



A Client-Focused Bank Delivering Enduring Value

April 2026



All amounts are in Canadian dollars unless otherwise indicated.

Forward-Looking Statements

A NOTE ABOUT FORWARD-LOOKING STATEMENTS: From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including in this report, in other filings with Canadian securities regulators or the SEC and in other communications. All such statements are made pursuant to the “safe harbour” provisions of, and are intended to be forward-looking statements under applicable Canadian and U.S. securities legislation, including the U.S. Private Securities Litigation Reform Act of 1995. These statements include, but are not limited to, statements made in the “Financial performance overview – Economic outlook”, “Financial performance overview – Financial results review”, “Financial performance overview – Review of quarterly financial information”, “Financial condition – Capital management”, “Management of risk – Risk overview”, “Management of risk – Top and emerging risks”, “Management of risk – Credit risk”, “Management of risk – Market risk”, “Management of risk – Liquidity risk”, and “Accounting and control matters – Critical accounting policies and estimates” sections of this report and other statements about our operations, business lines, financial condition, risk management, priorities, targets and sustainability commitments (including with respect to our sustainability ambitions and related activities), ongoing objectives, strategies, the regulatory environment in which we operate and outlook for calendar year 2026 and subsequent periods. Forward-looking statements are typically identified by the words “believe”, “expect”, “anticipate”, “intend”, “estimate”, “forecast”, “target”, “predict”, “commit”, “ambition”, “goal”, “strive”, “project”, “objective” and other similar expressions or future or conditional verbs such as “will”, “may”, “should”, “would” and “could”. By their nature, these statements require us to make assumptions, including the economic assumptions set out in the “Financial performance overview – Economic outlook” section of this report, and are subject to inherent risks and uncertainties that may be general or specific. Given the potential negative economic impacts tied to the actual and proposed U.S. imposition of tariffs on Canada and other countries and their countermeasures, the softening labour market and uncertain political conditions in the U.S., the continuing impact of hybrid work arrangements and high interest rates on the U.S. real estate sector, and the war in Ukraine and conflict in the Middle East on the global economy, financial markets, and our business, results of operations, reputation and financial condition, there is inherently more uncertainty associated with our assumptions as compared to prior periods. A variety of factors, many of which are beyond our control, affect our operations, performance and results, and could cause actual results to differ materially from the expectations expressed in any of our forward-looking statements. These factors include: trade policies and tensions, including tariffs and government tariff mitigation policies; inflationary pressures in the U.S.; global supply-chain disruptions; geopolitical risk, including from the war in Ukraine and conflict in the Middle East; the impact of post-pandemic hybrid work arrangements; credit, market, liquidity, strategic, insurance, operational, reputation, conduct and legal, regulatory and environmental risk; currency value and interest rate fluctuations, including as a result of market and oil price volatility; the effectiveness and adequacy of our risk management and valuation models and processes; legislative or regulatory developments in the jurisdictions where we operate, including the Organisation for Economic Co-operation and Development Common Reporting Standard, and regulatory reforms in the United Kingdom and Europe, the Basel Committee on Banking Supervision’s global standards for capital and liquidity reform, and those relating to bank recapitalization legislation, open banking and the payments system in Canada; amendments to, and interpretations of, risk-based capital guidelines and reporting instructions, and interest rate and liquidity regulatory guidance; exposure to, and the resolution of, significant litigation or regulatory matters, our ability to successfully appeal adverse outcomes of such matters and the timing, determination and recovery of amounts related to such matters; the effect of changes to accounting standards, rules and interpretations; changes in our estimates of reserves and allowances; changes in tax laws; changes to our credit ratings; political conditions and developments, including changes relating to economic matters; the possible effect on our business of international conflicts, such as the war in Ukraine and conflict in the Middle East, and terrorism; natural disasters, disruptions to public infrastructure and other catastrophic events; the occurrence of public health emergencies and any related government policies and actions; reliance on third parties to provide components of our business infrastructure; potential disruptions to our information technology systems and services; increasing cyber security risks, which may include theft or disclosure of assets, unauthorized access to sensitive information, or operational disruption; social media risk; losses incurred as a result of internal or external fraud; anti-money laundering; the accuracy and completeness of information provided to us concerning clients and counterparties; the failure of third parties to comply with their obligations to us and our affiliates or associates; intensifying competition from established competitors and new entrants in the financial services industry including through internet and mobile banking; technological change including the use of data and artificial intelligence in our business; the heavy reliance on AI-related capital spending for U.S. growth and the uncertain employment impacts from its adoption; global capital market activity; changes in monetary and economic policy; general business and economic conditions worldwide, as well as in Canada, the U.S. and other countries where we have operations, including increasing Canadian household debt levels and global credit risks; environmental and social risks including our ability to implement various sustainability-related initiatives internally and with our clients under expected time frames and our ability to scale our sustainable finance products and services; our success in developing and introducing new products and services, expanding existing distribution channels, developing new distribution channels and realizing increased revenue from these channels; changes in client spending and saving habits; our ability to attract and retain key employees and executives; our ability to successfully execute our strategies and complete and integrate acquisitions and joint ventures; the risk that expected benefits of an acquisition, merger or divestiture will not be realized within the expected time frame or at all; and our ability to anticipate and manage the risks associated with these factors. This list is not exhaustive of the factors that may affect any of our forward-looking statements. These and other factors should be considered carefully and readers should not place undue reliance on our forward-looking statements. Any forward-looking statements contained in this report represent the views of management only as of the date hereof and are presented for the purpose of assisting our shareholders and financial analysts in understanding our financial position, objectives and priorities and anticipated financial performance as at and for the periods ended on the dates presented, and may not be appropriate for other purposes. We do not undertake to update any forward-looking statement that is contained in this report or in other communications except as required by law.

Investor Relations Contact:

Geoffrey Weiss, Senior Vice-President | 416 980-5093

Visit the Investor Relations section at www.cibc.com/en/about-cibc/investor-relations.html



Why invest in CIBC?

A **client-focused, connected, and performance-driven bank**, delivering **industry-leading shareholder returns**

Experienced, collaborative leadership team

- **Seasoned** leadership team, with **deep bench strength and pipeline** for next generation of leaders
- Risk-focused mindset and accountability with **clear targets**
- Focused on **transparency** and **enhanced disclosure**
- Engaged Board committed to **strong governance** and oversight

Proven, relationship-focused strategy

- Growing our **mass affluent and private wealth franchise**
- Expanding our **digital-first** personal banking capabilities
- Delivering **connectivity and differentiation** to our clients
- Enabling, simplifying and protecting our bank

Clear competitive advantages

- **Differentiated** client relationship model through Imperial Service & Costco franchise
- **Highly connected franchise** with long-standing, multi-product relationships driving profitable growth
- **Market leading** North American **private wealth** platform strengthened by strategic recruitment of top financial advisors
- **Client-centric culture** guided by our purpose – to help make ambitions a reality

Track record of strong, consistent execution

- Continued momentum driving **market-leading** Total Shareholder Returns
- Strong **earnings growth and improving returns**
- **High quality revenue** growth supported by broad-based volume growth and margin expansion
- Effective expense management delivering **positive operating leverage**

Capital strength and risk discipline

- Capital levels **well-above** regulatory minimums
- Disciplined **capital allocation** prioritizing organic growth in markets where we can leverage existing capabilities
- Robust AML and other regulatory **governance and controls**
- Ongoing **investments** across strategic priorities and platforms to enhance **client, data, and AI capabilities**

A leading, well-diversified North American Financial Institution

1867
FOUNDED

15MM
CLIENTS

50K
EMPLOYEES¹

\$30.3B
REVENUE
(LTM)²

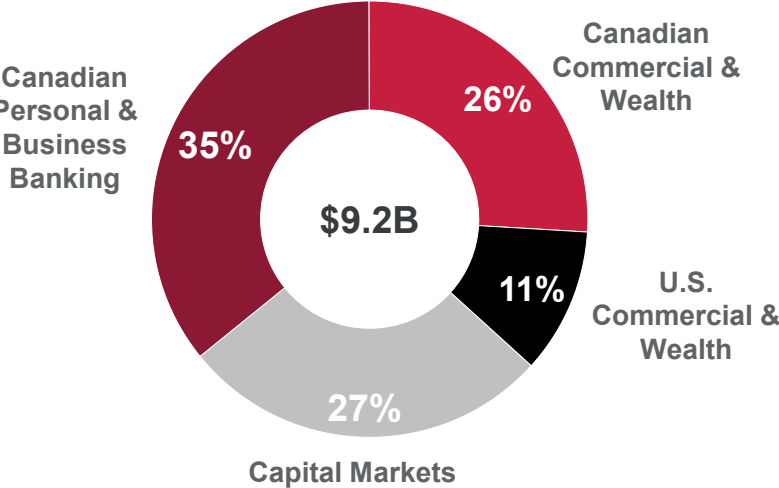
15.6%
ROE³
(LTM)²

43.1%
TSR⁴
(1-YR)

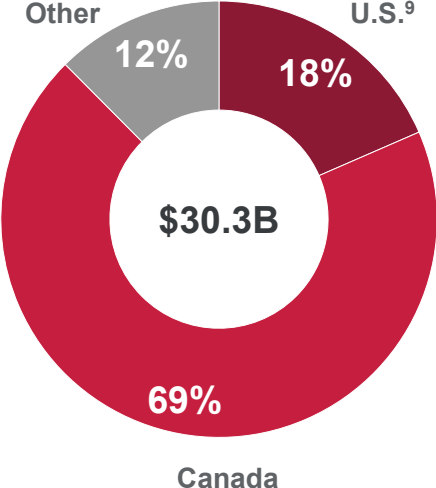
13.4%
CET1 RATIO⁵
(Q1/26)

DIVERSIFIED EARNINGS MIX

Net Income by Strategic Business Unit^{6,7}
(LTM)²



Revenue Contribution by Region⁸
(LTM)²



STRONG CREDIT RATINGS

Agency	Rating ¹⁰
Moody's	Aa2 (Senior ¹¹ , A2), Stable
S&P	A+ (Senior ¹¹ , A-), Stable
Fitch	AA (Senior ¹¹ , AA-), Stable
Morningstar DBRS	AA (Senior ¹¹ , AA(low)), Stable



For endnotes, see slides 53-59.

Driven by our purpose: To help make ambitions a reality

Who we are

CIBC is a leading and well-diversified North American financial institution committed to creating enduring value for all our stakeholders – our clients, team, communities and shareholders. We are guided by **our purpose – to help make your ambition a reality**, and we are activating our resources to create positive change toward a more equitable, inclusive and sustainable future.

Our communities

Part of being a genuinely caring bank means taking care of people and organizations that keep our communities strong. Together with our team members, we're strengthening communities through corporate donations, partnerships and the giving spirit of our employees via our One for Change employee giving and volunteering program.

Built on our storied history of supporting our communities, the CIBC Foundation serves our commitment to creating a world without limits to ambition. We're demonstrating our purpose in action by supporting causes that are important to our clients and communities.



Our client focus continues to drive strong client experience results across the bank

Client Experience Strategic Priorities



Make it easy to bank with us

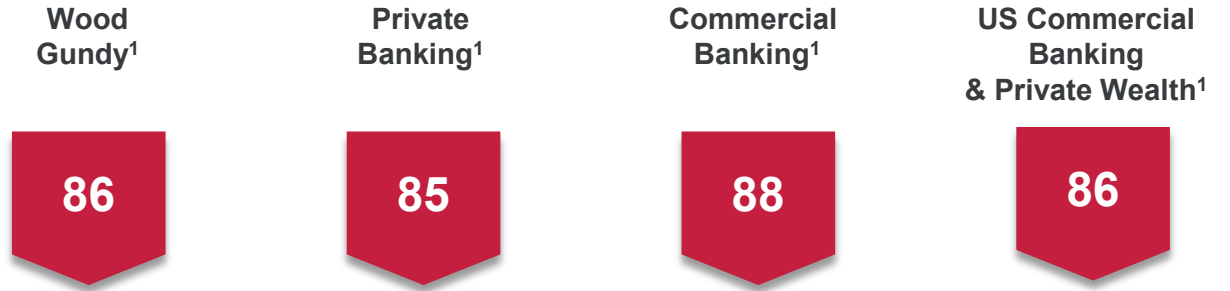


Improve digital client journeys



Deepen relationships & connectivity

STRONG NPS WITH HIGH VALUE CLIENTS



LEADERSHIP POSITIONS F25 RESULTS

Best Banking Mobile App and Online Experience for Customer Satisfaction – J.D. Power²

Forrester Customer Obsessed Enterprise Award³

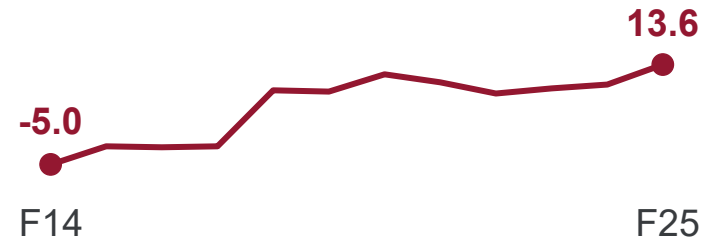
J.D. POWER



LARGEST IMPROVEMENT SINCE 2014



Ipsos Primary Clients' NPS (2014 – 2025)⁴



+18.6 pts

Big 4 peer avg⁵
+6.0 pts

An enterprise strategy designed to deliver outperformance

Our ambition and strategic priorities

A client-focused, connected, and performance-driven bank, delivering industry leading shareholder returns



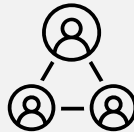
Growing Our Mass Affluent & Private Wealth Franchise

Deliver high touch, best-in-class advice, solutions and service for our Mass Affluent & High-Net-Worth clients in Canada and the U.S.



Expanding Our Digital-First Personal Banking Capabilities

Build a digital-first platform providing all Canadian consumer clients with seamless digital interactions, insights, and personalized advice



Delivering Connectivity and Differentiation to Our Clients

Deliver our connected franchise to our clients to deepen relationships, grow recurring revenues, and enhance returns

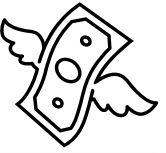


Enabling, Simplifying & Protecting Our Bank

Enable our business growth priorities while continuing to build a more agile, resilient, and cost-effective CIBC

Growing Our Mass Affluent & Private Wealth Franchise

Growing our Mass Affluent & HNW platform to increase fee income and returns



We are focused on accelerating growth across our North American platforms through a carefully curated strategy



Our Canadian business benefits from strong existing presence in key segments.

We are focused on prioritizing opportunities to deepen relationships and capture more market share.



Our U.S. franchise is a growing business with presence in 17 key markets.

We are focused on harvesting recent investments to accelerate growth and achieve scale.

Key Priorities



These businesses deliver a **significant contribution** to total Bank revenues and are a key source of **capital-light, fee-based revenue**.

A Look at Imperial Service

A differentiated Mass Affluent coverage model, with a dedicated offering for clients that meet an investable assets threshold.



Our playbook

1 Deepening Relationships

Opportunity to bring our “whole bank” to the clients who only have a core banking relationship

2 Attracting Net New Clients

A streamlined focus on capturing client segments with a high propensity to become Mass Affluent

3 Capitalizing on Strategic Partnerships

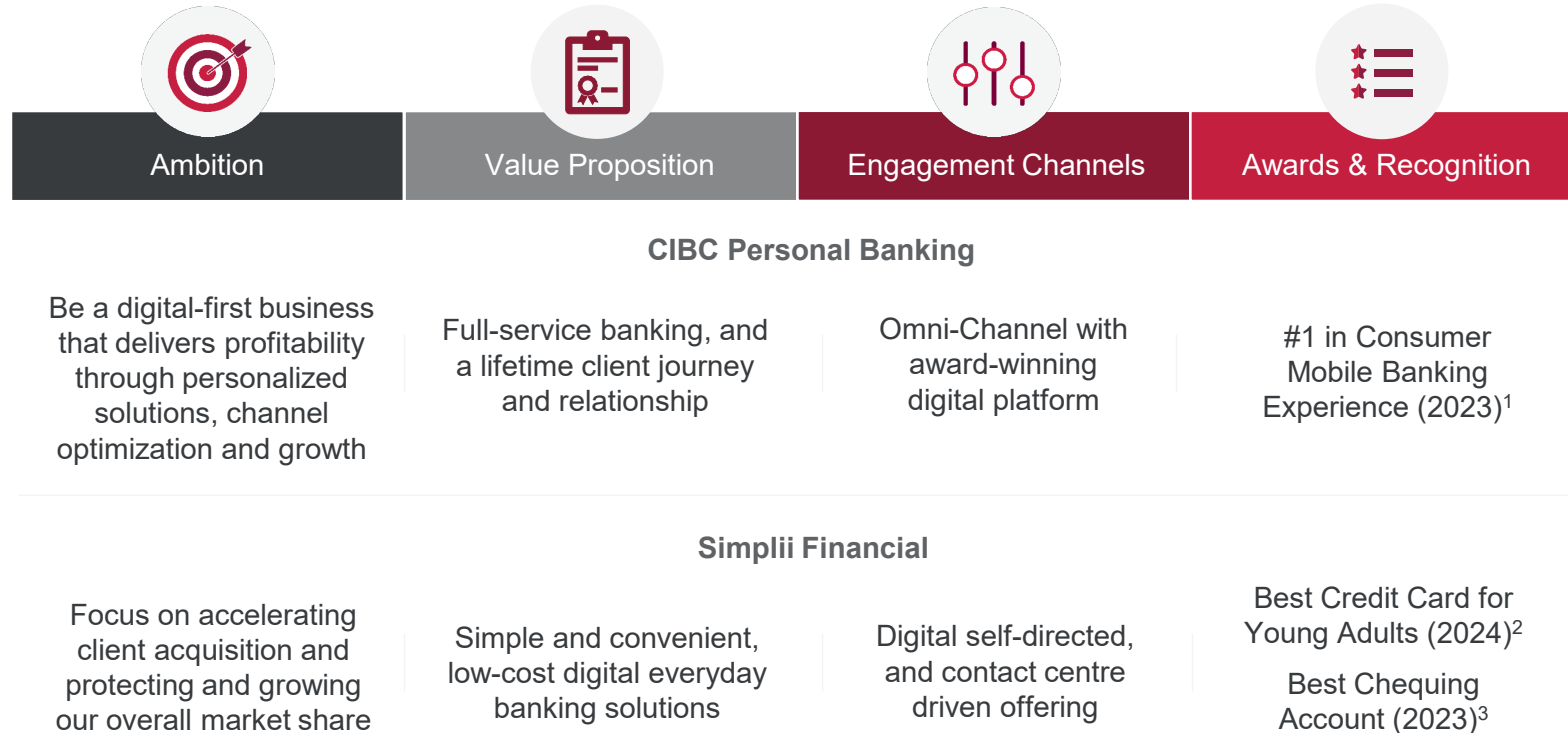
Ability to franchise existing Affluent clients from the Costco co-brand card relationship

Expanding Our Digital-First Personal Banking Capabilities

Providing a pipeline for growth & securing long-term competitiveness



We are optimizing new and existing business capabilities, and seeking opportunities to synergize our two offerings – Personal Banking and Simplii Financial – in the market



We emphasize the use of **data, analytics and artificial intelligence** to understand our clients better, provide more opportunities for personalization, and maximize profitability across both Personal Banking and Simplii Financial.

Helping clients “Bank on the Now”

“Our new look [for Simplii Financial] brings energy, optimism, and a sense of urgency... clients can expect to see this change come to life not just through our brand but also in our approach to innovation.”

Christian Exshaw, SEVP & Group Head, CIBC Capital Markets



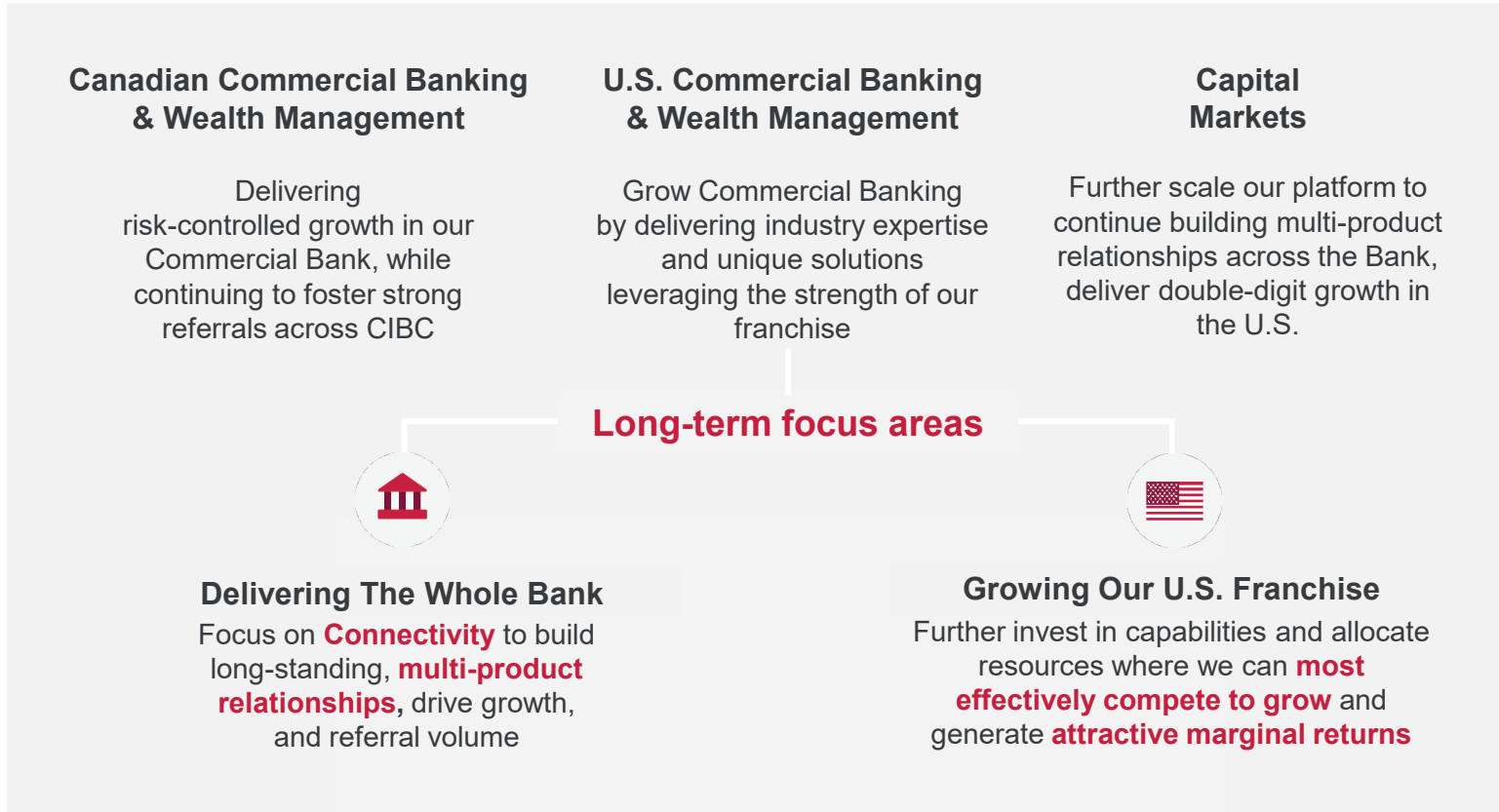
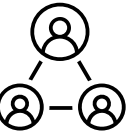
Evolving our digital platforms



[Click to Access Video](#)

Delivering Connectivity and Differentiation to Our Clients

Deliver our connected franchise to our clients to deepen relationships, grow recurring revenue, and enhance returns



Applying our strategy

To deliver the whole Bank to our North American Commercial Banking and Capital Markets clients, with a focus on growing our U.S. franchise

Case study: CIBC advises on cross-border Commercial client M&A transaction

Services provided:

CDN Commercial Commercial Banking Cash Management	Capital Markets Investment Banking Global Markets	CDN Wealth Wealth Management	Bank USA Commercial Banking Cash Management
M&A Advisory	Acquisition Financing (Lead)	FX Facilities	Cash Management (Canada)
			Wealth Management of Acquirer Partners

Enabling, Simplifying & Protecting Our Bank

Enhancing operational excellence and efficiency to drive higher returns for our stakeholders



Enable

Seize growth opportunities and remain competitive in a rapidly changing market



Simplify

Drive productivity and execution with a focus on operational excellence and scale



Protect

Safeguarding our Bank and clients to maintain the trust of all stakeholders

We are focused on...

Enhancing the client and employee experience

Modernizing to build a more agile, scalable, and cost-effective CIBC, enabled by data & AI

Creating new efficiencies and building structural operating leverage to unlock capital and fund future investments

Reinforcing our operational resilience and proactively defending against threats

Priority Investments & Select Initiatives



Expanding our **governance and oversight capabilities** for an evolving regulatory environment

Payments Modernization | AML

Building a **cutting-edge platform** and **simplifying** our most important processes

Cloud at Scale | E2E Process Automation

Enhancing our data & AI capabilities to **accelerate the adoption of GenAI** across the entire enterprise

Data & Analytics Program

Technology Strategy

Our highly connected strategic priorities drive a need for shared technology and data capabilities



Enable with Data and AI

- Enterprise client and product data with robust infrastructure
- Cross-business and channel connectivity with a single client view (eCRM)
- Data and AI Governance to ensure high quality and trust



Deliver Superior Client Experiences

- Industry-leading mobile experience
- Intuitive digital financial planning and advice
- Continuous focus on streamlining and automation



Protect our bank and our clients

- Proactively monitor and action fraud, cyber, technology, third party and data risks
- Ensure strong governance of critical data assets
- Maintain high Operational Resilience



Transform with Technology and Automation

- Continued transition to Cloud Infrastructure
- Ongoing automation of manual processes
- Modernizing legacy infrastructure and applications and scaling API adoption

Our Medium-Term Aspirations

Increased employee and client satisfaction

Strategic platforms with highly skilled teams

Improved output and reduced time to deliver

AI @ CIBC

Generating AI outcomes through improved revenue growth, client experience, team productivity, and credit monitoring

Revenue Generation & Client Experience



- Timely and actionable client and prospect insights
- Personalized product and service offerings
- Optimizing and accelerating credit decisions

Operational Efficiency

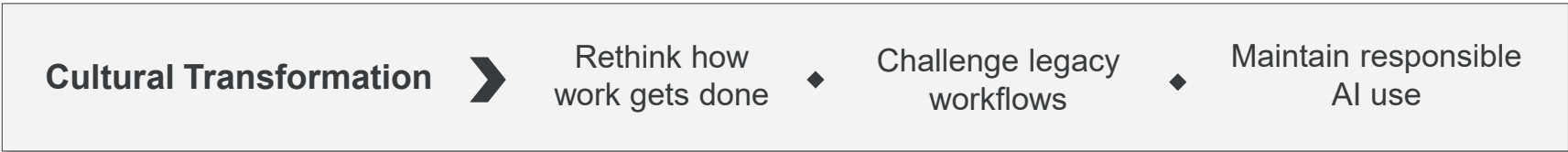


- Client meeting preparation and summarization tools increasing advisor productivity
- Automating routine operational tasks
- Improvement in resolution times
- Increased coding productivity

Risk Mitigation



- Enhanced fraud detection and credit monitoring
- Risk optimization models delivering improved loss outcomes
- Proactively safeguarding our systems, blocking potential malicious intrusion



PROGRESSION AI & ANALYTICS

~1.2MM

Hours saved in Q1/26



+44%

Lift in conversion rates for our savings accounts in Q1/26



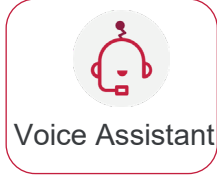
1,700+

Developers



~16MM

Calls since launch



98%

Accuracy



Our strategy is aligned with our capital deployment priorities



Organic Growth

- Remains our top priority
- Strong marginal ROEs
- Minimizes unproductive goodwill



Dividend Payout

- 40-50% target payout ratio⁴
- Maintained or increased dividend every quarter since inception



Inorganic Growth

- Track record of successful acquisitions
- Open to opportunities subject to strict strategic and financial criteria



Share Buyback

- Used to deploy excess capital opportunistically
- Purchases made systematically with strong governance

CAPITAL DEPLOYMENT F20 – F25¹

\$13B²
(32%)

\$18B
(46%)

\$0.5B³
(1%)

\$3B
(6%)

Proven track record of financial performance

Making progress against our through-the-cycle financial objectives

Fiscal 2025 Medium-Term Objectives ^{1,2}	3-Year	5-Year
Diluted EPS Growth of 7% - 10% (CAGR ³)	Reported: 9%	Reported: 16%
	Adjusted ^{1,4} : 7%	Adjusted ^{1,4} : 12%
Return on Equity of 15%+ ⁵ (Average)	Reported: 12.7%	Reported: 13.6%
	Adjusted ^{1,6} : 13.8%	Adjusted ^{1,6} : 14.6%
Positive Operating Leverage (Average)	Reported ⁹ : 2.6%	Reported ⁹ : 2.3%
	Adjusted ^{1,7} : 1.8%	Adjusted ^{1,7} : 0.8%
Dividend Payout Ratio of 40% - 50% (Average)	Reported ⁹ : 53.6%	Reported ⁹ : 50.3%
	Adjusted ^{1,8} : 48.1%	Adjusted ^{1,8} : 46.2%







4. see note 1 in the Glossary section; 6. See note 2 in the Glossary section; 7. See note 3 in the Glossary section; 8. See note 4 in the Glossary section ; For additional endnotes, see slides 53-59.

Roadmap to achieving our through-the-cycle ROE target

Driving towards a premium ROE through disciplined execution of our strategy

Our Strategic Priorities

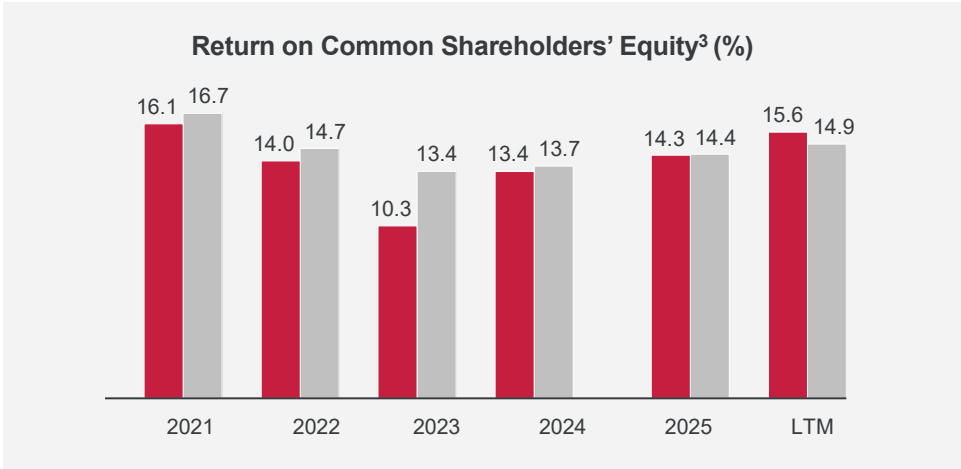
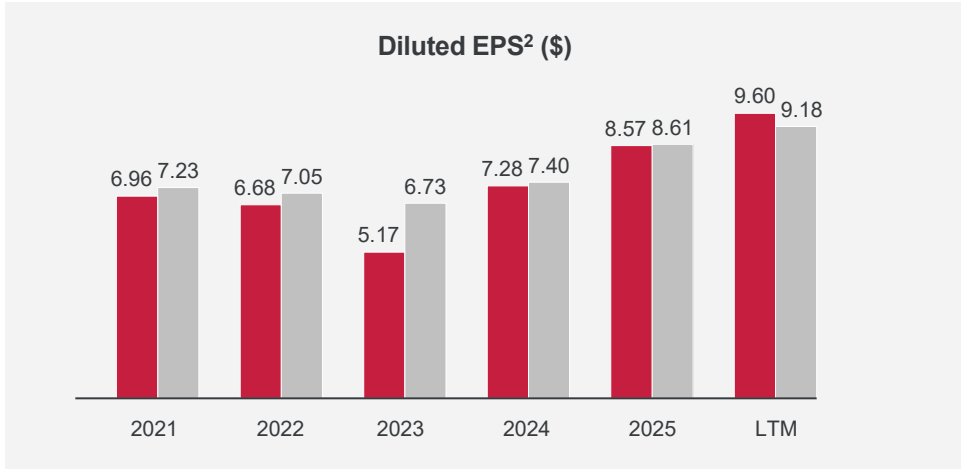
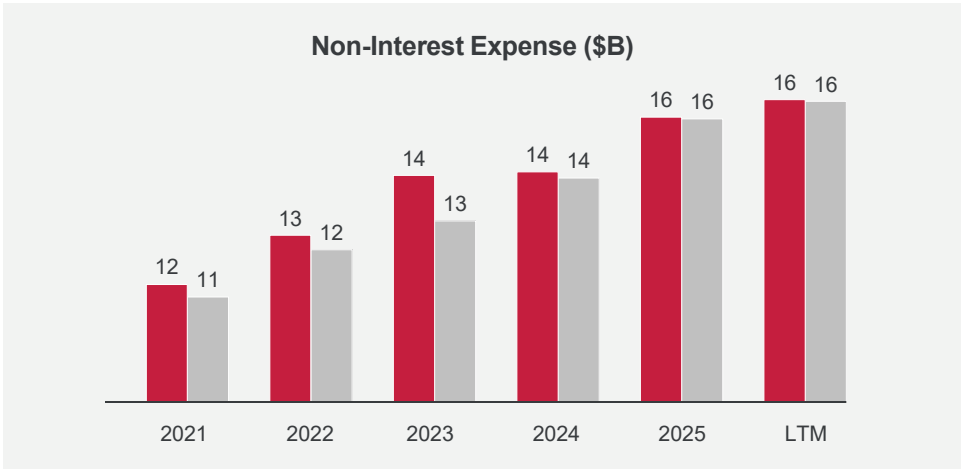
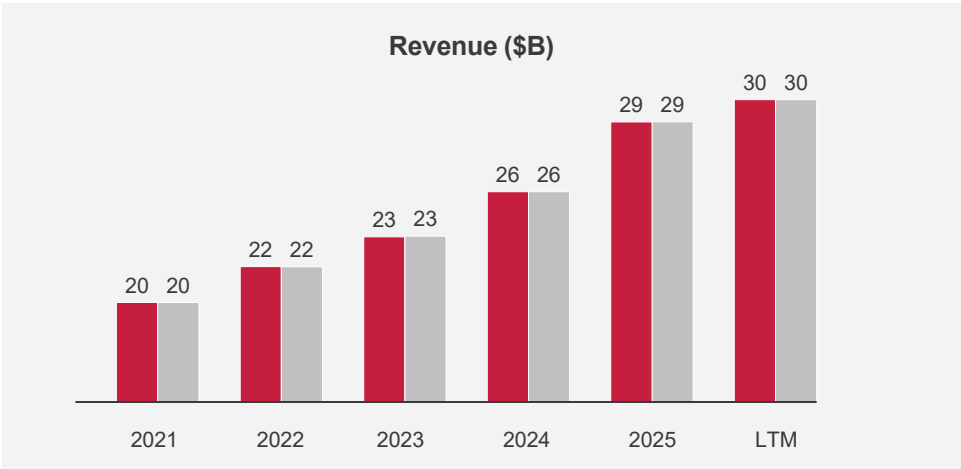
-  Grow Our Mass Affluent & Private Wealth Franchise
-  Expand Our Digital-First Personal Banking Capabilities
-  Deliver Connectivity and Differentiation to Our Clients
-  Enable, Simplify, and Protect Our Bank



Medium-Term ROE Drivers

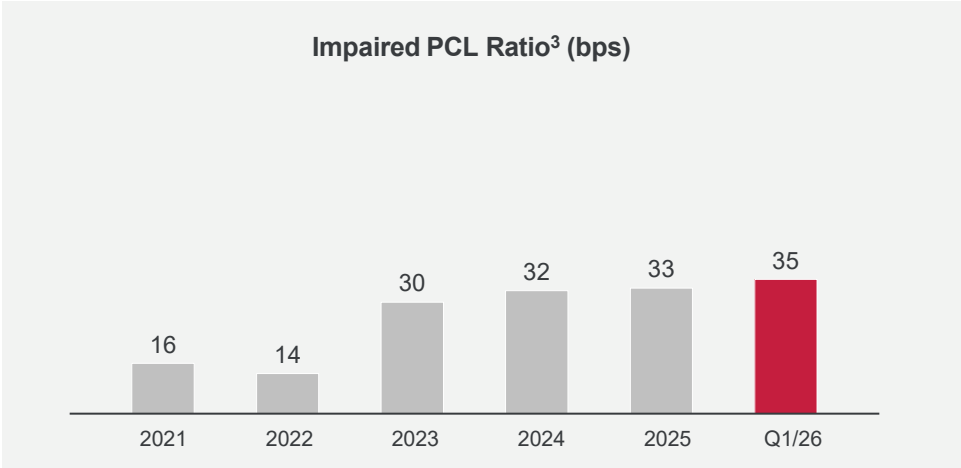
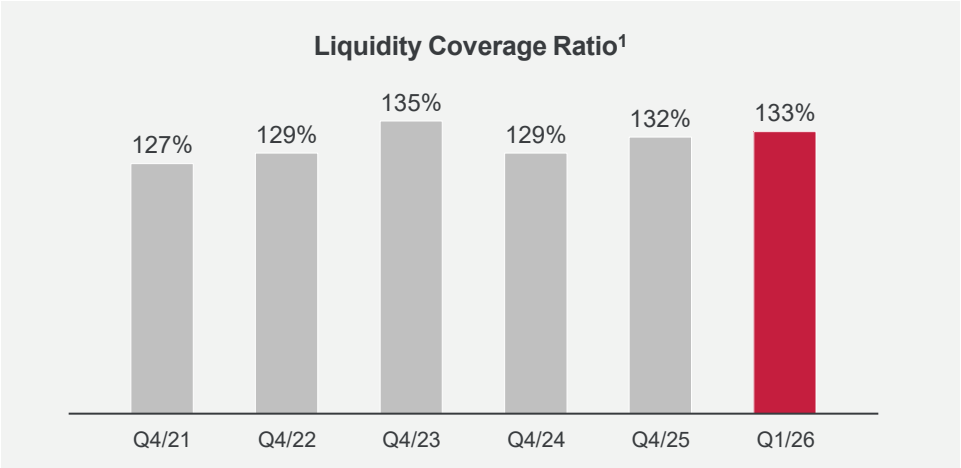
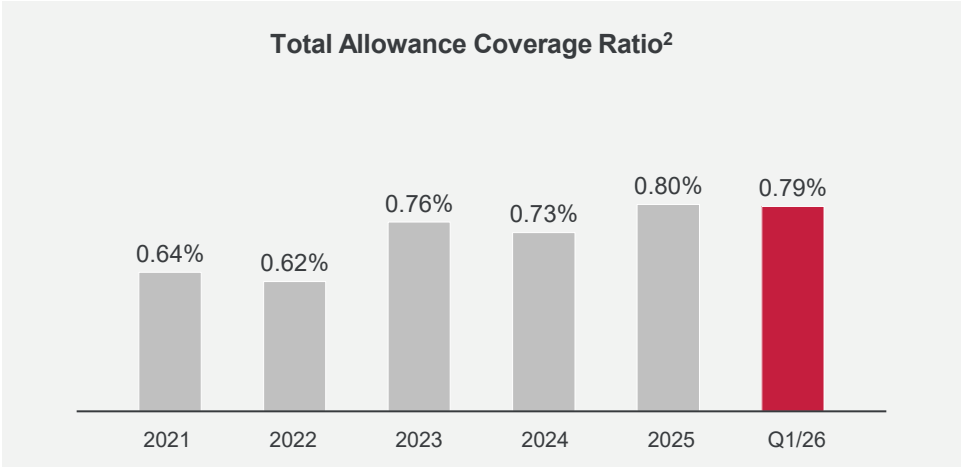
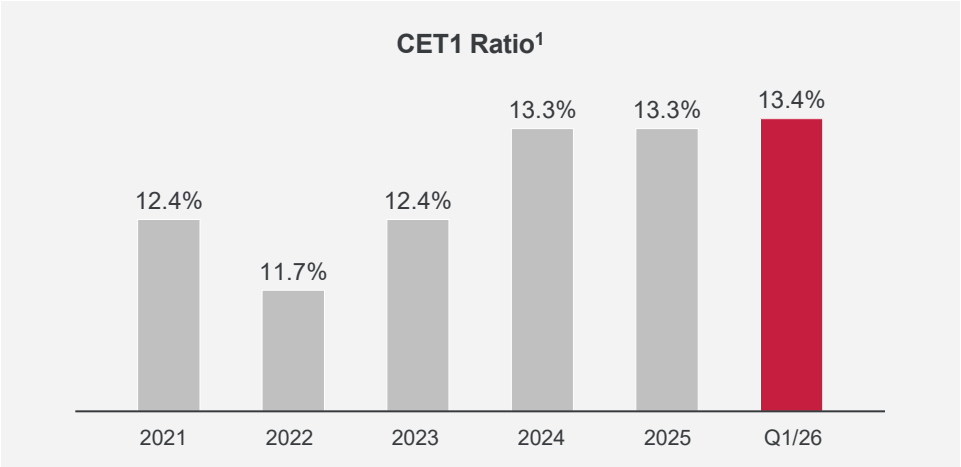
- ✓ Deeper Client Relationships
- ✓ Capital-Light Businesses
- ✓ Improving Margins
- ✓ Positive Operating Leverage
- ✓ Credit Normalization
- ✓ Capital Management

Delivering value for shareholders by driving sustainable growth and profitability¹



■ Reported ■ Adjusted⁴

Underpinned by our balance sheet strength and prudent risk management





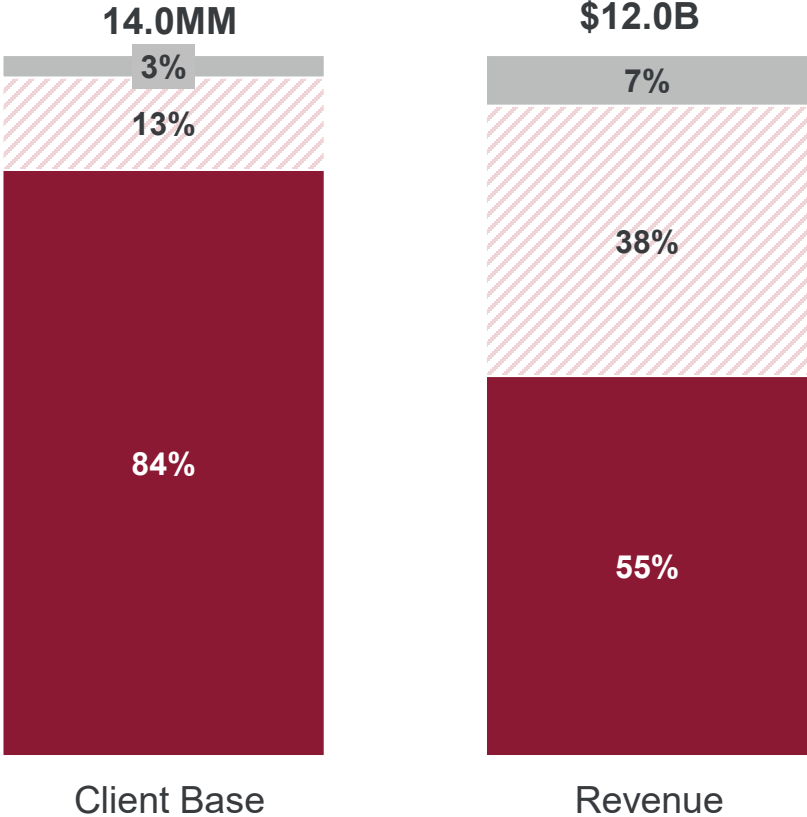
Our business segments

A diversified franchise driving consistent and profitable growth

Canadian Personal & Business Banking¹

Be the leading relationship bank, helping Canadians achieve ambitions while delivering sustainable and market-leading performance

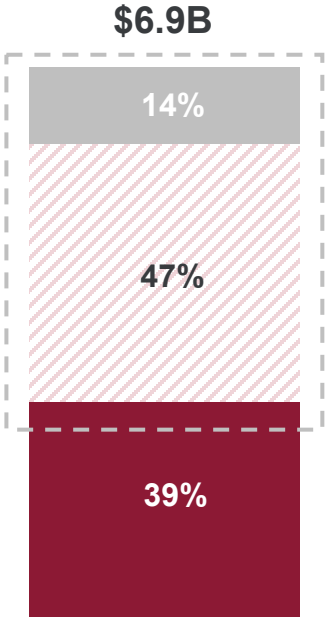
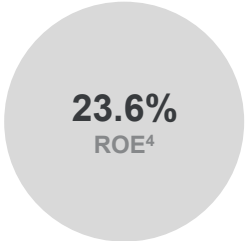
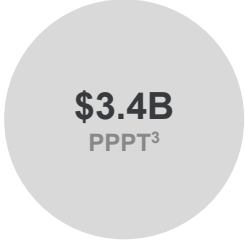
- 987**
 Banking Centres
- 13,827**
 Employees²
- \$6.0B / \$3.1B**
 PPPT³ / NIAT
- 25.0%**
 ROE⁴



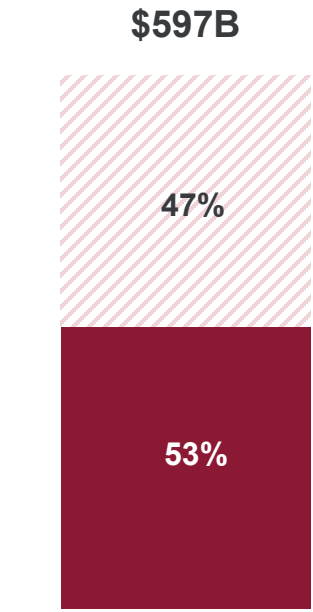
- Business Banking
- Mass Affluent Clients with Dedicated Advisors⁵
- Other Personal Banking and Simplii

Canadian Commercial Banking & Wealth Management¹

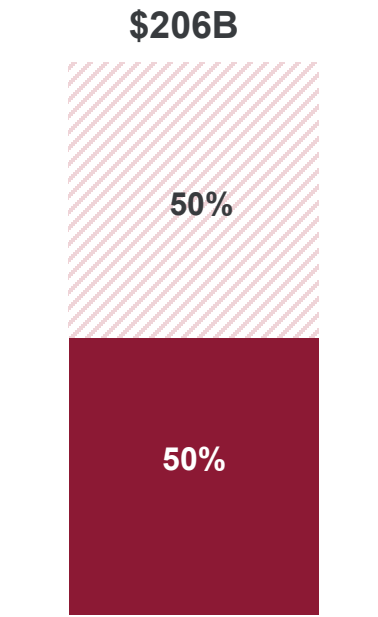
Be a leading provider of financial services and advice to Commercial Banking and HNW clients



Revenue



Wealth Management



Commercial Banking

- Asset Management
- Private Wealth
- Commercial Banking
- Total Wealth Management

- Asset Management AUM⁵
- Private Wealth AUA⁵

- Loans^{6,7}
- Deposits⁶



For endnotes, see slides 53-59.

U.S. Commercial Banking & Wealth Management¹(US\$)

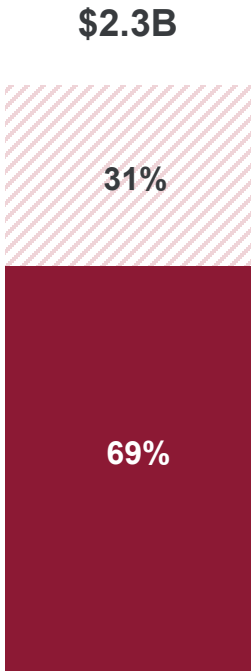
Best-in-class, relationship-oriented commercial banking and wealth management franchise

121,000+
Clients²

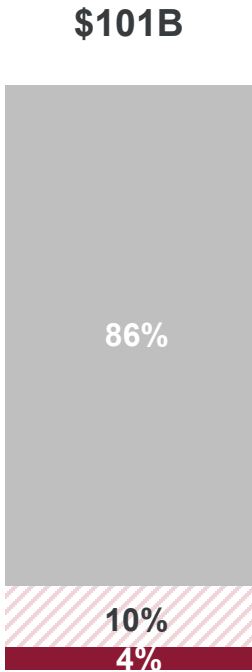
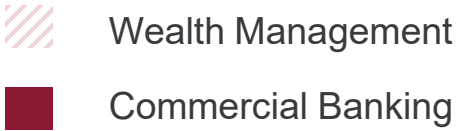
26
Offices

**\$967M/
\$685MM**
PPPT³ / NIAT

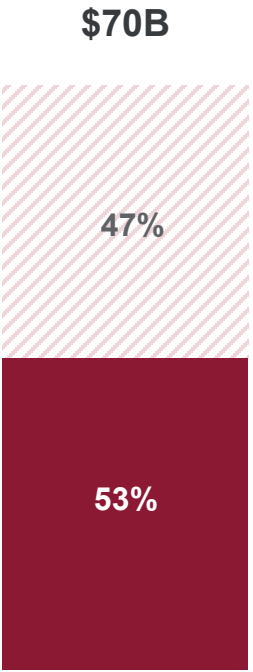
8.4%
ROE⁴



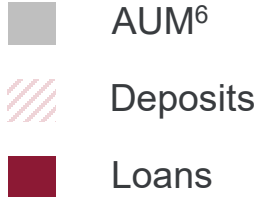
Revenue



Wealth Funds Managed⁵

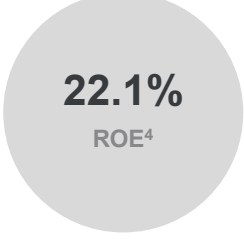
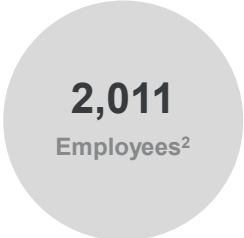


Commercial Banking Funds Managed⁵



Capital Markets¹

Deliver leading client-centric solutions through best-in-class insight, advice and execution



Revenue by Business Mix



Revenue by Client Segment

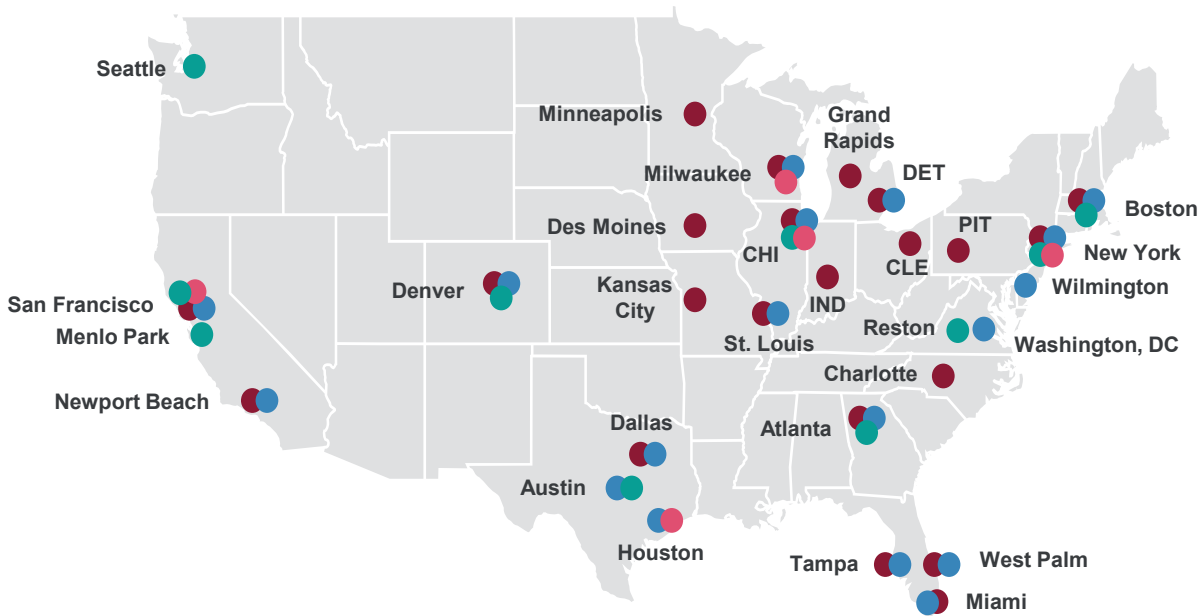


Revenue by Geography

U.S. Region

Diversified footprint across the U.S. with strong presence in the Midwest

Our U.S. Footprint



Our U.S. Businesses

- **Commercial Banking:** high-touch coverage model offering real estate financing, mid-market commercial banking solutions, and specialized industry knowledge
- **Wealth Management:** Private Wealth and Private Banking offering targeting high-net-worth and ultra-high-net-worth households
- **Capital Markets:** provides global markets and corporate & investment banking capabilities in select areas of strength
- **Innovation Banking:** tailored financing solutions and banking services for entrepreneurs and investors in the innovation economy

Appendix

Business Segment Results & Trends

Canadian Personal & Business Banking

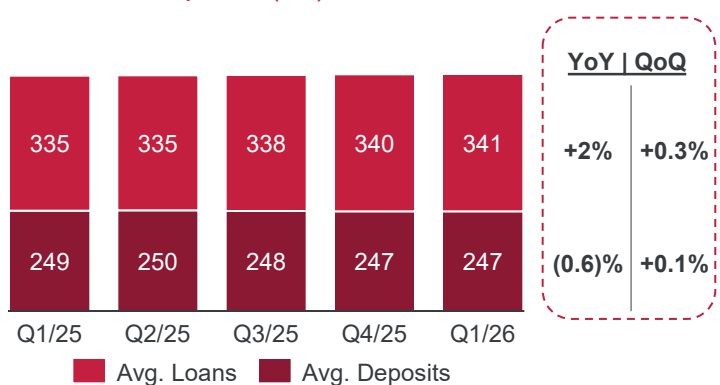
Strong top line and positive operating leverage drive record net income

Our focus for 2026

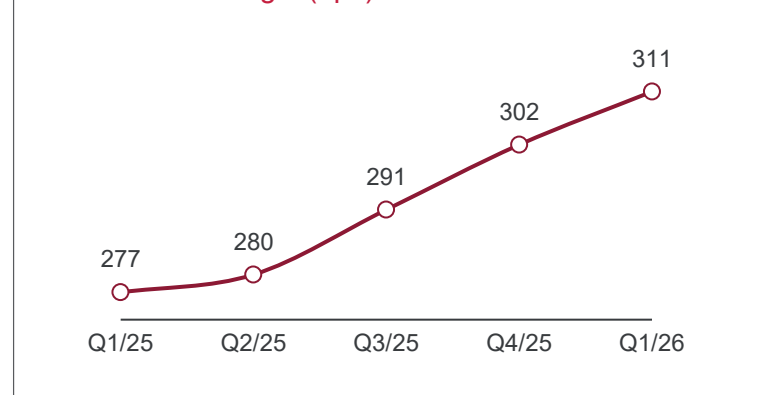
- 1 Delivering seamless everyday banking solutions and best-in-class personalized advice to our clients
- 2 Driving growth in key client segments by leveraging our differentiated front-line team, client engagement platforms and partnerships to acquire new clients and deepen existing relationships
- 3 Modernizing infrastructure and simplifying our operations to unlock front-line capacity, enhance client experience across channels and create capacity to reinvest in growth

(\$MM)	Reported			Adjusted ¹		
	Q1/26	YoY	QoQ	Q1/26	YoY	QoQ
Revenue	3,295	13%	3%	3,295	13%	3%
Net Interest Income	2,652	14%	3%	2,652	14%	3%
Non-Interest Income	643	8%	4%	643	8%	4%
Expenses	1,558	7%	(3)%	1,552	7%	(3)%
PPPT ²	1,737	19%	10%	1,743	19%	10%
Provision for Credit Losses	446	\$18	\$(57)	446	\$18	\$(57)
Net Income	960	25%	21%	964	25%	20%
Loans (Average, \$B) ^{3,4}	341	2%	0.3%	341	2%	0.3%
Deposits (Average, \$B) ⁴	247	(0.6)%	0.1%	247	(0.6)%	0.1%
Net Interest Margin (bps)	311	34	9	311	34	9

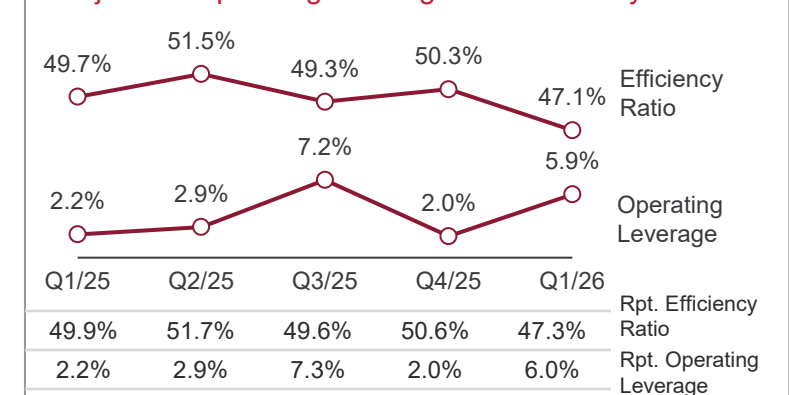
Loans and Deposits (\$B)^{3,4}



Net Interest Margin (bps)



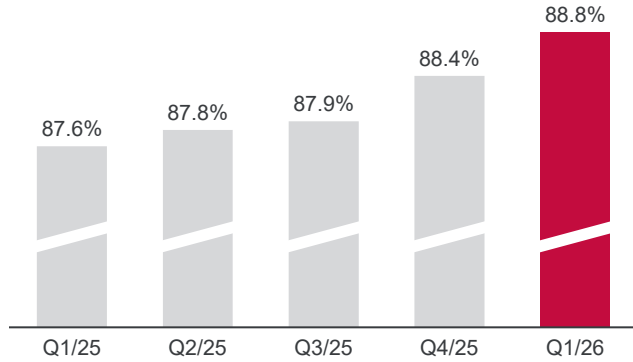
Adjusted¹ Operating Leverage and Efficiency Ratio



Digital Trends

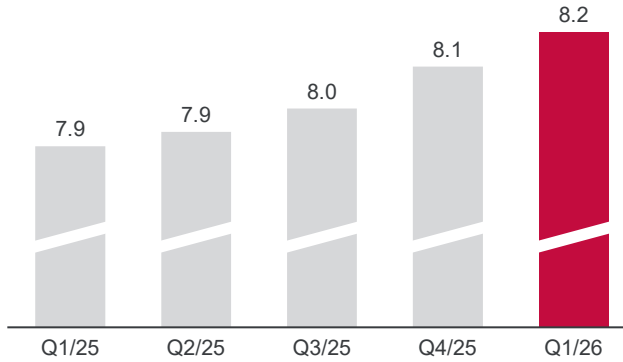
Growing digital adoption and engagement in Canadian Personal Banking¹

DIGITAL ADOPTION RATE²



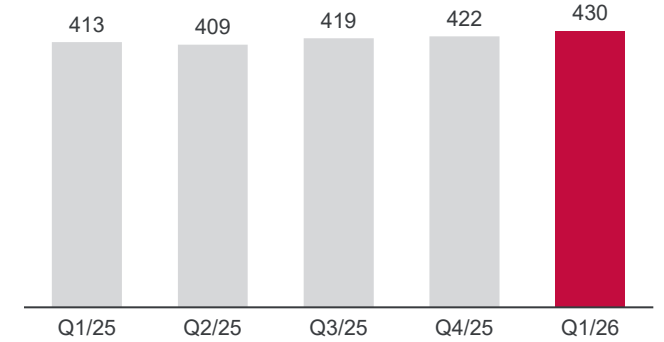
ACTIVE DIGITAL BANKING USERS³

(MM)



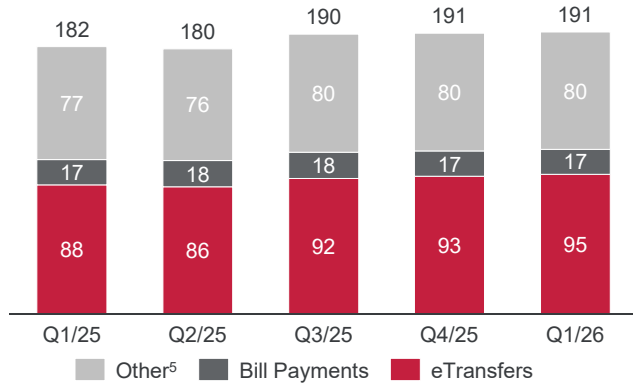
DIGITAL CHANNEL USAGE

(# of Sessions, MM)

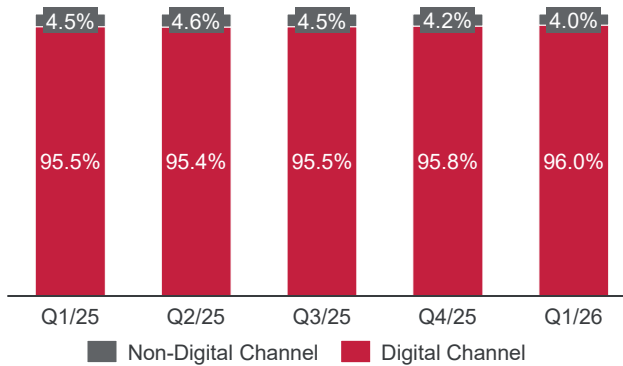


DIGITAL TRANSACTIONS⁴

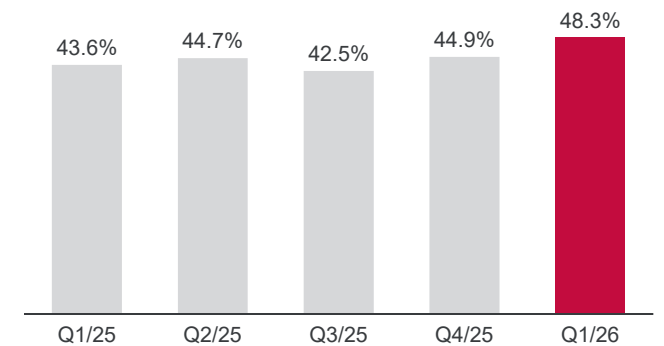
(MM)



TRANSACTIONS BY DIGITAL CHANNELS⁴



DIGITAL SALES⁶



Canadian Commercial Banking & Wealth Management

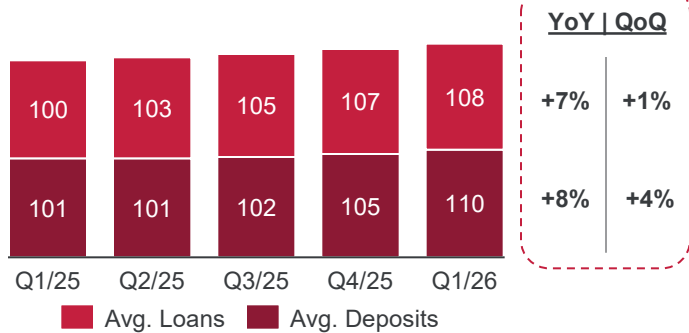
Top-line strength fueled by volume growth, market appreciation, and increased client activity

Our focus for 2026

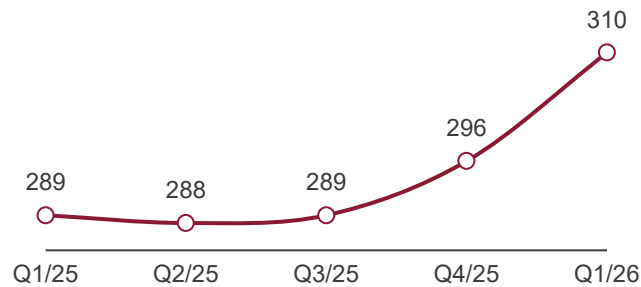
- 1 Deepening client relationships and increasing connectivity
- 2 Focusing on high-growth segments, while investing in our capabilities
- 3 Empowering teams with improved technology, processes and data

Reported & Adjusted ¹ (\$MM)	Q1/26	YoY	QoQ
Revenue	1,923	13%	5%
Net Interest Income	830	16%	6%
Non-Interest Income	1,093	11%	4%
Expenses	941	10%	(2)%
PPPT ²	982	16%	12%
Provision for Credit Losses	84	\$45	\$32
Net Income	647	9%	7%
Commercial Banking Revenue	733	9%	6%
Wealth Management Revenue	1,190	16%	4%
Net Interest Margin (bps)	310	21	14

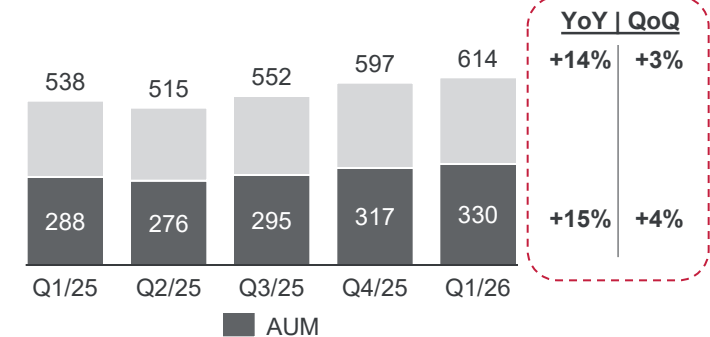
Commercial Banking Loans and Deposits (\$B)^{3,4}



Net Interest Margin (bps)



Assets Under Administration (\$B)^{5,6}

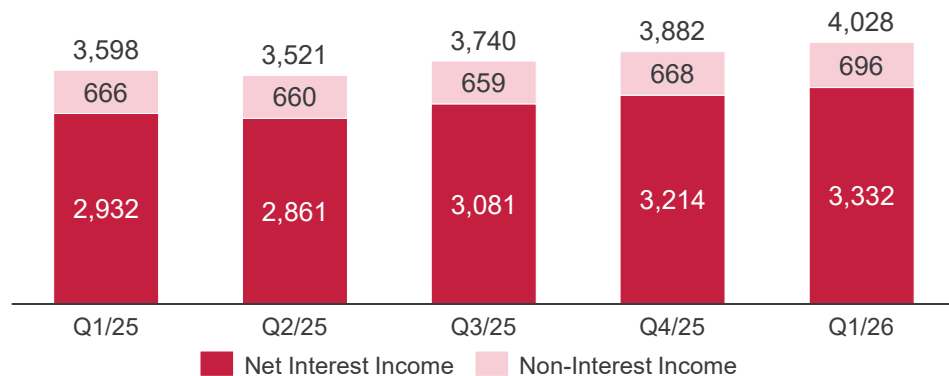


Canadian Personal & Commercial Banking¹

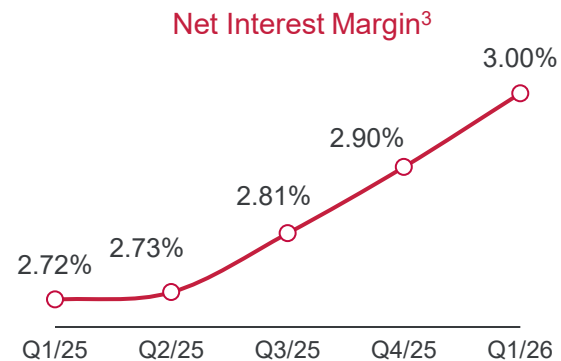
Continued margin expansion driven by rates and business mix tailwinds

REVENUE

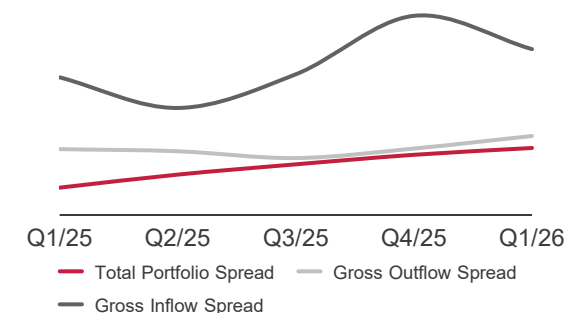
(\$MM)



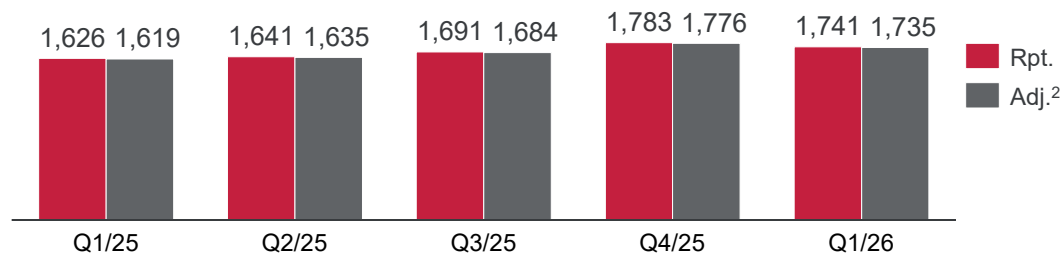
YIELD METRICS



Mortgage Portfolio Spreads⁴



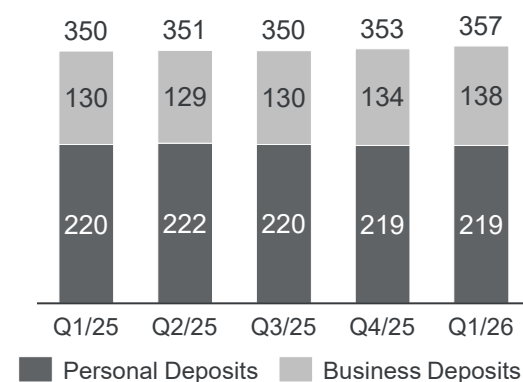
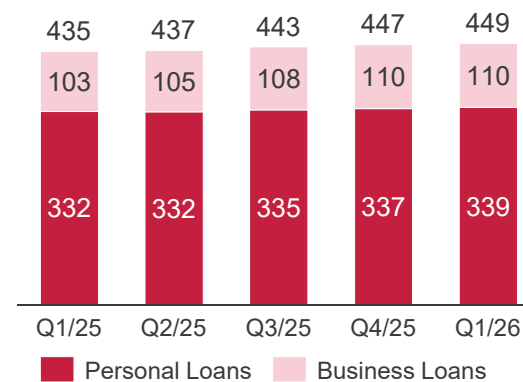
NON-INTEREST EXPENSES (\$MM) & EFFICIENCY RATIO



Efficiency Ratio

	Q1/25	Q2/25	Q3/25	Q4/25	Q1/26
Rpt.	45.2%	46.6%	45.2%	45.9%	43.2%
Adj. ²	45.0%	46.4%	45.0%	45.7%	43.1%

AVERAGE LOANS & DEPOSITS (\$B)^{5,6}



U.S. Commercial Banking & Wealth Management

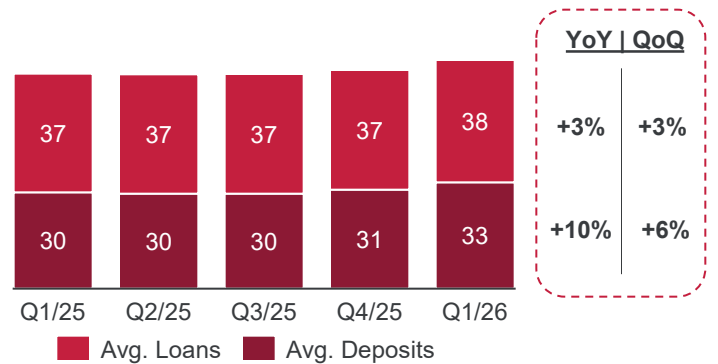
Building momentum from volume growth and margin expansion

Our focus for 2026

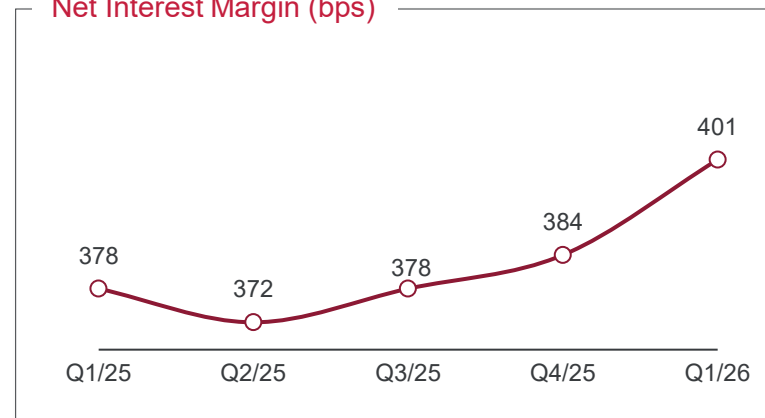
- 1 Expanding Private Wealth Management with a focus on strategic relationships
- 2 Growing Commercial Banking by delivering the full connected capabilities of our bank, industry expertise and deepening client relationships
- 3 Investing in people, technology and infrastructure to further scale our platform, drive connectivity and enhance data-driven decisioning

(US\$MM)	Reported			Adjusted ¹		
	Q1/26	YoY	QoQ	Q1/26	YoY	QoQ
Revenue	630	6%	8%	630	6%	8%
Net Interest Income	433	10%	7%	433	10%	7%
Non-Interest Income	197	(1)%	9%	197	(1)%	9%
Expenses	348	6%	(3)%	345	6%	(3)%
PPPT ²	282	7%	26%	285	7%	26%
Provision for Credit Losses	15	\$(33)	\$39	15	\$(33)	\$39
Net Income	212	19%	7%	214	19%	6%
Commercial Banking Revenue	442	12%	9%	442	12%	9%
Wealth Management Revenue	188	(4)%	6%	188	(4)%	6%
Loans (Average, US\$B) ^{3,4}	43	3%	3%	43	3%	3%
Deposits (Average, US\$B) ⁴	45	5%	5%	45	5%	5%
Net Interest Margin (bps)	401	23	17	401	23	17

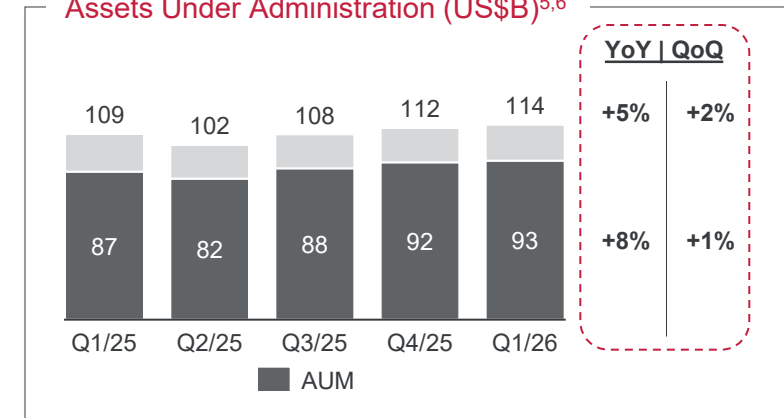
Commercial Banking Loans and Deposits (US\$B)^{3,4}



Net Interest Margin (bps)



Assets Under Administration (US\$B)^{5,6}



Capital Markets

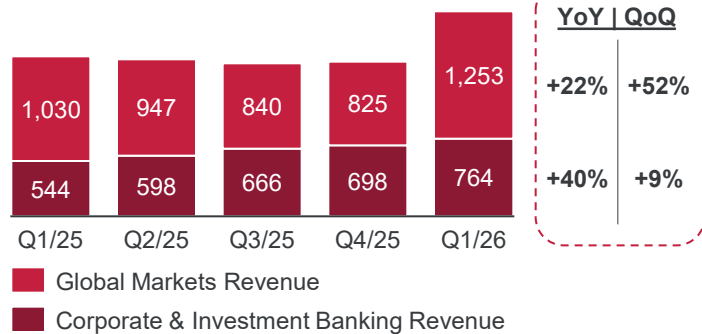
Record earnings driven by strong client activity

Our focus for 2026

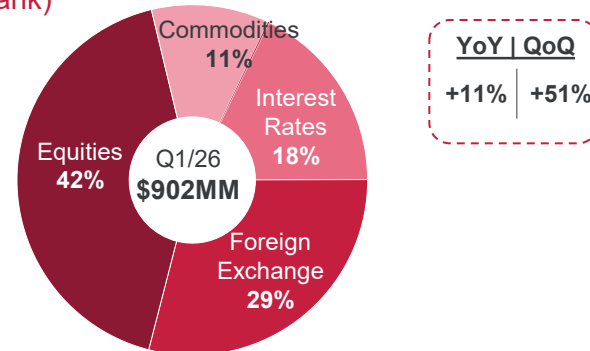
- 1 Maintaining our focused approach to client coverage in Canada
- 2 Growing our North American platform by further expanding our U.S. reach and broadening the services offered to clients
- 3 Strengthening our connectivity, technology and innovation efforts to bring more of our bank's offerings to our clients

Reported & Adjusted ¹ (\$MM)	Q1/26	YoY	QoQ
Revenue	2,017	28%	32%
Non-Trading Net Interest Income	473	21%	12%
Non-Trading Non-Interest Income	638	71%	27%
Trading Revenue ⁵	906	12%	52%
Expenses	836	19%	18%
PPPT ²	1,181	36%	45%
Provision for Credit Losses	7	\$(14)	\$(70)
Net Income	877	42%	60%
Loans (Average, \$B) ^{3,4}	79	21%	5%
Deposits (Average, \$B) ⁴	116	16%	8%

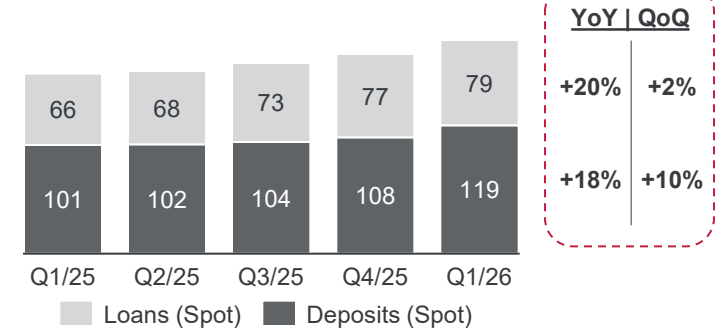
Global Markets and Corporate & Investment Banking Revenue (\$MM)⁶



Trading Revenue⁵ (Total Bank)



Loans³ and Deposits (Spot, \$B)

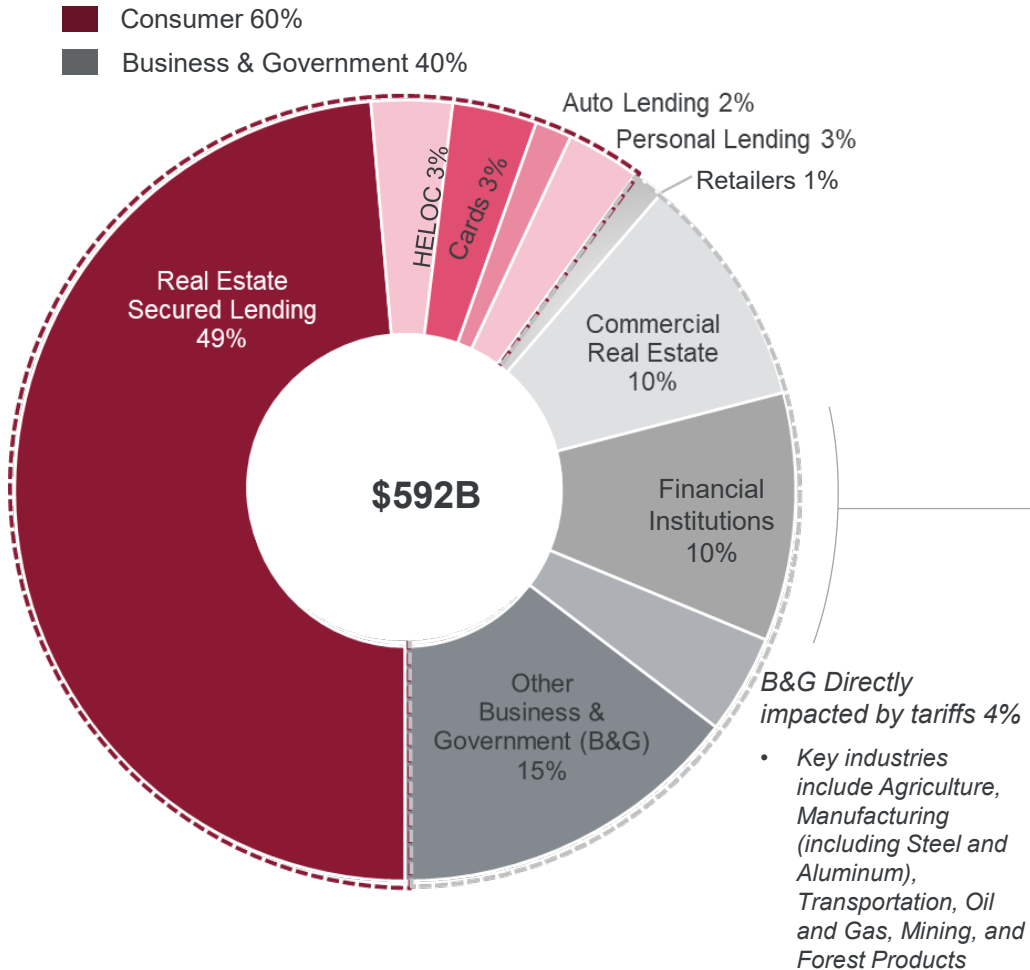


Risk Overview

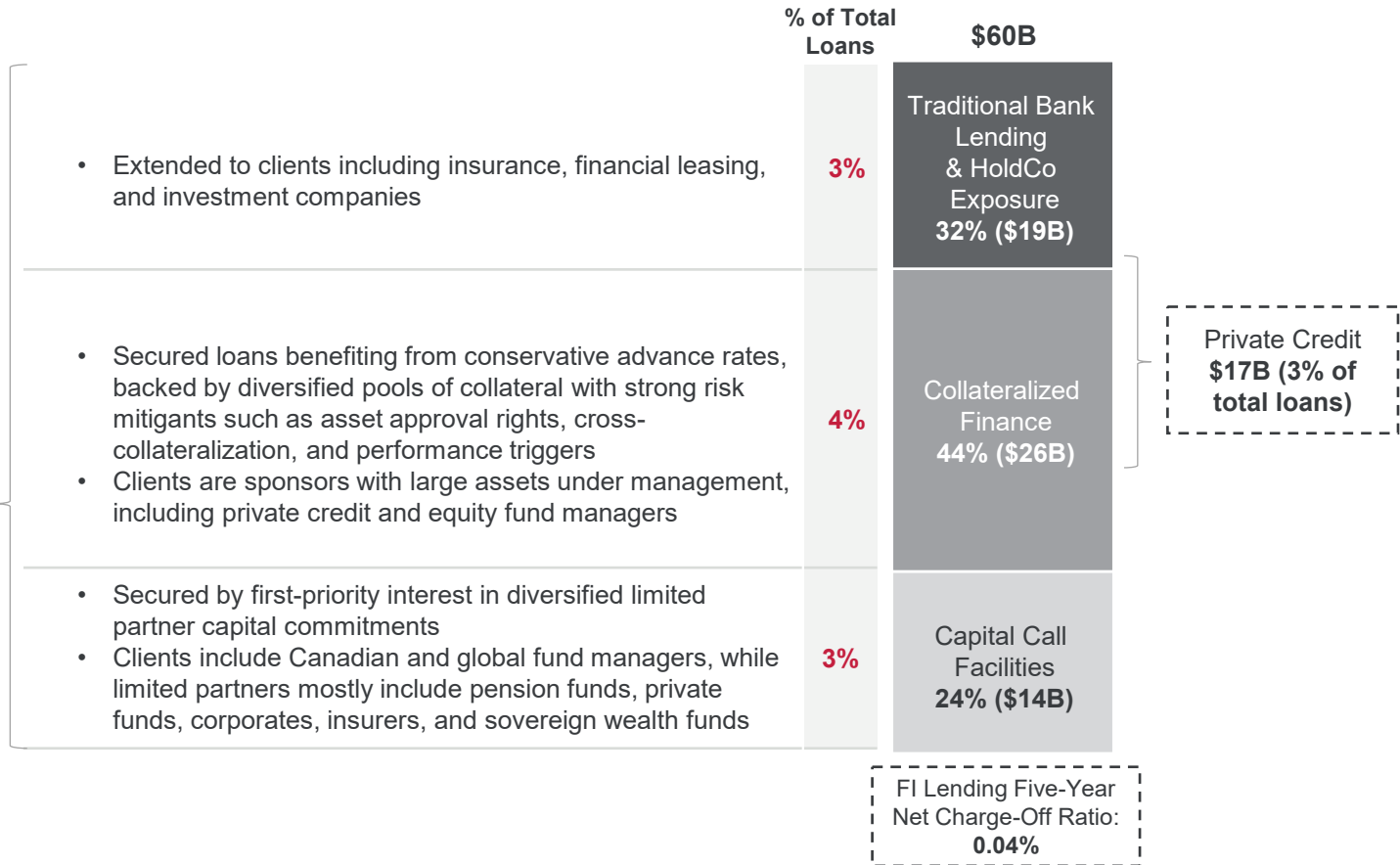
Credit Portfolio Breakdown

Lending portfolio has a strong risk profile and is well diversified

Overall Loan Mix (Net Outstanding Loans and Acceptances)



Financial Institution Lending by Category

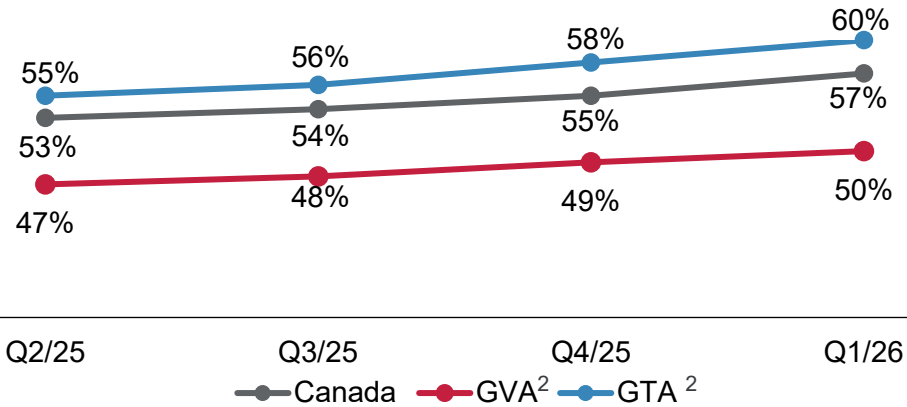


Canadian Real Estate Secured Personal Lending

Mortgage delinquencies performing in line with expectations

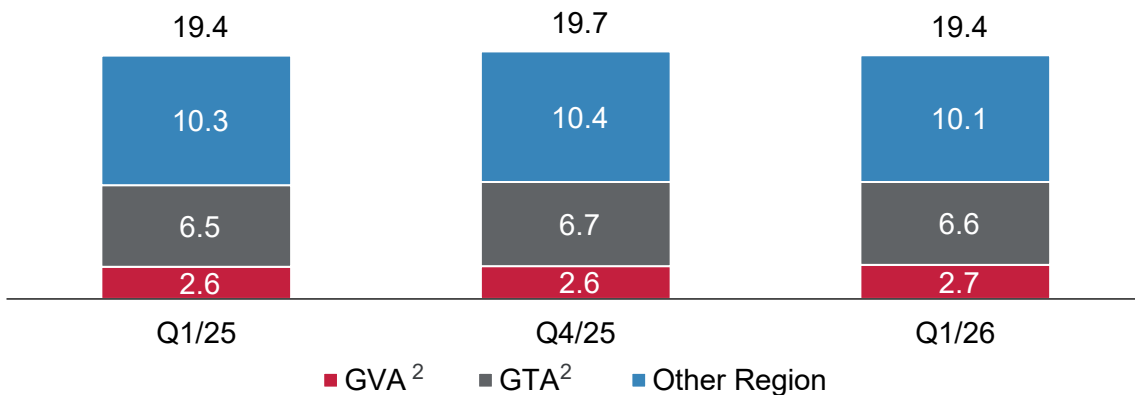
- Portfolio average Loan-To-Value (LTV) continues to remain healthy
- Condominium mortgages account for 16% of our total residential mortgage portfolio, with a 15% insured mix. This segment continues to perform better than the broader portfolio

Canadian Uninsured Mortgage Loan-To-Value¹ Ratios

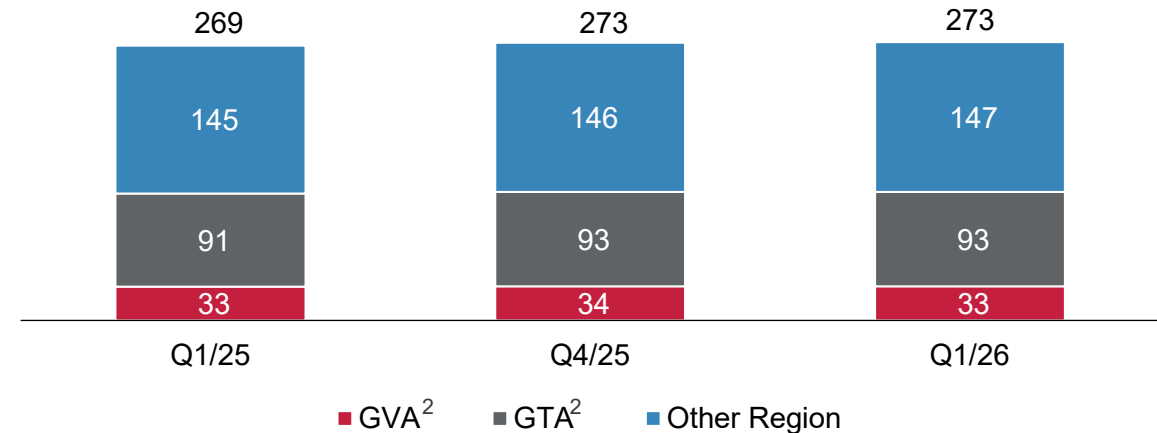


90+ Days Delinquency Rates ³	Q1/25	Q4/25	Q1/26
Total Mortgages	0.31%	0.38%	0.43%
Insured Mortgages	0.36%	0.34%	0.37%
Uninsured Mortgages	0.31%	0.39%	0.44%
Uninsured Mortgages in GVA ²	0.23%	0.40%	0.42%
Uninsured Mortgages in GTA ²	0.36%	0.48%	0.55%

HELOC Balances (\$B; principal)



Mortgage Balances (\$B; principal)

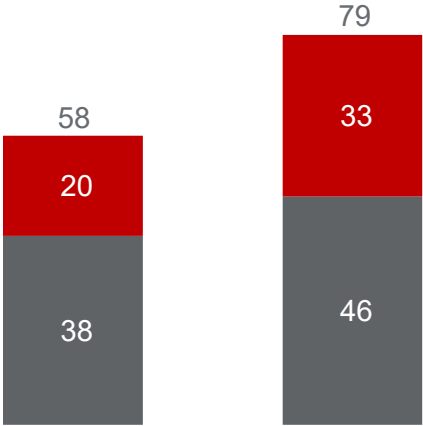


Canadian Mortgages Renewal Profile – FY26 and FY27 Outlook

Impacts of payment increases at renewal expected to be minimal

Current Balances by Renewal Year¹ (\$B)

- Variable Rate
- Fixed Rate



Average Customer Profile by Renewal Year		FY26	FY27
	Original qualification rate ²	5.3%	5.6%
	Current LTV	53%	60%
4% Interest Rate	Monthly payment increase	\$102	\$26
	% of monthly payment increase	6%	1%
	Payment increase as % of total income at origination	0.7%	0.2%
4.5% Interest Rate	Monthly payment increase	\$196	\$125
	% of monthly payment increase	10%	5%
	Payment increase as % of total income at origination	1.4%	0.9%

- Using illustrative 4.0% and 4.5% mortgage rates at time of renewal, and no borrower income growth since origination, average mortgage payment increases are forecasted to be **less than 1.4%** of clients' income
- Low loan-to-value of renewal mortgages ranging from 53% to 60% over the next two years
- Proactive outreach included a number of initiatives throughout the years to help our clients through the higher-interest rate environment
- At today's rates, most accounts to be renewed in FY28 and onwards are expected to have either lower or relatively flat monthly payment requirements

Commercial Real Estate

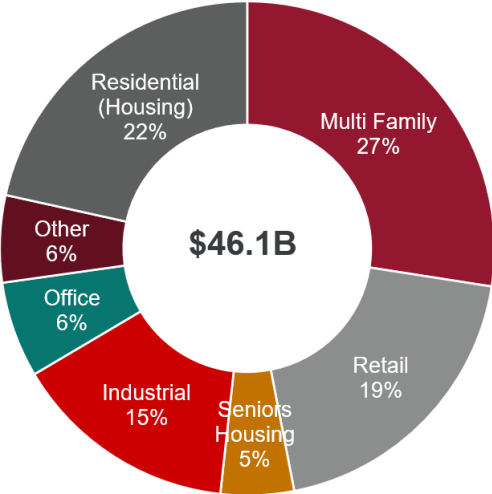
Commercial real estate loans outstanding are well diversified

- Canada represents 64% of total Canadian & U.S. real estate loans outstanding
- Gross impaired loans as a percentage of total Canadian & U.S. real estate is 0.75%
- Overall, the multi-family portfolio benefits from solid underlying fundamentals
- Condominium developer loans represent less than 1% of our total loan portfolio

Multi-Family Portfolio Metrics

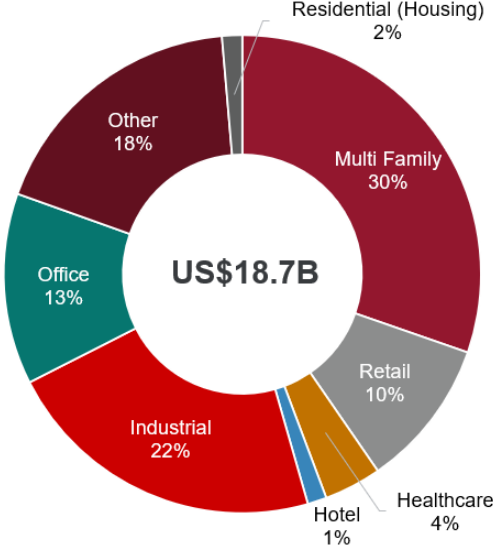
	Canada	US
Total outstanding (\$B)	C\$12.4	US\$5.6
Weighted Average LTV ¹	60%	56%
Watchlist ² Loan Ratio	0.4%	7.6%
Gross Impaired Loan Ratio	<0.1%	3.7%
Annualized Net Charge-off Ratio	0%	0%
Investment Grade Mix of Drawn Loans	74%	59%

Canadian Commercial Real Estate Loans Outstanding by Sector³



- 60% of drawn loan investment grade⁶

U.S. Commercial Real Estate Loans Outstanding by Sector^{4,5}



- 54% of drawn loan investment grade⁶

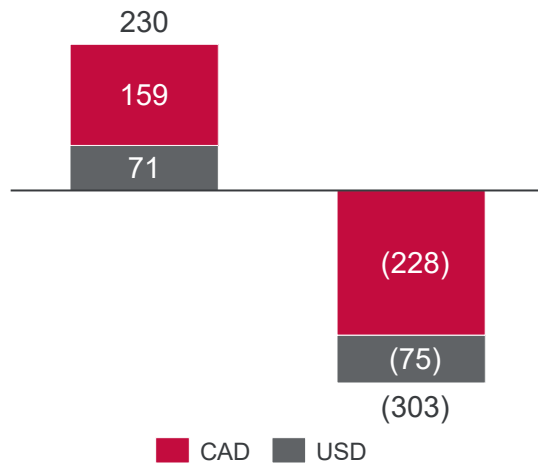
Interest Rate Sensitivity

Effective interest rate risk management in a changing rate environment

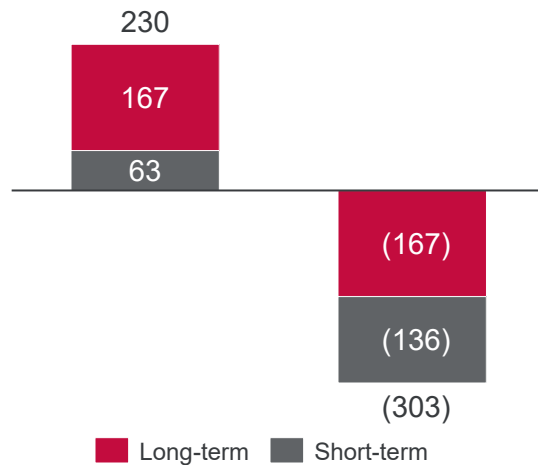
NET INTEREST INCOME SENSITIVITY TO A +/- 100 BPS CHANGE¹

(\$MM)

Impact by Currency

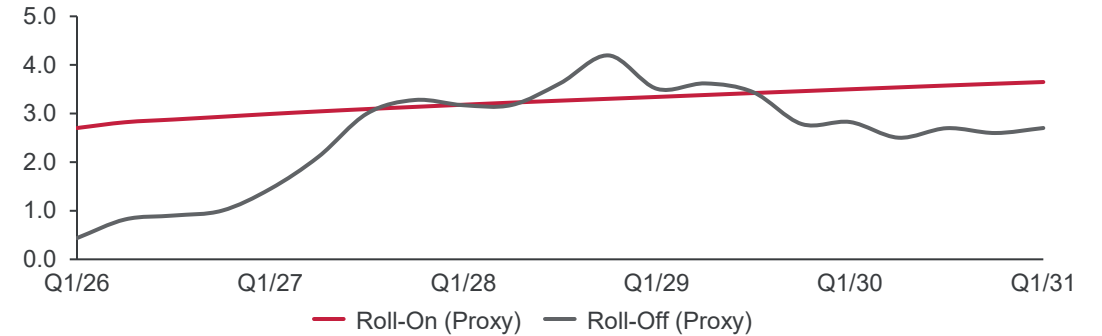


Long-Term vs. Short-Term Rates

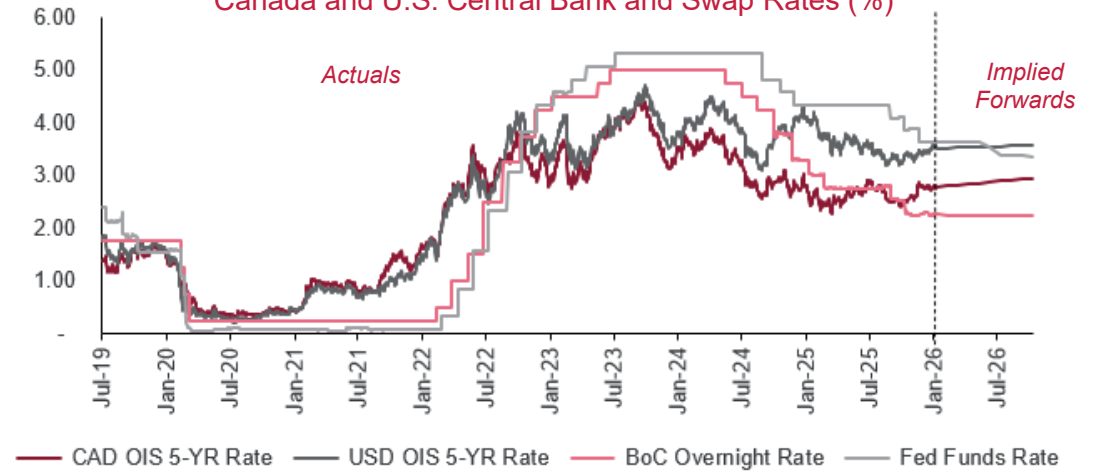


INTEREST RATE ENVIRONMENT²

5YR CAD Swap – Average (%)



Canada and U.S. Central Bank and Swap Rates (%)



Economic Outlook & Overview

Economic Outlook¹

The ongoing global trade uncertainty presents a challenging environment for economic activity in Canada and abroad

Economic Indicators (%) ^{2,3}	Canada			United States (U.S.)		
	2025A ²	2026F ²	2027F ²	2025A ²	2026F ²	2027F ²
Real GDP Growth	1.7	1.2	2.0	2.1	2.2	1.8
Inflation	2.1	2.3	1.7	2.7	2.8	2.4
Unemployment Rate	6.8	6.5	6.0	4.3	4.4	4.3

Interest Rate Forecast (%) ^{3,4}	June 2026 ⁴	December 2026 ⁴	December 2027 ⁴	June 2026 ⁴	December 2026 ⁴	December 2027 ⁴
	Overnight target rate (Canada)/Federal funds rate (midpoint) (U.S.)	2.25	2.25	2.75	3.625	3.125

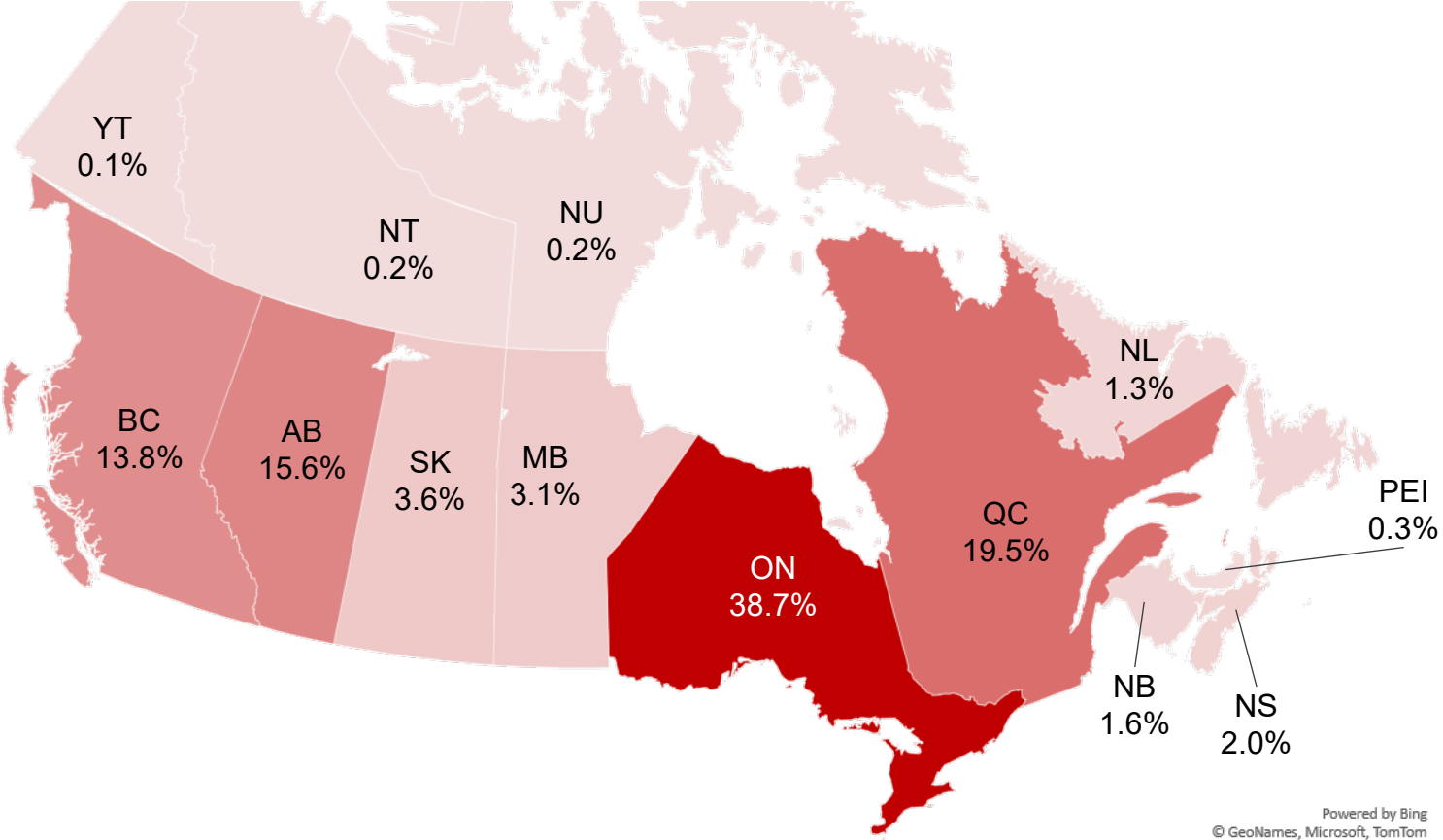
Canada:

- CIBC expects the Bank of Canada to keep its target rate on hold at 2.25% through 2026 in order to support interest-sensitive demand.
- While we will see less disinflation from energy prices and some imported goods, inflation will trend slightly above the 2% target due to US-Iran War related volatile energy prices, partially offset by ongoing labour market slack that will constrain wage gains and consumer purchasing power for domestic goods and services.
- Fiscal policy will provide only a small boost this year due to restraint at the provincial level and in federal staffing, with stimulus for large capital projects mostly showing up in subsequent years.
- Canadian GDP is expected to grow at 1.2% for 2026 as a whole, and with slow population growth, that will allow the unemployment rate to gradually ease and average at 6.5% by the fourth calendar quarter.

U.S.:

- The U.S. economy faces headwinds from a deceleration in population growth, the impact of elevated tariffs and US-Iran war on consumer spending power and business costs.
- Despite above-target inflation, the Federal Reserve has resumed cutting interest rates in response to slower hiring and is expected to take the federal funds rate to under 3.5% in calendar year 2026.
- Real GDP growth is expected to be 2.2% for 2026 as a whole, with the unemployment rate stabilizing at 4.4%. Higher budget deficits could prevent a further drop in long-term rates, but fiscal stimulus and lighter regulatory policies will add some support for economic growth in 2026.
- Inflation is expected to stay steady, as the upward lift from tariffs and health care premiums is offset by decelerating rent inflation, with the CPI averaging 2.8% in 2026.

Snapshot of the Canadian economy



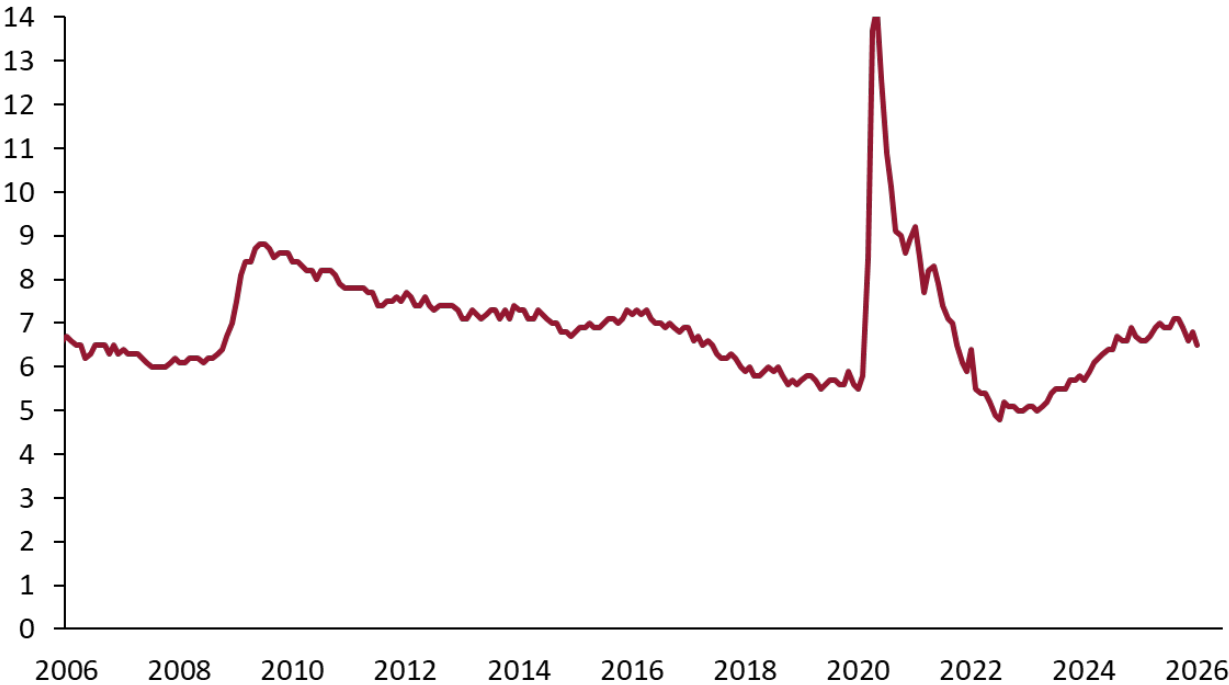
Geographical GDP distribution continues to demonstrate that Canada’s economy is well diversified

Canada: Key Facts	
Population ²	41.6 MM
GDP (Market Prices) ³	CAD 3,255 BN
GDP per capita ⁴	CAD 78,245
Labour Force ⁵	22.7 MM
Provinces / Territories	10 / 3
2024 Transparency International Corruption Perception Index	Ranked 15 th globally
Economist Intelligence Unit (2024-2028)	Best business environment: ranked 3 rd among G7; 6 th – globally ⁶
Canada Sovereign Credit Ratings (M/S&P/F/DBRS)	<ul style="list-style-type: none"> • Moody’s Aaa • S&P AAA • Fitch AA+ • DBRS AAA

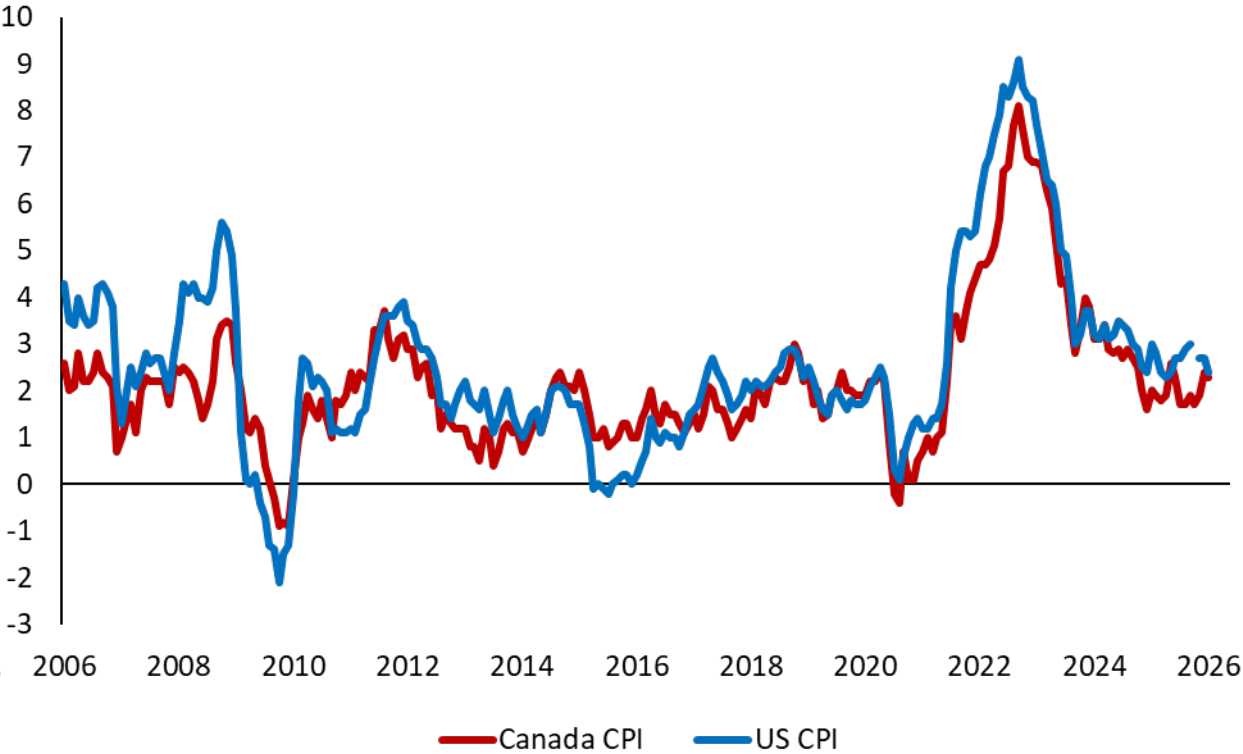
Canadian economic indicators demonstrate resilience and performance

- Canada's unemployment rate has been less volatile.
- CPI rose 2.3% year over year in January 2026, down from a 2.4% increase in December 2025¹.
- The Bank of Canada has maintained its overnight rate at 2.25%, CIBC expects the Bank of Canada to hold the overnight rate at 2.25% through 2026 to support interest sensitive demand.

Unemployment Rate (%)²



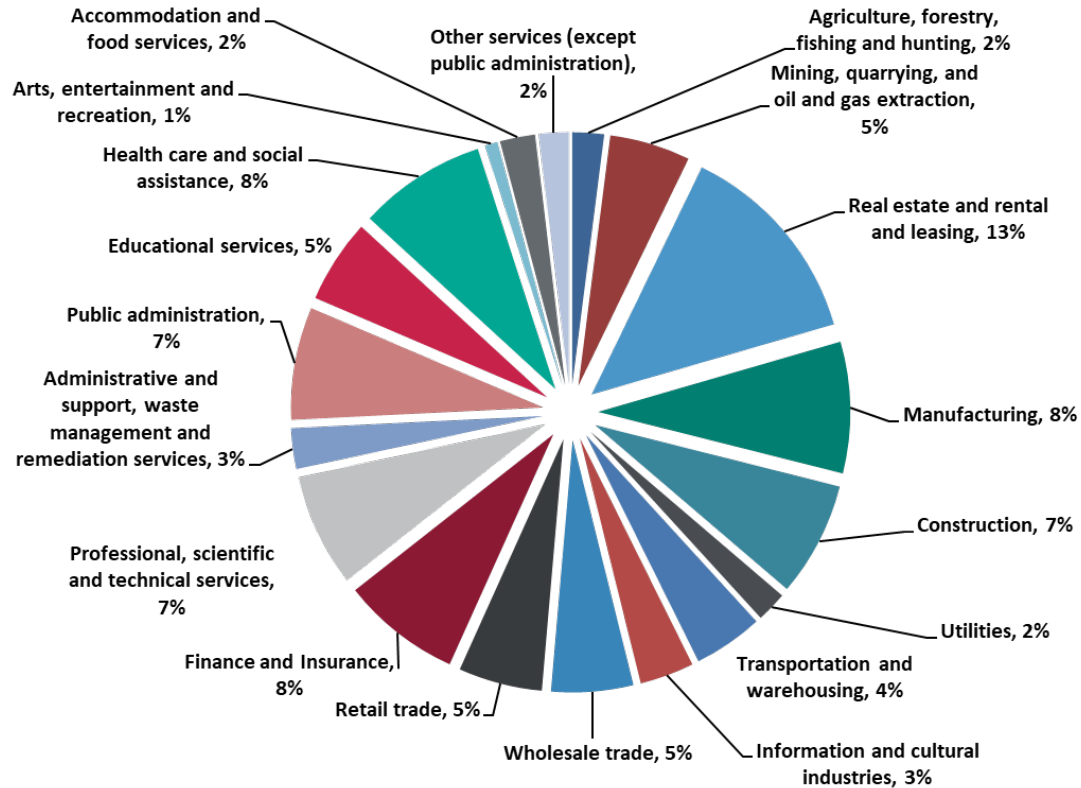
Canadian Inflation Has Tracked the U.S.³



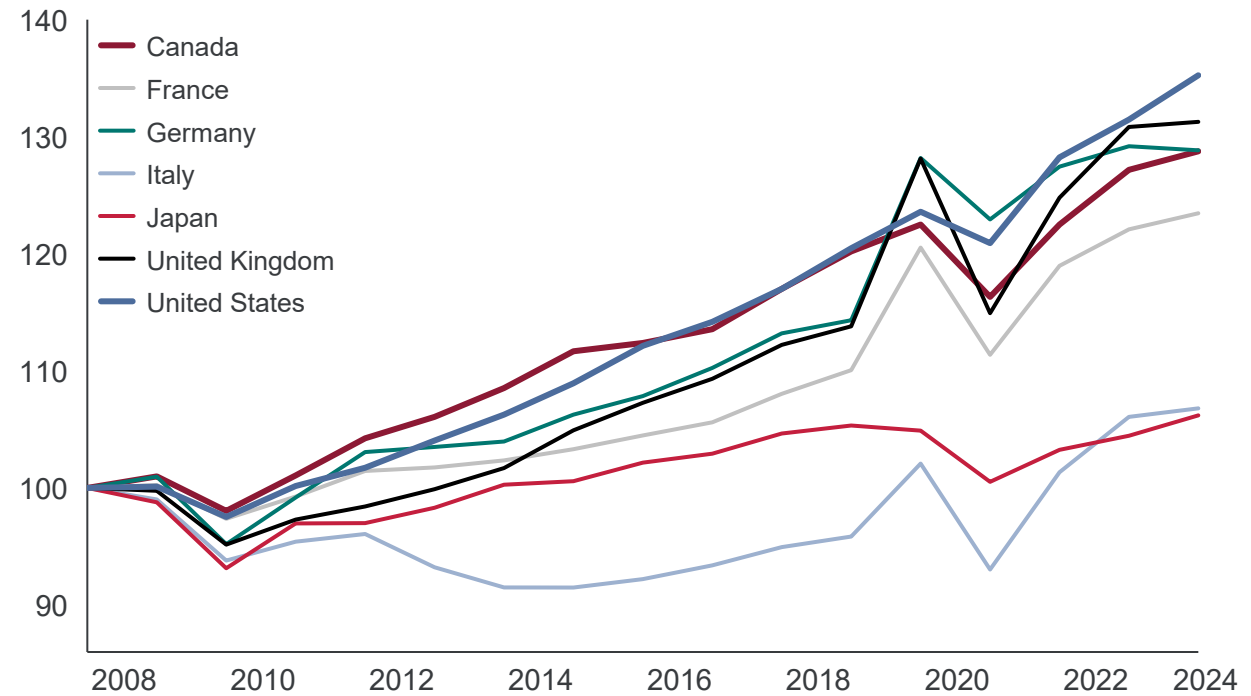
Canadian economic indicators demonstrate resilience and performance

- Well diversified services-driven economy, with several key industries including finance, manufacturing, services and real estate
- Following the 2007-2008 global recession, diversification had been a stabilizing factor and has led to strong economic performance relative to other industrialized nations

Monthly GDP (November 2025)¹



GDP Indexed to 2007 (%)²

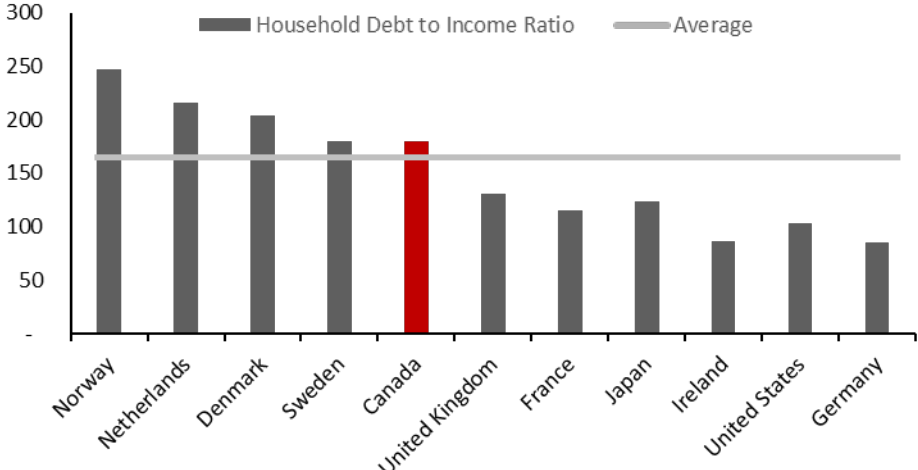


Canadian house price growth has normalized

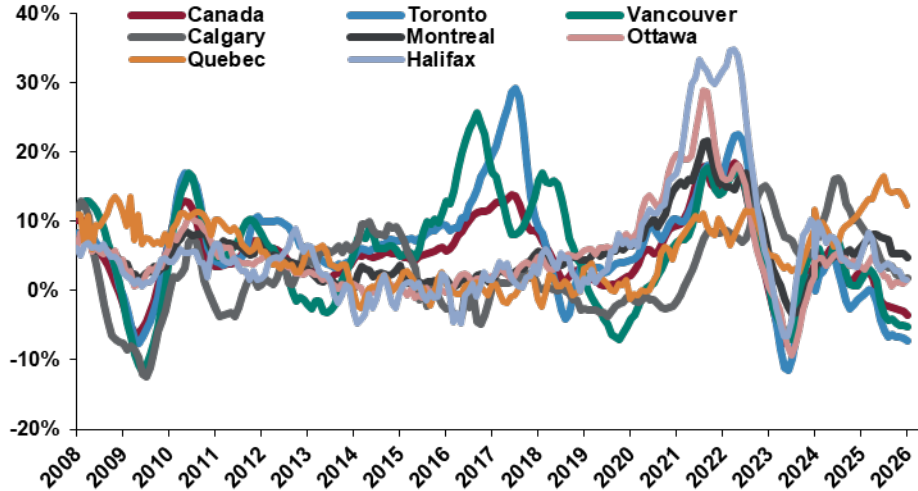
- Absolute price level is moderate compared to major global urban centers
- Canadian debt to income ratio in line with many developed nations
- Growth rates of house prices in Canada have converged across regions

Average Home Price (in \$000's)			
Region	CAD ¹	USD Eq. ²	YoY % Change ³
Canada	653	474	(4.0)%
Toronto	935	679	(8.6)%
Vancouver	1,102	800	(6.4)%
Calgary	556	403	1.9%
Montreal	580	421	5.7%
Ottawa	607	440	0.2%

Household Debt to Income Ratio⁴

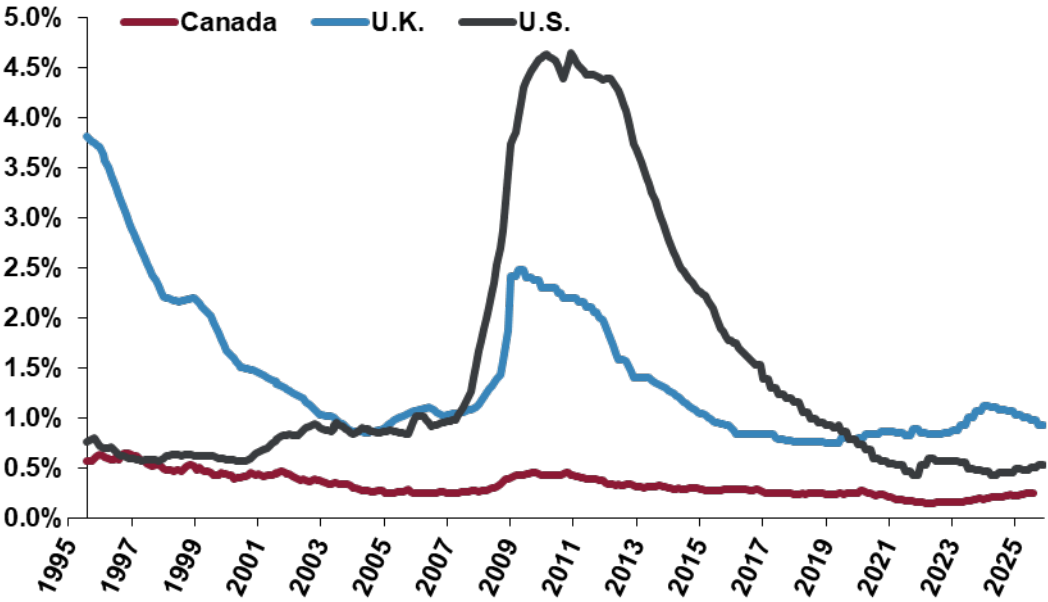


Housing Index Year over Year Change, by City⁵



Mortgage market supported by strong fundamentals

Mortgage Arrears by Number of Mortgages¹



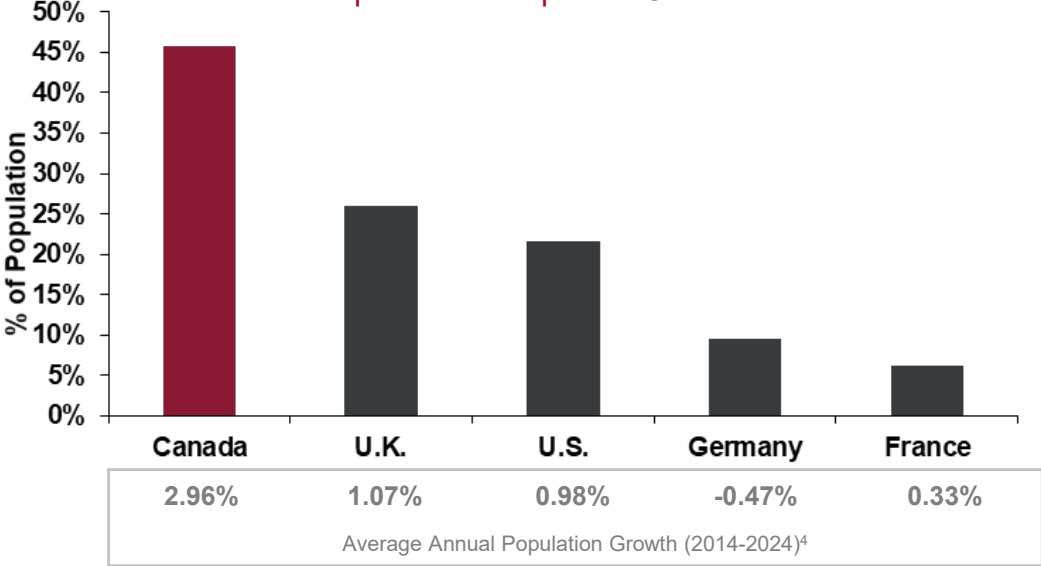
Canada has one of the highest urbanization rates in the G7

- Over 45% of the Canadian population lives in one of the four largest cities
- A greater rate of urbanization is a strong contributor to increases in property values

Canadian mortgages consistently outperform U.S. and U.K. mortgages

- Low defaults and arrears reflect the strong Canadian credit culture
- Mortgage interest is generally not tax deductible, resulting in an incentive for mortgagors to limit their amount of mortgage debt
- In most provinces, lenders have robust legal recourse to recoup losses
- Mortgage arrears have declined from high of 0.45% in 2009 to 0.25% in November 2025²

Population in Top Four Cities³



Capital, Funding & Liquidity

Capital and Liquidity

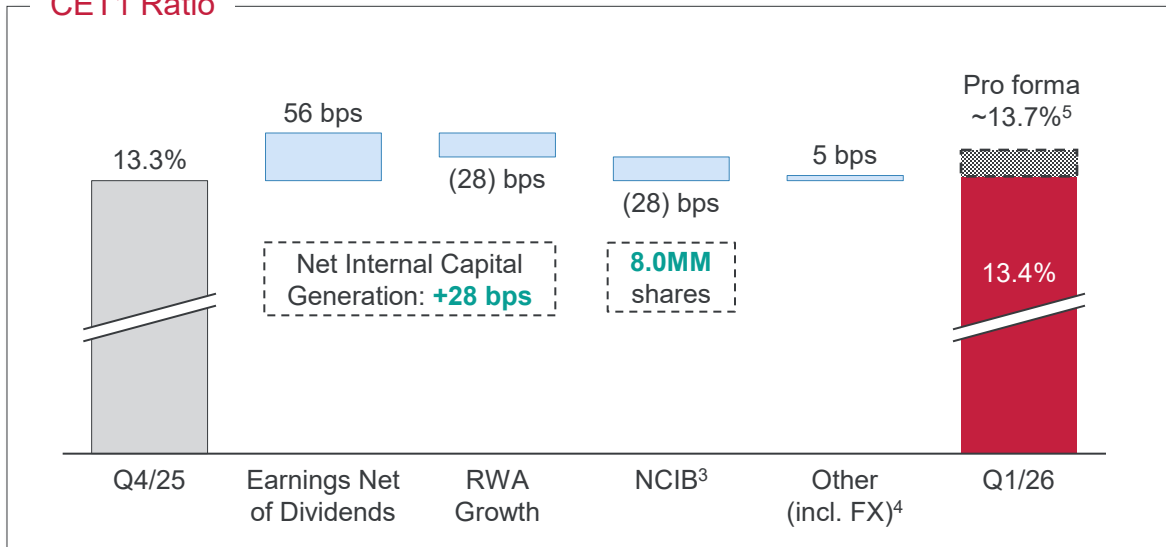
Strong capital supports shareholder returns and disciplined resource allocation

Capital Position

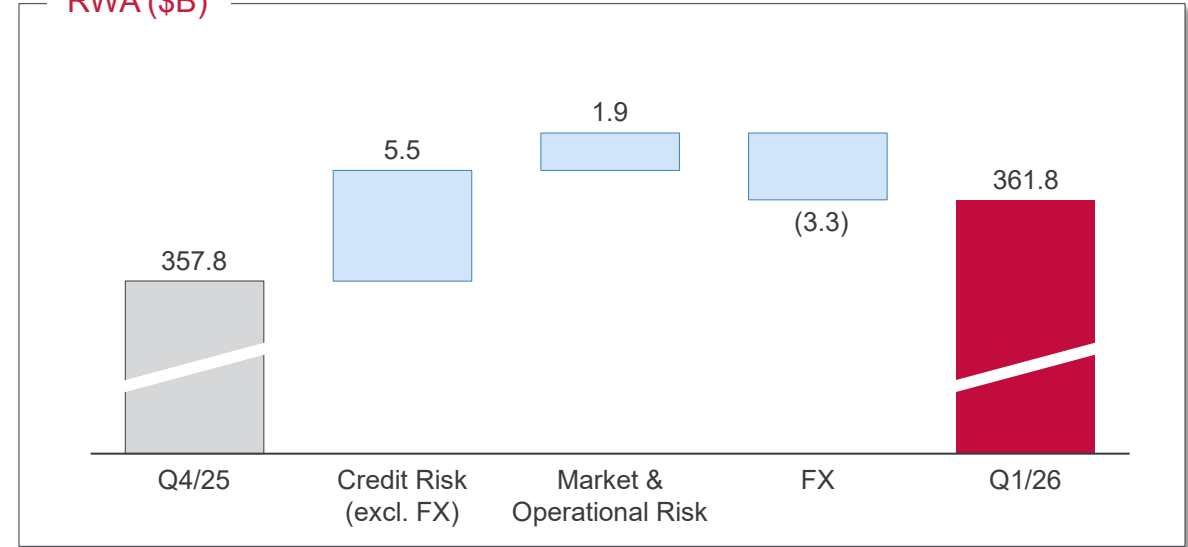
- CET1 ratio of 13.4%, up 5 bps from prior quarter
 - Strong net internal capital generation
 - Bought back 8.0MM shares in the quarter

\$B	Q1/25	Q4/25	Q1/26
Average Loans and Acceptances ¹	564.7	584.7	592.4
Average Deposits ¹	794.2	806.2	825.2
CET1 Capital ²	46.2	47.7	48.5
CET1 Ratio	13.5%	13.3%	13.4%
Risk-Weighted Assets (RWA) ²	341.9	357.8	361.8
Leverage Ratio ²	4.3%	4.3%	4.4%
Liquidity Coverage Ratio (average) ²	132%	132%	133%
HQLA (average) ²	212.7	200.4	205.9
Net Stable Funding Ratio ²	113%	116%	114%

CET1 Ratio



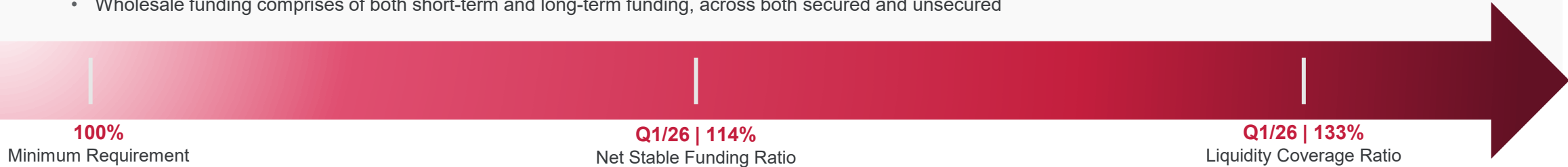
RWA (\$B)



Funding & Liquidity

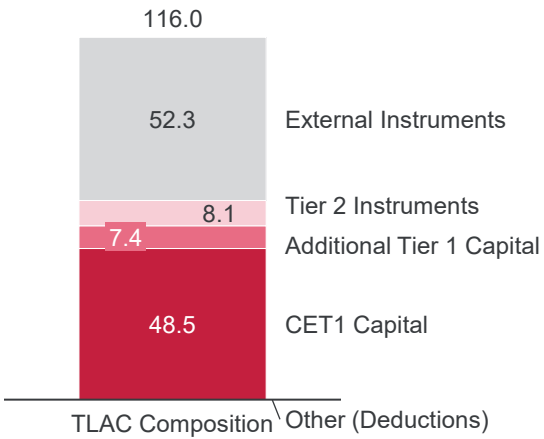
A well-diversified, high-quality, client-driven balance sheet

- Liquidity and funding position continue to remain well-above regulatory requirements
- Client deposits are the primary source of funding, comprising over \$500B of the total funding base
 - Funding strategy is supplemented in part by wholesale funding, which is diversified across investor type, geographies, currencies, maturities, security and funding instruments
 - Wholesale funding comprises of both short-term and long-term funding, across both secured and unsecured

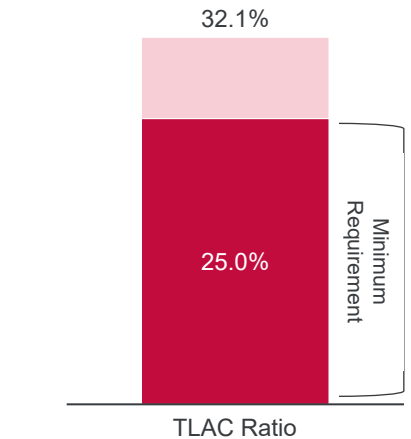


Total Loss Absorbing Capacity (TLAC)¹

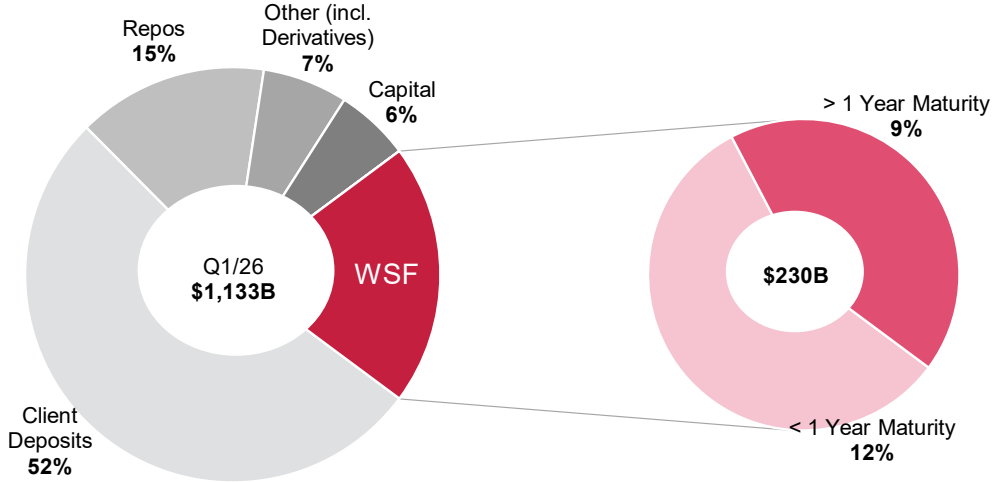
TLAC Composition (\$B)



TLAC Ratio

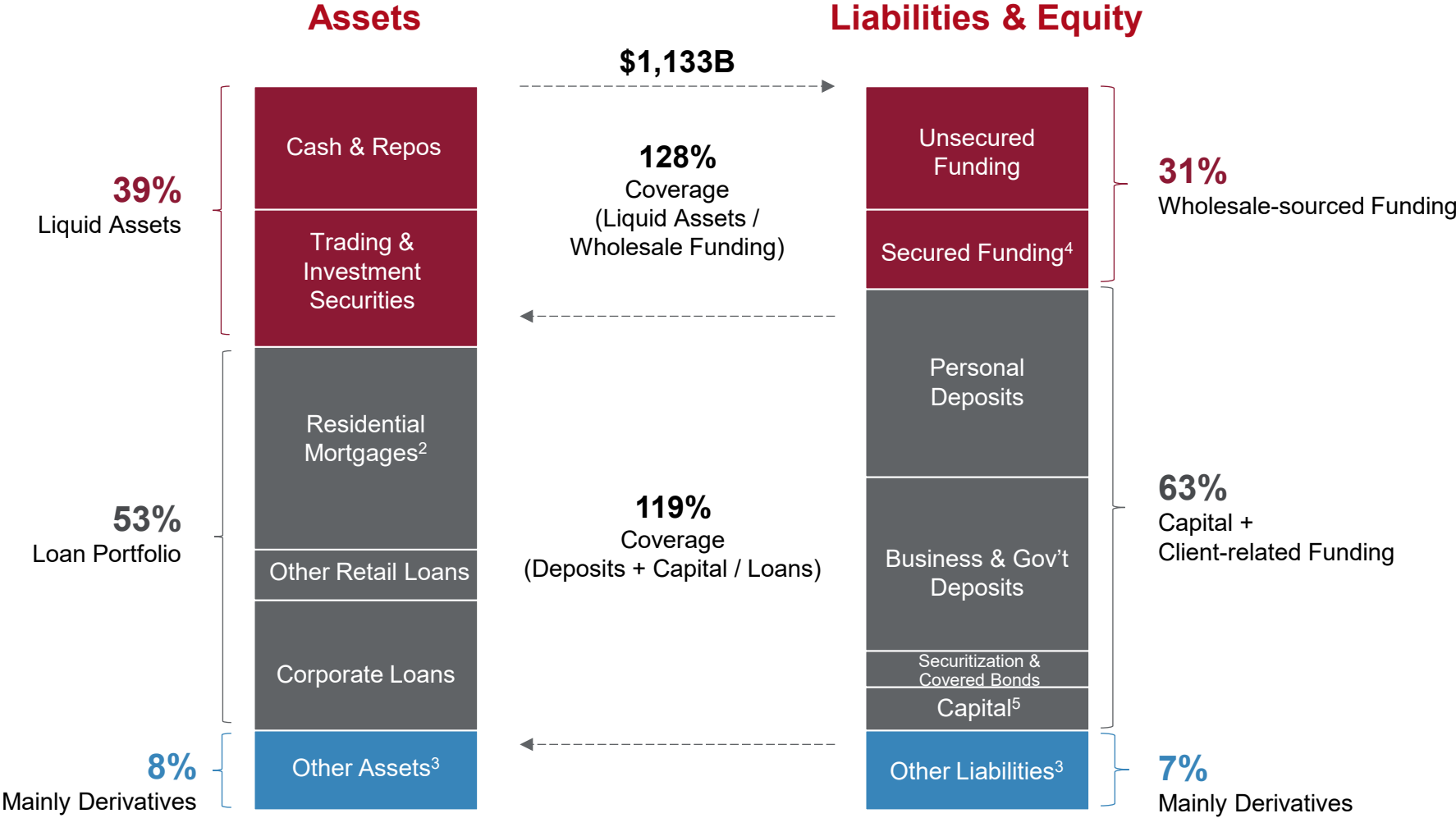


Funding Mix



Funding & Liquidity¹

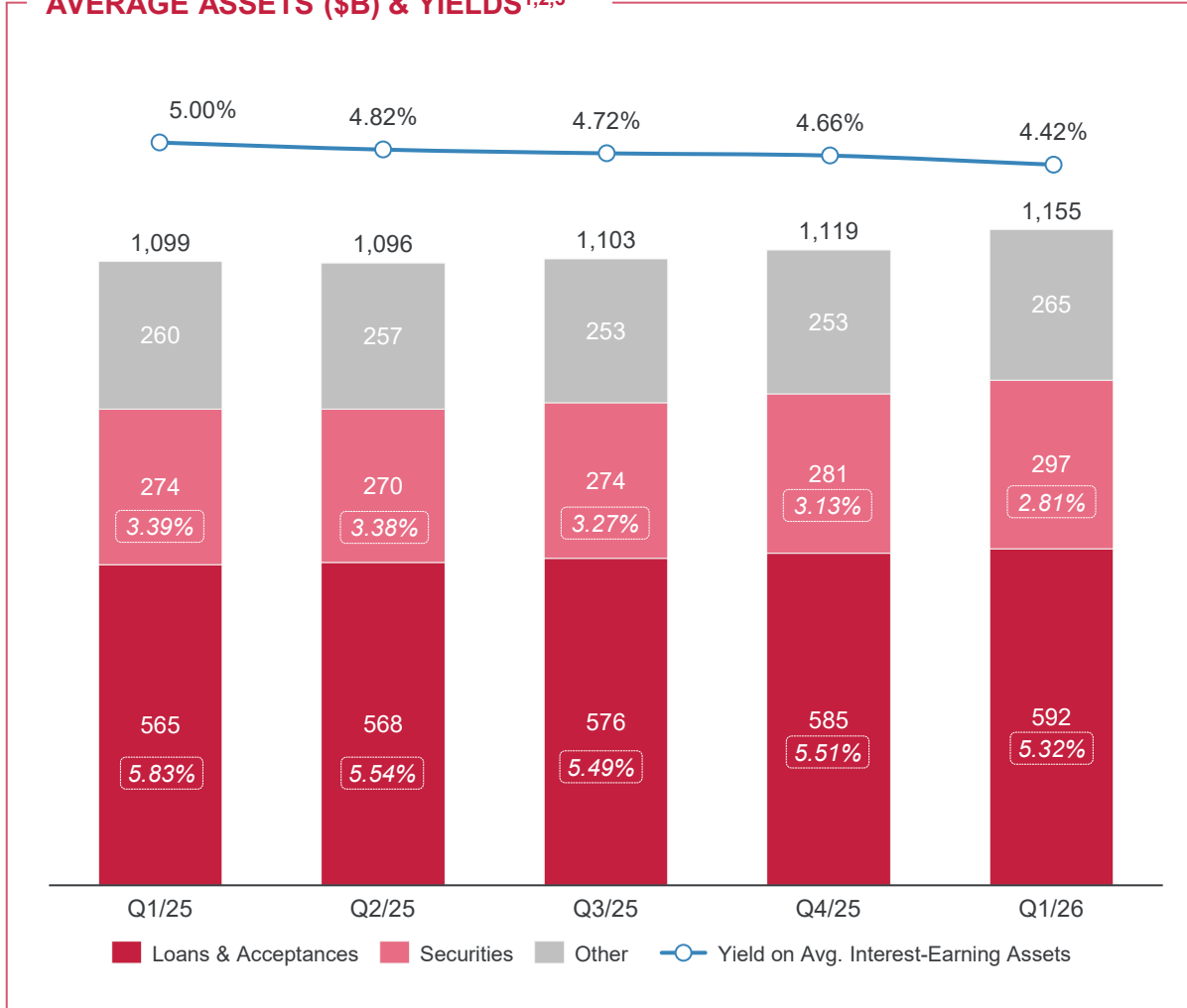
A well-diversified, high-quality, client-driven balance sheet



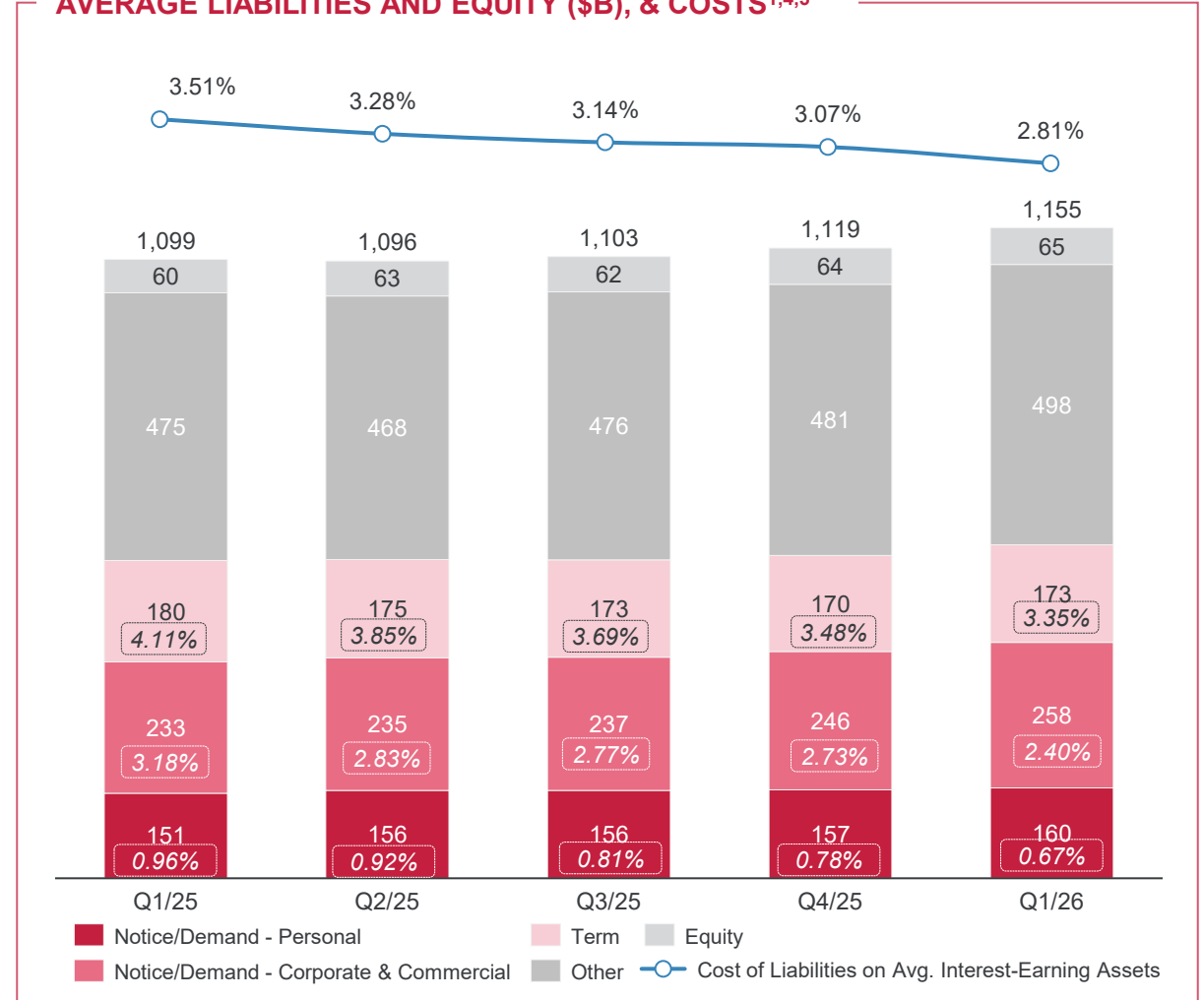
Balance Sheet

Strong growth in loans and deposits; yields down reflecting rate decreases

AVERAGE ASSETS (\$B) & YIELDS^{1,2,3}



AVERAGE LIABILITIES AND EQUITY (\$B), & COSTS^{1,4,5}



For endnotes, see slides 53-59.

Glossary

Definition

- | | | |
|---|--------------------------------|--|
| 1 | Adjusted Diluted EPS | We adjust our reported diluted EPS to remove the impact of items of note, net of income taxes, to calculate the adjusted EPS |
| 2 | Adjusted ROE | We adjust our reported net income attributable to common shareholders to remove the impact of items of note, net of income taxes, to calculate the adjusted return on common shareholders' equity. |
| 3 | Adjusted Operating Leverage | We adjust our reported revenue and non-interest expenses to remove the impact of items of note. |
| 4 | Adjusted Dividend Payout Ratio | We adjust our reported net income attributable to common shareholders to remove the impact of items of note, net of income taxes, to calculate the adjusted dividend payout ratio. |
| 5 | Imperial Service | CIBC's comprehensive financial planning and advisory services platform tailored to meet the goals of mass affluent clients |

Endnotes

Slide 3 – A leading, well-diversified North American Financial Institution

1. Global regular head count for CIBC. This excludes FCIB, temporary employees and contingent workers.
2. Last twelve months (LTM) results as of January 31, 2026 (Q1/26).
3. For additional information on the composition, see the "Glossary" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
4. TSR is calculated based on common share price appreciation plus reinvested dividend income as at January 31, 2026.
5. Calculated pursuant to Office of the Superintendent of Financial Institutions (OSFI) Capital Adequacy Requirements (CAR) Guideline, which is based on Basel Committee on Banking Supervision (BCBS) standards.
6. Net income (loss) attributable to equity shareholders.
7. Corporate & Other not shown, and as a result, the chart may not add to 100%. Certain prior period information has been restated. See the "External reporting changes" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
8. Reflects the business line regional breakdown of revenue based on our management reporting view rather than the legal entity location where the results are recorded.
9. Includes revenue from U.S. Commercial Banking & Wealth Management, and revenue from Capital Markets operations in the U.S.
10. Moody's Long-Term Deposit and Counterparty Risk Assessment Rating; S&P issuer Credit Rating; Fitch Long-Term Deposit Rating and Derivative Counterparty Rating; DBRS Long-Term Issuer Rating as at Q1/26.
11. Subject to conversion under the bank recapitalization "bail-in" regime.

Slide 5 – Our client focus continues to enhance client experience results across the bank

1. Based on F25 internal NPS surveys.
2. CIBC received the highest score in the J.D. Power 2025 Canada Banking Mobile App and Banking Online Satisfaction Studies, which measure customers' satisfaction with financial institutions' mobile applications and website experience for banking account management. Visit jdpower.com/awards for more details.
3. See news release for Forrester .
4. Ipsos Customer Satisfaction Index 2025.
5. Peer average based on RBC, TD, BNS, and BMO.

Slide 9 – Expanding Our Digital-First Personal Banking Capabilities

1. CIBC ranks #1 in the 2023 Mobile Banking award from Survisor Inc. Source: <https://cibc.mediaroom.com/2023-10-23-CIBC-ranks-1-in-the-2023-Mobile-Banking-award-from-Survivor-Inc>.
2. Cash Back Visa Card has been ranked as the Best Credit Card for Young Adults for 2024 by Hardbacon. Source: <https://www.simplii.com/en/about-us.html#awards>.
3. No Fee Chequing Account has been voted as the Best Chequing Account 2024 by Ratehub. Source: <https://www.simplii.com/en/about-us.html#awards>.

Slide 14 – Our strategy is aligned with our capital deployment priorities

1. Does not include Common Equity Tier 1 "CET1" Accretion and may not total to 100% due to rounding. CET1 accretion refers to capital deployed to support CET1 ratio growth from F19 (11.6%) to F25 (13.3%). CET1 accretion represents 14% of total capital deployment.
2. Capital deployment for organic growth is measured as capital deployed to support RWA growth (excluding acquisition date RWA increases and changes in FX since October 31, 2019) and capitalized technology software investment (net of related deferred tax liabilities) from F20-F25.
3. Capital deployment for inorganic growth is measured as capital deployment to support acquisition date increases in RWAs and capital deductions (primarily related to goodwill and intangible assets, after netting related deferred tax liabilities) for material transactions (including the impact of Canadian Costco credit card portfolio and Wellington Financial acquisitions).
4. Based on adjusted measures. See slide 63 for further details. See note 4 in Glossary section.

Endnotes

Slide 16 – Making progress against our through the cycle financial objectives

1. Based on adjusted measures. Adjusted measures are non-GAAP measures. See slide 61 for further details.
2. Medium-term targets are defined as through-the-cycle, which is currently defined as three to five years, assuming a normal business environment and credit cycle.
3. The 3-year compound annual growth rate (CAGR) is calculated from 2022 to 2025 and the 5-year CAGR is calculated from 2020 to 2025. On April 7, 2022, CIBC shareholders approved a two-for-one share split (Share Split) of CIBC's issued and outstanding common shares. Each shareholder of record at the close of business on May 6, 2022 (Record Date) received one additional share on May 13, 2022 (Payment Date) for every one share held on the Record Date. All common share numbers and per common share amounts have been adjusted to reflect the Share Split as if it was retroactively applied to the beginning of 2022.
5. Beginning in 2025, the adjusted ROE target is revised to 15%+ through-the-cycle.
9. For additional information on the composition, see the "Glossary" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.

Slide 18 – Delivering value for shareholders by driving sustainable growth and profitability

1. Last twelve months (LTM) results as of January 31, 2026 (Q1/26).
2. All per common share amounts reflect the two for one common share split effective May 13, 2022, and prior periods have been restated for comparative purposes. See note 1 in the Glossary section.
3. See note 2 in the Glossary section.
4. Adjusted results are non-GAAP measures. See slide 61 for further details.

Slide 19 – Underpinned by our balance sheet strength and prudent risk management

1. Capital ratios are calculated pursuant to the OSFI's CAR Guideline, and the liquidity coverage ratio is calculated pursuant to OSFI's Liquidity Adequacy Requirements (LAR) Guideline, all of which are based on the Basel Committee on BCBS standards. For additional information, see the "Capital management" and "Liquidity risk" sections in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
2. Total allowance for credit losses to gross carrying amount of loans. The gross carrying amount of loans include certain loans that are measured at fair value through profit or loss (FVTPL).
3. Provision for (reversal of) credit losses on impaired loans to average loans and acceptances, net of allowance for credit losses.

Slide 21 – Canadian Personal & Business Banking

1. All figures based on F25 results or spot data as of October 31, 2025, unless otherwise stated. Certain prior period information has been restated. See the "External reporting changes" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com. Client segment revenue includes only Personal and Business Banking business segment.
2. Full-time equivalent employees.
3. Pre-provision, pre-tax earnings (PPPT) is revenue net of non-interest expenses and is a non-GAAP measure. See slide 61 for further details.
4. For additional information on the composition of this specified financial measure, see the "Non-GAAP measures" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
5. Personal Banking clients with dedicated advisors.

Endnotes

Slide 22 – Canadian Commercial Banking & Wealth Management

1. All figures based on F25 results or spot data as of October 31, 2025, unless otherwise stated. Certain prior period information has been restated. See the “External reporting changes” section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
2. Full-time equivalent employees.
3. Pre-provision, pre-tax earnings (PPPT) is revenue net of non-interest expenses and is a non-GAAP measure. See slide 61 for further details.
4. For additional information on the composition of this specified financial measure, see the "Non-GAAP measures" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
5. Based on spot; Assets under management (AUM) amounts are included in the amounts reported under assets under administration (AUA). For additional information on the composition, see the "Glossary" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
6. Average balances are calculated as a weighted average of daily closing balances.
7. Loans are stated before any related allowances; include loans and acceptances and notional amount of letters of credit.

Slide 23 – U.S. Commercial Banking & Wealth Management

1. All figures based on F25 results or spot data as of October 31, 2025, unless otherwise stated. Certain prior period information has been restated. See the “External reporting changes” section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
2. U.S. Commercial Banking and Wealth Management clients at the household level.
3. Pre-provision, pre-tax earnings (PPPT) is revenue net of non-interest expenses and is a non-GAAP measure. See slide 61 for further details.
4. For additional information on the composition of this specified financial measure, see the "Non-GAAP measures" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
5. Based on spot; Funds Managed includes U.S. Commercial Banking and Wealth Management Loans & Acceptances (gross of allowances), deposits and assets under management (AUM) distributed in U.S. Commercial Banking and Wealth Management channels. We believe that funds managed provides the reader with a better understanding of how management assesses the size of our total client relationships.
6. Based on spot; Assets under management (AUM) amounts are included in the amounts reported under assets under administration (AUA). For additional information on the composition, see the "Glossary" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com. Includes certain Canadian Commercial Banking and Wealth Management assets that U.S. Commercial Banking and Wealth Management provides sub-advisory services for.

Slide 24 – Capital Markets

1. All figures based on F25 results or spot data as of October 31, 2025, unless otherwise stated. Certain prior period information has been restated. See the “External reporting changes” section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
2. Full-time equivalent employees.
3. Pre-provision, pre-tax earnings (PPPT) is revenue net of non-interest expenses and is a non-GAAP measure. See slide 61 for further details.
4. For additional information on the composition of this specified financial measure, see the "Non-GAAP measures" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.

Slide 28 – Canadian Personal & Business Banking

1. Adjusted results are non-GAAP measures. see slide 61 for further details.
2. Pre-provision, pre-tax earnings is revenue net of non-interest expenses and is a non-GAAP measure. see slide 61 for further details.
3. Loan amounts are stated before any related allowances.
4. Average balances are calculated as a weighted average of daily closing balances.

Endnotes

Slide 29 – Digital Trend

1. Based on spot balances as at January 31 for the respective periods.
2. Digital Adoption (Penetration) Rate represents the percentage share of Digital Registered Customers who have been engaged on CIBC Online Banking and/or CIBC Mobile Banking at least once in the last 90 calendar days out of all Canadian Personal Banking customers engaged across any channel.
3. Active Digital Users represent the 90-day active clients in Canadian Personal Banking.
4. Reflects financial transactions only.
5. Other includes transfers and eDeposits.
6. Reflects applications initiated in a digital channel, and core retail (acquisition) sales units only, which cover Deposits, Cards and Lending (excluding auto loans).

Slide 30 – Canadian Commercial Banking & Wealth Management

1. Adjusted results are non-GAAP measures. see slide 61 for further details.
2. Pre-provision, pre-tax earnings is revenue net of non-interest expenses and is a non-GAAP measure. see slide 61 for further details.
3. Comprises loans and acceptances and notional amount of letters of credit. Loan amounts are stated before any related allowances.
4. Commercial Banking only. Average balances are calculated as a weighted average of daily closing balances.
5. Assets under management (AUM) are included in assets under administration (AUA).
6. For additional information on the composition, see the "Glossary" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.

Slide 31 – Canadian Personal & Commercial Banking

1. Includes the results of Canadian Personal and Business Banking and Canadian Commercial Banking. Amounts have been restated from those previously presented to exclude Investor's Edge. See "External reporting changes" for additional details in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
2. Adjusted results are non-GAAP measures. see slide 61 for further details.
3. Certain additional disclosures for net interest margin on average interest-earning assets (NIM) have been incorporated by reference and can be found in the Glossary section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
4. Gross inflow spread (excluding open) represents the client rate less cost of funds. We show gross inflow spreads excluding open as open mortgages tend to be for clients that have reached end of term and not arranged for a more permanent renewal, are outstanding for a short period of time, have much higher rates and hence, spreads than the rest of the portfolio originations.
5. Average balances are calculated as a weighted average of daily closing balances.
6. Average loans and acceptances, before any related allowances.

Slide 32 – U.S. Commercial Banking & Wealth Management:

1. Adjusted results are non-GAAP measures. see slide 61 for further details.
2. Pre-provision, pre-tax earnings is revenue net of non-interest expenses and is a non-GAAP measure. see slide 61 for further details.
3. Comprises loans and acceptances and notional amount of letters of credit. Loan amounts are stated before any related allowances.
4. Average balances are calculated as a weighted average of daily closing balances.
5. Assets under management (AUM) are included in assets under administration (AUA). Includes certain Canadian Commercial Banking and Wealth Management assets that U.S. Commercial Banking and Wealth Management provides sub-advisory services for.
6. For additional information on the composition, see the "Glossary" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.

Slide 33 – Capital Markets

1. Adjusted results are non-GAAP measures. see slide 61 for further details.
2. Pre-provision, pre-tax earnings is revenue net of non-interest expenses and is a non-GAAP measure. see slide 61 for further details.
3. Loan amounts are before any related allowances.
4. Average balances are calculated as a weighted average of daily closing balances.
6. Effective Q1/26, our foreign exchange and payments business, previously reported within Global markets, has been realigned to Corporate and investment banking. Prior period amounts have been restated.

Endnotes

Slide 36 – Canadian Real Estate Secured Personal Lending

1. LTV ratios for residential mortgages are calculated based on weighted average. See page 29 of Q1/26 report to shareholders, available on SEDAR+ at www.sedarplus.com for further details.
2. GVA and GTA definitions based on regional mappings from Teranet.
3. Total mortgages, insured mortgages, and uninsured mortgages include multi-family mortgages while the categories of uninsured mortgages in GVA and GTA exclude multi-family mortgages as of Q3/25. History is restated due to methodology change.

Slide 37 – Canadian Mortgages Renewal Profile – FY26 and FY27 Outlook

1. Excludes third party mortgages which were not originated by CIBC.
2. Based on average original qualification rate of all cohorts.

Slide 38 – Commercial Real Estate

1. Excludes accounts with no LTV.
2. Watchlist is classified as loans CCC+ to C by S&P Global Rating Standards.
3. Includes \$7.5B in Multi Family that is reported in residential mortgages in the Supplementary Financial Information package.
4. Includes US\$1.0B in loans that are reported in other industries in the Supplementary Financial Information package but are included here because of the nature of the security.
5. Other includes Commercial with CRE Repayment, Land, Student Housing, and Mixed Use.
6. Effective Q3/25, investment grade rating mix is calculated based on borrower ratings, as opposed to facility ratings in the prior quarters.

Slide 39 – Interest Rate Sensitivity

1. A number of assumptions are used to measure Structural Interest Rate Sensitivity. For additional information, see the “Market risk” non-trading activities section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.
2. Source: Bloomberg, January 31, 2026

Slide 41 – Economic Outlook

1. This slide contains forward looking-statements. Refer to Forward Looking Statements on slide 1.
2. Data is real % change, seasonally adjusted annual rate, unless otherwise noted.
3. Source: CIBC Economics. Estimates as of March 17th, 2026.
4. Data is end of period.

Slide 42 – Snapshot of the Canadian economy

1. Percentage may not add up to 100% due to rounding.
2. Source: Statistics Canada. Table 17-10-0009-01 Population estimates, quarterly
3. Source: Statistics Canada. Table 36-10-0104-01 Gross domestic product, expenditure-based, Canada, quarterly (x 1,000,000)
4. Source: Statistics Canada, tables 36-10-0104-01 and 17-10-0009-01
5. Source: Statistics Canada. Table 14-10-0287-01 Labour force characteristics, monthly, seasonally adjusted and trend-cycle, last 5 months
6. Source: Economist Intelligence Unit, 2024 (2024-2028).

Endnotes

Slide 43 – Canadian economic indicators demonstrate resilience and performance

1. Source: CIBC Economics, 2025 CIBC Annual Report
2. Source: Statistics Canada; U.S. Bureau of Labor Statistics, February 2026. Certain groups of people in Canada are counted as unemployed but are deemed as not participating in the labour force in the U.S. – e.g. job seekers who only looked at job ads, or individuals not able to work due to family responsibilities.
3. Source: Statistics Canada Canadian Economic Tracker Dashboard.

Slide 44 – Canadian economic indicators demonstrate resilience and performance

1. Source: Statistics Canada. Table 36-10-0402-02; Percentages may not add up to 100% due to rounding
2. Source: IMF, World Economic Outlook Database, October 2025 .Source: CIBC Economics. Estimates as of February 12th, 2025.

Slide 45 – Canadian house price growth has normalized

1. Source: CREA, January 2026.
2. 1 USD = 1.3778 CAD
3. Source: Teranet – National Bank House Price Index.
4. Source: OECD. Household debt ratios across countries can be significantly affected by different institutional arrangements, among which tax regulations regarding tax deductibility of interest payments.
5. Source: Bloomberg, Teranet – National Bank House Price Index, January 2026

Slide 46 – Mortgage market supported by strong fundamentals

1. Source: UK Finance, CBA, MBA. *Mortgage arrears of 3+ months in Canada and UK or in foreclosure process in the US.
2. Source: Canadian Banker's Association.
3. Source: 2022 Census for France; 2021 Census for Canada, UK; 2022 Census for Germany; 2020 Census for US.
4. Source: Source: United Nations, Department of Economic and Social Affairs, Population Division (2024). World Population Prospects 2024, Online Edition.

Slide 48 – Capital and Liquidity

1. Average balances are calculated as a weighted average of daily closing balances.
2. RWA and our capital balances and ratios are calculated pursuant to OSFI's CAR Guideline, the leverage ratio is calculated pursuant to OSFI's Leverage Requirements Guideline, LCR, HQLA and NSFR are calculated pursuant to OSFI's LAR Guideline, all of which are based on BCBS standards. For additional information, see the "Capital management" and "Liquidity risk" section in Q1/26 Quarterly Report to Shareholders available on SEDAR+ at www.sedarplus.com.
3. Normal Course Issuer Bid. Normal Course Issuer Bid. On September 8, 2025, we announced that the Toronto Stock Exchange had accepted the notice of our intention to commence an NCIB. Purchases under this bid will be completed upon the earlier of: (i) CIBC purchasing 20 million common shares; (ii) CIBC providing a notice of termination; or (iii) September 9, 2026. During the quarter, 7,990,500 common shares were purchased and cancelled at an average price of \$125.53 for a total amount of \$1,003 million. Since the inception of this NCIB, 11,490,500 common shares have been purchased and cancelled for a total amount of \$1,396 million.
4. Includes 3bps of common share issuance through equity-settled share-based compensation plans
5. CIBC received OSFI approval to exclude an operational loss event that was recognized in fiscal 2023 from the operational risk capital calculations. This exclusion of an operational loss event from operational risk RWA will be reflected beginning in the second quarter of 2026, which will add in excess of 25 basis points to our CET1 ratio.

Slide 49 – Funding & Liquidity

1. TLAC is calculated pursuant to OSFI's TLAC Guideline, which is based on BCBS standards. For additional information, see the "Capital Management" section in the Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.

Endnotes

Slide 50 – Funding & Liquidity

1. Percentages may not add up to 100% due to rounding.
2. Securitized agency MBS are on balance sheet as per IFRS.
3. Derivatives related assets, are largely offset by derivatives related liabilities. Under IFRS derivative amounts with master netting agreements cannot be offset and the gross derivative assets and liabilities are reported on balance sheet.
4. Includes obligations related to securities sold short, cash collateral on securities lent and obligations related to securities under repurchase agreements.
5. Capital includes subordinated liabilities.

Slide 51 – Balance Sheet

1. Average balances are calculated as weighted average of daily closing balances. Average interest-earning assets include interest-bearing deposits with banks, interest-bearing demand deposits with Bank of Canada, securities, cash collateral on securities borrowed, securities purchased under resale agreements, loans net of allowances for credit losses, and certain sublease-related assets.
2. The yield for loans and acceptances is calculated as interest income on loans as a percentage of average loans and acceptances, net of allowance for credit losses. The yield on securities is calculated as interest income on securities as a percentage of average securities. Total yield on average interest-earning assets is calculated as interest income on assets as a percentage of average interest-earning assets. These metrics do not have a standardized meaning and may not be comparable to similar measures disclosed by other financial institutions.
3. Other includes balances related to cash and deposits with banks, reverse repos, and other.
4. The yield for Personal-Notice/Demand deposits is calculated as interest expense on Personal-Notice/Demand deposits as a percentage of average Personal-Notice/Demand deposits. The yield for Corporate & Commercial-Notice/Demand deposits is calculated as interest expense on Corporate & Commercial-Notice/Demand deposits as a percentage of average Corporate & Commercial-Notice/Demand deposits. The yield for Term-Client deposits is calculated as interest expense on Term-Client deposits as a percentage of average Term-Client deposits. Term-Client deposits are term deposits less wholesale funding. Total cost on average interest-earning assets is calculated as interest expense on liabilities as a percentage of average interest-earning assets. These metrics do not have a standardized meaning and may not be comparable to similar measures disclosed by other financial institutions.
5. Other includes wholesale funding, sub-debt, repos and other liabilities.

GEOFF WEISS, SENIOR VICE PRESIDENT

Email: Geoffrey.Weiss@cibc.com

Phone: +1 (416) 980-5093

JASON PATCHETT, SENIOR DIRECTOR

Email: Jason.Patchett@cibc.com

Phone: +1 (416) 980-8691

Non-GAAP Measures

We use a number of financial measures to assess the performance of our business lines as described below. Some measures are calculated in accordance with GAAP (IFRS), while other measures do not have a standardized meaning under GAAP, and accordingly, these measures may not be comparable to similar measures used by other companies. Investors may find these non-GAAP measures, which include non-GAAP financial measures and non-GAAP ratios as defined in National Instrument 52-112 “Non-GAAP and Other Financial Measures Disclosure”, useful in understanding how management views underlying business performance.

Management assesses results on a reported and adjusted basis and considers both as useful measures of performance. Adjusted measures, which include adjusted total revenue, adjusted provision for credit losses, adjusted non-interest expenses, adjusted income before income taxes, adjusted income taxes and adjusted net income, in addition to the adjusted measures noted below, remove items of note from reported results to calculate our adjusted results. Items of note include the amortization of intangible assets, and certain items of significance that arise from time to time which management believes are not reflective of underlying business performance. We believe that adjusted measures provide the reader with a better understanding of how management assesses underlying business performance and facilitates a more informed analysis of trends. While we believe that adjusted measures may facilitate comparisons between our results and those of some of our Canadian peer banks, which make similar adjustments in their public disclosure, it should be noted that there is no standardized meaning for adjusted measures under GAAP.

The following tables on slides 62 to 65 provide a reconciliation of GAAP (reported) results to non-GAAP (adjusted) results.

Additional information about key performance and non-GAAP measures can be found under “Non-GAAP measures” section of our Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com.

Certain additional disclosures for these specified financial measures have been incorporated by reference and can be found in the “Non-GAAP measures” section on pages 8 to 11 of our Q1/26 Quarterly Report to Shareholders, available on SEDAR+ at www.sedarplus.com, including the quantitative reconciliations therein of reported GAAP measures to: adjusted total revenue, adjusted provision for credit losses, adjusted non-interest expenses, adjusted income before income taxes, adjusted income taxes, and adjusted net income on pages 9 to 11; pre-provision, pre-tax earnings and adjusted pre-provision, pre-tax earnings on page 11.

Certain additional disclosures for these specified financial measures have been incorporated by reference and can be found in the “Non-GAAP measures” section on pages 13 to 15 of our 2025 Annual Report to Shareholders, available on SEDAR+ at www.sedarplus.com, including the quantitative reconciliations therein of reported GAAP measures to: adjusted total revenue, adjusted provision for credit losses, adjusted non-interest expenses, adjusted income before income taxes, adjusted income taxes, and adjusted net income on pages 14 to 15; pre-provision, pre-tax earnings and adjusted pre-provision, pre-tax earnings on page 15.

Reconciliation for Non-GAAP Financial Measures

	Canadian Personal and Business Banking	Canadian Commercial Banking and Wealth Management	U.S. Commercial Banking and Wealth Management	Capital Markets	Corporate and Other	CIBC Total	U.S. Commercial Banking and Wealth Management (US\$ millions)
\$ millions, for the three months ended January 31, 2026							
Operating results – reported							
Total revenue	\$ 3,295	\$ 1,923	\$ 874	\$ 2,017	\$ 289	\$ 8,398	\$ 630
Provision for credit losses	446	84	21	7	10	568	15
Non-interest expenses	1,558	941	483	836	511	4,329	348
Income (loss) before income taxes	1,291	898	370	1,174	(232)	3,501	267
Income taxes	331	251	76	297	(554)	401	55
Net income	960	647	294	877	322	3,100	212
Net income attributable to non-controlling interests	-	-	-	-	7	7	-
Preferred shareholders and other equity instrument holders	12	6	5	41	42	106	3
Common shareholders	948	641	289	836	273	2,987	209
Net income attributable to equity shareholders	960	647	294	877	315	3,093	212
Diluted EPS (\$)						\$ 3.21	
Impact of items of note							
Non-interest expenses							
Amortization of acquisition-related intangible assets	\$ (6)	\$ -	\$ (4)	\$ -	\$ -	\$ (10)	\$ (3)
Impact of items of note on non-interest expenses	(6)	-	(4)	-	-	(10)	(3)
Total pre-tax impact of items of note on net income	6	-	4	-	-	10	3
Income taxes							
Amortization of acquisition-related intangible assets	2	-	1	-	-	3	1
Income tax recoveries related to a capital gains distribution and utilization of capital losses	-	-	-	-	422	422	-
Impact of items of note on income taxes	2	-	1	-	422	425	1
Total after-tax impact of items of note on net income	\$ 4	\$ -	\$ 3	\$ -	\$ (422)	\$ (415)	\$ 2
Impact of items of note on diluted EPS (\$)						\$ (0.45)	
Operating results – adjusted							
Total revenue – adjusted	\$ 3,295	\$ 1,923	\$ 874	\$ 2,017	\$ 289	\$ 8,398	\$ 630
Provision for credit losses – adjusted	446	84	21	7	10	568	15
Non-interest expenses – adjusted	1,552	941	479	836	511	4,319	345
Income (loss) before income taxes – adjusted	1,297	898	374	1,174	(232)	3,511	270
Income taxes – adjusted	333	251	77	297	(132)	826	56
Net income (loss) – adjusted	964	647	297	877	(100)	2,685	214
Net income attributable to non-controlling interests – adjusted	-	-	-	-	7	7	-
Preferred shareholders and other equity instrument holders – adjusted	12	6	5	41	42	106	3
Common shareholders – adjusted	952	641	292	836	(149)	2,572	211
Net income (loss) attributable to equity shareholders – adjusted	964	647	297	877	(107)	2,678	214
Adjusted diluted EPS (\$)						\$ 2.76	

Reconciliation for Non-GAAP Financial Measures

	Canadian Personal and Business Banking	Canadian Commercial Banking and Wealth Management	U.S. Commercial Banking and Wealth Management	Capital Markets	Corporate and Other	CIBC Total	U.S. Commercial Banking and Wealth Management (US\$ millions)
\$ millions, for the three months ended October 31, 2025							
Operating results – reported							
Total revenue	\$ 3,188	\$ 1,836	\$ 810	\$ 1,523	\$ 219	\$ 7,576	\$ 584
Provision for (reversal of) credit losses	503	52	(33)	77	6	605	(24)
Non-interest expenses	1,612	957	500	710	400	4,179	360
Income (loss) before income taxes	1,073	827	343	736	(187)	2,792	248
Income taxes	277	224	68	188	(145)	612	49
Net income (loss)	796	603	275	548	(42)	2,180	199
Net income attributable to non-controlling interests	-	-	-	-	6	6	-
Preferred shareholders and other equity instrument holders	-	-	-	-	116	116	-
Common shareholders	796	603	275	548	(164)	2,058	199
Net income (loss) attributable to equity shareholders	796	603	275	548	(48)	2,174	199
Diluted EPS (\$)						\$ 2.20	
Impact of items of note							
Non-interest expenses							
Amortization of acquisition-related intangible assets	\$ (7)	\$ -	\$ (4)	\$ -	\$ -	\$ (11)	\$ (3)
Impact of items of note on non-interest expenses	(7)	-	(4)	-	-	(11)	(3)
Total pre-tax impact of items of note on net income	7	-	4	-	-	11	3
Income taxes							
Amortization of acquisition-related intangible assets	2	-	1	-	-	3	1
Impact of items of note on income taxes	2	-	1	-	-	3	1
Total after-tax impact of items of note on net income	\$ 5	\$ -	\$ 3	\$ -	\$ -	\$ 8	\$ 2
Impact of items of note on diluted EPS (\$)						\$ 0.01	
Operating results – adjusted							
Total revenue – adjusted	\$ 3,188	\$ 1,836	\$ 810	\$ 1,523	\$ 219	\$ 7,576	\$ 584
Provision for (reversal of) credit losses – adjusted	503	52	(33)	77	6	605	(24)
Non-interest expenses – adjusted	1,605	957	496	710	400	4,168	357
Income (loss) before income taxes – adjusted	1,080	827	347	736	(187)	2,803	251
Income taxes – adjusted	279	224	69	188	(145)	615	50
Net income (loss) – adjusted	801	603	278	548	(42)	2,188	201
Net income attributable to non-controlling interests – adjusted	-	-	-	-	6	6	-
Preferred shareholders and other equity instrument holders – adjusted	-	-	-	-	116	116	-
Common shareholders – adjusted	801	603	278	548	(164)	2,066	201
Net income (loss) attributable to equity shareholders – adjusted	801	603	278	548	(48)	2,182	201
Adjusted diluted EPS (\$)						\$ 2.21	

Reconciliation for Non-GAAP Financial Measures

	Canadian Personal and Business Banking	Canadian Commercial Banking and Wealth Management	U.S. Commercial Banking and Wealth Management	Capital Markets	Corporate and Other	CIBC Total	U.S. Commercial Banking and Wealth Management (US\$ millions)
\$ millions, for the three months ended January 31, 2025							
Operating results – reported							
Total revenue	\$ 2,923	\$ 1,703	\$ 847	\$ 1,574	\$ 234	\$ 7,281	\$ 592
Provision for credit losses	428	39	68	21	17	573	48
Non-interest expenses	1,460	853	470	705	390	3,878	329
Income (loss) before income taxes	1,035	811	309	848	(173)	2,830	215
Income taxes	270	220	53	229	(113)	659	37
Net income (loss)	765	591	256	619	(60)	2,171	178
Net income attributable to non-controlling interests	-	-	-	-	8	8	-
Preferred shareholders and other equity instrument holders	-	-	-	-	88	88	-
Common shareholders	765	591	256	619	(156)	2,075	178
Net income (loss) attributable to equity shareholders	765	591	256	619	(68)	2,163	178
Diluted EPS (\$)						\$ 2.19	
Impact of items of note							
Non-interest expenses							
Amortization of acquisition-related intangible assets	(7)	-	(5)	-	-	(12)	(4)
Impact of items of note on non-interest expenses	(7)	-	(5)	-	-	(12)	(4)
Total pre-tax impact of items of note on net income	7	-	5	-	-	12	4
Income taxes							
Amortization of acquisition-related intangible assets	2	-	2	-	-	4	2
Impact of items of note on income taxes	2	-	2	-	-	4	2
Total after-tax impact of items of note on net income	\$ 5	\$ -	\$ 3	\$ -	\$ -	\$ 8	\$ 2
Impact of items of note on diluted EPS (\$)						\$ 0.01	
Operating results – adjusted							
Total revenue – adjusted	\$ 2,923	\$ 1,703	\$ 847	\$ 1,574	\$ 234	\$ 7,281	\$ 592
Provision for credit losses – adjusted	428	39	68	21	17	573	48
Non-interest expenses – adjusted	1,453	853	465	705	390	3,866	325
Income (loss) before income taxes – adjusted	1,042	811	314	848	(173)	2,842	219
Income taxes – adjusted	272	220	55	229	(113)	663	39
Net income (loss) – adjusted	770	591	259	619	(60)	2,179	180
Net income attributable to non-controlling interests – adjusted	-	-	-	-	8	8	-
Preferred shareholders and other equity instrument holders – adjusted	-	-	-	-	88	88	-
Common shareholders – adjusted	770	591	259	619	(156)	2,083	180
Net income (loss) attributable to equity shareholders – adjusted	770	591	259	619	(68)	2,171	180
Adjusted diluted EPS (\$)						\$ 2.20	

Reconciliation for Non-GAAP Financial Measures

\$ millions, for the three months ended		Canadian	Canadian	U.S.	Capital	Corporate	CIBC	U.S.
		Personal and Business Banking	Commercial Banking and Wealth Management	Commercial Banking and Wealth Management	Markets	and Other	Total	Commercial Banking and Wealth Management (US\$ millions)
2026	Net income	\$ 960	\$ 647	\$ 294	\$ 877	\$ 322	\$ 3,100	\$ 212
Jan. 31	Add: provision for credit losses	446	84	21	7	10	568	15
	Add: income taxes	331	251	76	297	(554)	401	55
	Pre-provision (reversal), pre-tax earnings (losses)	1,737	982	391	1,181	(222)	4,069	282
	Pre-tax impact of items of note	6	-	4	-	-	10	3
	Adjusted pre-provision (reversal), pre-tax earnings (losses)	\$ 1,743	\$ 982	\$ 395	\$ 1,181	\$ (222)	\$ 4,079	\$ 285
2025	Net income (loss)	\$ 796	\$ 603	\$ 275	\$ 548	\$ (42)	\$ 2,180	\$ 199
Oct. 31	Add: provision for (reversal of) credit losses	503	52	(33)	77	6	605	(24)
	Add: income taxes	277	224	68	188	(145)	612	49
	Pre-provision (reversal), pre-tax earnings (losses)	1,576	879	310	813	(181)	3,397	224
	Pre-tax impact of items of note	7	-	4	-	-	11	3
	Adjusted pre-provision (reversal), pre-tax earnings (losses)	\$ 1,583	\$ 879	\$ 314	\$ 813	\$ (181)	\$ 3,408	\$ 227
2025	Net income (loss)	\$ 765	\$ 591	\$ 256	\$ 619	\$ (60)	\$ 2,171	\$ 178
Jan. 31	Add: provision for credit losses	428	39	68	21	17	573	48
	Add: income taxes	270	220	53	229	(113)	659	37
	Pre-provision (reversal), pre-tax earnings (losses)	1,463	850	377	869	(156)	3,403	263
	Pre-tax impact of items of note	7	-	5	-	-	12	4
	Adjusted pre-provision (reversal), pre-tax earnings (losses)	\$ 1,470	\$ 850	\$ 382	\$ 869	\$ (156)	\$ 3,415	\$ 267