²⁾ average CCF %	Exposure (post-CCF and post-CRM)
1 Less than 40%	20,640	11,880	26%	24,271
2 40-70%	1,454	78	40%	1,401
3 75-80%	3,317	3,799	26%	4,292
4 85%	4,241	2,460	41%	5,036
5 90-100%	11,901	1,139	44%	11,941
6 105-130%	174	3	33%	171
7 150%	332	68	41%	339
8 250%	167	16	44%	173
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	42,226	19,443	29%	47,624

For footnotes, see page 34.

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

(\$ millions)

(\$ millions)	Q1/24																										Total credit exposure amount (post-CCF and post-CRM)	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z		aa
	Risk weight																											
Asset classes	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)	
1 Sovereigns and their central banks	5,939		11						76									266				4				-	6,296	
2 PSEs	81		174						238									603				90				-	1,186	
3 MDBs	-		570		-				-									-				-				-	570	
4 Banks			589		13		-		8				-				14				17					-	641	
Of which: securities firms and other financial institutions			-		-		-		-				-				-				-					-	-	
5 Covered bonds			-		-		-		-				-				-				-					-	-	
6 Corporates			-						-			-		-	4,771		1,922				-	35				-	6,728	
Of which: securities firms and other financial institutions			-						-			-		-			527				28					-	555	
Of which: specialized lending			-						-			-		-			-				-					-	-	
7 Subordinated debt, equity and other capital			7														726					176	-			-	909	
8 Retail		5,237												3,497			2									-	8,736	
9 Real estate			717	258	421	356	285	25	375	-	19	-	253	24			-	13	202	5	152		67			-	3,172	
Of which: general RRE			717	258	372	339	285		353				-	246			-		-			-				-	2,570	
Of which: IPRRE					49	17		25	22		19			24					5			-				-	161	
Of which: other RRE					-	-		-			-			-					-			-				-	-	
Of which: general CRE			-		-		-		-		-		-	-			-	202				-				-	202	
Of which: IPCRE													7				13			152		-				-	172	
Of which: land acquisition, development and construction																		-				67				-	67	
10 Reverse mortgages					-	-		-										-				-				-	-	
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-			-	-	-			-				-	-	
12 Defaulted exposures																		119				59				-	178	
13 Other assets ⁽¹⁾	8,250		232															7,689								-	16,171	
14 Total	14,270	5,237	2,300	258	434	356	285	25	697	-	19	-	253	3,521	-	4,771	13	11,543	5	152	-	272	176	-	-	-	44,587	

Exposure amounts and CCFs applied to off-balance sheet exposures, categorized based on risk bucket of converted exposures.

(\$ millions)

Risk weight	Q1/24			
	a	b	c	d
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted ⁽²⁾ average CCF %	Exposure (post-CCF and post-CRM)
1 Less than 40%	18,797	13,386	26%	22,855
2 40-70%	1,348	61	41%	1,279
3 75-80%	2,896	2,429	26%	3,521
4 85%	4,120	2,171	41%	4,771
5 90-100%	11,567	1,099	43%	11,556
6 105-130%	160	3	33%	157
7 150%	268	31	42%	272
8 250%	161	37	41%	176
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	39,317	19,217	28%	44,587

For footnotes, see page 34.

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

(\$ millions)

AIRB approach

PD scale

Business and government portfolios

	Q1/25											
	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
Corporate												
0.00 to <0.15	15,833	9,064	59	21,226	0.06	2,583	26	2.3	2,799	13	4	
0.15 to <0.25	19,196	10,280	54	24,712	0.19	4,733	39	2.0	8,149	33	19	
0.25 to <0.50	16,028	8,690	52	20,573	0.34	3,351	39	1.9	8,855	43	27	
0.50 to <0.75	17,458	8,283	47	21,338	0.58	3,259	39	1.8	11,822	55	48	
0.75 to <2.50	34,233	15,749	46	41,529	1.12	6,413	41	2.1	32,858	79	192	
2.50 to <10.00	11,211	4,887	47	13,519	3.38	27,112	40	1.9	14,360	106	185	
10.00 to <100.00	5,399	1,051	49	5,913	20.87	718	44	1.6	12,205	206	560	
100.00 (Default)	1,522	165	42	1,591	100.00	585	34	1.9	3,285	206	295	
	120,880	58,169	51	150,401	2.66	48,754	38	2.0	94,333	63	1,330	1,433
Corporate specialized lending												
0.00 to <0.15	453	902	75	1,127	0.06	15	31	1.5	137	12	-	
0.15 to <0.25	3,211	3,014	54	4,849	0.19	100	29	2.8	1,406	29	3	
0.25 to <0.50	2,793	1,959	54	3,857	0.34	74	26	2.7	1,367	35	3	
0.50 to <0.75	4,498	3,916	49	6,427	0.58	137	27	2.9	3,156	49	10	
0.75 to <2.50	6,897	4,669	46	9,044	1.01	223	31	2.8	6,074	67	30	
2.50 to <10.00	908	716	46	1,239	2.87	46	35	2.2	1,221	99	13	
10.00 to <100.00	87	45	63	115	22.44	9	41	1.6	234	203	10	
100.00 (Default)	-	-	50	-	100.00	1	25	2.5	-	-	-	
	18,847	15,221	51	26,658	0.80	605	29	2.7	13,595	51	69	28
Sovereign												
0.00 to <0.15	191,638	17,093	56	201,193	0.02	1,461	8	2.3	4,007	2	4	
0.15 to <0.25	441	559	46	696	0.22	73	26	2.5	177	25	-	
0.25 to <0.50	50	31	64	70	0.34	48	53	1.8	44	63	-	
0.50 to <0.75	153	55	43	177	0.58	25	26	2.4	71	40	-	
0.75 to <2.50	57	20	59	69	1.17	43	29	1.3	36	52	-	
2.50 to <10.00	19	26	44	31	3.13	349	30	2.0	26	84	-	
10.00 to <100.00	5	2	63	6	16.23	6	49	1.4	14	233	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	192,363	17,786	56	202,242	0.02	2,005	8	2.3	4,375	2	4	1
Banks ⁽⁶⁾												
0.00 to <0.15	4,902	36	51	4,921	0.01	29	5	2.8	46	1	-	-

(1) Excludes credit risk exposures that are subject to the securitization framework.

(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 guarantor. In such situations, the obligor will appear twice in both PD bands.

(3) Denoted in years.

(4) The use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by nil (Q4/24: nil).

(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.

(6) Exposures are classified based on borrowers pre-CRM and the related RWAs are calculated on a post-CRM basis using the AIRB approach.

(7) Exposures are classified based on borrowers pre-CRM and the related RWAs are calculated on a post-CRM basis using the FIRB approach.

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

(\$ millions)

FIRB approach

PD scale

Business and government portfolios

Corporate

	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
0.00 to <0.15	16,090	27,776	38	26,648	0.08	531	32	1.7	4,721	18	7	
0.15 to <0.25	12,240	21,816	39	20,773	0.18	575	36	2.1	7,064	34	13	
0.25 to <0.50	8,509	10,307	39	12,485	0.34	380	36	2.3	6,159	49	15	
0.50 to <0.75	7,569	6,802	38	10,178	0.58	290	34	2.2	6,000	59	20	
0.75 to <2.50	7,602	7,536	41	10,689	1.03	391	30	2.3	6,724	63	33	
2.50 to <10.00	2,378	3,407	42	3,820	3.85	904	29	2.5	3,534	93	44	
10.00 to <100.00	552	419	37	706	19.69	48	31	2.0	1,141	162	46	
100.00 (Default)	117	18	30	123	100.00	18	35	1.7	159	129	35	
	55,057	78,081	39	85,422	0.80	3,137	33	2.1	35,502	42	213	182

Sovereign ⁽⁷⁾

0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	
0.75 to <2.50	43	8	49	47	1.45	2	40	2.0	41	87	-	
	43	8	56	47	1.45	3	40	2.0	41	87	-	-

Banks

0.00 to <0.15	8,166	2,932	72	10,285	0.06	320	42	1.5	1,784	17	2	
0.15 to <0.25	62	748	53	457	0.18	43	44	1.1	145	32	-	
0.25 to <0.50	109	257	37	205	0.34	24	45	1.4	94	46	-	
0.50 to <0.75	64	56	63	99	0.58	9	45	0.8	55	56	-	
0.75 to <2.50	122	87	38	154	0.81	19	45	3.2	146	95	1	
2.50 to <10.00	10	232	71	176	5.52	43	45	2.0	277	157	4	
10.00 to <100.00	4	-	20	4	10.28	5	45	0.1	7	175	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	8,537	4,312	64	11,380	0.17	463	42	1.5	2,508	22	7	1

For footnotes, see page 39.

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

(\$ millions)

AIRB approach

PD scale

Retail portfolios

Real estate secured personal lending (insured)

	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
0.00 to <0.15	38,668	-	n/a	38,668	0.01	25,191	6	n/a	461	1	1	
0.15 to <0.25	933	-	-	933	0.17	5,690	27	n/a	124	13	1	
	39,601	-	-	39,601	0.02	30,881	6	n/a	585	1	2	12
Real estate secured personal lending (uninsured)												
0.00 to <0.15	115,791	65,688	43	143,715	0.07	726,600	22	n/a	6,530	5	23	
0.15 to <0.25	15,729	5,934	86	20,831	0.17	50,069	24	n/a	2,119	10	9	
0.25 to <0.50	67,088	6,594	38	69,615	0.34	275,939	22	n/a	10,990	16	57	
0.50 to <0.75	27,080	-	-	27,080	0.54	66,848	20	n/a	5,450	20	31	
0.75 to <2.50	14,658	1,474	40	15,253	1.52	51,009	23	n/a	6,179	41	53	
2.50 to <10.00	7,994	725	34	8,244	5.01	33,813	22	n/a	6,589	80	94	
10.00 to <100.00	1,121	22	40	1,130	35.50	4,056	21	n/a	1,554	138	93	
100.00 (Default)	813	-	-	813	100.00	2,911	22	n/a	1,266	156	96	
	250,274	80,437	45	286,681	0.83	1,211,245	22	n/a	40,677	14	456	470

Qualifying revolving retail

0.00 to <0.15	4,172	67,240	72	52,302	0.06	4,985,497	89	n/a	1,890	4	30	
0.15 to <0.25	1,377	11,714	55	7,822	0.21	1,320,850	90	n/a	791	10	15	
0.25 to <0.50	1,376	5,396	62	4,742	0.34	1,466,829	84	n/a	655	14	14	
0.50 to <0.75	979	1,385	51	1,681	0.53	342,778	84	n/a	330	20	7	
0.75 to <2.50	7,338	13,105	54	14,475	1.21	2,730,467	89	n/a	5,636	39	156	
2.50 to <10.00	6,909	2,296	61	8,303	4.44	1,323,091	89	n/a	8,131	98	326	
10.00 to <100.00	1,376	418	51	1,591	28.46	334,638	88	n/a	3,258	205	400	
100.00 (Default)	81	-	n/a	81	100.00	22,462	73	n/a	83	102	54	
	23,608	101,554	66	90,997	1.27	12,526,612	89	n/a	20,774	23	1,002	1,526
Other retail												
0.00 to <0.15	641	1,749	85	2,125	0.09	10,200	79	n/a	403	19	2	
0.15 to <0.25	1,136	89	62	1,191	0.15	391	6	n/a	27	2	-	
0.25 to <0.50	3,867	1,337	106	5,284	0.40	232,584	57	n/a	1,890	36	12	
0.50 to <0.75	567	274	68	755	0.62	9,278	76	n/a	462	61	4	
0.75 to <2.50	5,867	236	76	6,046	1.09	158,116	60	n/a	3,807	63	39	
2.50 to <10.00	2,217	27	78	2,238	4.36	68,203	57	n/a	1,855	83	59	
10.00 to <100.00	779	452	50	1,003	61.67	268,507	22	n/a	535	53	98	
100.00 (Default)	93	-	n/a	93	100.00	14,869	65	n/a	122	131	51	
	15,167	4,164	86	18,735	4.83	762,148	56	n/a	9,101	49	265	198

Small and medium enterprises (SME) retail

0.00 to <0.15	80	618	59	443	0.09	1,492	85	n/a	94	21	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	336	1,215	53	981	0.44	10,073	61	n/a	401	41	3	
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-	
0.75 to <2.50	1,305	145	53	1,382	1.13	9,851	55	n/a	819	59	9	
2.50 to <10.00	1,006	217	63	1,143	3.52	14,281	58	n/a	937	82	24	
10.00 to <100.00	304	37	61	326	19.21	4,692	53	n/a	344	106	36	
100.00 (Default)	73	-	57	73	100.00	2,834	61	n/a	3	4	59	
	3,104	2,232	55	4,348	4.50	43,223	60	n/a	2,598	60	131	73

FIRB approach

Real estate secured personal lending (insured)

0.00 to <0.15	1,343	-	n/a	1,343	0.07	1,322	100	n/a	697	52	1	-
Total (all portfolios)	733,726	362,000	52	922,776	1.03	14,630,427	30	1.8	224,832	24	3,480	3,924

(1) Amounts are calculated after taking into consideration the effect of CRM 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)

AIRB approach

PD scale

Business and government portfolios

	Q4/24											
	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
Corporate												
0.00 to <0.15	15,562	9,287	58	20,955	0.06	2,606	26	2.3	2,843	14	4	
0.15 to <0.25	19,496	10,562	54	25,174	0.19	4,798	39	2.1	8,368	33	19	
0.25 to <0.50	15,191	8,367	52	19,523	0.34	3,279	39	1.8	8,459	43	26	
0.50 to <0.75	16,960	8,584	47	20,954	0.58	3,321	38	1.8	11,380	54	46	
0.75 to <2.50	32,654	15,263	46	39,714	1.13	6,298	42	2.1	31,153	78	186	
2.50 to <10.00	11,295	4,898	46	13,550	3.41	27,226	40	1.9	14,663	108	190	
10.00 to <100.00	5,338	986	49	5,818	20.75	698	43	1.6	11,756	202	588	
100.00 (Default)	1,331	108	42	1,377	100.00	551	31	2.0	2,749	200	230	
	117,827	58,055	50	147,065	2.55	48,777	38	2.0	91,371	62	1,289	1,313
Corporate specialized lending												
0.00 to <0.15	486	1,222	66	1,298	0.06	16	31	1.7	162	12	-	
0.15 to <0.25	3,343	2,848	55	4,910	0.19	96	29	2.9	1,470	30	3	
0.25 to <0.50	2,965	2,001	53	4,022	0.34	75	26	2.7	1,444	36	4	
0.50 to <0.75	4,031	3,121	50	5,586	0.58	131	27	2.7	2,638	47	9	
0.75 to <2.50	6,579	4,170	46	8,477	1.01	209	32	2.7	5,656	67	27	
2.50 to <10.00	787	645	61	1,180	2.99	47	36	2.3	1,194	101	13	
10.00 to <100.00	61	37	94	96	23.33	7	50	1.5	236	246	10	
100.00 (Default)	-	-	50	-	100.00	1	25	1.0	-	-	-	
	18,252	14,044	52	25,569	0.78	582	29	2.7	12,800	50	66	28
Sovereign												
0.00 to <0.15	187,009	16,779	56	196,386	0.02	1,451	8	2.3	3,886	2	5	
0.15 to <0.25	331	523	48	583	0.22	69	28	2.3	157	27	-	
0.25 to <0.50	144	32	70	166	0.34	50	26	1.7	46	28	-	
0.50 to <0.75	155	47	50	178	0.58	27	26	2.6	71	40	-	
0.75 to <2.50	42	12	60	49	1.16	37	27	1.3	24	49	-	
2.50 to <10.00	25	27	46	37	3.52	361	40	2.1	46	124	1	
10.00 to <100.00	8	2	66	9	16.87	6	46	1.0	19	211	1	
100.00 (Default)	-	-	50	-	100.00	1	55	2.5	-	-	-	
	187,714	17,422	56	197,408	0.02	2,002	8	2.3	4,249	2	7	1
Banks ⁽⁶⁾												
0.00 to <0.15	4,284	41	61	4,309	0.01	30	5	2.8	41	1	-	

For footnotes, see page 39.

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

(\$ millions)

FIRB approach

PD scale

Business and government portfolios

Corporate

	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
0.00 to <0.15	13,519	26,711	40	24,114	0.08	505	32	1.7	4,245	18	6	
0.15 to <0.25	10,926	24,047	39	20,304	0.18	592	36	2.2	7,005	35	13	
0.25 to <0.50	7,638	9,881	37	11,335	0.34	343	37	2.4	5,811	51	14	
0.50 to <0.75	6,967	7,036	37	9,605	0.58	281	34	2.1	5,480	57	19	
0.75 to <2.50	8,658	7,597	41	11,757	1.05	409	31	2.4	7,770	66	38	
2.50 to <10.00	2,381	2,961	43	3,656	3.82	873	28	2.4	3,237	89	41	
10.00 to <100.00	646	502	38	835	20.04	51	33	2.1	1,406	168	57	
100.00 (Default)	111	6	39	113	100.00	16	36	1.5	277	245	21	
	50,846	78,741	39	81,719	0.85	3,070	34	2.1	35,231	43	209	188

Sovereign ⁽⁷⁾

0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	
0.75 to <2.50	51	4	57	53	1.45	2	40	2.3	48	91	-	
	51	4	56	53	1.45	3	40	2.3	48	91	-	-

Banks

0.00 to <0.15	7,485	2,824	71	9,502	0.06	350	42	1.6	1,673	18	2	
0.15 to <0.25	62	831	50	475	0.18	45	44	1.2	152	32	-	
0.25 to <0.50	183	220	41	274	0.34	23	45	1.6	133	49	-	
0.50 to <0.75	28	53	64	62	0.58	9	44	0.6	33	53	-	
0.75 to <2.50	28	89	34	58	1.05	19	45	1.0	48	83	-	
2.50 to <10.00	3	180	67	124	5.50	42	45	2.2	197	159	3	
10.00 to <100.00	3	-	20	3	10.28	4	45	0.3	7	233	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	7,792	4,197	64	10,498	0.15	492	42	1.6	2,243	21	5	1

For footnotes, see page 39.

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

(\$ millions)

AIRB approach

PD scale

Retail portfolios

Real estate secured personal lending (insured)

0.00 to <0.15	39,836	-	n/a	39,836	0.01	26,435	6	n/a	478	1	1	
0.15 to <0.25	995	-	-	995	0.17	5,865	27	n/a	134	13	1	
	40,831	-	n/a	40,831	0.02	32,300	6	n/a	612	1	2	12

Real estate secured personal lending (uninsured)

0.00 to <0.15	115,923	64,671	42	143,334	0.07	724,640	22	n/a	6,455	5	22	
0.15 to <0.25	16,003	6,512	87	21,684	0.17	50,692	24	n/a	2,227	10	9	
0.25 to <0.50	64,847	6,405	38	67,302	0.34	271,860	22	n/a	10,548	16	54	
0.50 to <0.75	27,336	-	-	27,336	0.54	67,561	19	n/a	5,479	20	31	
0.75 to <2.50	14,722	1,485	40	15,319	1.54	52,096	23	n/a	6,242	41	53	
2.50 to <10.00	7,673	707	34	7,913	4.98	32,904	22	n/a	6,295	80	89	
10.00 to <100.00	1,159	25	38	1,168	35.24	4,173	22	n/a	1,644	141	96	
100.00 (Default)	724	-	-	724	100.00	2,735	22	n/a	1,137	157	85	
	248,387	79,805	46	284,780	0.80	1,206,661	22	n/a	40,027	14	439	462

Qualifying revolving retail

0.00 to <0.15	4,196	75,294	66	53,746	0.07	5,433,744	91	n/a	2,255	4	36	
0.15 to <0.25	1,690	12,245	57	8,728	0.23	1,791,221	88	n/a	916	10	18	
0.25 to <0.50	2	1,425	70	1,006	0.33	945,833	66	n/a	106	11	2	
0.50 to <0.75	2,485	5,839	58	5,872	0.61	950,501	89	n/a	1,359	23	32	
0.75 to <2.50	5,431	3,287	61	7,451	1.53	1,604,157	88	n/a	3,459	46	101	
2.50 to <10.00	7,544	1,871	62	8,700	4.14	1,373,744	91	n/a	8,275	95	324	
10.00 to <100.00	1,472	198	62	1,594	24.43	352,720	88	n/a	3,274	205	345	
100.00 (Default)	74	-	n/a	74	100.00	20,680	82	n/a	104	141	53	
	22,894	100,159	64	87,171	1.19	12,472,600	90	n/a	19,748	23	911	1,481

Other retail

0.00 to <0.15	328	1,609	82	1,643	0.08	8,344	81	n/a	282	17	1	
0.15 to <0.25	1,254	397	71	1,538	0.17	2,410	21	n/a	133	9	1	
0.25 to <0.50	3,787	1,087	113	5,013	0.40	226,678	57	n/a	1,819	36	12	
0.50 to <0.75	611	341	68	845	0.65	10,064	77	n/a	535	63	4	
0.75 to <2.50	6,097	176	81	6,240	1.12	160,409	61	n/a	4,085	65	44	
2.50 to <10.00	2,229	12	128	2,244	4.37	69,184	59	n/a	1,922	86	61	
10.00 to <100.00	809	441	50	1,028	61.96	289,305	23	n/a	557	54	102	
100.00 (Default)	84	-	n/a	84	100.00	17,316	67	n/a	119	142	47	
	15,199	4,063	85	18,635	4.93	783,710	57	n/a	9,452	51	272	127

SME retail

0.00 to <0.15	86	630	59	456	0.08	1,593	85	n/a	97	21	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	338	1,215	53	981	0.44	10,136	61	n/a	403	41	3	
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-	
0.75 to <2.50	1,306	144	53	1,381	1.13	9,916	55	n/a	819	59	9	
2.50 to <10.00	1,001	217	62	1,135	3.54	14,430	58	n/a	945	83	24	
10.00 to <100.00	377	37	57	399	18.91	5,183	52	n/a	412	103	42	
100.00 (Default)	75	-	50	75	100.00	2,671	59	n/a	5	7	61	
	3,183	2,243	55	4,427	4.76	43,929	60	n/a	2,681	61	139	80

FIRB approach

Real estate secured personal lending (insured)

0.00 to <0.15	1,327	-	n/a	1,327	0.07	1,512	100	n/a	691	52	1	-
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Total (all portfolios)

	718,587	358,774	52	903,792	1.00	14,595,668	30	1.8	219,194	24	3,340	3,693
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For footnotes, see page 41.

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

(\$ millions)

AIRB approach

PD scale

Business and government portfolios

Corporate

	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
0.00 to <0.15	14,366	8,663	64	19,934	0.07	2,613	27	2.3	2,806	14	4	
0.15 to <0.25	19,763	10,102	62	26,028	0.19	4,797	39	2.1	8,582	33	20	
0.25 to <0.50	15,491	8,136	59	20,325	0.34	3,290	39	1.9	8,951	44	27	
0.50 to <0.75	17,057	8,790	53	21,689	0.58	3,339	38	1.8	11,880	55	48	
0.75 to <2.50	29,221	15,465	52	37,270	1.11	6,246	41	2.0	30,740	82	186	
2.50 to <10.00	11,537	4,118	52	13,699	3.46	27,609	40	1.9	14,751	108	192	
10.00 to <100.00	4,933	981	54	5,465	20.50	695	42	1.6	10,910	200	529	
100.00 (Default)	1,198	275	53	1,344	100.00	621	33	1.8	2,799	208	241	
	113,566	56,530	57	145,754	2.44	49,210	38	2.0	91,419	63	1,247	1,247

Corporate specialized lending

0.00 to <0.15	325	1,219	71	1,189	0.06	12	30	1.8	143	12	-	
0.15 to <0.25	3,113	2,568	58	4,597	0.19	92	29	2.6	1,316	29	3	
0.25 to <0.50	3,258	1,932	60	4,408	0.34	82	27	2.8	1,662	38	4	
0.50 to <0.75	3,579	3,281	53	5,334	0.58	120	27	2.8	2,544	48	8	
0.75 to <2.50	6,062	3,608	55	8,037	1.01	201	31	2.7	5,397	67	26	
2.50 to <10.00	966	738	61	1,415	2.91	48	32	2.2	1,278	90	13	
10.00 to <100.00	62	35	96	96	23.46	8	50	1.7	238	248	10	
100.00 (Default)	-	-	50	-	100.00	1	25	1.0	-	-	-	
	17,365	13,381	58	25,076	0.80	564	29	2.6	12,578	50	64	26

Sovereign

0.00 to <0.15	196,389	16,716	59	206,333	0.02	1,377	8	2.4	4,265	2	7	
0.15 to <0.25	351	529	65	693	0.22	73	30	2.2	193	28	-	
0.25 to <0.50	128	36	75	155	0.34	49	27	1.9	44	28	-	
0.50 to <0.75	137	8	57	142	0.58	29	29	3.2	67	47	-	
0.75 to <2.50	63	50	52	89	1.00	38	35	1.1	50	56	-	
2.50 to <10.00	22	25	60	37	3.15	369	31	2.0	32	86	-	
10.00 to <100.00	8	-	45	8	17.82	3	48	1.1	18	225	1	
100.00 (Default)	-	-	50	-	100.00	1	55	2.5	-	-	-	
	197,098	17,364	60	207,457	0.02	1,939	8	2.4	4,669	2	8	1

Banks ⁽⁶⁾

0.00 to <0.15	5,220	47	62	5,249	0.01	30	5	3.0	56	1	-	-
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For footnotes, see page 39.

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

(\$ millions)

FIRB approach

PD scale

Business and government portfolios

Corporate

	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
0.00 to <0.15	12,382	28,822	40	24,000	0.08	512	32	1.8	4,337	18	6	
0.15 to <0.25	11,238	30,498	40	23,367	0.18	590	37	2.4	6,601	28	17	
0.25 to <0.50	8,372	12,705	39	13,367	0.34	338	37	2.4	6,920	52	17	
0.50 to <0.75	7,217	8,037	37	10,216	0.58	275	33	2.3	5,793	57	20	
0.75 to <2.50	9,034	8,458	41	12,499	1.05	426	30	2.4	8,051	64	39	
2.50 to <10.00	2,982	2,649	42	4,107	3.85	950	30	2.4	3,878	94	50	
10.00 to <100.00	1,075	585	38	1,299	18.05	60	31	1.9	1,995	154	74	
100.00 (Default)	77	5	79	81	100.00	15	41	1.9	310	383	9	
	52,377	91,759	40	88,936	0.85	3,166	34	2.3	37,885	43	232	201

Sovereign ⁽⁷⁾

0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	
0.75 to <2.50	48	8	49	52	1.45	2	40	2.5	48	92	-	
	48	8	48	52	1.45	3	40	2.5	48	92	-	-

Banks

0.00 to <0.15	5,457	2,666	73	7,395	0.06	345	41	1.8	1,397	19	2	
0.15 to <0.25	516	856	49	937	0.17	44	45	1.1	300	32	1	
0.25 to <0.50	80	68	47	112	0.34	18	45	1.9	58	52	-	
0.50 to <0.75	27	59	66	65	0.58	12	44	0.8	37	57	-	
0.75 to <2.50	28	74	34	53	1.07	20	45	1.1	45	85	-	
2.50 to <10.00	1	204	69	142	5.43	39	45	1.9	222	156	3	
10.00 to <100.00	1	-	-	1	10.28	5	45	0.1	2	200	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	6,110	3,927	66	8,705	0.17	483	41	1.7	2,061	24	6	1

For footnotes, see page 39.

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

(\$ millions)

AIRB approach

PD scale

Retail portfolios

Real estate secured personal lending (insured)

0.00 to <0.15	40,929	-	n/a	40,929	0.01	26,343	6	n/a	486	1	1	
0.15 to <0.25	975	-	-	975	0.17	5,766	27	n/a	131	13	1	
	41,904	-	n/a	41,904	0.02	32,109	6	n/a	617	1	2	14

Real estate secured personal lending (uninsured)

0.00 to <0.15	107,181	30,606	50	122,583	0.07	467,750	19	n/a	4,923	4	17	
0.15 to <0.25	23,794	46,486	53	48,318	0.18	402,456	27	n/a	5,550	11	24	
0.25 to <0.50	60,690	97	31	60,720	0.34	146,881	20	n/a	9,202	15	46	
0.50 to <0.75	28,170	-	-	28,170	0.54	70,456	20	n/a	5,764	20	32	
0.75 to <2.50	16,590	1,830	39	17,305	1.55	88,413	24	n/a	7,643	44	66	
2.50 to <10.00	6,688	29	57	6,704	5.10	16,664	20	n/a	5,008	75	71	
10.00 to <100.00	1,021	22	45	1,031	33.55	4,616	23	n/a	1,546	150	84	
100.00 (Default)	789	-	-	789	100.00	2,936	22	n/a	1,209	153	97	
	244,923	79,070	51	285,620	0.80	1,200,172	21	n/a	40,845	14	437	523

Qualifying revolving retail

0.00 to <0.15	3,904	73,108	66	52,204	0.07	5,271,841	90	n/a	2,188	4	35	
0.15 to <0.25	1,621	12,233	58	8,669	0.23	1,805,286	88	n/a	910	10	18	
0.25 to <0.50	2	1,418	70	1,002	0.33	928,122	66	n/a	106	11	2	
0.50 to <0.75	2,402	5,919	58	5,854	0.61	945,542	89	n/a	1,358	23	32	
0.75 to <2.50	5,157	3,295	61	7,182	1.54	1,625,477	88	n/a	3,326	46	97	
2.50 to <10.00	7,006	1,842	61	8,138	4.21	1,348,848	90	n/a	7,757	95	305	
10.00 to <100.00	1,407	196	62	1,528	25.04	351,818	88	n/a	3,122	204	329	
100.00 (Default)	74	-	n/a	74	100.00	21,121	82	n/a	102	138	53	
	21,573	98,011	64	84,651	1.18	12,298,055	90	n/a	18,869	22	871	1,453

Other retail

0.00 to <0.15	318	1,568	82	1,601	0.08	8,252	81	n/a	274	17	1	
0.15 to <0.25	1,168	380	71	1,439	0.17	2,393	21	n/a	125	9	1	
0.25 to <0.50	3,717	1,053	112	4,899	0.40	220,620	58	n/a	1,783	36	11	
0.50 to <0.75	616	320	67	831	0.65	10,313	77	n/a	527	63	4	
0.75 to <2.50	6,063	210	80	6,234	1.12	160,920	61	n/a	4,085	66	44	
2.50 to <10.00	2,278	20	104	2,298	4.35	70,401	59	n/a	1,966	86	62	
10.00 to <100.00	804	437	50	1,024	61.18	297,465	23	n/a	550	54	100	
100.00 (Default)	86	-	n/a	86	100.00	17,368	68	n/a	128	149	49	
	15,050	3,988	84	18,412	4.95	787,732	57	n/a	9,438	51	272	116

SME retail

0.00 to <0.15	97	626	59	464	0.08	1,682	86	n/a	102	22	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	357	1,216	52	995	0.44	10,521	70	n/a	466	47	3	
0.50 to <0.75	1,150	-	-	1,149	0.51	4,294	61	n/a	508	44	4	
0.75 to <2.50	906	182	61	1,016	1.79	8,716	67	n/a	825	81	12	
2.50 to <10.00	369	188	54	471	3.81	12,661	79	n/a	532	113	14	
10.00 to <100.00	341	32	56	359	20.09	4,836	65	n/a	457	127	48	
100.00 (Default)	58	-	60	58	100.00	2,194	66	n/a	9	16	47	
	3,278	2,244	55	4,512	3.92	44,904	69	n/a	2,899	64	128	94

FIRB approach

Real estate secured personal lending (insured)

0.00 to <0.15	1,352	-	n/a	1,352	0.07	1,524	100	n/a	705	52	1	-
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Total (all portfolios)

	719,864	366,329	54	917,680	0.97	14,419,891	29	1.8	222,089	24	3,268	3,676
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For footnotes, see page 41.

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

(\$ millions)

AIRB approach

PD scale

Business and government portfolios

Corporate

	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
0.00 to <0.15	14,941	8,636	69	20,926	0.07	2,084	27	2.3	3,170	15	5	
0.15 to <0.25	19,313	10,536	66	26,253	0.20	5,421	38	2.0	8,623	33	21	
0.25 to <0.50	15,028	8,418	60	20,053	0.33	3,372	39	2.0	8,707	43	26	
0.50 to <0.75	32,425	16,753	52	41,125	0.64	6,124	40	1.9	23,911	58	105	
0.75 to <2.50	15,507	6,603	52	18,912	1.39	3,393	42	2.0	16,484	87	112	
2.50 to <10.00	13,921	4,729	51	16,317	4.41	27,279	39	1.9	18,271	112	282	
10.00 to <100.00	3,092	522	53	3,371	27.93	349	44	1.8	7,532	223	511	
100.00 (Default)	1,425	206	43	1,515	100.00	570	43	1.7	4,295	283	282	
	115,652	56,403	58	148,472	2.58	48,592	38	2.0	90,993	61	1,344	1,280

Corporate specialized lending

0.00 to <0.15	231	1,250	71	1,122	0.06	10	29	1.3	114	10	-	
0.15 to <0.25	2,941	2,442	64	4,496	0.20	86	28	2.5	1,264	28	2	
0.25 to <0.50	3,198	2,147	60	4,476	0.33	86	27	2.7	1,629	36	4	
0.50 to <0.75	7,277	5,790	52	10,267	0.63	223	28	2.9	5,179	50	18	
0.75 to <2.50	1,971	972	54	2,493	1.41	75	32	2.3	1,874	75	11	
2.50 to <10.00	873	524	57	1,170	3.20	46	34	2.1	1,140	97	13	
10.00 to <100.00	116	38	93	151	30.32	4	40	2.2	309	205	16	
100.00 (Default)	3	-	-	3	100.00	1	17	5.0	5	-	-	
	16,610	13,163	57	24,178	0.87	531	28	2.6	11,514	48	64	35

Sovereign

0.00 to <0.15	184,733	16,200	67	195,511	0.02	1,320	9	2.3	4,530	2	8	
0.15 to <0.25	360	508	69	713	0.23	71	30	2.3	209	29	-	
0.25 to <0.50	147	38	68	173	0.33	58	27	1.9	48	28	-	
0.50 to <0.75	240	35	46	256	0.63	48	34	2.3	134	52	1	
0.75 to <2.50	23	4	75	26	1.41	18	27	1.5	14	54	-	
2.50 to <10.00	58	22	59	71	5.03	165	36	1.6	78	110	1	
10.00 to <100.00	3	-	79	3	17.53	2	54	2.5	9	300	-	
100.00 (Default)	-	-	49	-	100.00	1	55	2.5	-	-	-	
	185,564	16,807	67	196,753	0.02	1,683	9	2.3	5,022	3	10	-

Banks ⁽⁶⁾

0.00 to <0.15	4,357	27	72	4,376	0.01	29	5	3.0	44	1	-	-
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For footnotes, see page 39.

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

(\$ millions)

FIRB approach

PD scale

Business and government portfolios

Corporate

	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
0.00 to <0.15	12,219	26,058	40	22,716	0.09	491	33	2.0	4,683	21	7	
0.15 to <0.25	13,937	27,624	41	25,219	0.19	631	37	2.5	9,112	36	18	
0.25 to <0.50	8,497	10,473	39	12,581	0.33	350	37	2.5	6,187	49	15	
0.50 to <0.75	11,684	12,426	38	16,464	0.63	504	32	2.3	9,036	55	34	
0.75 to <2.50	3,246	2,252	42	4,191	1.41	200	27	2.7	2,908	69	17	
2.50 to <10.00	3,016	3,233	42	4,365	4.57	971	30	2.5	4,414	101	64	
10.00 to <100.00	660	237	43	762	26.20	25	32	1.8	1,312	172	67	
100.00 (Default)	71	1	73	72	100.00	15	35	2.2	317	440	-	
	53,330	82,304	40	86,370	0.86	3,187	34	2.3	37,969	44	222	184

Sovereign ⁽⁷⁾

0.50 to <0.75	-	-	10	-	0.74	1	40	1.0	-	-	-	
0.75 to <2.50	48	8	49	52	1.41	1	40	2.8	49	94	-	
	48	8	48	52	1.41	2	40	2.8	49	94	-	-

Banks

0.00 to <0.15	6,711	2,373	70	8,381	0.07	336	42	1.7	1,562	19	3	
0.15 to <0.25	485	966	42	887	0.17	53	45	1.1	284	32	1	
0.25 to <0.50	94	70	36	119	0.33	21	45	1.8	60	50	-	
0.50 to <0.75	40	135	46	102	0.61	22	45	0.8	57	56	-	
0.75 to <2.50	-	10	44	5	1.41	3	45	0.3	3	60	-	
2.50 to <10.00	8	95	89	93	5.89	50	45	0.2	126	135	2	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	7,338	3,649	62	9,587	0.14	485	42	1.6	2,092	22	6	1

For footnotes, see page 39.

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

(\$ millions)

AIRB approach

PD scale

Retail portfolios

Real estate secured personal lending (insured)

0.00 to <0.15	41,020	-	n/a	41,020	0.02	30,776	6	n/a	657	2	2	
0.15 to <0.25	2,677	-	-	2,677	0.17	14,161	25	n/a	348	13	2	
	43,697	-	n/a	43,697	0.03	44,937	7	n/a	1,005	2	4	15

Real estate secured personal lending (uninsured)

0.00 to <0.15	117,137	30,752	50	132,537	0.10	498,110	18	n/a	6,451	5	23	
0.15 to <0.25	38,904	45,625	53	62,946	0.17	442,400	23	n/a	6,367	10	27	
0.25 to <0.50	41,301	110	31	41,336	0.36	98,663	19	n/a	5,884	14	29	
0.50 to <0.75	17,871	121	100	17,993	0.71	37,666	20	n/a	4,551	25	28	
0.75 to <2.50	18,900	1,690	35	19,494	1.47	95,138	23	n/a	8,421	43	69	
2.50 to <10.00	6,792	28	58	6,808	5.77	18,669	18	n/a	4,851	71	73	
10.00 to <100.00	848	26	44	859	39.72	4,266	22	n/a	1,158	135	75	
100.00 (Default)	683	-	-	683	100.00	2,750	21	n/a	877	128	84	
	242,436	78,352	51	282,656	0.79	1,197,662	20	n/a	38,560	14	408	507

Qualifying revolving retail

0.00 to <0.15	3,552	71,722	66	51,166	0.07	5,197,766	90	n/a	2,149	4	34	
0.15 to <0.25	1,555	11,922	58	8,431	0.23	1,770,258	88	n/a	884	10	17	
0.25 to <0.50	2	1,424	70	1,005	0.33	928,792	66	n/a	106	11	2	
0.50 to <0.75	2,180	6,022	58	5,655	0.61	967,303	89	n/a	1,309	23	31	
0.75 to <2.50	4,690	3,241	62	6,684	1.54	1,608,894	87	n/a	3,087	46	90	
2.50 to <10.00	6,488	1,805	62	7,603	4.21	1,323,158	90	n/a	7,265	96	286	
10.00 to <100.00	1,380	186	63	1,497	25.04	347,517	88	n/a	3,077	206	330	
100.00 (Default)	77	-	n/a	77	100.00	25,420	82	n/a	113	147	54	
	19,924	96,322	65	82,118	1.18	12,169,108	89	n/a	17,990	22	844	1,421

Other retail

0.00 to <0.15	322	1,526	82	1,567	0.08	8,228	81	n/a	269	17	1	
0.15 to <0.25	1,187	387	71	1,462	0.17	2,433	21	n/a	129	9	1	
0.25 to <0.50	3,548	1,049	96	4,552	0.40	216,194	50	n/a	1,467	32	9	
0.50 to <0.75	556	305	67	761	0.64	10,153	76	n/a	479	63	4	
0.75 to <2.50	5,898	129	68	5,983	1.11	156,710	62	n/a	3,926	66	42	
2.50 to <10.00	2,344	61	102	2,407	4.44	72,477	60	n/a	2,105	87	68	
10.00 to <100.00	850	486	51	1,098	61.79	294,663	22	n/a	565	51	105	
100.00 (Default)	86	-	n/a	86	100.00	13,951	67	n/a	130	151	48	
	14,791	3,943	79	17,916	5.39	774,809	55	n/a	9,070	51	278	123

SME retail

0.00 to <0.15	103	641	60	486	0.09	1,744	84	n/a	106	22	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	359	1,219	53	1,010	0.43	10,534	72	n/a	487	48	3	
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-	
0.75 to <2.50	2,204	278	59	2,367	1.35	17,609	68	n/a	1,777	75	22	
2.50 to <10.00	317	94	57	371	4.30	9,033	78	n/a	419	113	12	
10.00 to <100.00	342	27	58	358	20.03	4,597	69	n/a	492	137	52	
100.00 (Default)	54	-	82	54	100.00	1,963	73	n/a	40	74	43	
	3,379	2,259	56	4,646	3.84	45,480	72	n/a	3,321	71	132	89

FIRB approach

Real estate secured personal lending (insured)

0.00 to <0.15	926	-	n/a	926	0.07	1,520	100	n/a	508	55	1	-
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Total (all portfolios)

	708,052	353,237	55	901,747	1.01	14,288,025	29	1.8	218,137	24	3,313	3,655
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For footnotes, see page 41.

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

(\$ millions)

AIRB approach

PD scale

Business and government portfolios

	Q1/24											
	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
Corporate												
0.00 to <0.15	14,085	8,607	68	19,928	0.08	2,083	27	2.3	3,065	15	5	
0.15 to <0.25	20,773	11,280	67	28,283	0.20	5,476	38	2.0	9,325	33	22	
0.25 to <0.50	15,084	8,707	59	20,250	0.33	3,327	39	1.9	8,685	43	26	
0.50 to <0.75	31,183	16,569	52	39,789	0.64	6,006	41	1.9	24,906	63	104	
0.75 to <2.50	15,119	6,606	52	18,537	1.39	3,241	42	2.0	15,060	81	109	
2.50 to <10.00	12,652	4,929	51	15,159	4.43	26,801	39	2.0	17,020	112	261	
10.00 to <100.00	2,948	520	54	3,230	27.79	361	45	1.8	7,241	224	415	
100.00 (Default)	1,619	175	38	1,685	100.00	558	45	1.8	3,772	224	562	
	113,463	57,393	58	146,861	2.66	47,853	38	2.0	89,074	61	1,504	1,519
Corporate specialized lending												
0.00 to <0.15	239	1,091	76	1,073	0.06	9	28	1.4	110	10	-	
0.15 to <0.25	3,110	2,322	64	4,598	0.20	88	28	2.5	1,286	28	3	
0.25 to <0.50	3,013	2,216	60	4,344	0.33	89	27	2.9	1,601	37	4	
0.50 to <0.75	6,962	5,525	52	9,809	0.63	214	28	2.9	5,037	51	17	
0.75 to <2.50	2,016	1,070	50	2,554	1.41	77	32	2.4	1,975	77	12	
2.50 to <10.00	818	485	52	1,072	3.66	47	41	2.5	1,361	127	17	
10.00 to <100.00	121	38	97	158	30.87	3	39	2.4	319	202	16	
100.00 (Default)	3	1	50	3	100.00	1	17	4.7	4	-	-	
	16,282	12,748	57	23,611	0.90	528	29	2.7	11,693	50	69	26
Sovereign												
0.00 to <0.15	184,519	15,692	67	195,019	0.02	1,329	9	2.5	4,670	2	8	
0.15 to <0.25	364	107	72	441	0.23	76	33	2.6	150	34	-	
0.25 to <0.50	154	39	69	181	0.33	62	28	2.2	58	32	-	
0.50 to <0.75	149	15	64	159	0.68	36	45	1.3	103	65	-	
0.75 to <2.50	26	5	78	29	1.41	19	28	2.1	18	62	-	
2.50 to <10.00	53	17	57	63	5.35	155	35	1.6	69	110	1	
10.00 to <100.00	5	-	30	5	17.53	3	38	2.2	10	200	-	
100.00 (Default)	-	-	49	-	100.00	1	55	2.5	-	-	-	
	185,270	15,875	67	195,897	0.02	1,681	9	2.5	5,078	3	9	-
Banks ⁽⁶⁾												
0.00 to <0.15	3,957	24	77	3,975	0.01	26	5	3.0	40	1	-	-

For footnotes, see page 39.

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

(\$ millions)

FIRB approach

PD scale

Business and government portfolios

Corporate

	a	b	c	d	e	f	g	h	i	j	k	l
	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⁾
0.00 to <0.15	11,805	24,976	41	21,982	0.09	477	33	2.0	4,577	21	7	
0.15 to <0.25	14,081	27,414	41	25,199	0.19	631	37	2.5	9,049	36	18	
0.25 to <0.50	8,556	9,334	39	12,217	0.33	353	37	2.6	6,150	50	15	
0.50 to <0.75	10,774	10,646	40	15,037	0.63	473	32	2.4	8,559	57	31	
0.75 to <2.50	3,620	2,841	40	4,770	1.41	223	27	2.8	3,310	69	19	
2.50 to <10.00	2,588	2,398	41	3,582	4.45	989	29	2.2	3,411	95	49	
10.00 to <100.00	397	214	44	492	29.17	21	36	2.1	934	190	50	
100.00 (Default)	72	1	68	73	100.00	16	35	2.2	316	433	-	
	51,893	77,824	40	83,352	0.78	3,183	34	2.3	36,306	44	189	62

Sovereign ⁽⁷⁾

0.50 to <0.75	40	5	54	43	1.41	2	40	1.0	32	74	-	
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Banks

0.00 to <0.15	6,754	2,320	72	8,417	0.07	346	42	1.7	1,587	19	3	
0.15 to <0.25	339	858	44	715	0.17	49	45	0.9	185	26	1	
0.25 to <0.50	102	43	43	120	0.33	19	45	2.1	63	53	-	
0.50 to <0.75	53	136	46	115	0.62	27	44	1.0	67	58	-	
0.75 to <2.50	-	9	45	4	1.41	2	45	0.5	3	75	-	
2.50 to <10.00	6	61	84	58	5.47	39	45	0.3	78	134	1	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	7,254	3,427	63	9,429	0.12	482	42	1.6	1,983	21	5	1

For footnotes, see page 39.

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

(\$ millions)

AIRB approach

PD scale

Retail portfolios

Real estate secured personal lending (insured)

0.00 to <0.15	42,373	-	n/a	42,373	0.02	31,446	6	n/a	674	2	2	
0.15 to <0.25	2,632	-	-	2,632	0.17	14,271	25	n/a	352	13	2	
	45,005	-	n/a	45,005	0.03	45,717	7	n/a	1,026	2	4	17

Real estate secured personal lending (uninsured)

0.00 to <0.15	117,287	30,770	50	132,691	0.10	497,205	18	n/a	6,443	5	23	
0.15 to <0.25	39,619	44,300	52	62,751	0.17	444,311	23	n/a	6,277	10	27	
0.25 to <0.50	42,089	123	32	42,128	0.36	100,550	19	n/a	5,974	14	30	
0.50 to <0.75	15,969	109	100	16,078	0.71	35,486	20	n/a	3,974	25	24	
0.75 to <2.50	18,204	1,728	35	18,806	1.47	93,546	22	n/a	8,079	43	66	
2.50 to <10.00	6,347	26	59	6,362	5.73	17,787	18	n/a	4,455	70	67	
10.00 to <100.00	818	21	49	828	40.09	4,096	21	n/a	1,099	133	72	
100.00 (Default)	641	-	-	641	100.00	2,669	21	n/a	775	121	77	
	240,974	77,077	51	280,285	0.76	1,195,650	20	n/a	37,076	13	386	530

Qualifying revolving retail

0.00 to <0.15	3,262	71,789	68	51,747	0.07	5,159,709	90	n/a	2,163	4	34	
0.15 to <0.25	1,486	12,056	59	8,612	0.23	1,750,596	88	n/a	905	11	17	
0.25 to <0.50	2	1,429	70	1,008	0.33	928,439	66	n/a	106	11	2	
0.50 to <0.75	2,057	6,124	60	5,759	0.62	985,626	89	n/a	1,336	23	31	
0.75 to <2.50	4,536	3,210	62	6,522	1.54	1,613,276	87	n/a	3,007	46	88	
2.50 to <10.00	6,070	1,686	62	7,122	4.23	1,278,223	90	n/a	6,808	96	269	
10.00 to <100.00	1,287	182	63	1,402	25.29	352,724	88	n/a	2,878	205	310	
100.00 (Default)	75	-	n/a	75	100.00	20,264	81	n/a	101	135	53	
	18,775	96,476	66	82,247	1.13	12,088,857	89	n/a	17,304	21	804	1,397

Other retail

0.00 to <0.15	431	1,552	83	1,720	0.09	14,564	80	n/a	300	17	1	
0.15 to <0.25	1,134	342	71	1,377	0.17	2,426	21	n/a	119	9	1	
0.25 to <0.50	3,399	1,015	95	4,364	0.41	207,628	50	n/a	1,411	32	9	
0.50 to <0.75	607	326	68	827	0.64	10,679	76	n/a	518	63	4	
0.75 to <2.50	6,146	144	67	6,245	1.15	169,239	62	n/a	4,158	67	45	
2.50 to <10.00	2,016	62	104	2,080	4.46	62,006	59	n/a	1,793	86	58	
10.00 to <100.00	850	437	49	1,066	62.33	292,829	22	n/a	547	51	103	
100.00 (Default)	81	-	n/a	81	100.00	17,884	67	n/a	119	147	45	
	14,664	3,878	80	17,760	5.27	777,255	55	n/a	8,965	50	266	116

SME retail

0.00 to <0.15	109	653	60	498	0.09	1,747	84	n/a	109	22	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	360	1,223	53	1,012	0.43	10,620	73	n/a	489	48	3	
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-	
0.75 to <2.50	2,113	247	57	2,254	1.33	15,145	68	n/a	1,679	74	21	
2.50 to <10.00	171	87	57	220	4.61	5,621	74	n/a	240	109	8	
10.00 to <100.00	448	66	64	491	24.51	6,239	69	n/a	713	145	90	
100.00 (Default)	48	-	60	48	100.00	1,865	73	n/a	25	52	39	
	3,249	2,276	56	4,523	4.71	41,237	71	n/a	3,255	72	161	83

FIRB approach

Real estate secured personal lending (insured)

0.00 to <0.15	927	-	n/a	927	0.07	1,535	100	n/a	509	55	1	-
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Total (all portfolios)

	701,753	347,003	55	893,915	0.99	14,204,006	29	1.9	212,341	24	3,398	3,751
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For footnotes, see page 41.

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

(\$ millions)		Q1/25									
Specialized lending											
Other than high-volatility commercial real estate (HVCRE) ⁽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	28	4	70	-	-	-	28	28	19	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	5	-	90	-	-	-	5	5	5	-
Satisfactory		-	-	115	-	-	-	-	-	-	-
Weak		21	-	250	-	-	-	21	21	54	2
Default		-	-	-	-	-	-	-	-	-	-
Total		54	4	-	-	-	-	54	54	78	2

(\$ millions)		Q4/24									
		Specialized lending									
		Other than HVCRE ⁽²⁾									
		On- balance sheet amount	Off- balance sheet amount		Exposure amount						
Regulatory categories	Remaining maturity			Risk- weight %	Project finance	Object finance	Commodities finance	Income- producing real estate	Total	RWA	Expected losses
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	43	3	70	-	-	-	44	44	31	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	6	7	90	-	-	-	6	6	6	-
Satisfactory		-	-	115	-	-	-	-	-	-	-
Weak		21	-	250	-	-	-	21	21	53	2
Default		-	-	-	-	-	-	-	-	-	-
Total		70	10	-	-	-	-	71	71	90	2

(\$ millions)		Q3/24									
		Specialized lending									
		Other than HVCRE ⁽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	63	65	70	-	-	-	72	72	50	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	6	-	90	-	-	-	6	6	6	-
Satisfactory		-	-	115	-	-	-	-	-	-	-
Weak		21	-	250	-	-	-	21	21	53	2
Default		-	-	-	-	-	-	-	-	-	-
Total		90	65	-	-	-	-	99	99	109	2

(1) CIBC has no exposures to HVCRE 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)		Q2/24									
		Specialized lending									
		Other than HVCRE ⁽²⁾									
		On- balance sheet amount	Off- balance sheet amount	Risk weight %	Exposure amount				Total	RWA	Expected losses
Regulatory categories	Remaining maturity				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	75	3	70	-	-	-	75	75	53	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	22	-	90	-	-	-	22	22	20	-
Satisfactory		-	-	115	-	-	-	-	-	-	-
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		97	3	-	-	-	-	97	97	73	-

(\$ millions)		Q1/24									
		Specialized lending									
		Other than HVCRE ⁽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	126	-	70	-	-	-	126	126	89	1
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	55	-	90	-	-	-	55	55	49	-
Satisfactory		21	-	115	-	-	-	21	21	24	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		10	-	-	-	-	-	10	10	-	5
Total		212	-	-	-	-	-	212	212	162	7

For footnotes, see page 54.

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

(\$ millions)

	Q1/25					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	151	807		1.4	1,340	378
2 IMM (for derivatives and SFTs)			14,005	1.4	19,525	5,519
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					26,261	4,931
5 VaR for SFTs					-	-
6 Total						10,828

(\$ millions)

	Q4/24					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	103	663		1.4	1,071	338
2 IMM (for derivatives and SFTs)			12,811	1.4	17,863	5,143
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					19,433	4,002
5 VaR for SFTs					-	-
6 Total						9,483

(\$ millions)

	Q3/24					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	85	449		1.4	746	242
2 IMM (for derivatives and SFTs)			11,805	1.4	16,457	4,526
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					19,114	3,523
5 VaR for SFTs					-	-
6 Total						8,291

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

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

(\$ millions)

	Q2/24					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	117	664		1.4	1,134	356
2 IMM (for derivatives and SFTs)			11,261	1.4	15,706	4,560
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					17,604	3,666
5 VaR for SFTs					-	-
6 Total						8,582

(\$ millions)

	Q1/24					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	84	676		1.4	1,062	291
2 IMM (for derivatives and SFTs)			11,439	1.4	14,727	4,046
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					16,262	3,360
5 VaR for SFTs					-	-
6 Total						7,697

For footnotes, see page 56.

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

(\$ millions)

(\$ millions)	Q1/25														Total credit exposure
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	
	Risk weight														
	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others		
Regulatory portfolio															
Sovereigns	-	-	-			-	-			-		-	-	-	
PSEs	-	-	-			-	-			-		-	-	-	
MDBs	-	-	-			-	-			-		-	-	-	
Banks	-	-	-	-	-	-	-			-		-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-	
Corporates	-	-	-			-	-	-	3	1	-	-	-	4	
Of which: specialized lending	-	-	-			-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			134		-	-	134	
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-	
Other assets	-	-	-			-	-			-		-	-	-	
Total	-	-	-	-	-	-	-	-	3	135	-	-	-	138	

(\$ millions)

(\$ millions)	Q4/24														Total credit exposure
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	
	Risk weight														
	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others		
Regulatory portfolio															
Sovereigns	-	-	-			-	-			-		-	-	-	
PSEs	-	-	-			-	-			-		-	-	-	
MDBs	-	-	-			-	-			-		-	-	-	
Banks	-	-	-	-	-	-	-			-		-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-	
Corporates	-	-	-			-	-	-	4	2	-	-	-	6	
Of which: specialized lending	-	-	-			-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			121		-	-	121	
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-	
Other assets	-	-	-			-	-			-		-	-	-	
Total	-	-	-	-	-	-	-	-	4	123	-	-	-	127	

(\$ millions)

(\$ millions)	Q3/24														Total credit exposure
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	
	Risk weight														
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others		
Sovereigns	-	-	-			-	-			-		-	-	-	
PSEs	-	-	-			-	-			-		-	-	-	
MDBs	-	-	-			-	-			-		-	-	-	
Banks	-	-	-	-	-	-	-			-		-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-	
Corporates	-	-	-			-	-	-	4	1	-	-	-	5	
Of which: specialized lending	-	-	-			-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			114		-	-	114	
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-	
Other assets	-	-	-			-	-			-		-	-	-	
Total	-	-	-	-	-	-	-	-	4	115	-	-	-	119	

(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)

	Q2/24													
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
	Risk weight													
	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
Regulatory portfolio														
Sovereigns	-	-	-			-	-			-		-	-	-
PSEs	-	-	-			-	-			-		-	-	-
MDBs	-	-	-			-	-			-		-	-	-
Banks	-	-	-	-	-	-	-			-		-	-	-
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	-			-	-	-	5	1	-	-	-	6
Of which: specialized lending	-	-	-			-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			119		-	-	119
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	-	-	-	-	-	-	5	120	-	-	-	125

(\$ millions)

	Q1/24													
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
	Risk weight													
	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
Regulatory portfolio														
Sovereigns	-	-	-			-	-			-		-	-	-
PSEs	-	-	-			-	-			-		-	-	-
MDBs	-	-	-			-	-			-		-	-	-
Banks	-	-	-	-	-	-	-			-		-	-	-
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	-			-	-	-	5	1	-	-	-	6
Of which: specialized lending	-	-	-			-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			69		-	-	69
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	-	-	-	-	-	-	5	70	-	-	-	75

For footnotes, see page 58.

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

(\$ millions)

AIRB approach

PD scale

Corporate

0.00 to <0.15

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)

Sovereign

0.00 to <0.15

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)

Banks ⁽³⁾

0.00 to <0.15

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)

Q1/25						
a	b	c	d	e	f	g
EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
313	0.08	245	35	1.4	34	11
602	0.18	422	28	4.0	107	18
474	0.34	319	33	4.0	145	31
255	0.58	317	30	6.8	96	38
665	1.12	583	29	2.4	319	48
219	3.11	278	33	1.6	178	81
10	16.47	55	45	2.3	19	190
-	100.00	6	25	0.9	1	-
2,538	0.81	2,225	31	3.3	899	35
8,315	0.05	136	24	1.2	352	4
513	0.22	18	40	0.2	105	20
144	0.34	9	40	0.2	40	28
9	0.58	7	38	0.6	3	33
2	1.29	4	41	0.1	1	50
-	5.59	1	40	-	-	-
-	18.12	1	95	5.0	-	-
-	-	-	-	-	-	-
8,983	0.06	176	25	1.2	501	6
82	0.03	11	21	2.4	3	4
-	-	-	-	-	-	-
1	0.34	1	45	-	-	-
-	0.58	1	55	-	-	-
-	1.45	1	45	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
83	0.03	14	22	2.4	3	4

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

(2) Denoted in years.

(3) Exposures are classified based on borrowers pre-CRM and the related RWAs are calculated on a post-CRM basis using the AIRB approach.

(4) Exposures are classified based on borrowers pre-CRM and the related RWAs are calculated on a post-CRM basis using the FIRB approach.

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

(\$ millions)	Q1/25						
	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
FIRB approach							
PD scale							
Corporate							
0.00 to <0.15	12,664	0.08	998	45	0.5	1,683	13
0.15 to <0.25	4,874	0.18	683	44	0.6	1,274	26
0.25 to <0.50	1,537	0.34	243	41	0.7	630	41
0.50 to <0.75	2,449	0.58	585	43	0.3	1,410	58
0.75 to <2.50	2,376	1.06	948	41	0.2	1,712	72
2.50 to <10.00	639	3.46	651	38	0.2	681	107
10.00 to <100.00	83	11.11	182	45	-	168	202
100.00 (Default)	-	-	-	-	-	-	-
	24,622	0.38	4,290	44	0.5	7,558	31
Sovereign ⁽⁴⁾							
0.00 to <0.15	49	0.06	4	45	-	5	10
	49	0.06	4	45	-	5	10
Banks							
0.00 to <0.15	9,548	0.06	139	45	0.4	1,253	13
0.15 to <0.25	771	0.18	63	45	1.1	244	32
0.25 to <0.50	173	0.34	31	43	4.2	71	41
0.50 to <0.75	39	0.58	19	45	0.5	22	56
0.75 to <2.50	181	1.26	27	45	0.2	132	73
2.50 to <10.00	1	3.11	3	45	-	1	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	10,713	0.09	282	45	0.5	1,723	16
Total (all portfolios)	46,988	0.28	6,991	40	0.5	10,689	23

For footnotes, see page 60.

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

(\$ millions)	Q4/24						
	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
AIRB approach							
PD scale							
Corporate							
0.00 to <0.15	285	0.08	238	35	1.1	34	12
0.15 to <0.25	592	0.18	400	26	4.1	98	17
0.25 to <0.50	412	0.34	300	32	3.5	124	30
0.50 to <0.75	236	0.58	317	30	6.7	87	37
0.75 to <2.50	599	1.15	558	29	2.6	288	48
2.50 to <10.00	165	3.25	249	34	2.0	143	87
10.00 to <100.00	12	15.59	48	37	2.1	19	158
100.00 (Default)	-	100.00	5	20	0.6	1	-
	2,301	0.80	2,115	30	3.3	794	35
Sovereign							
0.00 to <0.15	6,488	0.05	143	26	1.3	306	5
0.15 to <0.25	62	0.22	12	39	1.1	16	26
0.25 to <0.50	144	0.34	9	40	-	40	28
0.50 to <0.75	3	0.58	8	34	7.6	1	33
0.75 to <2.50	8	1.45	3	40	-	5	63
2.50 to <10.00	-	5.59	2	40	-	1	-
10.00 to <100.00	-	18.12	1	55	5.0	-	-
100.00 (Default)	-	-	-	-	-	-	-
	6,705	0.06	178	27	1.3	369	6
Banks ⁽³⁾							
0.00 to <0.15	53	0.03	8	19	-	2	4
0.15 to <0.25	-	-	-	-	-	-	-
0.25 to <0.50	1	0.34	1	45	-	-	-
0.50 to <0.75	-	0.58	1	55	-	-	-
0.75 to <2.50	1	1.45	1	45	-	1	100
2.50 to <10.00	-	2.54	1	40	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	55	0.06	12	20	-	3	5

For footnotes, see page 60.

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

(\$ millions)		Q4/24						
		a	b	c	d	e	f	g
FIRB approach								
PD scale		EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
Corporate								
0.00 to <0.15		9,811	0.07	1,001	44	0.6	1,330	14
0.15 to <0.25		3,733	0.18	673	43	0.8	1,007	27
0.25 to <0.50		1,375	0.34	239	38	1.0	533	39
0.50 to <0.75		2,259	0.58	565	43	0.3	1,320	58
0.75 to <2.50		2,045	1.05	900	41	0.3	1,517	74
2.50 to <10.00		766	3.42	612	39	0.3	835	109
10.00 to <100.00		76	11.80	187	45	-	153	201
100.00 (Default)		-	100.00	1	45	-	-	-
		20,065	0.44	4,178	43	0.6	6,695	33
Sovereign ⁽⁴⁾								
0.00 to <0.15		51	0.07	4	45	-	6	12
		51	0.07	4	45	-	6	12
Banks								
0.00 to <0.15		7,979	0.06	135	45	0.5	1,065	13
0.15 to <0.25		798	0.17	69	45	1.1	252	32
0.25 to <0.50		145	0.34	28	43	4.8	58	40
0.50 to <0.75		43	0.58	19	45	0.5	25	58
0.75 to <2.50		67	1.04	31	45	0.4	54	81
2.50 to <10.00		30	3.65	17	45	0.1	40	133
10.00 to <100.00		1	10.34	2	45	-	2	200
100.00 (Default)		-	-	-	-	-	-	-
		9,063	0.09	301	45	0.6	1,496	17
Total (all portfolios)		38,240	0.31	6,788	40	0.5	9,363	24

For footnotes, see page 60.

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

(\$ millions)		Q3/24						
AIRB approach		a	b	c	d	e	f	g
PD scale		EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
Corporate								
0.00 to <0.15		310	0.08	230	35	1.0	35	11
0.15 to <0.25		559	0.18	375	25	4.7	86	15
0.25 to <0.50		422	0.34	302	32	3.4	125	30
0.50 to <0.75		229	0.58	318	32	4.7	90	39
0.75 to <2.50		579	1.16	529	27	2.2	269	46
2.50 to <10.00		180	3.25	225	35	2.0	157	87
10.00 to <100.00		25	17.32	39	32	2.1	37	148
100.00 (Default)		-	100.00	6	16	0.4	1	-
		2,304	0.92	2,024	30	3.1	800	35
Sovereign								
0.00 to <0.15		6,245	0.05	148	26	1.4	294	5
0.15 to <0.25		71	0.22	14	39	0.9	18	25
0.25 to <0.50		213	0.34	9	40	-	59	28
0.50 to <0.75		3	0.58	7	32	7.4	1	33
0.75 to <2.50		15	1.45	3	40	-	10	67
2.50 to <10.00		1	5.59	1	40	-	1	100
10.00 to <100.00		-	18.12	1	55	5.0	-	-
100.00 (Default)		-	-	-	-	-	-	-
		6,548	0.06	183	27	1.3	383	6
Banks ⁽³⁾								
0.00 to <0.15		27	0.04	7	35	-	2	7
0.15 to <0.25		-	-	-	-	-	-	-
0.25 to <0.50		1	0.34	1	45	-	1	100
0.50 to <0.75		-	0.58	1	55	-	-	-
0.75 to <2.50		-	1.45	1	45	-	-	-
2.50 to <10.00		-	2.54	2	35	-	-	-
10.00 to <100.00		-	-	-	-	-	-	-
100.00 (Default)		-	-	-	-	-	-	-
		28	0.08	12	36	-	3	11

For footnotes, see page 60.

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

(\$ millions)		Q3/24						
FIRB approach		a	b	c	d	e	f	g
PD scale		EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
Corporate								
0.00 to <0.15		9,842	0.07	961	45	0.5	1,231	13
0.15 to <0.25		3,337	0.18	689	43	0.8	930	28
0.25 to <0.50		1,117	0.34	243	37	0.9	421	38
0.50 to <0.75		1,917	0.58	532	42	0.4	1,077	56
0.75 to <2.50		1,616	1.10	887	40	0.3	1,183	73
2.50 to <10.00		501	3.09	618	40	0.4	553	110
10.00 to <100.00		141	10.67	179	29	-	173	123
100.00 (Default)		-	-	-	-	-	-	-
		18,471	0.43	4,109	43	0.5	5,568	30
Sovereign ⁽⁴⁾								
0.00 to <0.15		65	0.06	4	45	-	5	8
0.75 to <2.50		-	0.81	1	45	-	-	-
		65	0.06	5	45	-	5	8
Banks								
0.00 to <0.15		7,766	0.06	145	45	0.5	1,015	13
0.15 to <0.25		769	0.18	65	45	1.3	248	32
0.25 to <0.50		85	0.34	24	42	6.6	34	40
0.50 to <0.75		17	0.58	16	45	1.0	10	59
0.75 to <2.50		133	0.87	29	45	0.2	85	64
2.50 to <10.00		6	3.08	14	45	-	8	133
10.00 to <100.00		6	17.21	6	45	-	14	233
100.00 (Default)		-	-	-	-	-	-	-
		8,782	0.10	299	45	0.6	1,414	16
Total (all portfolios)		36,198	0.31	6,632	40	0.5	8,173	23

For footnotes, see page 60.

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

(\$ millions)		Q2/24						
AIRB approach		a	b	c	d	e	f	g
PD scale		EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
Corporate								
0.00 to <0.15		253	0.09	207	32	0.6	31	12
0.15 to <0.25		426	0.18	365	21	4.5	58	14
0.25 to <0.50		301	0.33	268	31	3.5	85	28
0.50 to <0.75		307	0.65	565	28	2.7	111	36
0.75 to <2.50		239	1.41	236	21	2.1	96	40
2.50 to <10.00		130	3.61	212	36	1.6	121	93
10.00 to <100.00		51	17.67	19	22	1.9	55	108
100.00 (Default)		-	100.00	3	19	-	-	-
		1,707	1.24	1,875	27	2.8	557	33
Sovereign								
0.00 to <0.15		3,771	0.04	136	18	2.0	128	3
0.15 to <0.25		83	0.23	12	40	0.1	23	28
0.25 to <0.50		152	0.33	10	40	-	42	28
0.50 to <0.75		13	0.56	9	40	0.2	5	38
0.75 to <2.50		1	1.41	1	40	-	-	64
2.50 to <10.00		1	6.08	4	40	-	1	-
10.00 to <100.00		-	-	-	-	-	-	-
100.00 (Default)		-	-	-	-	-	-	-
		4,021	0.06	172	20	1.9	199	5
Banks ⁽³⁾								
0.00 to <0.15		30	0.06	10	41	-	4	13
0.15 to <0.25		-	0.23	1	35	-	-	-
0.25 to <0.50		2	0.33	2	45	-	1	50
0.50 to <0.75		-	-	-	-	-	-	-
0.75 to <2.50		-	1.41	1	45	-	-	-
2.50 to <10.00		-	5.19	3	43	-	-	-
10.00 to <100.00		-	-	-	-	-	-	-
100.00 (Default)		-	-	-	-	-	-	-
		32	0.13	17	41	-	5	16

For footnotes, see page 60.

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

(\$ millions)	Q2/24						
	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
FIRB approach							
PD scale							
Corporate							
0.00 to <0.15	11,732	0.08	1,010	45	0.3	1,631	14
0.15 to <0.25	3,591	0.19	728	43	0.7	988	28
0.25 to <0.50	815	0.33	212	41	0.7	326	40
0.50 to <0.75	3,194	0.62	864	41	0.4	1,807	57
0.75 to <2.50	657	1.41	545	42	0.2	564	86
2.50 to <10.00	833	4.47	748	37	0.4	913	110
10.00 to <100.00	23	17.53	69	45	-	54	235
100.00 (Default)	-	-	-	-	-	-	-
	20,845	0.43	4,176	43	0.4	6,283	30
Sovereign ⁽⁴⁾							
0.00 to <0.15	84	0.06	4	45	-	7	8
Banks							
0.00 to <0.15	6,655	0.06	136	45	0.7	991	15
0.15 to <0.25	779	0.19	69	45	1.5	265	34
0.25 to <0.50	81	0.33	24	42	6.9	32	40
0.50 to <0.75	56	0.63	29	45	0.6	34	61
0.75 to <2.50	25	1.41	10	45	0.4	23	92
2.50 to <10.00	19	3.65	19	45	-	26	137
10.00 to <100.00	15	17.53	7	45	-	37	247
100.00 (Default)	-	-	-	-	-	-	-
	7,630	0.13	294	45	0.8	1,408	18
Total (all portfolios)	34,319	0.36	6,538	40	0.5	8,459	25

For footnotes, see page 60.

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

(\$ millions)	Q1/24						
	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
AIRB approach							
PD scale							
Corporate							
0.00 to <0.15	216	0.09	220	33	0.9	27	13
0.15 to <0.25	539	0.19	374	25	3.9	92	17
0.25 to <0.50	375	0.33	267	32	3.5	108	29
0.50 to <0.75	420	0.65	576	26	3.4	148	35
0.75 to <2.50	244	1.41	235	26	2.3	116	48
2.50 to <10.00	137	4.25	216	33	1.3	126	92
10.00 to <100.00	36	17.72	23	27	2.1	47	131
100.00 (Default)	1	100.00	3	19	0.2	1	100
	1,968	1.09	1,914	28	3.0	665	34
Sovereign							
0.00 to <0.15	3,929	0.04	120	17	2.1	119	3
0.15 to <0.25	41	0.23	13	40	0.4	12	29
0.25 to <0.50	68	0.33	8	40	0.2	18	26
0.50 to <0.75	1	0.58	3	36	15.6	-	-
0.75 to <2.50	3	1.41	1	40	-	2	67
2.50 to <10.00	-	6.08	3	40	0.1	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,042	0.04	148	18	2.1	151	4
Banks ⁽³⁾							
0.00 to <0.15	32	0.04	7	17	-	2	6
0.15 to <0.25	1	0.23	2	35	-	-	-
0.25 to <0.50	5	0.33	2	45	-	2	40
0.50 to <0.75	-	-	-	-	-	-	-
0.75 to <2.50	-	1.41	1	45	-	-	-
2.50 to <10.00	-	2.54	1	40	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	38	0.10	13	21	-	4	11

For footnotes, see page 60.

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

(\$ millions)	Q1/24						
	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
FIRB approach							
PD scale							
Corporate							
0.00 to <0.15	10,811	0.08	842	45	0.4	1,642	15
0.15 to <0.25	3,100	0.19	630	44	0.7	847	27
0.25 to <0.50	724	0.33	215	42	0.6	308	43
0.50 to <0.75	2,469	0.61	657	41	0.4	1,370	55
0.75 to <2.50	556	1.41	428	41	0.4	497	89
2.50 to <10.00	578	4.81	687	36	0.4	634	110
10.00 to <100.00	3	17.53	64	45	-	7	233
100.00 (Default)	-	-	-	-	-	-	-
	18,241	0.38	3,523	44	0.5	5,305	29
Sovereign ⁽⁴⁾							
0.00 to <0.15	58	0.06	4	45	-	5	9
Banks							
0.00 to <0.15	6,186	0.06	132	45	0.7	948	15
0.15 to <0.25	1,035	0.20	66	45	1.1	337	33
0.25 to <0.50	191	0.33	29	43	3.9	65	34
0.50 to <0.75	187	0.71	31	45	0.2	102	55
0.75 to <2.50	17	1.41	10	45	-	17	100
2.50 to <10.00	9	4.16	15	45	-	14	156
10.00 to <100.00	4	17.53	12	45	-	10	250
100.00 (Default)	-	-	-	-	-	-	-
	7,629	0.12	295	45	0.8	1,493	20
Total (all portfolios)	31,976	0.32	5,897	40	0.5	7,623	24

For footnotes, see page 60.

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

(\$ millions)	Q1/25					
	a		b		c	
			Collateral used in derivative transactions		Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	
	Segregated	Unsegregated	Segregated	Unsegregated	received	posted collateral
Cash - domestic currency	-	2,201	-	1,933	42,174	34,580
Cash - other currencies	21	1,763	26	7,574	94,212	70,183
Domestic sovereign debt	1,374	894	4,209	3,034	52,185	70,394
Other sovereign debt	2,312	85	2,011	1,287	87,679	99,009
Government agency debt	223	75	473	-	15,037	24,276
Corporate bonds	635	35	405	106	11,178	4,474
Equity securities	1,431	-	5,081	-	25,757	75,141
Other collateral	-	-	-	824	-	-
Total	5,996	5,053	12,205	14,758	328,222	378,057

(\$ millions)	Q4/24					
	a		b		c	
			Collateral used in derivative transactions		Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	
	Segregated	Unsegregated	Segregated	Unsegregated	received	posted collateral
Cash - domestic currency	-	978	-	1,454	39,184	32,170
Cash - other currencies	2	3,476	69	5,544	78,919	68,593
Domestic sovereign debt	756	684	6,047	1,983	44,213	43,459
Other sovereign debt	2,181	119	941	2,031	63,842	69,246
Government agency debt	48	20	103	-	14,635	21,190
Corporate bonds	773	30	384	102	9,519	4,463
Equity securities	1,578	-	4,429	-	26,550	54,177
Other collateral	-	-	-	678	-	-
Total	5,338	5,307	11,973	11,792	276,862	293,298

(\$ millions)	Q3/24					
	a		b		c	
			Collateral used in derivative transactions		Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	
	Segregated	Unsegregated	Segregated	Unsegregated	received	posted collateral
Cash - domestic currency	-	1,130	-	1,499	45,328	31,722
Cash - other currencies	9	2,631	44	5,569	78,411	64,114
Domestic sovereign debt	670	715	3,386	2,323	47,003	63,808
Other sovereign debt	2,719	290	3,982	1,434	52,179	67,124
Government agency debt	50	16	185	-	14,942	22,852
Corporate bonds	857	32	351	101	9,043	4,071
Equity securities	1,102	-	4,090	-	26,806	49,313
Other collateral	-	-	-	573	-	-
Total	5,407	4,814	12,038	11,499	273,712	303,004

(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)	Q2/24					
	a		b		c	
			Collateral used in derivative transactions		Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	
	Segregated	Unsegregated	Segregated	Unsegregated	received	posted collateral
Cash - domestic currency	-	1,060	-	1,652	34,846	29,804
Cash - other currencies	-	2,646	38	5,724	74,643	70,003
Domestic sovereign debt	538	504	2,809	2,339	40,245	57,565
Other sovereign debt	2,904	146	3,852	1,178	51,456	62,443
Government agency debt	289	184	123	-	16,425	24,046
Corporate bonds	810	30	244	100	11,116	2,973
Equity securities	929	-	3,930	-	27,157	41,069
Other collateral	-	-	-	533	-	-
Total	5,470	4,570	10,996	11,526	255,888	287,903

(\$ millions)	Q1/24					
	a		b		c	
			Collateral used in derivative transactions		Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	
	Segregated	Unsegregated	Segregated	Unsegregated	received	posted collateral
Cash - domestic currency	-	907	-	1,421	35,723	24,974
Cash - other currencies	-	2,332	32	5,009	61,467	67,489
Domestic sovereign debt	872	188	2,897	2,425	38,217	56,503
Other sovereign debt	2,537	110	4,016	1,589	45,730	56,648
Government agency debt	74	93	260	154	13,504	18,991
Corporate bonds	1,387	29	253	94	8,470	3,024
Equity securities	737	-	3,595	-	27,632	39,605
Other collateral	-	-	-	455	-	-
Total	5,607	3,659	11,053	11,147	230,743	267,234

For footnotes, see page 70.

CCR6: CREDIT DERIVATIVES EXPOSURES

(\$ millions)

	Q1/25		Q4/24		Q3/24		Q2/24		Q1/24	
	a	b	a	b	a	b	a	b	a	b
	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection	Protection
	bought	sold	bought	sold	bought	sold	bought	sold	bought	sold
Notionals										
Single-name credit default swaps	1,716	912	1,532	916	1,366	825	1,212	866	975	876
Index credit default swaps	3,311	1,950	3,098	1,763	2,260	1,485	1,669	1,435	1,827	1,638
Total return swaps	-	-	-	-	-	-	-	-	-	-
Credit options	436	-	1,176	-	1,228	345	970	688	1,788	336
Other credit derivatives	67	-	66	-	67	-	67	-	67	-
Total notionals	5,530	2,862	5,872	2,679	4,921	2,655	3,918	2,989	4,657	2,850
Fair values										
Positive fair value (asset)	51	-	46	-	48	-	49	-	46	3
Negative fair value (liability)	5	57	3	52	7	50	5	50	4	54

CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)		Q1/25		Q4/24		Q3/24		Q2/24		Q1/24	
		a	b	a	b	a	b	a	b	a	b
		EAD	RWA	EAD	RWA	EAD	RWA	EAD	RWA	EAD	RWA
		(post-CRM)		(post-CRM)		(post-CRM)		(post-CRM)		(post-CRM)	
1	Exposures to QCCPs (total)		711		684		626		632		636
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	10,184	317	9,864	300	9,146	285	9,042	289	9,048	283
3	(i) OTC derivatives	335	10	392	11	375	10	313	9	330	9
4	(ii) Exchange-traded derivatives	8,308	276	7,965	259	7,760	255	7,562	257	7,129	242
5	(iii) SFTs	1,541	31	1,507	30	1,011	20	1,167	23	1,589	32
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7	Segregated initial margin	2,881		3,237		3,029		2,937		3,129	
8	Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
9	Pre-funded default fund contributions	1,336	394	1,061	384	943	341	941	343	855	353
10	Unfunded default fund contributions	1,371	-	1,252	-	1,136	-	1,106	-	1,012	-
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) SFTs	-	-	-	-	-	-	-	-	-	-
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)

(\$ millions)		Q1/25											
		a	b	c	d	e	f	g	h	i	j	k	l
		Bank acts as originator				Bank acts as sponsor ⁽¹⁾				Bank acts as investor			
		Of which				Of which				Of which			
	Traditional	STC ⁽²⁾	Synthetic	Sub-total	Traditional	STC ⁽²⁾	Synthetic	Sub-total	Traditional	STC ⁽²⁾	Synthetic	Sub-total	
1	Retail (total) - of which	1,556	1,556	-	1,556	21,828	20,671	-	21,828	206	155	-	206
2	residential mortgage	-	-	-	-	4,063	3,763	-	4,063	-	-	-	-
3	credit card	1,556	1,556	-	1,556	1,155	1,155	-	1,155	50	50	-	50
4	other retail exposures	-	-	-	-	16,610	15,753	-	16,610	156	105	-	156
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	14,552	14,552	5,882	5,545	-	5,882	23,049	-	22	23,071
7	loans to corporates	-	-	14,552	14,552	-	-	-	-	19,392	-	-	19,392
8	commercial mortgage	-	-	-	-	-	-	-	-	3,076	-	-	3,076
9	lease and receivables	-	-	-	-	5,121	4,850	-	5,121	-	-	-	-
10	other wholesale	-	-	-	-	761	695	-	761	581	-	22	603
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

(\$ millions)		Q4/24											
		a	b	c	d	e	f	g	h	i	j	k	l
		Bank acts as originator				Bank acts as sponsor ⁽¹⁾				Bank acts as investor			
		Of which				Of which				Of which			
	Traditional	STC ⁽²⁾	Synthetic	Sub-total	Traditional	STC ⁽²⁾	Synthetic	Sub-total	Traditional	STC ⁽²⁾	Synthetic	Sub-total	
1	Retail (total) - of which	3,095	3,095	-	3,095	19,788	18,850	-	19,788	197	160	-	197
2	residential mortgage	-	-	-	-	3,946	3,645	-	3,946	-	-	-	-
3	credit card	3,095	3,095	-	3,095	933	933	-	933	50	50	-	50
4	other retail exposures	-	-	-	-	14,909	14,272	-	14,909	147	110	-	147
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	11,190	11,190	5,639	5,300	-	5,639	20,529	-	21	20,550
7	loans to corporates	-	-	11,190	11,190	-	-	-	-	17,859	-	-	17,859
8	commercial mortgage	-	-	-	-	-	-	-	-	2,252	-	-	2,252
9	lease and receivables	-	-	-	-	4,874	4,572	-	4,874	-	-	-	-
10	other wholesale	-	-	-	-	765	728	-	765	418	-	21	439
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

(\$ millions)		Q3/24											
		a	b	c	d	e	f	g	h	i	j	k	l
		Bank acts as originator				Bank acts as sponsor ⁽¹⁾				Bank acts as investor			
		Of which				Of which				Of which			
	Traditional	STC ⁽²⁾	Synthetic	Sub-total	Traditional	STC ⁽²⁾	Synthetic	Sub-total	Traditional	STC ⁽²⁾	Synthetic	Sub-total	
1	Retail (total) - of which	3,098	3,098	-	3,098	18,268	17,429	-	18,268	271	235	-	271
2	residential mortgage	-	-	-	-	3,568	3,367	-	3,568	-	-	-	-
3	credit card	3,098	3,098	-	3,098	1,283	1,283	-	1,283	50	50	-	50
4	other retail exposures	-	-	-	-	13,417	12,779	-	13,417	221	185	-	221
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	5,682	5,682	4,657	4,331	-	4,657	18,257	-	21	18,278
7	loans to corporates	-	-	5,682	5,682	-	-	-	-	16,020	-	-	16,020
8	commercial mortgage	-	-	-	-	-	-	-	-	2,237	-	-	2,237
9	lease and receivables	-	-	-	-	3,883	3,582	-	3,883	-	-	-	-
10	other wholesale	-	-	-	-	774	749	-	774	-	-	21	21
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Simple, transparent and comparable (STC).

SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK (continued)

(\$ millions)		Q2/24											
		a	b	c	d	e	f	g	h	i	j	k	l
		Bank acts as originator				Bank acts as sponsor ⁽¹⁾				Bank acts as investor			
		Of which				Of which				Of which			
	Traditional	STC ⁽²⁾	Synthetic	Sub-total	Traditional	STC ⁽²⁾	Synthetic	Sub-total	Traditional	STC ⁽²⁾	Synthetic	Sub-total	
1	Retail (total) - of which	3,027	3,027	-	3,027	17,076	16,247	-	17,076	356	320	-	356
2	residential mortgage	-	-	-	-	3,386	3,187	-	3,386	-	-	-	-
3	credit card	3,027	3,027	-	3,027	978	978	-	978	50	50	-	50
4	other retail exposures	-	-	-	-	12,712	12,082	-	12,712	306	270	-	306
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	5,423	5,423	4,738	4,438	-	4,738	18,082	-	21	18,103
7	loans to corporates	-	-	5,423	5,423	-	-	-	-	15,931	-	-	15,931
8	commercial mortgage	-	-	-	-	-	-	-	-	2,151	-	-	2,151
9	lease and receivables	-	-	-	-	4,110	3,810	-	4,110	-	-	-	-
10	other wholesale	-	-	-	-	628	628	-	628	-	-	21	21
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)		Q1/24											
		a	b	c	d	e	f	g	h	i	j	k	l
		Bank acts as originator				Bank acts as sponsor ⁽¹⁾				Bank acts as investor			
		Of which				Of which				Of which			
		Traditional	STC ⁽²⁾	Synthetic	Sub-total	Traditional	STC ⁽²⁾	Synthetic	Sub-total	Traditional	STC ⁽²⁾	Synthetic	Sub-total
1	Retail (total) - of which	3,039	3,036	-	3,039	16,743	15,903	-	16,743	450	413	-	450
2	residential mortgage	-	-	-	-	3,197	2,996	-	3,197	-	-	-	-
3	credit card	3,039	3,036	-	3,039	871	871	-	871	50	50	-	50
4	other retail exposures	-	-	-	-	12,675	12,036	-	12,675	400	363	-	400
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	5,623	5,623	4,562	4,303	-	4,562	15,272	40	22	15,294
7	loans to corporates	-	-	5,623	5,623	-	-	-	-	12,947	-	-	12,947
8	commercial mortgage	-	-	-	-	-	-	-	-	2,285	-	-	2,285
9	lease and receivables	-	-	-	-	4,028	3,769	-	4,028	40	40	-	40
10	other wholesale	-	-	-	-	534	534	-	534	-	-	22	22
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 74.

SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK ⁽¹⁾

(\$ millions)		Q1/25											
		a	b	c	d	e	f	g	h	i	j	k	l
		Bank acts as originator ⁽²⁾				Bank acts as sponsor ⁽³⁾				Bank acts as investor			
		Of which				Of which				Of which			
	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	
1	Retail (total) - of which	5	5	-	5	25	22	-	25	561	561	-	561
2	residential mortgage	-	-	-	-	6	5	-	6	489	489	-	489
3	credit card	5	5	-	5	1	1	-	1	17	17	-	17
4	other retail exposures	-	-	-	-	18	16	-	18	55	55	-	55
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	-	2	2	-	2	-	-	-	-
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	2	2	-	2	-	-	-	-
10	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)		Q4/24															
		a	b			c	e	f			g	i	i			k	
		Bank acts as originator ⁽²⁾				Bank acts as sponsor ⁽³⁾				Bank acts as investor							
		Of which				Of which				Of which							
	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total					
1	Retail (total) - of which	5	5	-	5	8	8	-	8	878	878	-	878				
2	residential mortgage	-	-	-	-	-	-	-	-	753	753	-	753				
3	credit card	5	5	-	5	-	-	-	-	26	26	-	26				
4	other retail exposures	-	-	-	-	8	8	-	8	99	99	-	99				
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				
6	Wholesale (total) - of which	-	-	-	-	1	1	-	1	-	-	-	-				
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-				
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-				
9	lease and receivables	-	-	-	-	1	1	-	1	-	-	-	-				
10	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-				
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				

(\$ millions)		Q3/24															
		a	b			c	e	f			g	i			i	k	
		Bank acts as originator ⁽²⁾				Bank acts as sponsor ⁽³⁾				Bank acts as investor							
		Of which				Of which				Of which							
	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total					
1	Retail (total) - of which	19	19	-	19	14	14	-	14	638	638	-	638				
2	residential mortgage	-	-	-	-	4	4	-	4	609	609	-	609				
3	credit card	19	19	-	19	1	1	-	1	25	25	-	25				
4	other retail exposures	-	-	-	-	9	9	-	9	4	4	-	4				
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				
6	Wholesale (total) - of which	-	-	-	-	3	3	-	3	-	-	-	-				
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-				
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-				
9	lease and receivables	-	-	-	-	2	2	-	2	-	-	-	-				
10	other wholesale	-	-	-	-	1	1	-	1	-	-	-	-				
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				

(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)		Q2/24																																			
		a				b				c				e				f				g				i				i				k			
		Bank acts as originator ⁽²⁾												Bank acts as sponsor ⁽³⁾												Bank acts as investor											
		Of which												Of which												Of which											
		Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total																
1	Retail (total) - of which	47	47	-	47	138	127	-	138	549	549	-	549																								
2	residential mortgage	-	-	-	-	40	38	-	40	518	518	-	518																								
3	credit card	47	47	-	47	4	4	-	4	31	31	-	31																								
4	other retail exposures	-	-	-	-	94	85	-	94	-	-	-	-																								
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-																								
6	Wholesale (total) - of which	-	-	-	-	28	28	-	28	-	-	-	-																								
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-																								
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-																								
9	lease and receivables	-	-	-	-	20	20	-	20	-	-	-	-																								
10	other wholesale	-	-	-	-	8	8	-	8	-	-	-	-																								
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-																								

(\$ millions)		Q1/24														
		a	b		c	e	f		g	i				k		
			Bank acts as originator ⁽²⁾				Bank acts as sponsor ⁽³⁾			Bank acts as investor						
			Of which				Of which			Of which						
			Traditional	STC			Synthetic	Sub-total		Traditional	STC	Synthetic	Sub-total		Traditional	STC
1	Retail (total) - of which	2	2	-	2	3	3	-	3	692	692	-	692			
2	residential mortgage	-	-	-	-	1	1	-	1	685	685	-	685			
3	credit card	2	2	-	2	-	-	-	-	7	7	-	7			
4	other retail exposures	-	-	-	-	2	2	-	2	-	-	-	-			
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-			
6	Wholesale (total) - of which	-	-	-	-	1	-	-	1	-	-	-	-			
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-			
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-			
9	lease and receivables	-	-	-	-	1	-	-	1	-	-	-	-			
10	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-			
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-			

For footnotes, see page 76.

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

(\$ millions)

Q1/25																	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by risk-weighted (RW) bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	>20% to ≤20% RW	>50% to 50% RW	>100% 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	37,955	1,113	50	2	59	14,552	24,627	-	-	2,905	2,838	-	-	232	227	-	-
2 Traditional securitization	23,462	1,113	50	2	-	-	24,627	-	-	-	2,838	-	-	-	227	-	-
3 Of which securitization	23,462	1,113	50	2	-	-	24,627	-	-	-	2,838	-	-	-	227	-	-
4 Of which retail underlying	19,391	582	31	2	-	-	20,006	-	-	-	2,195	-	-	-	176	-	-
5 Of which STC	18,356	582	31	2	-	-	18,971	-	-	-	2,037	-	-	-	163	-	-
6 Of which wholesale	4,071	531	19	-	-	-	4,621	-	-	-	643	-	-	-	51	-	-
7 Of which STC	3,932	413	19	-	-	-	4,364	-	-	-	585	-	-	-	47	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	14,493	-	-	-	59	14,552	-	-	-	2,905	-	-	-	232	-	-	-
10 Of which securitization	14,493	-	-	-	59	14,552	-	-	-	2,905	-	-	-	232	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	14,493	-	-	-	59	14,552	-	-	-	2,905	-	-	-	232	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

Q4/24																	
	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 ≤20% RW	>50% to 50% RW	>100% 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	34,592	856	43	3	56	11,190	24,360	-	-	2,370	2,759	-	-	190	221	-	-
2 Traditional securitization	23,458	856	43	3	-	-	24,360	-	-	-	2,759	-	-	-	221	-	-
3 Of which securitization	23,458	856	43	3	-	-	24,360	-	-	-	2,759	-	-	-	221	-	-
4 Of which retail underlying	19,283	371	22	3	-	-	19,679	-	-	-	2,113	-	-	-	169	-	-
5 Of which STC	18,448	371	22	3	-	-	18,844	-	-	-	1,986	-	-	-	159	-	-
6 Of which wholesale	4,175	485	21	-	-	-	4,681	-	-	-	646	-	-	-	52	-	-
7 Of which STC	4,015	379	21	-	-	-	4,415	-	-	-	585	-	-	-	47	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	11,134	-	-	-	56	11,190	-	-	-	2,370	-	-	-	190	-	-	-
10 Of which securitization	11,134	-	-	-	56	11,190	-	-	-	2,370	-	-	-	190	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	11,134	-	-	-	56	11,190	-	-	-	2,370	-	-	-	190	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q3/24																	
		a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q	
		Exposure values					Exposure values					RWA (by regulatory approach)				Capital charge after cap			
		(by risk-weighted (RW) bands)					(by regulatory approach)												
		>20% to ≤20% RW	>50% to 50% RW	>100% to 100% RW	>100% to 1250% RW	>100% to 1250% RW	ERBA (including IRBA IAA) SA 1250%				ERBA (including IRBA IAA) SA 1250%				ERBA (including IRBA IAA) SA 1250%				
1	Total exposures	27,278	774	34	12	31	5,682	22,447	-	-	1,236	2,553	-	-	99	204	-	-	
2	Traditional securitization	21,627	774	34	12	-	-	22,447	-	-	-	2,553	-	-	-	204	-	-	
3	Of which securitization	21,627	774	34	12	-	-	22,447	-	-	-	2,553	-	-	-	204	-	-	
4	Of which retail underlying	18,264	479	21	3	-	-	18,767	-	-	-	2,057	-	-	-	164	-	-	
5	Of which STC	17,454	479	21	3	-	-	17,957	-	-	-	1,934	-	-	-	155	-	-	
6	Of which wholesale	3,363	295	13	9	-	-	3,680	-	-	-	496	-	-	-	40	-	-	
7	Of which STC	3,197	201	13	9	-	-	3,420	-	-	-	437	-	-	-	35	-	-	
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Synthetic securitization	5,651	-	-	-	31	5,682	-	-	-	1,236	-	-	-	99	-	-	-	
10	Of which securitization	5,651	-	-	-	31	5,682	-	-	-	1,236	-	-	-	99	-	-	-	
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Of which wholesale	5,651	-	-	-	31	5,682	-	-	-	1,236	-	-	-	99	-	-	-	
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(\$ millions)		Q2/24																
		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)				Capital charge after cap			
		>20% to ≤20%	>50% to 50%	>100% to < 100%	>100% to < 1250%	1250%	ERBA (including IRBA IAA) SA 1250%				ERBA (including IRBA IAA) SA 1250%				ERBA (including IRBA IAA) SA 1250%			
		RW	RW	RW	RW	RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%
1	Total exposures	22,455	4,056	27	14	32	8,450	18,134	-	-	1,953	2,160	-	-	157	172	-	-
2	Traditional securitization	17,063	4,056	27	14	1	3,027	18,134	-	-	757	2,160	-	-	61	172	-	-
3	Of which securitization	17,063	4,056	27	14	1	3,027	18,134	-	-	757	2,160	-	-	61	172	-	-
4	Of which retail underlying	13,663	3,529	16	1	1	3,027	14,183	-	-	757	1,589	-	-	61	126	-	-
5	Of which STC	12,890	3,529	16	1	1	3,027	13,410	-	-	757	1,472	-	-	61	118	-	-
6	Of which wholesale	3,400	527	11	13	-	-	3,951	-	-	-	571	-	-	-	46	-	-
7	Of which STC	3,271	424	11	13	-	-	3,719	-	-	-	518	-	-	-	41	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	5,392	-	-	-	31	5,423	-	-	-	1,196	-	-	-	96	-	-	-
10	Of which securitization	5,392	-	-	-	31	5,423	-	-	-	1,196	-	-	-	96	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	5,392	-	-	-	31	5,423	-	-	-	1,196	-	-	-	96	-	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q1/24																
		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)				Capital charge after cap			
		>20% to ≤20% RW	>50% to 50% RW	>100% to 100% RW	>100% to <1250% RW	1250% RW	ERBA (including IAA)				ERBA (including IAA)				ERBA (including IAA)			
							IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%
1	Total exposures	21,794	4,420	23	12	32	8,662	17,619	-	-	1,942	2,148	-	-	155	172	-	-
2	Traditional securitization	16,201	4,420	23	12	2	3,039	17,619	-	-	725	2,148	-	-	58	172	-	-
3	Of which securitization	16,201	4,420	23	12	2	3,039	17,619	-	-	725	2,148	-	-	58	172	-	-
4	Of which retail underlying	13,123	3,708	12	1	2	3,039	13,807	-	-	725	1,568	-	-	58	126	-	-
5	Of which STC	12,365	3,706	12	1	1	3,036	13,049	-	-	722	1,454	-	-	58	116	-	-
6	Of which wholesale	3,078	712	11	11	-	-	3,812	-	-	-	580	-	-	-	46	-	-
7	Of which STC	2,970	626	11	11	-	-	3,618	-	-	-	539	-	-	-	43	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	5,593	-	-	-	30	5,623	-	-	-	1,217	-	-	-	97	-	-	-
10	Of which securitization	5,593	-	-	-	30	5,623	-	-	-	1,217	-	-	-	97	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	5,593	-	-	-	30	5,623	-	-	-	1,217	-	-	-	97	-	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

		Q1/25																
		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)				Capital charge after cap			
		>20%	>50%	>100%														
		≤20%	to 50%	100%	1250%	1250%		ERBA (including IAA)	SA	1250%		ERBA (including IAA)	SA	1250%		ERBA (including IAA)	SA	1250%
		RW	RW	RW	RW	RW	IRBA	IAA			IRBA	IAA			IRBA	IAA		
1	Total exposures	15,714	1,251	1,186	69	-	-	2,027	16,193	-	-	479	3,337	-	-	39	267	-
2	Traditional securitization	15,714	1,251	1,186	47	-	-	2,005	16,193	-	-	457	3,337	-	-	37	267	-
3	Of which securitization	15,714	1,251	1,186	47	-	-	2,005	16,193	-	-	457	3,337	-	-	37	267	-
4	Of which retail underlying	155	-	-	47	-	-	97	105	-	-	75	10	-	-	6	1	-
5	Of which STC	155	-	-	-	-	-	50	105	-	-	5	10	-	-	-	1	-
6	Of which wholesale	15,559	1,251	1,186	-	-	-	1,908	16,088	-	-	382	3,327	-	-	31	266	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	22	-	-	22	-	-	-	22	-	-	-	2	-	-
10	Of which securitization	-	-	-	22	-	-	22	-	-	-	22	-	-	-	2	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	22	-	-	22	-	-	-	22	-	-	-	2	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

		Q4/24																
		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)				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	13,896	992	1,255	462	-	-	1,891	14,714	-	-	434	3,672	-	-	34	294	-
2	Traditional securitization	13,896	992	1,234	462	-	-	1,870	14,714	-	-	413	3,672	-	-	32	294	-
3	Of which securitization	13,896	992	1,234	462	-	-	1,870	14,714	-	-	413	3,672	-	-	32	294	-
4	Of which retail underlying	160	-	-	35	-	-	85	110	-	-	56	11	-	-	4	1	-
5	Of which STC	160	-	-	-	-	-	50	110	-	-	5	11	-	-	-	1	-
6	Of which wholesale	13,736	992	1,234	427	-	-	1,785	14,604	-	-	357	3,661	-	-	28	293	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-
10	Of which securitization	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

		Q3/24																
		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%	>50%	>100%														
		to	to	to <			ERBA				ERBA					ERBA		
		≤20%	50%	100%	1250%	1250%	(including				(including					(including		
		RW	RW	RW	RW	RW	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%
1	Total exposures	12,484	1,138	1,153	308	-	-	2,288	12,795	-	-	518	3,207	-	-	41	257	-
2	Traditional securitization	12,484	1,138	1,132	308	-	-	2,267	12,795	-	-	497	3,207	-	-	39	257	-
3	Of which securitization	12,484	1,138	1,132	308	-	-	2,267	12,795	-	-	497	3,207	-	-	39	257	-
4	Of which retail underlying	184	50	-	35	-	-	150	119	-	-	73	12	-	-	5	1	-
5	Of which STC	184	50	-	-	-	-	115	119	-	-	22	12	-	-	2	1	-
6	Of which wholesale	12,300	1,088	1,132	273	-	-	2,117	12,676	-	-	424	3,195	-	-	34	256	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-
10	Of which securitization	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

		Q2/24																												
		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%	>50%	>100%			ERBA				ERBA				ERBA															
		to	to	to <			(including				(including				(including															
		≤20%	50%	100%	1250%	1250%	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%												
		RW	RW	RW	RW	RW																								
1	Total exposures	11,774	1,475	1,326	35	-	-	1,947	12,663	-	-	452	2,878	-	-	36	230	-												
2	Traditional securitization	11,774	1,475	1,305	35	-	-	1,926	12,663	-	-	431	2,878	-	-	34	230	-												
3	Of which securitization	11,774	1,475	1,305	35	-	-	1,926	12,663	-	-	431	2,878	-	-	34	230	-												
4	Of which retail underlying	230	90	-	34	-	-	224	130	-	-	90	13	-	-	7	1	-												
5	Of which STC	230	90	-	-	-	-	190	130	-	-	40	13	-	-	3	1	-												
6	Of which wholesale	11,544	1,385	1,305	1	-	-	1,702	12,533	-	-	341	2,865	-	-	27	229	-												
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-												
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-												
9	Synthetic securitization	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-												
10	Of which securitization	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-												
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-												
12	Of which wholesale	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-												
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-												

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

(\$ millions)		Q1/24																
		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 ≤20% RW	>50% to 50% RW	>100% to 100% RW	>100% to <1250% RW	1250% RW	ERBA (including IRBA IAA SA 1250%)				ERBA (including IRBA IAA SA 1250%)				ERBA (including IRBA IAA SA 1250%)			
1	Total exposures	10,483	1,581	700	284	-	-	1,560	11,488	-	-	373	2,691	-	-	30	215	-
2	Traditional securitization	10,483	1,581	678	284	-	-	1,538	11,488	-	-	351	2,691	-	-	28	215	-
3	Of which securitization	10,483	1,581	678	284	-	-	1,538	11,488	-	-	351	2,691	-	-	28	215	-
4	Of which retail underlying	283	131	-	34	-	-	309	139	-	-	109	14	-	-	9	1	-
5	Of which STC	282	131	-	-	-	-	274	139	-	-	58	14	-	-	5	1	-
6	Of which wholesale	10,200	1,450	678	250	-	-	1,229	11,349	-	-	242	2,677	-	-	19	214	-
7	Of which STC	40	-	-	-	-	-	40	-	-	-	4	-	-	-	-	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	22	-	-	-	22	-	-	-	22	-	-	-	2	-	-
10	Of which securitization	-	-	22	-	-	-	22	-	-	-	22	-	-	-	2	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	22	-	-	-	22	-	-	-	22	-	-	-	2	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

MR1: MARKET RISK UNDER STANDARDIZED APPROACH ⁽¹⁾

(\$ millions)

	Q1/25	Q4/24
	a	b
	Capital requirement in SA	
1 General interest rate risk	217	173
2 Equity risk	119	202
3 Commodity risk	135	43
4 Foreign exchange risk	109	225
5 Credit spread risk - non-securitizations	174	113
6 Credit spread risk - securitizations (non-correlation trading portfolio)	4	11
7 Credit spread risk - securitizations (correlation trading portfolio)	-	-
8 Default risk - non-securitizations	85	92
9 Default risk - securitizations (non-correlation trading portfolio)	10	9
10 Default risk - securitizations (correlation trading portfolio)	-	-
11 Residual risk add-on	111	107
12 Total	964	975

(1) Decrease in market risk capital in Q1/25 compared with Q4/24 was due to decreased risk levels in foreign exchange and equity portfolios, largely offset by increases in commodity and interest rate exposures.

CVA1: THE REDUCED BASIC APPROACH FOR CVA ⁽¹⁾

(\$ millions)	Q1/25		Q4/24	
	a	b	a	b
	Components	BA_CVA RWA	Components	BA_CVA RWA
1 Aggregation of systematic components of CVA risk	296		253	
2 Aggregation of idiosyncratic components of CVA risk	81		68	
3 Total		1,331		1,135

(1) CIBC uses derivatives and cash instruments to hedge our CVA exposure. These include derivatives on credit indices, as well as derivatives on the underlying asset classes that generate our CVA exposure such as interest rate swaps.

CVA3: THE STANDARDIZED APPROACH FOR CVA

(\$ millions)	Q1/25		Q4/24	
	a	b	a	b
	SA_CVA RWA	Number of counterparties	SA_CVA RWA	Number of counterparties
1 Interest rate risk	97		129	
2 Foreign exchange risk	336		322	
3 Reference credit spread risk	-		-	
4 Equity risk	16		84	
5 Commodity risk	67		65	
6 Counterparty credit spread risk	1,741		1,646	
7 Total	2,257	5,294	2,246	5,150

CVA4: RWA FLOW STATEMENTS OF CVA RISK EXPOSURES UNDER SA-CVA ⁽¹⁾

(\$ millions)	Q1/25	Q4/24
	a	a
1 Total RWA for CVA at previous quarter-end	3,381	3,082
2 Total RWA for CVA at end of reporting period	3,588	3,381

(1) Increase in CVA capital in Q1/25 compared with Q4/24 was primarily due to a change in risk levels resulting from counterparty credit spread risk exposure, partially offset by a decrease in equity derivatives trading.

SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

CREDIT EXPOSURE (EAD ⁽¹⁾)

(\$ millions)

	Q1/25			Q4/24			Q3/24			Q2/24			Q1/24		
	AIRB approach ⁽²⁾	FIRB approach	Standardized approach	AIRB approach ⁽²⁾	FIRB approach	Standardized approach	AIRB approach ⁽²⁾	FIRB approach	Standardized approach	AIRB approach ⁽²⁾	FIRB approach	Standardized approach	AIRB approach ⁽²⁾	FIRB approach	Standardized approach
Business and government portfolios															
Corporate															
Drawn	139,781	55,057	7,248	136,149	50,846	6,717	131,021	52,377	6,519	132,359	53,330	6,336	129,957	51,893	6,075
Undrawn commitments	29,777	23,787	947	29,655	24,467	1,005	33,392	29,457	958	33,881	26,228	1,006	34,408	24,601	867
Repo-style transactions	1,680	358,191	1	1,434	306,613	1	1,802	318,687	1	1,448	312,634	1	1,002	279,898	-
Other off-balance sheet	7,555	6,578	409	6,901	6,406	331	6,516	7,102	297	6,507	6,812	283	6,319	6,858	272
OTC derivatives	2,447	9,392	137	2,239	8,731	126	2,230	7,280	118	1,678	7,340	124	1,968	5,908	75
	181,240	453,005	8,742	176,378	397,063	8,180	174,961	414,903	7,893	175,873	406,344	7,750	173,654	369,158	7,289
Sovereign															
Drawn	192,363	43	8,310	187,714	51	7,802	197,098	48	8,072	185,564	48	8,411	185,270	40	7,816
Undrawn commitments	8,281	3	181	8,100	1	178	8,742	3	128	9,607	3	120	9,139	2	117
Repo-style transactions	68,379	174	-	54,419	242	-	48,977	575	-	32,623	655	-	28,166	417	-
Other off-balance sheet	1,598	1	144	1,594	1	156	1,617	1	152	1,582	1	129	1,488	1	118
OTC derivatives	3,025	16	-	2,519	26	-	2,770	11	-	2,515	15	-	2,423	10	-
	273,646	237	8,635	254,346	321	8,136	259,204	638	8,352	231,891	722	8,660	226,486	470	8,051
Banks															
Drawn	4,902	8,537	1,250	4,284	7,792	1,298	5,220	6,110	970	4,357	7,338	833	3,957	7,254	641
Undrawn commitments	-	529	-	-	555	-	-	437	-	-	496	-	-	548	-
Repo-style transactions	-	53,038	-	-	45,493	-	-	53,449	-	-	43,200	-	-	42,835	-
Other off-balance sheet	19	2,314	-	25	2,151	-	29	2,158	-	19	1,753	-	18	1,627	-
OTC derivatives	83	5,764	-	55	5,236	-	29	4,762	-	33	5,133	-	38	5,366	-
	5,004	70,182	1,250	4,364	61,227	1,298	5,278	66,916	970	4,409	57,920	833	4,013	57,630	641
Gross business and government portfolios	459,890	523,424	18,627	435,088	458,611	17,614	439,443	482,457	17,215	412,173	464,986	17,243	404,153	427,258	15,981
Less: collateral held for repo-style transactions	64,010	391,191	-	51,605	337,162	-	46,928	357,446	-	32,537	340,418	-	27,549	308,506	-
Net business and government portfolios	395,880	132,233	18,627	383,483	121,449	17,614	392,515	125,011	17,215	379,636	124,568	17,243	376,604	118,752	15,981
Retail portfolios															
Real estate secured personal lending															
Drawn	289,875	1,343	3,166	289,218	1,327	3,028	286,827	1,352	2,933	286,133	926	2,941	285,979	927	2,817
Undrawn commitments	36,407	-	-	36,393	-	2	40,697	-	2	40,220	-	2	39,311	-	2
	326,282	1,343	3,166	325,611	1,327	3,030	327,524	1,352	2,935	326,353	926	2,943	325,290	927	2,819
Qualifying revolving retail															
Drawn	23,608	-	3,030	22,894	-	3,119	21,573	-	2,822	19,924	-	4,228	18,775	-	4,013
Undrawn commitments	66,972	-	4,137	63,866	-	3,979	62,670	-	3,915	61,786	-	3,886	63,115	-	3,911
Other off-balance sheet	417	-	117	411	-	114	408	-	118	408	-	120	357	-	103
	90,997	-	7,284	87,171	-	7,212	84,651	-	6,855	82,118	-	8,234	82,247	-	8,027
Other retail															
Drawn	15,167	-	893	15,199	-	829	15,050	-	788	14,791	-	780	14,664	-	732
Undrawn commitments	3,564	-	1	3,430	-	1	3,356	-	-	3,122	-	-	3,093	-	21
Other off-balance sheet	4	-	-	6	-	-	6	-	-	3	-	-	3	-	-
	18,735	-	894	18,635	-	830	18,412	-	788	17,916	-	780	17,760	-	753
SME retail															
Drawn	3,104	-	-	3,183	-	-	3,278	-	-	3,379	-	-	3,249	-	-
Undrawn commitments	1,218	-	-	1,217	-	-	1,208	-	-	1,241	-	-	1,248	-	-
Other off-balance sheet	26	-	-	27	-	-	26	-	-	26	-	-	26	-	-
	4,348	-	-	4,427	-	-	4,512	-	-	4,646	-	-	4,523	-	-
Total retail portfolios	440,362	1,343	11,344	435,844	1,327	11,072	435,099	1,352	10,578	431,033	926	11,957	429,820	927	11,599
Securitization exposures ⁽³⁾	35,927	-	21,475	30,901	-	21,251	23,622	-	19,591	25,056	-	16,138	24,511	-	14,818
Gross credit exposure ⁽⁴⁾	936,179	524,767	51,446	901,833	459,938	49,937	898,164	483,809	47,384	868,262	465,912	45,338	858,484	428,185	42,398
Less: collateral held for repo-style transactions	64,010	391,191	-	51,605	337,162	-	46,928	357,446	-	32,537	340,418	-	27,549	308,506	-
Net credit exposure ⁽⁴⁾	872,169	133,576	51,446	850,228	122,776	49,937	851,236	126,363	47,384	835,725	125,494	45,338	830,935	119,679	42,398

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

(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 SA 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 SA.

(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, 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)

	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
Business and government					
Canada					
Drawn	184,924	176,142	182,181	180,604	182,032
Undrawn commitments	35,273	36,250	42,026	40,097	39,955
Repo-style transactions	7,052	4,933	5,322	4,677	4,510
Other off-balance sheet	9,078	8,676	8,506	7,955	8,152
OTC derivatives	13,334	11,345	10,169	9,893	8,874
	249,661	237,346	248,204	243,226	243,523
United States					
Drawn	183,071	180,010	176,862	168,772	164,255
Undrawn commitments	20,805	20,678	24,255	24,064	23,018
Repo-style transactions	9,140	6,670	6,189	6,063	6,067
Other off-balance sheet	6,710	6,033	6,307	6,142	5,729
OTC derivatives	3,498	3,017	3,014	3,036	2,973
	223,224	216,408	216,627	208,077	202,042
Europe					
Drawn	18,370	17,166	16,579	17,987	16,985
Undrawn commitments	4,143	3,860	3,740	3,953	3,772
Repo-style transactions	4,287	2,695	3,507	2,999	2,775
Other off-balance sheet	1,430	1,470	1,722	1,707	1,620
OTC derivatives	2,330	2,348	2,037	2,133	2,273
	30,560	27,539	27,585	28,779	27,425
Other countries					
Drawn	14,318	13,518	16,252	15,633	15,099
Undrawn commitments	2,156	1,990	2,010	2,101	1,953
Repo-style transactions	5,782	5,136	4,098	3,866	2,911
Other off-balance sheet	847	899	888	870	810
OTC derivatives	1,565	2,096	1,862	1,652	1,593
	24,668	23,639	25,110	24,122	22,366
Total business and government	528,113	504,932	517,526	504,204	495,356

(1) Excludes securitization exposures, and exposures under the SA. 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)

	Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
Business and government portfolios					
Corporate					
Less than 1 year ⁽²⁾	121,733	111,133	109,906	108,278	104,661
1 - 3 years	110,587	109,133	110,102	112,757	107,500
3 - 5 years	56,091	55,249	59,451	59,720	61,144
Over 5 years	1,284	1,275	1,179	915	939
	289,695	276,790	280,638	281,670	274,244
Sovereign					
Less than 1 year ⁽²⁾	101,354	91,252	90,956	80,107	71,666
1 - 3 years	37,709	45,292	47,920	51,260	55,148
3 - 5 years	71,466	66,989	74,553	68,945	72,567
Over 5 years	792	684	694	596	659
	211,321	204,217	214,123	200,908	200,040
Banks					
Less than 1 year ⁽²⁾	16,734	13,872	12,587	12,228	12,569
1 - 3 years	6,940	7,007	6,655	6,455	5,554
3 - 5 years	3,154	2,815	3,312	2,705	2,707
Over 5 years	269	231	211	238	242
	27,097	23,925	22,765	21,626	21,072
Total business and government portfolios	528,113	504,932	517,526	504,204	495,356
Retail portfolios					
Real estate and secured personal lending					
Less than 1 year ⁽³⁾	120,843	117,996	114,719	109,256	100,772
1 - 3 years	188,697	192,026	193,819	187,596	182,517
3 - 5 years	17,066	15,926	19,250	29,162	41,495
Over 5 years	1,019	990	1,088	1,265	1,433
	327,625	326,938	328,876	327,279	326,217
Qualifying revolving retail					
Less than 1 year ⁽²⁾	90,997	87,171	84,651	82,118	82,247
	90,997	87,171	84,651	82,118	82,247
Other retail					
Less than 1 year ⁽²⁾	9,946	9,865	9,777	9,518	9,309
1 - 3 years	1,048	1,022	979	956	968
3 - 5 years	2,977	2,956	2,881	2,780	2,700
Over 5 years	4,764	4,792	4,775	4,662	4,783
	18,735	18,635	18,412	17,916	17,760
SME retail					
Less than 1 year ⁽²⁾	337	328	303	280	260
1 - 3 years	2,348	2,375	2,428	2,509	2,512
3 - 5 years	1,663	1,724	1,781	1,857	1,751
Over 5 years	-	-	-	-	-
	4,348	4,427	4,512	4,646	4,523
Total retail portfolios	441,705	437,171	436,451	431,959	430,747
Total credit exposure	969,818	942,103	953,977	936,163	926,103

(1) Excludes securitization exposures, and exposures under the SA.

(2) Demand loans without a maturity date are included in the "Less than 1 year" category.

CREDIT RISK ASSOCIATED WITH DERIVATIVES

(\$ millions)

	Q1/25			Q1/25	Q4/24	Q3/24	Q2/24	Q1/24
	Current replacement cost ⁽¹⁾			Credit equivalent amount ⁽²⁾	Risk-weighted amount			
	Trading	Asset/liability management	Total					
Interest rate derivatives								
Over-the-counter								
Forward rate agreements	2	4	6	19	9	15	3	11
Swap contracts	1,305	203	1,508	3,365	772	710	655	442
Purchased options	26	3	29	83	32	24	20	8
Written options	3	3	6	28	10	6	4	3
	1,336	213	1,549	3,495	823	755	682	464
Exchange-traded	1	-	1	57	2	1	2	2
Total interest rate derivatives	1,337	213	1,550	3,552	825	756	684	466
Foreign exchange derivatives								
Over-the-counter								
Forward contracts	1,797	504	2,301	5,817	1,833	2,010	1,487	1,716
Swap contracts	442	580	1,022	3,002	444	482	450	434
Purchased options	499	2	501	812	281	171	157	155
Written options	45	-	45	217	86	52	56	46
	2,783	1,086	3,869	9,848	2,644	2,715	2,150	2,351
Exchange-traded	-	-	-	562	22	20	26	42
Total foreign exchange derivatives	2,783	1,086	3,869	10,410	2,666	2,735	2,176	2,393
Credit derivatives								
Over-the-counter								
Credit default swap contracts - protection purchased	2	-	2	119	13	14	11	14
Credit default swap contracts - protection sold	1	-	1	20	4	4	4	7
	3	-	3	139	17	18	15	21
Equity derivatives								
Over-the-counter	429	23	452	4,944	1,223	1,048	905	952
Exchange-traded	1,198	-	1,198	5,570	167	161	162	135
	1,627	23	1,650	10,514	1,390	1,209	1,067	1,087
Precious metal and other commodity derivatives								
Over-the-counter	1,214	36	1,250	2,773	1,200	956	1,027	1,137
Exchange-traded	-	-	-	2,120	85	77	65	78
	1,214	36	1,250	4,893	1,285	1,033	1,092	1,215
RWA related to non-trade exposures to central counterparties					426	414	361	367
RWA related to CVA capital charge					3,588	3,381	3,082	3,301
Total derivatives	6,964	1,358	8,322	29,508	10,197	9,546	8,477	8,850

(1) Current replacement cost reflects the current mark-to-market value of derivatives offset by eligible financial collateral, where present.

(2) Under IMM, expected effective positive exposure (EEPE) is used, which computes through simulation, the expected exposures with consideration to the expected movements in underlying risk factor and netting/collateral agreements. The EAD is calculated as EEPE multiplied by the prescribed alpha factor of 1.4. The EAD under SA-CCR is calculated as the sum of replacement cost and potential future exposure, multiplied by the prescribed alpha factor of 1.4.

AIRB CREDIT RISK EXPOSURE - LOSS EXPERIENCE ⁽¹⁾⁽²⁾

	Q1/25		Q4/24		Q3/24		Q2/24		Q1/24	
	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	0.68	0.28	0.48	0.31	0.51	0.40	0.53	0.46	0.46	0.47
Sovereign	0.01	-	0.01	-	0.01	-	0.01	-	0.01	-
Banks	0.08	-	0.07	-	0.05	-	0.05	-	0.11	-
Retail portfolios										
Real estate secured personal lending	0.14	0.01	0.12	0.01	0.12	0.01	0.12	0.01	0.10	0.01
Qualifying revolving retail	3.85	3.66	3.83	3.65	3.52	3.61	3.50	3.36	3.44	3.21
Other retail	1.81	0.91	1.75	0.89	1.66	0.82	1.50	0.75	1.50	0.67
SME retail	4.95	0.39	3.39	0.40	3.52	0.34	2.94	0.34	2.93	0.32

(1) Actual loss rates for each quarter represent the provision for credit loss 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.

(2) Q4/24, Q3/24, Q2/24 and Q1/24 exclude loss amounts for CIBC Bank USA, which will not be included until Q1/25 when 12 months of loss amounts have been collected.

AIRB CREDIT RISK EXPOSURE - BACK-TESTING ⁽¹⁾⁽²⁾

	Q1/25						Q4/24					
	Average estimated PD %	Actual default rate % ⁽³⁾	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %	Average estimated PD %	Actual default rate % ⁽³⁾	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %
Business and government portfolios ⁽⁴⁾												
Corporate	2.32	1.04	50.44	40.09	72.76	87.19	2.23	1.30	52.22	42.19	72.26	88.20
Sovereign	1.00	-	-	-	95.39	-	0.87	-	-	-	96.02	-
Banks	0.31	-	n/a	n/a	89.99	-	0.32	-	n/a	n/a	85.78	-
Retail portfolios ⁽⁵⁾												
Real estate secured personal lending												
Uninsured residential mortgages and personal loans	0.51	0.43	17.80	5.37	n/a	n/a	0.51	0.42	18.96	6.18	n/a	n/a
Insured residential mortgages	0.70	0.60	n/a	n/a	n/a	n/a	0.71	0.59	n/a	n/a	n/a	n/a
Home equity line of credit	0.34	0.25	36.17	10.73	96.20	95.49	0.33	0.24	34.82	5.32	97.21	97.03
Qualifying revolving retail	1.15	0.98	88.35	84.71	102.46	103.58	1.11	0.99	89.30	83.06	105.99	105.88
Other retail	1.82	1.67	69.39	55.26	97.75	97.66	1.74	1.60	67.64	50.62	99.06	103.61
SME retail	2.74	1.89	74.71	22.97	102.04	96.04	3.00	2.22	74.72	26.57	104.15	99.19

	Q3/24						Q2/24					
	Average estimated PD %	Actual default rate % ⁽³⁾	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %	Average estimated PD %	Actual default rate % ⁽³⁾	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %
Business and government portfolios ⁽⁴⁾												
Corporate	2.05	1.32	53.73	45.04	73.15	90.66	2.13	1.25	52.58	47.14	73.67	90.38
Sovereign	0.81	-	-	-	96.20	-	0.81	-	-	-	96.62	-
Banks	0.30	-	n/a	n/a	84.69	-	1.79	-	n/a	n/a	86.26	-
Retail portfolios ⁽⁵⁾												
Real estate secured personal lending												
Uninsured residential mortgages and personal loans	0.49	0.38	19.58	6.58	n/a	n/a	0.49	0.34	16.80	4.60	n/a	n/a
Insured residential mortgages	0.72	0.56	n/a	n/a	n/a	n/a	1.13	0.56	n/a	n/a	n/a	n/a
Home equity line of credit	0.30	0.22	33.17	6.21	98.76	96.03	0.30	0.21	34.26	6.36	98.99	96.76
Qualifying revolving retail	1.08	0.93	89.65	82.91	105.70	105.82	1.06	0.87	89.21	83.12	104.63	109.96
Other retail	1.78	1.50	67.53	58.64	100.00	90.18	1.89	1.54	71.22	56.28	91.30	76.05
SME retail	1.98	2.00	78.73	28.22	95.91	96.36	1.95	1.90	83.41	44.62	93.14	89.44

(1) There are several key differences between Basel and IFRS 9 which could lead to significantly different estimates for PDs and LGDs. 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 2024 Annual Report for additional details.

(2) Q4/24, Q3/24, Q2/24 and Q1/24 exclude loss amounts for CIBC Bank USA, which will not be included until Q1/25 when 12 months of loss amounts have been collected.

(3) Reflects average default rate for the trailing twelve-month period.

(4) Estimated LGD is based on accounts that default. Estimated EAD is based on all accounts. For actual LGD, payments are discounted to the default date using discount rates based on opportunity cost (the highest interest rate at which we would originate a new loan in the corresponding portfolio). Estimated and actual EAD include only revolving facilities.

(5) Both estimated and actual EAD are based on accounts that default. Actual LGD is based on payments received after default for accounts that defaulted 24 months before the effective month, using a discount rate based on opportunity cost. Estimated and actual EAD include only revolving products (lines of credit, credit cards, and overdraft facilities). Retail information is based on our internal parameter monitoring system, which covers more than 90% of retail exposures.

n/a Not applicable.

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

Version of the IRB approach to credit risk where institutions provide their own estimates of PD, LGD, EAD, and their own calculation of effective maturity, subject to meeting minimum standards. AIRB is no longer permitted for some exposure categories.

Asset/liability management (ALM)

The practice of managing risks that arise from mismatches between the repricing of assets and liabilities, mainly in the non-trading areas of the bank. Techniques are used to manage the relative duration of CIBC's assets (such as loans) and liabilities (such as deposits), in order to minimize the adverse impact of changes in interest rates.

Bail-in eligible liabilities

Bail-in eligible liabilities include long-term (i.e., 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 considered NVCC. Consumer deposits, secured liabilities (including covered bonds), certain financial contracts (including derivatives) and certain structured notes are not bail-in eligible.

Bank exposures

All direct credit risk exposures to deposit-taking institutions and regulated securities firms, and exposures guaranteed by those entities.

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 clear 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 risk-weighted assets (RWA), as defined by Office of the Superintendent of Financial Institutions (OSFI's) Capital Adequacy Requirements (CAR) Guideline, which is based on Basel Committee on Banking Supervision (BCBS) standards.

Comprehensive approach for securities financing transactions (SFTs)

A framework for the measurement of counterparty credit risk with respect to SFTs, which utilizes a volatility-adjusted collateral value to reduce the amount of the exposure.

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 and other receivables 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.

Foundation internal ratings-based (FIRB) approach for credit risk

Version of the IRB approach to credit risk where institutions provide their own estimates of PD, and their own calculation of effective maturity and rely on prescribed supervisory estimates for other risk components such as LGD and EAD. FIRB methodology must be used for some exposure categories.

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 model method (IMM) for counterparty credit risk

Models, which have been developed by CIBC and approved by OSFI, for the measurement of counterparty credit risk with respect to over-the-counter derivatives.

Internal ratings-based (IRB) approach for credit risk

Approach to determining credit risk capital requirements based on risk components such as PD, LGD, EAD and effective maturity.

Internal ratings-based approach for securitization exposures

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

GLOSSARY (continued)

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.

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, SFTs exposures with a limited form of netting under certain conditions, and other off-balance sheet exposures (such as commitments, direct credit substitutes, undrawn credit card exposures, securitization exposures and unsettled trades).

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 International Financial Reporting Standard (IFRS) 9 expected credit loss (ECL) purposes.

Market risk

The risk of economic and/or financial loss in our trading and non-trading portfolios from adverse changes in underlying market factors, including interest rates, foreign exchange rates, equity market prices, commodity prices, credit spreads and customer behaviour for retail products.

Master netting agreement

An industry standard agreement designed to reduce the credit risk of multiple transactions with a counterparty through the creation of a legal right of offset of exposures in the event of a default by that counterparty and through the provision for net settlement of all contracts through a single payment.

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.

Other off-balance sheet exposure

The amount of credit risk exposure resulting from the issuance of guarantees and letters of credit.

Other retail

This exposure class includes all loans other than qualifying revolving retail and real estate secured personal lending that are extended to individuals under the regulatory capital reporting framework.

Over-the-counter (OTC) derivatives exposure

The amount of credit risk exposure resulting from derivatives that trade directly between two counterparties, rather than through exchanges.

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 based on through-the-cycle assumptions for regulatory capital purposes, and based on point-in-time assumptions reflecting forward-looking information for IFRS 9 ECL 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.

Qualifying revolving retail

This exposure class includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals. Under the SA, 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 CET1, Additional Tier 1 (AT1) and Tier 2 capital. CET1 capital includes common shares, retained earnings, accumulated other comprehensive income (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, certain deferred tax assets, net assets related to defined benefit pension plans, and certain investments. AT1 capital primarily includes NVCC preferred shares, Limited Recourse Capital Notes, and qualifying instruments issued by a consolidated subsidiary to third parties. Tier 1 capital is comprised of CET1 plus AT1. Tier 2 capital includes NVCC subordinated indebtedness, 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.

Repo-style transactions exposure

The amount of credit risk exposure resulting from our securities bought or sold under resale agreements, as well as securities borrowing and lending activities.

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, which are calculated using the IRB and standardized approaches, (ii) RWA for market risk, and (iii) RWA for operational risk. The IRB 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. RWA for market risk in the trading portfolio is based on standardized capital requirements defined by OSFI. The RWA for operational risk, which relate to the risk of losses resulting from people, inadequate or failed internal processes, and systems or from external events, are calculated under a standardized approach.

Since the introduction of Basel II in 2008, OSFI has prescribed a capital floor requirement for institutions that use the IRB approach for credit risk. The capital floor is determined by applying an adjustment factor specified by OSFI to the capital requirement calculated by reference to the standardized approach. Any shortfall in the IRB 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 from 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.

Specialized lending (SL)

A subset of Corporate exposures falling into one of the following sub-classes: project finance (PF), object finance (OF), commodities finance (CF), income-producing real estate (IPRE), and high-volatility commercial real estate (HVCRE). Primary source of repayment for such credits is the income generated by the asset(s), rather than the independent capacity of a broader commercial enterprise.

Sovereign exposures

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

Simple, transparent and comparable (STC) securitizations

Securitization exposures satisfying a set of regulatory STC criteria. Such exposures qualify for a preferential capital treatment under the securitization framework.

Small and medium enterprises (SME) retail

This exposure class includes all loans extended to scored small businesses under the regulatory capital reporting framework.

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

This approach is based on a prescribed formula made up of three components: (i) the Business Indicator (BI), which is a financial-statement-based proxy for operational risk, (ii) the Business Indicator Component (BIC), which is calculated by multiplying the BI by a set of regulatory determined marginal coefficients, and (iii) the Internal Loss Multiplier, which is a scaling factor that is based on the average historical operational losses and the BIC.

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 SA (SEC-SA).

Total loss absorbing capacity leverage ratio

Defined as TLAC measure divided by leverage ratio exposure determined in accordance with guidelines issued by OSFI.

Total loss absorbing capacity (TLAC) measure

The sum of Total capital and bail-in-eligible liabilities (as defined above) that have a residual maturity greater than one year.

Total loss absorbing capacity ratio

Defined as TLAC measure divided by RWA determined in accordance with guidelines issued by OSFI.

Undrawn exposures

The amount of credit risk exposure resulting from loans that have not been advanced to a customer, but which a customer may be entitled to draw in the future.

Value-at-Risk (VaR)

Generally accepted risk measure that uses statistical models to estimate the distribution of possible returns on a given portfolio at a specified level of confidence and time horizon.