



# Pillar 3 Report and Supplementary Regulatory Capital Disclosure

For the period ended April 30, 2026

For further information, please contact:

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

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

## TABLE OF CONTENTS

This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q2/26, and our 2025 Annual Report (including audited consolidated financial statements and accompanying management's discussion and analysis), which is available on SEDAR+ at [www.sedarplus.com](http://www.sedarplus.com). Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. CIBC prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS or GAAP). For Basel-related terms used in this package, refer to the Glossary.

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

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

### **PILLAR 3 REPORT**

Pillar 3 report index	1
KM1: Key metrics (at consolidated group level)	3
KM2: Key metrics – TLAC requirements (at resolution group level)	4
OV1: Overview of risk-weighted assets (RWA)	5
CMS1: Comparison of modelled and standardized RWA at risk level	6
CMS2: Comparison of modelled and standardized RWA for credit risk at asset class level	8
Changes in RWA	11
LI1: Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	12
LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements	13
CC1: Composition of regulatory capital	14
CC2: Reconciliation of regulatory capital to balance sheet	16
Changes in regulatory capital	18
TLAC1: TLAC composition (at resolution group level)	19
TLAC3: Resolution entity – Creditor ranking at legal entity level	20
CCyB1: Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement	22
LR1: Summary comparison of accounting assets vs. leverage ratio exposure measure	25
LR2: Leverage ratio common disclosure template	25
CR1: Credit quality of assets	26
CR2: Changes in stock of defaulted loans and debt securities	28
CR3: Credit risk mitigation (CRM) techniques – overview	29
CR4: Standardized approach (SA) – Credit risk exposure and CRM effects	30
CR5: SA – exposures by asset classes and risk-weights	33
CR6: Internal ratings based (IRB) – Credit risk exposures by portfolio and probability of default (PD) range	38
CR10: IRB (specialized lending under the slotting approach)	53
CCR1: Analysis of counterparty credit risk exposure by approach	55
CCR3: SA – counterparty credit risk exposures by regulatory portfolio and risk-weights	57
CCR4: IRB – counterparty credit risk exposures by portfolio and PD scale	59
CCR5: Composition of collateral for counterparty credit risk exposure	69
CCR6: Credit derivatives exposures	71
CCR8: Exposures to central counterparties	72
SEC1: Securitization exposures in the banking book	73
SEC2: Securitization exposures in the trading book	75
SEC3: Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	77
SEC4: Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as investor	80

## TABLE OF CONTENTS (continued)

### **PILLAR 3 REPORT**

MR1: Market risk under the SA	83
CVA2: The full basic approach for CVA (BA-CVA)	84
CVA3: The standardised approach for CVA (SA-CVA)	84
CVA4: RWA flow statements of CVA risk exposures under SA-CVA	84
CAE1: Crypto-asset exposures (CAE) and capital requirements using the comprehensive approach	85
CAE2: Accounting classification of crypto-assets and crypto-liabilities	86

### **SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES**

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

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

<b>Glossary</b>	92
-----------------	----

# PILLAR 3 REPORT

## PILLAR 3 REPORT INDEX

The index below provides a listing of Pillar 3 disclosure requirements issued by the Basel Committee of Banking Supervision (BCBS), which are currently effective for CIBC, along with their locations. As indicated, the disclosures that are located in our 2025 Annual Report, Q2/26 supplementary packages, and our 2026 Management Proxy Circular, can be found on our website (www.cibc.com). No information on CIBC's website, including the supplementary packages, should be considered incorporated herein by reference.

The credit risk framework within the CAR Guideline issued by OSFI is inclusive of requirements relating to counterparty credit risk, and securitization activities, as well as other items such as settlement risk, equity investments in funds, and amounts below the threshold for capital deductions which are subject to a 250% risk-weight. Pages 87 to 91 of this document and disclosures in our 2025 Annual Report are prepared on a basis where these amounts are considered to be regulatory exposures or RWA relating to credit risk (i.e., credit risk related disclosures are generally inclusive of all or some of these amounts, depending upon the nature of the applicable disclosure), whereas the Pillar 3 report on pages 1 to 86 of this document provides a disaggregation of these amounts.

Topic	Identifier	Table and templates	Frequency	Pillar 3 Report	Q2/26 Quarterly Report	2025 Annual Report	Supplementary Financial Information
			Page references				
Overview of risk management, key prudential metrics and RWA	KM1	Key metrics - (at consolidated group level)	Quarterly	3	25	35-36	
	KM2	Key metrics - TLAC requirements (at resolution group level)	Quarterly	4	25	35-36	
	OVA	Bank risk management approach	Annual			31, 42-49, 53-55, 57, 62, 65, 68, 70, 77-81	
	OV1	Overview of RWA	Quarterly	5			
Comparison of modelled and standardized RWA	CMS1	Comparison of modelled and standardized RWA at risk level	Quarterly	6		34	
	CMS2	Comparison of modelled and standardized RWA for credit risk at asset class level	Quarterly	8		34	
Linkages between financial statements and regulatory exposures	LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	Quarterly	12			
	LI2	Main sources of differences between regulatory exposure amounts and carrying values in financial statements	Quarterly	13			
	LIA	Explanations of differences between accounting and regulatory exposure amounts	Quarterly	12-13		125	
	PV1	Prudent valuation adjustments (PVAs)	Annual	n/a <sup>(1)</sup>			
Asset encumbrance	ENC	Asset encumbrance	Quarterly		40	71	
Remuneration	REMA	Remuneration policy	Annual				
	REM1	Remuneration awarded during the financial year	Annual			2026 Management Proxy Circular	
	REM2	Special payments	Annual				
	REM3	Deferred remuneration	Annual				
Composition of capital and TLAC	CC1	Composition of regulatory capital	Quarterly	14			
	CC2	Reconciliation of regulatory capital to balance sheet	Quarterly	16			
	CCA	Main features of regulatory capital instruments and of other TLAC-eligible instruments <sup>(2)</sup>	Quarterly		24-27, 71	33, 35-36, 157	
	TLAC1	TLAC composition (at resolution group level)	Quarterly	19			
	TLAC2	Material subgroup entity - creditor ranking at legal entity level	Quarterly	n/a <sup>(3)</sup>			
Macroprudential supervisory measures	GSIB1	Disclosure of global systemically important bank (G-SIB) indicators	Annual			23 (of our Q1/26 quarterly supervisory report to shareholders)	
	CCyB1	Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement	Quarterly	22			
Leverage ratio	LR1	Summary comparison of accounting assets vs. leverage ratio exposure measure	Quarterly	25			
	LR2	Leverage ratio common disclosure template	Quarterly	25			
Credit risk	CRA	General information about credit risk	Annual			54, 55, 56	
	CR1	Credit quality of assets	Quarterly	26			
	CR2	Changes in stock of defaulted loans and debt securities	Quarterly	28			
	CRB	Additional disclosure related to the credit quality of assets	Annual	26		55, 63, 76, 83, 117, 140	23-34
	CRC	Qualitative disclosure requirements related to CRM techniques	Annual			55, 64, 149	
	CR3	CRM techniques – overview	Quarterly	29			
	CRD	Qualitative disclosures on banks' use of external credit ratings under the SA for credit risk	Annual			59	
	CR4	SA – credit risk exposure and CRM effects	Quarterly	30			
	CR5	SA – exposures by asset classes and risk weights	Quarterly	33			
	CRE	Qualitative disclosures related to IRB models	Annual			34, 49, 54-58	
CR6	IRB – Credit risk exposures by portfolio and PD range <sup>(4)</sup>	Quarterly	38				

For footnotes, see next page.

PILLAR 3 REPORT INDEX (continued)

Topic	Identifier	Table and templates	Frequency	Pillar 3 Report	Q2/26 Quarterly Report	2025 Annual Report	Supplementary Financial Information
Credit risk (continued)	CR7	IRB – Effect on RWA of credit derivatives used as CRM techniques	Quarterly	n/a <sup>(5)</sup>			
	CR8	RWA flow statements of credit risk exposures under IRB	Quarterly	11			
	CR9	IRB – Back-testing of PD per portfolio <sup>(4)</sup>	Annual	n/a <sup>(1)</sup>			
	CR10	IRB (specialized lending under the slotting approach)	Quarterly	53			
Counterparty credit risk	CCRA	Qualitative disclosure related to counterparty credit risk	Annual			55, 59, 76, 147, 149	
	CCR1	Analysis of counterparty credit risk exposure by approach	Quarterly	55			
	CCR3	SA – counterparty credit risk exposures by regulatory portfolio and risk-weights	Quarterly	57			
	CCR4	IRB – counterparty credit risk exposures by portfolio and PD scale <sup>(4)</sup>	Quarterly	59			
	CCR5	Composition of collateral for counterparty credit risk exposure	Quarterly	69			
	CCR6	Credit derivatives exposures	Quarterly	71			
	CCR7	RWA flow statements of counterparty credit risk exposures under the Internal Model Method (IMM)	Quarterly	11			
	CCR8	Exposures to central counterparties	Quarterly	72			
Securitization <sup>(6)</sup>	SECA	Qualitative disclosure requirements related to securitization exposures	Annual			40-41, 64, 114, 118, 140	
	SEC1	Securitization exposures in the banking book	Quarterly	73			
	SEC2	Securitization exposures in the trading book	Quarterly	75			
	SEC3	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	Quarterly	77			
	SEC4	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as investor	Quarterly	80			
Market risk	MRA	Qualitative disclosure requirements related to market risk	Annual			65-66	
	MRB	Qualitative disclosures for banks using the Internal Models Approach (IMA)	Annual			n/a <sup>(6)</sup>	
	MR1	Market risk under the SA	Quarterly	83			
	MR2	RWA flow statements of market risk exposures under an IMA	Quarterly	n/a <sup>(7)</sup>			
	MR3	IMA values for trading purposes	Quarterly	n/a <sup>(7)</sup>			
Credit valuation adjustment risk	CVAA	General qualitative disclosure requirements related to CVA	Annual			34, 44-45, 59, 126-127	
	CVA1	The reduced basic approach for CVA (BA-CVA)	Quarterly	n/a <sup>(8)</sup>			
	CVA2	The full basic approach for CVA (BA-CVA)	Quarterly	84			
	CVAB	Qualitative disclosures for banks using the SA-CVA	Annual			34, 59	
	CVA3	The standardized approach for CVA (SA-CVA)	Quarterly	84			
Crypto-asset exposures <sup>(9)</sup>	CVA4	RWA flow statements of CVA risk exposures under SA-CVA	Quarterly	84			
	CAEA	Qualitative disclosure on a D-SIB's crypto-asset activities	Annual			n/a	
	CAE1	Crypto-asset exposures and capital requirements using the comprehensive approach	Quarterly	85			
	CAE2	Accounting classification of crypto-assets and crypto-liabilities	Quarterly	86			
Liquidity risk	LIQA	Liquidity risk management	Annual			70-77	
	LIQ1	Liquidity Coverage Ratio (LCR)	Quarterly		40-41	72	
	LIQ2	Net Stable Funding Ratio (NSFR)	Quarterly		41-42	74	
Operational risk	ORA	General qualitative information on a bank's operational risk framework	Annual			77-79	
	OR1	Historical losses	Annual	n/a <sup>(1)</sup>			
	OR2	Business indicator and subcomponents	Annual	n/a <sup>(1)</sup>			
	OR3	Minimum required operational risk capital	Annual	n/a <sup>(1)</sup>			
Interest Rate Risk in the Banking Book	IRRBB	Qualitative and quantitative disclosure on interest rate risk in the banking book (IRRBB)	Annual			68-69	

(1) Templates PV1, CR9, OR1, OR2, OR3, are only required to be disclosed on an annual basis. Refer to CIBC's Pillar 3 Report and Supplementary Regulatory Capital Disclosure for the period ended October 31, 2025, which may be found on our website at <https://www.cibc.com/en/about-cibc/investor-relations/quarterly-results.html>.

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

(3) CIBC is not a G-SIB.

(4) There are several key differences between Basel and IFRS 9 which could lead to significantly different estimates for PD and loss given default (LGD). Basel parameters reflect long run historical experience including periods of downturn and adjustments for conservatism, whereas IFRS 9 parameters are point-in-time estimates based on forward-looking information. See the "Accounting and control matters" section in our 2025 Annual Report for additional details.

(5) As at April 30, 2026, the use of credit derivatives reduced RWA relating to corporate exposures under the IRB approach by nil.

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

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

(8) CIBC does not apply the reduced basic approach for CVA.

(9) Effective Q1/26, we have implemented the quarterly quantitative disclosure related to crypto-assets. The annual qualitative disclosures will be included in our 2026 Annual Report.

n/a Not applicable.

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

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
	a	b	c	d	e
<b>Available capital (amounts)</b>					
1 Common Equity Tier 1 (CET1)	<b>48,707</b>	48,465	47,718	46,616	45,795
2 Tier 1	<b>56,067</b>	55,823	54,105	53,303	51,756
3 Total capital	<b>63,127</b>	63,922	62,287	61,338	60,697
<b>Risk-weighted assets (amounts)</b>					
4 Total RWA	<b>358,396</b>	361,829	357,803	347,712	341,204
4a Total RWA (pre-floor)	<b>358,396</b>	361,829	357,803	347,712	341,204
<b>Risk-based capital ratios as a percentage of RWA</b>					
5 CET1 ratio	<b>13.6%</b>	13.4%	13.3%	13.4%	13.4%
5b CET1 ratio (pre-floor ratio)	<b>13.6%</b>	13.4%	13.3%	13.4%	13.4%
6 Tier 1 ratio	<b>15.6%</b>	15.4%	15.1%	15.3%	15.2%
6b Tier 1 ratio (pre-floor ratio)	<b>15.6%</b>	15.4%	15.1%	15.3%	15.2%
7 Total capital ratio	<b>17.6%</b>	17.7%	17.4%	17.6%	17.8%
7b Total capital ratio (pre-floor ratio)	<b>17.6%</b>	17.7%	17.4%	17.6%	17.8%
<b>Additional CET1 buffer requirement as a percentage of RWA</b>					
8 Capital conservation buffer requirement (2.5% from 2019)	<b>2.5%</b>	2.5%	2.5%	2.5%	2.5%
9 Countercyclical buffer requirement <sup>(1)</sup>	<b>0.0%</b>	0.0%	0.0%	0.0%	0.0%
10 Bank G-SIB and/or D-SIB additional requirements	<b>1.0%</b>	1.0%	1.0%	1.0%	1.0%
11 Total of bank CET1 specific buffer requirements (row 8 + 9 + 10)	<b>3.5%</b>	3.5%	3.5%	3.5%	3.5%
12 CET1 available after meeting the bank's minimum capital requirements <sup>(2)</sup>	<b>9.1%</b>	8.9%	8.8%	8.9%	8.9%
<b>Leverage Ratio</b>					
13 Total leverage ratio exposure measure	<b>1,309,727</b>	1,281,150	1,261,098	1,244,201	1,213,223
14 Leverage ratio (row 2 / row 13)	<b>4.3%</b>	4.4%	4.3%	4.3%	4.3%

(1) Bank specific countercyclical buffer requirement of 0.04% (Q1/26: 0.04%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

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

## KM2: KEY METRICS - TLAC REQUIREMENTS (AT RESOLUTION GROUP LEVEL) <sup>(1)</sup>

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
	a	b	c	d	e
1 TLAC available	<b>117,161</b>	116,021	114,102	114,311	109,803
2 Total RWA at the level of the resolution group	<b>358,396</b>	361,829	357,803	347,712	341,204
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	<b>32.7%</b>	32.1%	31.9%	32.9%	32.2%
4 Leverage ratio exposure measure at the level of the resolution group	<b>1,309,727</b>	1,281,150	1,261,098	1,244,201	1,213,223
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	<b>8.9%</b>	9.1%	9.0%	9.2%	9.1%
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the Financial Stability Board (FSB) TLAC Term Sheet apply?	<b>Yes</b>	Yes	Yes	Yes	Yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	<b>No</b>	No	No	No	No
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	<b>n/a</b>	n/a	n/a	n/a	n/a

(1) As a domestic systemically important bank (D-SIB), CIBC is subject to a target risk-based TLAC Ratio (which comprises a minimum risk-based TLAC ratio of 21.5% plus the then-applicable Domestic Stability Buffer (DSB)) and a minimum TLAC Leverage Ratio of 7.25%.

n/a Not applicable.

## OV1: OVERVIEW OF RWA <sup>(1)</sup>

(\$ millions)

	Q2/26		Q1/26	Q4/25	Q3/25	Q2/25
	a	b	c	d	e	f
	RWA	Minimum capital requirements	RWA			
1 Credit risk (excluding counterparty credit risk)	264,108	21,129	259,725	257,111	251,128	248,223
2 Of which: SA <sup>(2)</sup>	23,572	1,886	23,367	23,860	22,860	23,177
3 Of which: foundation internal ratings-based (FIRB) approach	46,627	3,730	44,740	43,731	42,793	39,507
4 Of which: supervisory slotting approach	51	4	55	66	88	21
5 Of which: AIRB approach	193,858	15,509	191,563	189,454	185,387	185,518
6 Counterparty credit risk <sup>(3)</sup>	12,239	979	13,088	13,094	12,192	11,231
7 Of which: SA for counterparty credit risk (SA-CCR)	390	31	363	368	423	351
8 Of which: IMM	5,793	463	6,290	6,441	5,784	5,901
9 Of which: other CCR	6,056	485	6,435	6,285	5,985	4,979
10 CVA	3,160	253	3,341	3,057	3,166	3,882
11 Equity investments in funds - look-through approach <sup>(4)</sup>	2,792	223	2,715	2,623	2,464	2,371
12 Equity investments in funds - mandate-based approach <sup>(4)</sup>	5	-	12	16	16	50
13 Settlement risk	-	-	-	-	-	-
14 Securitization exposures in banking book	11,445	916	11,170	11,604	10,996	10,099
15 Of which: internal ratings-based approach (IRBA)	2,603	208	2,705	2,726	2,762	2,768
16 Of which: external ratings-based approach (ERBA), including internal assessment approach (IAA)	5,393	432	4,873	4,862	4,490	3,574
17 Of which: SA <sup>(5)</sup>	3,449	276	3,592	4,016	3,744	3,757
18 Market risk	12,471	998	13,321	12,243	11,320	10,352
19 Of which: SA	12,471	998	13,321	12,243	11,320	10,352
20 Of which: IMM	-	-	-	-	-	-
21 Capital charge for switch between trading book and banking book	-	-	-	-	-	-
22 Operational risk	44,918	3,593	51,487	50,712	49,638	48,674
23 Amounts below the thresholds for deduction (subject to 250% risk-weight)	7,258	581	6,970	7,343	6,792	6,322
24 Output floor applied (%)	67.5%		67.5%	67.5%	67.5%	67.5%
25 Floor adjustment	-		-	-	-	-
26 N/A for D-SIBs	-		-	-	-	-
27 Total (1+6+10+11+12+13+14+18+21+22+23+25)	358,396	28,672	361,829	357,803	347,712	341,204

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

(2) Includes RWA of \$1,590 million (Q1/26: \$1,508 million) relating to non-trading equity investments.

(3) Comprises derivative and repo-style transactions.

(4) Equity investments in funds are only included in table OV1.

(5) Includes securitization exposures that are risk-weighted at 1250%.

n/a Not applicable.

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

(\$ millions)

	Q2/26			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where SAs are used	Total actual RWA	RWA calculated using full SA
1 Credit risk (excluding counterparty credit risk)	240,536	23,572	264,108	425,706
2 Counterparty credit risk	11,284	955	12,239	31,351
3 CVA	-	3,160	3,160	3,160
4 Securitization exposures in the banking book	6,792	4,653	11,445	21,348
5 Market risk	-	12,471	12,471	12,471
6 Operational risk	-	44,918	44,918	44,918
7 Residual RWA	-	10,055	10,055	10,055
8 Total	<b>258,612</b>	<b>99,784</b>	<b>358,396</b>	<b>549,009</b>

(\$ millions)

	Q1/26			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where SAs are used	Total actual RWA	RWA calculated using full SA
1 Credit risk (excluding counterparty credit risk)	236,358	23,367	259,725	417,107
2 Counterparty credit risk	12,082	1,006	13,088	31,705
3 CVA	-	3,341	3,341	3,341
4 Securitization exposures in the banking book	6,207	4,963	11,170	22,446
5 Market risk	-	13,321	13,321	13,321
6 Operational risk	-	51,487	51,487	51,487
7 Residual RWA	-	9,697	9,697	9,697
8 Total	<b>254,647</b>	<b>107,182</b>	<b>361,829</b>	<b>549,104</b>

(\$ millions)

	Q4/25			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where SAs are used	Total actual RWA	RWA calculated using full SA
1 Credit risk (excluding counterparty credit risk)	233,251	23,860	257,111	414,653
2 Counterparty credit risk	12,082	1,012	13,094	31,930
3 CVA	-	3,057	3,057	3,057
4 Securitization exposures in the banking book	6,161	5,443	11,604	22,758
5 Market risk	-	12,243	12,243	12,243
6 Operational risk	-	50,712	50,712	50,712
7 Residual RWA	-	9,982	9,982	9,982
8 Total	<b>251,494</b>	<b>106,309</b>	<b>357,803</b>	<b>545,335</b>

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

(\$ millions)

	Q3/25			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where SAs are used	Total actual RWA	RWA calculated using full SA
1 Credit risk (excluding counterparty credit risk)	228,268	22,860	251,128	407,173
2 Counterparty credit risk	11,328	864	12,192	32,151
3 CVA	-	3,166	3,166	3,166
4 Securitization exposures in the banking book	5,828	5,168	10,996	21,772
5 Market risk	-	11,320	11,320	11,320
6 Operational risk	-	49,638	49,638	49,638
7 Residual RWA	-	9,272	9,272	9,272
8 Total	245,424	102,288	347,712	534,492

(\$ millions)

	Q2/25			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where SAs are used	Total actual RWA	RWA calculated using full SA
1 Credit risk (excluding counterparty credit risk)	225,046	23,177	248,223	398,777
2 Counterparty credit risk	10,444	787	11,231	28,651
3 CVA	-	3,882	3,882	3,882
4 Securitization exposures in the banking book	5,239	4,860	10,099	20,982
5 Market risk	-	10,352	10,352	10,352
6 Operational risk	-	48,674	48,674	48,674
7 Residual RWA	-	8,743	8,743	8,743
8 Total	240,729	100,475	341,204	520,061

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

(\$ millions)	Q2/26			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where SAs are used	Total actual RWA	RWA calculated using full SA <sup>(1)</sup>
1 Sovereign	5,557	1,291	6,848	5,258
Of which: categorized as Multilateral development banks (MDBs)/Public sector entities (PSEs) in SA	3,824	990	4,814	4,730
2 Banks and other financial institutions	4,583	435	5,018	9,315
3 Covered bonds	162	-	162	354
4 Equity	-	1,590	1,590	1,590
5 Purchased receivables	-	-	-	-
6 Corporates	136,486	7,696	144,182	229,246
Of which: FIRB is applied	41,881	-	41,881	45,174
Of which: AIRB is applied	94,605	-	94,605	176,376
7 Retail	77,542	4,688	82,230	137,170
Of which: qualifying revolving retail	21,551	2,855	24,406	29,157
Of which: other retail	11,516	669	12,185	16,775
Of which: retail residential mortgages	44,475	1,164	45,639	91,238
8 Specialized lending	16,206	-	16,206	34,902
Of which: income-producing real estate and high volatility commercial real estate	51	-	51	108
9 Others	-	7,872	7,872	7,871
10 Total	240,536	23,572	264,108	425,706

(\$ millions)	Q1/26			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where SAs are used	Total actual RWA	RWA calculated using full SA <sup>(1)</sup>
1 Sovereign	5,160	1,309	6,469	5,281
Of which: categorized as MDB/PSE in SA	3,697	1,002	4,699	4,811
2 Banks and other financial institutions	4,134	344	4,478	8,580
3 Covered bonds	172	-	172	371
4 Equity	-	1,508	1,508	1,508
5 Purchased receivables	-	-	-	-
6 Corporates	134,163	7,688	141,851	223,889
Of which: FIRB is applied	40,434	-	40,434	44,027
Of which: AIRB is applied	93,729	-	93,729	172,174
7 Retail	76,807	4,764	81,571	135,794
Of which: qualifying revolving retail	21,815	2,949	24,764	29,281
Of which: other retail	11,496	648	12,144	16,611
Of which: retail residential mortgages	43,496	1,167	44,663	89,902
8 Specialized lending	15,922	-	15,922	33,929
Of which: income-producing real estate and high volatility commercial real estate	55	-	55	103
9 Others	-	7,754	7,754	7,755
10 Total	236,358	23,367	259,725	417,107

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

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

(\$ millions)	Q4/25			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where SAs are used	Total actual RWA	RWA calculated using full SA <sup>(1)</sup>
1 Sovereign	5,104	1,316	6,420	5,442
Of which: categorized as MDB/PSE in SA	3,619	1,011	4,630	4,928
2 Banks and other financial institutions	3,480	317	3,797	8,767
3 Covered bonds	200	-	200	410
4 Equity	-	1,433	1,433	1,433
5 Purchased receivables	-	-	-	-
6 Corporates	133,841	7,825	141,666	221,835
Of which: FIRB is applied	40,051	-	40,051	43,307
Of which: AIRB is applied	93,790	-	93,790	170,703
7 Retail	74,676	4,768	79,444	134,748
Of which: qualifying revolving retail	21,533	2,926	24,459	28,824
Of which: other retail	10,805	660	11,465	16,551
Of which: retail residential mortgages	42,338	1,182	43,520	89,373
8 Specialized lending	15,950	-	15,950	33,817
Of which: income-producing real estate and high volatility commercial real estate	66	-	66	69
9 Others	-	8,201	8,201	8,201
10 Total	233,251	23,860	257,111	414,653

(\$ millions)	Q3/25			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where SAs are used	Total actual RWA	RWA calculated using full SA <sup>(1)</sup>
1 Sovereign	5,023	1,252	6,275	5,039
Of which: categorized as MDB/PSE in SA	3,533	955	4,488	4,520
2 Banks and other financial institutions	3,108	345	3,453	7,128
3 Covered bonds	206	-	206	407
4 Equity	-	1,374	1,374	1,374
5 Purchased receivables	-	-	-	-
6 Corporates	132,458	7,533	139,991	218,234
Of which: FIRB is applied	39,479	-	39,479	41,704
Of which: AIRB is applied	92,979	-	92,979	168,997
7 Retail	72,634	4,581	77,215	134,166
Of which: qualifying revolving retail	20,478	2,788	23,266	27,886
Of which: other retail	11,189	642	11,831	16,183
Of which: retail residential mortgages	40,967	1,151	42,118	90,097
8 Specialized lending	14,839	-	14,839	33,050
Of which: income-producing real estate and high volatility commercial real estate	88	-	88	76
9 Others	-	7,775	7,775	7,775
10 Total	228,268	22,860	251,128	407,173

For footnotes, see page 8.

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

(\$ millions)	Q2/25			
	a	b	c	d
	RWA			
	RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where SAs are used	Total actual RWA	RWA calculated using full SA <sup>(1)</sup>
1 Sovereign	4,914	1,198	6,112	5,483
Of which: categorized as MDB/PSE in SA	3,537	932	4,469	4,455
2 Banks and other financial institutions	2,956	372	3,328	6,479
3 Covered bonds	249	-	249	456
4 Equity	-	1,430	1,430	1,430
5 Purchased receivables	-	-	-	-
6 Corporates	130,469	7,519	137,988	212,156
Of which: FIRB is applied	36,302	-	36,302	39,962
Of which: AIRB is applied	94,167	-	94,167	164,675
7 Retail	72,944	4,777	77,721	134,350
Of which: qualifying revolving retail	21,177	3,010	24,187	28,676
Of which: other retail	11,220	627	11,847	16,093
Of which: retail residential mortgages	40,547	1,140	41,687	89,581
8 Specialized lending	13,514	-	13,514	30,542
Of which: income-producing real estate and high volatility commercial real estate	21	-	21	38
9 Others	-	7,881	7,881	7,881
10 Total	225,046	23,177	248,223	398,777

For footnotes, see page 8.

## CHANGES IN RWA

(\$ millions)

	Q2/26 vs. Q1/26			Q1/26 vs. Q4/25	Q4/25 vs. Q3/25	Q3/25 vs. Q2/25
		<b>CR8</b>				
			<b>Of which determined under an IRB approach</b>	<b>Of which all other <sup>(1)</sup></b>		
<b>Credit risk</b>						
1 Balance at beginning of period	280,592	242,565	38,027	278,697	271,396	267,065
2 Asset size <sup>(2)</sup>	3,877	3,872	5	3,437	3,378	4,180
3 Asset quality <sup>(3)</sup>	1,598	1,598	-	1,266	2,241	254
4 Model updates <sup>(4)</sup>	(395)	(395)	-	-	(428)	(818)
5 Methodology and policy <sup>(5)</sup>	76	76	-	593	11	(336)
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(428)	(387)	(41)	(3,028)	1,548	581
8 Other	288	-	288	(373)	551	470
9 Balance at end of period	285,608	247,329	38,279	280,592	278,697	271,396
		<b>CCR7</b>				
			<b>Of which determined under an IMM approach</b>	<b>Of which all other <sup>(6)</sup></b>		
<b>Counterparty credit risk</b>						
1 Balance at beginning of period	16,429	6,290	10,139	16,151	15,358	15,113
2 Asset size <sup>(2)</sup>	(871)	(514)	(357)	638	809	319
3 Credit quality of counterparties <sup>(3)</sup>	(126)	34	(160)	(44)	(163)	(127)
4 Model updates <sup>(4)</sup>	7	-	7	-	-	(1)
5 Methodology and policy <sup>(5)</sup>	-	-	-	(24)	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(40)	(17)	(23)	(292)	147	54
8 Other	-	-	-	-	-	-
9 Balance at end of period	15,399	5,793	9,606	16,429	16,151	15,358
<b>Market risk</b>						
1 Balance at beginning of period	13,321			12,243	11,320	10,352
2 Movement in risk levels <sup>(7)</sup>	(850)			2,191	1,037	1,009
3 Model updates <sup>(4)</sup>	-			-	(114)	(41)
4 Methodology and policy <sup>(5)</sup>	-			(1,113)	-	-
5 Acquisitions and disposals	-			-	-	-
6 Foreign exchange movements	-			-	-	-
7 Other	-			-	-	-
8 Balance at end of period	12,471			13,321	12,243	11,320
<b>Operational risk</b>						
1 Balance at beginning of period	51,487			50,712	49,638	48,674
2 Movement in risk levels <sup>(8)</sup>	(6,569)			775	1,074	964
3 Methodology and policy <sup>(5)</sup>	-			-	-	-
4 Acquisitions and disposals	-			-	-	-
5 Balance at end of period	44,918			51,487	50,712	49,638

- (1) Includes credit risk under the SA, equity investments in funds under the look-through and mandate based approaches, settlement risk, securitization exposures subject to the SA and ERBA (excluding IAA), and amounts below the thresholds for deduction that are risk-weighted at 250%.
- (2) Relates to net increase/decrease in the underlying exposures and related impacts, including tenor and CVA.
- (3) Relates to changes in CRM and credit quality of the borrower/counterparty.
- (4) Relates to internal model or parameter changes.
- (5) Relates to regulatory changes implemented on an industry-wide basis and any capital methodology changes implemented within CIBC for our portfolios.
- (6) Includes counterparty credit risk under SA-CCR for over-the-counter (OTC) derivatives not eligible for IMM, as well as the comprehensive approach for CRM for securities financing transactions (SFTs), exposure to central counterparties, and the CVA capital charge.
- (7) Relates to changes in open positions and market volatility.
- (8) Q2/26 includes a \$7.8 billion RWA reduction from the exclusion of an operational loss event recognized in Q2/23 from the calculations of the operational risk RWA, as approved by OSFI in Q4/25.

# L1: DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES

(\$ millions)

	Q2/26						
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation <sup>(2)</sup>	Subject to credit risk framework	Subject to counterparty credit risk framework	Carrying values of items: <sup>(1)</sup>		
				Subject to the securitization framework <sup>(3)</sup>	Subject to the market risk framework		
<b>ASSETS</b>							
<b>Cash and non-interest-bearing deposits with banks</b>	16,789	16,789	16,789	-	-	-	-
<b>Interest-bearing deposits with banks</b>	36,729	36,729	36,729	-	-	-	-
<b>Securities</b>	303,235	302,998 <sup>(4)</sup>	160,776	4,364	4,131	138,091	-
<b>Cash collateral on securities borrowed</b>	25,077	25,077	-	25,077	-	-	-
<b>Securities purchased under resale agreements</b>	90,909	90,909	-	74,651	3,420	12,838	-
<b>Loans</b>	600,980	600,980 <sup>(5)</sup>	572,811	2,224	22,606	381	2,958
<b>Other</b>							
Derivative instruments	34,940	34,940 <sup>(6)</sup>	-	34,940	-	31,931	-
Property and equipment	3,520	3,520	3,520	-	-	-	-
Goodwill	5,335	5,335	-	-	-	-	5,335
Software and other intangible assets	2,887	2,887	-	-	-	-	2,887
Investments in equity-accounted associates and joint ventures	837	1,151	1,126	-	-	-	25
Deferred tax assets	1,063	1,054	1,862	-	-	-	(808) <sup>(7)</sup>
Other assets	38,259	38,223	20,587	10,470	120	8,342	1,895
<b>Total assets</b>	<b>1,160,560</b>	<b>1,160,592</b>	<b>814,200</b>	<b>151,726</b>	<b>30,277</b>	<b>191,583</b>	<b>12,292</b>
<b>LIABILITIES</b>							
<b>Deposits</b>							
Personal	261,409	261,409	-	-	-	-	261,409
Business and government	480,414	480,414	-	-	-	33,691	446,723
Bank	30,710	30,710	-	-	-	-	30,710
Secured borrowings	60,237	60,237	-	-	-	-	60,237
	832,770	832,770	-	-	-	33,691	799,079
<b>Obligations related to securities sold short</b>	21,641	21,641	-	-	-	20,897	744
<b>Cash collateral on securities lent</b>	10,232	10,232	-	10,232	-	-	-
<b>Obligations related to securities sold under repurchase agreements</b>	144,005	144,005	-	144,005	-	-	-
<b>Other</b>							
Derivative instruments	41,726	41,726 <sup>(6)</sup>	-	41,726	-	39,560	-
Deferred tax liability	49	49	-	-	-	-	49
Other liabilities	37,448	37,480	-	-	-	5,762	31,718
	79,223	79,255	-	41,726	-	45,322	31,767
<b>Subordinated indebtedness</b>	6,722	6,722	-	-	-	-	6,722
<b>Total liabilities</b>	<b>1,094,593</b>	<b>1,094,625</b>	<b>-</b>	<b>195,963</b>	<b>-</b>	<b>99,910</b>	<b>838,312</b>

(1) Amounts are included in more than one column if they are subject to more than one risk framework.

(2) CIBC's insurance subsidiaries CIBC Cayman Reinsurance Limited (CIBC Cayman Re) and CIBC Life Insurance Company Limited (CIBC Life) are excluded from the scope of regulatory consolidation. Refer to table CC2 for further information.

(3) Excludes securitization exposures in the trading book, which are subject to market risk.

(4) Non-trading securities are subject to credit risk, except for certain asset-backed securities that are risk-weighted under the securitization framework. Securities pledged as initial margin or as contributions to default funds of central counterparties are subject to both credit risk and counterparty credit risk.

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

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

(7) Includes deferred tax liabilities related to software and other intangible assets, defined benefit pension assets, and goodwill that are offset against the amounts deducted from regulatory capital.

## LI2: MAIN SOURCES OF DIFFERENCES BETWEEN REGULATORY EXPOSURE AMOUNTS AND CARRYING VALUES IN FINANCIAL STATEMENTS

(\$ millions)

	Q2/26				
	a	b	c	d	e
	Total <sup>(1)</sup>	Items subject to:			
		Credit risk framework <sup>(2)</sup>	Securitization framework	Counterparty credit risk framework	Market risk framework
1 Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	1,148,300	814,200	30,277	151,726	191,583
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	256,313	-	-	195,963	99,910
3 Total net amount under regulatory scope of consolidation	891,987	814,200	30,277	(44,237)	91,673
4 Off-balance sheet amounts <sup>(3)</sup>	711,936	215,167	41,221	455,548	-
5 Differences in valuations	706	706 <sup>(4)</sup>	-	-	-
6 Differences due to different netting rules, other than those already included in row 2	33,485	-	-	33,485	-
7 Differences due to consideration of provisions <sup>(5)</sup>	4,370	4,370	-	-	-
8 Differences due to prudential filters	-	-	-	-	-
9 Gross-up for SFTs <sup>(6)</sup>	308,474	-	-	308,474	-
10 Differences due to inclusion of potential future exposure and alpha multiplier in derivative EAD	4,064	-	-	4,064	-
11 Collateral <sup>(7)</sup>	(690,675)	-	-	(690,675)	-
12 Other	-	-	-	-	-
13 Exposure amounts considered for regulatory purposes	<b>1,264,347</b>	<b>1,034,443</b>	<b>71,498</b>	<b>66,659</b>	<b>91,673</b>

(1) The total in column a will not equal the sum of columns b through e to the extent that items are subject to regulatory capital charges in more than one framework.

(2) Includes exposures of \$1,124 million relating to equity investments in funds.

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

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

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

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

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

## CC1: COMPOSITION OF REGULATORY CAPITAL

(\$ millions)

		Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
	<b>Cross-reference <sup>(1)</sup></b>					
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>						
1 Directly issued qualifying common share capital plus related stock surplus		17,061	17,047	17,071	17,042	17,085
2 Retained earnings	A+B					
3 Accumulated other comprehensive income (AOCI) (and other reserves)	C	38,165	37,592	36,471	35,655	34,984
4 Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	D	3,109	3,345	4,218	3,233	3,655
5 Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)		-	-	-	-	-
6 <b>CET1 capital before regulatory adjustments</b>	E	126	125	123	120	120
<b>CET1 capital: regulatory adjustments</b>		58,461	58,109	57,883	56,050	55,844
7 Prudential valuation adjustments	See footnote 2	18	19	22	22	19
8 Goodwill (net of related tax liabilities)	F+G+H	5,251	5,262	5,392	5,338	5,316
9 Other intangibles other than mortgage-servicing rights (net of related tax liabilities)	I+J+Al	2,474	2,460	2,490	2,448	2,427
10 Deferred tax assets excluding those arising from temporary differences (net of related tax liabilities)	K	172	12	17	21	20
11 Cash flow hedge reserve	L	402	667	1,000	533	1,078
12 Shortfall of provisions to expected losses <sup>(3)</sup>	See footnote 2	-	-	-	-	-
13 Securitization gain on sale		-	-	-	-	-
14 Gains and losses due to changes in own credit risk on fair valued liabilities	M+AH	(5)	(81)	(35)	(11)	158
15 Defined benefit pension fund net assets (net of related tax liabilities)	N+O	1,437	1,304	1,276	1,083	1,024
16 Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	See footnote 2	-	-	3	-	7
17 Reciprocal cross holdings in common equity		-	-	-	-	-
18 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	P+Q	-	-	-	-	-
20 Mortgage servicing rights (amount above 10% threshold)		-	-	-	-	-
21 Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)		-	-	-	-	-
22 Amount exceeding the 15% threshold		-	-	-	-	-
23 of which: significant investments in the common stock of financials	R+S	-	-	-	-	-
24 of which: mortgage servicing rights		-	-	-	-	-
25 of which: deferred tax assets arising from temporary differences	T	-	-	-	-	-
25a Crypto-asset deduction		5	1	n/a	n/a	n/a
26 Other deductions or regulatory adjustments to CET1 as determined by OSFI		-	-	-	-	-
27 Regulatory adjustments applied to CET1 due to insufficient Additional Tier 1 (AT1) and Tier 2 (T2) to cover deductions		-	-	-	-	-
28 <b>Total regulatory adjustments to CET1</b>		9,754	9,644	10,165	9,434	10,049
29 <b>CET1 capital</b>		48,707	48,465	47,718	46,616	45,795
<b>AT1 capital: instruments</b>						
30 Directly issued qualifying AT1 instruments plus related stock surplus <sup>(4)</sup>		7,341	7,339	6,369	6,669	5,942
31 of which: classified as equity under applicable accounting standards	U	7,341	7,339	6,369	6,669	5,942
32 of which: classified as liabilities under applicable accounting standards		-	-	-	-	-
33 Directly issued capital instruments subject to phase out from AT1		-	-	-	-	-
34 AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	V	19	19	18	18	19
35 of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
36 <b>AT1 capital before regulatory adjustments</b>		7,360	7,358	6,387	6,687	5,961
<b>AT1 capital: regulatory adjustments</b>						
37 Investments in own AT1 instruments		-	-	-	-	-
38 Reciprocal cross holdings in AT1 instruments		-	-	-	-	-
39 Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)		-	-	-	-	-
40 Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions		-	-	-	-	-
41 Other deductions from Tier 1 (T1) capital as determined by OSFI		-	-	-	-	-
42 Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions		-	-	-	-	-
43 <b>Total regulatory adjustments to AT1 capital</b>		-	-	-	-	-
44 <b>AT1 capital</b>		7,360	7,358	6,387	6,687	5,961
45 <b>T1 capital (T1 = CET1 + AT1)</b>		56,067	55,823	54,105	53,303	51,756
<b>T2 capital: instruments and provisions</b>						
46 Directly issued qualifying T2 instruments plus related stock surplus <sup>(5)</sup>	W	6,226	7,290	7,325	7,212	8,284
47 Directly issued capital instruments subject to phase out from T2		-	-	-	-	-
48 T2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	X	18	18	18	18	18
49 of which: instruments issued by subsidiaries subject to phase out		-	-	-	-	-
Other		-	-	-	-	-
50 Collective allowances	Y+Z	816	791	839	805	639
51 <b>T2 capital before regulatory adjustments</b>		7,060	8,099	8,182	8,035	8,941

For footnotes, see next page.

## CC1: COMPOSITION OF REGULATORY CAPITAL (continued)

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
	<b>Cross-reference <sup>(1)</sup></b>				
52 Investments in own T2 instruments	-	-	-	-	-
53 Reciprocal cross holdings in T2 instruments and other TLAC-eligible instruments	-	-	-	-	-
54 Non-significant investments in the capital of banking, financial and insurance entities and other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	-	-	-
54a Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	-	-	-	-	-
55 Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation	-	-	-	-	-
56 Other deductions from T2 capital	-	-	-	-	-
<b>57 Total regulatory adjustments to T2 capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>58 T2 capital</b>	<b>7,060</b>	<b>8,099</b>	<b>8,182</b>	<b>8,035</b>	<b>8,941</b>
<b>59 Total capital (TC = T1 + T2)</b>	<b>63,127</b>	<b>63,922</b>	<b>62,287</b>	<b>61,338</b>	<b>60,697</b>
<b>60 Total RWA</b>	<b>358,396</b>	<b>361,829</b>	<b>357,803</b>	<b>347,712</b>	<b>341,204</b>
<b>Capital ratios</b>					
61 CET1 (as a percentage of RWA)	<b>13.6%</b>	13.4%	13.3%	13.4%	13.4%
62 T1 (as a percentage of RWA)	<b>15.6%</b>	15.4%	15.1%	15.3%	15.2%
63 Total capital (as a percentage of RWA)	<b>17.6%</b>	17.7%	17.4%	17.6%	17.8%
64 Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer expressed as a percentage of RWA)	<b>8.0%</b>	8.0%	8.0%	8.0%	8.0%
65 of which: capital conservation buffer	<b>2.5%</b>	2.5%	2.5%	2.5%	2.5%
66 of which: bank specific countercyclical buffer <sup>(6)</sup>	<b>0.0%</b>	0.0%	0.0%	0.0%	0.0%
67 of which: G-SIB buffer	<b>0.0%</b>	0.0%	0.0%	0.0%	0.0%
67a of which: D-SIB buffer	<b>1.0%</b>	1.0%	1.0%	1.0%	1.0%
68 CET1 available to meet buffers (as percentage of RWA) <sup>(7)</sup>	<b>9.1%</b>	8.9%	8.8%	8.9%	8.9%
<b>OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) <sup>(8)</sup></b>					
69 CET1 target ratio	<b>8.0%</b>	8.0%	8.0%	8.0%	8.0%
70 T1 capital target ratio	<b>9.5%</b>	9.5%	9.5%	9.5%	9.5%
71 Total capital target ratio	<b>11.5%</b>	11.5%	11.5%	11.5%	11.5%
<b>Amounts below the thresholds for deduction (before risk-weighting)</b>					
72 Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	<b>359</b>	AE+AF+AG see footnote 9	290	374	218
73 Significant investments in the common stock of financials	<b>1,017</b>	AB+AC+AD	982	997	959
74 Mortgage servicing rights (net of related tax liability)	-	-	-	-	-
75 Deferred tax assets arising from temporary differences (net of related tax liabilities)	<b>1,862</b>	AA	1,782	1,915	1,734
<b>Applicable caps on the inclusion of allowances in T2</b>					
76 Allowances eligible for inclusion in T2 in respect of exposures subject to SA (prior to application of cap)	<b>240</b>	Y	252	243	238
77 Cap on inclusion of allowances in T2 under SA	<b>530</b>	-	530	542	517
78 Allowances eligible for inclusion in T2 in respect of exposures subject to IRBA (prior to application of cap)	<b>576</b>	Z	539	596	567
79 Cap on inclusion of allowances in T2 under IRBA	<b>1,552</b>	-	1,528	1,509	1,473

(1) Cross-referenced to the consolidated balance sheet, refer to table CC2.

(2) Not recorded on the consolidated balance sheet.

(3) Provisions in the shortfall calculation represent stage 1, 2, and 3 allowances for credit losses.

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

(5) Comprises certain debentures which qualify as NVCC.

(6) Bank specific countercyclical buffer requirement of 0.04% (Q1/26: 0.04%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

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

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

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

n/a Not applicable.

## CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)

	Q2/26		Cross reference to capital schedule <sup>(2)</sup>
	Balance sheet as in report to shareholders	Balance sheet as in the regulatory scope of consolidation <sup>(1)</sup> Of which	
<b>Assets</b>			
<b>Cash and non-interest-bearing deposits with banks</b>	<b>16,789</b>	<b>16,789</b>	
<b>Interest-bearing deposits with banks</b>	<b>36,729</b>	<b>36,729</b>	
<b>Securities</b>	<b>303,235</b>	<b>302,998</b>	
Significant investments in capital of other financial institutions not exceeding regulatory thresholds			-
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			111
Significant investments in capital of non-financial institutions			-
Other securities			302,887
<b>Cash collateral on securities borrowed</b>	<b>25,077</b>	<b>25,077</b>	
<b>Securities purchased under resale agreements</b>	<b>90,909</b>	<b>90,909</b>	
<b>Loans</b>	<b>605,500</b>	<b>605,500</b>	
<b>Allowance for credit losses</b>	<b>(4,520)</b>	<b>(4,520)</b>	
General allowance reflected in T2 capital			(240)
Excess in allowance over expected losses reflected in T2 capital			(576)
Allowances not reflected in regulatory capital			(3,704)
<b>Derivative instruments</b>	<b>34,940</b>	<b>34,940</b>	
<b>Property and equipment</b>	<b>3,520</b>	<b>3,520</b>	
<b>Goodwill</b>	<b>5,335</b>	<b>5,335</b>	F
<b>Software and other intangible assets</b>	<b>2,887</b>	<b>2,887</b>	I
<b>Investments in equity-accounted associates and joint ventures</b>	<b>837</b>	<b>1,151</b>	
Significant investments in capital of other financial institutions exceeding regulatory thresholds (10% of CET1)			-
Significant investments in capital of other financial institutions exceeding regulatory thresholds (15% basket of CET1)			-
Significant investments in capital of other financial institutions not exceeding regulatory thresholds			703
Significant investments in capital of other financial institutions related to goodwill			10
Significant investments in capital of other financial institutions related to intangibles			15
Significant investments in capital of non-financial institutions			24
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (10% of CET1)			-
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (15% basket of CET1)			-
Investment in deconsolidated subsidiaries not exceeding regulatory thresholds			314
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			53
Non-significant investments in capital of non-financial institutions			32
<b>Deferred tax assets</b>	<b>1,063</b>	<b>1,054</b>	
Deferred tax assets excluding those arising from temporary differences			172
Deferred tax assets arising from temporary differences exceeding regulatory thresholds (15% basket of CET1)			-
Deferred tax assets arising from temporary differences not exceeding regulatory thresholds			1,862
Deferred tax liabilities related to goodwill			(94)
Deferred tax liabilities related to software and other intangible assets			(428)
Deferred tax liabilities related to defined benefit pension fund net assets			(458)
<b>Other assets</b>			
Defined benefit pension fund net assets	<b>1,895</b>	<b>1,895</b>	N
Other	<b>36,364</b>	<b>36,328</b>	
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			5
Other			36,323
<b>Total assets</b>	<b>1,160,560</b>	<b>1,160,592</b>	

For footnotes, see next page.

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

(\$ millions)	Q2/26		
	Balance sheet as in report to shareholders	Balance sheet as in the regulatory scope of consolidation <sup>(1)</sup>	Of which reference to capital schedule <sup>(2)</sup>
<b>Liabilities</b>			
<b>Deposits</b>	832,770	832,770	
<b>Obligations related to securities sold short</b>	21,641	21,641	
<b>Cash collateral on securities lent</b>	10,232	10,232	
<b>Obligations related to securities sold under repurchase agreements</b>	144,005	144,005	
<b>Derivative instruments</b>	41,726	41,726	
<b>Deferred tax liabilities</b>	49	49	
<b>Other liabilities</b>	37,448	37,480	
<b>Subordinated indebtedness</b>	6,722	6,722	
Subordinated indebtedness allowed for inclusion in T2 capital			6,226      W
Subordinated indebtedness not allowed for T2 capital			496
<b>Total liabilities</b>	<b>1,094,593</b>	<b>1,094,625</b>	
<b>Equity</b>			
<b>Preferred shares and other equity instruments</b>	7,341	7,341	
Preferred shares and other equity instruments allowed for inclusion into additional T1 capital			7,341      U
<b>Common shares</b>	16,750	16,750	A
Common shares – treasury positions			-
Common shares			16,750
<b>Contributed surplus</b>	311	311	B
<b>Retained earnings</b>	38,165	38,165	C
Gains and losses due to changes in own credit risk on fair valued liabilities			101      M
Other retained earnings			38,064
<b>AOCI</b>	3,109	3,109	D
Cash flow hedges			402      L
Net fair value gains (losses) arising from changes in institution's own credit risk			(106)      AH
Other			2,813
<b>Non-controlling interests</b>	291	291	
Portion allowed for inclusion into CET1			126      E
Portion allowed for inclusion into additional T1 capital			19      V
Portion allowed for inclusion into T2 capital			18      X
Portion not allowed for regulatory capital			128
<b>Total equity</b>	<b>65,967</b>	<b>65,967</b>	
<b>Total liabilities and equity</b>	<b>1,160,560</b>	<b>1,160,592</b>	

(1) CIBC Cayman Re and CIBC Life are excluded from the regulatory scope of consolidation. CIBC Cayman Re provides life and health reinsurance to Canadian insurance and international reinsurance companies. CIBC Life is primarily involved in direct underwriting of life insurance products and has assumed a closed creditor product block of business from a Canadian underwriter; current policies in-force include accidental death, hospital accident, hospital cash benefit plans, critical accident plan, accident recovery plan, term life, and creditor life and disability insurance products. As at Q2/26, on a legal entity basis, CIBC Cayman Re had \$163 million in assets and \$172 million in equity, and CIBC Life had \$119 million in assets and \$142 million in equity.

(2) Refer to table CC1.

## CHANGES IN REGULATORY CAPITAL

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
<b>CET1 capital</b>					
1 Opening amount	48,465	47,718	46,616	45,795	46,213
2 Shares issued in lieu of cash dividends (add back)	-	-	-	-	-
3 Other issue of common shares	54	119	36	46	9
4 Redeemed capital	-	-	-	-	-
5 Purchase of common shares for cancellation	(119)	(146)	(63)	(100)	(109)
6 Premium on purchase of common shares for cancellation	(771)	(857)	(330)	(428)	(381)
7 Dividends and distributions	(1,096)	(1,095)	(1,017)	(986)	(988)
8 Net income attributable to equity shareholders	2,457	3,093	2,174	2,094	1,998
Change in AOCI balances					
9 Currency translation differences	(71)	(673)	237	80	(1,164)
10 Securities measured at fair value through other comprehensive income (FVOCI)	(94)	147	120	157	(11)
11 Cash flow hedges <sup>(1)</sup>	(265)	(333)	467	(545)	278
12 Fair value change of fair value option liabilities attributable to changes in credit risk	61	(45)	(22)	(167)	157
13 Post-employment defined benefit plans	133	31	183	53	(47)
14 Removal of own credit spread (net of tax)	(76)	46	24	169	(157)
15 Goodwill and other intangible assets (deduction, net of related tax liabilities)	(3)	160	(96)	(43)	241
16 Shortfall of allowance to expected losses	-	-	-	-	-
Other, including regulatory adjustments					
17 Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	(160)	5	4	(1)	1
18 Defined benefit pension fund net assets	(133)	(28)	(193)	(59)	62
19 Significant investments in financial institutions (amount above 10% threshold)	-	-	-	-	-
20 Amount exceeding 15% threshold	-	-	-	-	-
21 Prudential valuation adjustments	1	3	-	(3)	(1)
22 Other <sup>(1)</sup>	324	320	(422)	554	(306)
23 Closing amount	48,707	48,465	47,718	46,616	45,795
<b>AT1 capital</b>					
24 Opening amount	7,358	6,387	6,687	5,961	5,361
25 AT1 eligible capital issues	-	971	450	1,027	600
26 Redeemed capital	-	-	(750)	(300)	-
27 Impact of the cap on inclusion for instruments subject to phase out	-	-	-	-	-
28 Other, including regulatory adjustments	2	-	-	(1)	-
29 Closing amount	7,360	7,358	6,387	6,687	5,961
30 <b>Total T1 capital</b>	56,067	55,823	54,105	53,303	51,756
<b>T2 capital</b>					
31 Opening amount	8,099	8,182	8,035	8,941	7,540
32 New T2 eligible capital issues	-	-	-	-	1,250
33 Redeemed capital	(1,000)	-	-	(1,000)	-
34 Amortization adjustments	-	-	-	-	-
35 Impact of the cap on inclusion for instruments subject to phase out	-	-	-	-	-
36 Other, including regulatory adjustments	(39)	(83)	147	94	151
37 Closing amount	7,060	8,099	8,182	8,035	8,941
38 <b>Total capital</b>	63,127	63,922	62,287	61,338	60,697

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

## TLAC1: TLAC COMPOSITION (AT RESOLUTION GROUP LEVEL)

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
<b>Regulatory capital elements of TLAC and adjustments</b>					
1 CET1 capital	48,707	48,465	47,718	46,616	45,795
2 AT1 capital before TLAC adjustments	7,360	7,358	6,387	6,687	5,961
3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4 Other adjustments	-	-	-	-	-
5 AT1 instruments eligible under the TLAC framework	7,360	7,358	6,387	6,687	5,961
6 T2 capital before TLAC adjustments	7,060	8,099	8,182	8,035	8,941
7 Amortized portion of T2 instruments where remaining maturity > 1 year	-	-	-	-	-
8 T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
9 Other adjustments	-	-	-	-	-
10 T2 instruments eligible under the TLAC framework	7,060	8,099	8,182	8,035	8,941
11 TLAC arising from regulatory capital	63,127	63,922	62,287	61,338	60,697
<b>Non-regulatory capital elements of TLAC</b>					
12 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	-	-	-	-	-
13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	54,237	52,321	52,092	53,124	49,211
14 Of which: amount eligible as TLAC after application of the caps	-	-	-	-	-
15 External TLAC instruments issued by funding vehicles prior to January 1, 2022	-	-	-	-	-
16 Eligible ex ante commitments to recapitalize a G-SIB in resolution	-	-	-	-	-
17 TLAC arising from non-regulatory capital instruments before adjustments	54,237	52,321	52,092	53,124	49,211
<b>Non-regulatory capital elements of TLAC: adjustments</b>					
18 TLAC before deductions	117,364	116,243	114,379	114,462	109,908
19 Deductions of exposures between multiple point of entry resolution groups that correspond to items eligible for TLAC (not applicable to special purpose entities (SPEs) G-SIBs and D-SIBs)	n/a	n/a	n/a	n/a	n/a
20 Deduction of investments in own other TLAC liabilities	(203)	(222)	(277)	(151)	(105)
21 Other adjustments to TLAC	-	-	-	-	-
22 TLAC available after deductions	117,161	116,021	114,102	114,311	109,803
<b>RWA and leverage exposure measure for TLAC purposes</b>					
23 Total RWA adjusted as permitted under the TLAC regime	358,396	361,829	357,803	347,712	341,204
24 Leverage exposure measure	1,309,727	1,281,150	1,261,098	1,244,201	1,213,223
<b>TLAC ratios and buffers <sup>(1)</sup></b>					
25 TLAC Ratio (as a percentage of RWA adjusted as permitted under the TLAC regime) (%)	32.7%	32.1%	31.9%	32.9%	32.2%
26 TLAC Leverage Ratio (as a percentage of leverage exposure) (%)	8.9%	9.1%	9.0%	9.2%	9.1%
27 CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements	9.1%	8.9%	8.8%	8.9%	8.9%
28 Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of RWA)	3.5%	3.5%	3.5%	3.5%	3.5%
29 Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30 Of which: bank specific countercyclical buffer <sup>(2)</sup>	0.0%	0.0%	0.0%	0.0%	0.0%
31 Of which: D-SIB/G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%

(1) As a D-SIB, CIBC is subject to a target risk-based TLAC Ratio (which comprises a minimum risk-based TLAC ratio of 21.5% plus the then-applicable DSB) and a minimum TLAC Leverage Ratio of 7.25%.

(2) Bank specific countercyclical buffer requirement of 0.04% (Q1/26: 0.04%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

n/a Not applicable.

## TLAC3: RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL <sup>(1)(2)</sup>

(\$ millions)

	Q2/26					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of CRM	16,750	7,341	6,700	72,767	-	103,558
3 Subset of row 2 that are excluded liabilities	-	-	52	288	-	340
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,750	7,341	6,648	72,479	-	103,218
5 Subset of row 4 that are potentially eligible as TLAC	16,750	7,341	6,198 <sup>(5)</sup>	52,529	-	82,818
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	19,615	-	19,615
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	24,711	-	24,711
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	6,198	5,665	-	11,863
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,538	-	2,538
10 Subset of row 5 that is perpetual securities	16,750	7,341	-	-	-	24,091

(\$ millions)

	Q1/26					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of CRM	16,795	7,339	7,700	71,605	-	103,439
3 Subset of row 2 that are excluded liabilities	-	-	21	374	-	395
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,795	7,339	7,679	71,231	-	103,044
5 Subset of row 4 that are potentially eligible as TLAC	16,795	7,339	7,229 <sup>(5)</sup>	51,712	-	83,075
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	16,932	-	16,932
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	26,814	-	26,814
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	7,229	5,467	-	12,696
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,499	-	2,499
10 Subset of row 5 that is perpetual securities	16,795	7,339	-	-	-	24,134

(\$ millions)

	Q4/25					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of CRM	16,845	6,369	7,700	67,422	-	98,336
3 Subset of row 2 that are excluded liabilities	3	-	20	401	-	424
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,842	6,369	7,680	67,021	-	97,912
5 Subset of row 4 that are potentially eligible as TLAC	16,843	6,369	7,230 <sup>(5)</sup>	51,533	-	81,975
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	22,234	-	22,234
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	21,837	-	21,837
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	7,230	5,205	-	12,435
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,257	-	2,257
10 Subset of row 5 that is perpetual securities	16,843	6,369	-	-	-	23,212

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

(2) Common shares are presented at book value, preferred shares are presented at stated value and subordinated debt and bail-in-debt are presented at face value.

(3) Bail-in debt instruments are those liabilities which are subject to the bank recapitalization (bail-in) conversion regulations issued by the Department of Finance Canada. Senior debt issued on or after September 23, 2018, with an original term to maturity of more than 400 days (including explicit or embedded options) that is unsecured or partially secured is subject to bail-in. Consumer deposits, certain derivatives, covered bonds, and certain structured notes would not be eligible for bail-in. While bail-in debt instruments and other senior unsecured liabilities issued by Canadian D-SIBs rank equally in the event of liquidation, only bail-in debt is subject to conversion under the bail-in regime. Bail-in debt issued by Canadian D-SIBs qualifies as TLAC pursuant to the exemption from the subordination requirement under the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet.

(4) Disclosure not currently required by OSFI.

(5) Includes NVCC subordinated debt only.

## TLAC3: RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL (continued) <sup>(1)(2)</sup>

(\$ millions)

	Q3/25					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of CRM	16,867	6,669	7,700	65,897	-	97,133
3 Subset of row 2 that are excluded liabilities	-	-	70	218	-	288
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,867	6,669	7,630	65,679	-	96,845
5 Subset of row 4 that are potentially eligible as TLAC	16,867	6,669	7,180 <sup>(5)</sup>	52,002	-	82,718
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	22,266	-	22,266
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	22,610	-	22,610
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	7,180	5,004	-	12,184
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,122	-	2,122
10 Subset of row 5 that is perpetual securities	16,867	6,669	-	-	-	23,536

(\$ millions)

	Q2/25					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of CRM	16,929	5,942	8,700	58,599	-	90,170
3 Subset of row 2 that are excluded liabilities	7	-	66	244	-	317
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,922	5,942	8,634	58,355	-	89,853
5 Subset of row 4 that are potentially eligible as TLAC	16,922	5,942	8,184 <sup>(5)</sup>	48,400	-	79,448
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	21,051	-	21,051
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	20,537	-	20,537
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	8,184	4,726	-	12,910
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,086	-	2,086
10 Subset of row 5 that is perpetual securities	16,922	5,942	-	-	-	22,864

For footnotes, see page 20.

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

(\$ millions)

	Q2/26					
	a	b		c	d	e
	Counter-cyclical capital buffer rate %	Exposure values and/or RWA used in the computation of the counter-cyclical capital buffer		Bank-specific counter-cyclical capital buffer rate % <sup>(1)</sup>	Counter-cyclical capital buffer amount	
		Exposure values	RWA			
<b>Geographical breakdown</b>						
Australia	1.00	5,528	1,098			
Belgium	1.00	332	82			
Chile	0.50	593	220			
Czech Republic	1.25	1	-			
Denmark	2.50	73	49			
France	1.00	636	252			
Germany	0.75	1,947	674			
Hong Kong	0.50	815	447			
Luxembourg	0.50	6,703	409			
Netherlands	2.00	1,620	547			
Norway	2.50	188	68			
South Korea	1.00	97	2			
Sweden	2.00	851	288			
United Kingdom	2.00	21,707	2,998			
Sum <sup>(2)</sup>		41,091	7,134			
Total <sup>(3)</sup>		1,255,228	262,559	0.0%	144 <sup>(4)</sup>	

(\$ millions)

	Q1/26					
	a	b		c	d	e
	Counter-cyclical capital buffer rate %	Exposure values and/or RWA used in the computation of the counter-cyclical capital buffer		Bank-specific counter-cyclical capital buffer rate % <sup>(1)</sup>	Counter-cyclical capital buffer amount	
		Exposure values	RWA			
<b>Geographical breakdown</b>						
Australia	1.00	3,857	1,050			
Belgium	1.00	421	112			
Chile	0.50	637	155			
Czech Republic	1.25	1	-			
Denmark	2.50	58	38			
France	1.00	807	375			
Germany	0.75	2,254	724			
Hong Kong	0.50	734	429			
Luxembourg	0.50	6,208	434			
Netherlands	2.00	1,941	578			
Norway	2.50	187	69			
South Korea	1.00	94	2			
Sweden	2.00	1,078	297			
United Kingdom	2.00	21,260	3,144			
Sum <sup>(2)</sup>		39,537	7,407			
Total <sup>(3)</sup>		1,223,918	259,517	0.0%	152 <sup>(4)</sup>	

(1) Bank specific counter-cyclical buffer requirement of 0.04% (Q1/26: 0.04%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

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

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

(4) Computed using the total RWA of \$358,396 million (Q1/26: \$361,829 million), multiplied by the bank-specific counter-cyclical capital buffer rate.

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

(\$ millions)	Q4/25					
	a	b		c	d	e
	Countercyclical capital buffer rate %	Exposure values and/or RWA used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate % <sup>(1)</sup>	Countercyclical capital buffer amount	
<b>Geographical breakdown</b>		Exposure values	RWA			
Australia	1.00	4,418	1,169			
Belgium	1.00	178	73			
Chile	0.50	476	160			
Czech Republic	1.25	1	-			
Denmark	2.50	56	38			
France	1.00	6,420	474			
Germany	0.75	1,723	613			
Hong Kong	0.50	904	481			
Luxembourg	0.50	4,518	406			
Netherlands	2.00	2,148	665			
Norway	2.50	191	65			
South Korea	1.00	114	3			
Sweden	2.00	627	259			
United Kingdom	2.00	19,193	2,881			
Sum <sup>(2)</sup>		40,967	7,287			
Total <sup>(3)</sup>		1,130,998	258,071	0.0%	147	

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

For footnotes, see page 22.

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

(\$ millions)	Q2/25					
	a	b		c	d	e
	Countercyclical capital buffer rate %	Exposure values and/or RWA used in the computation of the countercyclical capital buffer		Bank-specific countercyclical capital buffer rate % <sup>(1)</sup>	Countercyclical capital buffer amount	
<b>Geographical breakdown</b>		Exposure values	RWA			
Australia	1.00	4,855	1,104			
Belgium	1.00	21	6			
Chile	0.50	431	194			
Czech Republic	1.25	1	-			
Denmark	2.50	26	15			
France	1.00	4,686	311			
Germany	0.75	1,541	679			
Hong Kong	1.00	799	450			
Luxembourg	0.50	4,173	333			
Netherlands	2.00	1,861	742			
Norway	2.50	197	46			
South Korea	1.00	1	-			
Sweden	2.00	620	271			
United Kingdom	2.00	18,113	2,386			
Sum <sup>(2)</sup>		37,325	6,537			
Total <sup>(3)</sup>		1,132,146	249,275	0.0%	132	

For footnotes, see page 22.

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

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
1 Total consolidated assets as per published financial statements	1,160,560	1,132,577	1,116,938	1,102,255	1,090,143
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	32	26	23	23	(2)
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(2,923)	(2,119)	(2,381)	(2,439)	(2,536)
4 Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-	-	-	-	-
5 Adjustment for derivative financial instruments	7,261	10,740	6,897	6,959	1,212
6 Adjustment for SFTs (i.e., repos and similar secured lending)	3,580	4,574	4,152	5,211	3,127
7 Adjustment for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures)	157,444	154,659	153,709	146,733	138,949
8 Other adjustments	(16,227)	(19,307)	(18,240)	(14,541)	(17,670)
<b>9 Leverage ratio exposure measure</b>	<b>1,309,727</b>	<b>1,281,150</b>	<b>1,261,098</b>	<b>1,244,201</b>	<b>1,213,223</b>

## LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
<b>On-balance sheet exposures</b>					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral)	1,006,743	982,525	967,835	957,324	938,908
2 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-	-
3 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(6,467)	(9,582)	(8,040)	(5,094)	(7,779)
4 (Asset amounts deducted in determining T1 capital)	(9,759)	(9,725)	(10,200)	(9,445)	(9,891)
<b>5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	<b>990,517</b>	<b>963,218</b>	<b>949,595</b>	<b>942,785</b>	<b>921,238</b>
<b>Derivative exposures</b>					
6 Replacement cost associated with all derivative transactions	8,757	13,684	10,165	9,493	10,003
7 Add-on amounts for potential future exposure associated with all derivative transactions	33,443	35,269	35,084	32,080	29,700
8 (Exempted central counterparty (CCP)-leg of client cleared trade exposures)	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	2,370	2,927	2,973	2,281	3,323
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(2,370)	(2,927)	(2,973)	(2,281)	(3,323)
<b>11 Total derivatives exposures (sum of lines 6 to 10)</b>	<b>42,200</b>	<b>48,953</b>	<b>45,249</b>	<b>41,573</b>	<b>39,703</b>
<b>SFT exposures</b>					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	115,986	109,746	108,393	107,899	110,206
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(9,188)	(7,092)	(7,050)	(6,782)	(6,958)
14 Counterparty credit risk exposure for SFTs	12,768	11,666	11,202	11,993	10,085
15 Agent transaction exposures	-	-	-	-	-
<b>16 Total SFT exposures (sum of lines 12 to 15)</b>	<b>119,566</b>	<b>114,320</b>	<b>112,545</b>	<b>113,110</b>	<b>113,333</b>
<b>Other off-balance sheet exposures</b>					
17 Off-balance sheet exposure at gross notional amount	494,643	487,912	482,477	467,196	450,318
18 (Adjustments for conversion to credit equivalent amounts)	(337,199)	(333,253)	(328,768)	(320,463)	(311,369)
<b>19 Off-balance sheet items (sum of lines 17 and 18)</b>	<b>157,444</b>	<b>154,659</b>	<b>153,709</b>	<b>146,733</b>	<b>138,949</b>
<b>Capital and Total Exposures</b>					
20 T1 capital	56,067	55,823	54,105	53,303	51,756
<b>21 Total Exposures (sum of lines 5, 11, 16 and 19)</b>	<b>1,309,727</b>	<b>1,281,150</b>	<b>1,261,098</b>	<b>1,244,201</b>	<b>1,213,223</b>
<b>22 Leverage Ratio</b>	<b>4.3%</b>	<b>4.4%</b>	<b>4.3%</b>	<b>4.3%</b>	<b>4.3%</b>

## CR1: CREDIT QUALITY OF ASSETS

(\$ millions)

		Q2/26						
		a	b	c	d	e	f	g
		Gross carrying values of			Of which expected credit loss (ECL) accounting provisions for credit losses on SA exposures <sup>(1)</sup>		Of which ECL accounting provisions for credit losses on IRB exposures	Net value (a+b-c)
		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	on IRB exposures	Net value (a+b-c)
1	Loans	3,967	601,533	4,520	150	246	4,124	600,980
2	Debt securities	464	214,942	72	46	25	1	215,334
2a	Other investment <sup>(2)</sup>	-	2	-	-	-	-	2
3	Off-balance sheet exposures <sup>(3)</sup>	240	492,258	350	-	11	339	492,148
4	<b>Total</b>	<b>4,671</b>	<b>1,308,735</b>	<b>4,942</b>	<b>196</b>	<b>282</b>	<b>4,464</b>	<b>1,308,464</b>

(\$ millions)

		Q1/26						
		a	b	c	d	e	f	g
		Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures <sup>(1)</sup>		Of which ECL accounting provisions for credit losses on IRB exposures	Net value (a+b-c)
		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	on IRB exposures	Net value (a+b-c)
1	Loans	3,794	593,106	4,409	153	239	4,017	592,491
2	Debt securities	476	202,544	72	47	25	-	202,948
2a	Other investment <sup>(2)</sup>	-	2	-	-	-	-	2
3	Off-balance sheet exposures <sup>(3)</sup>	305	484,640	327	-	16	311	484,618
4	<b>Total</b>	<b>4,575</b>	<b>1,280,292</b>	<b>4,808</b>	<b>200</b>	<b>280</b>	<b>4,328</b>	<b>1,280,059</b>

(\$ millions)

		Q4/25						
		a	b	c	d	e	f	g
		Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures <sup>(1)</sup>		Of which ECL accounting provisions for credit losses on IRB exposures	Net value (a+b-c)
		Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	on IRB exposures	Net value (a+b-c)
1	Loans	3,636	590,260	4,392	178	233	3,981	589,504
2	Debt securities	499	206,014	75	49	25	1	206,438
2a	Other investment <sup>(2)</sup>	-	2	-	-	-	-	2
3	Off-balance sheet exposures <sup>(3)</sup>	263	477,898	347	-	15	332	477,814
4	<b>Total</b>	<b>4,398</b>	<b>1,274,174</b>	<b>4,814</b>	<b>227</b>	<b>273</b>	<b>4,314</b>	<b>1,273,758</b>

(1) For SA exposures, stage 3 allowances are reflected in the category of specific, and stage 1 and 2 allowances are reflected in the category of general.

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

(3) Includes \$208.3 billion (Q1/26: \$205.5 billion) of personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

## CR1: CREDIT QUALITY OF ASSETS (continued)

(\$ millions)	Q3/25						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures <sup>(1)</sup>		Of which ECL accounting provisions for credit losses on IRB exposures	
	Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	Net value (a+b-c)	
1 Loans	3,281	582,648	4,285	176	228	3,881	581,644
2 Debt securities	502	200,125	63	37	25	1	200,564
2a Other investment <sup>(2)</sup>	-	3	-	-	-	-	3
3 Off-balance sheet exposures <sup>(3)</sup>	270	465,971	303	-	10	293	465,938
4 Total	4,053	1,248,747	4,651	213	263	4,175	1,248,149

(\$ millions)	Q2/25						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures <sup>(1)</sup>		Of which ECL accounting provisions for credit losses on IRB exposures	
	Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	Net value (a+b-c)	
1 Loans	3,295	572,535	4,191	178	221	3,792	571,639
2 Debt securities	438	200,713	33	11	22	-	201,118
2a Other investment <sup>(2)</sup>	-	3	-	-	-	-	3
3 Off-balance sheet exposures <sup>(3)</sup>	288	448,993	264	-	10	254	449,017
4 Total	4,021	1,222,244	4,488	189	253	4,046	1,221,777

For footnotes, see page 26.

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

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>
1 Defaulted loans and debt securities at end of the previous reporting period	<b>4,575</b>	4,398	4,053	4,021	3,980
2 Loans and debt securities that have defaulted since the last reporting period	<b>1,276</b>	1,390	1,425	1,352	1,225
3 Amounts repaid <sup>(2)</sup>	<b>(460)</b>	(428)	(428)	(709)	(445)
4 Returned to non-defaulted status	<b>(143)</b>	(208)	(149)	(162)	(206)
5 Amounts written off	<b>(505)</b>	(567)	(521)	(477)	(457)
6 Other changes <sup>(3)</sup>	<b>(72)</b>	(10)	18	28	(76)
7 Defaulted loans and debt securities at end of the reporting period	<b>4,671</b>	4,575	4,398	4,053	4,021

- (1) Includes off-balance sheet exposures.  
(2) Includes proceeds from the disposal of loans.  
(3) Includes changes due to foreign exchange movements.

## CR3: CRM TECHNIQUES - OVERVIEW <sup>(1)</sup>

(\$ millions)	Q2/26					Q1/26				
	a	b1	b	d	f	a	b1	b	d	f
	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>
1 Loans	78,389	522,591	517,543	5,048	-	76,483	516,008	511,151	4,857	-
2 Debt securities	185,522	29,812	6,854	22,958	-	171,882	31,066	6,934	24,132	-
3 Total <sup>(3)</sup>	263,911	552,403	524,397	28,006	-	248,365	547,074	518,085	28,989	-
4 Of which defaulted <sup>(6)</sup>	512	2,829	2,829	-	-	521	2,736	2,736	-	-

(\$ millions)	Q4/25					Q3/25				
	a	b1	b	d	f	a	b1	b	d	f
	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>
1 Loans	77,122	512,382	508,002	4,380	-	73,702	507,942	503,678	4,264	-
2 Debt securities	176,283	30,155	5,988	24,167	-	170,755	29,809	5,877	23,932	-
3 Total <sup>(3)</sup>	253,405	542,537	513,990	28,547	-	244,457	537,751	509,555	28,196	-
4 Of which defaulted <sup>(6)</sup>	564	2,540	2,540	-	-	656	2,138	2,138	-	-

(\$ millions)	Q2/25				
	a	b1	b	d	f
	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>
1 Loans	71,383	500,256	496,153	4,103	-
2 Debt securities	173,415	27,703	5,013	22,690	-
3 Total <sup>(3)</sup>	244,798	527,959	501,166	26,793	-
4 Of which defaulted <sup>(6)</sup>	528	2,290	2,290	-	-

(1) Excludes off-balance sheet exposures.

(2) Includes fully unsecured exposures and the unsecured portion of partially-secured exposures.

(3) Amounts reflect the entire carrying value of exposures which are secured by either collateral or financial guarantees.

(4) All residential mortgages are included in exposure secured by collateral.

(5) Excludes derivatives which do not qualify in reducing exposures considered for regulatory capital purposes. For exposures secured by more than one form of security, exposures are first reduced by the amount secured by collateral, and then financial guarantees and credit derivatives, as applicable.

(6) Amounts are net of allowance for credit losses.

## CR4: SA - CREDIT RISK EXPOSURE AND CRM EFFECTS

(\$ millions)

	Q2/26											
	a		b		c		d		e		f	
	Exposures before CCF <sup>(1)</sup> and CRM		Exposures post-CCF and CRM		RWA and RWA density							
Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density %						
1 Sovereigns and their central banks	7,155	125	7,662	336	301	4						
2 PSEs	917	396	964	190	913	79						
3 MDBs	383	-	383	-	77	20						
4 Banks	1,586	-	1,586	-	435	27						
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-						
5 Covered bonds	-	-	-	-	-	-						
6 Corporates	7,059	3,432	6,675	1,210	7,070	90						
Of which: securities firms and other financial institutions treated as corporates	455	181	453	56	509	100						
Of which: specialized lending	-	-	-	-	-	-						
7 Subordinated debt, equity and other capital	1,516	85	1,516	34	1,590	103						
8 Retail	3,669	17,295	3,669	4,416	3,511	43						
9 Real estate	3,539	203	3,381	81	1,623	47						
Of which: general residential real estate (general RRE)	2,864	42	2,760	17	991	36						
Of which: income-producing residential real estate (IPRRE)	178	-	163	-	83	51						
Of which: other residential real estate (other RRE)	-	-	-	-	-	-						
Of which: general commercial real estate (general CRE)	207	1	179	-	125	70						
Of which: income-producing commercial real estate (IPCRE)	211	8	200	3	214	105						
Of which: land acquisition, development and construction	79	152	79	61	210	150						
10 Reverse mortgages	-	-	-	-	-	-						
11 MBS	-	-	-	-	-	-						
12 Defaulted exposures <sup>(2)</sup>	327	-	159	-	182	114						
13 Other assets <sup>(3)</sup>	17,443	-	17,443	-	7,870	45						
14 Total	43,594	21,536	43,438	6,267	23,572	47						

(\$ millions)

	Q1/26											
	a		b		c		d		e		f	
	Exposures before CCF <sup>(1)</sup> and CRM		Exposures post-CCF and CRM		RWA and RWA density							
Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density %						
1 Sovereigns and their central banks	7,039	125	7,551	270	307	4						
2 PSEs	932	402	985	191	917	78						
3 MDBs	427	-	427	-	85	20						
4 Banks	1,171	-	1,171	-	344	29						
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-						
5 Covered bonds	-	-	-	-	-	-						
6 Corporates	7,016	3,334	6,632	1,202	7,030	90						
Of which: securities firms and other financial institutions treated as corporates	480	193	477	67	545	100						
Of which: specialized lending	-	-	-	-	-	-						
7 Subordinated debt, equity and other capital	1,337	92	1,337	37	1,508	110						
8 Retail	3,710	17,448	3,710	4,444	3,584	44						
9 Real estate	3,524	143	3,357	56	1,638	48						
Of which: general RRE	2,858	-	2,744	-	971	35						
Of which: IPRRE	178	-	163	-	83	51						
Of which: other RRE	-	-	-	-	-	-						
Of which: general CRE	207	1	181	-	182	101						
Of which: IPCRE	199	13	187	5	202	105						
Of which: land acquisition, development and construction	82	129	82	51	200	150						
10 Reverse mortgages	-	-	-	-	-	-						
11 MBS	-	-	-	-	-	-						
12 Defaulted exposures <sup>(2)</sup>	352	4	176	4	201	112						
13 Other assets <sup>(3)</sup>	21,365	-	21,365	-	7,753	36						
14 Total	46,873	21,548	46,711	6,204	23,367	44						

(1) Credit conversion factor (CCF).

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

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

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

(\$ millions)

	Q4/25											
	a		b		c		d		e		f	
	Exposures before CCF <sup>(1)</sup> and CRM						Exposures post-CCF and CRM					
	On-balance sheet amount		Off-balance sheet amount		On-balance sheet amount		Off-balance sheet amount		RWA		RWA density	
<b>Asset classes</b>									RWA	RWA density %		
1	Sovereigns and their central banks	6,800	147	7,261	270	305	4					
2	PSEs	945	365	1,009	170	920	78					
3	MDBs	458	-	458	-	92	20					
4	Banks	1,066	-	1,066	-	317	30					
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-					
5	Covered bonds	-	-	-	-	-	-					
6	Corporates	7,069	3,474	6,731	1,322	7,219	90					
	Of which: securities firms and other financial institutions treated as corporates	511	231	508	89	597	100					
	Of which: specialized lending	-	-	-	-	-	-					
7	Subordinated debt, equity and other capital	1,308	96	1,308	38	1,433	106					
8	Retail	3,730	17,025	3,730	4,346	3,571	44					
9	Real estate	3,568	61	3,394	25	1,577	46					
	Of which: general RRE	2,929	-	2,808	-	983	35					
	Of which: IPRRE	177	-	162	-	83	51					
	Of which: other RRE	-	-	-	-	-	-					
	Of which: general CRE	207	1	181	1	182	100					
	Of which: IPCRE	172	1	160	-	169	106					
	Of which: land acquisition, development and construction	83	59	83	24	160	150					
10	Reverse mortgages	-	-	-	-	-	-					
11	MBS	-	-	-	-	-	-					
12	Defaulted exposures <sup>(2)</sup>	390	4	190	4	226	116					
13	Other assets <sup>(3)</sup>	19,505	-	19,505	-	8,200	42					
14	<b>Total</b>	<b>44,839</b>	<b>21,172</b>	<b>44,652</b>	<b>6,175</b>	<b>23,860</b>	<b>47</b>					

(\$ millions)

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

For footnotes, see page 30.

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

(\$ millions)

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

For footnotes, see page 30.

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

(\$ millions)

Asset classes	Q2/26																						Total credit exposure amount (post-CCF and post-CRM)					
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v		w	x	y	z	aa
	Risk weight																											
	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)	
1 Sovereigns and their central banks	7,668		11						40									279					-			-	7,998	
2 PSEs	59		82						294									655					64			-	1,154	
3 MDBs	-		383						-									-					-			-	383	
4 Banks			1,445						48									37					56			-	1,586	
Of which: securities firms and other financial institutions			-						-									-					-			-	-	
5 Covered bonds			-						-									-					-			-	-	
6 Corporates			-						-									-					-			-	7,885	
Of which: securities firms and other financial institutions			-						-									-					-			-	509	
Of which: specialized lending			-						-									-					-			-	-	
7 Subordinated debt, equity and other capital	261		135						-									882					-	272		-	1,550	
8 Retail		4,256							-									3,829					-			-	8,085	
9 Real estate			634	362	411	402	385	28	393		156		282	29			20	42		7	170		141			-	3,462	
Of which: general RRE			634	362	374	383	385		369				-	269				-					1			-	2,777	
Of which: IPRRE					37	19		28	24				19					29			7		-			-	163	
Of which: other RRE																							-			-	-	
Of which: general CRE																		42					-			-	179	
Of which: IPCRE																		20			170		-			-	203	
Of which: land acquisition, development and construction																							140			-	140	
10 Reverse mortgages																							-			-	-	
11 MBS																							-			-	-	
12 Defaulted exposures																			112				47			-	159	
13 Other assets <sup>(1)</sup>	9,573																	7,870					-			-	17,443	
14 Total	17,561	4,256	2,690	362	411	402	385	28	775		156		282	3,858		5,429	20	12,333		7	170		308	272		-	49,705	

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

(\$ millions)

Risk weight	Q2/26			
	a	b	c	d
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted <sup>(2)</sup> average CCF %	Exposure (post-CCF and post-CRM)
1 Less than 40%	21,561	12,889	26%	25,683
2 40–70%	1,648	94	67%	1,627
3 75–80%	2,695	4,548	26%	3,858
4 85%	4,778	2,185	41%	5,429
5 90–100%	12,269	1,512	48%	12,351
6 105–130%	176	8	38%	177
7 150%	203	280	40%	308
8 250%	264	20	40%	272
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	43,594	21,536	29%	49,705

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

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

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

(\$ millions)

Asset classes	Q1/26																						Total credit exposure amount (post-CCF and post-CRM)												
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v		w	x	y	z	aa							
	Risk weight																																		
	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)								
1 Sovereigns and their central banks	7,485		12						40									284					-				-	7,821							
2 PSEs	62		121						262									670					61				-	1,176							
3 MDBs	-		427						-									-					-				-	427							
4 Banks			1,041						42									34					54				-	1,171							
Of which: securities firms and other financial institutions			-						-									-					-				-	-							
5 Covered bonds			-						-									-					-				-	-							
6 Corporates			-						-									2,471					1				-	7,834							
Of which: securities firms and other financial institutions			-						-									543					1				-	544							
Of which: specialized lending			-						-									-					-				-	-							
7 Subordinated debt, equity and other capital	261		7						-									838					-	268			-	1,374							
8 Retail		4,222							-									3,932					-				-	8,154							
9 Real estate			653	353	394	401	380	27	391		20							265	29				133				-	3,413							
Of which: general RRE			653	353	357	382	380		367									-	252				-				-	2,744							
Of which: IPRRE					37	19			27	24								-					7				-	163							
Of which: other RRE									-	-								-					-				-	-							
Of which: general CRE			-						-	-								181					-				-	181							
Of which: IPCRE									-	-								23					156				-	192							
Of which: land acquisition, development and construction									-	-								-					133				-	133							
10 Reverse mortgages									-									-					-				-	-							
11 MBS									-									-					-				-	-							
12 Defaulted exposures									-									136					44				-	180							
13 Other assets <sup>(1)</sup>	13,612								-									7,753					-				-	21,365							
14 Total	21,420	4,222	2,261	353	394	401	380	27	735		20							265	3,961				-	5,362	23	12,367	7	156	-	293	268	-	-	-	52,915

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

(\$ millions)

Risk weight	Q1/26			
	a	b	c	d
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF % <sup>(2)</sup>	Exposure (post-CCF and post-CRM)
1 Less than 40%	24,968	13,025	25%	29,051
2 40–70%	1,448	41	100%	1,427
3 75–80%	2,796	4,563	26%	3,961
4 85%	4,737	2,130	41%	5,362
5 90–100%	12,293	1,494	46%	12,390
6 105–130%	160	13	38%	163
7 150%	211	262	40%	293
8 250%	260	20	40%	268
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	46,873	21,548	29%	52,915

For footnotes, see page 33.

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

(\$ millions)

	Q4/25																						Total credit exposure amount (post-CCF and post-CRM)							
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v		w	x	y	z	aa		
	Risk weight																													
Asset classes	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)			
1 Sovereigns and their central banks	7,196		12						40									283									-	7,531		
2 PSEs	51		128						268									676				56						-	1,179	
3 MDBs	-		458						-									-											-	458
4 Banks			945						39									30				52							-	1,066
Of which: securities firms and other financial institutions			-						-									-				-							-	-
5 Covered bonds			-						-									-				-							-	-
6 Corporates			-						-									-				1							-	8,053
Of which: securities firms and other financial institutions			-						-									-				-							-	-
Of which: specialized lending			-						-									-				1							-	597
7 Subordinated debt, equity and other capital	269		7						-									829					241						-	1,346
8 Retail		4,143												3,933															-	8,076
9 Real estate			715	355	396	400	378	27	391		20		259	28			20	185	7	131		107						-	3,419	
Of which: general RRE			715	355	358	382	378		367				250					3											-	2,808
Of which: IPRRE					38	18		27	24		20									7									-	162
Of which: other RRE																													-	-
Of which: general CRE																		182											-	182
Of which: IPCRE													9				20				131								-	160
Of which: land acquisition, development and construction																							107						-	107
10 Reverse mortgages																													-	-
11 MBS																													-	-
12 Defaulted exposures																		133					61						-	194
13 Other assets <sup>(1)</sup>	11,305																	8,200											-	19,505
14 Total	18,821	4,143	2,265	355	396	400	378	27	738		20		259	3,961		5,566	20	12,822	7	131		277	241					-	50,827	

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

(\$ millions)

	Q4/25			
	a	b	c	d
	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF % <sup>(2)</sup>	Exposure (post-CCF and post-CRM)
1 Less than 40%	22,463	12,555	26%	26,380
2 40-70%	1,455	33	100%	1,422
3 75-80%	2,776	4,632	26%	3,961
4 85%	4,779	2,357	43%	5,566
5 90-100%	12,790	1,371	46%	12,842
6 105-130%	141	1	0%	138
7 150%	202	203	41%	277
8 250%	233	20	40%	241
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	44,839	21,172	40%	50,827

For footnotes, see page 33.

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

(\$ millions)

Asset classes	Q3/25																				Total credit exposure amount (post-CCF and post-CRM)							
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t		u	v	w	x	y	z	aa
	Risk weight																											
	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)	
1 Sovereigns and their central banks	6,652		12						39									276									6,979	
2 PSEs	53		122						255									687									1,117	
3 MDBs			582																								582	
4 Banks			1,046						37									25					61				1,169	
Of which: securities firms and other financial institutions																												
5 Covered bonds																												
6 Corporates																												
Of which: securities firms and other financial institutions																												
Of which: specialized lending																												
7 Subordinated debt, equity and other capital	266		7															784					235				1,292	
8 Retail		4,115												3,729													7,844	
9 Real estate			684	326	400	399	375	27	390		20		258	28			31	161	7	146		88				3,340		
Of which: general RRE			684	326	358	381	375		366				250														2,740	
Of which: IPRRE					42	18		27	24		20								7								166	
Of which: other RRE																												
Of which: general CRE																		161									161	
Of which: IPCRE													8				31			146							185	
Of which: land acquisition, development and construction																							88				88	
10 Reverse mortgages																												
11 MBS																												
12 Defaulted exposures																		122					53				175	
13 Other assets <sup>(1)</sup>	8,391																7,775										16,166	
14 Total	15,362	4,115	2,453	326	400	399	375	27	721		20		258	3,757		5,355	31	12,222	7	146		212	235			46,421		

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

(\$ millions)

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

For footnotes, see page 33.



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

(\$ millions)	Q2/26											
	a	b	c	d	e	f	g	h	i	j	k	l
AIRB approach	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	18,900	10,375	57	24,837	0.05	2,517	22	2.3	2,607	10	4	
0.15 to <0.25	22,498	11,542	55	28,804	0.19	5,007	39	2.0	9,413	33	22	
0.25 to <0.50	18,433	9,214	51	23,168	0.34	3,622	39	1.9	10,062	43	30	
0.50 to <0.75	18,865	10,275	43	23,316	0.58	3,621	39	2.0	13,473	58	53	
0.75 to <2.50	36,151	15,546	43	42,818	1.10	7,076	40	2.0	32,275	75	188	
2.50 to <10.00	11,842	5,197	47	14,304	3.33	26,155	39	2.0	14,873	104	188	
10.00 to <100.00	4,010	785	50	4,402	19.89	704	45	1.8	9,252	210	385	
100.00 (Default)	1,397	136	37	1,448	100.00	765	33	2.0	2,811	194	314	
	132,096	63,070	49	163,097	2.18	49,467	37	2.0	94,766	58	1,184	1,362
<b>Corporate specialized lending</b>												
0.00 to <0.15	377	876	62	916	0.08	17	32	1.2	116	13	-	
0.15 to <0.25	2,301	3,535	55	4,237	0.19	89	30	2.6	1,203	28	2	
0.25 to <0.50	2,995	2,417	51	4,236	0.34	93	26	3.0	1,575	37	4	
0.50 to <0.75	6,352	5,416	49	8,991	0.58	183	26	2.9	4,180	46	14	
0.75 to <2.50	7,784	6,433	44	10,643	1.03	269	31	2.5	6,830	64	34	
2.50 to <10.00	829	1,306	46	1,432	2.58	49	30	3.0	1,245	87	11	
10.00 to <100.00	474	150	47	544	23.07	18	36	2.2	971	178	43	
100.00 (Default)	405	15	41	411	100.00	3	28	3.6	37	9	140	
	21,517	20,148	49	31,410	2.42	721	29	2.7	16,157	51	248	102
<b>Sovereign</b>												
0.00 to <0.15	199,065	18,365	57	209,480	0.02	1,497	8	2.6	4,660	2	5	
0.15 to <0.25	430	350	56	626	0.22	72	30	2.0	173	28	-	
0.25 to <0.50	92	49	49	116	0.34	56	40	1.7	52	45	-	
0.50 to <0.75	14	84	50	56	0.58	23	37	1.8	32	57	-	
0.75 to <2.50	38	19	59	50	1.08	44	43	1.6	40	80	-	
2.50 to <10.00	79	52	37	98	3.54	198	39	2.0	115	117	2	
10.00 to <100.00	9	4	69	12	21.75	8	25	1.2	15	125	1	
100.00 (Default)	-	-	-	-	100.00	2	58	2.5	1	-	-	
	199,727	18,923	57	210,438	0.02	1,900	9	2.6	5,088	2	8	1
<b>Banks <sup>(6)</sup></b>												
0.00 to <0.15	2,233	-	-	2,233	0.01	26	5	2.1	16	1	-	-

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

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

(3) Denoted in years.

(4) The use of credit derivatives reduced RWA relating to corporate exposures under the IRB approach by nil (Q1/26: nil).

(5) Expected loss amounts are calculated for regulatory capital purposes based on our historical experience through-the-cycle and do not incorporate forward-looking information. Provision amounts represent stage 1, 2, and 3 allowance for credit loss amounts calculated in accordance with IFRS 9, which incorporate forward-looking information. Expected losses and provisions are both inputs into the calculation to determine the shortfall of allowances versus expected losses (if any) to be deducted from regulatory capital.

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

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

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

(\$ millions)	Q2/26											
FIRB approach	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	20,798	30,211	37	32,123	0.08	644	33	1.8	6,197	19	9	
0.15 to <0.25	17,047	25,618	40	27,263	0.18	647	35	2.3	9,336	34	17	
0.25 to <0.50	8,169	11,624	39	12,670	0.34	383	37	2.4	6,639	52	16	
0.50 to <0.75	8,076	6,499	39	10,590	0.58	255	35	2.4	6,569	62	22	
0.75 to <2.50	8,320	8,896	41	12,002	1.00	442	33	2.6	8,318	69	39	
2.50 to <10.00	1,644	2,709	43	2,796	3.56	965	29	2.7	2,507	90	30	
10.00 to <100.00	747	862	43	1,121	18.09	58	31	2.2	1,713	153	63	
100.00 (Default)	210	30	46	224	100.00	21	33	1.6	610	272	26	
	<b>65,011</b>	<b>86,449</b>	<b>39</b>	<b>98,789</b>	<b>0.84</b>	<b>3,415</b>	<b>34</b>	<b>2.2</b>	<b>41,889</b>	<b>42</b>	<b>222</b>	<b>210</b>
<b>Sovereign <sup>(7)</sup></b>												
0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	-
<b>Banks</b>												
0.00 to <0.15	9,606	6,152	70	13,912	0.06	249	43	1.8	2,958	21	4	
0.15 to <0.25	237	913	59	774	0.21	26	45	1.7	336	43	1	
0.25 to <0.50	260	328	42	399	0.34	18	45	2.2	231	58	1	
0.50 to <0.75	55	55	62	89	0.58	9	45	2.1	62	70	-	
0.75 to <2.50	69	58	46	96	0.81	11	44	1.0	63	66	-	
2.50 to <10.00	-	269	67	181	5.58	46	43	3.1	301	166	4	
10.00 to <100.00	-	-	20	-	10.28	3	45	0.2	1	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	<b>10,227</b>	<b>7,775</b>	<b>67</b>	<b>15,451</b>	<b>0.15</b>	<b>362</b>	<b>43</b>	<b>1.3</b>	<b>3,952</b>	<b>26</b>	<b>10</b>	<b>3</b>

For footnotes, see page 38.

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

(\$ millions)

	Q2/26												
	a	b	c	d	e	f	g	h	i	j	k	l	
<b>AIRB approach</b>	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>	
<b>Retail portfolios</b>													
<b>Real estate secured personal lending (insured)</b>													
0.00 to <0.15	36,369	-	n/a	36,369	0.01	21,293	6	n/a	419	1	1		
0.15 to <0.25	697	-	-	697	0.17	4,631	29	n/a	95	14	-		
	<b>37,066</b>	<b>-</b>	<b>-</b>	<b>37,066</b>	<b>0.02</b>	<b>25,924</b>	<b>6</b>	<b>n/a</b>	<b>514</b>	<b>1</b>	<b>1</b>	<b>16</b>	
<b>Real estate secured personal lending (uninsured)</b>													
0.00 to <0.15	124,324	69,927	43	154,078	0.07	753,668	23	n/a	7,367	5	26		
0.15 to <0.25	13,354	7,643	90	20,242	0.17	43,703	26	n/a	2,143	11	9		
0.25 to <0.50	73,894	7,207	38	76,659	0.34	282,737	23	n/a	12,866	17	68		
0.50 to <0.75	23,618	-	-	23,618	0.54	57,135	20	n/a	4,919	21	29		
0.75 to <2.50	13,182	1,302	42	13,728	1.55	45,153	24	n/a	5,680	41	50		
2.50 to <10.00	8,329	743	35	8,586	5.00	33,911	23	n/a	7,194	84	105		
10.00 to <100.00	1,326	22	42	1,335	34.80	4,475	22	n/a	2,006	150	119		
100.00 (Default)	1,243	-	-	1,243	100.00	3,494	21	n/a	2,072	167	146		
	<b>259,270</b>	<b>86,844</b>	<b>46</b>	<b>299,489</b>	<b>0.96</b>	<b>1,224,276</b>	<b>23</b>	<b>n/a</b>	<b>44,247</b>	<b>15</b>	<b>552</b>	<b>553</b>	
<b>Qualifying revolving retail</b>													
0.00 to <0.15	4,721	78,312	70	59,654	0.07	6,575,361	89	n/a	2,278	4	36		
0.15 to <0.25	1,310	11,105	51	7,002	0.21	1,079,956	89	n/a	687	10	13		
0.25 to <0.50	2,065	8,149	60	6,933	0.43	1,513,367	88	n/a	1,192	17	26		
0.50 to <0.75	1,120	1,918	52	2,111	0.53	242,481	88	n/a	438	21	10		
0.75 to <2.50	7,443	9,101	54	12,333	1.52	2,103,749	89	n/a	5,703	46	167		
2.50 to <10.00	5,220	1,864	60	6,347	4.15	1,080,328	88	n/a	5,914	93	232		
10.00 to <100.00	2,535	435	61	2,800	21.27	446,833	87	n/a	5,266	188	524		
100.00 (Default)	85	-	n/a	85	100.00	24,296	72	n/a	73	86	57		
	<b>24,499</b>	<b>110,884</b>	<b>66</b>	<b>97,265</b>	<b>1.26</b>	<b>13,066,371</b>	<b>89</b>	<b>n/a</b>	<b>21,551</b>	<b>22</b>	<b>1,065</b>	<b>1,908</b>	
<b>Other retail</b>													
0.00 to <0.15	766	2,000	83	2,432	0.10	20,411	79	n/a	500	21	2		
0.15 to <0.25	2,774	167	75	2,899	0.21	117,424	30	n/a	438	15	2		
0.25 to <0.50	931	1,455	106	2,473	0.33	10,543	55	n/a	1,124	45	5		
0.50 to <0.75	4,443	35	45	4,460	0.53	121,743	60	n/a	2,028	45	14		
0.75 to <2.50	2,766	289	70	2,969	1.36	103,327	62	n/a	2,173	73	26		
2.50 to <10.00	3,280	53	79	3,322	4.21	94,898	49	n/a	2,468	74	71		
10.00 to <100.00	1,053	476	51	1,296	54.32	342,849	31	n/a	829	64	115		
100.00 (Default)	104	-	n/a	104	100.00	15,484	63	n/a	142	137	54		
	<b>16,117</b>	<b>4,475</b>	<b>86</b>	<b>19,955</b>	<b>5.15</b>	<b>826,679</b>	<b>54</b>	<b>n/a</b>	<b>9,702</b>	<b>49</b>	<b>289</b>	<b>235</b>	
<b>Small and medium enterprises (SME) retail</b>													
0.00 to <0.15	54	558	56	366	0.08	1,311	75	n/a	62	17	-		
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-		
0.25 to <0.50	280	1,143	51	861	0.37	8,848	43	n/a	219	25	1		
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-		
0.75 to <2.50	1,433	247	50	1,557	0.93	12,396	43	n/a	673	43	7		
2.50 to <10.00	801	169	62	906	3.82	11,080	44	n/a	571	63	16		
10.00 to <100.00	156	22	62	170	22.73	3,256	43	n/a	151	89	18		
100.00 (Default)	67	-	50	67	100.00	3,286	59	n/a	141	210	32		
	<b>2,791</b>	<b>2,139</b>	<b>53</b>	<b>3,927</b>	<b>4.04</b>	<b>40,177</b>	<b>46</b>	<b>n/a</b>	<b>1,817</b>	<b>46</b>	<b>74</b>	<b>74</b>	
<b>FIRB approach</b>													
<b>Real estate secured personal lending (insured)</b>													
0.00 to <0.15	1,530	-	n/a	1,530	0.07	1,167	100	n/a	786	51	1	-	
<b>Total (all portfolios)</b>	<b>772,084</b>	<b>400,707</b>	<b>52</b>	<b>980,650</b>	<b>1.07</b>	<b>15,240,486</b>	<b>30</b>	<b>1.9</b>	<b>240,485</b>	<b>25</b>	<b>3,654</b>	<b>4,464</b>	

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

(2) The number of obligors for retail products reflects account level information rather than individual borrowers. In addition, certain products within real estate secured personal lending include both insured and uninsured components, such as mortgages and home-equity lines of credit secured by the same property. In such situations, the obligor will appear twice in both the insured and uninsured categories within the applicable PD band.

(3) Denoted in years.

(4) CIBC does not use credit derivatives to reduce RWA for retail exposures.

(5) Expected loss amounts are calculated for regulatory capital purposes based on our historical experience through-the-cycle and do not incorporate forward-looking information. Provision amounts represent stage 1, 2, and 3 allowance for credit loss amounts calculated in accordance with IFRS 9, which incorporate forward-looking information. Expected losses and provisions are both inputs into the calculation to determine the shortfall of allowances versus expected losses (if any) to be deducted from regulatory capital.

n/a Not applicable.

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

(\$ millions)	Q1/26											
AIRB approach	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	19,249	10,348	57	25,107	0.06	2,570	22	2.3	2,704	11	4	
0.15 to <0.25	20,783	10,785	53	26,512	0.19	4,789	39	2.0	8,709	33	20	
0.25 to <0.50	18,425	9,356	52	23,324	0.34	3,673	38	2.0	10,156	44	30	
0.50 to <0.75	18,411	10,009	44	22,812	0.58	3,541	39	2.0	13,291	58	52	
0.75 to <2.50	35,540	16,156	43	42,436	1.10	7,027	40	2.0	31,942	75	188	
2.50 to <10.00	11,543	5,476	46	14,071	3.37	25,729	39	2.0	14,515	103	185	
10.00 to <100.00	4,124	759	48	4,488	20.36	689	44	1.7	9,422	210	431	
100.00 (Default)	1,226	177	48	1,311	100.00	698	34	2.0	3,148	240	217	
	129,301	63,066	49	160,061	2.15	48,716	37	2.0	93,887	59	1,127	1,359
<b>Corporate specialized lending</b>												
0.00 to <0.15	384	818	65	917	0.07	16	31	1.4	113	12	-	
0.15 to <0.25	2,100	3,870	54	4,192	0.19	90	31	2.8	1,275	30	2	
0.25 to <0.50	3,256	2,272	51	4,419	0.34	89	26	3.1	1,671	38	4	
0.50 to <0.75	5,849	5,616	48	8,561	0.58	179	26	2.9	3,957	46	13	
0.75 to <2.50	7,986	5,811	44	10,516	1.03	260	30	2.6	6,749	64	34	
2.50 to <10.00	698	794	48	1,078	2.60	47	37	2.4	1,098	102	10	
10.00 to <100.00	475	157	49	553	22.58	16	36	2.3	981	177	43	
100.00 (Default)	406	8	42	409	100.00	3	25	3.9	22	5	121	
	21,154	19,346	49	30,645	2.43	700	29	2.7	15,866	52	227	107
<b>Sovereign</b>												
0.00 to <0.15	187,970	18,121	57	198,216	0.02	1,475	9	2.4	4,264	2	5	
0.15 to <0.25	370	362	56	572	0.22	75	32	2.1	173	30	-	
0.25 to <0.50	86	59	53	117	0.34	54	45	1.9	63	54	-	
0.50 to <0.75	135	79	49	173	0.58	31	25	2.4	68	39	-	
0.75 to <2.50	63	21	53	74	1.21	44	37	1.6	53	72	-	
2.50 to <10.00	35	34	49	51	2.97	181	33	2.2	50	98	1	
10.00 to <100.00	10	4	68	12	21.70	10	26	1.1	15	125	1	
100.00 (Default)	-	-	-	-	100.00	2	28	2.0	1	-	-	
	188,669	18,680	56	199,215	0.02	1,872	9	2.4	4,687	2	7	1
<b>Banks <sup>(6)</sup></b>												
0.00 to <0.15	2,547	-	-	2,547	0.01	31	5	2.4	21	1	-	-

For footnotes, see page 38.

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

(\$ millions)

	Q1/26											
	a	b	c	d	e	f	g	h	i	j	k	l
FIRB approach	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	19,116	29,338	38	30,172	0.08	619	33	1.9	5,875	19	8	
0.15 to <0.25	16,643	24,148	40	26,238	0.18	614	36	2.4	9,462	36	17	
0.25 to <0.50	9,073	11,610	38	13,468	0.34	404	36	2.4	6,912	51	16	
0.50 to <0.75	7,437	6,142	39	9,842	0.58	261	36	2.4	6,146	62	20	
0.75 to <2.50	7,548	8,932	41	11,210	1.01	440	31	2.6	7,455	67	35	
2.50 to <10.00	1,797	2,842	43	3,007	3.57	928	29	2.6	2,753	92	33	
10.00 to <100.00	598	654	45	889	18.03	53	28	2.0	1,267	143	49	
100.00 (Default)	247	38	47	265	100.00	20	32	1.7	503	190	47	
	62,459	83,704	39	95,091	0.86	3,339	34	2.2	40,373	42	225	156
<b>Sovereign <sup>(7)</sup></b>												
0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	
<b>Banks</b>												
0.00 to <0.15	8,858	5,805	72	13,038	0.06	252	43	1.6	2,583	20	4	
0.15 to <0.25	71	1,065	60	707	0.21	29	44	1.7	311	44	1	
0.25 to <0.50	218	326	45	364	0.34	16	45	2.4	217	60	1	
0.50 to <0.75	53	65	64	94	0.58	10	45	2.2	67	71	-	
0.75 to <2.50	33	54	40	55	1.12	13	45	0.9	47	85	-	
2.50 to <10.00	1	286	75	214	5.58	55	45	3.1	362	169	5	
10.00 to <100.00	1	-	20	1	10.28	3	45	0.4	1	100	-	
100.00 (Default)	-	2	100	-	100.00	1	45	4.3	11	-	-	
	9,235	7,603	69	14,473	0.18	379	43	1.7	3,599	25	11	3

For footnotes, see page 38.

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

(\$ millions)	Q1/26												
	a	b	c	d	e	f	g	h	i	j	k	l	
AIRB approach	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>	
<b>Retail portfolios</b>													
<b>Real estate secured personal lending (insured)</b>													
0.00 to <0.15	36,741	-	n/a	36,741	0.01	22,039	6	n/a	426	1	1		
0.15 to <0.25	714	-	-	714	0.17	4,806	28	n/a	98	14	-		
	37,455	-	n/a	37,455	0.02	26,845	6	n/a	524	1	1	14	
<b>Real estate secured personal lending (uninsured)</b>													
0.00 to <0.15	119,646	68,573	43	148,905	0.07	737,528	22	n/a	6,961	5	25		
0.15 to <0.25	13,524	6,014	87	18,758	0.17	44,595	25	n/a	1,932	10	8		
0.25 to <0.50	74,352	7,401	38	77,182	0.34	287,650	22	n/a	12,549	16	67		
0.50 to <0.75	25,309	-	-	25,309	0.54	60,669	20	n/a	5,183	20	30		
0.75 to <2.50	13,898	1,363	41	14,457	1.54	47,600	24	n/a	5,875	41	52		
2.50 to <10.00	8,267	736	36	8,530	5.03	33,810	22	n/a	6,979	82	102		
10.00 to <100.00	1,295	23	43	1,305	35.17	4,412	22	n/a	1,894	145	113		
100.00 (Default)	1,154	-	-	1,154	100.00	3,356	21	n/a	1,889	164	136		
	257,445	84,110	45	295,600	0.95	1,219,620	22	n/a	43,262	15	533	547	
<b>Qualifying revolving retail</b>													
0.00 to <0.15	4,386	75,617	71	58,179	0.06	6,251,355	89	n/a	2,100	4	33		
0.15 to <0.25	1,433	12,219	55	8,144	0.22	1,218,635	91	n/a	849	10	16		
0.25 to <0.50	1,378	4,990	64	4,567	0.36	1,360,340	86	n/a	667	15	14		
0.50 to <0.75	984	1,008	43	1,416	0.53	84,746	87	n/a	289	20	7		
0.75 to <2.50	7,457	12,777	53	14,187	1.18	2,320,569	90	n/a	5,468	39	150		
2.50 to <10.00	6,442	2,371	61	7,886	4.03	1,296,920	89	n/a	7,343	93	283		
10.00 to <100.00	2,408	417	60	2,656	22.22	412,309	87	n/a	5,035	190	521		
100.00 (Default)	79	-	n/a	79	100.00	21,862	72	n/a	65	82	53		
	24,567	109,399	66	97,114	1.27	12,966,736	89	n/a	21,816	22	1,077	1,834	
<b>Other retail</b>													
0.00 to <0.15	732	1,977	84	2,398	0.09	19,672	79	n/a	489	20	2		
0.15 to <0.25	2,670	235	73	2,842	0.21	115,696	32	n/a	456	16	2		
0.25 to <0.50	820	1,391	105	2,283	0.33	8,632	55	n/a	1,036	45	4		
0.50 to <0.75	4,459	31	44	4,473	0.53	122,110	60	n/a	2,033	45	14		
0.75 to <2.50	2,911	282	73	3,117	1.36	107,279	62	n/a	2,263	73	27		
2.50 to <10.00	3,184	42	82	3,219	4.19	92,715	49	n/a	2,404	75	69		
10.00 to <100.00	1,058	440	51	1,283	55.52	319,704	32	n/a	826	64	121		
100.00 (Default)	102	-	n/a	102	100.00	17,315	63	n/a	139	136	53		
	15,936	4,398	86	19,717	5.23	803,123	54	n/a	9,646	49	292	233	
<b>SME retail</b>													
0.00 to <0.15	56	573	56	377	0.08	1,291	75	n/a	64	17	-		
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-		
0.25 to <0.50	276	1,151	51	860	0.37	8,774	43	n/a	220	26	1		
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-		
0.75 to <2.50	1,427	242	50	1,548	0.94	12,400	43	n/a	672	43	7		
2.50 to <10.00	845	173	64	956	3.81	11,520	43	n/a	598	63	17		
10.00 to <100.00	168	27	58	183	22.16	3,327	42	n/a	157	86	19		
100.00 (Default)	67	-	50	67	100.00	3,269	59	n/a	143	213	32		
	2,839	2,166	53	3,991	4.05	40,581	46	n/a	1,854	46	76	74	
<b>FIRB approach</b>													
<b>Real estate secured personal lending (insured)</b>													
0.00 to <0.15	1,497	-	n/a	1,497	0.07	1,133	100	n/a	768	51	1	-	
<b>Total (all portfolios)</b>	<b>753,104</b>	<b>392,472</b>	<b>52</b>	<b>957,406</b>	<b>1.07</b>	<b>15,113,076</b>	<b>31</b>	<b>2</b>	<b>236,303</b>	<b>25</b>	<b>3,577</b>	<b>4,328</b>	

For footnotes, see page 40.

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

(\$ millions)	Q4/25											
AIRB approach	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	16,954	9,849	57	22,580	0.06	2,584	24	2.2	2,610	12	4	
0.15 to <0.25	20,224	10,425	53	25,752	0.19	4,707	39	2.1	8,459	33	19	
0.25 to <0.50	18,100	10,180	52	23,362	0.34	3,634	39	1.9	10,169	44	31	
0.50 to <0.75	17,674	9,371	44	21,776	0.58	3,458	39	1.9	12,391	57	49	
0.75 to <2.50	35,421	16,295	43	42,429	1.10	6,846	41	2.0	32,478	77	189	
2.50 to <10.00	11,731	5,350	46	14,212	3.50	25,381	39	1.9	14,873	105	195	
10.00 to <100.00	4,326	837	50	4,745	20.56	690	44	1.8	9,929	209	442	
100.00 (Default)	1,299	154	41	1,361	100.00	708	34	1.8	3,050	224	241	
	125,729	62,461	49	156,217	2.29	48,008	37	2.0	93,959	60	1,170	1,383
<b>Corporate specialized lending</b>												
0.00 to <0.15	370	728	68	866	0.07	13	31	1.5	103	12	-	
0.15 to <0.25	2,234	3,680	56	4,302	0.19	94	28	2.8	1,238	29	2	
0.25 to <0.50	3,648	2,226	53	4,838	0.34	96	27	3.1	1,923	40	4	
0.50 to <0.75	5,346	6,117	46	8,161	0.58	176	27	2.9	3,849	47	13	
0.75 to <2.50	8,044	5,476	46	10,544	1.01	240	30	2.8	6,815	65	33	
2.50 to <10.00	742	663	47	1,054	2.67	49	37	2.0	1,057	100	10	
10.00 to <100.00	403	96	65	466	25.09	15	35	2.2	803	172	39	
100.00 (Default)	405	9	44	409	100.00	3	25	4.0	96	23	112	
	21,192	18,995	50	30,640	2.39	686	29	2.8	15,884	52	213	115
<b>Sovereign</b>												
0.00 to <0.15	187,606	17,906	56	197,688	0.02	1,506	8	2.5	4,229	2	4	
0.15 to <0.25	394	232	58	528	0.22	74	31	2.6	177	34	-	
0.25 to <0.50	70	51	58	99	0.34	54	47	2.2	58	59	-	
0.50 to <0.75	164	51	37	183	0.58	31	24	2.2	68	37	-	
0.75 to <2.50	58	26	49	70	1.19	41	34	1.3	43	61	-	
2.50 to <10.00	31	33	44	46	3.28	161	29	1.7	36	78	-	
10.00 to <100.00	6	1	61	7	25.95	8	27	1.1	9	129	-	
100.00 (Default)	-	-	-	-	100.00	1	29	2.5	-	-	-	
	188,329	18,300	56	198,621	0.02	1,876	8	2.5	4,620	2	4	1
<b>Banks <sup>(6)</sup></b>												
0.00 to <0.15	2,434	-	-	2,434	0.01	17	5	2.5	20	1	-	-

For footnotes, see page 38.

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

(\$ millions)	Q4/25											
FIRB approach	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	18,148	29,735	38	29,403	0.08	593	32	1.8	5,513	19	8	
0.15 to <0.25	15,504	24,666	39	25,216	0.18	605	36	2.4	9,127	36	16	
0.25 to <0.50	8,765	11,787	37	13,143	0.34	406	36	2.5	6,880	52	16	
0.50 to <0.75	6,773	6,515	39	9,316	0.58	252	35	2.5	5,832	63	19	
0.75 to <2.50	7,462	9,845	40	11,394	1.02	441	31	2.7	7,739	68	36	
2.50 to <10.00	1,907	3,017	43	3,216	3.59	871	28	2.7	2,864	89	34	
10.00 to <100.00	758	677	42	1,039	17.42	49	31	1.9	1,580	152	57	
100.00 (Default)	125	32	48	140	100.00	19	36	1.6	445	318	15	
	59,442	86,274	39	92,867	0.78	3,236	34	2.3	39,980	43	201	183
<b>Sovereign <sup>(7)</sup></b>												
0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	
<b>Banks</b>												
0.00 to <0.15	8,786	4,906	72	12,338	0.06	318	43	1.4	2,231	18	3	
0.15 to <0.25	91	988	47	559	0.21	45	44	0.9	191	34	1	
0.25 to <0.50	221	236	47	332	0.34	19	45	2.1	184	55	1	
0.50 to <0.75	92	55	63	127	0.58	10	45	0.9	70	55	-	
0.75 to <2.50	35	58	46	62	1.13	15	44	1.0	52	84	-	
2.50 to <10.00	4	248	71	181	5.53	53	45	1.8	278	154	4	
10.00 to <100.00	1	-	20	1	10.28	4	45	0.5	2	200	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	9,230	6,491	67	13,600	0.16	464	43	1.4	3,008	22	9	3

For footnotes, see page 38.

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

	Q4/25											
	a	b	c	d	e	f	g	h	i	j	k	l
<b>AIRB approach</b>	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Retail portfolios</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	37,109	-	n/a	37,109	0.01	22,871	6	n/a	436	1	1	
0.15 to <0.25	785	-	-	785	0.17	5,181	28	n/a	107	14	1	
	37,894	-	n/a	37,894	0.02	28,052	6	n/a	543	1	2	15
<b>Real estate secured personal lending (uninsured)</b>												
0.00 to <0.15	120,812	67,685	42	149,540	0.07	739,428	22	n/a	6,852	5	24	
0.15 to <0.25	14,379	6,513	88	20,112	0.17	46,567	25	n/a	2,062	10	9	
0.25 to <0.50	70,788	7,023	38	73,476	0.34	280,017	22	n/a	11,661	16	62	
0.50 to <0.75	25,656	-	-	25,656	0.54	61,908	20	n/a	5,194	20	30	
0.75 to <2.50	13,694	1,354	42	14,260	1.55	47,360	24	n/a	5,772	40	51	
2.50 to <10.00	8,547	750	35	8,809	5.05	34,908	22	n/a	7,063	80	104	
10.00 to <100.00	1,277	20	43	1,286	35.09	4,435	22	n/a	1,835	143	110	
100.00 (Default)	1,034	-	-	1,034	100.00	3,149	21	n/a	1,647	159	121	
	256,187	83,345	46	294,173	0.91	1,217,772	22	n/a	42,086	14	511	614
<b>Qualifying revolving retail</b>												
0.00 to <0.15	4,422	73,649	71	56,728	0.06	6,160,381	89	n/a	2,051	4	32	
0.15 to <0.25	1,416	11,987	54	7,944	0.22	1,196,323	91	n/a	827	10	16	
0.25 to <0.50	1,372	5,000	65	4,615	0.36	1,366,209	86	n/a	673	15	14	
0.50 to <0.75	984	1,008	43	1,417	0.53	84,924	87	n/a	289	20	7	
0.75 to <2.50	7,186	12,813	53	13,997	1.19	2,335,344	90	n/a	5,419	39	149	
2.50 to <10.00	6,372	2,414	61	7,840	4.04	1,300,093	89	n/a	7,298	93	282	
10.00 to <100.00	2,335	431	59	2,589	21.52	405,493	87	n/a	4,914	190	490	
100.00 (Default)	70	-	n/a	70	100.00	22,012	72	n/a	60	86	47	
	24,157	107,302	66	95,200	1.25	12,870,779	89	n/a	21,531	23	1,037	1,689
<b>Other retail</b>												
0.00 to <0.15	737	1,908	84	2,350	0.09	19,756	79	n/a	446	19	2	
0.15 to <0.25	2,595	188	72	2,730	0.21	114,902	32	n/a	395	14	2	
0.25 to <0.50	850	1,425	106	2,355	0.33	9,071	54	n/a	720	31	4	
0.50 to <0.75	4,578	29	44	4,591	0.53	125,073	60	n/a	2,049	45	15	
0.75 to <2.50	2,800	282	74	3,008	1.36	103,313	62	n/a	2,118	70	26	
2.50 to <10.00	3,153	23	83	3,172	4.20	92,057	50	n/a	2,276	72	69	
10.00 to <100.00	1,051	541	52	1,332	54.55	320,875	30	n/a	804	60	117	
100.00 (Default)	93	-	n/a	93	100.00	14,461	63	n/a	128	138	49	
	15,857	4,396	86	19,631	5.27	799,508	54	n/a	8,936	46	284	232
<b>SME retail</b>												
0.00 to <0.15	64	591	56	395	0.08	1,351	74	n/a	67	17	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	280	1,160	51	869	0.37	8,915	43	n/a	223	26	1	
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-	
0.75 to <2.50	1,426	240	50	1,548	0.94	12,643	43	n/a	675	44	7	
2.50 to <10.00	878	179	63	990	3.80	11,564	43	n/a	613	62	17	
10.00 to <100.00	175	25	55	189	22.02	3,270	41	n/a	159	84	19	
100.00 (Default)	64	-	50	64	100.00	3,118	60	n/a	138	216	30	
	2,887	2,195	53	4,055	3.98	40,861	46	n/a	1,875	46	74	79
<b>FIRB approach</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	1,445	-	n/a	1,445	0.07	1,083	100	n/a	743	51	1	-
<b>Total (all portfolios)</b>	<b>744,783</b>	<b>389,759</b>	<b>52</b>	<b>946,777</b>	<b>1.07</b>	<b>15,012,343</b>	<b>30</b>	<b>2</b>	<b>233,185</b>	<b>25</b>	<b>3,506</b>	<b>4,314</b>

For footnotes, see page 40.

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

(\$ millions)	Q3/25											
AIRB approach	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	16,429	9,450	57	21,856	0.06	2,596	25	2.2	2,618	12	4	
0.15 to <0.25	19,551	10,379	52	24,942	0.19	4,676	39	2.1	8,190	33	19	
0.25 to <0.50	17,018	9,456	53	22,009	0.34	3,606	39	1.9	9,497	43	29	
0.50 to <0.75	17,629	9,055	44	21,594	0.58	3,380	39	1.9	12,118	56	49	
0.75 to <2.50	35,879	16,039	43	42,811	1.11	6,733	41	2.0	32,896	77	194	
2.50 to <10.00	11,680	5,080	45	13,977	3.52	25,557	39	1.9	14,641	105	194	
10.00 to <100.00	4,356	835	51	4,781	19.19	664	46	1.7	10,048	210	439	
100.00 (Default)	1,287	125	44	1,342	100.00	714	37	2.1	3,132	233	269	
	123,829	60,419	49	153,312	2.27	47,926	38	2.0	93,140	61	1,197	1,415
<b>Corporate specialized lending</b>												
0.00 to <0.15	411	851	70	1,008	0.07	14	30	1.2	107	11	-	
0.15 to <0.25	2,658	3,409	56	4,554	0.19	96	29	2.9	1,353	30	3	
0.25 to <0.50	3,141	2,402	51	4,373	0.34	92	26	3.1	1,664	38	4	
0.50 to <0.75	4,743	4,419	48	6,859	0.58	160	28	3.1	3,454	50	11	
0.75 to <2.50	7,814	5,602	45	10,351	1.00	238	30	2.7	6,636	64	32	
2.50 to <10.00	715	635	45	1,001	2.73	49	33	1.9	906	91	9	
10.00 to <100.00	325	84	68	382	27.95	9	31	2.6	624	163	34	
100.00 (Default)	131	7	81	137	100.00	3	25	2.1	7	5	41	
	19,938	17,409	50	28,665	1.53	661	29	2.8	14,751	51	134	75
<b>Sovereign</b>												
0.00 to <0.15	196,662	18,367	55	206,770	0.02	1,526	8	2.3	4,111	2	4	
0.15 to <0.25	369	115	62	439	0.22	71	30	3.0	142	32	-	
0.25 to <0.50	71	48	61	101	0.34	52	47	2.2	59	58	-	
0.50 to <0.75	176	34	29	185	0.58	33	26	2.4	74	40	-	
0.75 to <2.50	89	65	50	121	1.02	42	29	2.8	72	60	-	
2.50 to <10.00	48	36	46	64	3.09	164	32	1.6	54	84	1	
10.00 to <100.00	6	1	72	7	25.80	7	26	1.1	9	129	-	
100.00 (Default)	-	-	-	-	100.00	1	27	2.5	-	-	-	
	197,421	18,666	55	207,687	0.02	1,896	8	2.3	4,521	2	5	1
<b>Banks <sup>(6)</sup></b>												
0.00 to <0.15	3,817	31	58	3,835	0.01	23	5	2.9	37	1	-	-

For footnotes, see page 38.

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

(\$ millions)

**FIRB approach**

**PD scale**

Business and government portfolios

	Q3/25											
	a	b	c	d	e	f	g	h	i	j	k	l
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Corporate</b>												
0.00 to <0.15	18,015	29,025	37	28,847	0.08	571	31	1.9	5,339	19	7	
0.15 to <0.25	14,227	23,669	39	23,460	0.18	613	36	2.4	8,535	36	15	
0.25 to <0.50	8,665	11,357	37	12,913	0.34	400	36	2.4	6,692	52	16	
0.50 to <0.75	6,645	6,532	39	9,170	0.58	262	36	2.4	5,834	64	19	
0.75 to <2.50	7,501	8,603	40	10,957	1.02	408	30	2.6	7,258	66	34	
2.50 to <10.00	2,622	3,141	44	4,000	3.55	880	29	2.7	3,705	93	43	
10.00 to <100.00	643	589	39	874	18.44	46	32	2.0	1,359	155	50	
100.00 (Default)	192	70	34	215	100.00	20	37	1.6	688	320	30	
	58,510	82,986	38	90,436	0.88	3,200	33	2.3	39,410	44	214	222
<b>Sovereign <sup>(7)</sup></b>												
0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	
<b>Banks</b>												
0.00 to <0.15	8,062	4,608	71	11,334	0.06	327	42	1.4	1,949	17	3	
0.15 to <0.25	51	688	60	461	0.20	39	44	1.1	151	33	-	
0.25 to <0.50	165	475	39	349	0.34	23	45	2.1	188	54	1	
0.50 to <0.75	56	45	68	87	0.58	10	45	0.8	47	54	-	
0.75 to <2.50	33	71	42	63	1.16	15	45	1.0	54	86	-	
2.50 to <10.00	3	243	71	175	5.53	45	45	1.9	273	156	4	
10.00 to <100.00	1	-	-	1	10.28	2	45	0.2	2	200	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	8,371	6,130	67	12,470	0.16	461	43	1.4	2,664	21	8	2

For footnotes, see page 38.

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

(\$ millions)	Q3/25											
	a	b	c	d	e	f	g	h	i	j	k	l
<b>AIRB approach</b>	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Retail portfolios</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	37,458	-	n/a	37,458	0.01	23,851	6	n/a	444	1	1	
0.15 to <0.25	849	-	-	849	0.17	5,322	27	n/a	112	13	1	
	<b>38,307</b>	<b>-</b>	<b>n/a</b>	<b>38,307</b>	<b>0.02</b>	<b>29,173</b>	<b>6</b>	<b>n/a</b>	<b>556</b>	<b>1</b>	<b>2</b>	<b>15</b>
<b>Real estate secured personal lending (uninsured)</b>												
0.00 to <0.15	120,931	67,095	42	149,417	0.07	740,716	22	n/a	6,728	5	24	
0.15 to <0.25	15,477	7,031	89	21,726	0.17	48,825	25	n/a	2,215	10	9	
0.25 to <0.50	67,630	6,938	38	70,293	0.34	274,809	22	n/a	10,837	15	58	
0.50 to <0.75	26,350	-	-	26,350	0.54	63,763	20	n/a	5,256	20	31	
0.75 to <2.50	14,311	1,405	41	14,882	1.55	49,632	24	n/a	6,003	40	53	
2.50 to <10.00	8,070	717	34	8,311	5.04	33,618	22	n/a	6,599	79	97	
10.00 to <100.00	1,128	19	40	1,136	35.15	4,013	21	n/a	1,570	138	94	
100.00 (Default)	973	-	-	973	100.00	3,037	21	n/a	1,496	154	114	
	<b>254,870</b>	<b>83,205</b>	<b>46</b>	<b>293,088</b>	<b>0.87</b>	<b>1,218,413</b>	<b>22</b>	<b>n/a</b>	<b>40,704</b>	<b>14</b>	<b>480</b>	<b>584</b>
<b>Qualifying revolving retail</b>												
0.00 to <0.15	4,265	72,011	71	55,045	0.06	6,038,106	89	n/a	1,990	4	31	
0.15 to <0.25	1,340	11,520	53	7,442	0.22	1,160,139	91	n/a	777	10	15	
0.25 to <0.50	1,368	5,115	61	4,476	0.35	1,415,822	86	n/a	653	15	14	
0.50 to <0.75	990	1,016	43	1,426	0.53	85,924	87	n/a	291	20	7	
0.75 to <2.50	6,986	12,958	52	13,764	1.19	2,356,153	90	n/a	5,354	39	148	
2.50 to <10.00	6,810	2,349	65	8,329	4.50	1,326,329	89	n/a	8,180	98	330	
10.00 to <100.00	1,336	414	54	1,559	27.04	350,888	87	n/a	3,179	204	369	
100.00 (Default)	68	-	n/a	68	100.00	20,942	71	n/a	55	81	45	
	<b>23,163</b>	<b>105,383</b>	<b>65</b>	<b>92,109</b>	<b>1.20</b>	<b>12,754,303</b>	<b>89</b>	<b>n/a</b>	<b>20,479</b>	<b>22</b>	<b>959</b>	<b>1,579</b>
<b>Other retail</b>												
0.00 to <0.15	743	1,845	83	2,268	0.10	22,272	79	n/a	434	19	2	
0.15 to <0.25	2,464	156	53	2,547	0.21	113,950	32	n/a	371	15	2	
0.25 to <0.50	823	1,396	104	2,270	0.33	9,482	54	n/a	691	30	4	
0.50 to <0.75	4,523	25	45	4,534	0.53	123,871	60	n/a	2,024	45	14	
0.75 to <2.50	2,941	266	69	3,125	1.37	106,749	62	n/a	2,200	70	27	
2.50 to <10.00	2,938	33	88	2,967	4.29	86,817	52	n/a	2,224	75	69	
10.00 to <100.00	952	501	52	1,210	58.00	334,200	27	n/a	668	55	105	
100.00 (Default)	88	-	n/a	88	100.00	17,644	64	n/a	126	143	46	
	<b>15,472</b>	<b>4,222</b>	<b>84</b>	<b>19,009</b>	<b>5.26</b>	<b>814,985</b>	<b>55</b>	<b>n/a</b>	<b>8,738</b>	<b>46</b>	<b>269</b>	<b>193</b>
<b>SME retail</b>												
0.00 to <0.15	67	592	59	416	0.09	1,383	85	n/a	89	21	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	345	1,237	53	1,001	0.44	10,576	61	n/a	411	41	3	
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-	
0.75 to <2.50	1,373	142	53	1,448	1.13	10,603	56	n/a	863	60	9	
2.50 to <10.00	905	185	63	1,021	3.47	12,341	58	n/a	835	82	21	
10.00 to <100.00	213	33	60	233	18.68	4,189	55	n/a	256	110	26	
100.00 (Default)	64	-	50	64	100.00	2,740	65	n/a	5	8	53	
	<b>2,967</b>	<b>2,189</b>	<b>56</b>	<b>4,183</b>	<b>3.93</b>	<b>41,832</b>	<b>61</b>	<b>n/a</b>	<b>2,459</b>	<b>59</b>	<b>112</b>	<b>89</b>
<b>FIRB approach</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	1,398	-	n/a	1,398	0.07	1,071	100	n/a	721	52	1	-
<b>Total (all portfolios)</b>	<b>748,063</b>	<b>380,640</b>	<b>52</b>	<b>944,499</b>	<b>1.01</b>	<b>14,913,945</b>	<b>30</b>	<b>2</b>	<b>228,180</b>	<b>24</b>	<b>3,381</b>	<b>4,175</b>

For footnotes, see page 40.

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

(\$ millions)	Q2/25											
<b>AIRB approach</b>	a	b	c	d	e	f	g	h	i	j	k	l
<b>PD scale</b>	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	14,949	9,330	57	20,256	0.06	2,638	26	2.2	2,742	14	4	
0.15 to <0.25	19,882	10,294	52	25,277	0.19	4,717	39	2.0	8,198	32	19	
0.25 to <0.50	17,091	9,280	52	21,917	0.34	3,460	39	1.9	9,461	43	29	
0.50 to <0.75	16,560	8,583	47	20,595	0.58	3,321	38	1.8	11,368	55	46	
0.75 to <2.50	35,482	15,305	46	42,474	1.12	6,556	41	2.0	33,494	79	197	
2.50 to <10.00	11,496	5,037	47	13,871	3.52	27,249	39	1.8	14,612	105	197	
10.00 to <100.00	4,793	874	50	5,230	20.29	702	45	1.6	11,081	212	485	
100.00 (Default)	1,383	169	44	1,457	100.00	645	35	2.0	3,354	230	276	
	121,636	58,872	50	151,077	2.47	49,288	38	2.0	94,310	62	1,253	1,470
<b>Corporate specialized lending</b>												
0.00 to <0.15	437	922	70	1,081	0.07	14	29	1.4	123	11	-	
0.15 to <0.25	3,094	3,094	57	4,846	0.20	98	29	2.9	1,435	30	3	
0.25 to <0.50	2,799	2,008	51	3,823	0.34	79	26	2.7	1,373	36	3	
0.50 to <0.75	4,124	3,898	51	6,097	0.58	138	28	3.0	3,075	50	10	
0.75 to <2.50	7,328	4,526	47	9,468	0.97	232	30	2.8	5,988	63	28	
2.50 to <10.00	848	668	43	1,134	2.79	50	35	2.2	1,077	95	11	
10.00 to <100.00	201	52	58	231	25.72	7	35	2.3	421	182	20	
100.00 (Default)	-	-	50	-	100.00	1	25	2.5	-	-	-	
	18,831	15,168	52	26,680	0.90	619	29	2.8	13,492	51	75	25
<b>Sovereign</b>												
0.00 to <0.15	191,761	17,839	56	201,763	0.02	1,499	8	2.3	4,002	2	4	
0.15 to <0.25	394	432	52	620	0.22	71	26	2.4	157	25	-	
0.25 to <0.50	126	33	60	146	0.34	50	48	3.4	101	69	-	
0.50 to <0.75	155	54	43	179	0.58	31	26	2.6	74	41	-	
0.75 to <2.50	57	18	57	68	1.18	41	29	1.3	35	51	-	
2.50 to <10.00	25	34	47	41	2.96	354	29	1.8	32	78	-	
10.00 to <100.00	5	2	56	6	15.55	7	49	1.3	14	233	-	
100.00 (Default)	-	-	-	-	100.00	1	26	1.1	-	-	-	
	192,523	18,412	56	202,823	0.02	2,054	8	2.3	4,415	2	4	-
<b>Banks <sup>(6)</sup></b>												
0.00 to <0.15	5,625	52	41	5,646	0.01	26	5	2.7	51	1	-	-

For footnotes, see page 38.

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

(\$ millions)

	Q2/25											
	a	b	c	d	e	f	g	h	i	j	k	l
FIRB approach	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	16,856	28,151	38	27,566	0.08	564	31	1.8	4,954	18	7	
0.15 to <0.25	11,671	22,325	40	20,542	0.18	576	36	2.2	7,154	35	13	
0.25 to <0.50	8,336	10,845	38	12,409	0.34	387	36	2.4	6,235	50	15	
0.50 to <0.75	6,824	6,686	39	9,434	0.58	279	34	2.3	5,704	60	19	
0.75 to <2.50	7,568	7,093	40	10,390	1.02	384	30	2.3	6,568	63	32	
2.50 to <10.00	2,758	3,157	43	4,105	3.69	902	29	2.5	3,793	92	46	
10.00 to <100.00	490	441	38	659	19.01	44	34	2.1	1,088	165	41	
100.00 (Default)	271	45	33	286	100.00	23	37	1.4	758	265	55	
	54,774	78,743	39	85,391	0.97	3,159	33	2.1	36,254	42	228	198
<b>Sovereign <sup>(7)</sup></b>												
0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	
2.50 to <10.00	44	6	67	48	2.54	1	40	1.8	49	102	-	
	44	6	66	48	2.54	2	40	1.8	49	102	-	-
<b>Banks</b>												
0.00 to <0.15	7,950	3,484	71	10,417	0.06	310	42	1.4	1,746	17	3	
0.15 to <0.25	205	724	56	608	0.19	40	44	1.3	207	34	1	
0.25 to <0.50	18	350	16	74	0.34	25	45	0.9	31	42	-	
0.50 to <0.75	35	47	74	70	0.58	8	45	0.9	39	56	-	
0.75 to <2.50	146	79	41	179	0.92	22	45	2.8	169	94	1	
2.50 to <10.00	2	275	74	206	5.55	47	45	1.6	311	151	5	
10.00 to <100.00	-	-	-	-	10.28	3	45	0.1	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	8,356	4,959	64	11,554	0.18	455	42	1.4	2,503	22	10	2

For footnotes, see page 38.

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

(\$ millions)	Q2/25											
	a	b	c	d	e	f	g	h	i	j	k	l
AIRB approach	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Retail portfolios</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	37,819	-	n/a	37,819	0.01	24,548	6	n/a	450	1	1	
0.15 to <0.25	893	-	-	893	0.17	5,486	27	n/a	117	13	1	
	38,712	-	n/a	38,712	0.02	30,034	6	n/a	567	1	2	12
<b>Real estate secured personal lending (uninsured)</b>												
0.00 to <0.15	118,398	66,455	42	146,597	0.07	734,565	22	n/a	6,552	4	23	
0.15 to <0.25	15,739	7,057	89	22,005	0.17	49,760	25	n/a	2,236	10	10	
0.25 to <0.50	66,495	6,684	39	69,071	0.34	272,685	22	n/a	10,618	15	57	
0.50 to <0.75	26,830	-	-	26,830	0.54	65,508	20	n/a	5,283	20	31	
0.75 to <2.50	14,454	1,534	41	15,088	1.54	50,338	23	n/a	6,026	40	53	
2.50 to <10.00	8,036	730	34	8,282	4.99	34,044	22	n/a	6,501	78	95	
10.00 to <100.00	1,207	22	40	1,216	35.21	4,269	22	n/a	1,682	138	101	
100.00 (Default)	875	-	-	875	100.00	2,993	22	n/a	1,379	158	103	
	252,034	82,482	46	289,964	0.85	1,214,162	22	n/a	40,277	14	473	499
<b>Qualifying revolving retail</b>												
0.00 to <0.15	4,440	68,966	71	53,317	0.06	5,131,497	89	n/a	1,922	4	30	
0.15 to <0.25	1,446	11,987	54	7,952	0.21	1,341,135	90	n/a	805	10	15	
0.25 to <0.50	1,375	5,445	62	4,772	0.34	1,460,828	84	n/a	659	14	14	
0.50 to <0.75	974	1,350	50	1,651	0.53	323,798	84	n/a	325	20	7	
0.75 to <2.50	7,375	13,071	53	14,358	1.20	2,665,832	89	n/a	5,574	39	154	
2.50 to <10.00	7,119	2,315	60	8,514	4.44	1,352,742	89	n/a	8,349	98	335	
10.00 to <100.00	1,455	437	52	1,683	27.49	356,909	88	n/a	3,460	206	410	
100.00 (Default)	79	-	n/a	79	100.00	20,553	73	n/a	83	105	53	
	24,263	103,571	66	92,326	1.27	12,653,294	89	n/a	21,177	23	1,018	1,558
<b>Other retail</b>												
0.00 to <0.15	748	1,721	85	2,204	0.10	24,160	79	n/a	424	19	2	
0.15 to <0.25	2,508	97	63	2,569	0.20	115,245	31	n/a	359	14	2	
0.25 to <0.50	828	1,348	105	2,249	0.33	10,104	55	n/a	688	31	4	
0.50 to <0.75	4,584	217	67	4,730	0.53	125,581	60	n/a	2,115	45	15	
0.75 to <2.50	2,663	230	70	2,825	1.38	106,439	63	n/a	2,012	71	25	
2.50 to <10.00	2,949	34	80	2,977	4.37	87,734	53	n/a	2,297	77	72	
10.00 to <100.00	935	492	51	1,186	56.04	320,565	28	n/a	679	57	108	
100.00 (Default)	93	-	n/a	93	100.00	11,553	64	n/a	131	141	49	
	15,308	4,139	85	18,833	5.13	801,381	55	n/a	8,705	46	277	205
<b>SME retail</b>												
0.00 to <0.15	73	595	59	424	0.09	1,422	85	n/a	90	21	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	360	1,231	53	1,010	0.44	10,800	61	n/a	416	41	3	
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-	
0.75 to <2.50	1,356	142	53	1,430	1.13	10,660	56	n/a	851	60	9	
2.50 to <10.00	937	191	64	1,060	3.48	12,973	58	n/a	872	82	22	
10.00 to <100.00	255	32	62	275	19.14	4,280	54	n/a	291	106	30	
100.00 (Default)	71	-	51	71	100.00	2,846	62	n/a	4	6	59	
	3,052	2,191	56	4,270	4.25	42,981	60	n/a	2,524	59	123	77
<b>FIRB approach</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	1,355	-	n/a	1,355	0.07	1,118	100	n/a	701	52	1	-
<b>Total (all portfolios)</b>	736,513	368,595	52	928,679	1.04	14,798,573	30	2	225,025	24	3,464	4,046

For footnotes, see page 40.

## CR10: IRB (SPECIALIZED LENDING UNDER THE SLOTTING APPROACH) <sup>(1)</sup>

(\$ millions)		Q2/26									
		Specialized lending									
		Other than high-volatility commercial real estate (HVCRE)									
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk-weight %	Exposure amount				Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate			
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	50	98	70	-	-	-	52	52	36	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	4	-	90	-	-	-	4	4	3	-
Satisfactory		-	-	115	-	-	-	-	-	-	-
Weak		5	-	250	-	-	-	5	5	12	-
Default		-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>59</b>	<b>98</b>					<b>61</b>	<b>61</b>	<b>51</b>	

(\$ millions)		Q1/26									
		Specialized lending									
		Other than HVCRE									
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk-weight %	Exposure amount				Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate			
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	70	-	70	-	-	-	70	70	50	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	6	25	90	-	-	-	6	6	5	-
Satisfactory		-	-	115	-	-	-	-	-	-	-
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>76</b>	<b>25</b>					<b>76</b>	<b>76</b>	<b>55</b>	

(\$ millions)		Q4/25									
		Specialized lending									
		Other than HVCRE									
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk-weight %	Exposure amount				Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate			
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	28	1	70	-	-	-	28	28	20	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	4	-	90	-	-	-	4	4	3	-
Satisfactory		-	-	115	-	-	-	-	-	-	-
Weak		17	-	250	-	-	-	17	17	43	2
Default		-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>49</b>	<b>1</b>					<b>49</b>	<b>49</b>	<b>66</b>	<b>2</b>

(1) CIBC has no exposures to HVCRE or to equities under the simple risk-weight approach.

CR10: IRB (SPECIALIZED LENDING UNDER THE SLOTTING APPROACH) (continued) <sup>(1)</sup>

(\$ millions)		Q3/25										
		Specialized lending										
		Other than HVCRE										
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight %	Exposure amount					Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate				
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	22	-	70	-	-	-	22	22	16	-	
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	4	-	90	-	-	-	4	4	3	-	
Satisfactory		-	-	115	-	-	-	-	-	-	-	-
Weak		28	-	250	-	-	-	28	28	69	2	
Default		-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>54</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>54</b>	<b>54</b>	<b>88</b>	<b>2</b>	

(\$ millions)		Q2/25										
		Specialized lending										
		Other than HVCRE										
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight %	Exposure amount					Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate				
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	22	4	70	-	-	-	22	22	16	-	
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	5	-	90	-	-	-	5	5	5	-	
Satisfactory		-	-	115	-	-	-	-	-	-	-	-
Weak		-	-	250	-	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>27</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27</b>	<b>27</b>	<b>21</b>	<b>-</b>	

For footnotes, see page 53.

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

(\$ millions)

	Q2/26					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	127	1,228	15,146	1.4	1,895	390
2 IMM (for derivatives and SFTs)				1.4	21,119	5,793
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					26,837	5,232
5 VaR for SFTs					-	-
6 Total						11,415

(\$ millions)

	Q1/26					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	150	1,149	15,566	1.4	1,817	363
2 IMM (for derivatives and SFTs)				1.4	21,712	6,290
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					25,757	5,577
5 VaR for SFTs					-	-
6 Total						12,230

(\$ millions)

	Q4/25					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	65	1,102	15,286	1.4	1,633	368
2 IMM (for derivatives and SFTs)				1.4	21,317	6,441
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					25,582	5,409
5 VaR for SFTs					-	-
6 Total						12,218

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

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

(\$ millions)

	Q3/25					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	132	979		1.4	1,612	423
2 IMM (for derivatives and SFTs)			14,069	1.4	19,614	5,784
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					25,553	5,245
5 VaR for SFTs					-	-
6 Total						11,452

(\$ millions)

	Q2/25					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	106	850		1.4	1,336	351
2 IMM (for derivatives and SFTs)			13,996	1.4	19,479	5,901
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					21,862	4,317
5 VaR for SFTs					-	-
6 Total						10,569

For footnotes, see page 55.

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

(\$ millions)

	Q2/26														Total credit exposure
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
	Risk weight														
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others		
Sovereigns	-	-	-		-	-	-		-	-		-	-	-	
PSEs	-	-	-		-	-	-		-	-		-	-	-	
MDBs	-	-	-		-	-	-		-	-		-	-	-	
Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates	-	-	-		-	-	-	-	-	1	-	-	-	1	
Of which: specialized lending	-	-	-		-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	130	-	-	-	130	
Regulatory retail portfolios	-	-	-		-	-	-		-	-		-	-	-	
Other assets	-	-	-		-	-	-		-	-		-	-	-	
<b>Total</b>	-	-	-	-	-	-	-	-	-	131	-	-	-	131	

(\$ millions)

	Q1/26														Total credit exposure
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
	Risk weight														
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others		
Sovereigns	-	-	-		-	-	-		-	-		-	-	-	
PSEs	-	-	-		-	-	-		-	-		-	-	-	
MDBs	-	-	-		-	-	-		-	-		-	-	-	
Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates	-	-	-		-	-	-	-	2	1	-	-	-	3	
Of which: specialized lending	-	-	-		-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	146	-	-	-	146	
Regulatory retail portfolios	-	-	-		-	-	-		-	-		-	-	-	
Other assets	-	-	-		-	-	-		-	-		-	-	-	
<b>Total</b>	-	-	-	-	-	-	-	-	2	147	-	-	-	149	

(\$ millions)

	Q4/25														Total credit exposure
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	
	Risk weight														
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others		
Sovereigns	-	-	-		-	-	-		-	-		-	-	-	
PSEs	-	-	-		-	-	-		-	-		-	-	-	
MDBs	-	-	-		-	-	-		-	-		-	-	-	
Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates	-	-	-		-	-	-	-	1	2	-	-	-	3	
Of which: specialized lending	-	-	-		-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	133	-	-	-	133	
Regulatory retail portfolios	-	-	-		-	-	-		-	-		-	-	-	
Other assets	-	-	-		-	-	-		-	-		-	-	-	
<b>Total</b>	-	-	-	-	-	-	-	-	1	135	-	-	-	136	

(1) Amounts are calculated after taking into account the effect of credit mitigation strategies.

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

(\$ millions)

	Q3/25													Total credit exposure	
	a	b	c	d	e	f	g	h	i	j	k	l	m		n
	Risk weight														
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others		
Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PSEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MDBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates	-	-	-	-	-	-	-	-	1	2	-	-	-	3	
Of which: specialized lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	123	-	-	-	123	
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	-	-	-	-	-	-	-	-	1	125	-	-	-	126	

(\$ millions)

	Q2/25													Total credit exposure	
	a	b	c	d	e	f	g	h	i	j	k	l	m		n
	Risk weight														
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others		
Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
PSEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
MDBs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Corporates	-	-	-	-	-	-	-	-	1	4	-	-	-	5	
Of which: specialized lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	120	-	-	-	120	
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	-	-	-	-	-	-	-	-	1	124	-	-	-	125	

For footnotes, see page 57.

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

(\$ millions)	Q2/26						
AIRB approach	a	b	c	d	e	f	g
PD scale	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>Corporate</b>							
0.00 to <0.15	196	0.08	228	32	3.4	22	11
0.15 to <0.25	1,017	0.17	429	27	3.9	159	16
0.25 to <0.50	628	0.34	291	38	4.7	220	35
0.50 to <0.75	395	0.58	351	34	3.7	170	43
0.75 to <2.50	578	1.03	656	29	2.7	271	47
2.50 to <10.00	179	3.05	271	28	1.9	123	69
10.00 to <100.00	54	11.16	54	49	1.8	107	198
100.00 (Default)	1	100.00	5	29	0.4	3	300
	<b>3,048</b>	<b>0.80</b>	<b>2,285</b>	<b>31</b>	<b>3.6</b>	<b>1,075</b>	<b>35</b>
<b>Sovereign</b>							
0.00 to <0.15	6,615	0.05	158	23	1.4	274	4
0.15 to <0.25	493	0.22	22	40	0.1	99	20
0.25 to <0.50	25	0.34	9	40	0.3	7	28
0.50 to <0.75	11	0.58	3	40	-	4	36
0.75 to <2.50	2	0.81	2	40	-	1	50
2.50 to <10.00	19	5.59	2	45	2.2	26	137
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	<b>7,165</b>	<b>0.07</b>	<b>196</b>	<b>24</b>	<b>1.3</b>	<b>411</b>	<b>6</b>
<b>Banks <sup>(3)</sup></b>							
0.00 to <0.15	362	0.03	15	37	0.6	25	7
0.15 to <0.25	-	-	-	-	-	-	-
0.25 to <0.50	3	0.34	1	45	-	1	33
0.50 to <0.75	-	0.58	2	55	-	-	69
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	-	5.59	1	44	-	-	135
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	<b>365</b>	<b>0.04</b>	<b>19</b>	<b>37</b>	<b>0.6</b>	<b>26</b>	<b>7</b>

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

(2) Denoted in years.

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

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

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

(\$ millions)	Q2/26						
FIRB approach	a	b	c	d	e	f	g
PD scale	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>Corporate</b>							
0.00 to <0.15	13,417	0.08	1,154	45	0.4	1,890	14
0.15 to <0.25	4,648	0.19	734	43	0.8	1,294	28
0.25 to <0.50	1,725	0.34	256	41	0.9	677	39
0.50 to <0.75	2,459	0.58	712	40	0.2	1,285	52
0.75 to <2.50	2,062	1.13	850	39	0.4	1,453	70
2.50 to <10.00	504	3.12	498	37	0.3	501	99
10.00 to <100.00	81	11.17	123	43	0.3	155	191
100.00 (Default)	1	100.00	2	3	0.1	-	37
	<b>24,897</b>	<b>0.36</b>	<b>4,329</b>	<b>43</b>	<b>0.5</b>	<b>7,255</b>	<b>29</b>
<b>Sovereign <sup>(4)</sup></b>							
0.00 to <0.15	7	0.10	3	45	-	1	14
0.75 to <2.50	-	0.81	1	45	-	-	67
	7	0.10	4	45	-	1	14
<b>Banks</b>							
0.00 to <0.15	12,325	0.06	165	45	0.4	1,804	15
0.15 to <0.25	1,206	0.17	72	45	0.5	325	27
0.25 to <0.50	245	0.34	37	44	2.4	103	42
0.50 to <0.75	139	0.58	44	45	0.2	74	53
0.75 to <2.50	313	0.87	55	45	0.3	197	63
2.50 to <10.00	9	4.45	8	45	-	11	122
10.00 to <100.00	1	10.28	2	45	-	2	200
100.00 (Default)	-	-	-	-	-	-	-
	<b>14,238</b>	<b>0.10</b>	<b>383</b>	<b>45</b>	<b>0.4</b>	<b>2,516</b>	<b>18</b>
<b>Total (all portfolios)</b>	<b>49,720</b>	<b>0.27</b>	<b>7,216</b>	<b>40</b>	<b>0.5</b>	<b>11,284</b>	<b>23</b>

For footnotes, see page 59.

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

(\$ millions)

AIRB approach	Q1/26						
	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>PD scale</b>							
<b>Corporate</b>							
0.00 to <0.15	237	0.08	244	33	3.0	27	11
0.15 to <0.25	921	0.18	422	29	3.8	158	17
0.25 to <0.50	787	0.34	307	37	4.4	269	34
0.50 to <0.75	485	0.58	366	34	4.8	204	42
0.75 to <2.50	676	1.18	648	28	2.6	317	47
2.50 to <10.00	171	3.64	270	37	1.4	172	101
10.00 to <100.00	30	12.73	55	33	1.9	41	137
100.00 (Default)	3	100.00	3	26	0.4	10	333
	3,310	0.86	2,315	32	3.6	1,198	36
<b>Sovereign</b>							
0.00 to <0.15	6,171	0.05	151	25	1.2	276	4
0.15 to <0.25	598	0.22	23	40	0.1	121	20
0.25 to <0.50	40	0.34	8	40	-	12	30
0.50 to <0.75	6	0.58	7	39	0.3	2	33
0.75 to <2.50	-	0.81	1	25	1.0	-	37
2.50 to <10.00	30	5.59	2	45	2.1	41	137
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	6,845	0.09	192	27	1.1	452	7
<b>Banks <sup>(3)</sup></b>							
0.00 to <0.15	459	0.03	15	35	0.5	28	6
0.15 to <0.25	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-
0.50 to <0.75	-	0.58	1	65	-	-	82
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	459	0.03	16	35	0.5	28	6

For footnotes, see page 59.

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

(\$ millions)	Q1/26						
	a	b	c	d	e	f	g
FIRB approach	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>PD scale</b>							
<b>Corporate</b>							
0.00 to <0.15	12,189	0.08	1,090	45	0.5	1,730	14
0.15 to <0.25	4,573	0.19	751	43	0.9	1,291	28
0.25 to <0.50	1,597	0.34	268	41	0.9	639	40
0.50 to <0.75	3,528	0.58	723	41	0.1	1,890	54
0.75 to <2.50	2,080	1.15	912	39	0.5	1,528	73
2.50 to <10.00	524	3.33	597	37	0.3	545	104
10.00 to <100.00	122	12.65	145	43	-	241	198
100.00 (Default)	1	100.00	2	8	-	1	100
	24,614	0.42	4,488	43	0.5	7,865	32
<b>Sovereign <sup>(4)</sup></b>							
0.00 to <0.15	9	0.10	3	45	-	2	22
<b>Banks</b>							
0.00 to <0.15	11,965	0.06	152	45	0.5	1,777	15
0.15 to <0.25	1,064	0.17	72	45	0.6	294	28
0.25 to <0.50	189	0.34	27	43	3.0	79	42
0.50 to <0.75	255	0.58	43	45	0.1	128	50
0.75 to <2.50	412	0.83	32	45	0.2	237	58
2.50 to <10.00	15	3.95	6	45	-	19	127
10.00 to <100.00	-	18.12	1	45	-	1	248
100.00 (Default)	-	-	-	-	-	-	-
	13,900	0.11	333	45	0.5	2,535	18
<b>Total (all portfolios)</b>	49,137	0.31	7,347	40	0.5	12,080	25

For footnotes, see page 59.

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

(\$ millions)	Q4/25						
	a	b	c	d	e	f	g
<b>AIRB approach</b>	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>PD scale</b>							
<b>Corporate</b>							
0.00 to <0.15	220	0.07	248	34	2.1	25	11
0.15 to <0.25	897	0.18	402	30	3.6	161	18
0.25 to <0.50	805	0.34	315	36	4.6	273	34
0.50 to <0.75	485	0.58	349	34	4.2	205	42
0.75 to <2.50	791	1.16	641	28	2.8	365	46
2.50 to <10.00	161	3.67	260	38	2.2	162	101
10.00 to <100.00	34	14.67	52	32	2.0	48	141
100.00 (Default)	5	100.00	4	26	1.0	15	300
	3,398	0.95	2,271	32	3.6	1,254	37
<b>Sovereign</b>							
0.00 to <0.15	5,892	0.05	148	24	1.3	261	4
0.15 to <0.25	633	0.22	19	40	0.1	128	20
0.25 to <0.50	56	0.34	8	40	-	16	29
0.50 to <0.75	10	0.58	7	38	0.6	4	40
0.75 to <2.50	-	1.45	1	25	2.0	-	47
2.50 to <10.00	23	5.59	3	45	2.1	32	139
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	6,614	0.09	186	26	1.2	441	7
<b>Banks <sup>(3)</sup></b>							
0.00 to <0.15	254	0.04	12	35	0.6	19	7
0.15 to <0.25	2	0.22	1	45	-	1	32
0.25 to <0.50	-	0.34	1	45	-	-	42
0.50 to <0.75	-	0.58	1	55	-	-	69
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	256	0.04	15	35	0.6	20	8

For footnotes, see page 59.

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

(\$ millions)	Q4/25						
FIRB approach	a	b	c	d	e	f	g
PD scale	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>Corporate</b>							
0.00 to <0.15	12,554	0.08	1,122	45	0.5	1,856	15
0.15 to <0.25	5,287	0.18	750	43	0.7	1,442	27
0.25 to <0.50	1,480	0.34	277	41	1.3	585	40
0.50 to <0.75	3,034	0.58	653	42	0.2	1,717	57
0.75 to <2.50	2,198	1.15	896	40	0.5	1,649	75
2.50 to <10.00	552	3.56	625	39	0.4	626	113
10.00 to <100.00	74	10.80	154	43	-	137	185
100.00 (Default)	-	100.00	1	-	-	-	-
	25,179	0.38	4,478	43	0.6	8,012	32
<b>Sovereign <sup>(4)</sup></b>							
0.00 to <0.15	16	0.10	3	45	-	3	19
<b>Banks</b>							
0.00 to <0.15	11,084	0.06	146	45	0.5	1,530	14
0.15 to <0.25	877	0.17	72	45	0.9	255	29
0.25 to <0.50	176	0.34	30	43	3.3	73	41
0.50 to <0.75	202	0.58	38	45	0.2	109	54
0.75 to <2.50	569	0.99	32	45	0.1	350	62
2.50 to <10.00	22	4.31	5	45	-	26	118
10.00 to <100.00	3	18.12	1	45	-	6	200
100.00 (Default)	-	-	-	-	-	-	-
	12,933	0.13	324	45	0.5	2,349	18
<b>Total (all portfolios)</b>	<b>48,396</b>	<b>0.31</b>	<b>7,277</b>	<b>41</b>	<b>0.5</b>	<b>12,079</b>	<b>25</b>

For footnotes, see page 59.

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

(\$ millions)

**AIRB approach**

**PD scale**

**Corporate**

	Q3/25						
	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
0.00 to <0.15	284	0.08	249	35	1.3	30	11
0.15 to <0.25	689	0.19	425	27	3.8	120	17
0.25 to <0.50	712	0.34	304	36	4.8	235	33
0.50 to <0.75	357	0.58	341	34	4.5	151	42
0.75 to <2.50	709	1.12	642	28	2.3	332	47
2.50 to <10.00	161	3.55	238	39	1.8	161	100
10.00 to <100.00	32	13.43	43	31	1.5	43	134
100.00 (Default)	2	100.00	5	33	0.7	6	300
	2,946	0.87	2,247	31	3.4	1,078	37

**Sovereign**

0.00 to <0.15	6,013	0.05	157	23	1.2	248	4
0.15 to <0.25	127	0.22	13	39	0.5	25	20
0.25 to <0.50	650	0.34	15	40	-	183	28
0.50 to <0.75	10	0.58	7	37	0.8	4	40
0.75 to <2.50	17	1.45	2	40	-	11	65
2.50 to <10.00	21	5.59	2	45	3.2	29	138
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	6,838	0.10	196	25	1.1	500	7

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

0.00 to <0.15	141	0.03	12	31	1.0	9	6
0.15 to <0.25	-	0.15	1	45	1.0	-	-
0.25 to <0.50	1	0.34	1	45	-	-	-
0.50 to <0.75	-	0.58	1	55	-	-	-
0.75 to <2.50	-	1.45	1	45	-	-	-
2.50 to <10.00	-	5.59	1	44	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	142	0.04	17	31	1.0	9	6

For footnotes, see page 59.

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

(\$ millions)	Q3/25						
FIRB approach	a	b	c	d	e	f	g
PD scale	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>Corporate</b>							
0.00 to <0.15	10,737	0.07	942	45	0.6	1,551	14
0.15 to <0.25	4,474	0.18	562	43	0.8	1,234	28
0.25 to <0.50	1,386	0.34	216	40	1.1	558	40
0.50 to <0.75	2,591	0.58	551	42	0.2	1,456	56
0.75 to <2.50	2,093	1.04	880	40	0.3	1,539	74
2.50 to <10.00	682	3.04	622	36	0.8	659	97
10.00 to <100.00	55	13.30	155	45	-	120	218
100.00 (Default)	-	-	-	-	-	-	-
	22,018	0.39	3,928	43	0.6	7,117	32
<b>Sovereign <sup>(4)</sup></b>							
0.00 to <0.15	25	0.07	4	45	-	3	12
<b>Banks</b>							
0.00 to <0.15	12,507	0.07	284	45	0.4	1,708	14
0.15 to <0.25	1,139	0.18	199	45	0.7	332	29
0.25 to <0.50	226	0.34	72	44	2.5	93	41
0.50 to <0.75	190	0.58	83	45	0.1	99	52
0.75 to <2.50	611	0.97	56	45	0.1	374	61
2.50 to <10.00	11	3.24	25	45	2.2	12	109
10.00 to <100.00	-	10.56	3	45	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	14,684	0.13	722	45	0.4	2,618	18
<b>Total (all portfolios)</b>	46,653	0.29	7,114	40	0.5	11,325	24

For footnotes, see page 59.

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

(\$ millions)	Q2/25						
	a	b	c	d	e	f	g
	EAD post-CRM	Average PD %	Number of obligors <sup>(1)</sup>	Average LGD %	Average maturity <sup>(2)</sup>	RWA	RWA density %
<b>AIRB approach</b>							
<b>PD scale</b>							
<b>Corporate</b>							
0.00 to <0.15	323	0.08	253	35	1.6	36	11
0.15 to <0.25	741	0.19	435	29	3.7	142	19
0.25 to <0.50	888	0.34	327	37	4.2	303	34
0.50 to <0.75	326	0.58	324	32	5.5	130	40
0.75 to <2.50	882	1.12	619	30	2.4	445	50
2.50 to <10.00	231	3.49	267	38	1.8	228	99
10.00 to <100.00	17	18.82	46	43	3.4	34	200
100.00 (Default)	1	100.00	5	19	0.3	2	200
	3,409	0.84	2,276	33	3.3	1,320	39
<b>Sovereign</b>							
0.00 to <0.15	5,475	0.04	144	22	1.5	215	4
0.15 to <0.25	304	0.22	18	39	0.2	62	20
0.25 to <0.50	83	0.34	5	40	0.3	23	28
0.50 to <0.75	5	0.58	5	31	2.2	2	40
0.75 to <2.50	4	1.43	2	40	0.1	3	75
2.50 to <10.00	34	5.59	3	45	3.2	47	138
10.00 to <100.00	-	18.12	1	95	5.0	-	-
100.00 (Default)	-	-	-	-	-	-	-
	5,905	0.09	178	23	1.5	352	6
<b>Banks <sup>(3)</sup></b>							
0.00 to <0.15	224	0.04	13	34	0.7	16	7
0.15 to <0.25	4	0.22	1	35	-	1	25
0.25 to <0.50	1	0.34	1	45	-	-	-
0.50 to <0.75	-	0.58	1	55	-	-	-
0.75 to <2.50	1	1.45	1	45	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	230	0.05	17	34	0.7	17	7

For footnotes, see page 59.

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

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

For footnotes, see page 59.

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

(\$ millions)

	Q2/26														
	a		b		c		d		e		f				
	Collateral used in derivative transactions						Collateral used in SFTs								
	Fair value of collateral received				Fair value of posted collateral				Fair value of collateral received				Fair value of posted collateral		
Segregated		Unsegregated		Segregated		Unsegregated		Segregated		Unsegregated		Segregated		Unsegregated	
Cash - domestic currency	-	1,483	-	1,479	39,092	37,303									
Cash - other currencies	158	4,039	25	5,098	115,019	78,702									
Domestic sovereign debt	2,032	224	4,578	3,705	48,591	59,830									
Other sovereign debt	3,081	537	573	2,036	112,879	134,257									
Government agency debt	271	60	3,099	-	10,818	18,074									
Corporate bonds	1,074	16	1,814	99	12,321	8,450									
Equity securities	5,354	-	6,426	-	38,489	90,197									
Other collateral	-	-	-	886	-	-									
<b>Total</b>	<b>11,970</b>	<b>6,359</b>	<b>16,515</b>	<b>13,303</b>	<b>377,209</b>	<b>426,813</b>									

(\$ millions)

	Q1/26														
	a		b		c		d		e		f				
	Collateral used in derivative transactions						Collateral used in SFTs								
	Fair value of collateral received				Fair value of posted collateral				Fair value of collateral received				Fair value of posted collateral		
Segregated		Unsegregated		Segregated		Unsegregated		Segregated		Unsegregated		Segregated		Unsegregated	
Cash - domestic currency	-	1,677	1	2,645	38,711	35,847									
Cash - other currencies	32	4,436	148	6,893	108,514	73,909									
Domestic sovereign debt	2,008	260	5,528	2,723	48,646	56,431									
Other sovereign debt	2,539	685	516	1,208	113,046	121,453									
Government agency debt	113	200	2,432	-	10,394	18,632									
Corporate bonds	1,075	13	1,858	137	12,926	7,543									
Equity securities	4,545	-	4,841	-	38,308	92,628									
Other collateral	-	-	-	848	-	-									
<b>Total</b>	<b>10,312</b>	<b>7,271</b>	<b>15,324</b>	<b>14,454</b>	<b>370,545</b>	<b>406,443</b>									

(\$ millions)

	Q4/25														
	a		b		c		d		e		f				
	Collateral used in derivative transactions						Collateral used in SFTs								
	Fair value of collateral received				Fair value of posted collateral				Fair value of collateral received				Fair value of posted collateral		
Segregated		Unsegregated		Segregated		Unsegregated		Segregated		Unsegregated		Segregated		Unsegregated	
Cash - domestic currency	-	2,225	-	1,801	35,248	37,651									
Cash - other currencies	41	3,531	25	6,305	100,677	70,769									
Domestic sovereign debt	1,210	502	5,531	2,491	52,187	53,857									
Other sovereign debt	2,036	366	418	1,485	97,935	100,969									
Government agency debt	233	68	1,628	-	11,462	18,977									
Corporate bonds	1,298	32	1,753	103	10,759	7,785									
Equity securities	2,496	-	4,312	-	33,680	83,851									
Other collateral	-	-	-	866	-	-									
<b>Total</b>	<b>7,314</b>	<b>6,724</b>	<b>13,667</b>	<b>13,051</b>	<b>341,948</b>	<b>373,859</b>									

(1) Includes collateral amounts that do not reduce regulatory exposures. Amounts reflect the fair value of collateral posted and received and are reported after considering any applicable haircut. Application of a haircut has the effect of reducing the fair value of collateral received and increasing the fair value of collateral posted.

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

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

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

For footnotes, see page 69.

## CCR6: CREDIT DERIVATIVES EXPOSURES

(\$ millions)	Q2/26		Q1/26		Q4/25		Q3/25		Q2/25	
	a	b	a	b	a	b	a	b	a	b
	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
<b>Notionals</b>										
Single-name credit default swaps	3,279	1,062	3,469	901	3,631	761	2,068	740	1,712	855
Index credit default swaps	2,745	2,289	3,001	2,870	3,252	2,915	3,891	2,236	3,629	2,009
Total return swaps	-	-	-	-	-	-	-	-	-	-
Credit options	1,168	-	1,185	-	1,192	-	1,247	-	1,033	-
Other credit derivatives	51	-	51	-	53	-	53	-	63	-
<b>Total notionals</b>	<b>7,243</b>	<b>3,351</b>	<b>7,706</b>	<b>3,771</b>	<b>8,128</b>	<b>3,676</b>	<b>7,259</b>	<b>2,976</b>	<b>6,437</b>	<b>2,864</b>
<b>Fair values</b>										
Positive fair value (asset)	35	-	36	-	77	-	36	-	50	-
Negative fair value (liability)	4	40	3	40	1	85	4	41	4	54

## CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)	Q2/26		Q1/26		Q4/25		Q3/25		Q2/25	
	a	b	a	b	a	b	a	b	a	b
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1 Exposures to QCCPs (total)		824		858		876		740		662
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	9,695	336	11,683	392	11,245	371	10,207	335	8,558	288
3 (i) OTC derivatives	359	11	395	12	416	13	365	11	332	10
4 (ii) Exchange-traded derivatives	7,393	286	9,146	337	9,446	330	8,640	300	6,914	252
5 (iii) SFTs	1,943	39	2,142	43	1,383	28	1,202	24	1,312	26
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7 Segregated initial margin	4,205		4,425		3,554		3,426		3,284	
8 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
9 Pre-funded default fund contributions	1,422	488	1,241	466	1,409	505	1,200	405	1,233	374
10 Unfunded default fund contributions <sup>(1)</sup>	1,486	-	1,340	-	1,422	-	1,278	-	1,422	-
11 Exposures to Non-QCCPs (total)		-		-		-		-		-
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-	-	-	-	-	-	-
13 (i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15 (iii) SFTs	-	-	-	-	-	-	-	-	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17 Segregated initial margin	-		-		-		-		-	
18 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-

(1) Unfunded default fund contributions are risk-weighted at 0%.

## SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK

(\$ millions)

	Q2/26																																			
	a	b			d	e	f			h	i	j			k	l																				
	Bank acts as originator												Bank acts as sponsor <sup>(1)</sup>												Bank acts as investor											
	Of which				Of which				Of which				Of which																							
	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total																				
1 Retail (total) - of which	<b>2,567</b>	<b>2,567</b>	-	<b>2,567</b>	<b>31,230</b>	<b>29,818</b>	-	<b>31,230</b>	<b>179</b>	<b>113</b>	-	<b>179</b>																								
2 residential mortgage	-	-	-	-	7,945	7,595	-	7,945	-	-	-	-																								
3 credit card	2,567	2,567	-	2,567	758	758	-	758	50	50	-	50																								
4 other retail exposures	-	-	-	-	22,527	21,465	-	22,527	129	63	-	129																								
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-																								
6 Wholesale (total) - of which	-	-	<b>12,854</b>	<b>12,854</b>	<b>5,459</b>	<b>4,913</b>	-	<b>5,459</b>	<b>31,007</b>	-	<b>19</b>	<b>31,026</b>																								
7 loans to corporates	-	-	12,854	12,854	-	-	-	-	26,509	-	-	26,509																								
8 commercial mortgage	-	-	-	-	-	-	-	-	3,897	-	-	3,897																								
9 lease and receivables	-	-	-	-	3,722	3,403	-	3,722	-	-	-	-																								
10 other wholesale	-	-	-	-	1,737	1,510	-	1,737	601	-	19	620																								
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-																								

(\$ millions)

	Q1/26																																			
	a	b			d	e	f			h	i	j			k	l																				
	Bank acts as originator												Bank acts as sponsor <sup>(1)</sup>												Bank acts as investor											
	Of which				Of which				Of which				Of which																							
	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total																				
1 Retail (total) - of which	<b>2,584</b>	<b>2,584</b>	-	<b>2,584</b>	<b>30,721</b>	<b>29,307</b>	-	<b>30,721</b>	<b>185</b>	<b>119</b>	-	<b>185</b>																								
2 residential mortgage	-	-	-	-	7,636	7,286	-	7,636	-	-	-	-																								
3 credit card	2,584	2,584	-	2,584	772	772	-	772	50	50	-	50																								
4 other retail exposures	-	-	-	-	22,313	21,249	-	22,313	135	69	-	135																								
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-																								
6 Wholesale (total) - of which	-	-	<b>13,522</b>	<b>13,522</b>	<b>5,468</b>	<b>4,985</b>	-	<b>5,468</b>	<b>30,661</b>	-	<b>19</b>	<b>30,680</b>																								
7 loans to corporates	-	-	13,522	13,522	-	-	-	-	25,442	-	-	25,442																								
8 commercial mortgage	-	-	-	-	-	-	-	-	4,277	-	-	4,277																								
9 lease and receivables	-	-	-	-	3,697	3,436	-	3,697	-	-	-	-																								
10 other wholesale	-	-	-	-	1,771	1,549	-	1,771	942	-	19	961																								
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-																								

(\$ millions)

	Q4/25																																			
	a	b			d	e	f			h	i	j			k	l																				
	Bank acts as originator												Bank acts as sponsor <sup>(1)</sup>												Bank acts as investor											
	Of which				Of which				Of which				Of which																							
	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total																				
1 Retail (total) - of which	<b>3,056</b>	<b>3,056</b>	-	<b>3,056</b>	<b>27,158</b>	<b>25,799</b>	-	<b>27,158</b>	<b>184</b>	<b>127</b>	-	<b>184</b>																								
2 residential mortgage	-	-	-	-	5,955	5,605	-	5,955	-	-	-	-																								
3 credit card	3,056	3,056	-	3,056	680	680	-	680	50	50	-	50																								
4 other retail exposures	-	-	-	-	20,523	19,514	-	20,523	134	77	-	134																								
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-																								
6 Wholesale (total) - of which	-	-	<b>13,528</b>	<b>13,528</b>	<b>5,695</b>	<b>5,211</b>	-	<b>5,695</b>	<b>31,314</b>	-	<b>18</b>	<b>31,332</b>																								
7 loans to corporates	-	-	13,528	13,528	-	-	-	-	26,560	-	-	26,560																								
8 commercial mortgage	-	-	-	-	-	-	-	-	3,627	-	-	3,627																								
9 lease and receivables	-	-	-	-	3,879	3,577	-	3,879	-	-	-	-																								
10 other wholesale	-	-	-	-	1,816	1,634	-	1,816	1,127	-	18	1,145																								
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-																								

(1) Includes exposures relating to CIBC-sponsored multi-seller conduits.  
(2) Simple, transparent and comparable (STC).

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

(\$ millions)

	Q3/25															
	a	b Bank acts as originator			d	e	f Bank acts as sponsor <sup>(1)</sup>			h	i	j Bank acts as investor			l	
	Of which				Of which				Of which				Of which			
	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total
1 Retail (total) - of which	<b>4,079</b>	<b>4,079</b>	-	<b>4,079</b>	<b>25,746</b>	<b>24,441</b>	-	<b>25,746</b>	<b>190</b>	<b>133</b>	-	<b>190</b>				
2 residential mortgage	-	-	-	-	5,258	4,957	-	5,258	-	-	-	-				
3 credit card	4,079	4,079	-	4,079	928	928	-	928	50	50	-	50				
4 other retail exposures	-	-	-	-	19,560	18,556	-	19,560	140	83	-	140				
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				
6 Wholesale (total) - of which	-	-	<b>13,824</b>	<b>13,824</b>	<b>5,330</b>	<b>4,894</b>	-	<b>5,330</b>	<b>29,251</b>	-	<b>18</b>	<b>29,269</b>				
7 loans to corporates	-	-	13,824	13,824	-	-	-	-	25,685	-	-	25,685				
8 commercial mortgage	-	-	-	-	-	-	-	-	2,665	-	-	2,665				
9 lease and receivables	-	-	-	-	3,938	3,638	-	3,938	-	-	-	-				
10 other wholesale	-	-	-	-	1,392	1,256	-	1,392	901	-	18	919				
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				

(\$ millions)

	Q2/25															
	a	b Bank acts as originator			d	e	f Bank acts as sponsor <sup>(1)</sup>			h	i	j Bank acts as investor			l	
	Of which				Of which				Of which				Of which			
	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total	Traditional	STC <sup>(2)</sup>	Synthetic	Sub-total
1 Retail (total) - of which	<b>1,607</b>	<b>1,607</b>	-	<b>1,607</b>	<b>22,810</b>	<b>21,615</b>	-	<b>22,810</b>	<b>192</b>	<b>141</b>	-	<b>192</b>				
2 residential mortgage	-	-	-	-	4,927	4,627	-	4,927	-	-	-	-				
3 credit card	1,607	1,607	-	1,607	928	928	-	928	50	50	-	50				
4 other retail exposures	-	-	-	-	16,955	16,060	-	16,955	142	91	-	142				
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				
6 Wholesale (total) - of which	-	-	<b>13,838</b>	<b>13,838</b>	<b>5,526</b>	<b>5,167</b>	-	<b>5,526</b>	<b>25,530</b>	-	<b>17</b>	<b>25,547</b>				
7 loans to corporates	-	-	13,838	13,838	-	-	-	-	22,187	-	-	22,187				
8 commercial mortgage	-	-	-	-	-	-	-	-	2,447	-	-	2,447				
9 lease and receivables	-	-	-	-	4,756	4,493	-	4,756	-	-	-	-				
10 other wholesale	-	-	-	-	770	674	-	770	896	-	17	913				
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				

For footnotes, see page 73.

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

(\$ millions)

		Q2/26											
		a Bank acts as originator <sup>(2)</sup>				e Bank acts as sponsor <sup>(3)</sup>				i Bank acts as investor			
		Of which				Of which				Of which			
		Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total
1	Retail (total) - of which	37	37	-	37	26	24	-	26	965	965	-	965
2	residential mortgage	-	-	-	-	12	11	-	12	645	645	-	645
3	credit card	37	37	-	37	1	1	-	1	17	17	-	17
4	other retail exposures	-	-	-	-	13	12	-	13	303	303	-	303
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	-	4	4	-	4	20	20	-	20
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	3	3	-	3	-	-	-	-
10	other wholesale	-	-	-	-	1	1	-	1	20	20	-	20
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

		Q1/26											
		a Bank acts as originator <sup>(2)</sup>				e Bank acts as sponsor <sup>(3)</sup>				i Bank acts as investor			
		Of which				Of which				Of which			
		Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total
1	Retail (total) - of which	1	1	-	1	-	-	-	-	1,204	1,204	-	1,204
2	residential mortgage	-	-	-	-	-	-	-	-	912	912	-	912
3	credit card	1	1	-	1	-	-	-	-	19	19	-	19
4	other retail exposures	-	-	-	-	-	-	-	-	273	273	-	273
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	-	-	-	-	-	20	20	-	20
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-
10	other wholesale	-	-	-	-	-	-	-	-	20	20	-	20
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

		Q4/25											
		a Bank acts as originator <sup>(2)</sup>				e Bank acts as sponsor <sup>(3)</sup>				i Bank acts as investor			
		Of which				Of which				Of which			
		Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total
1	Retail (total) - of which	12	12	-	12	65	61	-	65	1,800	1,800	-	1,800
2	residential mortgage	-	-	-	-	26	26	-	26	1,496	1,496	-	1,496
3	credit card	12	12	-	12	1	1	-	1	17	17	-	17
4	other retail exposures	-	-	-	-	38	34	-	38	287	287	-	287
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	-	10	10	-	10	12	12	-	12
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	-	7	7	-	7	-	-	-	-
10	other wholesale	-	-	-	-	3	3	-	3	12	12	-	12
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

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

(2) Includes direct investments in CARDS II Trust.

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

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

(\$ millions)

		Q3/25															
		a				b				c				d			
		Bank acts as originator <sup>(2)</sup>				Bank acts as sponsor <sup>(3)</sup>				Bank acts as investor							
		Of which				Of which				Of which							
		Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total				
1	Retail (total) - of which	-	-	-	-	<b>93</b>	<b>86</b>	-	<b>93</b>	<b>938</b>	<b>938</b>	-	<b>938</b>				
2	residential mortgage	-	-	-	-	35	34	-	35	673	673	-	673				
3	credit card	-	-	-	-	2	2	-	2	25	25	-	25				
4	other retail exposures	-	-	-	-	56	50	-	56	240	240	-	240				
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				
6	Wholesale (total) - of which	-	-	-	-	<b>13</b>	<b>13</b>	-	<b>13</b>	-	-	-	-				
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-				
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-				
9	lease and receivables	-	-	-	-	11	11	-	11	-	-	-	-				
10	other wholesale	-	-	-	-	2	2	-	2	-	-	-	-				
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				

(\$ millions)

		Q2/25															
		a				b				c				d			
		Bank acts as originator <sup>(2)</sup>				Bank acts as sponsor <sup>(3)</sup>				Bank acts as investor							
		Of which				Of which				Of which							
		Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total				
1	Retail (total) - of which	<b>1</b>	<b>1</b>	-	<b>1</b>	<b>7</b>	<b>6</b>	-	<b>7</b>	<b>518</b>	<b>518</b>	-	<b>518</b>				
2	residential mortgage	-	-	-	-	3	2	-	3	480	480	-	480				
3	credit card	1	1	-	1	-	-	-	-	20	20	-	20				
4	other retail exposures	-	-	-	-	4	4	-	4	18	18	-	18				
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				
6	Wholesale (total) - of which	-	-	-	-	-	-	-	-	-	-	-	-				
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-				
8	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-				
9	lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-				
10	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-				
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-				

For footnotes, see page 75.

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

(\$ millions)

	Q2/26																
	Exposure values (by risk-weighted (RW) bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)				Capital charge after cap		
	>20% to ≤20% RW		>50% to 100% RW		>100% to <1250% RW	ERBA (including IRBA IAA)		SA	1250%	ERBA (including IRBA IAA)		SA	1250%	ERBA (including IRBA IAA)		SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	44,112	1,860	225	2	55	12,854	33,400	-	-	2,603	4,140	-	-	208	331	-	-
2 Traditional securitization	31,313	1,860	225	2	-	-	33,400	-	-	-	4,140	-	-	-	331	-	-
3 Of which securitization	31,313	1,860	225	2	-	-	33,400	-	-	-	4,140	-	-	-	331	-	-
4 Of which retail underlying	27,917	1,266	42	2	-	-	29,227	-	-	-	3,449	-	-	-	276	-	-
5 Of which STC	26,649	1,266	42	2	-	-	27,959	-	-	-	3,257	-	-	-	261	-	-
6 Of which wholesale	3,396	594	183	-	-	-	4,173	-	-	-	691	-	-	-	55	-	-
7 Of which STC	3,176	457	183	-	-	-	3,816	-	-	-	612	-	-	-	49	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	12,799	-	-	-	55	12,854	-	-	-	2,603	-	-	-	208	-	-	-
10 Of which securitization	12,799	-	-	-	55	12,854	-	-	-	2,603	-	-	-	208	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	12,799	-	-	-	55	12,854	-	-	-	2,603	-	-	-	208	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q1/26																
	Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)				Capital charge after cap		
	>20% to ≤20% RW		>50% to 100% RW		>100% to <1250% RW	ERBA (including IRBA IAA)		SA	1250%	ERBA (including IRBA IAA)		SA	1250%	ERBA (including IRBA IAA)		SA	1250%
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1 Total exposures	44,238	1,610	218	2	55	13,522	32,601	-	-	2,705	3,982	-	-	216	319	-	-
2 Traditional securitization	30,771	1,610	218	2	-	-	32,601	-	-	-	3,982	-	-	-	319	-	-
3 Of which securitization	30,771	1,610	218	2	-	-	32,601	-	-	-	3,982	-	-	-	319	-	-
4 Of which retail underlying	27,380	1,069	42	2	-	-	28,493	-	-	-	3,312	-	-	-	265	-	-
5 Of which STC	26,137	1,069	42	2	-	-	27,250	-	-	-	3,123	-	-	-	250	-	-
6 Of which wholesale	3,391	541	176	-	-	-	4,108	-	-	-	670	-	-	-	54	-	-
7 Of which STC	3,192	441	176	-	-	-	3,809	-	-	-	604	-	-	-	48	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	13,467	-	-	-	55	13,522	-	-	-	2,705	-	-	-	216	-	-	-
10 Of which securitization	13,467	-	-	-	55	13,522	-	-	-	2,705	-	-	-	216	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	13,467	-	-	-	55	13,522	-	-	-	2,705	-	-	-	216	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

		Q4/25																
		a	b	c	d	e	f				g				h			
		Exposure values (by risk-weighted (RW) bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		>20%	>50%	>100%			ERBA				ERBA				ERBA			
		to	to	to <	1250%	IRBA	(including	SA	1250%	IRBA	(including	SA	1250%	IRBA	(including	SA	1250%	
		≤20%	50%	100%	1250%	IRBA	IAA)			IRBA	IAA)			IRBA	IAA)			
		RW	RW	RW	RW													
1	Total exposures	42,353	1,419	212	12	56	13,528	30,524	-	-	2,726	3,693	-	-	218	296	-	-
2	Traditional securitization	28,881	1,419	212	12	-	-	30,524	-	-	-	3,693	-	-	-	296	-	-
3	Of which securitization	28,881	1,419	212	12	-	-	30,524	-	-	-	3,693	-	-	-	296	-	-
4	Of which retail underlying	25,105	944	37	2	-	-	26,088	-	-	-	2,981	-	-	-	239	-	-
5	Of which STC	23,870	944	37	2	-	-	24,853	-	-	-	2,794	-	-	-	224	-	-
6	Of which wholesale	3,776	475	175	10	-	-	4,436	-	-	-	712	-	-	-	57	-	-
7	Of which STC	3,553	348	175	10	-	-	4,086	-	-	-	633	-	-	-	51	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	13,472	-	-	-	56	13,528	-	-	2,726	-	-	-	218	-	-	-	-
10	Of which securitization	13,472	-	-	-	56	13,528	-	-	2,726	-	-	-	218	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	13,472	-	-	-	56	13,528	-	-	2,726	-	-	-	218	-	-	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

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

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

(\$ millions)

		Q2/25																
		a	b	c	d	e	Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		Exposure values (by RW bands)					ERBA (including IAA)				ERBA (including IAA)				ERBA (including IAA)			
		>20% to RW	>50% to RW	>100% to RW	>100% to < 1250% RW	1250% RW	IRBA	SA	1250%	IRBA	SA	1250%	IRBA	SA	1250%	IRBA	SA	1250%
1	Total exposures	<b>37,678</b>	<b>1,181</b>	<b>48</b>	<b>11</b>	<b>55</b>	<b>13,838</b>	<b>25,135</b>	-	-	<b>2,768</b>	<b>2,970</b>	-	-	<b>221</b>	<b>238</b>	-	-
2	Traditional securitization	<b>23,895</b>	<b>1,181</b>	<b>48</b>	<b>11</b>	-	-	<b>25,135</b>	-	-	-	<b>2,970</b>	-	-	-	<b>238</b>	-	-
3	Of which securitization	23,895	1,181	48	11	-	-	25,135	-	-	-	2,970	-	-	-	238	-	-
4	Of which retail underlying	20,034	684	34	3	-	-	20,755	-	-	-	2,358	-	-	-	189	-	-
5	Of which STC	18,923	684	34	3	-	-	19,644	-	-	-	2,186	-	-	-	175	-	-
6	Of which wholesale	3,861	497	14	8	-	-	4,380	-	-	-	612	-	-	-	49	-	-
7	Of which STC	3,703	384	14	8	-	-	4,109	-	-	-	553	-	-	-	44	-	-
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	<b>13,783</b>	-	-	-	<b>55</b>	<b>13,838</b>	-	-	-	<b>2,768</b>	-	-	-	<b>221</b>	-	-	-
10	Of which securitization	13,783	-	-	-	55	13,838	-	-	-	2,768	-	-	-	221	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	13,783	-	-	-	55	13,838	-	-	-	2,768	-	-	-	221	-	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

		Q2/26																																				
		a	b	c	d	e	g				i				k				m				n				o				p				q			
		Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap																					
		>20% to ≤20% RW	>50% to 50% RW	>100% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%																
1	Total exposures	22,271	2,327	586	60	-	-	4,190	21,054	-	-	1,253	3,449	-	-	101	276	-	-	-	-	-																
2	Traditional securitization	22,271	2,327	567	60	-	-	4,171	21,054	-	-	1,234	3,449	-	-	99	276	-	-	-	-	-																
3	Of which securitization	22,271	2,327	567	60	-	-	4,171	21,054	-	-	1,234	3,449	-	-	99	276	-	-	-	-	-																
4	Of which retail underlying	50	63	-	60	-	-	110	63	-	-	94	16	-	-	8	1	-	-	-	-	-																
5	Of which STC	50	63	-	-	-	-	50	63	-	-	5	16	-	-	-	1	-	-	-	-	-																
6	Of which wholesale	22,221	2,264	567	-	-	-	4,061	20,991	-	-	1,140	3,433	-	-	91	275	-	-	-	-	-																
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																
9	Synthetic securitization	-	-	19	-	-	-	19	-	-	19	-	-	-	2	-	-	-	-	-	-	-																
10	Of which securitization	-	-	19	-	-	-	19	-	-	19	-	-	-	2	-	-	-	-	-	-	-																
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																
12	Of which wholesale	-	-	19	-	-	-	19	-	-	19	-	-	-	2	-	-	-	-	-	-	-																
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																

(\$ millions)

		Q1/26																																				
		a	b	c	d	e	g				i				k				m				n				o				p				q			
		Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap																					
		>20% to ≤20% RW	>50% to 50% RW	>100% to 100% RW	>100% to <1250% RW	1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%																
1	Total exposures	22,628	2,460	19	60	-	-	3,456	21,711	-	-	891	3,592	-	-	71	287	-	-	-	-	-																
2	Traditional securitization	22,628	2,460	-	60	-	-	3,437	21,711	-	-	872	3,592	-	-	69	287	-	-	-	-	-																
3	Of which securitization	22,628	2,460	-	60	-	-	3,437	21,711	-	-	872	3,592	-	-	69	287	-	-	-	-	-																
4	Of which retail underlying	50	69	-	60	-	-	110	69	-	-	93	15	-	-	7	1	-	-	-	-	-																
5	Of which STC	50	69	-	-	-	-	50	69	-	-	5	15	-	-	-	1	-	-	-	-	-																
6	Of which wholesale	22,578	2,391	-	-	-	-	3,327	21,642	-	-	779	3,577	-	-	62	286	-	-	-	-	-																
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																
9	Synthetic securitization	-	-	19	-	-	-	19	-	-	19	-	-	-	2	-	-	-	-	-	-	-																
10	Of which securitization	-	-	19	-	-	-	19	-	-	19	-	-	-	2	-	-	-	-	-	-	-																
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																
12	Of which wholesale	-	-	19	-	-	-	19	-	-	19	-	-	-	2	-	-	-	-	-	-	-																
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																

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

(\$ millions)

		Q4/25																		
		a	b	c	d	e	g				k				n					
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap					
		>20%	>50%	>100%			ERBA (including IAA)		SA	1250%	IRBA	ERBA (including IAA)		SA	1250%	IRBA	ERBA (including IAA)		SA	1250%
		≤20% RW	to 50% RW	to 100% RW	to < 1250% RW	1250% RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%		
1	Total exposures	21,936	3,947	296	53	-	-	4,249	21,983	-	-	1,169	4,016	-	-	93	321	-		
2	Traditional securitization	21,936	3,947	278	53	-	-	4,231	21,983	-	-	1,151	4,016	-	-	92	321	-		
3	Of which securitization	21,936	3,947	278	53	-	-	4,231	21,983	-	-	1,151	4,016	-	-	92	321	-		
4	Of which retail underlying	127	-	-	53	-	-	103	77	-	-	83	13	-	-	7	1	-		
5	Of which STC	127	-	-	-	-	-	50	77	-	-	5	13	-	-	-	1	-		
6	Of which wholesale	21,809	3,947	278	-	-	-	4,128	21,906	-	-	1,068	4,003	-	-	85	320	-		
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9	Synthetic securitization	-	-	18	-	-	-	18	-	-	-	18	-	-	-	1	-	-		
10	Of which securitization	-	-	18	-	-	-	18	-	-	-	18	-	-	-	1	-	-		
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
12	Of which wholesale	-	-	18	-	-	-	18	-	-	-	18	-	-	-	1	-	-		
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

(\$ millions)

		Q3/25																		
		a	b	c	d	e	g				k				n					
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap					
		>20%	>50%	>100%			ERBA (including IAA)		SA	1250%	IRBA	ERBA (including IAA)		SA	1250%	IRBA	ERBA (including IAA)		SA	1250%
		≤20% RW	to 50% RW	to 100% RW	to < 1250% RW	1250% RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%		
1	Total exposures	19,801	3,509	148	171	-	-	3,718	19,911	-	-	982	3,744	-	-	79	300	-		
2	Traditional securitization	19,801	3,509	130	171	-	-	3,700	19,911	-	-	964	3,744	-	-	78	300	-		
3	Of which securitization	19,801	3,509	130	171	-	-	3,700	19,911	-	-	964	3,744	-	-	78	300	-		
4	Of which retail underlying	133	-	-	53	-	-	103	83	-	-	82	12	-	-	7	1	-		
5	Of which STC	133	-	-	-	-	-	50	83	-	-	5	12	-	-	-	1	-		
6	Of which wholesale	19,668	3,509	130	118	-	-	3,597	19,828	-	-	882	3,732	-	-	71	299	-		
7	Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9	Synthetic securitization	-	-	18	-	-	-	18	-	-	-	18	-	-	-	1	-	-		
10	Of which securitization	-	-	18	-	-	-	18	-	-	-	18	-	-	-	1	-	-		
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
12	Of which wholesale	-	-	18	-	-	-	18	-	-	-	18	-	-	-	1	-	-		
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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

(\$ millions)

	Q2/25																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to < 1250% RW	1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	<b>16,809</b>	<b>2,496</b>	<b>1,251</b>	<b>48</b>	-	-	<b>2,674</b>	<b>17,930</b>	-	-	<b>604</b>	<b>3,757</b>	-	-	<b>48</b>	<b>301</b>	-
2 Traditional securitization	<b>16,809</b>	<b>2,496</b>	<b>1,234</b>	<b>48</b>	-	-	<b>2,657</b>	<b>17,930</b>	-	-	<b>587</b>	<b>3,757</b>	-	-	<b>47</b>	<b>301</b>	-
3 Of which securitization	16,809	2,496	1,234	48	-	-	2,657	17,930	-	-	587	3,757	-	-	47	301	-
4 Of which retail underlying	141	-	-	48	-	-	98	91	-	-	75	11	-	-	6	1	-
5 Of which STC	141	-	-	-	-	-	50	91	-	-	5	11	-	-	-	1	-
6 Of which wholesale	16,668	2,496	1,234	-	-	-	2,559	17,839	-	-	512	3,746	-	-	41	300	-
7 Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	<b>17</b>	-	-	-	<b>17</b>	-	-	-	<b>17</b>	-	-	-	<b>1</b>	-	-
10 Of which securitization	-	-	17	-	-	-	17	-	-	-	17	-	-	-	1	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	17	-	-	-	17	-	-	-	17	-	-	-	1	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>
	Capital requirement in SA				
1 General interest rate risk	<b>224</b>	328	229	192	89
2 Equity risk	<b>199</b>	202	122	135	186
3 Commodity risk	<b>73</b>	70	87	104	95
4 Foreign exchange risk	<b>120</b>	77	111	98	68
5 Credit spread risk - non-securitizations	<b>164</b>	180	148	162	174
6 Credit spread risk - securitizations (non-correlation trading portfolio)	<b>10</b>	8	6	7	2
7 Credit spread risk - securitizations (correlation trading portfolio)	-	-	-	-	-
8 Crypto-asset risk (Group 2a)	<b>2</b>	3	n/a	n/a	n/a
9 Default risk - non-securitizations <sup>(2)</sup>	<b>34</b>	27	107	71	88
10 Default risk - securitizations (non-correlation trading portfolio)	<b>25</b>	15	12	18	5
11 Default risk - securitizations (correlation trading portfolio)	-	-	-	-	-
12 Residual risk add-on	<b>147</b>	156	157	119	121
13 Total	<b>998</b>	1,066	979	906	828

(1) Decrease in market risk capital in Q2/26 compared with Q1/26 was primarily due to decreased risk levels in interest rate and credit spread – non securitization exposures, partially offset by an increase in foreign exchange and default risk exposures.

(2) The impact in Q1/26 includes regulatory changes implemented on an industry-wide basis.

n/a Not applicable.

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

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
	<u>a</u>	<u>a</u>	<u>a</u>	<u>a</u>	<u>a</u>
	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA	Capital requirements under BA-CVA
1 K Reduced	169	169	145	164	152
2 K Hedged	169	169	145	164	152
3 Total <sup>(2)</sup>	110	110	95	107	99

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

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

## CVA3: THE STANDARDIZED APPROACH FOR CVA

(\$ millions)	Q2/26		Q1/26		Q4/25		Q3/25		Q2/25	
	<u>a</u>	<u>b</u>	<u>a</u>	<u>b</u>	<u>a</u>	<u>b</u>	<u>a</u>	<u>b</u>	<u>a</u>	<u>b</u>
	Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties	Capital requirements under SA-CVA	Number of counterparties
1 Interest rate risk	13		11		13		12		11	
2 Foreign exchange risk	26		22		19		19		22	
3 Reference credit spread risk	-		-		-		-		-	
4 Equity risk	1		3		1		2		9	
5 Commodity risk	13		11		15		15		18	
6 Counterparty credit spread risk	90		110		102		98		152	
7 Total	143	5,553	157	5,782	150	5,730	146	5,725	212	5,471

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

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
	<u>a</u>	<u>a</u>	<u>a</u>	<u>a</u>	<u>a</u>
1 Total RWA for CVA at previous quarter-end	3,341	3,057	3,166	3,882	3,588
2 Total RWA for CVA at end of reporting period	3,160	3,341	3,057	3,166	3,882

(1) The decrease in the current quarter was primarily attributable to lower counterparty credit risk exposure, mainly related to financial counterparties, market factor movements and trade turnover.

## CAE1: CRYPTO-ASSET EXPOSURES AND CAPITAL REQUIREMENTS USING THE COMPREHENSIVE APPROACH

(\$ millions)

		Q2/26								
		a	b Credit risk		c	d Market risk		e	f	g
		Exposures before CCF and CRM	Exposures post-CCF and post-CRM	RWA	Long exposure	Short exposure	Capital requirement	Capital deduction		
1	Group 1a	-	-	-	-	-				
2	Group 1b	-	-	-	-	-				
3	Group 2a			-	<b>82</b>	<b>82</b>	<b>2</b>		-	-
3a	Of which: Crypto-asset Bitcoin <sup>(1)</sup>			-	82	82	2		-	-
3b	Of which: Crypto-asset Ethereum			-	-	-	-		-	-
4	Group 2b				<b>5</b>	<b>5</b>			<b>5</b>	<b>5</b>
4a	Of which: Crypto-asset Other				5	5			5	5
5	Total	-	-	-	<b>87</b>	<b>87</b>	<b>2</b>	<b>5</b>		

(\$ millions)

		Q1/26								
		a	b Credit risk		c	d Market risk		e	f	g
		Exposures before CCF and CRM	Exposures post-CCF and post-CRM	RWA	Long exposure	Short exposure	Capital requirement	Capital deduction		
1	Group 1a	-	-	-	-	-				
2	Group 1b	-	-	-	-	-				
3	Group 2a			-	<b>63</b>	<b>63</b>	<b>3</b>		-	-
3a	Of which: Crypto-asset Bitcoin <sup>(1)</sup>			-	63	63	3		-	-
3b	Of which: Crypto-asset Ethereum			-	-	-	-		-	-
4	Group 2b				<b>1</b>	<b>1</b>			<b>1</b>	<b>1</b>
4a	Of which: Crypto-asset Other				1	1			1	1
5	Total	-	-	-	<b>64</b>	<b>64</b>	<b>3</b>	<b>1</b>		

(1) Includes cash-settled derivatives that reference Bitcoin, and other direct and indirect exposures, including financial instruments referencing crypto-assets, such as exchange-traded funds (ETFs), and companies that invest in crypto-assets.

## CAE2: ACCOUNTING CLASSIFICATION OF CRYPTO-ASSET AND CRYPTO-LIABILITIES

(\$ millions)

	Q2/26						
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Comprehensive approach				Simplified approach
			Group 1a	Group 1b	Group 2a	Group 2b	
<b>Assets</b>							
1 Financial assets <sup>(1)</sup>	257	257	-	-	191	66	-
of which: Securities mandatorily measured and designated at fair value through profit or loss (FVTPL)	7	7	-	-	6	1	-
of which: Derivative instruments	8	8	-	-	8	-	-
of which: Cash collateral on securities borrowed <sup>(2)</sup>	242	242	-	-	177	65	-
2 Other <sup>(3)</sup>	228	228	-	-	173	55	-
3 <b>Total assets</b>	<b>485</b>	<b>485</b>	<b>-</b>	<b>-</b>	<b>364</b>	<b>121</b>	<b>-</b>
<b>Liabilities</b>							
4 Financial liabilities <sup>(1)</sup>	49	49	-	-	48	1	-
of which: Obligations related to securities sold short	-	-	-	-	-	-	-
of which: Derivative instruments	45	45	-	-	45	-	-
of which: Cash collateral on securities lent <sup>(2)</sup>	4	4	-	-	3	1	-
5 Other <sup>(3)</sup>	222	222	-	-	197	25	-
6 <b>Total liabilities</b>	<b>271</b>	<b>271</b>	<b>-</b>	<b>-</b>	<b>245</b>	<b>26</b>	<b>-</b>

(\$ millions)

	Q1/26						
	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Comprehensive approach				Simplified approach
			Group 1a	Group 1b	Group 2a	Group 2b	
<b>Assets</b>							
1 Financial assets <sup>(1)</sup>	386	386	-	-	352	34	-
of which: Securities mandatorily measured and designated at fair value through profit or loss (FVTPL)	10	10	-	-	10	-	-
of which: Derivative instruments	5	5	-	-	5	-	-
of which: Cash collateral on securities borrowed <sup>(2)(4)</sup>	371	371	-	-	337	34	-
2 Other <sup>(3)(4)</sup>	143	143	-	-	82	61	-
3 <b>Total assets</b>	<b>529</b>	<b>529</b>	<b>-</b>	<b>-</b>	<b>434</b>	<b>95</b>	<b>-</b>
<b>Liabilities</b>							
4 Financial liabilities <sup>(1)</sup>	43	43	-	-	42	1	-
of which: Obligations related to securities sold short	5	5	-	-	5	-	-
of which: Derivative instruments	28	28	-	-	28	-	-
of which: Cash collateral on securities lent <sup>(2)(4)</sup>	10	10	-	-	9	1	-
5 Other <sup>(3)(4)</sup>	244	244	-	-	221	23	-
6 <b>Total liabilities</b>	<b>287</b>	<b>287</b>	<b>-</b>	<b>-</b>	<b>263</b>	<b>24</b>	<b>-</b>

(1) Excludes carrying values related to crypto-assets that are included in the group 2a or 2b exposures in CAE 1 due to the look-through requirement, as apportioning the related fair value of the entire ETFs or index in which the crypto-asset is included is not meaningful.

(2) Represent the on-balance sheet carrying values of our right to receive back cash collateral paid or obligation to return cash received on our borrowing and lending of client-owned crypto-asset securities pertaining to the implementation of the Capital and Liquidity Treatment of Crypto-asset Exposures Guideline in Q1/26.

(3) Relates to broker client receivables and payables.

(4) Certain prior period information has been restated to conform to the presentation adopted in Q2/26.

# SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

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

(\$ millions)

	Q2/26			Q1/26			Q4/25			Q3/25			Q2/25		
	AIRB approach <sup>(2)</sup>	FIRB approach	SA	AIRB approach <sup>(2)</sup>	FIRB approach	SA	AIRB approach <sup>(2)</sup>	FIRB approach	SA	AIRB approach <sup>(2)</sup>	FIRB approach	SA	AIRB approach <sup>(2)</sup>	FIRB approach	SA
<b>Business and government portfolios</b>															
<b>Corporate</b>															
Drawn	153,672	65,011	7,187	150,531	62,459	7,130	146,970	59,442	7,218	143,821	58,510	6,922	140,494	54,774	6,971
Undrawn commitments	32,389	27,198	988	32,308	25,733	980	32,106	26,596	969	30,351	25,783	971	29,896	24,355	832
Repo-style transactions	3,626	468,530	-	2,825	448,802	-	2,093	333,653	-	1,978	364,969	1	2,179	363,626	-
Other off-balance sheet	8,507	6,580	286	7,943	6,899	283	7,830	6,829	381	7,859	6,144	360	7,394	6,263	410
OTC derivatives	2,921	10,128	131	3,195	10,175	149	3,265	10,316	136	2,866	9,656	125	3,337	8,952	125
	201,115	577,447	8,592	196,802	554,068	8,542	192,264	436,836	8,704	186,875	465,062	8,379	183,300	457,970	8,338
<b>Sovereign</b>															
Drawn	199,727	-	9,009	188,669	-	8,963	188,329	-	8,728	197,421	-	8,305	192,523	44	8,424
Undrawn commitments	8,716	-	302	8,578	-	287	8,386	-	297	8,487	-	243	8,484	1	227
Repo-style transactions	67,074	-	-	64,532	-	-	55,556	-	-	57,956	113	-	52,850	66	-
Other off-balance sheet	1,995	-	225	1,968	-	172	1,906	-	143	1,779	-	130	1,816	3	126
OTC derivatives	2,730	7	-	2,618	9	-	2,400	16	-	2,324	13	-	2,410	4	-
	280,242	7	9,536	266,365	9	9,422	256,577	16	9,168	267,967	126	8,678	258,083	118	8,777
<b>Banks</b>															
Drawn	2,233	10,227	1,586	2,547	9,235	1,171	2,434	9,230	1,066	3,817	8,371	1,169	5,625	8,356	1,390
Undrawn commitments	-	908	-	-	1,033	-	-	841	-	-	908	-	-	653	-
Repo-style transactions	-	97,022	-	-	85,600	-	-	71,881	-	-	81,642	-	-	57,091	-
Other off-balance sheet	-	4,316	-	-	4,207	-	-	3,529	-	18	3,190	-	21	2,545	-
OTC derivatives	364	6,732	-	459	6,923	-	256	6,561	-	142	6,099	-	230	5,758	-
	2,597	119,205	1,586	3,006	106,998	1,171	2,690	92,042	1,066	3,977	100,210	1,169	5,876	74,403	1,390
<b>Gross business and government portfolios</b>	483,954	696,659	19,714	466,173	661,075	19,135	451,531	528,894	18,938	458,819	565,398	18,226	447,259	532,491	18,505
Less: collateral held for repo-style transactions	66,137	543,277	-	63,015	512,986	-	53,302	384,299	-	55,340	425,765	-	51,462	402,489	-
<b>Net business and government portfolios</b>	417,817	153,382	19,714	403,158	148,089	19,135	398,229	144,595	18,938	403,479	139,633	18,226	395,797	130,002	18,505
<b>Retail portfolios</b>															
<b>Real estate secured personal lending</b>															
Drawn	296,336	1,530	3,015	294,900	1,497	3,021	294,081	1,445	3,087	293,177	1,398	3,007	290,746	1,355	2,973
Undrawn commitments	40,219	-	17	38,155	-	-	37,986	-	-	38,218	-	-	37,930	-	-
	336,555	1,530	3,032	333,055	1,497	3,021	332,067	1,445	3,087	331,395	1,398	3,007	328,676	1,355	2,973
<b>Qualifying revolving retail</b>															
Drawn	24,499	-	2,796	24,567	-	2,866	24,157	-	2,870	23,163	-	2,701	24,263	-	3,175
Undrawn commitments	72,296	-	4,293	72,123	-	4,335	70,592	-	4,226	68,505	-	4,184	67,615	-	4,128
Other off-balance sheet	470	-	123	424	-	109	451	-	120	441	-	123	448	-	124
	97,265	-	7,212	97,114	-	7,310	95,200	-	7,216	92,109	-	7,008	92,326	-	7,427
<b>Other retail</b>															
Drawn	16,117	-	885	15,936	-	859	15,857	-	873	15,472	-	849	15,308	-	831
Undrawn commitments	3,832	-	-	3,776	-	-	3,767	-	-	3,533	-	-	3,519	-	-
Other off-balance sheet	6	-	-	5	-	-	7	-	-	4	-	-	6	-	-
	19,955	-	885	19,717	-	859	19,631	-	873	19,009	-	849	18,833	-	831
<b>SME retail</b>															
Drawn	2,791	-	-	2,839	-	-	2,887	-	-	2,967	-	-	3,052	-	-
Undrawn commitments	1,110	-	-	1,127	-	-	1,143	-	-	1,190	-	-	1,191	-	-
Other off-balance sheet	26	-	-	25	-	-	25	-	-	26	-	-	27	-	-
	3,927	-	-	3,991	-	-	4,055	-	-	4,183	-	-	4,270	-	-
<b>Total retail portfolios</b>	457,702	1,530	11,129	453,877	1,497	11,190	450,953	1,445	11,176	446,696	1,398	10,864	444,105	1,355	11,231
<b>Securitization exposures <sup>(3)</sup></b>	43,321	-	28,175	42,000	-	29,291	40,180	-	30,105	38,654	-	28,785	35,564	-	24,013
<b>Gross credit exposure <sup>(4)</sup></b>	984,977	698,189	59,018	962,050	662,572	59,616	942,664	530,339	60,219	944,169	566,796	57,875	926,928	533,846	53,749
Less: collateral held for repo-style transactions	66,137	543,277	-	63,015	512,986	-	53,302	384,299	-	55,340	425,765	-	51,462	402,489	-
<b>Net credit exposure <sup>(4)</sup></b>	918,840	154,912	59,018	899,035	149,586	59,616	889,362	146,040	60,219	888,829	141,031	57,875	875,466	131,357	53,749

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

(2) Includes exposures subject to the supervisory slotting approach.

(3) OSFI guidelines define a hierarchy of approaches for treating securitization exposures in our banking book. Depending on the underlying characteristics, exposures are eligible for either the SA or the IRB approach. The ERBA, which is inclusive of IAA, includes exposures that qualify for the IRB approach, as well as exposures under the SA.

(4) Excludes exposures arising from derivative and repo-style transactions which are cleared through QCCPs as well as credit risk exposures arising from other assets that are subject to the credit risk framework, including other balance sheet assets which are risk-weighted at 100%, significant investments in the capital of non-financial institutions which are risk-weighted at 1250%, settlement risk, and amounts below the thresholds for deduction which are risk-weighted at 250%.

## CREDIT EXPOSURE - GEOGRAPHIC CONCENTRATION <sup>(1)(2)</sup>

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
<b>Business and government</b>					
<b>Canada</b>					
Drawn	202,648	194,877	190,240	193,217	189,065
Undrawn commitments	37,719	37,171	36,642	35,329	35,540
Repo-style transactions	5,788	5,898	6,161	6,348	5,395
Other off-balance sheet	10,284	10,223	9,876	9,472	9,347
OTC derivatives	13,575	13,171	13,406	12,524	12,099
	<b>270,014</b>	<b>261,340</b>	<b>256,325</b>	<b>256,890</b>	<b>251,446</b>
<b>United States</b>					
Drawn	188,721	179,656	180,725	184,067	180,224
Undrawn commitments	23,549	22,837	23,140	22,543	20,998
Repo-style transactions	8,664	8,509	9,069	9,160	7,993
Other off-balance sheet	8,056	7,989	7,663	7,022	6,446
OTC derivatives	5,073	5,137	4,620	4,303	4,290
	<b>234,063</b>	<b>224,128</b>	<b>225,217</b>	<b>227,095</b>	<b>219,951</b>
<b>Europe</b>					
Drawn	25,591	24,980	21,839	21,576	19,795
Undrawn commitments	5,434	5,344	5,683	5,135	4,531
Repo-style transactions	6,961	6,190	4,935	4,973	4,552
Other off-balance sheet	1,849	1,653	1,545	1,503	1,438
OTC derivatives	2,359	2,951	2,808	2,596	2,316
	<b>42,194</b>	<b>41,118</b>	<b>36,810</b>	<b>35,783</b>	<b>32,632</b>
<b>Other countries</b>					
Drawn	13,910	13,928	13,601	13,080	12,732
Undrawn commitments	2,509	2,300	2,464	2,522	2,320
Repo-style transactions	5,425	5,161	5,417	5,072	3,921
Other off-balance sheet	1,209	1,152	1,010	993	811
OTC derivatives	1,875	2,120	1,980	1,677	1,986
	<b>24,928</b>	<b>24,661</b>	<b>24,472</b>	<b>23,344</b>	<b>21,770</b>
<b>Total business and government</b>	<b>571,199</b>	<b>551,247</b>	<b>542,824</b>	<b>543,112</b>	<b>525,799</b>

(1) Excludes securitization exposures, and exposures under the SA. Substantially all of our retail exposures under the AIRB approach are based in Canada.

(2) Classification by country is primarily based on domicile of debtor or customer.

## CREDIT EXPOSURE - MATURITY PROFILE <sup>(1)</sup>

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25
<b>Business and government portfolios</b>					
<b>Corporate</b>					
Less than 1 year <sup>(2)</sup>	129,381	126,340	122,507	120,772	118,969
1 - 3 years	116,205	113,619	113,303	110,380	109,686
3 - 5 years	74,138	72,302	71,005	64,992	58,978
Over 5 years	1,579	1,538	1,535	1,288	1,550
	<b>321,303</b>	<b>313,799</b>	<b>308,350</b>	<b>297,432</b>	<b>289,183</b>
<b>Sovereign</b>					
Less than 1 year <sup>(2)</sup>	85,194	81,354	84,471	100,220	99,093
1 - 3 years	48,260	50,966	47,177	42,066	36,890
3 - 5 years	83,471	73,144	72,997	71,705	72,098
Over 5 years	683	603	606	559	706
	<b>217,608</b>	<b>206,067</b>	<b>205,251</b>	<b>214,550</b>	<b>208,787</b>
<b>Banks</b>					
Less than 1 year <sup>(2)</sup>	21,963	21,403	21,592	21,960	16,717
1 - 3 years	6,505	6,410	4,810	5,770	7,528
3 - 5 years	3,631	3,314	2,545	3,127	3,301
Over 5 years	189	254	276	273	283
	<b>32,288</b>	<b>31,381</b>	<b>29,223</b>	<b>31,130</b>	<b>27,829</b>
<b>Total business and government portfolios</b>	<b>571,199</b>	<b>551,247</b>	<b>542,824</b>	<b>543,112</b>	<b>525,799</b>
<b>Retail portfolios</b>					
<b>Real estate and secured personal lending</b>					
Less than 1 year <sup>(2)</sup>	129,123	130,318	133,171	132,775	124,895
1 - 3 years	169,383	172,097	172,381	172,642	182,164
3 - 5 years	38,922	31,429	27,196	26,511	22,019
Over 5 years	657	708	764	865	953
	<b>338,085</b>	<b>334,552</b>	<b>333,512</b>	<b>332,793</b>	<b>330,031</b>
<b>Qualifying revolving retail</b>					
Less than 1 year <sup>(2)</sup>	97,265	97,114	95,200	92,109	92,326
	<b>97,265</b>	<b>97,114</b>	<b>95,200</b>	<b>92,109</b>	<b>92,326</b>
<b>Other retail</b>					
Less than 1 year <sup>(2)</sup>	10,805	10,487	10,447	9,986	9,974
1 - 3 years	1,159	1,143	1,111	1,102	1,077
3 - 5 years	3,049	3,109	3,145	3,113	3,022
Over 5 years	4,942	4,978	4,928	4,808	4,760
	<b>19,955</b>	<b>19,717</b>	<b>19,631</b>	<b>19,009</b>	<b>18,833</b>
<b>SME retail</b>					
Less than 1 year <sup>(2)</sup>	354	359	347	342	338
1 - 3 years	2,285	2,191	2,213	2,298	2,321
3 - 5 years	1,288	1,441	1,495	1,543	1,611
Over 5 years	-	-	-	-	-
	<b>3,927</b>	<b>3,991</b>	<b>4,055</b>	<b>4,183</b>	<b>4,270</b>
<b>Total retail portfolios</b>	<b>459,232</b>	<b>455,374</b>	<b>452,398</b>	<b>448,094</b>	<b>445,460</b>
<b>Total credit exposure</b>	<b>1,030,431</b>	<b>1,006,621</b>	<b>995,222</b>	<b>991,206</b>	<b>971,259</b>

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

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

## CREDIT RISK ASSOCIATED WITH DERIVATIVES

(\$ millions)	Q2/26			Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	
	Current replacement cost <sup>(1)</sup>			Credit equivalent amount <sup>(2)</sup>	Risk-weighted amount				
	Trading	Asset/liability management	Total						
<b>Interest rate derivatives</b>									
Over-the-counter									
Forward rate agreements	-	2	2	8	3	2	15	4	4
Swap contracts	898	302	1,200	3,611	794	897	1,047	878	1,019
Purchased options	20	13	33	99	31	55	45	34	60
Written options	6	13	19	40	11	11	14	10	7
	<b>924</b>	<b>330</b>	<b>1,254</b>	<b>3,758</b>	<b>839</b>	<b>965</b>	<b>1,121</b>	<b>926</b>	<b>1,090</b>
Exchange-traded	12	-	12	64	2	3	3	2	4
<b>Total interest rate derivatives</b>	<b>936</b>	<b>330</b>	<b>1,266</b>	<b>3,822</b>	<b>841</b>	<b>968</b>	<b>1,124</b>	<b>928</b>	<b>1,094</b>
<b>Foreign exchange derivatives</b>									
Over-the-counter									
Forward contracts	1,177	69	1,246	5,129	1,462	1,731	2,019	1,759	1,617
Swap contracts	610	512	1,122	3,425	673	640	560	543	557
Purchased options	139	1	140	413	114	108	147	130	146
Written options	43	-	43	209	83	62	77	76	95
	<b>1,969</b>	<b>582</b>	<b>2,551</b>	<b>9,176</b>	<b>2,332</b>	<b>2,541</b>	<b>2,803</b>	<b>2,508</b>	<b>2,415</b>
Exchange-traded	-	-	-	789	32	82	68	28	23
<b>Total foreign exchange derivatives</b>	<b>1,969</b>	<b>582</b>	<b>2,551</b>	<b>9,965</b>	<b>2,364</b>	<b>2,623</b>	<b>2,871</b>	<b>2,536</b>	<b>2,438</b>
<b>Credit derivatives</b>									
Over-the-counter									
Credit default swap contracts - protection purchased	2	-	2	140	13	14	16	15	15
Credit default swap contracts - protection sold	-	-	-	19	5	10	4	4	4
	<b>2</b>	<b>-</b>	<b>2</b>	<b>159</b>	<b>18</b>	<b>24</b>	<b>20</b>	<b>19</b>	<b>19</b>
<b>Equity derivatives</b>									
Over-the-counter	322	18	340	6,544	1,443	1,495	1,338	1,329	1,150
Exchange-traded	43	-	43	3,209	113	126	155	161	119
	<b>365</b>	<b>18</b>	<b>383</b>	<b>9,753</b>	<b>1,556</b>	<b>1,621</b>	<b>1,493</b>	<b>1,490</b>	<b>1,269</b>
<b>Precious metal and other commodity derivatives</b>									
Over-the-counter	1,962	76	2,038	3,736	1,562	1,639	1,540	1,435	1,588
Exchange-traded	15	-	15	3,331	133	125	104	110	106
	<b>1,977</b>	<b>76</b>	<b>2,053</b>	<b>7,067</b>	<b>1,695</b>	<b>1,764</b>	<b>1,644</b>	<b>1,545</b>	<b>1,694</b>
<b>RWA related to non-trade exposures to central counterparties</b>					<b>533</b>	<b>510</b>	<b>534</b>	<b>429</b>	<b>401</b>
<b>RWA related to CVA capital charge</b>					<b>3,160</b>	<b>3,341</b>	<b>3,057</b>	<b>3,166</b>	<b>3,882</b>
<b>Total derivatives</b>	<b>5,249</b>	<b>1,006</b>	<b>6,255</b>	<b>30,766</b>	<b>10,167</b>	<b>10,851</b>	<b>10,743</b>	<b>10,113</b>	<b>10,797</b>

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

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



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

Version of the IRB approach to credit risk where institutions provide their own estimates of PD, LGD, EAD, and their own calculation of effective maturity, subject to meeting minimum standards. AIRB is not permitted for some exposure categories.

**Asset/liability management (ALM)**

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

**Bail-in eligible liabilities**

Bail-in eligible liabilities include long-term (i.e., original maturity over 400 days), unsecured senior debt issued on or after September 23, 2018 that is tradable and transferrable, and any preferred shares and subordinated debt that are not considered NVCC. Consumer deposits, secured liabilities (including covered bonds), certain financial contracts (including derivatives) and certain structured notes are not bail-in eligible.

**Bank exposures**

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

**Business and government portfolio**

A category of exposures that includes lending to businesses and governments, where the primary basis of adjudication relies on the determination and assignment of an appropriate risk rating that reflects the credit risk of the exposure.

**Central counterparty (CCP)**

A clearing house that interposes itself between counterparties to clear contracts traded in one or more financial markets, becoming the buyer to every seller and the seller to every buyer and thereby ensuring the future performance of open contracts.

**Common Equity Tier 1 (CET1), Tier 1 and Total capital ratios**

CET1, Tier 1 and total regulatory capital, divided by risk-weighted assets (RWA), as defined by Office of the Superintendent of Financial Institutions (OSFI's) Capital Adequacy Requirements (CAR) Guideline, which is based on Basel Committee on Banking Supervision (BCBS) standards.

**Comprehensive approach for securities financing transactions (SFTs)**

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

**Corporate exposures**

All direct credit risk exposures to corporations, partnerships and proprietorships, and exposures guaranteed by those entities.

**Credit risk**

The risk of financial loss due to a borrower or counterparty failing to meet its obligations in accordance with contractual terms.

**Drawn exposure**

The amount of credit risk exposure resulting from loans and other receivables advanced to the customer.

**Exposure at default (EAD)**

An estimate of the amount of exposure to a customer at the event of, and at the time of, default.

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

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

**Internal model method (IMM) for counterparty credit risk**

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

**Internal models approach (IMA) for market risk**

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

**Internal ratings-based (IRB) approach for credit risk**

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

**Internal ratings-based approach for securitization exposures**

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

**Leverage ratio**

Defined as Tier 1 capital divided by the leverage ratio exposure determined in accordance with guidelines issued by OSFI, which are based on BCBS standards.

**Leverage ratio exposure**

The leverage ratio exposure is defined under the OSFI rules as on-balance sheet assets (unweighted) less Tier 1 capital regulatory adjustments plus derivative exposures, SFTs exposures with a limited form of netting under certain conditions, and other off-balance sheet exposures (such as commitments, direct credit substitutes, undrawn credit card exposures, securitization exposures and unsettled trades).

**Loss given default (LGD)**

An estimate of the amount of exposure to a customer that will not be recovered following a default by that customer, expressed as a percentage of the EAD. LGD is generally based on downturn assumptions for regulatory capital purposes, and generally based on point-in-time assumptions reflecting forward-looking information for International Financial Reporting Standard (IFRS) 9 expected credit loss (ECL) purposes.

**Market risk**

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

**Master netting agreement**

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

**Non-viability contingent capital (NVCC)**

Effective January 1, 2013, in order to qualify for inclusion in regulatory capital, all non-common Tier 1 and Tier 2 capital instruments must be capable of absorbing losses at the point of non-viability of a financial institution. This will ensure that investors in such instruments bear losses before taxpayers where the government determines that it is in the public interest to rescue a non-viable bank.

**Operational risk**

The risk of loss resulting from people, inadequate or failed internal processes and systems, or from external events.

**Other off-balance sheet exposure**

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

**Other retail**

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

**Over-the-counter (OTC) derivatives exposure**

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

**Probability of default (PD)**

An estimate of the likelihood of default for any particular customer which occurs when that customer is not able to repay its obligations as they become contractually due. PD is based on through-the-cycle assumptions for regulatory capital purposes, and based on point-in-time assumptions reflecting forward-looking information for IFRS 9 ECL purposes.

**Qualifying central counterparty (QCCP)**

An entity that is licensed to operate as a CCP and is permitted by the appropriate regulator or oversight body to operate as such with respect to the products offered by that CCP.

**Qualifying revolving retail**

This exposure class includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals.

**Real estate secured personal lending**

This exposure class includes residential mortgages and home equity loans and lines of credit extended to individuals.

**Regulatory capital**

Regulatory capital, as defined by OSFI's CAR Guideline, is comprised of CET1, Additional Tier 1 (AT1) and Tier 2 capital. CET1 capital includes common shares, retained earnings, accumulated other comprehensive income (AOCI) (excluding AOCI relating to cash flow hedges and changes in fair value option liabilities attributable to changes in own credit risk) and qualifying instruments issued by a consolidated banking subsidiary to third parties, less regulatory adjustments for items such as goodwill and other intangible assets, certain deferred tax assets, net assets related to defined benefit pension plans, and certain investments. AT1 capital primarily includes NVCC preferred shares, Limited Recourse Capital Notes, and qualifying instruments issued by a consolidated subsidiary to third parties. Tier 1 capital is comprised of CET1 plus AT1. Tier 2 capital includes NVCC subordinated indebtedness, eligible general allowances, and qualifying instruments issued by a consolidated subsidiary to third parties. Total capital is comprised of Tier 1 capital plus Tier 2 capital. Qualifying regulatory capital instruments must be capable of absorbing loss at the point of non-viability of the financial institution.

**Repo-style transactions exposure**

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

**Resecuritization**

A securitization exposure in which the risk associated with an underlying pool of exposures is tranching and at least one of the underlying exposures is a securitization exposure.

**Retail portfolios**

A category of exposures that primarily includes consumer but also small business lending, where the primary basis of adjudication and account management relies on credit scoring models.

**Risk-weighted assets (RWA)**

RWA consist of three components: (i) RWA for credit risk, which are calculated using the IRB and standardized approaches (SA), (ii) RWA for market risk, and (iii) RWA for operational risk. The IRB RWA are calculated using PDs, LGDs, EADs, and in some cases maturity adjustments, while the SA applies risk weighting factors specified in the OSFI guidelines to on- and off-balance sheet exposures. RWA for market risk in the trading portfolio is based on standardized capital requirements defined by OSFI. The RWA for operational risk, which relate to the risk of losses resulting from people, inadequate or failed internal processes, and systems or from external events, are calculated under a SA.

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

**Securitization**

The process of selling assets (normally financial assets such as loans, leases, trade receivables, credit card receivables or mortgages) to trusts or other structured entities (SEs). A SE normally issues securities or other forms of interests to investors and/or the asset transferor, and the SE uses the proceeds from the issue of securities or other forms of interest to purchase the transferred assets. The SE will generally use the cash flows generated by the assets to meet the obligations under the securities or other interests issued by the SE, which may carry a number of different risk profiles.

**Specialized lending (SL)**

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

**Sovereign exposures**

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

**Simple, transparent and comparable (STC) securitizations**

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

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

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

**Standardized approach for credit risk**

Applied to exposures when there is not sufficient information to allow for the use of the IRB approach for credit risk. Credit risk capital requirements are calculated based on a standardized set of risk weights as prescribed in the CAR Guideline. The standardized risk weights are based on external credit assessments, where available, and other risk-related factors, including export credit agencies, exposure asset class, collateral, etc.

**Standardized approach for operational risk**

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

**Standardized approach for securitization exposures**

This approach comprises the calculation methods available for securitization exposures that do not require OSFI approval: securitization External Ratings-Based (SEC-ERBA) and securitization SA (SEC-SA).

**Total loss absorbing capacity (TLAC) leverage ratio**

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

**Total loss absorbing capacity measure**

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

**Total loss absorbing capacity ratio**

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

**Undrawn exposures**

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

**Value-at-Risk (VaR)**

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