



# Pillar 3 Report and Supplementary Regulatory Capital Disclosure

For the period ended July 31, 2025

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q3/25, 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](http://www.sedarplus.com). Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. CIBC prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS or GAAP). For Basel-related terms used in this package, refer to the Glossary.

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

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

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### **SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES**

#### ***Disclosures provided to address Enhanced Disclosure Task Force recommendations***

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# 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, Q3/25 supplementary packages, and our 2024 Management Proxy Circular, can be found on our website ([www.cibc.com](http://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 87 to 92 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 86 of this document provides a disaggregation of these amounts.

Topic	Identifier	Table and templates	Frequency	Pillar 3 Report	Q3/25 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			2025 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	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 <sup>(1)</sup>	Quarterly				
	TLAC1	TLAC composition (at resolution group level)	Quarterly	21			
	TLAC2	Material subgroup entity - creditor ranking at legal entity level	Quarterly	n/a <sup>(2)</sup>			
	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	27			
	LR2	Leverage ratio common disclosure template	Quarterly	27			
Credit risk	CRA	General information about credit risk	Annual			57, 58, 59	23-34
	CR1	Credit quality of assets	Quarterly	28		58, 66, 79, 86-87, 120, 144 58, 67, 154	
	CR2	Changes in stock of defaulted loans and debt securities	Quarterly	30			
	CRB	Additional disclosure related to the credit quality of assets	Annual	28			
	CRC	Qualitative disclosure requirements related to CRM techniques	Annual				
	CR3	CRM techniques – overview	Quarterly	31		62	
	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	32			
	CR5	SA – exposures by asset classes and risk weights	Quarterly	35			

For footnotes, see next page.

## PILLAR 3 REPORT INDEX (continued)

Topic	Identifier	Table and templates	Frequency	Pillar 3 Report	Q3/25 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 <sup>(3)</sup>	Quarterly	40			
	CR7	IRB – Effect on RWA of credit derivatives used as CRM techniques	Quarterly	n/a <sup>(4)</sup>			
	CR8	RWA flow statements of credit risk exposures under IRB	Quarterly	11			
	CR9	IRB – Back-testing of PD per portfolio <sup>(3)</sup>	Annual	n/a <sup>(5)</sup>			
	CR10	IRB (specialized lending and equities under the simple risk-weight method)	Quarterly	55			
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	57			
	CCR3	SA – counterparty credit risk exposures by regulatory portfolio and risk-weights	Quarterly	59			
	CCR4	IRB – counterparty credit risk exposures by portfolio and PD scale <sup>(3)</sup>	Quarterly	61			
	CCR5	Composition of collateral for counterparty credit risk exposure	Quarterly	71			
	CCR6	Credit derivatives exposures	Quarterly	73			
	CCR7	RWA flow statements of counterparty credit risk exposures under the Internal Model Method (IMM)	Quarterly	11			
	CCR8	Exposures to central counterparties	Quarterly	74			
Securitization <sup>(6)</sup>	SECA	Qualitative disclosure requirements related to securitization exposures	Annual			43-44, 67, 117, 121, 144	
	SEC1	Securitization exposures in the banking book	Quarterly	75			
	SEC2	Securitization exposures in the trading book	Quarterly	77			
	SEC3	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	Quarterly	79			
	SEC4	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as investor	Quarterly	82			
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 <sup>(7)</sup>	
	MR1	Market risk under the SA	Quarterly	85			
	MR2	RWA flow statements of market risk exposures under an IMA	Quarterly	n/a <sup>(7)</sup>			
	MR3	IMA values for trading purposes	Quarterly	n/a <sup>(7)</sup>			
	MR4	Comparison of Value-at-Risk (VaR) estimates with gains/losses	Quarterly	n/a <sup>(7)</sup>			
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	86			
	CVA2	The full basic approach for CVA (BA-CVA)	Quarterly	86			
	CVAB	Qualitative disclosures for banks using the SA-CVA	Annual			38-39, 62	
	CVA3	The standardized approach for CVA (SA-CVA)	Quarterly	86			
	CVA4	RWA flow statements of CVA risk exposures under SA-CVA	Quarterly	86			
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 <sup>(5)</sup>			
	OR2	Business indicator and subcomponents	Annual	n/a <sup>(5)</sup>			
	OR3	Minimum required operational risk capital	Annual	n/a <sup>(5)</sup>			
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 July 31, 2025, the use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by nil.

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

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

(7) CIBC does not apply Internal Model Approach for market risk.

n/a Not applicable.

## KM1: KEY METRICS (AT CONSOLIDATED GROUP LEVEL)

(\$ millions)

	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
	a	b	c	d	e
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1)	46,616	45,795	46,213	44,516	43,784
2 Tier 1	53,303	51,756	51,574	49,481	48,751
3 Total capital	61,338	60,697	59,114	56,809	56,145
<b>Risk-weighted assets (amounts)</b>					
4 Total RWA	347,712	341,204	341,930	333,502	329,202
4a Total RWA (pre-floor)	347,712	341,204	341,930	333,502	329,202
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 CET1 ratio	13.4%	13.4%	13.5%	13.3%	13.3%
5b CET1 ratio (pre-floor ratio)	13.4%	13.4%	13.5%	13.3%	13.3%
6 Tier 1 ratio	15.3%	15.2%	15.1%	14.8%	14.8%
6b Tier 1 ratio (pre-floor ratio)	15.3%	15.2%	15.1%	14.8%	14.8%
7 Total capital ratio	17.6%	17.8%	17.3%	17.0%	17.1%
7b Total capital ratio (pre-floor ratio)	17.6%	17.8%	17.3%	17.0%	17.1%
<b>Additional CET1 buffer requirement as a percentage of RWA</b>					
8 Capital conservation buffer requirement (2.5% from 2019)	2.5%	2.5%	2.5%	2.5%	2.5%
9 Countercyclical buffer requirement <sup>(1)</sup>	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 <sup>(2)</sup>	8.9%	8.9%	9.0%	8.8%	8.8%
<b>Leverage Ratio</b>					
13 Total leverage ratio exposure measure	1,244,201	1,213,223	1,205,520	1,155,432	1,133,983
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 Q3/25 (Q2/25: 0.04%) 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) <sup>(1)</sup>

(\$ millions)					
	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
	a	b	c	d	e
1 TLAC available	114,311	109,803	107,533	101,062	99,150
2 Total RWA at the level of the resolution group	347,712	341,204	341,930	333,502	329,202
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	32.9%	32.2%	31.4%	30.3%	30.1%
4 Leverage ratio exposure measure at the level of the resolution group	1,244,201	1,213,223	1,205,520	1,155,432	1,133,983
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	9.2%	9.1%	8.9%	8.7%	8.7%
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 <sup>(1)</sup>

(\$ millions)

(\$ millions)		Q3/25		Q2/25	Q1/25	Q4/24	Q3/24
		a	b	c	d	e	f
		Minimum capital requirements					
		RWA		RWA			
1	Credit risk (excluding counterparty credit risk)	251,128	20,090	248,223	248,957	243,106	244,923
2	Of which: SA <sup>(2)</sup>	22,860	1,829	23,177	24,047	23,822	22,725
3	Of which: foundation internal ratings-based (FIRB) approach	42,793	3,423	39,507	38,748	38,212	40,699
4	Of which: supervisory slotting approach	88	7	21	78	90	109
5	Of which: AIRB approach	185,387	14,831	185,518	186,084	180,982	181,390
6	Counterparty credit risk <sup>(3)</sup>	12,192	975	11,231	11,539	10,167	8,917
7	Of which: SA for counterparty credit risk (SA-CCR)	423	34	351	378	338	242
8	Of which: IMM	5,784	463	5,901	5,519	5,143	4,526
9	Of which: other CCR	5,985	478	4,979	5,642	4,686	4,149
10	CVA	3,166	253	3,882	3,588	3,381	3,082
11	Equity investments in funds - look-through approach <sup>(4)</sup>	2,464	197	2,371	2,341	2,160	2,131
12	Equity investments in funds - mandate-based approach <sup>(4)</sup>	16	1	50	29	36	46
13	Settlement risk	-	-	-	-	-	-
14	Securitization exposures in banking book	10,996	880	10,099	9,559	9,235	7,514
15	Of which: internal ratings-based approach (IRBA)	2,762	221	2,768	2,905	2,370	1,236
16	Of which: external ratings-based approach (ERBA), including internal assessment approach (IAA)	4,490	359	3,574	3,317	3,193	3,071
17	Of which: SA <sup>(5)</sup>	3,744	300	3,757	3,337	3,672	3,207
18	Market risk	11,320	906	10,352	12,049	12,188	11,112
19	Of which: SA	11,320	906	10,352	12,049	12,188	11,112
20	Of which: IMM	-	-	-	-	-	-
21	Capital charge for switch between trading book and banking book	-	-	-	-	-	-
22	Operational risk	49,638	3,971	48,674	47,793	46,811	45,763
23	Amounts below the thresholds for deduction (subject to 250% risk-weight)	6,792	544	6,322	6,075	6,418	5,714
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)	347,712	27,817	341,204	341,930	333,502	329,202

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

(2) Includes RWA of \$1,374 million (Q2/25: \$1,430 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)

Q3/25				
	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)	228,268	22,860	251,128	407,173
2 Counterparty credit risk	11,328	864	12,192	32,151
3 CVA		3,166	3,166	3,166
4 Securitization exposures in the banking book	5,828	5,168	10,996	21,772
5 Market risk	-	11,320	11,320	11,320
6 Operational risk		49,638	49,638	49,638
7 Residual RWA		9,272	9,272	9,272
8 Total	245,424	102,288	347,712	534,492

(\$ 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

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

(\$ millions)

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

(\$ millions)

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

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

(\$ millions)

	Q3/25			
	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 <sup>(1)</sup>
1 Sovereign	5,023	1,252	6,275	5,039
Of which: categorized as Multilateral development banks (MDBs)/Public sector entities (PSEs) in SA	3,533	955	4,488	4,520
2 Banks and other financial institutions	3,108	345	3,453	7,128
3 Covered bonds	206	-	206	407
4 Equity	-	1,374	1,374	1,374
5 Purchased receivables	-	-	-	-
6 Corporates	132,458	7,533	139,991	218,234
Of which: FIRB is applied	39,479	-	39,479	41,704
Of which: AIRB is applied	92,979	-	92,979	168,997
7 Retail	72,634	4,581	77,215	134,166
Of which: qualifying revolving retail	20,478	2,788	23,266	27,886
Of which: other retail	11,189	642	11,831	16,183
Of which: retail residential mortgages	40,967	1,151	42,118	90,097
8 Specialized lending	14,839	-	14,839	33,050
Of which: income-producing real estate and high volatility commercial real estate	88	-	88	76
9 Others	-	7,775	7,775	7,775
10 Total	228,268	22,860	251,128	407,173

(\$ 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 <sup>(1)</sup>
1 Sovereign	4,914	1,198	6,112	5,483
Of which: categorized as MDB/PSE 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

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

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

(\$ millions)

	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 <sup>(1)</sup>
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

(\$ 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 <sup>(1)</sup>
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

For footnotes, see page 8.

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

(\$ millions)

	Q3/24			
	a	b	c	d
	RWA		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 <sup>(1)</sup>
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.

## CHANGES IN RWA

(\$ millions)

(\$ millions)		Q3/25 vs. Q2/25		Q2/25 vs. Q1/25	Q1/25 vs. Q4/24	Q4/24 vs. Q3/24	
		CR8					
			Of which determined under an IRB approach	Of which all other <sup>(1)</sup>			
Credit risk							
1	Balance at beginning of period	267,065	230,285	36,780	266,961	260,955	260,328
2	Asset size <sup>(2)(3)</sup>	4,180	3,630	550	4,882	870	1,610
3	Asset quality <sup>(3)(4)</sup>	254	254	-	1,365	1,368	767
4	Model updates <sup>(5)</sup>	(818)	(818)	-	(520)	(245)	(862)
5	Methodology and policy <sup>(6)</sup>	(336)	247	(583)	(687)	-	(1,868)
6	Acquisitions and disposals	-	-	-	-	-	-
7	Foreign exchange movements	581	498	83	(5,183)	4,356	916
8	Other	470	-	470	247	(343)	64
9	Balance at end of period	271,396	234,096	37,300	267,065	266,961	260,955
		CCR7					
			Of which determined under an IMM approach	Of which all other <sup>(7)</sup>			
Counterparty credit risk							
1	Balance at beginning of period	15,113	5,901	9,212	15,127	13,548	11,999
2	Asset size <sup>(2)</sup>	319	(141)	460	750	1,147	1,743
3	Credit quality of counterparties <sup>(4)</sup>	(127)	5	(132)	(278)	49	(267)
4	Model updates <sup>(5)</sup>	(1)	(1)	-	-	-	-
5	Methodology and policy <sup>(6)</sup>	-	-	-	-	-	-
6	Acquisitions and disposals	-	-	-	-	-	-
7	Foreign exchange movements	54	20	34	(486)	383	73
8	Other	-	-	-	-	-	-
9	Balance at end of period	15,358	5,784	9,574	15,113	15,127	13,548
Market risk							
1	Balance at beginning of period	10,352			12,049	12,188	11,112
2	Movement in risk levels <sup>(8)</sup>	1,009			(1,697)	(209)	1,372
3	Model updates <sup>(5)</sup>	(41)			-	70	(296)
4	Methodology and policy <sup>(6)</sup>	-			-	-	-
5	Acquisitions and disposals	-			-	-	-
6	Foreign exchange movements	-			-	-	-
7	Other	-			-	-	-
8	Balance at end of period	11,320			10,352	12,049	12,188
Operational risk							
1	Balance at beginning of period	48,674			47,793	46,811	45,763
2	Movement in risk levels	964			881	982	1,048
3	Methodology and policy <sup>(6)</sup>	-			-	-	-
4	Acquisitions and disposals	-			-	-	-
5	Balance at end of period	49,638			48,674	47,793	46,811

(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 to conform to the presentation adopted in Q2/25.

(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)

	Q3/25						
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation <sup>(2)</sup>	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework <sup>(3)</sup>	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
<b>ASSETS</b>							
Cash and non-interest-bearing deposits with banks	19,101	19,101	19,101	-	-	-	-
Interest-bearing deposits with banks	36,086	36,086	36,086	-	-	-	-
Securities	274,997	274,760 <sup>(4)</sup>	155,008	3,418	4,253	115,499	-
Cash collateral on securities borrowed	21,690	21,690	-	21,690	-	-	-
Securities purchased under resale agreements	86,210	86,210	-	61,997	1,933	22,280	-
Loans <sup>(5)</sup>	581,644	581,644 <sup>(6)</sup>	552,397	1,833	24,895	290	2,229
Other							
Derivative instruments	34,614	34,614 <sup>(7)</sup>	-	34,614	-	30,948	-
Property and equipment	3,274	3,274	3,274	-	-	-	-
Goodwill	5,422	5,422	-	-	-	-	5,422
Software and other intangible assets	2,830	2,830	-	-	-	-	2,830
Investments in equity-accounted associates and joint ventures	772	1,084	1,058	-	-	-	26
Deferred tax assets	933	921	1,734	-	-	-	(813) <sup>(8)</sup>
Other assets	34,682	34,642	18,295	9,584	120	5,702	1,425
	82,527	82,787	24,361	44,198	120	36,650	8,890
<b>Total assets</b>	<b>1,102,255</b>	<b>1,102,278</b>	<b>786,953</b>	<b>133,136</b>	<b>31,201</b>	<b>174,719</b>	<b>11,119</b>
<b>LIABILITIES</b>							
Deposits							
Personal	256,135	256,135	-	-	-	-	256,135
Business and government	448,861	448,861	-	-	-	29,727	419,134
Bank	27,061	27,061	-	-	-	-	27,061
Secured borrowings	60,615	60,615	-	-	-	-	60,615
	792,672	792,672	-	-	-	29,727	762,945
Obligations related to securities sold short	20,827	20,827	-	-	-	20,617	210
Cash collateral on securities lent	5,304	5,304	-	5,304	-	-	-
Obligations related to securities sold under repurchase agreements	145,659	145,659	-	145,659	-	-	-
Other							
Derivative instruments	36,552	36,552 <sup>(7)</sup>	-	36,552	-	35,220	-
Deferred tax liability	47	47	-	-	-	-	47
Other liabilities <sup>(5)</sup>	30,619	30,642	-	-	-	3,507	27,135
	67,218	67,241	-	36,552	-	38,727	27,182
Subordinated indebtedness	7,699	7,699	-	-	-	-	7,699
<b>Total liabilities</b>	<b>1,039,379</b>	<b>1,039,402</b>	<b>-</b>	<b>187,515</b>	<b>-</b>	<b>89,071</b>	<b>798,036</b>

(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 \$8 million in business and government loans and acceptances of \$8 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)

	Q3/25				
	a	b	c	d	e
		Items subject to:			
	Total <sup>(1)</sup>	Credit risk framework <sup>(2)</sup>	Securitization framework	Counterparty credit risk framework	Market risk framework
1 Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	1,091,159	786,953	31,201	133,136	174,719
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	241,366	-	-	187,515	89,071
3 Total net amount under regulatory scope of consolidation	849,793	786,953	31,201	(54,379)	85,648
4 Off-balance sheet amounts <sup>(3)</sup>	550,113	204,731	36,235	309,147	-
5 Differences in valuations	(355)	(355) <sup>(4)</sup>	-	-	-
6 Differences due to different netting rules, other than those already included in row 3	27,073	-	-	27,073	-
7 Differences due to consideration of provisions <sup>(5)</sup>	4,109	4,109	-	-	-
8 Differences due to prudential filters	-	-	-	-	-
9 Gross-up for SFTs <sup>(6)</sup>	301,926	-	-	301,926	-
10 Differences due to inclusion of potential future exposure and alpha multiplier in derivative EAD	5,094	-	-	5,094	-
11 Collateral <sup>(7)</sup>	(525,971)	-	-	(525,971)	-
12 Other	(756)	(756)	-	-	-
13 Exposure amounts considered for regulatory purposes	1,211,026	994,682	67,436	62,890	85,648

(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 \$991 million relating to equity investments in funds.

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

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

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

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

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



# PV1: PRUDENT VALUATION ADJUSTMENTS (PVAs)

(\$ millions)

(\$ millions)		Q3/25							
		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:	-	-	-	22	-	22	-	22
2	Mid-market value	-	-	-	-	-	-	-	-
3	Closeout cost	-	-	-	-	-	-	-	-
4	Concentration	-	-	-	22	-	22	-	22
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	-	-	-	22	-	22	-	22

(\$ millions)

(\$ 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)

(\$ 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

# PV1: PRUDENT VALUATION ADJUSTMENTS (PVAs) (continued)

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

(\$ millions)		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

# CC1: COMPOSITION OF REGULATORY CAPITAL

(\$ millions)

(\$ millions)		Q3/25		Q2/25	Q1/25	Q4/24	Q3/24
		Cross-reference <sup>(1)</sup>					
Common Equity Tier 1 (CET1) capital: instruments and reserves							
1	Directly issued qualifying common share capital plus related stock surplus	17,042	A+B	17,085	17,193	17,170	17,047
2	Retained earnings	35,655	C	34,984	34,366	33,471	32,844
3	Accumulated other comprehensive income (AOCI) (and other reserves)	3,233	D	3,655	4,442	3,148	2,689
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	120	127	119	105
6	CET1 capital before regulatory adjustments	56,050		55,844	56,128	53,908	52,685
CET1 capital: regulatory adjustments							
7	Prudential valuation adjustments	22	See footnote 2	19	18	4	3
8	Goodwill (net of related tax liabilities)	5,338	F+G+H	5,316	5,552	5,360	5,324
9	Other intangibles other than mortgage-servicing rights (net of related tax liabilities)	2,448	I+J+AI	2,427	2,432	2,456	2,350
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liabilities)	21	K	20	21	15	16
11	Cash flow hedge reserve	533	L	1,078	800	509	260
12	Shortfall of provisions to expected losses <sup>(3)</sup>	-	See footnote 2	-	-	-	-
13	Securitization gain on sale	-		-	-	-	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	(11)	M+AH	158	1	1	17
15	Defined benefit pension fund net assets (net of related tax liabilities)	1,083	N+O	1,024	1,086	1,045	928
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	See footnote 2	7	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	9,434		10,049	9,915	9,392	8,901
29	CET1 capital	46,616		45,795	46,213	44,516	43,784
AT1 capital: instruments							
30	Directly issued qualifying AT1 instruments plus related stock surplus <sup>(4)</sup>	6,669		5,942	5,341	4,946	4,949
31	of which: classified as equity under applicable accounting standards	6,669	U	5,942	5,341	4,946	4,949
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)	18	V	19	20	19	18
35	of which: instruments issued by subsidiaries subject to phase out	-		-	-	-	-
36	AT1 capital before regulatory adjustments	6,687		5,961	5,361	4,965	4,967
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	6,687		5,961	5,361	4,965	4,967
45	T1 capital (T1 = CET1 + AT1)	53,303		51,756	51,574	49,481	48,751
T2 capital: instruments and provisions							
46	Directly issued qualifying T2 instruments plus related stock surplus <sup>(5)</sup>	7,212	W	8,284	7,000	6,920	6,889
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	18	19	17	24
49	of which: instruments issued by subsidiaries subject to phase out	-		-	-	-	-
	Other	-		-	-	-	1
50	Collective allowances	805	Y+Z	639	521	391	480
51	T2 capital before regulatory adjustments	8,035		8,941	7,540	7,328	7,394

For footnotes, see next page.

# CC1: COMPOSITION OF REGULATORY CAPITAL (continued)

(\$ millions)

		Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
	Cross-reference <sup>(1)</sup>					
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	<b>Total regulatory adjustments to T2 capital</b>	-	-	-	-	-
58	<b>T2 capital</b>	<b>8,035</b>	8,941	7,540	7,328	7,394
59	<b>Total capital (TC = T1 + T2)</b>	<b>61,338</b>	60,697	59,114	56,809	56,145
60	<b>Total RWA</b>	<b>347,712</b>	341,204	341,930	333,502	329,202
	<b>Capital ratios</b>					
61	CET1 (as a percentage of RWA)	13.4%	13.4%	13.5%	13.3%	13.3%
62	T1 (as a percentage of RWA)	15.3%	15.2%	15.1%	14.8%	14.8%
63	Total capital (as a percentage of RWA)	17.6%	17.8%	17.3%	17.0%	17.1%
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 <sup>(6)</sup>	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) <sup>(7)</sup>	8.9%	8.9%	9.0%	8.8%	8.8%
	<b>OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) <sup>(8)</sup></b>					
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%
	<b>Amounts below the thresholds for deduction (before risk-weighting)</b>					
72	Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	218	AE+AF+AG see footnote 9	275	438	434
73	Significant investments in the common stock of financials	959	AB+AC+AD	937	860	932
74	Mortgage servicing rights (net of related tax liability)	-	-	-	-	-
75	Deferred tax assets arising from temporary differences (net of related tax liabilities)	1,734	AA	1,568	1,545	1,392
	<b>Applicable caps on the inclusion of allowances in T2</b>					
76	Allowances eligible for inclusion in T2 in respect of exposures subject to SA (prior to application of cap)	238	Y	230	262	255
77	Cap on inclusion of allowances in T2 under SA	517		507	514	482
78	Allowances eligible for inclusion in T2 in respect of exposures subject to IRBA (prior to application of cap)	567	Z	409	259	225
79	Cap on inclusion of allowances in T2 under IRBA	1,473		1,444	1,446	1,399

(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 Q3/25 (Q2/25: 0.04%) 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)

	Q3/25		
	Balance sheet as in report to shareholders	Balance sheet as in the regulatory scope of consolidation <sup>(1)</sup>	Cross reference to capital schedule <sup>(2)</sup>
<b>Assets</b>			
<b>Cash and non-interest-bearing deposits with banks</b>	<b>19,101</b>	<b>19,101</b>	
<b>Interest-bearing deposits with banks</b>	<b>36,086</b>	<b>36,086</b>	
<b>Securities</b>	<b>274,997</b>	<b>274,760</b>	
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			95 AE
Significant investments in capital of non-financial institutions			-
Other securities			274,665
<b>Cash collateral on securities borrowed</b>	<b>21,690</b>	<b>21,690</b>	
<b>Securities purchased under resale agreements</b>	<b>86,210</b>	<b>86,210</b>	
<b>Loans <sup>(3)</sup></b>	<b>585,929</b>	<b>585,929</b>	
<b>Allowance for credit losses</b>	<b>(4,285)</b>	<b>(4,285)</b>	
General allowance reflected in T2 capital			(238) Y
Excess in allowance over expected losses reflected in T2 capital			(567) Z
Allowances not reflected in regulatory capital			(3,480)
<b>Derivative instruments</b>	<b>34,614</b>	<b>34,614</b>	
<b>Property and equipment</b>	<b>3,274</b>	<b>3,274</b>	
<b>Goodwill</b>	<b>5,422</b>	<b>5,422</b>	F
<b>Software and other intangible assets</b>	<b>2,830</b>	<b>2,830</b>	I
<b>Investments in equity-accounted associates and joint ventures</b>	<b>772</b>	<b>1,084</b>	
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			647 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			17 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			312 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			39
<b>Deferred tax assets</b>	<b>933</b>	<b>921</b>	
Deferred tax assets excluding those arising from temporary differences			21 K
Deferred tax assets arising from temporary differences exceeding regulatory thresholds (15% basket of CET1)			- T
Deferred tax assets arising from temporary differences not exceeding regulatory thresholds			1,734 AA
Deferred tax liabilities related to goodwill			(93) H
Deferred tax liabilities related to software and other intangible assets			(399) J
Deferred tax liabilities related to defined benefit pension fund net assets			(342) O
<b>Other assets</b>			
Defined benefit pension fund net assets	<b>1,425</b>	<b>1,425</b>	N
Other	<b>33,257</b>	<b>33,217</b>	
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			761 AF
Other			32,456
<b>Total assets</b>	<b>1,102,255</b>	<b>1,102,278</b>	

For footnotes, see next page.

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

	Q3/25		
	Balance sheet as in report to shareholders	Balance sheet as in the regulatory scope of consolidation <sup>(1)</sup>	Cross reference to capital schedule <sup>(2)</sup>
(\$ millions)			
<b>Liabilities</b>			
Deposits	792,672	792,672	
Obligations related to securities sold short	20,827	20,827	
Cash collateral on securities lent	5,304	5,304	
Obligations related to securities sold under repurchase agreements	145,659	145,659	
Derivative instruments	36,552	36,552	
Deferred tax liabilities	47	47	
Other liabilities <sup>(3)</sup>	30,619	30,642	
Subordinated indebtedness	7,699	7,699	
Subordinated indebtedness allowed for inclusion in T2 capital			7,212 W
Subordinated indebtedness not allowed for T2 capital			487
<b>Total liabilities</b>	<b>1,039,379</b>	<b>1,039,402</b>	
<b>Equity</b>			
Preferred shares and other equity instruments	6,669	6,669	
Preferred shares and other equity instruments allowed for inclusion into additional T1 capital			6,669 U
Common shares	16,867	16,867	A
Common shares – treasury positions			-
Common shares			16,867
Contributed surplus	175	175	- B
Retained earnings	35,655	35,655	- C
Gains and losses due to changes in own credit risk on fair valued liabilities			89 M
Other retained earnings			35,566
AOCI	3,233	3,233	- D
Cash flow hedges			533 L
Net fair value gains (losses) arising from changes in institution's own credit risk			(100) AH
Other			2,800
Non-controlling interests	277	277	
Portion allowed for inclusion into CET1			120 E
Portion allowed for inclusion into additional T1 capital			18 V
Portion allowed for inclusion into T2 capital			18 X
Portion not allowed for regulatory capital			121
<b>Total equity</b>	<b>62,876</b>	<b>62,876</b>	
<b>Total liabilities and equity</b>	<b>1,102,255</b>	<b>1,102,278</b>	

(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 Q3/25, on a legal entity basis, CIBC Cayman Re had \$215 million in assets and \$177 million in equity, and CIBC Life had \$170 million in assets and \$135 million in equity.

(2) Refer to table CC1.

(3) Includes customers' liability under acceptances of \$8 million in business and government loans and acceptances of \$8 million in other liabilities.

## CHANGES IN REGULATORY CAPITAL

(\$ millions)

	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
<b>CET1 capital</b>					
1 Opening amount	45,795	46,213	44,516	43,784	42,728
2 Shares issued in lieu of cash dividends (add back)	-	-	-	46	45
3 Other issue of common shares	46	9	77	136	58
4 Redeemed capital	-	-	-	-	-
5 Purchase of common shares for cancellation	(100)	(109)	(63)	(90)	-
6 Premium on purchase of common shares for cancellation	(428)	(381)	(257)	(329)	-
7 Dividends and distributions	(986)	(988)	(1,002)	(922)	(912)
8 Net income attributable to equity shareholders	2,094	1,998	2,163	1,874	1,786
Change in AOCI balances					
9 Currency translation differences	80	(1,164)	882	140	50
10 Securities measured at fair value through other comprehensive income (FVOCI)	157	(11)	104	(55)	18
11 Cash flow hedges <sup>(1)</sup>	(545)	278	291	250	996
12 Fair value change of fair value option liabilities attributable to changes in credit risk	(167)	157	(2)	(19)	59
13 Post-employment defined benefit plans	53	(47)	19	143	172
14 Removal of own credit spread (net of tax)	169	(157)	-	16	(32)
15 Goodwill and other intangible assets (deduction, net of related tax liabilities)	(43)	241	(168)	(142)	10
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)	1	(6)	1	(5)
18 Defined benefit pension fund net assets	(59)	62	(41)	(117)	(186)
19 Significant investments in financial institutions (amount above 10% threshold)	-	-	-	-	-
20 Amount exceeding 15% threshold	-	-	-	-	-
21 Prudential valuation adjustments	(3)	(1)	(14)	(1)	2
22 Other <sup>(1)</sup>	554	(306)	(286)	(199)	(1,005)
23 Closing amount	46,616	45,795	46,213	44,516	43,784
<b>AT1 capital</b>					
24 Opening amount	5,961	5,361	4,965	4,967	5,117
25 AT1 eligible capital issues	1,027	600	693	-	500
26 Redeemed capital	(300)	-	(300)	-	(650)
27 Impact of the cap on inclusion for instruments subject to phase out	-	-	-	-	-
28 Other, including regulatory adjustments	(1)	-	3	(2)	-
29 Closing amount	6,687	5,961	5,361	4,965	4,967
30 <b>Total T1 capital</b>	53,303	51,756	51,574	49,481	48,751
<b>T2 capital</b>					
31 Opening amount	8,941	7,540	7,328	7,394	7,633
32 New T2 eligible capital issues	-	1,250	-	-	1,000
33 Redeemed capital	(1,000)	-	-	-	(1,500)
34 Amortization adjustments	-	-	-	-	-
35 Impact of the cap on inclusion for instruments subject to phase out	-	-	-	-	-
36 Other, including regulatory adjustments	94	151	212	(66)	261
37 Closing amount	8,035	8,941	7,540	7,328	7,394
38 <b>Total capital</b>	61,338	60,697	59,114	56,809	56,145

(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)		Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
<b>Regulatory capital elements of TLAC and adjustments</b>						
1	CET1 capital	46,616	45,795	46,213	44,516	43,784
2	AT1 capital before TLAC adjustments	6,687	5,961	5,361	4,965	4,967
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	6,687	5,961	5,361	4,965	4,967
6	T2 capital before TLAC adjustments	8,035	8,941	7,540	7,328	7,394
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	8,035	8,941	7,540	7,328	7,394
11	TLAC arising from regulatory capital	61,338	60,697	59,114	56,809	56,145
<b>Non-regulatory capital elements of TLAC</b>						
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	53,124	49,211	48,628	44,376	43,042
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	53,124	49,211	48,628	44,376	43,042
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
18	TLAC before deductions	114,462	109,908	107,742	101,185	99,187
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	(151)	(105)	(209)	(123)	(37)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	114,311	109,803	107,533	101,062	99,150
<b>RWA and leverage exposure measure for TLAC purposes</b>						
23	Total RWA adjusted as permitted under the TLAC regime	347,712	341,204	341,930	333,502	329,202
24	Leverage exposure measure	1,244,201	1,213,223	1,205,520	1,155,432	1,133,983
<b>TLAC ratios and buffers <sup>(1)</sup></b>						
25	TLAC Ratio (as a percentage of RWA adjusted as permitted under the TLAC regime) (%)	32.9%	32.2%	31.4%	30.3%	30.1%
26	TLAC Leverage Ratio (as a percentage of leverage exposure) (%)	9.2%	9.1%	8.9%	8.7%	8.7%
27	CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements	8.9%	8.9%	9.0%	8.8%	8.8%
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 <sup>(2)</sup>	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 Q3/25 (Q2/25: 0.04%) 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 <sup>(1)(2)</sup>

(\$ millions)

Q3/25						
Creditor ranking						
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of CRM	16,867	6,669	7,700	65,897	-	97,133
3 Subset of row 2 that are excluded liabilities	-	-	107	218	-	325
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,867	6,669	7,593	65,679	-	96,808
5 Subset of row 4 that are potentially eligible as TLAC	16,867	6,669	5,893 <sup>(5)</sup>	52,002	-	81,431
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	22,266	-	22,266
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	1,000	22,610	-	23,610
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,893	5,004	-	9,897
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,122	-	2,122
10 Subset of row 5 that is perpetual securities	16,867	6,669	-	-	-	23,536

(\$ 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 <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	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 <sup>(5)</sup>	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 <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	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 <sup>(5)</sup>	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

(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) <sup>(1)(2)</sup>

(\$ 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 <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	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 <sup>(5)</sup>	43,205	-	71,096
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	8,974	-	8,974
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	26,217	-	26,217
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,936	5,883	-	11,819
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,131	-	2,131
10 Subset of row 5 that is perpetual securities	17,009	4,946	-	-	-	21,955

(\$ millions)

Q3/24						
Creditor ranking						
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	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 <sup>(5)</sup>	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

For footnotes, see page 22.

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

(\$ millions)

Geographical breakdown	Q3/25				
	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 % <sup>(1)</sup>	Countercyclical capital buffer amount
		Exposure values	RWA		
Australia	1.00	4,075	1,151		
Belgium	1.00	194	79		
Chile	0.50	465	194		
Czech Republic	1.25	1	-		
Denmark	2.50	23	13		
France	1.00	6,818	450		
Germany	0.75	1,512	717		
Hong Kong	1.00	819	448		
Luxembourg	0.50	5,381	371		
Netherlands	2.00	1,737	695		
Norway	2.50	196	44		
South Korea	1.00	1	-		
Sweden	2.00	646	274		
United Kingdom	2.00	15,734	2,532		
Sum <sup>(2)</sup>		37,602	6,968		
Total <sup>(3)</sup>		1,141,736	251,824	0.0%	141 <sup>(4)</sup>

(\$ millions)

Geographical breakdown	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 % <sup>(1)</sup>	Countercyclical capital buffer amount
		Exposure values	RWA		
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 <sup>(2)</sup>		37,325	6,537		
Total <sup>(3)</sup>		1,132,146	249,275	0.0%	132 <sup>(4)</sup>

(1) Bank specific countercyclical buffer requirement of 0.04% in Q3/25 (Q2/25: 0.04%) 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 \$347,712 million (Q2/25: \$341,204 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	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 % <sup>(1)</sup>	Countercyclical capital buffer amount
		Exposure values	RWA		
Australia	1.00	5,183	1,069		
Belgium	1.00	49	16		
Chile	0.50	574	252		
Czech Republic	1.25	1	-		
Denmark	2.50	10	6		
France	1.00	1,462	211		
Germany	0.75	1,398	591		
Hong Kong	1.00	972	499		
Luxembourg	0.50	4,017	349		
Netherlands	2.00	1,770	675		
Norway	2.50	220	51		
South Korea	1.00	2	1		
Sweden	2.00	801	247		
United Kingdom	2.00	19,968	2,531		
Sum <sup>(2)</sup>		36,427	6,498		
Total <sup>(3)</sup>		1,125,994	249,911	0.0%	131

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 % <sup>(1)</sup>	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 <sup>(2)</sup>		34,808	5,859		
Total <sup>(3)</sup>		1,042,843	242,881	0.0%	121

For footnotes, see page 24.

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

(\$ millions)

	Q3/24				
	a	b	c	d	e
	Countercyclical capital buffer rate %	Exposure values and/or RWA used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate % <sup>(1)</sup>	Countercyclical capital buffer amount
		Exposure values	RWA		
<b>Geographical breakdown</b>					
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 <sup>(2)</sup>		35,460	5,688		
Total <sup>(3)</sup>		1,050,349	242,830	0.0%	115

For footnotes, see page 24.

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

(\$ millions)

	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
1 Total consolidated assets as per published financial statements	1,102,255	1,090,143	1,082,464	1,041,985	1,021,407
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	23	(2)	(18)	(19)	(18)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(2,439)	(2,536)	(2,675)	(3,389)	(3,852)
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	6,959	1,212	2,623	1,115	4,074
6 Adjustment for SFTs (i.e., repos and similar secured lending)	5,211	3,127	5,194	1,778	3,513
7 Adjustment for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures)	146,733	138,949	137,228	130,274	124,633
8 Other adjustments	(14,541)	(17,670)	(19,296)	(16,312)	(15,774)
9 Leverage ratio exposure measure	1,244,201	1,213,223	1,205,520	1,155,432	1,133,983

## LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

(\$ millions)

	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
<b>On-balance sheet exposures</b>					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral)	957,324	938,908	936,448	901,391	891,410
2 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-	-
3 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(5,094)	(7,779)	(9,383)	(6,919)	(6,890)
4 (Asset amounts deducted in determining T1 capital)	(9,445)	(9,891)	(9,914)	(9,391)	(8,884)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	942,785	921,238	917,151	885,081	875,636
<b>Derivative exposures</b>					
6 Replacement cost associated with all derivative transactions	9,493	10,003	11,652	10,599	8,430
7 Add-on amounts for potential future exposure associated with all derivative transactions	32,080	29,700	29,543	26,950	25,955
8 (Exempted central counterparty (CCP)-leg of client cleared trade exposures)	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	2,281	3,323	3,593	3,399	2,909
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(2,281)	(3,323)	(3,593)	(3,399)	(2,909)
11 Total derivatives exposures (sum of lines 6 to 10)	41,573	39,703	41,195	37,549	34,385
<b>SFT exposures</b>					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	107,899	110,206	104,752	100,750	95,816
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(6,782)	(6,958)	(6,076)	(6,196)	(4,542)
14 Counterparty credit risk exposure for SFTs	11,993	10,085	11,270	7,974	8,055
15 Agent transaction exposures	-	-	-	-	-
16 Total SFT exposures (sum of lines 12 to 15)	113,110	113,333	109,946	102,528	99,329
<b>Other off-balance sheet exposures</b>					
17 Off-balance sheet exposure at gross notional amount	467,196	450,318	445,447	430,273	415,295
18 (Adjustments for conversion to credit equivalent amounts)	(320,463)	(311,369)	(308,219)	(299,999)	(290,662)
19 Off-balance sheet items (sum of lines 17 and 18)	146,733	138,949	137,228	130,274	124,633
<b>Capital and Total Exposures</b>					
20 T1 capital	53,303	51,756	51,574	49,481	48,751
21 Total Exposures (sum of lines 5, 11, 16 and 19)	1,244,201	1,213,223	1,205,520	1,155,432	1,133,983
22 Leverage Ratio	4.3%	4.3%	4.3%	4.3%	4.3%

## CR1: CREDIT QUALITY OF ASSETS

(\$ millions)

(\$ millions)		Q3/25						
		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 <sup>(1)</sup>		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	3,281	582,648	4,285	176	228	3,881	581,644
2	Debt securities	502	200,125	63	37	25	1	200,564
2a	Other investment <sup>(2)</sup>	-	3	-	-	-	-	3
3	Off-balance sheet exposures <sup>(3)</sup>	270	465,971	303	-	10	293	465,938
4	Total	4,053	1,248,747	4,651	213	263	4,175	1,248,149

(\$ millions)

(\$ millions)

		Q2/25						
		a	b	c	d	e	f	g
		Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures <sup>(1)</sup>		Of which ECL accounting provisions for credit losses on IRB exposures	Net value (a+b-c)
		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general		
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 <sup>(2)</sup>	-	3	-	-	-	-	3
3	Off-balance sheet exposures <sup>(3)</sup>	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 <sup>(1)</sup>		Of which ECL accounting provisions for credit losses on IRB exposures	Net value (a+b-c)
		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general		
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 <sup>(2)</sup>	-	3	-	-	-	-	3
3	Off-balance sheet exposures <sup>(3)</sup>	250	444,738	272	-	10	262	444,716
4	Total	3,980	1,213,702	4,413	205	284	3,924	1,213,269

(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 \$198.6 billion (Q2/25: \$195.7 billion) of personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

# CR1: CREDIT QUALITY OF ASSETS (continued)

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

(\$ millions)		Q3/24						
		a	b	c	d	e	f	g
		Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures <sup>(1)</sup>		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 <sup>(2)</sup>	-	4	-	-	-	-	4
3	Off-balance sheet exposures <sup>(3)</sup>	339	414,747	198	-	5	193	414,888
4	Total	3,557	1,156,034	4,155	199	280	3,676	1,155,436

For footnotes, see page 28.



## CR2: CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES <sup>(1)</sup>

(\$ millions)

	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
	a	b	c	d	e
1 Defaulted loans and debt securities at end of the previous reporting period	4,021	3,980	3,537	3,557	3,580
2 Loans and debt securities that have defaulted since the last reporting period	1,352	1,225	1,408	1,305	1,157
3 Amounts repaid <sup>(2)</sup>	(709)	(445)	(540)	(500)	(619)
4 Returned to non-defaulted status	(162)	(206)	(160)	(184)	(141)
5 Amounts written off	(477)	(457)	(421)	(473)	(494)
6 Other changes <sup>(3)</sup>	28	(76)	156	(168)	74
7 Defaulted loans and debt securities at end of the reporting period	4,053	4,021	3,980	3,537	3,557

(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 <sup>(1)</sup>

(\$ millions)	Q3/25					Q2/25				
	a	b1	b	d	f	a	b1	b	d	f
	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>
1 Loans	73,702	507,942	503,678	4,264	-	71,383	500,256	496,153	4,103	-
2 Debt securities	170,755	29,809	5,877	23,932	-	173,415	27,703	5,013	22,690	-
3 Total <sup>(3)</sup>	244,457	537,751	509,555	28,196	-	244,798	527,959	501,166	26,793	-
4 Of which defaulted <sup>(6)</sup>	656	2,138	2,138	-	-	528	2,290	2,290	-	-

  

(\$ millions)	Q1/25					Q4/24				
	a	b1	b	d	f	a	b1	b	d	f
	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>
1 Loans	68,933	499,186	495,379	3,807	-	67,889	490,403	486,885	3,518	-
2 Debt securities	172,686	27,745	4,557	23,188	-	168,295	24,590	3,624	20,966	-
3 Total <sup>(3)</sup>	241,619	526,931	499,936	26,995	-	236,184	514,993	490,509	24,484	-
4 Of which defaulted <sup>(6)</sup>	595	1,752	1,752	-	-	533	2,010	2,010	-	-

  

(\$ millions)	Q3/24				
	a	b1	b	d	f
	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>
1 Loans	65,913	484,236	481,238	2,998	-
2 Debt securities	166,482	23,913	3,021	20,892	-
3 Total <sup>(3)</sup>	232,395	508,149	484,259	23,890	-
4 Of which defaulted <sup>(6)</sup>	554	1,823	1,823	-	-

(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)

Q3/25						
Asset classes	a		b		c	
	Exposures before CCF <sup>(1)</sup> and CRM		Exposures post-CCF and CRM		e	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density %
1 Sovereigns and their central banks	6,397	162	6,718	261	298	4
2 PSEs	948	208	1,005	112	839	75
3 MDBs	582	-	582	-	116	20
4 Banks	1,169	-	1,169	-	345	30
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5 Covered bonds	-	-	-	-	-	-
6 Corporates	6,649	3,502	6,454	1,303	6,961	90
Of which: securities firms and other financial institutions treated as corporates	529	244	525	92	623	101
Of which: specialized lending	-	-	-	-	-	-
7 Subordinated debt, equity and other capital	1,253	98	1,253	39	1,374	106
8 Retail	3,536	16,860	3,536	4,308	3,412	43
9 Real estate	3,480	65	3,314	26	1,538	46
Of which: general residential real estate (general RRE)	2,867	-	2,740	-	968	35
Of which: income-producing residential real estate (IPRRE)	181	-	166	-	83	50
Of which: other residential real estate (other RRE)	-	-	-	-	-	-
Of which: general commercial real estate (general CRE)	184	1	161	-	161	100
Of which: income-producing commercial real estate (IPCRE)	186	-	185	-	194	105
Of which: land acquisition, development and construction	62	64	62	26	132	150
10 Reverse mortgages	-	-	-	-	-	-
11 MBS	-	-	-	-	-	-
12 Defaulted exposures <sup>(2)</sup>	376	-	175	-	202	115
13 Other assets <sup>(3)</sup>	16,166	-	16,166	-	7,775	48
14 Total	40,556	20,895	40,372	6,049	22,860	49

(\$ millions)

Q2/25						
Asset classes	a		b		c	
	Exposures before CCF <sup>(1)</sup> and CRM		Exposures post-CCF and CRM		e	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density %
1 Sovereigns and their central banks	6,501	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 RRE	2,835	-	2,702	-	953	35
Of which: IPRRE	186	-	168	-	84	50
Of which: other RRE	-	-	-	-	-	-
Of which: general CRE	183	1	160	-	160	100
Of which: 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 <sup>(2)</sup>	384	3	178	2	209	116
13 Other assets <sup>(3)</sup>	18,664	-	18,664	-	7,881	42
14 Total	43,883	20,357	43,698	5,891	23,177	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)

		Q1/25					
		<b>a</b>		<b>b</b>		<b>c</b>	
		Exposures before CCF <sup>(1)</sup> 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 %
<b>Asset classes</b>							
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 <sup>(2)</sup>	415	2	192	2	220	113
13	Other assets <sup>(3)</sup>	20,437	-	20,437	-	8,117	40
14	Total	45,900	20,613	45,699	5,984	24,047	47

(\$ millions)

		Q4/24					
		<b>a</b>		<b>b</b>		<b>c</b>	
		Exposures before CCF <sup>(1)</sup> 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 %
<b>Asset classes</b>							
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 <sup>(2)</sup>	486	2	284	2	368	129
13	Other assets <sup>(3)</sup>	17,869	-	17,869	-	8,698	49
14	Total	41,936	20,015	41,663	5,810	23,822	50

For footnotes, see page 32.

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

(\$ millions)

(\$ millions)		Q3/24													
		a		b		c		d		e		f			
		Exposures before CCF <sup>(1)</sup> 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	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 <sup>(2)</sup>	460		2		251		2		317		125			
13	Other assets <sup>(3)</sup>	17,417		-		17,417		-		8,225		47			
14	Total	40,660		19,451		40,467		5,604		22,725		49			

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

(\$ millions)

(\$ millions)	Q3/25																											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	6,652		12						39									276				-				-	6,979	
2 PSEs	53		122						255									687				-				-	1,117	
3 MDBs	-		582		-				-									-				-				-	582	
4 Banks			1,046		-		-		37					-				25				61				-	1,169	
Of which: securities firms and other financial institutions					-		-		-					-				-				-				-	-	
5 Covered bonds					-		-		-					-				-				-				-	-	
6 Corporates									-			-		-	-	5,355		2,392			-	10				-	7,757	
Of which: securities firms and other financial institutions									-			-		-				607				10				-	617	
Of which: specialized lending									-			-		-	-						-	-				-	-	
7 Subordinated debt, equity and other capital	266		7															784					235	-		-	1,292	
8 Retail		4,115											3,729					-								-	7,844	
9 Real estate			684	326	400	399	375	27	390	-	20	-	258	28		-	31	161	7	146		88				-	3,340	
Of which: general RRE			684	326	358	381	375		366				-	250		-		-				-				-	2,740	
Of which: IPRRE					42	18		27	24		20			28					7			-				-	166	
Of which: other RRE					-	-		-	-		-			-					-			-				-	-	
Of which: general CRE			-		-		-		-		-		-	-		-		161				-				-	161	
Of which: IPCRE													8				31			146		-				-	185	
Of which: land acquisition, development and construction																						88				-	88	
10 Reverse mortgages					-	-		-			-							-				-				-	-	
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-				-	-	
12 Defaulted exposures									-									122				53				-	175	
13 Other assets <sup>(1)</sup>	8,391		-															7,775							-	-	16,166	
14 Total	15,362	4,115	2,453	326	400	399	375	27	721	-	20	-	258	3,757	-	5,355	31	12,222	7	146	-	212	235	-	-	-	-	46,421

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

(\$ millions)

Risk weight	Q3/25			
	a	b	c	d
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF % <sup>(2)</sup>	Exposure (post-CCF and post-CRM)
1 Less than 40%	19,300	12,539	26%	23,055
2 40-70%	1,433	36	100%	1,401
3 75-80%	2,605	4,496	26%	3,757
4 85%	4,420	2,414	42%	5,355
5 90-100%	12,223	1,326	45%	12,253
6 105-130%	154	-	0%	153
7 150%	194	64	41%	212
8 250%	227	20	40%	235
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	40,556	20,895	29%	46,421

(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)

	Q2/25																										
	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																										
																											Total credit exposure amount (post-CCF and post-CRM)
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 <sup>(1)</sup>	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 <sup>(2)</sup> 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	40%	49,589

For footnotes, see page 35.

## 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																						54				-	194	
13 Other assets <sup>(1)</sup>	12,319		-															140							-	-	194	
																		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 average CCF % <sup>(2)</sup>	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	50%	51,683

For footnotes, see page 35.



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

(\$ millions)

(\$ millions)	Q4/24																									Total credit exposure amount (post-CCF and post-CRM)		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y		z	aa
	Risk weight																											
Asset classes	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)	
1 Sovereigns and their central banks	5,993		12						72									251				-				-	6,328	
2 PSEs	60		113						261									611				68				-	1,113	
3 MDBs	-		696		-				-									-				-				-	696	
4 Banks			1,225		-		-		21					-				12				40				-	1,298	
Of which: securities firms and other financial institutions					-		-		-					-				-				-				-	-	
5 Covered bonds					-		-		-					-				-				-				-	-	
6 Corporates									-			-			-	5,337		2,123			-	25				-	7,485	
Of which: securities firms and other financial institutions									-			-		-				588				25				-	613	
Of which: specialized lending									-					-	-						-	-				-	-	
7 Subordinated debt, equity and other capital	-		7															780					258	-		-	1,045	
8 Retail		4,203												3,696				3								-	7,902	
9 Real estate			740	299	433	398	364	27	382	-	24	-	254	28			-	33	219	5	172		73			-	3,451	
Of which: general RRE			740	299	388	381	364		359				-	247			-		-				-			-	2,778	
Of which: IPRRE					45	17		27	23		20			28					5			-				-	165	
Of which: other RRE					-	-		-			-			-					-			-				-	-	
Of which: general CRE			-		-		-		-	-	4	-		-			-	219				-				-	223	
Of which: IPCRE													7				33			172		-				-	212	
Of which: land acquisition, development and construction																						73				-	73	
10 Reverse mortgages					-	-		-			-							-				-				-	-	
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-				-	-	
12 Defaulted exposures									-									118				168				-	286	
13 Other assets <sup>(1)</sup>	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 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	42%	47,473

For footnotes, see page 35.

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

(\$ millions)

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

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE <sup>(1)</sup>

(\$ millions)

## AIRB approach

### PD scale

#### Business and government portfolios

Corporate	0.00 to <0.15	16,429	9,450	57	21,856	0.06	2,596	25	2.2	2,618	12	4	
	0.15 to <0.25	19,551	10,379	52	24,942	0.19	4,676	39	2.1	8,190	33	19	
	0.25 to <0.50	17,018	9,456	53	22,009	0.34	3,606	39	1.9	9,497	43	29	
	0.50 to <0.75	17,629	9,055	44	21,594	0.58	3,380	39	1.9	12,118	56	49	
	0.75 to <2.50	35,879	16,039	43	42,811	1.11	6,733	41	2.0	32,896	77	194	
	2.50 to <10.00	11,680	5,080	45	13,977	3.52	25,557	39	1.9	14,641	105	194	
	10.00 to <100.00	4,356	835	51	4,781	19.19	664	46	1.7	10,048	210	439	
	100.00 (Default)	1,287	125	44	1,342	100.00	714	37	2.1	3,132	233	269	
		123,829	60,419	49	153,312	2.27	47,926	38	2.0	93,140	61	1,197	1,415
Corporate specialized lending													
	0.00 to <0.15	411	851	70	1,008	0.07	14	30	1.2	107	11	-	
	0.15 to <0.25	2,658	3,409	56	4,554	0.19	96	29	2.9	1,353	30	3	
	0.25 to <0.50	3,141	2,402	51	4,373	0.34	92	26	3.1	1,664	38	4	
	0.50 to <0.75	4,743	4,419	48	6,859	0.58	160	28	3.1	3,454	50	11	
	0.75 to <2.50	7,814	5,602	45	10,351	1.00	238	30	2.7	6,636	64	32	
	2.50 to <10.00	715	635	45	1,001	2.73	49	33	1.9	906	91	9	
	10.00 to <100.00	325	84	68	382	27.95	9	31	2.6	624	163	34	
	100.00 (Default)	131	7	81	137	100.00	3	25	2.1	7	5	41	
		19,938	17,409	50	28,665	1.53	661	29	2.8	14,751	51	134	75
Sovereign													
	0.00 to <0.15	196,662	18,367	55	206,770	0.02	1,526	8	2.3	4,111	2	4	
	0.15 to <0.25	369	115	62	439	0.22	71	30	3.0	142	32	-	
	0.25 to <0.50	71	48	61	101	0.34	52	47	2.2	59	58	-	
	0.50 to <0.75	176	34	29	185	0.58	33	26	2.4	74	40	-	
	0.75 to <2.50	89	65	50	121	1.02	42	29	2.8	72	60	-	
	2.50 to <10.00	48	36	46	64	3.09	164	32	1.6	54	84	1	
	10.00 to <100.00	6	1	72	7	25.80	7	26	1.1	9	129	-	
	100.00 (Default)	-	-	-	-	100.00	1	27	2.5	-	-	-	
		197,421	18,666	55	207,687	0.02	1,896	8	2.3	4,521	2	5	1
Banks <sup>(6)</sup>													
	0.00 to <0.15	3,817	31	58	3,835	0.01	23	5	2.9	37	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 (Q2/25: 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) <sup>(1)</sup>

(\$ 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 <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
0.00 to <0.15	18,015	29,025	37	28,847	0.08	571	31	1.9	5,339	19	7	
0.15 to <0.25	14,227	23,669	39	23,460	0.18	613	36	2.4	8,535	36	15	
0.25 to <0.50	8,665	11,357	37	12,913	0.34	400	36	2.4	6,692	52	16	
0.50 to <0.75	6,645	6,532	39	9,170	0.58	262	36	2.4	5,834	64	19	
0.75 to <2.50	7,501	8,603	40	10,957	1.02	408	30	2.6	7,258	66	34	
2.50 to <10.00	2,622	3,141	44	4,000	3.55	880	29	2.7	3,705	93	43	
10.00 to <100.00	643	589	39	874	18.44	46	32	2.0	1,359	155	50	
100.00 (Default)	192	70	34	215	100.00	20	37	1.6	688	320	30	
	58,510	82,986	38	90,436	0.88	3,200	33	2.3	39,410	44	214	222

##### Sovereign <sup>(7)</sup>

0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	
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##### Banks

0.00 to <0.15	8,062	4,608	71	11,334	0.06	327	42	1.4	1,949	17	3	
0.15 to <0.25	51	688	60	461	0.20	39	44	1.1	151	33	-	
0.25 to <0.50	165	475	39	349	0.34	23	45	2.1	188	54	1	
0.50 to <0.75	56	45	68	87	0.58	10	45	0.8	47	54	-	
0.75 to <2.50	33	71	42	63	1.16	15	45	1.0	54	86	-	
2.50 to <10.00	3	243	71	175	5.53	45	45	1.9	273	156	4	
10.00 to <100.00	1	-	-	1	10.28	2	45	0.2	2	200	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	8,371	6,130	67	12,470	0.16	461	43	1.4	2,664	21	8	2

For footnotes, see page 40.

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ millions)

## AIRB approach

### PD scale

#### Retail portfolios

#### Real estate secured personal lending (insured)

0.00 to <0.15	37,458	-	n/a	37,458	0.01	23,851	6	n/a	444	1	1	
0.15 to <0.25	849	-	-	849	0.17	5,322	27	n/a	112	13	1	
	38,307	-	-	38,307	0.02	29,173	6	n/a	556	1	2	15

#### Real estate secured personal lending (uninsured)

0.00 to <0.15	120,931	67,095	42	149,417	0.07	740,716	22	n/a	6,728	5	24	
0.15 to <0.25	15,477	7,031	89	21,726	0.17	48,825	25	n/a	2,215	10	9	
0.25 to <0.50	67,630	6,938	38	70,293	0.34	274,809	22	n/a	10,837	15	58	
0.50 to <0.75	26,350	-	-	26,350	0.54	63,763	20	n/a	5,256	20	31	
0.75 to <2.50	14,311	1,405	41	14,882	1.55	49,632	24	n/a	6,003	40	53	
2.50 to <10.00	8,070	717	34	8,311	5.04	33,618	22	n/a	6,599	79	97	
10.00 to <100.00	1,128	19	40	1,136	35.15	4,013	21	n/a	1,570	138	94	
100.00 (Default)	973	-	-	973	100.00	3,037	21	n/a	1,496	154	114	
	254,870	83,205	46	293,088	0.87	1,218,413	22	n/a	40,704	14	480	584

#### Qualifying revolving retail

0.00 to <0.15	4,265	72,011	71	55,045	0.06	6,038,106	89	n/a	1,990	4	31	
0.15 to <0.25	1,340	11,520	53	7,442	0.22	1,160,139	91	n/a	777	10	15	
0.25 to <0.50	1,368	5,115	61	4,476	0.35	1,415,822	86	n/a	653	15	14	
0.50 to <0.75	990	1,016	43	1,426	0.53	85,924	87	n/a	291	20	7	
0.75 to <2.50	6,986	12,958	52	13,764	1.19	2,356,153	90	n/a	5,354	39	148	
2.50 to <10.00	6,810	2,349	65	8,329	4.50	1,326,329	89	n/a	8,180	98	330	
10.00 to <100.00	1,336	414	54	1,559	27.04	350,888	87	n/a	3,179	204	369	
100.00 (Default)	68	-	n/a	68	100.00	20,942	71	n/a	55	81	45	
	23,163	105,383	65	92,109	1.20	12,754,303	89	n/a	20,479	22	959	1,579

#### Other retail

0.00 to <0.15	743	1,845	83	2,268	0.10	22,272	79	n/a	434	19	2	
0.15 to <0.25	2,464	156	53	2,547	0.21	113,950	32	n/a	371	15	2	
0.25 to <0.50	823	1,396	104	2,270	0.33	9,482	54	n/a	691	30	4	
0.50 to <0.75	4,523	25	45	4,534	0.53	123,871	60	n/a	2,024	45	14	
0.75 to <2.50	2,941	266	69	3,125	1.37	106,749	62	n/a	2,200	70	27	
2.50 to <10.00	2,938	33	88	2,967	4.29	86,817	52	n/a	2,224	75	69	
10.00 to <100.00	952	501	52	1,210	58.00	334,200	27	n/a	668	55	105	
100.00 (Default)	88	-	n/a	88	100.00	17,644	64	n/a	126	143	46	
	15,472	4,222	84	19,009	5.26	814,985	55	n/a	8,738	46	269	193

#### Small and medium enterprises (SME) retail

0.00 to <0.15	67	592	59	416	0.09	1,383	85	n/a	89	21	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	345	1,237	53	1,001	0.44	10,576	61	n/a	411	41	3	
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-	
0.75 to <2.50	1,373	142	53	1,448	1.13	10,603	56	n/a	863	60	9	
2.50 to <10.00	905	185	63	1,021	3.47	12,341	58	n/a	835	82	21	
10.00 to <100.00	213	33	60	233	18.68	4,189	55	n/a	256	110	26	
100.00 (Default)	64	-	50	64	100.00	2,740	65	n/a	5	8	53	
	2,967	2,189	56	4,183	3.93	41,832	61	n/a	2,459	59	112	89

#### FIRB approach

#### Real estate secured personal lending (insured)

0.00 to <0.15	1,398	-	n/a	1,398	0.07	1,071	100	n/a	721	52	1	-
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#### Total (all portfolios)

	748,063	380,640	52	944,499	1.01	14,913,945	30	1.8	228,180	24	3,381	4,175
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(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) <sup>(1)</sup>

(\$ 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 <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Corporate</b>												
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
<b>Corporate specialized lending</b>												
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
<b>Sovereign</b>												
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	-
<b>Banks <sup>(6)</sup></b>												
0.00 to <0.15	5,625	52	41	5,646	0.01	26	5	2.7	51	1	-	-

For footnotes, see page 40.

## CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ millions)

### FIRB 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 <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Corporate</b>												
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
<b>Sovereign <sup>(7)</sup></b>												
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	-	-
<b>Banks</b>												
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 40.

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ 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	-	n/a	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

#### 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	-
<b>Total (all portfolios)</b>	<b>736,513</b>	<b>368,595</b>	<b>52</b>	<b>928,679</b>	<b>1.04</b>	<b>14,798,573</b>	<b>30</b>	<b>2</b>	<b>225,025</b>	<b>24</b>	<b>3,464</b>	<b>4,046</b>

For footnotes, see page 42.



# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ millions)

## AIRB approach

### PD scale

#### Business and government portfolios

	Q1/25											
	a	b	c	d	e	f	g	h	i	j	k	l
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Corporate</b>												
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
<b>Corporate specialized lending</b>												
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
<b>Sovereign</b>												
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
<b>Banks <sup>(6)</sup></b>												
0.00 to <0.15	4,902	36	51	4,921	0.01	29	5	2.8	46	1	-	-

For footnotes, see page 40.

## CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ millions)

### FIRB approach

#### PD scale

#### Business and government portfolios

Q1/25												
	a	b	c	d	e	f	g	h	i	j	k	l
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Corporate</b>												
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
<b>Sovereign <sup>(7)</sup></b>												
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	-	-
<b>Banks</b>												
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 40.

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ millions)

## AIRB approach

### PD scale

#### Retail portfolios

#### Real estate secured personal lending (insured)

	a	b	c	d	e	f	g	h	i	j	k	l
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
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
<b>Real estate secured personal lending (uninsured)</b>												
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	-
<b>Total (all portfolios)</b>	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 42.

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ millions)

## AIRB approach

### PD scale

#### Business and government portfolios

	Q4/24											
	a	b	c	d	e	f	g	h	i	j	k	l
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Corporate</b>												
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
<b>Corporate specialized lending</b>												
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
<b>Sovereign</b>												
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
<b>Banks <sup>(6)</sup></b>												
0.00 to <0.15	4,284	41	61	4,309	0.01	30	5	2.8	41	1	-	-

For footnotes, see page 40.

## CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ 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 <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
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 <sup>(7)</sup>

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 40.

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ millions)

## AIRB approach

### PD scale

#### Retail portfolios

#### Real estate secured personal lending (insured)

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

#### Real estate secured personal lending (uninsured)

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

#### Qualifying revolving retail

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

#### Other retail

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

#### SME retail

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

#### FIRB approach

#### Real estate secured personal lending (insured)

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

	718,587	358,774	52	903,792	1.00	14,595,668	30	2	219,194	24	3,340	3,693
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For footnotes, see page 42.

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ 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 <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Corporate</b>												
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
<b>Corporate specialized lending</b>												
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
<b>Sovereign</b>												
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
<b>Banks <sup>(6)</sup></b>												
0.00 to <0.15	5,220	47	62	5,249	0.01	30	5	3.0	56	1	-	-

For footnotes, see page 40.

## CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ 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 <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Corporate</b>												
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
<b>Sovereign <sup>(7)</sup></b>												
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	-	-
<b>Banks</b>												
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 40.



# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) <sup>(1)</sup>

(\$ millions)

## AIRB approach

### PD scale

#### Retail portfolios

#### Real estate secured personal lending (insured)

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

#### Real estate secured personal lending (uninsured)

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

#### Qualifying revolving retail

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

#### Other retail

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

#### SME retail

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

#### FIRB approach

#### Real estate secured personal lending (insured)

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

	719,864	366,329	54	917,680	0.97	14,419,891	29	2	222,089	24	3,268	3,676
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For footnotes, see page 42.

# CR10: IRB (SPECIALIZED LENDING AND EQUITIES UNDER THE SIMPLE RISK-WEIGHT METHOD) <sup>(1)</sup>

(\$ millions)		Q3/25									
Specialized lending											
Other than high-volatility commercial real estate (HVCRE) <sup>(2)</sup>											
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	-	70	-	-	-	22	22	16	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	4	-	90	-	-	-	4	4	3	-
Satisfactory		-	-	115	-	-	-	-	-	-	-
Weak		28	-	250	-	-	-	28	28	69	2
Default		-	-	-	-	-	-	-	-	-	-
Total		54	-	-	-	-	-	54	54	88	2

(\$ millions)		Q2/25									
		Specialized lending									
		Other than HVCRE <sup>(2)</sup>									
		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	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 <sup>(2)</sup>										
		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	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	

(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) <sup>(1)</sup>

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

(\$ millions)		Q3/24									
		Specialized lending									
		Other than HVCRE <sup>(2)</sup>									
		On- balance sheet amount	Off- balance sheet amount	Risk weight %	Exposure amount				Total	RWA	Expected losses
Regulatory categories	Remaining maturity				Project finance	Object finance	Commodities finance	Income- producing real estate			
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	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

For footnotes, see page 55.

# CCR1: ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE BY APPROACH <sup>(1)</sup>

(\$ millions)

	Q3/25					
	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)	132	979		1.4	1,612	423
2 IMM (for derivatives and SFTs)			14,069	1.4	19,614	5,784
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					25,553	5,245
5 VaR for SFTs					-	-
6 Total						11,452

(\$ 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

(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) <sup>(1)</sup>

(\$ millions)

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

(\$ millions)

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

For footnotes, see page 57.

# CCR3: SA - COUNTERPARTY CREDIT RISK EXPOSURES BY REGULATORY PORTFOLIO AND RISK-WEIGHTS <sup>(1)</sup>

(\$ millions)

(\$ millions)	Q3/25														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		
<b>Regulatory portfolio</b>															
Sovereigns	-	-	-			-	-			-		-	-	-	
PSEs	-	-	-			-	-			-		-	-	-	
MDBs	-	-	-			-	-			-		-	-	-	
Banks	-	-	-	-	-	-	-			-		-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-	
Corporates	-	-	-			-	-	-	1	2	-	-	-	3	
Of which: specialized lending	-	-	-			-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			123		-	-	123	
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-	
Other assets	-	-	-			-	-			-		-	-	-	
Total	-	-	-	-	-	-	-	-	1	125	-	-	-	126	

(\$ millions)

(\$ millions)	Q2/25														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		
<b>Regulatory portfolio</b>															
Sovereigns	-	-	-			-	-			-		-	-	-	
PSEs	-	-	-			-	-			-		-	-	-	
MDBs	-	-	-			-	-			-		-	-	-	
Banks	-	-	-	-	-	-	-			-		-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-	
Corporates	-	-	-			-	-	-	1	4	-	-	-	5	
Of which: specialized lending	-	-	-			-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			120		-	-	120	
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-	
Other assets	-	-	-			-	-			-		-	-	-	
Total	-	-	-	-	-	-	-	-	1	124	-	-	-	125	

(\$ millions)

(\$ millions)	Q1/25														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		
<b>Regulatory portfolio</b>															
Sovereigns	-	-	-			-	-			-		-	-	-	
PSEs	-	-	-			-	-			-		-	-	-	
MDBs	-	-	-			-	-			-		-	-	-	
Banks	-	-	-	-	-	-	-			-		-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-	
Corporates	-	-	-			-	-	-	3	1	-	-	-	4	
Of which: specialized lending	-	-	-			-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			134		-	-	134	
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-	
Other assets	-	-	-			-	-			-		-	-	-	
Total	-	-	-	-	-	-	-	-	3	135	-	-	-	138	

(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) <sup>(1)</sup>

(\$ millions)

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

(\$ millions)

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

For footnotes, see page 59.

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

(\$ millions)

## AIRB approach

### PD scale

#### Corporate

0.00 to <0.15

0.15 to <0.25

0.25 to <0.50

0.50 to <0.75

0.75 to <2.50

2.50 to <10.00

10.00 to <100.00

100.00 (Default)

#### Sovereign

0.00 to <0.15

0.15 to <0.25

0.25 to <0.50

0.50 to <0.75

0.75 to <2.50

2.50 to <10.00

10.00 to <100.00

100.00 (Default)

#### Banks <sup>(3)</sup>

0.00 to <0.15

0.15 to <0.25

0.25 to <0.50

0.50 to <0.75

0.75 to <2.50

2.50 to <10.00

10.00 to <100.00

100.00 (Default)

Q3/25						
a	b	c	d	e	f	g
EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
284	0.08	249	35	1.3	30	11
689	0.19	425	27	3.8	120	17
712	0.34	304	36	4.8	235	33
357	0.58	341	34	4.5	151	42
709	1.12	642	28	2.3	332	47
161	3.55	238	39	1.8	161	100
32	13.43	43	31	1.5	43	134
2	100.00	5	33	0.7	6	300
2,946	0.87	2,247	31	3.4	1,078	37
6,013	0.05	157	23	1.2	248	4
127	0.22	13	39	0.5	25	20
650	0.34	15	40	-	183	28
10	0.58	7	37	0.8	4	40
17	1.45	2	40	-	11	65
21	5.59	2	45	3.2	29	138
-	-	-	-	-	-	-
-	-	-	-	-	-	-
6,838	0.10	196	25	1.1	500	7
141	0.03	12	31	1.0	9	6
-	0.15	1	45	1.0	-	-
1	0.34	1	45	-	-	-
-	0.58	1	55	-	-	-
-	1.45	1	45	-	-	-
-	5.59	1	44	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
142	0.04	17	31	1.0	9	6

(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)	Q3/25						
	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>FIRB approach</b>							
<b>PD scale</b>							
<b>Corporate</b>							
0.00 to <0.15	10,737	0.07	942	45	0.6	1,551	14
0.15 to <0.25	4,474	0.18	562	43	0.8	1,234	28
0.25 to <0.50	1,386	0.34	216	40	1.1	558	40
0.50 to <0.75	2,591	0.58	551	42	0.2	1,456	56
0.75 to <2.50	2,093	1.04	880	40	0.3	1,539	74
2.50 to <10.00	682	3.04	622	36	0.8	659	97
10.00 to <100.00	55	13.30	155	45	-	120	218
100.00 (Default)	-	-	-	-	-	-	-
	22,018	0.39	3,928	43	0.6	7,117	32
<b>Sovereign <sup>(4)</sup></b>							
0.00 to <0.15	25	0.07	4	45	-	3	12
<b>Banks</b>							
0.00 to <0.15	12,507	0.07	284	45	0.4	1,708	14
0.15 to <0.25	1,139	0.18	199	45	0.7	332	29
0.25 to <0.50	226	0.34	72	44	2.5	93	41
0.50 to <0.75	190	0.58	83	45	0.1	99	52
0.75 to <2.50	611	0.97	56	45	0.1	374	61
2.50 to <10.00	11	3.24	25	45	2	12	109
10.00 to <100.00	-	11	3	45	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	14,684	0.13	722	45	0.4	2,618	18
<b>Total (all portfolios)</b>	46,653	0.29	7,114	40	0.5	11,325	24

For footnotes, see page 61.

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

(\$ millions)		Q2/25						
		a	b	c	d	e	f	g
AIRB approach								
PD scale		EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
Corporate								
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 <sup>(3)</sup>								
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

For footnotes, see page 61.

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

(\$ millions)		Q2/25						
FIRB approach		a	b	c	d	e	f	g
PD scale		EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>Corporate</b>								
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
<b>Sovereign <sup>(4)</sup></b>								
0.00 to <0.15		11	0.07	4	45	-	1	9
<b>Banks</b>								
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
<b>Total (all portfolios)</b>		42,552	0.31	7,232	40	0.5	10,444	25

For footnotes, see page 61.

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

(\$ millions)		Q1/25						
AIRB approach		a	b	c	d	e	f	g
PD scale		EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>Corporate</b>								
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
<b>Sovereign</b>								
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
<b>Banks <sup>(3)</sup></b>								
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 61.

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

(\$ millions)		Q1/25						
FIRB approach		a	b	c	d	e	f	g
PD scale		EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>Corporate</b>								
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
<b>Sovereign <sup>(4)</sup></b>								
0.00 to <0.15		49	0.06	4	45	-	5	10
<b>Banks</b>								
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
<b>Total (all portfolios)</b>		46,988	0.28	6,991	40	0.5	10,689	23

For footnotes, see page 61.

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

(\$ millions)

## AIRB approach

### PD scale

#### Corporate

0.00 to <0.15

0.15 to <0.25

0.25 to <0.50

0.50 to <0.75

0.75 to <2.50

2.50 to <10.00

10.00 to <100.00

100.00 (Default)

#### Sovereign

0.00 to <0.15

0.15 to <0.25

0.25 to <0.50

0.50 to <0.75

0.75 to <2.50

2.50 to <10.00

10.00 to <100.00

100.00 (Default)

#### Banks <sup>(3)</sup>

0.00 to <0.15

0.15 to <0.25

0.25 to <0.50

0.50 to <0.75

0.75 to <2.50

2.50 to <10.00

10.00 to <100.00

100.00 (Default)

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

For footnotes, see page 61.

# 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 <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>FIRB approach</b>							
<b>PD scale</b>							
<b>Corporate</b>							
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
<b>Sovereign <sup>(4)</sup></b>							
0.00 to <0.15	51	0.07	4	45	-	6	12
<b>Banks</b>							
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
<b>Total (all portfolios)</b>	38,240	0.31	6,788	40	0.5	9,363	24

For footnotes, see page 61.

# 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 <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	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 <sup>(3)</sup>

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 61.



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

(\$ millions)	Q3/24						
	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>FIRB approach</b>							
<b>PD scale</b>							
<b>Corporate</b>							
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
<b>Sovereign <sup>(4)</sup></b>							
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
<b>Banks</b>							
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
<b>Total (all portfolios)</b>	36,198	0.31	6,632	40	0.5	8,173	23

For footnotes, see page 61.

# CCR5: COMPOSITION OF COLLATERAL FOR COUNTERPARTY CREDIT RISK EXPOSURE <sup>(1)</sup>

(\$ millions)	Q3/25					
	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	-	1,181	-	1,157	44,379	34,248
Cash - other currencies	-	3,960	118	4,054	106,471	73,686
Domestic sovereign debt	902	485	5,108	3,212	48,687	62,726
Other sovereign debt	2,211	219	941	1,125	89,937	106,561
Government agency debt	242	57	746	-	12,400	20,556
Corporate bonds	1,273	25	1,153	101	10,426	7,434
Equity securities	2,007	-	4,616	-	27,409	71,090
Other collateral	-	-	-	743	-	-
<b>Total</b>	<b>6,635</b>	<b>5,927</b>	<b>12,682</b>	<b>10,392</b>	<b>339,709</b>	<b>376,301</b>

(\$ 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	-	-
<b>Total</b>	<b>6,365</b>	<b>6,328</b>	<b>12,028</b>	<b>13,404</b>	<b>328,535</b>	<b>360,273</b>

(\$ 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	-	-
<b>Total</b>	<b>5,996</b>	<b>5,053</b>	<b>12,205</b>	<b>14,758</b>	<b>328,222</b>	<b>378,057</b>

(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) <sup>(1)</sup>

(\$ 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

(\$ 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

For footnotes, see page 71.

## CCR6: CREDIT DERIVATIVES EXPOSURES

(\$ millions)	Q3/25		Q2/25		Q1/25		Q4/24		Q3/24	
	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
<b>Notionals</b>										
Single-name credit default swaps	2,068	740	1,712	855	1,716	912	1,532	916	1,366	825
Index credit default swaps	3,891	2,236	3,629	2,009	3,311	1,950	3,098	1,763	2,260	1,485
Total return swaps	-	-	-	-	-	-	-	-	-	-
Credit options	1,247	-	1,033	-	436	-	1,176	-	1,228	345
Other credit derivatives	53	-	63	-	67	-	66	-	67	-
Total notionals	7,259	2,976	6,437	2,864	5,530	2,862	5,872	2,679	4,921	2,655
<b>Fair values</b>										
Positive fair value (asset)	36	-	50	-	51	-	46	-	48	-
Negative fair value (liability)	4	41	4	54	5	57	3	52	7	50

## CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)		Q3/25		Q2/25		Q1/25		Q4/24		Q3/24	
		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)		740		662		711		684		626
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	10,207	335	8,558	288	10,184	317	9,864	300	9,146	285
3	(i) OTC derivatives	365	11	332	10	335	10	392	11	375	10
4	(ii) Exchange-traded derivatives	8,640	300	6,914	252	8,308	276	7,965	259	7,760	255
5	(iii) SFTs	1,202	24	1,312	26	1,541	31	1,507	30	1,011	20
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7	Segregated initial margin	3,426		3,284		2,881		3,237		3,029	
8	Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
9	Pre-funded default fund contributions	1,200	405	1,233	374	1,336	394	1,061	384	943	341
10	Unfunded default fund contributions	1,278	-	1,422	-	1,371	-	1,252	-	1,136	-
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)		Q3/25											
		a	b	c	d	e	f	g	h	i	j	k	l
		Bank acts as originator				Bank acts as sponsor <sup>(1)</sup>				Bank acts as investor			
		Of which				Of which				Of which			
		Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total
1	Retail (total) - of which	4,079	4,079	-	4,079	25,746	24,441	-	25,746	190	133	-	190
2	residential mortgage	-	-	-	-	5,258	4,957	-	5,258	-	-	-	-
3	credit card	4,079	4,079	-	4,079	928	928	-	928	50	50	-	50
4	other retail exposures	-	-	-	-	19,560	18,556	-	19,560	140	83	-	140
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	13,824	13,824	5,330	4,894	-	5,330	29,251	-	18	29,269
7	loans to corporates	-	-	13,824	13,824	-	-	-	-	25,685	-	-	25,685
8	commercial mortgage	-	-	-	-	-	-	-	-	2,665	-	-	2,665
9	lease and receivables	-	-	-	-	3,938	3,638	-	3,938	-	-	-	-
10	other wholesale	-	-	-	-	1,392	1,256	-	1,392	901	-	18	919
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

(\$ millions)		Q2/25											
		a	b	c	d	e	f	g	h	i	j	k	l
		Bank acts as originator				Bank acts as sponsor <sup>(1)</sup>				Bank acts as investor			
		Of which				Of which				Of which			
	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	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 <sup>(1)</sup>				Bank acts as investor			
		Of which				Of which				Of which			
		Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	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	-	-	-	-	-	-	-	-	-	-	-	-

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

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

# SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK (continued)

Q4/24												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator				Bank acts as sponsor <sup>(1)</sup>				Bank acts as investor			
	Of which				Of which				Of which			
	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	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	-	-	-	-	-	-	-	-	-	-	-	-

Q3/24												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator				Bank acts as sponsor <sup>(1)</sup>				Bank acts as investor			
	Of which				Of which				Of which			
	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	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	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 75.

## SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK <sup>(1)</sup>

(\$ millions)

Q3/25												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator <sup>(2)</sup>				Bank acts as sponsor <sup>(3)</sup>				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	-	-	-	-	93	86	-	93	938	938	-	938
2 residential mortgage	-	-	-	-	35	34	-	35	673	673	-	673
3 credit card	-	-	-	-	2	2	-	2	25	25	-	25
4 other retail exposures	-	-	-	-	56	50	-	56	240	240	-	240
5 securitization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	-	13	13	-	13	-	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	-	11	11	-	11	-	-	-	-
10 other wholesale	-	-	-	-	2	2	-	2	-	-	-	-
11 securitization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

Q2/25												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator <sup>(2)</sup>				Bank acts as sponsor <sup>(3)</sup>				Bank acts as investor <sup>(4)</sup>			
	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	518	518	-	518
2 residential mortgage	-	-	-	-	3	2	-	3	480	480	-	480
3 credit card	1	1	-	1	-	-	-	-	20	20	-	20
4 other retail exposures	-	-	-	-	4	4	-	4	18	18	-	18
5 securitization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	-	-	-	-	-	-	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-
10 other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
11 securitization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

Q1/25												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator <sup>(2)</sup>				Bank acts as sponsor <sup>(3)</sup>				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 securitization	-	-	-	-	-	-	-	-	-	-	-	-
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 securitization	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Includes direct investments in CARDS II Trust.

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

(4) Certain prior period information has been restated.



## SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK (continued) <sup>(1)</sup>

Q4/24												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator <sup>(2)</sup>				Bank acts as sponsor <sup>(3)</sup>				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	-	-	-	-	-	-	-	-	-	-	-	-

Q3/24												
	a	b	c	d	e	f	g	h	i	j	k	l
	Bank acts as originator <sup>(2)</sup>				Bank acts as sponsor <sup>(3)</sup>				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	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 77.

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

(\$ millions)

		Q3/25																
		a	b	c	d	e	f	g	h	i	i	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%	>50%	>100%														
		to	to	to <	1250%		ERBA				ERBA					ERBA		
		≤20%	50%	100%	1250%	1250%	(including				(including					(including		
		RW	RW	RW	RW	RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%
1	Total exposures	42,429	1,266	45	11	56	13,824	29,983	-	-	2,762	3,508	-	-	221	280	-	-
2	Traditional securitization	28,661	1,266	45	11	-	-	29,983	-	-	-	3,508	-	-	-	280	-	-
3	Of which securitization	28,661	1,266	45	11	-	-	29,983	-	-	-	3,508	-	-	-	280	-	-
4	Of which retail underlying	24,920	779	37	2	-	-	25,738	-	-	-	2,906	-	-	-	232	-	-
5	Of which STC	23,692	779	37	2	-	-	24,510	-	-	-	2,717	-	-	-	217	-	-
6	Of which wholesale	3,741	487	8	9	-	-	4,245	-	-	-	602	-	-	-	48	-	-
7	Of which STC	3,525	378	8	9	-	-	3,920	-	-	-	529	-	-	-	42	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	13,768	-	-	-	56	13,824	-	-	-	2,762	-	-	-	221	-	-	-
10	Of which securitization	13,768	-	-	-	56	13,824	-	-	-	2,762	-	-	-	221	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	13,768	-	-	-	56	13,824	-	-	-	2,762	-	-	-	221	-	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(\$ millions)		Q1/25																	
		a	b	c	d	e	f	g	h	i	j	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	1250% RW	ERBA (including IRBA	ERBA (including IAA)	SA	1250%	ERBA (including IRBA	ERBA (including IAA)	SA	1250%	ERBA (including IRBA	ERBA (including IAA)	SA	1250%	
1	Total exposures	37,955	1,113	50	2	59	14,552	24,627	-	-	2,905	2,838	-	-	232	227	-	-	
2	Traditional securitization	23,462	1,113	50	2	-	-	24,627	-	-	-	2,838	-	-	-	227	-	-	
3	Of which securitization	23,462	1,113	50	2	-	-	24,627	-	-	-	2,838	-	-	-	227	-	-	
4	Of which retail underlying	19,391	582	31	2	-	-	20,006	-	-	-	2,195	-	-	-	176	-	-	
5	Of which STC	18,356	582	31	2	-	-	18,971	-	-	-	2,037	-	-	-	163	-	-	
6	Of which wholesale	4,071	531	19	-	-	-	4,621	-	-	-	643	-	-	-	51	-	-	
7	Of which STC	3,932	413	19	-	-	-	4,364	-	-	-	585	-	-	-	47	-	-	
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9	Synthetic securitization	14,493	-	-	-	59	14,552	-	-	-	2,905	-	-	-	232	-	-	-	
10	Of which securitization	14,493	-	-	-	59	14,552	-	-	-	2,905	-	-	-	232	-	-	-	
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12	Of which wholesale	14,493	-	-	-	59	14,552	-	-	-	2,905	-	-	-	232	-	-	-	
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(\$ millions)		Q4/24																			
		a	b	c	d	e	f				g	h	i	j		k	l	m	n		o
		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	34,592	856	43	3	56	11,190	24,360	-	-	2,370	2,759	-	-	190	221	-	-			
2	Traditional securitization	23,458	856	43	3	-	-	24,360	-	-	-	2,759	-	-	-	221	-	-			
3	Of which securitization	23,458	856	43	3	-	-	24,360	-	-	-	2,759	-	-	-	221	-	-			
4	Of which retail underlying	19,283	371	22	3	-	-	19,679	-	-	-	2,113	-	-	-	169	-	-			
5	Of which STC	18,448	371	22	3	-	-	18,844	-	-	-	1,986	-	-	-	159	-	-			
6	Of which wholesale	4,175	485	21	-	-	-	4,681	-	-	-	646	-	-	-	52	-	-			
7	Of which STC	4,015	379	21	-	-	-	4,415	-	-	-	585	-	-	-	47	-	-			
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
9	Synthetic securitization	11,134	-	-	-	56	11,190	-	-	-	2,370	-	-	-	190	-	-	-			
10	Of which securitization	11,134	-	-	-	56	11,190	-	-	-	2,370	-	-	-	190	-	-	-			
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
12	Of which wholesale	11,134	-	-	-	56	11,190	-	-	-	2,370	-	-	-	190	-	-	-			
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

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

(\$ millions)		Q3/24																
		a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		>20% to ≤20% RW	>50% to 50% RW	>100% to 100% RW	>100% to <1250% RW	1250% RW	ERBA (including IAA)				ERBA (including IAA)				ERBA (including IAA)			
							IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%
1	Total exposures	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

		Q3/25																
		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%	20% to 50%	50% to 100%	100% to 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	19,801	3,509	148	171	-	-	3,718	19,911	-	-	982	3,744	-	-	79	300	-
2	Traditional securitization	19,801	3,509	130	171	-	-	3,700	19,911	-	-	964	3,744	-	-	78	300	-
3	Of which securitization	19,801	3,509	130	171	-	-	3,700	19,911	-	-	964	3,744	-	-	78	300	-
4	Of which retail underlying	133	-	-	53	-	-	103	83	-	-	82	12	-	-	7	1	-
5	Of which STC	133	-	-	-	-	-	50	83	-	-	5	12	-	-	-	1	-
6	Of which wholesale	19,668	3,509	130	118	-	-	3,597	19,828	-	-	882	3,732	-	-	71	299	-
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	18	-	-	-	18	-	-	-	18	-	-	-	1	-	-
10	Of which securitization	-	-	18	-	-	-	18	-	-	-	18	-	-	-	1	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	18	-	-	-	18	-	-	-	18	-	-	-	1	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(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)

		Q1/25																
		a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		>20%	>50%	>100%														
		to	to	to <			ERBA					ERBA				ERBA		
		≤20%	50%	100%	1250%	1250%	(including					(including				(including		
		RW	RW	RW <sup>(1)</sup>	RW	RW	IRBA	IAA	SA	1250%		IRBA	IAA	SA	1250%	IRBA	IAA	SA
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

(\$ millions)		Q3/24																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		>20%	>50%	>100%			ERBA				ERBA				ERBA			
		to	to	to <			(including				(including				(including			
		≤20%	50%	100%	1250%	1250%	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%
		RW	RW	RW	RW	RW												
1	Total exposures	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## MR1: MARKET RISK UNDER STANDARDIZED APPROACH <sup>(1)</sup>

(\$ millions)		Q3/25	Q2/25	Q1/25	Q4/24
		<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>
		Capital requirement in SA			
1	General interest rate risk	192	89	217	173
2	Equity risk	135	186	119	202
3	Commodity risk	104	95	135	43
4	Foreign exchange risk	98	68	109	225
5	Credit spread risk - non-securitizations	162	174	174	113
6	Credit spread risk - securitizations (non-correlation trading portfolio)	7	2	4	11
7	Credit spread risk - securitizations (correlation trading portfolio)	-	-	-	-
8	Default risk - non-securitizations	71	88	85	92
9	Default risk - securitizations (non-correlation trading portfolio)	18	5	10	9
10	Default risk - securitizations (correlation trading portfolio)	-	-	-	-
11	Residual risk add-on	119	121	111	107
12	Total	906	828	964	975

(1) Increase in market risk capital in Q3/25 compared with Q2/25 was primarily due to increased risk levels in interest rate and foreign exchange exposures, partially offset by decreased risk level in equity exposures.



## CVA1: THE REDUCED BASIC APPROACH FOR CVA <sup>(1)(2)</sup>

(\$ millions)	Q3/25		Q2/25		Q1/25		Q4/24	
	a	b	a	b	a	b	a	b
	Capital requirements under		Capital requirements under		Capital requirements under		Capital requirements under	
	Components	BA-CVA	Components	BA-CVA	Components	BA-CVA <sup>(3)</sup>	Components	BA-CVA <sup>(3)</sup>
1 Aggregation of systematic components of CVA risk	n/a		n/a		296		253	-
2 Aggregation of idiosyncratic components of CVA risk	n/a		n/a		81		68	-
3 Total		n/a		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 presentation adopted in Q2/25.

n/a Not applicable.

## CVA2: THE FULL BASIC APPROACH FOR CVA <sup>(1)(2)</sup>

(\$ millions)	Q3/25	Q2/25	Q1/25	Q4/24
	a	a	a	a
	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA
1 K Reduced	164	152	n/a	n/a
2 K Hedged	164	152	n/a	n/a
3 Total <sup>(3)</sup>	107	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)	Q3/25		Q2/25		Q1/25		Q4/24	
	a	b	a	b	a	b	a	b
	Capital requirements under	Number of	Capital requirements under	Number of	Capital requirements under	Number of	Capital requirements under	Number of
	SA-CVA	counterparties	SA-CVA	counterparties	SA-CVA <sup>(1)</sup>	counterparties	SA-CVA <sup>(1)</sup>	counterparties
1 Interest rate risk	12		11		8		10	
2 Foreign exchange risk	19		22		27		26	
3 Reference credit spread risk	-		-		-		-	
4 Equity risk	2		9		1		7	
5 Commodity risk	15		18		5		5	
6 Counterparty credit spread risk	98		152		139		132	
7 Total	146	5,725	212	5,471	180	5,294	180	5,150

(1) Certain prior period information has been restated to conform to the presentation adopted in Q2/25.

## CVA4: RWA FLOW STATEMENTS OF CVA RISK EXPOSURES UNDER SA-CVA <sup>(1)</sup>

(\$ millions)	Q3/25	Q2/25	Q1/25	Q4/24
	a	a	a	a
1 Total RWA for CVA at previous quarter-end	3882	3588	3381	3082
2 Total RWA for CVA at end of reporting period	3166	3882	3588	3381

(1) Decrease in CVA capital in Q3/25 compared to Q2/25 was primarily due to market factors and more effective hedging.

# SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

## CREDIT EXPOSURE (EAD <sup>(1)</sup>)

(\$ millions)

	Q3/25			Q2/25			Q1/25			Q4/24			Q3/24		
	AIRB approach <sup>(2)</sup>	FIRB approach	Standardized approach	AIRB approach <sup>(2)</sup>	FIRB approach	Standardized approach	AIRB approach <sup>(2)</sup>	FIRB approach	Standardized approach	AIRB approach <sup>(2)</sup>	FIRB approach	Standardized approach	AIRB approach <sup>(2)</sup>	FIRB approach	Standardized approach
<b>Business and government portfolios</b>															
<b>Corporate</b>															
Drawn	143,821	58,510	6,922	140,494	54,774	6,971	139,781	55,057	7,248	136,149	50,846	6,717	131,021	52,377	6,519
Undrawn commitments	30,351	25,783	971	29,896	24,355	832	29,777	23,787	947	29,655	24,467	1,005	33,392	29,457	958
Repo-style transactions	1,978	364,969	1	2,179	363,626	-	1,680	358,191	1	1,434	306,613	1	1,802	318,687	1
Other off-balance sheet	7,859	6,144	360	7,394	6,263	410	7,555	6,578	409	6,901	6,406	331	6,516	7,102	297
OTC derivatives	2,866	9,656	125	3,337	8,952	125	2,447	9,392	137	2,239	8,731	126	2,230	7,280	118
	186,875	465,062	8,379	183,300	457,970	8,338	181,240	453,005	8,742	176,378	397,063	8,180	174,961	414,903	7,893
<b>Sovereign</b>															
Drawn	197,421	-	8,305	192,523	44	8,424	192,363	43	8,310	187,714	51	7,802	197,098	48	8,072
Undrawn commitments	8,487	-	243	8,484	1	227	8,281	3	181	8,100	1	178	8,742	3	128
Repo-style transactions	57,956	113	-	52,850	66	-	68,379	174	-	54,419	242	-	48,977	575	-
Other off-balance sheet	1,779	-	130	1,816	3	126	1,598	1	144	1,594	1	156	1,617	1	152
OTC derivatives	2,324	13	-	2,410	4	-	3,025	16	-	2,519	26	-	2,770	11	-
	267,967	126	8,678	258,083	118	8,777	273,646	237	8,635	254,346	321	8,136	259,204	638	8,352
<b>Banks</b>															
Drawn	3,817	8,371	1,169	5,625	8,356	1,390	4,902	8,537	1,250	4,284	7,792	1,298	5,220	6,110	970
Undrawn commitments	-	908	-	-	653	-	-	529	-	-	555	-	-	437	-
Repo-style transactions	-	81,642	-	-	57,091	-	-	53,038	-	-	45,493	-	-	53,449	-
Other off-balance sheet	18	3,190	-	21	2,545	-	19	2,314	-	25	2,151	-	29	2,158	-
OTC derivatives	142	6,099	-	230	5,758	-	83	5,764	-	55	5,236	-	29	4,762	-
	3,977	100,210	1,169	5,876	74,403	1,390	5,004	70,182	1,250	4,364	61,227	1,298	5,278	66,916	970
<b>Gross business and government portfolios</b>	458,819	565,398	18,226	447,259	532,491	18,505	459,890	523,424	18,627	435,088	458,611	17,614	439,443	482,457	17,215
Less: collateral held for repo-style transactions	55,340	425,765	-	51,462	402,489	-	64,010	391,191	-	51,605	337,162	-	46,928	357,446	-
<b>Net business and government portfolios</b>	403,479	139,633	18,226	395,797	130,002	18,505	395,880	132,233	18,627	383,483	121,449	17,614	392,515	125,011	17,215
<b>Retail portfolios</b>															
<b>Real estate secured personal lending</b>															
Drawn	293,177	1,398	3,007	290,746	1,355	2,973	289,875	1,343	3,166	289,218	1,327	3,028	286,827	1,352	2,933
Undrawn commitments	38,218	-	-	37,930	-	-	36,407	-	-	36,393	-	2	40,697	-	2
	331,395	1,398	3,007	328,676	1,355	2,973	326,282	1,343	3,166	325,611	1,327	3,030	327,524	1,352	2,935
<b>Qualifying revolving retail</b>															
Drawn	23,163	-	2,701	24,263	-	3,175	23,608	-	3,030	22,894	-	3,119	21,573	-	2,822
Undrawn commitments	68,505	-	4,184	67,615	-	4,128	66,972	-	4,137	63,866	-	3,979	62,670	-	3,915
Other off-balance sheet	441	-	123	448	-	124	417	-	117	411	-	114	408	-	118
	92,109	-	7,008	92,326	-	7,427	90,997	-	7,284	87,171	-	7,212	84,651	-	6,855
<b>Other retail</b>															
Drawn	15,472	-	849	15,308	-	831	15,167	-	893	15,199	-	829	15,050	-	788
Undrawn commitments	3,533	-	-	3,519	-	-	3,564	-	1	3,430	-	1	3,356	-	-
Other off-balance sheet	4	-	-	6	-	-	4	-	-	6	-	-	6	-	-
	19,009	-	849	18,833	-	831	18,735	-	894	18,635	-	830	18,412	-	788
<b>SME retail</b>															
Drawn	2,967	-	-	3,052	-	-	3,104	-	-	3,183	-	-	3,278	-	-
Undrawn commitments	1,190	-	-	1,191	-	-	1,218	-	-	1,217	-	-	1,208	-	-
Other off-balance sheet	26	-	-	27	-	-	26	-	-	27	-	-	26	-	-
	4,183	-	-	4,270	-	-	4,348	-	-	4,427	-	-	4,512	-	-
<b>Total retail portfolios</b>	446,696	1,398	10,864	444,105	1,355	11,231	440,362	1,343	11,344	435,844	1,327	11,072	435,099	1,352	10,578
<b>Securitization exposures <sup>(3)</sup></b>	38,654	-	28,785	35,564	-	24,013	35,927	-	21,475	30,901	-	21,251	23,622	-	19,591
<b>Gross credit exposure <sup>(4)</sup></b>	944,169	566,796	57,875	926,928	533,846	53,749	936,179	524,767	51,446	901,833	459,938	49,937	898,164	483,809	47,384
Less: collateral held for repo-style transactions	55,340	425,765	-	51,462	402,489	-	64,010	391,191	-	51,605	337,162	-	46,928	357,446	-
<b>Net credit exposure <sup>(4)</sup></b>	888,829	141,031	57,875	875,466	131,357	53,749	872,169	133,576	51,446	850,228	122,776	49,937	851,236	126,363	47,384

(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 <sup>(1)(2)</sup>

(\$ millions)

	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
<b>Business and government</b>					
<b>Canada</b>					
Drawn	193,217	189,065	184,924	176,142	182,181
Undrawn commitments	35,329	35,540	35,273	36,250	42,026
Repo-style transactions	6,348	5,395	7,052	4,933	5,322
Other off-balance sheet	9,472	9,347	9,078	8,676	8,506
OTC derivatives	12,524	12,099	13,334	11,345	10,169
	256,890	251,446	249,661	237,346	248,204
<b>United States</b>					
Drawn	184,067	180,224	183,071	180,010	176,862
Undrawn commitments	22,543	20,998	20,805	20,678	24,255
Repo-style transactions	9,160	7,993	9,140	6,670	6,189
Other off-balance sheet	7,022	6,446	6,710	6,033	6,307
OTC derivatives	4,303	4,290	3,498	3,017	3,014
	227,095	219,951	223,224	216,408	216,627
<b>Europe</b>					
Drawn	21,576	19,795	18,370	17,166	16,579
Undrawn commitments	5,135	4,531	4,143	3,860	3,740
Repo-style transactions	4,973	4,552	4,287	2,695	3,507
Other off-balance sheet	1,503	1,438	1,430	1,470	1,722
OTC derivatives	2,596	2,316	2,330	2,348	2,037
	35,783	32,632	30,560	27,539	27,585
<b>Other countries</b>					
Drawn	13,080	12,732	14,318	13,518	16,252
Undrawn commitments	2,522	2,320	2,156	1,990	2,010
Repo-style transactions	5,072	3,921	5,782	5,136	4,098
Other off-balance sheet	993	811	847	899	888
OTC derivatives	1,677	1,986	1,565	2,096	1,862
	23,344	21,770	24,668	23,639	25,110
<b>Total business and government</b>	543,112	525,799	528,113	504,932	517,526

(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 <sup>(1)</sup>

(\$ millions)

	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
<b>Business and government portfolios</b>					
<b>Corporate</b>					
Less than 1 year <sup>(2)</sup>	120,772	118,969	121,733	111,133	109,906
1 - 3 years	110,380	109,686	110,587	109,133	110,102
3 - 5 years	64,992	58,978	56,091	55,249	59,451
Over 5 years	1,288	1,550	1,284	1,275	1,179
	297,432	289,183	289,695	276,790	280,638
<b>Sovereign</b>					
Less than 1 year <sup>(2)</sup>	100,220	99,093	101,354	91,252	90,956
1 - 3 years	42,066	36,890	37,709	45,292	47,920
3 - 5 years	71,705	72,098	71,466	66,989	74,553
Over 5 years	559	706	792	684	694
	214,550	208,787	211,321	204,217	214,123
<b>Banks</b>					
Less than 1 year <sup>(2)</sup>	21,960	16,717	16,734	13,872	12,587
1 - 3 years	5,770	7,528	6,940	7,007	6,655
3 - 5 years	3,127	3,301	3,154	2,815	3,312
Over 5 years	273	283	269	231	211
	31,130	27,829	27,097	23,925	22,765
<b>Total business and government portfolios</b>	543,112	525,799	528,113	504,932	517,526
<b>Retail portfolios</b>					
<b>Real estate and secured personal lending</b>					
Less than 1 year <sup>(2)</sup>	132,775	124,895	120,843	117,996	114,719
1 - 3 years	172,642	182,164	188,697	192,026	193,819
3 - 5 years	26,511	22,019	17,066	15,926	19,250
Over 5 years	865	953	1,019	990	1,088
	332,793	330,031	327,625	326,938	328,876
<b>Qualifying revolving retail</b>					
Less than 1 year <sup>(2)</sup>	92,109	92,326	90,997	87,171	84,651
	92,109	92,326	90,997	87,171	84,651
<b>Other retail</b>					
Less than 1 year <sup>(2)</sup>	9,986	9,974	9,946	9,865	9,777
1 - 3 years	1,102	1,077	1,048	1,022	979
3 - 5 years	3,113	3,022	2,977	2,956	2,881
Over 5 years	4,808	4,760	4,764	4,792	4,775
	19,009	18,833	18,735	18,635	18,412
<b>SME retail</b>					
Less than 1 year <sup>(2)</sup>	342	338	337	328	303
1 - 3 years	2,298	2,321	2,348	2,375	2,428
3 - 5 years	1,543	1,611	1,663	1,724	1,781
Over 5 years	-	-	-	-	-
	4,183	4,270	4,348	4,427	4,512
<b>Total retail portfolios</b>	448,094	445,460	441,705	437,171	436,451
<b>Total credit exposure</b>	991,206	971,259	969,818	942,103	953,977

(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)

	Q3/25			Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
	Current replacement cost <sup>(1)</sup>			Credit equivalent amount <sup>(2)</sup>	Risk-weighted amount			
	Trading	Asset/liability management	Total					
<b>Interest rate derivatives</b>								
Over-the-counter								
Forward rate agreements	1	2	3	11	4	4	9	15
Swap contracts	1,094	155	1,249	3,520	878	1,019	772	710
Purchased options	24	4	28	65	34	60	32	24
Written options	3	3	6	26	10	7	10	6
	1,122	164	1,286	3,622	926	1,090	823	755
Exchange-traded	-	-	-	64	2	4	2	1
<b>Total interest rate derivatives</b>	<b>1,122</b>	<b>164</b>	<b>1,286</b>	<b>3,686</b>	<b>928</b>	<b>1,094</b>	<b>825</b>	<b>756</b>
<b>Foreign exchange derivatives</b>								
Over-the-counter								
Forward contracts	1,544	112	1,656	5,464	1,759	1,617	1,833	2,010
Swap contracts	296	504	800	3,012	543	557	444	482
Purchased options	218	1	219	480	130	146	281	171
Written options	43	-	43	225	76	95	86	52
	2,101	617	2,718	9,181	2,508	2,415	2,644	2,715
Exchange-traded	-	-	-	688	28	23	22	20
<b>Total foreign exchange derivatives</b>	<b>2,101</b>	<b>617</b>	<b>2,718</b>	<b>9,869</b>	<b>2,536</b>	<b>2,438</b>	<b>2,666</b>	<b>2,735</b>
<b>Credit derivatives</b>								
Over-the-counter								
Credit default swap contracts - protection purchased	2	-	2	132	15	15	13	14
Credit default swap contracts - protection sold	1	-	1	16	4	4	4	4
	3	-	3	148	19	19	17	18
<b>Equity derivatives</b>								
Over-the-counter	285	106	391	5,501	1,329	1,150	1,223	1,048
Exchange-traded	789	-	789	5,160	161	119	167	161
	1,074	106	1,180	10,661	1,490	1,269	1,390	1,209
<b>Precious metal and other commodity derivatives</b>								
Over-the-counter	1,566	26	1,592	3,138	1,435	1,588	1,200	956
Exchange-traded	-	-	-	2,729	110	106	85	77
	1,566	26	1,592	5,867	1,545	1,694	1,285	1,033
<b>RWA related to non-trade exposures to central counterparties</b>					429	401	426	414
<b>RWA related to CVA capital charge</b>					3,166	3,882	3,588	3,381
<b>Total derivatives</b>	<b>5,866</b>	<b>913</b>	<b>6,779</b>	<b>30,231</b>	<b>10,113</b>	<b>10,797</b>	<b>10,197</b>	<b>9,546</b>

(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 <sup>(1)(2)</sup>

	Q3/25		Q2/25		Q1/25		Q4/24		Q3/24	
	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 %
<b>Business and government portfolios</b>										
Corporate	0.67	0.25	0.70	0.24	0.68	0.28	0.48	0.31	0.51	0.40
Sovereign	0.01	-	0.01	-	0.01	-	0.01	-	0.01	-
Banks	0.16	-	0.11	-	0.08	-	0.07	-	0.05	-
<b>Retail portfolios</b>										
Real estate secured personal lending	0.15	-	0.14	-	0.14	0.01	0.12	0.01	0.12	0.01
Qualifying revolving retail	3.74	3.35	3.86	3.54	3.85	3.66	3.83	3.65	3.52	3.61
Other retail	1.81	0.95	1.88	0.94	1.81	0.91	1.75	0.89	1.66	0.82
SME retail	3.88	0.47	3.91	0.41	4.95	0.39	3.39	0.40	3.52	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 <sup>(1)(2)</sup>

Q3/25							Q2/25					
	Average estimated PD %	Actual default rate % <sup>(3)</sup>	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %	Average estimated PD %	Actual default rate % <sup>(3)</sup>	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %
<b>Business and government portfolios <sup>(4)</sup></b>												
Corporate	2.44	2.18	45.06	33.73	72.31	83.37	2.45	1.69	50.28	35.39	73.13	83.19
Sovereign	0.83	-	-	-	96.69	-	0.92	-	-	-	95.92	-
Banks	0.12	-	n/a	n/a	94.62	-	0.29	-	n/a	n/a	90.60	-
<b>Retail portfolios <sup>(5)</sup></b>												
Real estate secured personal lending												
Uninsured residential mortgages and personal loans	0.54	0.46	17.69	4.53	n/a	n/a	0.52	0.45	18.21	6.74	n/a	n/a
Insured residential mortgages	0.76	0.61	n/a	n/a	n/a	n/a	0.74	0.63	n/a	n/a	n/a	n/a
Home equity line of credit	0.33	0.22	32.43	10.35	96.01	94.71	0.33	0.23	34.92	7.20	94.89	99.50
Qualifying revolving retail	1.18	1.04	88.31	86.12	102.58	103.08	1.19	1.00	88.37	85.50	102.24	103.08
Other retail	2.24	1.97	68.71	64.77	99.36	93.45	2.07	1.89	69.57	58.24	95.06	96.77
SME retail	2.97	1.90	76.94	25.72	105.58	100.19	3.73	1.81	80.76	25.55	102.17	97.71

  

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

(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.