



Pillar 3 Report and Supplementary Regulatory Capital Disclosure

For the period ended April 30, 2025

For further information, please contact:

Geoff Weiss, Senior Vice-President, Investor Relations and Performance Measurement (416) 980-5093

Jason Patchett, Senior Director, Investor Relations (416) 980-8691

TABLE OF CONTENTS

This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q2/25, 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.

PILLAR 3 REPORT

Pillar 3 report index	1
KM1: Key metrics (at consolidated group level)	3
KM2: Key metrics – TLAC requirements (at resolution group level)	4
OV1: Overview of risk-weighted assets (RWA)	5
CMS1: Comparison of modelled and standardized RWA at risk level	6
CMS2: Comparison of modelled and standardized RWA for credit risk at asset class level	8
Changes in RWA	11
LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	12
LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements	13
PV1: Prudent valuation adjustments (PVAs)	14
CC1: Composition of regulatory capital	16
CC2: Reconciliation of regulatory capital to balance sheet	18
Changes in regulatory capital	20
TLAC1: TLAC composition (at resolution group level)	21
TLAC3: Resolution entity – Creditor ranking at legal entity level	22
CCyB1: Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement	24
LR1: Summary comparison of accounting assets vs. leverage ratio exposure measure	26
LR2: Leverage ratio common disclosure template	26
CR1: Credit quality of assets	27
CR2: Changes in stock of defaulted loans and debt securities	29
CR3: Credit risk mitigation (CRM) techniques – overview	30
CR4: Standardized approach (SA) – Credit risk exposure and CRM effects	31
CR5: SA – exposures by asset classes and risk-weights	34
CR6: Internal ratings based (IRB) – Credit risk exposures by portfolio and probability of default (PD) range	39
CR10: IRB (specialized lending and equities under the simple risk-weight method)	54
CCR1: Analysis of counterparty credit risk exposure by approach	56
CCR3: SA – counterparty credit risk exposures by regulatory portfolio and risk-weights	58
CCR4: IRB – counterparty credit risk exposures by portfolio and PD scale	60
CCR5: Composition of collateral for counterparty credit risk exposure	70
CCR6: Credit derivatives exposures	72
CCR8: Exposures to central counterparties	73
SEC1: Securitization exposures in the banking book	74
SEC2: Securitization exposures in the trading book	76
SEC3: Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	78
SEC4: Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as investor	81

TABLE OF CONTENTS (continued)

PILLAR 3 REPORT

MR1: Market risk under the standardized approach	84
CVA1: The reduced basic approach for CVA (BA-CVA)	85
CVA2: The full basic approach for CVA (BA-CVA)	85
CVA3: The standardised approach for CVA (SA-CVA)	85
CVA4: RWA flow statements of CVA risk exposures under SA-CVA	85

SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

Disclosures provided to address Enhanced Disclosure Task Force recommendations

Credit exposure - Exposure at default (EAD)	86
Credit exposure - Geographic concentration	87
Credit exposure - Maturity profile	88
Credit risk associated with derivatives	89
Advanced internal ratings-based (AIRB) credit risk exposure - Loss experience	90
AIRB credit risk exposure - Back-testing	91

Glossary	92
-----------------	----

PILLAR 3 REPORT

PILLAR 3 REPORT INDEX

The index below provides a listing of Pillar 3 disclosure requirements issued by the Basel Committee of Banking Supervision (BCBS), which are currently effective for CIBC, along with their locations. As indicated, the disclosures that are located in our 2024 Annual Report, Q2/25 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	Q2/25 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	25	39-40	
	KM2	Key metrics - TLAC requirements (at resolution group level)	Quarterly	4	25	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		38	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	24-25, 71-72	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 (of our Q1/25 quarterly supervisory report to shareholders)	
	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.

PILLAR 3 REPORT INDEX (continued)

Topic	Identifier	Table and templates	Frequency	Pillar 3 Report	Q2/25 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	85			
	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		38-39	75	
	LIQ2	Net Stable Funding Ratio (NSFR)	Quarterly		39-40	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 April 30, 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.

n/a Not applicable.

KM1: KEY METRICS (AT CONSOLIDATED GROUP LEVEL)

(\$ millions)

	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
	a	b	c	d	e
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	45,795	46,213	44,516	43,784	42,728
2 Tier 1	51,756	51,574	49,481	48,751	47,845
3 Total capital	60,697	59,114	56,809	56,145	55,478
Risk-weighted assets (amounts)					
4 Total RWA	341,204	341,930	333,502	329,202	326,514
4a Total RWA (pre-floor)	341,204	341,930	333,502	329,202	326,514
Risk-based capital ratios as a percentage of RWA					
5 CET1 ratio	13.4%	13.5%	13.3%	13.3%	13.1%
5b CET1 ratio (pre-floor ratio)	13.4%	13.5%	13.3%	13.3%	13.1%
6 Tier 1 ratio	15.2%	15.1%	14.8%	14.8%	14.7%
6b Tier 1 ratio (pre-floor ratio)	15.2%	15.1%	14.8%	14.8%	14.7%
7 Total capital ratio	17.8%	17.3%	17.0%	17.1%	17.0%
7b Total capital ratio (pre-floor ratio)	17.8%	17.3%	17.0%	17.1%	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⁾	8.9%	9.0%	8.8%	8.8%	8.6%
Leverage Ratio					
13 Total leverage ratio exposure measure	1,213,223	1,205,520	1,155,432	1,133,983	1,112,411
14 Leverage ratio (row 2 / row 13)	4.3%	4.3%	4.3%	4.3%	4.3%

(1) Bank specific countercyclical buffer requirement of 0.04% in Q2/25 (Q1/25: 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)					
	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
	a	b	c	d	e
1 TLAC available	109,803	107,533	101,062	99,150	95,890
2 Total RWA at the level of the resolution group	341,204	341,930	333,502	329,202	326,514
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	32.2%	31.4%	30.3%	30.1%	29.4%
4 Leverage ratio exposure measure at the level of the resolution group	1,213,223	1,205,520	1,155,432	1,133,983	1,112,411
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	9.1%	8.9%	8.7%	8.7%	8.6%
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)		Q2/25		Q1/25	Q4/24	Q3/24	Q2/24
		a	b	c	d	e	f
		Minimum capital requirements					
		RWA		RWA			
1	Credit risk (excluding counterparty credit risk)	248,223	19,858	248,957	243,106	244,923	240,995
2	Of which: SA ⁽²⁾	23,177	1,854	24,047	23,822	22,725	22,785
3	Of which: foundation internal ratings-based (FIRB) approach	39,507	3,161	38,748	38,212	40,699	40,617
4	Of which: supervisory slotting approach	21	2	78	90	109	73
5	Of which: AIRB approach	185,518	14,841	186,084	180,982	181,390	177,520
6	Counterparty credit risk ⁽³⁾	11,231	898	11,539	10,167	8,917	9,214
7	Of which: SA for counterparty credit risk (SA-CCR)	351	28	378	338	242	356
8	Of which: IMM	5,901	472	5,519	5,143	4,526	4,560
9	Of which: other CCR	4,979	398	5,642	4,686	4,149	4,298
10	CVA	3,882	311	3,588	3,381	3,082	3,301
11	Equity investments in funds - look-through approach ⁽⁴⁾	2,371	190	2,341	2,160	2,131	2,072
12	Equity investments in funds - mandate-based approach ⁽⁴⁾	50	4	29	36	46	37
13	Settlement risk	-	-	-	-	-	-
14	Securitization exposures in banking book	10,099	808	9,559	9,235	7,514	7,443
15	Of which: internal ratings-based approach (IRBA)	2,768	221	2,905	2,370	1,236	1,953
16	Of which: external ratings-based approach (ERBA), including internal assessment approach (IAA)	3,574	286	3,317	3,193	3,071	2,612
17	Of which: SA ⁽⁵⁾	3,757	301	3,337	3,672	3,207	2,878
18	Market risk	10,352	828	12,049	12,188	11,112	12,787
19	Of which: SA	10,352	828	12,049	12,188	11,112	12,787
20	Of which: IMM	-	-	-	-	-	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-	-
22	Operational risk	48,674	3,894	47,793	46,811	45,763	45,046
23	Amounts below the thresholds for deduction (subject to 250% risk-weight)	6,322	505	6,075	6,418	5,714	5,619
24	Output floor applied (%)	67.5%		67.5%	67.5%	67.5%	67.5%
25	Floor adjustment	-		-	-	-	-
26	N/A for D-SIBs	-		-	-	-	-
27	Total (1+6+10+11+12+13+14+18+21+22+23+25)	341,204	27,296	341,930	333,502	329,202	326,514

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

(2) Includes RWA of \$1,430 million (Q1/25: \$1,541 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%.

n/a Not applicable.

CMS1 – COMPARISON OF MODELLED AND STANDARDIZED RWA AT RISK LEVEL

(\$ millions)

Q2/25				
	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)	225,046	23,177	248,223	398,777
2 Counterparty credit risk	10,444	787	11,231	28,651
3 CVA		3,882	3,882	3,882
4 Securitization exposures in the banking book	5,239	4,860	10,099	20,982
5 Market risk	-	10,352	10,352	10,352
6 Operational risk		48,674	48,674	48,674
7 Residual RWA		8,743	8,743	8,743
8 Total	240,729	100,475	341,204	520,061

(\$ 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

CMS1 – COMPARISON OF MODELLED AND STANDARDIZED RWA AT RISK 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 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

(\$ 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

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

(\$ millions)

Q2/25				
	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	4,914	1,198	6,112	5,483
Of which: categorized as Multilateral development banks (MDBs)/Public sector entities (PSEs) in SA	3,537	932	4,469	4,455
2 Banks and other financial institutions	2,956	372	3,328	6,479
3 Covered bonds	249	-	249	456
4 Equity	-	1,430	1,430	1,430
5 Purchased receivables	-	-	-	-
6 Corporates	130,469	7,519	137,988	212,156
Of which: FIRB is applied	36,302	-	36,302	39,962
Of which: AIRB is applied	94,167	-	94,167	164,675
7 Retail	72,944	4,777	77,721	134,350
Of which: qualifying revolving retail	21,177	3,010	24,187	28,676
Of which: other retail	11,220	627	11,847	16,093
Of which: retail residential mortgages	40,547	1,140	41,687	89,581
8 Specialized lending	13,514	-	13,514	30,542
Of which: income-producing real estate and high volatility commercial real estate	21	-	21	38
9 Others	-	7,881	7,881	7,881
10 Total	225,046	23,177	248,223	398,777

(\$ 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 MDB/PSE 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

(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)

	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

	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

For footnotes, see page 8.

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

	Q2/24			
	a	b	c	d
	RWA		Total actual RWA	RWA calculated using full standardized approach ⁽¹⁾
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardized approaches are used		
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.

CHANGES IN RWA

(\$ millions)

	Q2/25 vs. Q1/25			Q1/25 vs. Q4/24	Q4/24 vs. Q3/24	Q3/24 vs. Q2/24
		CR8				
		Of which determined under an IRB approach	Of which all other ⁽¹⁾			
Credit risk						
1 Balance at beginning of period	266,961	230,249	36,712	260,955	260,328	256,166
2 Asset size ⁽²⁾⁽³⁾	4,882	4,197	685	870	1,610	2,646
3 Asset quality ⁽³⁾⁽⁴⁾	1,365	1,365	-	1,368	767	(162)
4 Model updates ⁽⁵⁾	(520)	(520)	-	(245)	(862)	1,563
5 Methodology and policy ⁽⁶⁾	(687)	(687)	-	-	(1,868)	(329)
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(5,183)	(4,319)	(864)	4,356	916	349
8 Other	247	-	247	(343)	64	95
9 Balance at end of period	267,065	230,285	36,780	266,961	260,955	260,328
		CCR7				
		Of which determined under an IMM approach	Of which all other ⁽⁷⁾			
Counterparty credit risk						
1 Balance at beginning of period	15,127	5,519	9,608	13,548	11,999	12,515
2 Asset size ⁽²⁾	750	543	207	1,147	1,743	(220)
3 Credit quality of counterparties ⁽⁴⁾	(278)	(8)	(270)	49	(267)	(343)
4 Model updates ⁽⁵⁾	-	-	-	-	-	-
5 Methodology and policy ⁽⁶⁾	-	-	-	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(486)	(153)	(333)	383	73	47
8 Other	-	-	-	-	-	-
9 Balance at end of period	15,113	5,901	9,212	15,127	13,548	11,999
Market risk						
1 Balance at beginning of period	12,049			12,188	11,112	12,787
2 Movement in risk levels ⁽⁸⁾	(1,697)			(209)	1,372	(466)
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	10,352			12,049	12,188	11,112
Operational risk						
1 Balance at beginning of period	47,793			46,811	45,763	45,046
2 Movement in risk levels	881			982	1,048	717
3 Methodology and policy ⁽⁶⁾	-			-	-	-
4 Acquisitions and disposals	-			-	-	-
5 Balance at end of period	48,674			47,793	46,811	45,763

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

(3) Certain prior period balances have been restated.

(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)

	Q2/25						
	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	14,011	14,011	14,011	-	-	-	-
Interest-bearing deposits with banks	35,575	35,575	35,575	-	-	-	-
Securities	269,841	269,594 ⁽⁴⁾	156,222	3,197	3,968	109,403	-
Cash collateral on securities borrowed	18,945	18,945	-	18,945	-	-	-
Securities purchased under resale agreements	91,261	91,261	-	66,044	1,860	23,357	-
Loans ⁽⁵⁾	571,639	571,639 ⁽⁶⁾	546,958	1,536	20,275	310	2,560
Other							
Derivative instruments	38,490	38,490 ⁽⁷⁾	-	38,490	-	34,851	-
Property and equipment	3,277	3,277	3,277	-	-	-	-
Goodwill	5,400	5,400	-	-	-	-	5,400
Software and other intangible assets	2,813	2,813	-	-	-	-	2,813
Investments in equity-accounted associates and joint ventures	765	1,067	1,040	-	-	-	27
Deferred tax assets	783	770	1,568	-	-	-	(798) ⁽⁸⁾
Other assets	37,343	37,299	19,841	8,754	99	7,259	1,345
	88,871	89,116	25,726	47,244	99	42,110	8,787
Total assets	1,090,143	1,090,141	778,492	136,966	26,202	175,180	11,347
LIABILITIES							
Deposits							
Personal	255,523	255,523	-	-	-	-	255,523
Business and government	441,342	441,342	-	-	-	27,720	413,622
Bank	27,401	27,401	-	-	-	-	27,401
Secured borrowings	60,361	60,361	-	-	-	-	60,361
	784,627	784,627	-	-	-	27,720	756,907
Obligations related to securities sold short	20,093	20,093	-	-	-	19,900	193
Cash collateral on securities lent	6,715	6,715	-	6,715	-	-	-
Obligations related to securities sold under repurchase agreements	133,279	133,279	-	133,279	-	-	-
Other							
Derivative instruments	43,945	43,945 ⁽⁷⁾	-	43,945	-	43,143	-
Deferred tax liability	49	49	-	-	-	-	49
Other liabilities ⁽⁵⁾	30,715	30,713	-	-	-	3,736	26,977
	74,709	74,707	-	43,945	-	46,879	27,026
Subordinated indebtedness	8,774	8,774	-	-	-	-	8,774
Total liabilities	1,028,197	1,028,195	-	183,939	-	94,499	792,900

(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)

	Q2/25				
	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)	1,078,794	778,492	26,202	136,966	175,180
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	235,295	-	-	183,939	94,499
3 Total net amount under regulatory scope of consolidation	843,499	778,492	26,202	(46,973)	80,681
4 Off-balance sheet amounts ⁽³⁾	530,668	200,318	33,375	296,975	-
5 Differences in valuations	(206)	(206) ⁽⁴⁾	-	-	-
6 Differences due to different netting rules, other than those already included in row 3	29,616	-	-	29,616	-
7 Differences due to consideration of provisions ⁽⁵⁾	4,013	4,013	-	-	-
8 Differences due to prudential filters	-	-	-	-	-
9 Gross-up for SFTs ⁽⁶⁾	279,988	-	-	279,988	-
10 Differences due to inclusion of potential future exposure and alpha multiplier in derivative EAD	3,900	-	-	3,900	-
11 Collateral ⁽⁷⁾	(506,332)	-	-	(506,332)	-
12 Other	(805)	(805)	-	-	-
13 Exposure amounts considered for regulatory purposes	1,184,341	981,812	59,577	57,174	80,681

(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 \$988 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)		Q2/25							
		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:	-	-	-	19	-	19	-	19
2	Mid-market value	-	-	-	-	-	-	-	-
3	Closeout cost	-	-	-	-	-	-	-	-
4	Concentration	-	-	-	19	-	19	-	19
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	-	-	-	19	-	19	-	19

(\$ 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)		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

PV1: PRUDENT VALUATION ADJUSTMENTS (PVAs) (continued)

(\$ 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

(\$ 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

CC1: COMPOSITION OF REGULATORY CAPITAL

(\$ millions)

(\$ millions)		Q2/25		Q1/25	Q4/24	Q3/24	Q2/24
		Cross-reference ⁽¹⁾					
Common Equity Tier 1 (CET1) capital: instruments and reserves							
1	Directly issued qualifying common share capital plus related stock surplus	17,085	A+B	17,193	17,170	17,047	16,927
2	Retained earnings	34,984	C	34,366	33,471	32,844	31,990
3	Accumulated other comprehensive income (AOCI) (and other reserves)	3,655	D	4,442	3,148	2,689	1,394
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-		-	-	-	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	120	E	127	119	105	107
6	CET1 capital before regulatory adjustments	55,844		56,128	53,908	52,685	50,418
CET1 capital: regulatory adjustments							
7	Prudential valuation adjustments	19	See footnote 2	18	4	3	5
8	Goodwill (net of related tax liabilities)	5,316	F+G+H	5,552	5,360	5,324	5,312
9	Other intangibles other than mortgage-servicing rights (net of related tax liabilities)	2,427	I+J+AI	2,432	2,456	2,350	2,372
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liabilities)	20	K	21	15	16	11
11	Cash flow hedge reserve	1,078	L	800	509	260	(737)
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	158	M+AH	1	1	17	(15)
15	Defined benefit pension fund net assets (net of related tax liabilities)	1,024	N+O	1,086	1,045	928	742
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	7	See footnote 2	5	2	3	-
17	Reciprocal cross holdings in common equity	-		-	-	-	-
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-		-	-	-	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	P+Q	-	-	-	-
20	Mortgage servicing rights (amount above 10% threshold)	-		-	-	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		-	-	-	-
22	Amount exceeding the 15% threshold	-		-	-	-	-
23	of which: significant investments in the common stock of financials	-	R+S	-	-	-	-
24	of which: mortgage servicing rights	-		-	-	-	-
25	of which: deferred tax assets arising from temporary differences	-	T	-	-	-	-
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI	-		-	-	-	-
27	Regulatory adjustments applied to CET1 due to insufficient Additional Tier 1 (AT1) and Tier 2 (T2) to cover deductions	-		-	-	-	-
28	Total regulatory adjustments to CET1	10,049		9,915	9,392	8,901	7,690
29	CET1 capital	45,795		46,213	44,516	43,784	42,728
AT1 capital: instruments							
30	Directly issued qualifying AT1 instruments plus related stock surplus ⁽⁴⁾	5,942		5,341	4,946	4,949	5,098
31	of which: classified as equity under applicable accounting standards	5,942	U	5,341	4,946	4,949	5,098
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)	19	V	20	19	18	19
35	of which: instruments issued by subsidiaries subject to phase out	-		-	-	-	-
36	AT1 capital before regulatory adjustments	5,961		5,361	4,965	4,967	5,117
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	5,961		5,361	4,965	4,967	5,117
45	T1 capital (T1 = CET1 + AT1)	51,756		51,574	49,481	48,751	47,845
T2 capital: instruments and provisions							
46	Directly issued qualifying T2 instruments plus related stock surplus ⁽⁵⁾	8,284	W	7,000	6,920	6,889	7,235
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)	18	X	19	17	24	25
49	of which: instruments issued by subsidiaries subject to phase out	-		-	-	-	-
	Other	-		-	-	1	-
50	Collective allowances	639	Y+Z	521	391	480	373
51	T2 capital before regulatory adjustments	8,941		7,540	7,328	7,394	7,633

For footnotes, see next page.

CC1: COMPOSITION OF REGULATORY CAPITAL (continued)

(\$ millions)

		Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
	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	8,941	7,540	7,328	7,394	7,633
59	Total capital (TC = T1 + T2)	60,697	59,114	56,809	56,145	55,478
60	Total RWA	341,204	341,930	333,502	329,202	326,514
	Capital ratios					
61	CET1 (as a percentage of RWA)	13.4%	13.5%	13.3%	13.3%	13.1%
62	T1 (as a percentage of RWA)	15.2%	15.1%	14.8%	14.8%	14.7%
63	Total capital (as a percentage of RWA)	17.8%	17.3%	17.0%	17.1%	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⁾	8.9%	9.0%	8.8%	8.8%	8.6%
	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	275	AE+AF+AG see footnote 9	438	314	434
73	Significant investments in the common stock of financials	937	AB+AC+AD	860	932	870
74	Mortgage servicing rights (net of related tax liability)	-	-	-	-	-
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	1,568	AA	1,545	1,611	1,392
	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)	230	Y	262	249	255
77	Cap on inclusion of allowances in T2 under SA	507		514	516	482
78	Allowances eligible for inclusion in T2 in respect of exposures subject to IRBA (prior to application of cap)	409	Z	259	142	225
79	Cap on inclusion of allowances in T2 under IRBA	1,444		1,446	1,399	1,402
						1,383

(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 0.04% in Q2/25 (Q1/25: 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.

CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)

	Q2/25		
	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	14,011	14,011	
Interest-bearing deposits with banks	35,575	35,575	
Securities	269,841	269,594	
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			86 AE
Significant investments in capital of non-financial institutions			-
Other securities			269,508
Cash collateral on securities borrowed	18,945	18,945	
Securities purchased under resale agreements	91,261	91,261	
Loans ⁽³⁾	575,830	575,830	
Allowance for credit losses	(4,191)	(4,191)	
General allowance reflected in T2 capital			(230) Y
Excess in allowance over expected losses reflected in T2 capital			(409) Z
Allowances not reflected in regulatory capital			(3,552)
Derivative instruments	38,490	38,490	
Property and equipment	3,277	3,277	
Goodwill	5,400	5,400	F
Software and other intangible assets	2,813	2,813	I
Investments in equity-accounted associates and joint ventures	765	1,067	
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			635 AB
Significant investments in capital of other financial institutions related to goodwill			9 G
Significant investments in capital of other financial institutions related to intangibles			18 AI
Significant investments in capital of non-financial institutions			24
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			302 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			43
Deferred tax assets	783	770	
Deferred tax assets excluding those arising from temporary differences			20 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			1,568 AA
Deferred tax liabilities related to goodwill			(93) H
Deferred tax liabilities related to software and other intangible assets			(404) J
Deferred tax liabilities related to defined benefit pension fund net assets			(321) O
Other assets			
Defined benefit pension fund net assets	1,345	1,345	N
Other	35,998	35,954	
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			5 AF
Other			35,949
Total assets	1,090,143	1,090,141	

For footnotes, see next page.

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

	Q2/25		
	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	784,627	784,627	
Obligations related to securities sold short	20,093	20,093	
Cash collateral on securities lent	6,715	6,715	
Obligations related to securities sold under repurchase agreements	133,279	133,279	
Derivative instruments	43,945	43,945	
Deferred tax liabilities	49	49	
Other liabilities ⁽³⁾	30,715	30,713	
Subordinated indebtedness	8,774	8,774	
Subordinated indebtedness allowed for inclusion in T2 capital			8,284 W
Subordinated indebtedness not allowed for T2 capital			490
Total liabilities	1,028,197	1,028,195	
Equity			
Preferred shares and other equity instruments	5,942	5,942	
Preferred shares and other equity instruments allowed for inclusion into additional T1 capital			5,942 U
Common shares	16,929	16,929	A
Common shares – treasury positions			7
Common shares			16,922
Contributed surplus	156	156	- B
Retained earnings	34,984	34,984	- C
Gains and losses due to changes in own credit risk on fair valued liabilities			91 M
Other retained earnings			34,893
AOCI	3,655	3,655	- D
Cash flow hedges			1,078 L
Net fair value gains (losses) arising from changes in institution's own credit risk			67 AH
Other			2,510
Non-controlling interests	280	280	
Portion allowed for inclusion into CET1			120 E
Portion allowed for inclusion into additional T1 capital			19 V
Portion allowed for inclusion into T2 capital			18 X
Portion not allowed for regulatory capital			123
Total equity	61,946	61,946	
Total liabilities and equity	1,090,143	1,090,141	

(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 Q2/25, on a legal entity basis, CIBC Cayman Re had \$164 million in assets and \$171 million in equity, and CIBC Life had \$140 million in assets and \$131 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)

	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
CET1 capital					
1 Opening amount	46,213	44,516	43,784	42,728	41,160
2 Shares issued in lieu of cash dividends (add back)	-	-	46	45	299
3 Other issue of common shares	9	77	136	58	68
4 Redeemed capital	-	-	-	-	-
5 Purchase of common shares for cancellation	(109)	(63)	(90)	-	-
6 Premium on purchase of common shares for cancellation	(381)	(257)	(329)	-	-
7 Dividends and distributions	(988)	(1,002)	(922)	(912)	(905)
8 Net income attributable to equity shareholders	1,998	2,163	1,874	1,786	1,739
Change in AOCI balances					
9 Currency translation differences	(1,164)	882	140	50	465
10 Securities measured at fair value through other comprehensive income (FVOCI)	(11)	104	(55)	18	(10)
11 Cash flow hedges ⁽¹⁾	278	291	250	996	(466)
12 Fair value change of fair value option liabilities attributable to changes in credit risk	157	(2)	(19)	59	(57)
13 Post-employment defined benefit plans	(47)	19	143	172	13
14 Removal of own credit spread (net of tax)	(157)	-	16	(32)	45
15 Goodwill and other intangible assets (deduction, net of related tax liabilities)	241	(168)	(142)	10	(89)
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)	1	(6)	1	(5)	-
18 Defined benefit pension fund net assets	62	(41)	(117)	(186)	(3)
19 Significant investments in financial institutions (amount above 10% threshold)	-	-	-	-	-
20 Amount exceeding 15% threshold	-	-	-	-	-
21 Prudential valuation adjustments	(1)	(14)	(1)	2	(1)
22 Other ⁽¹⁾	(306)	(286)	(199)	(1,005)	470
23 Closing amount	45,795	46,213	44,516	43,784	42,728
AT1 capital					
24 Opening amount	5,361	4,965	4,967	5,117	4,943
25 AT1 eligible capital issues	600	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	5,961	5,361	4,965	4,967	5,117
30 Total T1 capital	51,756	51,574	49,481	48,751	47,845
T2 capital					
31 Opening amount	7,540	7,328	7,394	7,633	7,676
32 New T2 eligible capital issues	1,250	-	-	1,000	-
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	151	212	(66)	261	(43)
37 Closing amount	8,941	7,540	7,328	7,394	7,633
38 Total capital	60,697	59,114	56,809	56,145	55,478

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

TLAC1: TLAC COMPOSITION (AT RESOLUTION GROUP LEVEL)

(\$ millions)		Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Regulatory capital elements of TLAC and adjustments						
1	CET1 capital	45,795	46,213	44,516	43,784	42,728
2	AT1 capital before TLAC adjustments	5,961	5,361	4,965	4,967	5,117
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	5,961	5,361	4,965	4,967	5,117
6	T2 capital before TLAC adjustments	8,941	7,540	7,328	7,394	7,633
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	8,941	7,540	7,328	7,394	7,633
11	TLAC arising from regulatory capital	60,697	59,114	56,809	56,145	55,478
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	49,211	48,628	44,376	43,042	40,437
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	49,211	48,628	44,376	43,042	40,437
Non-regulatory capital elements of TLAC: adjustments						
18	TLAC before deductions	109,908	107,742	101,185	99,187	95,915
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	(105)	(209)	(123)	(37)	(25)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	109,803	107,533	101,062	99,150	95,890
RWA and leverage exposure measure for TLAC purposes						
23	Total RWA adjusted as permitted under the TLAC regime	341,204	341,930	333,502	329,202	326,514
24	Leverage exposure measure	1,213,223	1,205,520	1,155,432	1,133,983	1,112,411
TLAC ratios and buffers ⁽¹⁾						
25	TLAC Ratio (as a percentage of RWA adjusted as permitted under the TLAC regime) (%)	32.2%	31.4%	30.3%	30.1%	29.4%
26	TLAC Leverage Ratio (as a percentage of leverage exposure) (%)	9.1%	8.9%	8.7%	8.7%	8.6%
27	CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements	8.9%	9.0%	8.8%	8.8%	8.6%
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 0.04% in Q2/25 (Q1/25: 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)

Q2/25						
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	16,929	5,942	8,700	58,599	-	90,170
3 Subset of row 2 that are excluded liabilities	7	-	76	244	-	327
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,922	5,942	8,624	58,355	-	89,843
5 Subset of row 4 that are potentially eligible as TLAC	16,922	5,942	5,924 ⁽⁵⁾	48,400	-	77,188
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	21,051	-	21,051
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	20,537	-	20,537
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,924	4,726	-	10,650
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,086	-	2,086
10 Subset of row 5 that is perpetual securities	16,922	5,942	-	-	-	22,864

(\$ 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

(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⁾

(\$ 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

(\$ millions)

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

For footnotes, see page 22.

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

(\$ millions)

	Q2/25				
	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		
Geographical breakdown					
Australia	1.00	4,855	1,104		
Belgium	1.00	21	6		
Chile	0.50	431	194		
Czech Republic	1.25	1	-		
Denmark	2.50	26	15		
France	1.00	4,686	311		
Germany	0.75	1,541	679		
Hong Kong	1.00	799	450		
Luxembourg	0.50	4,173	333		
Netherlands	2.00	1,861	742		
Norway	2.50	197	46		
South Korea	1.00	1	-		
Sweden	2.00	620	271		
United Kingdom	2.00	18,113	2,386		
Sum ⁽²⁾		37,325	6,537		
Total ⁽³⁾		1,132,146	249,275	0.0%	132 ⁽⁴⁾

(\$ millions)

	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		
Geographical breakdown					
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⁾

(1) Bank specific countercyclical buffer requirement of 0.04% in Q2/25 (Q1/25: 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 \$341,204 million (Q1/25: \$341,930 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)

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

Geographical breakdown	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		
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

Geographical breakdown	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		
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

For footnotes, see page 24.

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

(\$ millions)

	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
1 Total consolidated assets as per published financial statements	1,090,143	1,082,464	1,041,985	1,021,407	1,001,758
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(2)	(18)	(19)	(18)	(15)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(2,536)	(2,675)	(3,389)	(3,852)	(2,938)
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	1,212	2,623	1,115	4,074	3,062
6 Adjustment for SFTs (i.e., repos and similar secured lending)	3,127	5,194	1,778	3,513	2,589
7 Adjustment for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures)	138,949	137,228	130,274	124,633	122,937
8 Other adjustments	(17,670)	(19,296)	(16,312)	(15,774)	(14,982)
9 Leverage ratio exposure measure	1,213,223	1,205,520	1,155,432	1,133,983	1,112,411

LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

(\$ millions)

	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral)	938,908	936,448	901,391	891,410	867,599
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)	(7,779)	(9,383)	(6,919)	(6,890)	(7,278)
4 (Asset amounts deducted in determining T1 capital)	(9,891)	(9,914)	(9,391)	(8,884)	(7,705)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	921,238	917,151	885,081	875,636	852,616
Derivative exposures					
6 Replacement cost associated with all derivative transactions	10,003	11,652	10,599	8,430	8,762
7 Add-on amounts for potential future exposure associated with all derivative transactions	29,700	29,543	26,950	25,955	25,710
8 (Exempted central counterparty (CCP)-leg of client cleared trade exposures)	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	3,323	3,593	3,399	2,909	3,739
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(3,323)	(3,593)	(3,399)	(2,909)	(3,739)
11 Total derivatives exposures (sum of lines 6 to 10)	39,703	41,195	37,549	34,385	34,472
SFT exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	110,206	104,752	100,750	95,816	99,797
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(6,958)	(6,076)	(6,196)	(4,542)	(3,780)
14 Counterparty credit risk exposure for SFTs	10,085	11,270	7,974	8,055	6,369
15 Agent transaction exposures	-	-	-	-	-
16 Total SFT exposures (sum of lines 12 to 15)	113,333	109,946	102,528	99,329	102,386
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	450,318	445,447	430,273	415,295	410,149
18 (Adjustments for conversion to credit equivalent amounts)	(311,369)	(308,219)	(299,999)	(290,662)	(287,212)
19 Off-balance sheet items (sum of lines 17 and 18)	138,949	137,228	130,274	124,633	122,937
Capital and Total Exposures					
20 T1 capital	51,756	51,574	49,481	48,751	47,845
21 Total Exposures (sum of lines 5, 11, 16 and 19)	1,213,223	1,205,520	1,155,432	1,133,983	1,112,411
22 Leverage Ratio	4.3%	4.3%	4.3%	4.3%	4.3%

CR1: CREDIT QUALITY OF ASSETS

(\$ millions)

(\$ millions)		Q2/25						
		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	Net value (a+b-c)
					Allocated in regulatory category of specific	Allocated in regulatory category of general		
		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments				
1	Loans	3,295	572,535	4,191	178	221	3,792	571,639
2	Debt securities	438	200,713	33	11	22	-	201,118
2a	Other investment ⁽²⁾	-	3	-	-	-	-	3
3	Off-balance sheet exposures ⁽³⁾	288	448,993	264	-	10	254	449,017
4	Total	4,021	1,222,244	4,488	189	253	4,046	1,221,777

(\$ millions)

(\$ millions)		Q1/25						
		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	
					Allocated in regulatory category of specific	Allocated in regulatory category of general		
		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments				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)

(\$ 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	
					Allocated in regulatory category of specific	Allocated in regulatory category of general		
		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments				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

(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 \$195.7 billion (Q1/25: \$192.9 billion) of personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

CR1: CREDIT QUALITY OF ASSETS (continued)

(\$ 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

(\$ 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

For footnotes, see page 27.

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

(\$ millions)

	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
	<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	3,980	3,537	3,557	3,580	3,684
2 Loans and debt securities that have defaulted since the last reporting period	1,225	1,408	1,305	1,157	1,072
3 Amounts repaid ⁽²⁾	(445)	(540)	(500)	(619)	(417)
4 Returned to non-defaulted status	(206)	(160)	(184)	(141)	(146)
5 Amounts written off	(457)	(421)	(473)	(494)	(698)
6 Other changes ⁽³⁾	(76)	156	(168)	74	85
7 Defaulted loans and debt securities at end of the reporting period	4,021	3,980	3,537	3,557	3,580

(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)	Q2/25					Q1/25				
	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	71,383	500,256	496,153	4,103	-	68,933	499,186	495,379	3,807	-
2 Debt securities	173,415	27,703	5,013	22,690	-	172,686	27,745	4,557	23,188	-
3 Total ⁽³⁾	244,798	527,959	501,166	26,793	-	241,619	526,931	499,936	26,995	-
4 Of which defaulted ⁽⁶⁾	528	2,290	2,290	-	-	595	1,752	1,752	-	-

(\$ millions)	Q4/24					Q3/24				
	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	67,889	490,403	486,885	3,518	-	65,913	484,236	481,238	2,998	-
2 Debt securities	168,295	24,590	3,624	20,966	-	166,482	23,913	3,021	20,892	-
3 Total ⁽³⁾	236,184	514,993	490,509	24,484	-	232,395	508,149	484,259	23,890	-
4 Of which defaulted ⁽⁶⁾	533	2,010	2,010	-	-	554	1,823	1,823	-	-

(\$ millions)	Q2/24				
	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	69,141	474,756	472,384	2,372	-
2 Debt securities	152,824	24,158	3,273	20,885	-
3 Total ⁽³⁾	221,965	498,914	475,657	23,257	-
4 Of which defaulted ⁽⁶⁾	521	1,895	1,888	7	-

(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)

Q2/25						
Asset classes	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	6,501	163	6,853	260	267	4
2 PSEs	920	150	977	92	813	76
3 MDBs	594	-	594	-	119	20
4 Banks	1,390	-	1,390	-	372	27
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5 Covered bonds	-	-	-	-	-	-
6 Corporates	6,717	3,245	6,503	1,222	6,953	90
Of which: securities firms and other financial institutions treated as corporates	529	224	525	81	622	103
Of which: specialized lending	-	-	-	-	-	-
7 Subordinated debt, equity and other capital	1,270	116	1,270	46	1,430	109
8 Retail	3,992	16,637	3,993	4,252	3,627	44
9 Real estate	3,451	43	3,276	17	1,506	46
Of which: general residential real estate (general RRE)	2,835	-	2,702	-	953	35
Of which: income-producing residential real estate (IPRRE)	186	-	168	-	84	50
Of which: other residential real estate (other RRE)	-	-	-	-	-	-
Of which: general commercial real estate (general CRE)	183	1	160	-	160	100
Of which: income-producing commercial real estate (IPCRE)	186	-	185	-	193	104
Of which: land acquisition, development and construction	61	42	61	17	116	149
10 Reverse mortgages	-	-	-	-	-	-
11 MBS	-	-	-	-	-	-
12 Defaulted exposures ⁽²⁾	384	3	178	2	209	116
13 Other assets ⁽³⁾	18,664	-	18,664	-	7,881	42
14 Total	43,883	20,357	43,698	5,891	23,177	47

(\$ millions)

Q1/25						
Asset classes	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	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 RRE	3,025	-	2,885	-	996	35
Of which: IPRRE	186	-	169	-	83	49
Of which: other RRE	-	-	-	-	-	-
Of which: general CRE	255	1	233	1	233	100
Of which: 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

(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)

		Q4/24					
		a		b		c	
		Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		On-balance	Off-balance	On-balance	Off-balance	RWA	RWA
		sheet amount	sheet amount	sheet amount	sheet amount		density %
Asset classes							
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

(\$ millions)

		Q3/24					
		a		b		c	
		Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density	
		On-balance	Off-balance	On-balance	Off-balance	RWA	RWA
		sheet amount	sheet amount	sheet amount	sheet amount		density %
Asset classes							
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

For footnotes, see page 31.

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

(\$ millions)

(\$ millions)		Q2/24													
		a		b		c		d		e		f			
		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 %			
Asset classes															
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			

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

(\$ millions)

(\$ millions)	Q2/25																											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	6,806		11						65									231				-				-	7,113	
2 PSEs	55		126						263									565				60				-	1,069	
3 MDBs	-		594		-				-									-				-				-	594	
4 Banks			1,285		-		-		33					-				21				51				-	1,390	
Of which: securities firms and other financial institutions					-		-		-					-				-				-				-	-	
5 Covered bonds					-		-		-					-				-				-				-	-	
6 Corporates									-			-		-	-	5,235		2,458			-	32				-	7,725	
Of which: securities firms and other financial institutions									-			-		-				574				32				-	606	
Of which: specialized lending									-			-		-	-						-					-	-	
7 Subordinated debt, equity and other capital	264		7															789					256	-		-	1,316	
8 Retail		4,266												3,979				-								-	8,245	
9 Real estate			671	326	400	394	362	28	389	-	20	-	255	28		-	32	161	5	144		78				-	3,293	
Of which: general RRE			671	326	354	376	362		366				-	246		-		1				-				-	2,702	
Of which: IPRRE					46	18		28	23		20			28					5			-				-	168	
Of which: other RRE					-	-		-	-		-			-					-			-				-	-	
Of which: general CRE				-	-		-		-		-			-		-		160				-				-	160	
Of which: IPCRE													9				32			144		-				-	185	
Of which: land acquisition, development and construction																						78				-	78	
10 Reverse mortgages					-	-		-			-							-				-				-	-	
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-				-	-	
12 Defaulted exposures																		123				57				-	180	
13 Other assets ⁽¹⁾	10,783		-															7,881							-	-	18,664	
14 Total	17,908	4,266	2,694	326	400	394	362	28	750	-	20	-	255	4,007	-	5,235	32	12,229	5	144	-	278	256	-	-	-	-	49,589

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

(\$ millions)

Risk weight	Q2/25			
	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%	22,236	12,388	26%	25,988
2 40-70%	1,454	35	100%	1,415
3 75-80%	2,873	4,427	26%	4,007
4 85%	4,334	2,240	44%	5,235
5 90-100%	12,327	1,174	45%	12,261
6 105-130%	154	-	0%	149
7 150%	269	45	44%	278
8 250%	236	48	40%	256
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	43,883	20,357	29%	49,589

(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)	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	39%	1,448
3 75-80%	2,938	4,371	26%	4,056
4 85%	4,435	2,252	42%	5,389
5 90-100%	12,870	1,323	147%	12,889
6 105-130%	163	-	50%	160
7 150%	250	59	42%	264
8 250%	258	47	39%	277
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	45,900	20,613	34%	51,683

For footnotes, see page 34.

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									-			-		-				-				-			-	-	-	
Of which: specialized lending									-					-				588				25			-	-	613	
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	
10 Reverse mortgages					-	-		-			-							-				75				-	-	
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.

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

(\$ millions)

AIRB approach

PD scale

Business and government portfolios

	Q2/25											
	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	14,949	9,330	57	20,256	0.06	2,638	26	2.2	2,742	14	4	
0.15 to <0.25	19,882	10,294	52	25,277	0.19	4,717	39	2.0	8,198	32	19	
0.25 to <0.50	17,091	9,280	52	21,917	0.34	3,460	39	1.9	9,461	43	29	
0.50 to <0.75	16,560	8,583	47	20,595	0.58	3,321	38	1.8	11,368	55	46	
0.75 to <2.50	35,482	15,305	46	42,474	1.12	6,556	41	2.0	33,494	79	197	
2.50 to <10.00	11,496	5,037	47	13,871	3.52	27,249	39	1.8	14,612	105	197	
10.00 to <100.00	4,793	874	50	5,230	20.29	702	45	1.6	11,081	212	485	
100.00 (Default)	1,383	169	44	1,457	100.00	645	35	2.0	3,354	230	276	
	121,636	58,872	50	151,077	2.47	49,288	38	2.0	94,310	62	1,253	1,470
Corporate specialized lending												
0.00 to <0.15	437	922	70	1,081	0.07	14	29	1.4	123	11	-	
0.15 to <0.25	3,094	3,094	57	4,846	0.20	98	29	2.9	1,435	30	3	
0.25 to <0.50	2,799	2,008	51	3,823	0.34	79	26	2.7	1,373	36	3	
0.50 to <0.75	4,124	3,898	51	6,097	0.58	138	28	3.0	3,075	50	10	
0.75 to <2.50	7,328	4,526	47	9,468	0.97	232	30	2.8	5,988	63	28	
2.50 to <10.00	848	668	43	1,134	2.79	50	35	2.2	1,077	95	11	
10.00 to <100.00	201	52	58	231	25.72	7	35	2.3	421	182	20	
100.00 (Default)	-	-	50	-	100.00	1	25	2.5	-	-	-	
	18,831	15,168	52	26,680	0.90	619	29	2.8	13,492	51	75	25
Sovereign												
0.00 to <0.15	191,761	17,839	56	201,763	0.02	1,499	8	2.3	4,002	2	4	
0.15 to <0.25	394	432	52	620	0.22	71	26	2.4	157	25	-	
0.25 to <0.50	126	33	60	146	0.34	50	48	3.4	101	69	-	
0.50 to <0.75	155	54	43	179	0.58	31	26	2.6	74	41	-	
0.75 to <2.50	57	18	57	68	1.18	41	29	1.3	35	51	-	
2.50 to <10.00	25	34	47	41	2.96	354	29	1.8	32	78	-	
10.00 to <100.00	5	2	56	6	15.55	7	49	1.3	14	233	-	
100.00 (Default)	-	-	-	-	100.00	1	26	1.1	-	-	-	
	192,523	18,412	56	202,823	0.02	2,054	8	2.3	4,415	2	4	-
Banks ⁽⁶⁾												
0.00 to <0.15	5,625	52	41	5,646	0.01	26	5	2.7	51	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 (Q1/25: 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	16,856	28,151	38	27,566	0.08	564	31	1.8	4,954	18	7	
0.15 to <0.25	11,671	22,325	40	20,542	0.18	576	36	2.2	7,154	35	13	
0.25 to <0.50	8,336	10,845	38	12,409	0.34	387	36	2.4	6,235	50	15	
0.50 to <0.75	6,824	6,686	39	9,434	0.58	279	34	2.3	5,704	60	19	
0.75 to <2.50	7,568	7,093	40	10,390	1.02	384	30	2.3	6,568	63	32	
2.50 to <10.00	2,758	3,157	43	4,105	3.69	902	29	2.5	3,793	92	46	
10.00 to <100.00	490	441	38	659	19.01	44	34	2.1	1,088	165	41	
100.00 (Default)	271	45	33	286	100.00	23	37	1.4	758	265	55	
	54,774	78,743	39	85,391	0.97	3,159	33	2.1	36,254	42	228	198

Sovereign ⁽⁷⁾

0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	
2.50 to <10.00	44	6	67	48	2.54	1	40	1.8	49	102	-	
	44	6	66	48	2.54	2	40	1.8	49	102	-	-

Banks

0.00 to <0.15	7,950	3,484	71	10,417	0.06	310	42	1.4	1,746	17	3	
0.15 to <0.25	205	724	56	608	0.19	40	44	1.3	207	34	1	
0.25 to <0.50	18	350	16	74	0.34	25	45	0.9	31	42	-	
0.50 to <0.75	35	47	74	70	0.58	8	45	0.9	39	56	-	
0.75 to <2.50	146	79	41	179	0.92	22	45	2.8	169	94	1	
2.50 to <10.00	2	275	74	206	5.55	47	45	1.6	311	151	5	
10.00 to <100.00	-	-	-	-	10.28	3	45	0.1	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	8,356	4,959	64	11,554	0.18	455	42	1.4	2,503	22	10	2

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	37,819	-	n/a	37,819	0.01	24,548	6	n/a	450	1	1	
0.15 to <0.25	893	-	-	893	0.17	5,486	27	n/a	117	13	1	
	38,712	-	-	38,712	0.02	30,034	6	n/a	567	1	2	12

Real estate secured personal lending (uninsured)

0.00 to <0.15	118,398	66,455	42	146,597	0.07	734,565	22	n/a	6,552	4	23	
0.15 to <0.25	15,739	7,057	89	22,005	0.17	49,760	25	n/a	2,236	10	10	
0.25 to <0.50	66,495	6,684	39	69,071	0.34	272,685	22	n/a	10,618	15	57	
0.50 to <0.75	26,830	-	-	26,830	0.54	65,508	20	n/a	5,283	20	31	
0.75 to <2.50	14,454	1,534	41	15,088	1.54	50,338	23	n/a	6,026	40	53	
2.50 to <10.00	8,036	730	34	8,282	4.99	34,044	22	n/a	6,501	78	95	
10.00 to <100.00	1,207	22	40	1,216	35.21	4,269	22	n/a	1,682	138	101	
100.00 (Default)	875	-	-	875	100.00	2,993	22	n/a	1,379	158	103	
	252,034	82,482	46	289,964	0.85	1,214,162	22	n/a	40,277	14	473	499

Qualifying revolving retail

0.00 to <0.15	4,440	68,966	71	53,317	0.06	5,131,497	89	n/a	1,922	4	30	
0.15 to <0.25	1,446	11,987	54	7,952	0.21	1,341,135	90	n/a	805	10	15	
0.25 to <0.50	1,375	5,445	62	4,772	0.34	1,460,828	84	n/a	659	14	14	
0.50 to <0.75	974	1,350	50	1,651	0.53	323,798	84	n/a	325	20	7	
0.75 to <2.50	7,375	13,071	53	14,358	1.20	2,665,832	89	n/a	5,574	39	154	
2.50 to <10.00	7,119	2,315	60	8,514	4.44	1,352,742	89	n/a	8,349	98	335	
10.00 to <100.00	1,455	437	52	1,683	27.49	356,909	88	n/a	3,460	206	410	
100.00 (Default)	79	-	n/a	79	100.00	20,553	73	n/a	83	105	53	
	24,263	103,571	66	92,326	1.27	12,653,294	89	n/a	21,177	23	1,018	1,558

Other retail

0.00 to <0.15	748	1,721	85	2,204	0.10	24,160	79	n/a	424	19	2	
0.15 to <0.25	2,508	97	63	2,569	0.20	115,245	31	n/a	359	14	2	
0.25 to <0.50	828	1,348	105	2,249	0.33	10,104	55	n/a	688	31	4	
0.50 to <0.75	4,584	217	67	4,730	0.53	125,581	60	n/a	2,115	45	15	
0.75 to <2.50	2,663	230	70	2,825	1.38	106,439	63	n/a	2,012	71	25	
2.50 to <10.00	2,949	34	80	2,977	4.37	87,734	53	n/a	2,297	77	72	
10.00 to <100.00	935	492	51	1,186	56.04	320,565	28	n/a	679	57	108	
100.00 (Default)	93	-	n/a	93	100.00	11,553	64	n/a	131	141	49	
	15,308	4,139	85	18,833	5.13	801,381	55	n/a	8,705	46	277	205

Small and medium enterprises (SME) retail

0.00 to <0.15	73	595	59	424	0.09	1,422	85	n/a	90	21	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	360	1,231	53	1,010	0.44	10,800	61	n/a	416	41	3	
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-	
0.75 to <2.50	1,356	142	53	1,430	1.13	10,660	56	n/a	851	60	9	
2.50 to <10.00	937	191	64	1,060	3.48	12,973	58	n/a	872	82	22	
10.00 to <100.00	255	32	62	275	19.14	4,280	54	n/a	291	106	30	
100.00 (Default)	71	-	51	71	100.00	2,846	62	n/a	4	6	59	
	3,052	2,191	56	4,270	4.25	42,981	60	n/a	2,524	59	123	77

FIRB approach

Real estate secured personal lending (insured)

0.00 to <0.15	1,355	-	n/a	1,355	0.07	1,118	100	n/a	701	52	1	-
---------------	-------	---	-----	-------	------	-------	-----	-----	-----	----	---	---

Total (all portfolios)

	736,513	368,595	52	928,679	1.04	14,798,573	30	1.8	225,025	24	3,464	4,046
--	---------	---------	----	---------	------	------------	----	-----	---------	----	-------	-------

(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

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	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	-	-
---------------	-------	----	----	-------	------	----	---	-----	----	---	---	---

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

	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	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)

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	-	n/a	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

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	2	224,832	24	3,480	3,924
--	---------	---------	----	---------	------	------------	----	---	---------	----	-------	-------

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	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	-
---------------	-------	---	-----	-------	------	-------	-----	-----	-----	----	---	---

Total (all portfolios)

	718,587	358,774	52	903,792	1.00	14,595,668	30	2	219,194	24	3,340	3,693
--	---------	---------	----	---------	------	------------	----	---	---------	----	-------	-------

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

	Q3/24											
	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	14,366	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	-	-

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

	Q3/24											
	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	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	-
---------------	-------	---	-----	-------	------	-------	-----	-----	-----	----	---	---

Total (all portfolios)

	719,864	366,329	54	917,680	0.97	14,419,891	29	2	222,089	24	3,268	3,676
--	---------	---------	----	---------	------	------------	----	---	---------	----	-------	-------

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

	Q2/24											
	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	14,941	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	-	-

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

	Q2/24											
	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	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	-
---------------	-----	---	-----	-----	------	-------	-----	-----	-----	----	---	---

Total (all portfolios)

	708,052	353,237	55	901,747	1.01	14,288,025	29	2	218,137	24	3,313	3,655
--	---------	---------	----	---------	------	------------	----	---	---------	----	-------	-------

For footnotes, see page 41.

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

(\$ millions)		Q2/25									
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	22	4	70	-	-	-	22	22	16	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	5	-	90	-	-	-	5	5	5	-
Satisfactory		-	-	115	-	-	-	-	-	-	-
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		27	4	-	-	-	-	27	27	21	-

(\$ millions)		Q1/25									
		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	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-	Off-	Exposure amount								
Regulatory categories	Remaining maturity	balance sheet amount	balance sheet amount	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	

(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)		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

(\$ millions)		Q2/24									
		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	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	-

For footnotes, see page 54.

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

(\$ millions)

	Q2/25					
	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)	106	850		1.4	1,336	351
2 IMM (for derivatives and SFTs)			13,996	1.4	19,479	5,901
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					21,862	4,317
5 VaR for SFTs					-	-
6 Total						10,569

(\$ 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

(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)

	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

(\$ 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

For footnotes, see page 56.

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

(\$ millions)

Q2/25													
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
-	-	-			-	-			-		-	-	-
-	-	-			-	-			-		-	-	-
-	-	-			-	-			-		-	-	-
-	-	-	-	-	-	-			-		-	-	-
-	-	-	-	-	-	-	-	1	4	-	-	-	5
-	-	-			-	-	-	-	-	-	-	-	-
-	-	-			-	-			120		-	-	120
-	-	-			-	-			-		-	-	-
-	-	-			-	-			-		-	-	-
-	-	-	-	-	-	-	-	1	124	-	-	-	125

(\$ millions)

Q1/25													
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
-	-	-			-	-			-		-	-	-
-	-	-			-	-			-		-	-	-
-	-	-			-	-			-		-	-	-
-	-	-	-	-	-				-		-	-	-
-	-	-	-	-	-	-			-		-	-	-
-	-	-			-	-	-	3	1	-	-	-	4
-	-	-			-	-	-	-	-	-	-	-	-
-	-	-			-	-			134		-	-	134
-	-	-			-	-			-		-	-	-
-	-	-			-	-			-		-	-	-
-	-	-	-	-	-	-	-	3	135	-	-	-	138

(\$ millions)

Q4/24													
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
-	-	-			-	-			-		-	-	-
-	-	-			-	-			-		-	-	-
-	-	-			-	-			-		-	-	-
-	-	-	-	-	-	-			-		-	-	-
-	-	-	-	-	-	-			-		-	-	-
-	-	-			-	-	-	4	2	-	-	-	6
-	-	-			-	-	-	-	-	-	-	-	-
-	-	-			-	-			121		-	-	121
-	-	-			-	-			-		-	-	-
-	-	-			-	-			-		-	-	-
-	-	-	-	-	-	-	-	4	123	-	-	-	127

(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)

	Q3/24													Total credit exposure
	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	
Regulatory portfolio														
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

(\$ millions)

	Q2/24													Total credit exposure
	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	
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

For footnotes, see page 58.

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

(\$ millions)

AIRB approach

PD scale

Corporate

	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
0.00 to <0.15	323	0.08	253	35	1.6	36	11
0.15 to <0.25	741	0.19	435	29	3.7	142	19
0.25 to <0.50	888	0.34	327	37	4.2	303	34
0.50 to <0.75	326	0.58	324	32	5.5	130	40
0.75 to <2.50	882	1.12	619	30	2.4	445	50
2.50 to <10.00	231	3.49	267	38	1.8	228	99
10.00 to <100.00	17	18.82	46	43	3.4	34	200
100.00 (Default)	1	100.00	5	19	0.3	2	200
	3,409	0.84	2,276	33	3.3	1,320	39

Sovereign

0.00 to <0.15	5,475	0.04	144	22	1.5	215	4
0.15 to <0.25	304	0.22	18	39	0.2	62	20
0.25 to <0.50	83	0.34	5	40	0.3	23	28
0.50 to <0.75	5	0.58	5	31	2.2	2	40
0.75 to <2.50	4	1.43	2	40	0.1	3	75
2.50 to <10.00	34	5.59	3	45	3.2	47	138
10.00 to <100.00	-	18.12	1	95	5.0	-	-
100.00 (Default)	-	-	-	-	-	-	-
	5,905	0.09	178	23	1.5	352	6

Banks ⁽³⁾

0.00 to <0.15	224	0.04	13	34	0.7	16	7
0.15 to <0.25	4	0.22	1	35	-	1	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	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	230	0.05	17	34	0.7	17	7

(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)		Q2/25						
		a	b	c	d	e	f	g
FIRB approach		EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
PD scale								
Corporate								
0.00 to <0.15		11,618	0.08	1,080	45	0.6	1,558	13
0.15 to <0.25		4,038	0.18	710	43	0.7	1,078	27
0.25 to <0.50		1,634	0.34	258	42	0.8	674	41
0.50 to <0.75		2,570	0.58	624	42	0.4	1,425	55
0.75 to <2.50		1,912	1.06	940	39	0.4	1,378	72
2.50 to <10.00		777	3.28	667	35	0.9	732	94
10.00 to <100.00		49	12.02	183	45	-	101	206
100.00 (Default)		-	-	-	-	-	-	-
		22,598	0.39	4,462	43	0.6	6,946	31
Sovereign ⁽⁴⁾								
0.00 to <0.15		11	0.07	4	45	-	1	9
		11	0.07	4	45	-	1	9
Banks								
0.00 to <0.15		8,984	0.06	142	45	0.4	1,198	13
0.15 to <0.25		646	0.17	60	45	1.2	200	31
0.25 to <0.50		321	0.34	40	44	2.4	136	42
0.50 to <0.75		76	0.58	20	45	0.3	40	53
0.75 to <2.50		367	0.98	27	45	0.1	228	62
2.50 to <10.00		5	3.28	6	45	-	6	120
10.00 to <100.00		-	-	-	-	-	-	-
100.00 (Default)		-	-	-	-	-	-	-
		10,399	0.11	295	45	0.5	1,808	17
Total (all portfolios)		42,552	0.31	7,232	40	0.5	10,444	25

For footnotes, see page 60.

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 %
AIRB approach							
PD scale							
Corporate							
0.00 to <0.15	313	0.08	245	35	1.4	34	11
0.15 to <0.25	602	0.18	422	28	4.0	107	18
0.25 to <0.50	474	0.34	319	33	4.0	145	31
0.50 to <0.75	255	0.58	317	30	6.8	96	38
0.75 to <2.50	665	1.12	583	29	2.4	319	48
2.50 to <10.00	219	3.11	278	33	1.6	178	81
10.00 to <100.00	10	16.47	55	45	2.3	19	190
100.00 (Default)	-	100.00	6	25	0.9	1	-
	2,538	0.81	2,225	31	3.3	899	35
Sovereign							
0.00 to <0.15	8,315	0.05	136	24	1.2	352	4
0.15 to <0.25	513	0.22	18	40	0.2	105	20
0.25 to <0.50	144	0.34	9	40	0.2	40	28
0.50 to <0.75	9	0.58	7	38	0.6	3	33
0.75 to <2.50	2	1.29	4	41	0.1	1	50
2.50 to <10.00	-	5.59	1	40	-	-	-
10.00 to <100.00	-	18.12	1	95	5.0	-	-
100.00 (Default)	-	-	-	-	-	-	-
	8,983	0.06	176	25	1.2	501	6
Banks ⁽³⁾							
0.00 to <0.15	82	0.03	11	21	2.4	3	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	-	1.45	1	45	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	83	0.03	14	22	2.4	3	4

For footnotes, see page 60.

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
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)

AIRB approach

PD scale

Corporate

	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
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
	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	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
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)

AIRB approach

PD scale

Corporate

	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
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)

AIRB approach

PD scale

Corporate

	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors ⁽¹⁾	Average LGD %	Average maturity ⁽²⁾	RWA	RWA density %
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						
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		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.

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

(\$ millions)	Q2/25					
	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
Cash - domestic currency	-	2,012	-	1,596	49,026	37,457
Cash - other currencies	-	2,957	25	6,288	90,859	72,794
Domestic sovereign debt	981	642	4,082	3,920	52,023	73,658
Other sovereign debt	2,871	641	1,006	681	86,043	90,692
Government agency debt	187	53	353	-	15,587	22,196
Corporate bonds	813	23	846	101	10,753	4,765
Equity securities	1,513	-	5,716	-	24,244	58,711
Other collateral	-	-	-	818	-	-
Total	6,365	6,328	12,028	13,404	328,535	360,273

(\$ millions)	Q1/25					
	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
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	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
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

(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)	Q3/24					
	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
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

(\$ millions)	Q2/24					
	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
	Segregated	Unsegregated	Segregated	Unsegregated		
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

For footnotes, see page 70.

CCR6: CREDIT DERIVATIVES EXPOSURES

(\$ millions)	Q2/25		Q1/25		Q4/24		Q3/24		Q2/24	
	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	1,712	855	1,716	912	1,532	916	1,366	825	1,212	866
Index credit default swaps	3,629	2,009	3,311	1,950	3,098	1,763	2,260	1,485	1,669	1,435
Total return swaps	-	-	-	-	-	-	-	-	-	-
Credit options	1,033	-	436	-	1,176	-	1,228	345	970	688
Other credit derivatives	63	-	67	-	66	-	67	-	67	-
Total notionals	6,437	2,864	5,530	2,862	5,872	2,679	4,921	2,655	3,918	2,989
Fair values										
Positive fair value (asset)	50	-	51	-	46	-	48	-	49	-
Negative fair value (liability)	4	54	5	57	3	52	7	50	5	50

CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)		Q2/25		Q1/25		Q4/24		Q3/24		Q2/24	
		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)		662		711		684		626		632
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	8,558	288	10,184	317	9,864	300	9,146	285	9,042	289
3	(i) OTC derivatives	332	10	335	10	392	11	375	10	313	9
4	(ii) Exchange-traded derivatives	6,914	252	8,308	276	7,965	259	7,760	255	7,562	257
5	(iii) SFTs	1,312	26	1,541	31	1,507	30	1,011	20	1,167	23
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7	Segregated initial margin	3,284		2,881		3,237		3,029		2,937	
8	Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
9	Pre-funded default fund contributions	1,233	374	1,336	394	1,061	384	943	341	941	343
10	Unfunded default fund contributions	1,422	-	1,371	-	1,252	-	1,136	-	1,106	-
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	-	-	-	-	-	-	-	-	-	-

SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK

(\$ millions)

(\$ millions)		Q2/25											
		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	1,607	1,607	-	1,607	22,810	21,615	-	22,810	192	141	-	192
2	residential mortgage	-	-	-	-	4,927	4,627	-	4,927	-	-	-	-
3	credit card	1,607	1,607	-	1,607	928	928	-	928	50	50	-	50
4	other retail exposures	-	-	-	-	16,955	16,060	-	16,955	142	91	-	142
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	13,838	13,838	5,526	5,167	-	5,526	25,530	-	17	25,547
7	loans to corporates	-	-	13,838	13,838	-	-	-	-	22,187	-	-	22,187
8	commercial mortgage	-	-	-	-	-	-	-	-	2,447	-	-	2,447
9	lease and receivables	-	-	-	-	4,756	4,493	-	4,756	-	-	-	-
10	other wholesale	-	-	-	-	770	674	-	770	896	-	17	913
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ 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	-	-	-	-	-	-	-	-	-	-	-	-

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

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

SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK (continued)

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	-	-	-	-	-	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 74.

SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK ⁽¹⁾

Q2/25												
	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	1	1	-	1	7	6	-	7	280	280	-	280
2 residential mortgage	-	-	-	-	3	2	-	3	247	247	-	247
3 credit card	1	1	-	1	-	-	-	-	15	15	-	15
4 other retail exposures	-	-	-	-	4	4	-	4	18	18	-	18
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	-	-	-	-	-	-	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-
10 other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

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	-	-	-	-	-	-	-	-	-	-	-	-

Q4/24												
	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	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	-	-	-	-	-	-	-	-	-	-	-	-

(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)

Q3/24												
	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	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	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

Q2/24												
	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	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	-	-	-	-	-	-	-	-	-	-	-	-

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)

Q2/25																	
	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	37,678	1,181	48	11	55	13,838	25,135	-	-	2,768	2,970	-	-	221	238	-	-
2 Traditional securitization	23,895	1,181	48	11	-	-	25,135	-	-	-	2,970	-	-	-	238	-	-
3 Of which securitization	23,895	1,181	48	11	-	-	25,135	-	-	-	2,970	-	-	-	238	-	-
4 Of which retail underlying	20,034	684	34	3	-	-	20,755	-	-	-	2,358	-	-	-	189	-	-
5 Of which STC	18,923	684	34	3	-	-	19,644	-	-	-	2,186	-	-	-	175	-	-
6 Of which wholesale	3,861	497	14	8	-	-	4,380	-	-	-	612	-	-	-	49	-	-
7 Of which resecuritization	3,703	384	14	8	-	-	4,109	-	-	-	553	-	-	-	44	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	13,783	-	-	-	55	13,838	-	-	-	2,768	-	-	-	221	-	-	-
10 Of which securitization	13,783	-	-	-	55	13,838	-	-	-	2,768	-	-	-	221	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	13,783	-	-	-	55	13,838	-	-	-	2,768	-	-	-	221	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

Q1/25																	
	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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)		Q4/24																	
		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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(\$ millions)		Q3/24																
		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 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ 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% 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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

		Q2/25																
		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	16,809	2,496	1,251	48	-	-	2,674	17,930	-	-	604	3,757	-	-	48	301	-
2	Traditional securitization	16,809	2,496	1,234	48	-	-	2,657	17,930	-	-	587	3,757	-	-	47	301	-
3	Of which securitization	16,809	2,496	1,234	48	-	-	2,657	17,930	-	-	587	3,757	-	-	47	301	-
4	Of which retail underlying	141	-	-	48	-	-	98	91	-	-	75	11	-	-	6	1	-
5	Of which STC	141	-	-	-	-	-	50	91	-	-	5	11	-	-	-	1	-
6	Of which wholesale	16,668	2,496	1,234	-	-	-	2,559	17,839	-	-	512	3,746	-	-	41	300	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	17	-	-	-	17	-	-	-	17	-	-	-	1	-	-
10	Of which securitization	-	-	17	-	-	-	17	-	-	-	17	-	-	-	1	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	17	-	-	-	17	-	-	-	17	-	-	-	1	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ 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% RW	20% to 50% RW	50% to 100% RW ⁽¹⁾	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	15,714	1,251	1,208	47	-	-	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Certain prior period information has been restated.

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

(\$ 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

		Q3/24																
		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	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ 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% 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	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

MR1: MARKET RISK UNDER STANDARDIZED APPROACH ⁽¹⁾

(\$ millions)

	Q2/25	Q1/25	Q4/24
	a	b	c
	Capital requirement in SA		
1 General interest rate risk	89	217	173
2 Equity risk	186	119	202
3 Commodity risk	95	135	43
4 Foreign exchange risk	68	109	225
5 Credit spread risk - non-securitizations	174	174	113
6 Credit spread risk - securitizations (non-correlation trading portfolio)	2	4	11
7 Credit spread risk - securitizations (correlation trading portfolio)	-	-	-
8 Default risk - non-securitizations	88	85	92
9 Default risk - securitizations (non-correlation trading portfolio)	5	10	9
10 Default risk - securitizations (correlation trading portfolio)	-	-	-
11 Residual risk add-on	121	111	107
12 Total	828	964	975

(1) Decrease in market risk capital in Q2/25 compared with Q1/25 was due to decreased risk levels in interest rate, foreign exchange and commodity portfolios, partially offset by increased in equity exposures.

CVA1: THE REDUCED BASIC APPROACH FOR CVA ⁽¹⁾⁽²⁾

(\$ millions)	Q2/25		Q1/25		Q4/24	
	a	b Capital requirements under	a	b Capital requirements under	a	b Capital requirements under
	Components	BA-CVA	Components	BA-CVA ⁽³⁾	Components	BA-CVA ⁽³⁾
1 Aggregation of systematic components of CVA risk	n/a		296		253	
2 Aggregation of idiosyncratic components of CVA risk	n/a		81		68	
3 Total		n/a		107		91

(1) Beginning in Q2/25, CIBC used the full basic approach for CVA (reported in CVA2) for the carved-out netting sets, which was previously reported under the reduced basic approach for CVA (reported in CVA1).

(2) 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.

(3) Certain prior period information has been restated to conform to the current quarter presentation.

n/a Not applicable.

CVA2: THE FULL BASIC APPROACH FOR CVA ⁽¹⁾⁽²⁾

(\$ millions)	Q2/25	Q1/25	Q4/24
	a Capital requirements under BA-CVA	a Capital requirements under BA-CVA	a Capital requirements under BA-CVA
1 K Reduced	152	n/a	n/a
2 K Hedged	152	n/a	n/a
3 Total ⁽³⁾	99	n/a	n/a

(1) Beginning in Q2/25, CIBC used the full basic approach for CVA (reported in CVA2) for the carved-out netting sets, which was previously reported under the reduced basic approach for CVA (reported in CVA1).

(2) 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.

(3) Total CVA capital is determined based on the prescribed formula in the CAR guideline.

n/a Not applicable.

CVA3: THE STANDARDIZED APPROACH FOR CVA

(\$ millions)	Q2/25		Q1/25		Q4/24	
	a Capital requirements under SA-CVA	b Number of counterparties	a Capital requirements under SA-CVA ⁽¹⁾	b Number of counterparties	a Capital requirements under SA-CVA ⁽¹⁾	b Number of counterparties
1 Interest rate risk	11		8		10	
2 Foreign exchange risk	22		27		26	
3 Reference credit spread risk	-		-		-	
4 Equity risk	9		1		7	
5 Commodity risk	18		5		5	
6 Counterparty credit spread risk	152		139		132	
7 Total	212	5,471	180	5,294	180	5,150

(1) Certain prior period information has been restated to conform to the current quarter presentation.

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

(\$ millions)	Q2/25	Q1/25	Q4/24
	a	a	a
1 Total RWA for CVA at previous quarter-end	3,588	3,381	3,082
2 Total RWA for CVA at end of reporting period	3,882	3,588	3,381

(1) Increase in CVA capital in Q2/25 compared to Q1/25 was primarily due to new trading activity, partially offset by increased credit hedging.

SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

CREDIT EXPOSURE (EAD ⁽¹⁾)

(\$ millions)	Q2/25			Q1/25			Q4/24			Q3/24			Q2/24		
	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	140,494	54,774	6,971	139,781	55,057	7,248	136,149	50,846	6,717	131,021	52,377	6,519	132,359	53,330	6,336
Undrawn commitments	29,896	24,355	832	29,777	23,787	947	29,655	24,467	1,005	33,392	29,457	958	33,881	26,228	1,006
Repo-style transactions	2,179	363,626	-	1,680	358,191	1	1,434	306,613	1	1,802	318,687	1	1,448	312,634	1
Other off-balance sheet	7,394	6,263	410	7,555	6,578	409	6,901	6,406	331	6,516	7,102	297	6,507	6,812	283
OTC derivatives	3,337	8,952	125	2,447	9,392	137	2,239	8,731	126	2,230	7,280	118	1,678	7,340	124
	183,300	457,970	8,338	181,240	453,005	8,742	176,378	397,063	8,180	174,961	414,903	7,893	175,873	406,344	7,750
Sovereign															
Drawn	192,523	44	8,424	192,363	43	8,310	187,714	51	7,802	197,098	48	8,072	185,564	48	8,411
Undrawn commitments	8,484	1	227	8,281	3	181	8,100	1	178	8,742	3	128	9,607	3	120
Repo-style transactions	52,850	66	-	68,379	174	-	54,419	242	-	48,977	575	-	32,623	655	-
Other off-balance sheet	1,816	3	126	1,598	1	144	1,594	1	156	1,617	1	152	1,582	1	129
OTC derivatives	2,410	4	-	3,025	16	-	2,519	26	-	2,770	11	-	2,515	15	-
	258,083	118	8,777	273,646	237	8,635	254,346	321	8,136	259,204	638	8,352	231,891	722	8,660
Banks															
Drawn	5,625	8,356	1,390	4,902	8,537	1,250	4,284	7,792	1,298	5,220	6,110	970	4,357	7,338	833
Undrawn commitments	-	653	-	-	529	-	-	555	-	-	437	-	-	496	-
Repo-style transactions	-	57,091	-	-	53,038	-	-	45,493	-	-	53,449	-	-	43,200	-
Other off-balance sheet	21	2,545	-	19	2,314	-	25	2,151	-	29	2,158	-	19	1,753	-
OTC derivatives	230	5,758	-	83	5,764	-	55	5,236	-	29	4,762	-	33	5,133	-
	5,876	74,403	1,390	5,004	70,182	1,250	4,364	61,227	1,298	5,278	66,916	970	4,409	57,920	833
Gross business and government portfolios	447,259	532,491	18,505	459,890	523,424	18,627	435,088	458,611	17,614	439,443	482,457	17,215	412,173	464,986	17,243
Less: collateral held for repo-style transactions	51,462	402,489	-	64,010	391,191	-	51,605	337,162	-	46,928	357,446	-	32,537	340,418	-
Net business and government portfolios	395,797	130,002	18,505	395,880	132,233	18,627	383,483	121,449	17,614	392,515	125,011	17,215	379,636	124,568	17,243
Retail portfolios															
Real estate secured personal lending															
Drawn	290,746	1,355	2,973	289,875	1,343	3,166	289,218	1,327	3,028	286,827	1,352	2,933	286,133	926	2,941
Undrawn commitments	37,930	-	-	36,407	-	-	36,393	-	2	40,697	-	2	40,220	-	2
	328,676	1,355	2,973	326,282	1,343	3,166	325,611	1,327	3,030	327,524	1,352	2,935	326,353	926	2,943
Qualifying revolving retail															
Drawn	24,263	-	3,175	23,608	-	3,030	22,894	-	3,119	21,573	-	2,822	19,924	-	4,228
Undrawn commitments	67,615	-	4,128	66,972	-	4,137	63,866	-	3,979	62,670	-	3,915	61,786	-	3,886
Other off-balance sheet	448	-	124	417	-	117	411	-	114	408	-	118	408	-	120
	92,326	-	7,427	90,997	-	7,284	87,171	-	7,212	84,651	-	6,855	82,118	-	8,234
Other retail															
Drawn	15,308	-	831	15,167	-	893	15,199	-	829	15,050	-	788	14,791	-	780
Undrawn commitments	3,519	-	-	3,564	-	1	3,430	-	1	3,356	-	-	3,122	-	-
Other off-balance sheet	6	-	-	4	-	-	6	-	-	6	-	-	3	-	-
	18,833	-	831	18,735	-	894	18,635	-	830	18,412	-	788	17,916	-	780
SME retail															
Drawn	3,052	-	-	3,104	-	-	3,183	-	-	3,278	-	-	3,379	-	-
Undrawn commitments	1,191	-	-	1,218	-	-	1,217	-	-	1,208	-	-	1,241	-	-
Other off-balance sheet	27	-	-	26	-	-	27	-	-	26	-	-	26	-	-
	4,270	-	-	4,348	-	-	4,427	-	-	4,512	-	-	4,646	-	-
Total retail portfolios	444,105	1,355	11,231	440,362	1,343	11,344	435,844	1,327	11,072	435,099	1,352	10,578	431,033	926	11,957
Securitization exposures ⁽³⁾	35,564	-	24,013	35,927	-	21,475	30,901	-	21,251	23,622	-	19,591	25,056	-	16,138
Gross credit exposure ⁽⁴⁾	926,928	533,846	53,749	936,179	524,767	51,446	901,833	459,938	49,937	898,164	483,809	47,384	868,262	465,912	45,338
Less: collateral held for repo-style transactions	51,462	402,489	-	64,010	391,191	-	51,605	337,162	-	46,928	357,446	-	32,537	340,418	-
Net credit exposure ⁽⁴⁾	875,466	131,357	53,749	872,169	133,576	51,446	850,228	122,776	49,937	851,236	126,363	47,384	835,725	125,494	45,338

(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 OCCPs 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)

	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Business and government					
Canada					
Drawn	189,065	184,924	176,142	182,181	180,604
Undrawn commitments	35,540	35,273	36,250	42,026	40,097
Repo-style transactions	5,395	7,052	4,933	5,322	4,677
Other off-balance sheet	9,347	9,078	8,676	8,506	7,955
OTC derivatives	12,099	13,334	11,345	10,169	9,893
	251,446	249,661	237,346	248,204	243,226
United States					
Drawn	180,224	183,071	180,010	176,862	168,772
Undrawn commitments	20,998	20,805	20,678	24,255	24,064
Repo-style transactions	7,993	9,140	6,670	6,189	6,063
Other off-balance sheet	6,446	6,710	6,033	6,307	6,142
OTC derivatives	4,290	3,498	3,017	3,014	3,036
	219,951	223,224	216,408	216,627	208,077
Europe					
Drawn	19,795	18,370	17,166	16,579	17,987
Undrawn commitments	4,531	4,143	3,860	3,740	3,953
Repo-style transactions	4,552	4,287	2,695	3,507	2,999
Other off-balance sheet	1,438	1,430	1,470	1,722	1,707
OTC derivatives	2,316	2,330	2,348	2,037	2,133
	32,632	30,560	27,539	27,585	28,779
Other countries					
Drawn	12,732	14,318	13,518	16,252	15,633
Undrawn commitments	2,320	2,156	1,990	2,010	2,101
Repo-style transactions	3,921	5,782	5,136	4,098	3,866
Other off-balance sheet	811	847	899	888	870
OTC derivatives	1,986	1,565	2,096	1,862	1,652
	21,770	24,668	23,639	25,110	24,122
Total business and government	525,799	528,113	504,932	517,526	504,204

(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)

	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Business and government portfolios					
Corporate					
Less than 1 year ⁽²⁾	118,969	121,733	111,133	109,906	108,278
1 - 3 years	109,686	110,587	109,133	110,102	112,757
3 - 5 years	58,978	56,091	55,249	59,451	59,720
Over 5 years	1,550	1,284	1,275	1,179	915
	289,183	289,695	276,790	280,638	281,670
Sovereign					
Less than 1 year ⁽²⁾	99,093	101,354	91,252	90,956	80,107
1 - 3 years	36,890	37,709	45,292	47,920	51,260
3 - 5 years	72,098	71,466	66,989	74,553	68,945
Over 5 years	706	792	684	694	596
	208,787	211,321	204,217	214,123	200,908
Banks					
Less than 1 year ⁽²⁾	16,717	16,734	13,872	12,587	12,228
1 - 3 years	7,528	6,940	7,007	6,655	6,455
3 - 5 years	3,301	3,154	2,815	3,312	2,705
Over 5 years	283	269	231	211	238
	27,829	27,097	23,925	22,765	21,626
Total business and government portfolios	525,799	528,113	504,932	517,526	504,204
Retail portfolios					
Real estate and secured personal lending					
Less than 1 year ⁽²⁾	124,895	120,843	117,996	114,719	109,256
1 - 3 years	182,164	188,697	192,026	193,819	187,596
3 - 5 years	22,019	17,066	15,926	19,250	29,162
Over 5 years	953	1,019	990	1,088	1,265
	330,031	327,625	326,938	328,876	327,279
Qualifying revolving retail					
Less than 1 year ⁽²⁾	92,326	90,997	87,171	84,651	82,118
	92,326	90,997	87,171	84,651	82,118
Other retail					
Less than 1 year ⁽²⁾	9,974	9,946	9,865	9,777	9,518
1 - 3 years	1,077	1,048	1,022	979	956
3 - 5 years	3,022	2,977	2,956	2,881	2,780
Over 5 years	4,760	4,764	4,792	4,775	4,662
	18,833	18,735	18,635	18,412	17,916
SME retail					
Less than 1 year ⁽²⁾	338	337	328	303	280
1 - 3 years	2,321	2,348	2,375	2,428	2,509
3 - 5 years	1,611	1,663	1,724	1,781	1,857
Over 5 years	-	-	-	-	-
	4,270	4,348	4,427	4,512	4,646
Total retail portfolios	445,460	441,705	437,171	436,451	431,959
Total credit exposure	971,259	969,818	942,103	953,977	936,163

(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)

(\$ millions)	Q2/25			Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	
	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	4	2	6	15	4	9	15	3	11
Swap contracts	1,463	192	1,655	3,735	1,019	772	710	655	442
Purchased options	56	5	61	124	60	32	24	20	8
Written options	3	1	4	18	7	10	6	4	3
	1,526	200	1,726	3,892	1,090	823	755	682	464
Exchange-traded	-	-	-	118	4	2	1	2	2
Total interest rate derivatives	1,526	200	1,726	4,010	1,094	825	756	684	466
Foreign exchange derivatives									
Over-the-counter									
Forward contracts	1,675	19	1,694	5,166	1,617	1,833	2,010	1,487	1,716
Swap contracts	535	512	1,047	2,971	557	444	482	450	434
Purchased options	338	2	340	491	146	281	171	157	155
Written options	93	-	93	259	95	86	52	56	46
	2,641	533	3,174	8,887	2,415	2,644	2,715	2,150	2,351
Exchange-traded	-	-	-	574	23	22	20	26	42
Total foreign exchange derivatives	2,641	533	3,174	9,461	2,438	2,666	2,735	2,176	2,393
Credit derivatives									
Over-the-counter									
Credit default swap contracts - protection purchased	2	-	2	126	15	13	14	11	14
Credit default swap contracts - protection sold	-	-	-	15	4	4	4	4	7
	2	-	2	141	19	17	18	15	21
Equity derivatives									
Over-the-counter	173	30	203	4,856	1,150	1,223	1,048	905	952
Exchange-traded	136	-	136	3,570	119	167	161	162	135
	309	30	339	8,426	1,269	1,390	1,209	1,067	1,087
Precious metal and other commodity derivatives									
Over-the-counter	1,878	22	1,900	3,372	1,588	1,200	956	1,027	1,137
Exchange-traded	3	-	3	2,651	106	85	77	65	78
	1,881	22	1,903	6,023	1,694	1,285	1,033	1,092	1,215
RWA related to non-trade exposures to central counterparties					401	426	414	361	367
RWA related to CVA capital charge					3,882	3,588	3,381	3,082	3,301
Total derivatives	6,359	785	7,144	28,061	10,797	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⁾

	Q2/25		Q1/25		Q4/24		Q3/24		Q2/24	
	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	0.70	0.24	0.68	0.28	0.48	0.31	0.51	0.40	0.53	0.46
Sovereign	0.01	-	0.01	-	0.01	-	0.01	-	0.01	-
Banks	0.11	-	0.08	-	0.07	-	0.05	-	0.05	-
Retail portfolios										
Real estate secured personal lending	0.14	-	0.14	0.01	0.12	0.01	0.12	0.01	0.12	0.01
Qualifying revolving retail	3.86	3.54	3.85	3.66	3.83	3.65	3.52	3.61	3.50	3.36
Other retail	1.88	0.94	1.81	0.91	1.75	0.89	1.66	0.82	1.50	0.75
SME retail	3.91	0.41	4.95	0.39	3.39	0.40	3.52	0.34	2.94	0.34

(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) Includes 12 months of loss amounts for CIBC Bank USA starting in Q1/25. Prior to the collection of the 12 months of loss amounts, CIBC Bank USA was not included.

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

Q2/25							Q1/25					
	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	2.45	1.69	50.28	35.39	73.13	83.19	2.32	1.04	50.44	40.09	72.76	87.19
Sovereign	0.92	-	-	-	95.92	-	1.00	-	-	-	95.39	-
Banks	0.29	-	n/a	n/a	90.60	-	0.31	-	n/a	n/a	89.99	-
Retail portfolios ⁽⁵⁾												
Real estate secured personal lending												
Uninsured residential mortgages and personal loans	0.52	0.45	18.21	6.74	n/a	n/a	0.51	0.43	17.80	5.37	n/a	n/a
Insured residential mortgages	0.74	0.63	n/a	n/a	n/a	n/a	0.70	0.60	n/a	n/a	n/a	n/a
Home equity line of credit	0.33	0.23	34.92	7.20	94.89	99.50	0.34	0.25	36.17	10.73	96.20	95.49
Qualifying revolving retail	1.19	1.00	88.37	85.50	102.24	103.08	1.15	0.98	88.35	84.71	102.46	103.58
Other retail	2.07	1.89	69.57	58.24	95.06	96.77	1.82	1.67	69.39	55.26	97.75	97.66
SME retail	3.73	1.81	80.76	25.55	102.17	97.71	2.74	1.89	74.71	22.97	102.04	96.04

Q4/24							Q3/24					
	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	2.23	1.30	52.22	42.19	72.26	88.20	2.05	1.32	53.73	45.04	73.15	90.66
Sovereign	0.87	-	-	-	96.02	-	0.81	-	-	-	96.20	-
Banks	0.32	-	n/a	n/a	85.78	-	0.30	-	n/a	n/a	84.69	-
Retail portfolios ⁽⁵⁾												
Real estate secured personal lending												
Uninsured residential mortgages and personal loans	0.51	0.42	18.96	6.18	n/a	n/a	0.49	0.38	19.58	6.58	n/a	n/a
Insured residential mortgages	0.71	0.59	n/a	n/a	n/a	n/a	0.72	0.56	n/a	n/a	n/a	n/a
Home equity line of credit	0.33	0.24	34.82	5.32	97.21	97.03	0.30	0.22	33.17	6.21	98.76	96.03
Qualifying revolving retail	1.11	0.99	89.30	83.06	105.99	105.88	1.08	0.93	89.65	82.91	105.70	105.82
Other retail	1.74	1.60	67.64	50.62	99.06	103.61	1.78	1.50	67.53	58.64	100.00	90.18
SME retail	3.00	2.22	74.72	26.57	104.15	99.19	1.98	2.00	78.73	28.22	95.91	96.36

(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) Includes 12 months of loss amounts for CIBC Bank USA starting in Q1/25. Prior to the collection of the 12 months of loss amounts, CIBC Bank USA was not included.

(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 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 models approach (IMA) for market risk

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

Internal ratings-based (IRB) approach for 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 (TLAC) leverage ratio

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

Total loss absorbing capacity 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.