



Supplementary Financial Information

For the period ended April 30, 2026

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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. Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. All relevant information in this document is prepared under International Financial Reporting Standards (IFRS or GAAP) and all amounts are in millions of Canadian dollars, unless otherwise stated.

NOTES TO USERS

<u>Non-GAAP Measures</u>	1
<u>Reconciliation of GAAP (reported) results to non-GAAP (adjusted) results</u>	2

CONSOLIDATED FINANCIAL OVERVIEW

<u>Financial Highlights</u>	4
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QUARTERLY TRENDS

<u>Net Interest Income</u>	6	<u>Trading Revenue</u>	15
<u>Non-Interest Income</u>	6	<u>Consolidated Balance Sheet</u>	16
<u>Non-Interest Expenses</u>	7	<u>Condensed Average Balance Sheet</u>	17
<u>Segmented Information</u>	8	<u>Goodwill, Software and Other Intangible Assets</u>	17
<u>Segmented Information - Canadian Personal and Business Banking</u>	9	<u>Consolidated Statement of Comprehensive Income</u>	18
<u>Segmented Information - Canadian Commercial Banking and Wealth Management</u>	10	<u>Income Tax Allocated to Each Component of Other Comprehensive Income</u>	19
<u>Segmented Information - U.S. Commercial Banking and Wealth Management - Canadian Dollars</u>	11	<u>Consolidated Statement of Changes in Equity</u>	20
<u>Segmented Information - U.S. Commercial Banking and Wealth Management - U.S. Dollar Equivalent</u>	12	<u>Assets Under Administration</u>	22
<u>Segmented Information - Capital Markets</u>	13	<u>Assets Under Management</u>	22
<u>Segmented Information - Corporate and Other</u>	14		

CREDIT INFORMATION

<u>Loans and Acceptances, Net of Allowance for Credit Losses</u>	23	<u>Changes in Allowance for Credit Losses</u>	31
<u>Gross Impaired Loans</u>	26	<u>Provision for Credit Losses</u>	32
<u>Allowance for Credit Losses</u>	27	<u>Net Write-offs</u>	33
<u>Net Impaired Loans</u>	29	<u>Credit Risk Financial Measures</u>	34
<u>Changes in Gross Impaired Loans</u>	30		

ADDITIONAL QUARTERLY SCHEDULES

<u>Outstanding Derivative Contracts - Notional Amounts</u>	35	<u>Appendix - Canadian Personal and Commercial Banking</u>	36
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Non-GAAP measures

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

Adjusted measures

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

Prior to Q3/24, we also adjusted our strategic business units (SBUs) results to gross up tax-exempt revenue on certain securities to a taxable equivalent basis (TEB), being the amount of fully taxable revenue, which, were it to have incurred tax at the statutory income tax rate, would yield the same after-tax revenue. In Q3/24, with the enactment of the denial of the dividends received deduction for Canadian banks in respect of dividends received on Canadian shares (applicable as of January 1, 2024), TEB is no longer being applied to these dividends. In addition, TEB recognized in Q1/24 and Q2/24 on impacted dividends was reversed in Q3/24. For additional information, see the "Strategic business units overview" section and Note 29 to our consolidated financial statements of our 2025 Annual Report.

Adjusted diluted earnings per share (EPS)

We adjust our reported diluted EPS to remove the impact of items of note, net of income taxes, to calculate the adjusted diluted EPS.

Adjusted efficiency ratio

We adjust our reported revenue and non-interest expenses to remove the impact of items of note.

Adjusted operating leverage

We adjust our reported revenue and non-interest expenses to remove the impact of items of note.

Adjusted dividend payout ratio

We adjust our reported net income attributable to common shareholders to remove the impact of items of note, net of income taxes, to calculate the adjusted dividend payout ratio.

Adjusted return on common shareholders' equity

We adjust our reported net income attributable to common shareholders to remove the impact of items of note, net of income taxes, to calculate the adjusted return on common shareholders' equity.

Adjusted effective tax rate

We adjust our reported income before income taxes and reported income taxes to remove the impact of items of note, to calculate the adjusted effective tax rate.

Allocated common equity

Common equity is allocated to the SBUs based on the estimated amount of regulatory capital required to support their businesses (as determined for the consolidated bank pursuant to Office of the Superintendent of Financial Institution's (OSFI's) regulatory capital requirements and internal targets). Unallocated common equity is reported in Corporate and Other. Allocating capital on this basis provides a consistent framework to evaluate the returns of each SBU commensurate with the risk assumed. For additional information, see the "Risks arising from business activities" section of our Report to Shareholders for Q2/26.

Segmented return on equity

We use return on equity on a segmented basis as one of the measures for performance evaluation and resource allocation decisions. While return on equity for total CIBC provides a measure of return on common equity, return on equity on a segmented basis provides a similar metric based on allocated common equity to our SBUs. As a result, segmented return on equity is a non-GAAP ratio. Segmented return on equity is calculated as net income attributable to common shareholders for each SBU expressed as a percentage of average allocated common equity, which is the average of monthly allocated common equity during the period. Effective Q1/26, a change in the allocation methodology that takes into account both RWA and leverage exposure of the SBU was applied, which results in a portion of net income (loss) attributable to preferred shareholders and other equity instrument holders in Corporate and Other being allocated to the SBUs with a corresponding reduction in the net income (loss) attributable to common shareholders in the SBUs. This change in allocation had no impact on the consolidated bank reported and adjusted return on common shareholders' equity.

Reconciliation of non-GAAP to GAAP measures

Page 2 provides a reconciliation of GAAP (reported) results to non-GAAP (adjusted) results.

RECONCILIATION OF GAAP (REPORTED) RESULTS TO NON-GAAP (ADJUSTED) RESULTS

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24		2026 6M	2025 6M	2025 12M
Operating results - Reported													
Total revenue	8,006	8,398	7,576	7,254	7,022	7,281	6,617	6,604	6,164	16,404	14,303	29,133	
Provision for credit losses	605	568	605	559	605	573	419	483	514	1,173	1,178	2,342	
Non-interest expenses	4,199	4,329	4,179	3,976	3,819	3,878	3,791	3,682	3,501	8,528	7,697	15,852	
Income before income taxes	3,202	3,501	2,792	2,719	2,598	2,830	2,407	2,439	2,149	6,703	5,428	10,939	
Income taxes	737	401	612	623	591	659	525	644	400	1,138	1,250	2,485	
Net income	2,465	3,100	2,180	2,096	2,007	2,171	1,882	1,795	1,749	5,565	4,178	8,454	
Net income attributable to non-controlling interests	8	7	6	2	9	8	8	9	10	15	17	25	
Preferred shareholders and other equity instrument holders	114	106	116	82	78	88	72	63	61	220	166	364	
Common shareholders	2,343	2,987	2,058	2,012	1,920	2,075	1,802	1,723	1,678	5,330	3,995	8,065	
Net income attributable to equity shareholders	2,457	3,093	2,174	2,094	1,998	2,163	1,874	1,786	1,739	5,550	4,161	8,429	
Diluted EPS (\$)	2.53	3.21	2.20	2.15	2.04	2.19	1.90	1.82	1.79	5.74	4.23	8.57	
Impact of items of note ⁽¹⁾													
Revenue													
Adjustments related to the denial of the dividends received deduction for Canadian banks ⁽²⁾	-	-	-	-	-	-	-	-	-	-	-	-	
Impact of items of note on revenue	-	-	-	-	-	-	-	-	-	-	-	-	
Non-interest expenses													
Amortization and impairment of acquisition-related intangible assets	(8)	(10)	(11)	(11)	(11)	(12)	(12)	(15)	(14)	(18)	(23)	(45)	
Charge related to the special assessment imposed by the Federal Deposit Insurance Corporation (FDIC)	-	-	-	-	-	-	3	(2)	(13)	-	-	-	
Impact of items of note on non-interest expenses	(8)	(10)	(11)	(11)	(11)	(12)	(9)	(17)	(27)	(18)	(23)	(45)	
Total pre-tax impact of items of note on net income	8	10	11	11	11	12	9	17	27	18	23	45	
Income taxes													
Amortization and impairment of acquisition-related intangible assets	2	3	3	3	2	4	3	4	4	5	6	12	
Income tax recoveries related to a capital gains distribution and utilization of capital losses	-	422	-	-	-	-	-	-	-	422	-	-	
Adjustments related to the denial of the dividends received deduction for Canadian banks ⁽²⁾	-	-	-	-	-	-	-	(88)	51	-	-	-	
Charge related to the special assessment imposed by the FDIC	-	-	-	-	-	-	(1)	1	3	-	-	-	
Impact of items of note on income taxes	2	425	3	3	2	4	2	(83)	58	427	6	12	
Total after-tax impact of items of note on net income	6	(415)	8	8	9	8	7	100	(31)	(409)	17	33	
After-tax impact of items of note on net income attributable to equity shareholders	6	(415)	8	8	9	8	7	100	(31)	(409)	17	33	
Impact of items of note on diluted EPS ⁽³⁾	0.01	(0.45)	0.01	0.01	0.01	0.01	0.01	0.11	(0.04)	(0.44)	0.02	0.04	

For footnotes, see next page.

RECONCILIATION OF GAAP (REPORTED) RESULTS TO NON-GAAP (ADJUSTED) RESULTS (continued)

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Operating results - Adjusted ⁽⁴⁾												
Total revenue - adjusted	8,006	8,398	7,576	7,254	7,022	7,281	6,617	6,604	6,164	16,404	14,303	29,133
Provision for credit losses - adjusted	605	568	605	559	605	573	419	483	514	1,173	1,178	2,342
Non-interest expenses - adjusted	4,191	4,319	4,168	3,965	3,808	3,866	3,782	3,665	3,474	8,510	7,674	15,807
Income before income taxes - adjusted	3,210	3,511	2,803	2,730	2,609	2,842	2,416	2,456	2,176	6,721	5,451	10,984
Income taxes - adjusted	739	826	615	626	593	663	527	561	458	1,565	1,256	2,497
Net income - adjusted	2,471	2,685	2,188	2,104	2,016	2,179	1,889	1,895	1,718	5,156	4,195	8,487
Net income attributable to non-controlling interests - adjusted	8	7	6	2	9	8	8	9	10	15	17	25
Preferred shareholders and other equity instrument holders - adjusted	114	106	116	82	78	88	72	63	61	220	166	364
Common shareholders - adjusted	2,349	2,572	2,066	2,020	1,929	2,083	1,809	1,823	1,647	4,921	4,012	8,098
Net income attributable to equity shareholders - adjusted	2,463	2,678	2,182	2,102	2,007	2,171	1,881	1,886	1,708	5,141	4,178	8,462
Adjusted diluted EPS (\$)	2.54	2.76	2.21	2.16	2.05	2.20	1.91	1.93	1.75	5.30	4.25	8.61

(1) Items of note are removed from reported results to calculate adjusted results.

(2) This item of note reports the impact to the consolidated income tax expense in Q1/24, Q2/24, and Q3/24 from the enactment on June 20, 2024 of Bill C-59 that denies the dividends received deduction for dividends received by banks on and after January 1, 2024. The corresponding impact on revenue reported on a TEB in Capital Markets and Corporate and Other is also included in this item of note with no impact on the consolidated item of note.

(3) Includes the impact of rounding differences between diluted EPS and adjusted diluted EPS.

(4) Adjusted to exclude the impact of items of note. Adjusted measures are non-GAAP measures.

FINANCIAL HIGHLIGHTS

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Financial results (\$ millions)												
Net interest income	4,345	4,308	4,132	4,048	3,788	3,801	3,633	3,532	3,281	8,653	7,589	15,769
Non-interest income	3,661	4,090	3,444	3,206	3,234	3,480	2,984	3,072	2,883	7,751	6,714	13,364
Total revenue	8,006	8,398	7,576	7,254	7,022	7,281	6,617	6,604	6,164	16,404	14,303	29,133
Provision for credit losses	605	568	605	559	605	573	419	483	514	1,173	1,178	2,342
Non-interest expenses	4,199	4,329	4,179	3,976	3,819	3,878	3,791	3,682	3,501	8,528	7,697	15,852
Income before income taxes	3,202	3,501	2,792	2,719	2,598	2,830	2,407	2,439	2,149	6,703	5,428	10,939
Income taxes	737	401	612	623	591	659	525	644	400	1,138	1,250	2,485
Net income	2,465	3,100	2,180	2,096	2,007	2,171	1,882	1,795	1,749	5,565	4,178	8,454
Net income attributable to non-controlling interests	8	7	6	2	9	8	8	9	10	15	17	25
Preferred shareholders and other equity instrument holders	114	106	116	82	78	88	72	63	61	220	166	364
Common shareholders	2,343	2,987	2,058	2,012	1,920	2,075	1,802	1,723	1,678	5,330	3,995	8,065
Net income attributable to equity shareholders	2,457	3,093	2,174	2,094	1,998	2,163	1,874	1,786	1,739	5,550	4,161	8,429
Financial measures												
Reported efficiency ratio ⁽¹⁾	52.4%	51.6%	55.2%	54.8%	54.4%	53.3%	57.3%	55.8%	56.8%	52.0%	53.8%	54.4%
Reported operating leverage ⁽¹⁾	4.1%	3.7%	4.2%	1.9%	4.9%	5.1%	3.0%	1.5%	(3.4)%	3.9%	5.0%	4.0%
Loan loss ratio ⁽¹⁾	0.38%	0.35%	0.34%	0.33%	0.33%	0.31%	0.30%	0.29%	0.34%	0.36%	0.32%	0.33%
Reported return on common shareholders' equity ⁽¹⁾⁽²⁾	16.4%	20.2%	14.1%	14.2%	13.8%	15.2%	13.3%	13.2%	13.7%	18.3%	14.5%	14.3%
Net interest margin ⁽¹⁾	1.53%	1.48%	1.47%	1.46%	1.42%	1.37%	1.40%	1.39%	1.35%	1.51%	1.39%	1.43%
Net interest margin on average interest-earning assets ⁽¹⁾⁽³⁾	1.67%	1.61%	1.59%	1.58%	1.54%	1.50%	1.50%	1.50%	1.46%	1.64%	1.52%	1.55%
Return on average assets ⁽¹⁾⁽³⁾	0.87%	1.06%	0.77%	0.75%	0.75%	0.78%	0.72%	0.71%	0.72%	0.97%	0.77%	0.77%
Return on average interest-earning assets ⁽¹⁾⁽³⁾	0.95%	1.16%	0.84%	0.82%	0.82%	0.85%	0.78%	0.76%	0.78%	1.06%	0.83%	0.83%
Reported effective tax rate	23.0%	11.4%	21.9%	22.9%	22.7%	23.3%	21.8%	26.4%	18.6%	17.0%	23.0%	22.7%
Common share information												
Per share (\$)												
Basic EPS	2.55	3.23	2.21	2.16	2.05	2.20	1.91	1.83	1.79	5.79	4.25	8.62
Reported diluted EPS	2.53	3.21	2.20	2.15	2.04	2.19	1.90	1.82	1.79	5.74	4.23	8.57
Dividends	1.07	1.07	0.97	0.97	0.97	0.97	0.90	0.90	0.90	2.14	1.94	3.88
Book value ⁽¹⁾	63.77	63.00	62.33	60.18	59.65	59.57	57.08	55.66	53.35	63.77	59.65	62.33
Closing share price (\$)	151.57	125.84	116.21	99.03	86.95	91.55	87.11	71.40	64.26	151.57	86.95	116.21
Shares outstanding (thousands)												
Weighted-average basic	917,401	924,661	928,805	932,258	938,495	942,039	944,283	943,467	937,849	921,091	940,297	935,374
Weighted-average diluted	924,297	931,401	935,115	937,518	942,748	947,345	948,609	945,784	939,813	927,904	945,093	940,675
End of period	914,773	920,350	926,614	929,451	934,230	940,081	942,295	944,590	943,002	914,773	934,230	926,614
Market capitalization (\$ millions)	138,652	115,817	107,682	92,044	81,231	86,064	82,083	67,444	60,597	138,652	81,231	107,682
Value measures												
Total shareholder return	21.40%	18.38%	18.38%	15.05%	(3.88)%	6.22%	23.33%	12.65%	7.16%	32.60%	2.10%	39.05%
Dividend yield (based on closing share price)	2.9%	3.4%	3.3%	3.9%	4.6%	4.2%	4.1%	5.0%	5.7%	2.8%	4.5%	3.3%
Reported dividend payout ratio ⁽¹⁾	41.9%	33.1%	43.8%	44.9%	47.4%	44.1%	47.2%	49.3%	50.3%	37.0%	45.7%	45.0%
Market value to book value ratio	2.38	2.00	1.86	1.65	1.46	1.54	1.53	1.28	1.20	2.38	1.46	1.86
Selected financial results and measures - adjusted ⁽⁴⁾												
Adjusted net income (\$ millions)	2,471	2,685	2,188	2,104	2,016	2,179	1,889	1,895	1,718	5,156	4,195	8,487
Adjusted net income attributable to common shareholders (\$ millions)	2,349	2,572	2,066	2,020	1,929	2,083	1,809	1,823	1,647	4,921	4,012	8,098
Adjusted efficiency ratio	52.3%	51.4%	55.0%	54.7%	54.2%	53.1%	57.2%	55.5%	56.4%	51.9%	53.7%	54.3%
Adjusted operating leverage	4.0%	3.6%	4.3%	1.7%	4.3%	1.9%	1.8%	0.6%	0.5%	3.8%	3.2%	3.1%
Adjusted return on common shareholders' equity ⁽²⁾	16.4%	17.4%	14.1%	14.2%	13.9%	15.3%	13.4%	14.0%	13.4%	16.9%	14.6%	14.4%
Adjusted effective tax rate	23.0%	23.5%	22.0%	22.9%	22.7%	23.3%	21.8%	22.8%	21.1%	23.3%	23.0%	22.7%
Adjusted diluted EPS (\$)	2.54	2.76	2.21	2.16	2.05	2.20	1.91	1.93	1.75	5.30	4.25	8.61
Adjusted dividend payout ratio	41.8%	38.5%	43.6%	44.7%	47.2%	43.9%	47.0%	46.6%	51.3%	40.0%	45.5%	44.8%

For footnotes, see next page.

FINANCIAL HIGHLIGHTS (continued)

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
On- and off-balance sheet information												
Cash, deposits with banks and securities	356,753	333,697	327,238	330,184	319,427	320,852	302,409	301,771	284,673	356,753	319,427	327,238
Loans and acceptances, net of allowance for credit losses	600,980	592,491	589,504	581,644	571,639	568,119	558,292	550,149	543,897	600,980	571,639	589,504
Total assets	1,160,560	1,132,577	1,116,938	1,102,255	1,090,143	1,082,464	1,041,985	1,021,407	1,001,758	1,160,560	1,090,143	1,116,938
Deposits	832,770	815,891	808,124	792,672	784,627	782,176	764,857	743,446	731,952	832,770	784,627	808,124
Common shareholders' equity ⁽¹⁾	58,335	57,984	57,760	55,930	55,724	56,001	53,789	52,580	50,311	58,335	55,724	57,760
Average assets ⁽³⁾	1,161,512	1,154,882	1,118,611	1,103,447	1,096,006	1,098,807	1,035,847	1,012,012	990,022	1,158,142	1,097,429	1,104,285
Average interest-earning assets ⁽¹⁾⁽³⁾	1,066,485	1,059,815	1,029,235	1,015,107	1,009,512	1,008,522	961,151	938,914	915,294	1,063,095	1,009,009	1,015,644
Average common shareholders' equity ⁽¹⁾⁽³⁾	58,659	58,566	57,896	56,289	56,959	54,163	53,763	51,916	49,809	58,612	55,538	56,321
Assets under administration ⁽¹⁾⁽⁵⁾⁽⁶⁾	4,154,970	4,050,614	3,998,199	3,965,501	3,765,012	3,620,681	3,600,069	3,475,292	3,280,627	4,154,970	3,765,012	3,998,199
Assets under management ⁽¹⁾⁽⁶⁾	454,945	441,937	430,982	402,901	376,360	400,278	383,264	371,950	349,158	454,945	376,360	430,982
Balance sheet quality and liquidity measures ⁽⁷⁾												
Total risk-weighted assets (RWA)	358,396	361,829	357,803	347,712	341,204	341,930	333,502	329,202	326,514	358,396	341,204	357,803
Capital ratios												
Common Equity Tier 1 ratio	13.6%	13.4%	13.3%	13.4%	13.4%	13.5%	13.3%	13.3%	13.1%	13.6%	13.4%	13.3%
Tier 1 capital ratio	15.6%	15.4%	15.1%	15.3%	15.2%	15.1%	14.8%	14.8%	14.7%	15.6%	15.2%	15.1%
Total capital ratio	17.6%	17.7%	17.4%	17.6%	17.8%	17.3%	17.0%	17.1%	17.0%	17.6%	17.8%	17.4%
Leverage ratio	4.3%	4.4%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%
Total loss absorbing capacity (TLAC) ratio	32.7%	32.1%	31.9%	32.9%	32.2%	31.4%	30.3%	30.1%	29.4%	32.7%	32.2%	31.9%
TLAC leverage ratio	8.9%	9.1%	9.0%	9.2%	9.1%	8.9%	8.7%	8.7%	8.6%	8.9%	9.1%	9.0%
Liquidity coverage ratio	131%	133%	132%	127%	131%	132%	129%	126%	129%	n/a	n/a	n/a
Net stable funding ratio (NSFR)	114%	114%	116%	115%	113%	113%	115%	116%	115%	114%	113%	116%
Other information												
Full-time equivalent employees (FTE)	50,648	50,469	49,824	49,761	48,726	48,698	48,525	48,552	47,774	50,648	48,726	49,824
Credit ratings - issuer rating ⁽⁸⁾												
DBRS Limited (Morningstar DBRS)	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA	AA
Fitch Ratings Inc. (Fitch) ⁽⁹⁾	AA+	AA	AA	AA	AA	AA	AA	AA	AA	AA+	AA	AA
Moody's Investors Service, Inc. (Moody's)	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2
Standard & Poor Ratings Services (S&P)	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+	A+
Credit ratings - bail-in senior debt ⁽¹⁰⁾												
Morningstar DBRS	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)
Fitch	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-
Moody's	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2	A2
S&P	A-	A-	A-	A-	A-	A-	A-	A-	A-	A-	A-	A-

- (1) Certain additional disclosures on the composition of these specified financial measures have been incorporated by reference and can be found in the "Glossary" section of our Report to Shareholders for Q2/26, available on SEDAR+ at www.sedarplus.com.
- (2) Annualized.
- (3) Average balances are calculated as a weighted average of daily closing balances.
- (4) Adjusted measures are non-GAAP measures. Adjusted measures are calculated in the same manner as reported measures, except that financial information included in the calculation of adjusted measures is adjusted to exclude the impact of items of note. See page 1 for additional information on non-GAAP measures and page 2 for a reconciliation of reported results to adjusted results.
- (5) Includes the full contract amount of assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.
- (6) Assets under management amounts are included in the amounts reported under assets under administration.
- (7) RWA and our capital ratios are calculated pursuant to OSFI's Capital Adequacy Requirements (CAR) Guideline, the leverage ratio is calculated pursuant to OSFI's Leverage Requirements Guideline, and liquidity coverage ratio and NSFR are calculated pursuant to OSFI's Liquidity Adequacy Requirements Guideline, all of which are based on Basel Committee on Banking Supervision standards. For additional information, see the "Capital management" and "Liquidity risk" sections of our Report to Shareholders for Q2/26, available on SEDAR+ at www.sedarplus.com.
- (8) Credit ratings applicable to senior unsecured debt which is excluded from the Bail-in regime.
- (9) On May 12, 2026, Fitch upgraded CIBC's Long-Term Deposit Rating and Derivative Counterparty Rating to AA+ from AA due to an update to Fitch's Bank Rating Criteria.
- (10) Comprises liabilities which are subject to conversion under the bail-in regulations.
- n/a Not applicable.

NET INTEREST INCOME

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Interest income												
Loans	7,719	7,947	8,117	7,976	7,685	8,296	8,668	8,726	8,250	15,666	15,981	32,074
Securities	2,230	2,103	2,215	2,260	2,230	2,340	2,393	2,482	2,379	4,333	4,570	9,045
Securities borrowed or purchased under resale agreements	1,203	1,264	1,222	1,307	1,341	1,390	1,441	1,528	1,452	2,467	2,731	5,260
Deposits with banks and other	453	488	540	546	603	693	729	711	692	941	1,296	2,382
	11,605	11,802	12,094	12,089	11,859	12,719	13,231	13,447	12,773	23,407	24,578	48,761
Interest expense												
Deposits	5,337	5,569	6,004	6,090	6,110	6,906	7,476	7,713	7,576	10,906	13,016	25,110
Securities sold short	173	133	141	135	156	133	163	156	150	306	289	565
Securities lent or sold under repurchase agreements	1,559	1,613	1,624	1,619	1,608	1,670	1,719	1,769	1,492	3,172	3,278	6,521
Subordinated indebtedness	87	88	93	106	101	107	120	134	136	175	208	407
Other	104	91	100	91	96	102	120	143	138	195	198	389
	7,260	7,494	7,962	8,041	8,071	8,918	9,598	9,915	9,492	14,754	16,989	32,992
Net interest income	4,345	4,308	4,132	4,048	3,788	3,801	3,633	3,532	3,281	8,653	7,589	15,769

NON-INTEREST INCOME

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Underwriting and advisory fees	273	297	245	291	198	181	182	165	191	570	379	915
Deposit and payment fees	232	249	252	257	241	246	250	249	228	481	487	996
Credit fees	264	285	269	253	248	245	217	303	332	549	493	1,015
Card fees	83	112	95	105	88	114	105	97	112	195	202	402
Investment management and custodial fees	606	611	595	555	538	553	526	508	488	1,217	1,091	2,241
Mutual fund fees	531	558	520	493	475	531	465	452	434	1,089	1,006	2,019
Income from insurance activities, net	82	85	81	71	81	84	85	87	87	167	165	317
Commissions on securities transactions	163	160	160	132	125	137	129	109	106	323	262	554
Gains (losses) from financial instruments measured/designated at fair value through profit or loss (FVTPL), net	1,170	1,382	1,005	859	997	1,161	827	869	685	2,552	2,158	4,022
Gains (losses) from debt securities measured at fair value through other comprehensive income (FVOCI) and amortized cost, net	33	42	(11)	(25)	9	13	(6)	3	31	75	22	(14)
Foreign exchange other than trading ⁽¹⁾	82	114	86	99	87	97	93	99	102	196	184	369
Income (loss) from equity-accounted associates and joint ventures	39	77	26	29	36	26	18	20	25	116	62	117
Other	103	118	121	87	111	92	93	111	62	221	203	411
Total non-interest income	3,661	4,090	3,444	3,206	3,234	3,480	2,984	3,072	2,883	7,751	6,714	13,364

(1) Includes foreign exchange revenue arising from translation of foreign currency denominated positions, foreign exchange earned on transactions, foreign currency related economic hedging activities and the ineffective portion of foreign currency related accounting hedges. Where applicable it also includes accumulated foreign exchange gains and losses within accumulated other comprehensive income (AOCI) that are reclassified to the consolidated statement of income as a result of a disposal of a net investment in a foreign operation.

NON-INTEREST EXPENSES

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Employee compensation and benefits												
Salaries ⁽¹⁾	1,205	1,229	1,205	1,162	1,153	1,122	1,102	1,079	1,064	2,434	2,275	4,642
Performance-based compensation	1,035	1,101	875	933	822	871	851	767	694	2,136	1,693	3,501
Benefits	311	307	277	282	280	284	254	249	251	618	564	1,123
	2,551	2,637	2,357	2,377	2,255	2,277	2,207	2,095	2,009	5,188	4,532	9,266
Occupancy costs												
Rent and maintenance	109	111	127	106	104	100	108	96	110	220	204	437
Depreciation	97	101	113	98	98	101	100	101	98	198	199	410
	206	212	240	204	202	201	208	197	208	418	403	847
Computer, software and office equipment												
Rent, maintenance and amortization of software costs ⁽²⁾	739	709	801	706	667	668	695	695	627	1,448	1,335	2,842
Depreciation	28	25	26	26	24	28	28	27	26	53	52	104
	767	734	827	732	691	696	723	722	653	1,501	1,387	2,946
Communications												
Telecommunications	60	58	56	54	58	56	53	53	53	118	114	224
Postage and courier	36	36	36	39	38	34	29	32	35	72	72	147
Stationery	7	4	4	6	8	6	7	6	8	11	14	24
	103	98	96	99	104	96	89	91	96	201	200	395
Advertising and business development	107	94	121	97	92	88	103	78	86	201	180	398
Professional fees	80	88	88	68	63	65	74	67	64	168	128	284
Business and capital taxes	27	32	31	30	27	36	34	31	28	59	63	124
Other ⁽³⁾	358	434	419	369	385	419	353	401	357	792	804	1,592
Non-interest expenses	4,199	4,329	4,179	3,976	3,819	3,878	3,791	3,682	3,501	8,528	7,697	15,852

(1) Includes termination benefits.

(2) Includes \$170 million (Q1/26: \$161 million) of amortization of software costs.

(3) Includes \$8 million (Q1/26: \$10 million) of amortization of other intangible assets.

SEGMENTED INFORMATION

CIBC has four SBUs:

- ▶ **Canadian Personal and Business Banking** provides clients across Canada with financial solutions, services and advice through our dedicated team members in banking centres and contact centres, as well as leading mobile and online banking platforms to help make their ambitions a reality.
- ▶ **Canadian Commercial Banking and Wealth Management** provides high-touch, relationship-oriented banking and wealth management services to middle-market companies, entrepreneurs, high-net-worth individuals and families across Canada. Our offering also includes an online brokerage platform for retail clients and asset management services for institutional investors.
- ▶ **U.S. Commercial Banking and Wealth Management** provides tailored, relationship-oriented banking and wealth management solutions across the U.S., focusing on middle-market and mid-corporate companies, entrepreneurs, high-net-worth individuals and families, as well as operating private and small business banking services in strategic markets across the U.S.
- ▶ **Capital Markets** provides integrated global markets products and services, investment banking and corporate banking solutions, and top-ranked research to our clients around the world. Leveraging the capabilities of our differentiated platform, Capital Markets also delivers multi-currency payments and innovative solutions for clients across our bank.

Corporate and Other includes the following functional groups – Chief Administrative Office, Global Technology, Data and AI, Risk Management, People, Culture and Talent, and Finance and Enterprise Strategy, as well as other support groups. The expenses of these functional and support groups are generally allocated to the business lines within the SBUs. Corporate and Other also includes the results of CIBC Caribbean Bank Limited and other portfolio investments, as well as other income statement and balance sheet items not directly attributable to the business lines.

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Financial results												
Canadian Personal and Business Banking	846	960	796	812	734	765	792	693	706	1,806	1,499	3,107
Canadian Commercial Banking and Wealth Management	614	647	603	598	549	591	551	501	488	1,261	1,140	2,341
U.S. Commercial Banking and Wealth Management	260	294	275	254	173	256	200	216	92	554	429	958
Capital Markets	792	877	548	540	566	619	346	289	472	1,669	1,185	2,273
Corporate and Other	(47)	322	(42)	(108)	(15)	(60)	(7)	96	(9)	275	(75)	(225)
Net income	2,465	3,100	2,180	2,096	2,007	2,171	1,882	1,795	1,749	5,565	4,178	8,454

SEGMENTED INFORMATION - CANADIAN PERSONAL AND BUSINESS BANKING

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Financial results												
Revenue	3,174	3,295	3,188	3,061	2,859	2,923	2,842	2,775	2,646	6,469	5,782	12,031
Impaired	397	326	340	361	357	307	292	307	278	723	664	1,365
Performing	77	120	163	83	32	121	(12)	35	(4)	197	153	399
Total provision for (reversal of) credit losses	474	446	503	444	389	428	280	342	274	920	817	1,764
Non-interest expenses	1,571	1,558	1,612	1,517	1,478	1,460	1,463	1,472	1,405	3,129	2,938	6,067
Income before income taxes	1,129	1,291	1,073	1,100	992	1,035	1,099	961	967	2,420	2,027	4,200
Income taxes	283	331	277	288	258	270	307	268	261	614	528	1,093
Net income	846	960	796	812	734	765	792	693	706	1,806	1,499	3,107
Preferred shareholders and other equity instrument holders ⁽¹⁾	10	12	-	-	-	-	-	-	-	22	-	-
Common shareholders ⁽¹⁾	836	948	796	812	734	765	792	693	706	1,784	1,499	3,107
Net income attributable to equity shareholders	846	960	796	812	734	765	792	693	706	1,806	1,499	3,107
Total revenue												
Net interest income	2,581	2,652	2,572	2,459	2,272	2,326	2,239	2,183	2,065	5,233	4,598	9,629
Non-interest income ⁽²⁾	593	643	616	602	587	597	603	592	581	1,236	1,184	2,402
	3,174	3,295	3,188	3,061	2,859	2,923	2,842	2,775	2,646	6,469	5,782	12,031
Average balances												
Real estate secured personal lending ⁽³⁾⁽⁴⁾	293,483	292,882	292,251	290,305	288,179	288,202	286,303	284,692	284,230	293,178	288,191	289,746
Other personal lending ⁽³⁾⁽⁴⁾	23,658	23,719	23,596	23,324	23,099	23,156	23,172	22,872	22,736	23,689	23,128	23,296
Credit card ⁽³⁾⁽⁴⁾⁽⁵⁾	21,379	21,913	21,577	21,144	20,334	20,885	20,427	20,027	18,953	21,651	20,614	20,990
Business lending ⁽³⁾⁽⁴⁾	2,733	2,733	2,810	2,863	2,894	2,928	3,029	3,104	3,150	2,733	2,911	2,874
Interest-earning assets ⁽³⁾⁽⁶⁾	338,907	338,850	338,156	335,650	332,605	333,165	331,055	328,813	327,175	338,878	332,890	334,912
Deposits ⁽³⁾	246,713	247,259	247,132	248,262	249,911	248,748	247,441	248,083	244,859	246,990	249,320	248,466
Allocated common equity ⁽⁷⁾	13,040	12,853	12,473	12,458	12,419	12,288	12,142	12,142	11,765	12,945	12,353	12,410
Financial measures												
Net interest margin on average interest-earning assets ⁽³⁾⁽⁶⁾	3.12%	3.11%	3.02%	2.91%	2.80%	2.77%	2.69%	2.64%	2.57%	3.11%	2.79%	2.88%
Efficiency ratio	49.5%	47.3%	50.6%	49.6%	51.7%	49.9%	51.5%	53.0%	53.1%	48.4%	50.8%	50.4%
Operating leverage	4.7%	6.0%	2.0%	7.3%	2.9%	2.2%	3.0%	1.1%	4.9%	5.4%	2.6%	3.6%
Return on equity ⁽⁷⁾	26.2%	29.3%	25.3%	25.9%	24.2%	24.7%	26.0%	22.7%	24.4%	27.8%	24.5%	25.0%
Other information												
Number of banking centres	985	986	987	991	991	989	991	991	994	985	991	987
Number of automated teller machines	2,973	2,812	2,843	2,907	2,977	3,011	3,018	3,030	3,035	2,973	2,977	2,843
FTE ⁽⁸⁾	17,624	17,498	13,827	13,800	13,679	13,862	13,757	13,860	13,863	17,624	13,679	13,827

- (1) Effective Q1/26, the change in the allocation methodology applied to calculate the segmented return on equity has resulted in a portion of net income attributable to preferred shareholders and other equity instrument holders being allocated from Corporate and Other to the SBUs with a corresponding reduction in the net income attributable to common shareholders in the SBUs. This change in allocation had no impact on the consolidated bank results. See "Notes to users – Non-GAAP measures" for additional details.
- (2) Includes intersegment revenue, which represents internal sales commissions and revenue allocations under the Product Owner/Customer Segment/Distributor Channel allocation management model.
- (3) Average balances are calculated as a weighted average of daily closing balances.
- (4) Loan amounts are stated before any related allowances.
- (5) Includes personal and business cards.
- (6) Average interest-earning assets include interest-bearing deposits with banks, interest-bearing demand deposits with Bank of Canada, securities, cash collateral on securities borrowed, securities purchased under resale agreements, loans net of allowance for credit losses, and certain sublease-related assets.
- (7) See "Notes to users – Non-GAAP measures" for additional details.
- (8) The change in FTEs in Q1/26 included the net impact of FTE transfers from Corporate and Other to Canadian Personal and Business Banking to better align certain functions that are directly supporting the businesses and FTE transfers from Canadian Personal and Business Banking to Corporate and Other to reflect the centralization of certain administrative functions within Corporate and Other. This change has no impact on the SBU financial results as the related costs are reflected in the SBU in each period results either through our cost allocation process or through direct recognition by the business.

SEGMENTED INFORMATION - CANADIAN COMMERCIAL BANKING AND WEALTH MANAGEMENT

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Financial results												
Commercial banking	728	733	694	679	662	675	637	618	589	1,461	1,337	2,710
Wealth management	1,190	1,190	1,142	1,044	978	1,028	965	905	867	2,380	2,006	4,192
Total revenue	1,918	1,923	1,836	1,723	1,640	1,703	1,602	1,523	1,456	3,841	3,343	6,902
Impaired	97	99	40	25	34	13	19	35	5	196	47	112
Performing	24	(15)	12	(4)	20	26	5	7	32	9	46	54
Total provision for (reversal of) credit losses	121	84	52	21	54	39	24	42	37	205	93	166
Non-interest expenses	960	941	957	879	833	853	823	793	750	1,901	1,686	3,522
Income before income taxes	837	898	827	823	753	811	755	688	669	1,735	1,564	3,214
Income taxes	223	251	224	225	204	220	204	187	181	474	424	873
Net income	614	647	603	598	549	591	551	501	488	1,261	1,140	2,341
Preferred shareholders and other equity instrument holders ⁽¹⁾	6	6	-	-	-	-	-	-	-	12	-	-
Common shareholders ⁽¹⁾	608	641	603	598	549	591	551	501	488	1,249	1,140	2,341
Net income attributable to equity shareholders	614	647	603	598	549	591	551	501	488	1,261	1,140	2,341
Total revenue												
Net interest income	829	830	784	751	707	718	676	585	483	1,659	1,425	2,960
Non-interest income ⁽²⁾	1,089	1,093	1,052	972	933	985	926	938	973	2,182	1,918	3,942
Total revenue	1,918	1,923	1,836	1,723	1,640	1,703	1,602	1,523	1,456	3,841	3,343	6,902
Average balances												
Commercial banking loans ⁽³⁾⁽⁴⁾⁽⁵⁾	110,132	107,661	106,838	105,273	102,593	100,174	97,446	95,817	94,132	108,876	101,363	103,690
Wealth management loans ⁽³⁾⁽⁴⁾	4,472	4,260	3,863	3,670	3,693	3,654	3,432	3,416	3,341	4,365	3,673	3,718
Interest-earning assets ⁽³⁾⁽⁶⁾⁽⁷⁾	109,047	106,426	105,140	103,332	100,766	98,537	95,929	79,743	62,714	107,715	99,633	101,909
Commercial banking deposits ⁽³⁾	107,857	109,807	105,455	102,230	100,664	101,380	96,518	94,606	92,319	108,848	101,028	102,411
Wealth management deposits ⁽³⁾	15,744	15,577	14,701	13,884	13,759	13,169	12,036	11,535	11,253	15,660	13,459	13,872
Allocated common equity ⁽⁸⁾	10,513	10,326	10,116	9,977	9,792	9,726	9,632	9,586	9,469	10,418	9,759	9,904
Financial measures												
Net interest margin on average interest-earning assets ⁽³⁾⁽⁶⁾	3.12%	3.10%	2.96%	2.89%	2.88%	2.89%	2.80%	2.92%	3.13%	3.11%	2.88%	2.90%
Efficiency ratio	50.1%	48.9%	52.2%	51.0%	50.8%	50.1%	51.4%	52.0%	51.6%	49.5%	50.4%	51.0%
Operating leverage	1.7%	2.6%	(1.8)%	2.2%	1.6%	(3.4)%	(3.9)%	(4.7)%	(2.6)%	2.1%	(0.7)%	(0.2)%
Return on equity ⁽⁸⁾	23.7%	24.6%	23.6%	23.8%	23.0%	24.1%	22.7%	20.8%	21.0%	24.2%	23.6%	23.6%
Other information												
Assets under administration⁽⁹⁾												
Individuals	382,824	364,891	357,767	328,595	300,366	320,859	303,717	291,868	276,592	382,824	300,366	357,767
Institutions	68,945	69,096	64,239	58,335	57,890	57,421	56,503	56,087	53,677	68,945	57,890	64,239
Canadian retail mutual funds and exchange-traded funds (ETFs)	185,821	180,075	175,201	165,484	156,762	159,705	149,378	144,238	134,187	185,821	156,762	175,201
Total	637,590	614,062	597,207	552,414	515,018	537,985	509,598	492,193	464,456	637,590	515,018	597,207
Assets under management⁽⁹⁾												
Individuals	109,640	104,125	100,785	93,287	82,684	88,193	84,486	81,611	76,710	109,640	82,684	100,785
Institutions	46,582	46,092	41,162	35,850	36,196	40,078	43,011	42,894	40,511	46,582	36,196	41,162
Canadian retail mutual funds and ETFs	185,821	180,075	175,201	165,484	156,762	159,705	149,378	144,238	134,187	185,821	156,762	175,201
Total	342,043	330,292	317,148	294,621	275,642	287,976	276,875	268,743	251,408	342,043	275,642	317,148
FTE ⁽¹⁰⁾	6,031	5,971	6,190	6,155	5,968	5,909	5,879	5,915	5,782	6,031	5,968	6,190

- (1) Effective Q1/26, the change in the allocation methodology applied to calculate the segmented return on equity has resulted in a portion of net income attributable to preferred shareholders and other equity instrument holders being allocated from Corporate and Other to the SBUs with a corresponding reduction in the net income attributable to common shareholders in the SBUs. This change in allocation had no impact on the consolidated bank results. See "Notes to users – Non-GAAP measures" for additional details.
- (2) Includes intersegment revenue, which represents internal sales commissions and revenue allocations under the Product Owner/Customer Segment/Distributor Channel allocation management model.
- (3) Average balances are calculated as a weighted average of daily closing balances.
- (4) Loan amounts are stated before any related allowances.
- (5) Comprises loans and acceptances and notional amount of letters of credit.
- (6) Average interest-earning assets include interest-bearing deposits with banks, interest-bearing demand deposits with Bank of Canada, securities, cash collateral on securities borrowed, securities purchased under resale agreements, loans net of allowance for credit losses, and certain sublease-related assets.
- (7) The increase in average interest-earning assets between Q2/24 and Q4/24, was primarily driven by an increase of Daily Compounded Canadian Overnight Repo Rate Average (CORRA) loans converted from bankers' acceptances due to the cessation of Canadian Dollar Offered Rate (CDOR).
- (8) See "Notes to users – Non-GAAP measures" for additional details.
- (9) Assets under management amounts are included in the amounts reported under assets under administration.
- (10) The change in FTEs in Q1/26 included the centralization of certain administrative functions within Corporate and Other. This change has no impact on the SBU financial results as the related costs previously reflected directly in the SBU are now reflected in the SBU results through our cost allocation process.

SEGMENTED INFORMATION - U.S. COMMERCIAL BANKING AND WEALTH MANAGEMENT - CANADIAN DOLLARS

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M	
Financial results													
Commercial banking	587	613	564	554	539	567	513	520	465	1,200	1,106	2,224	
Wealth management	234	261	246	236	230	280	220	211	204	495	510	992	
Total revenue	821	874	810	790	769	847	733	731	669	1,695	1,616	3,216	
Impaired	40	78	40	57	64	107	84	15	161	118	171	268	
Performing	(19)	(57)	(73)	(40)	59	(39)	(1)	32	25	(76)	20	(93)	
Total provision for (reversal of) credit losses	21	21	(33)	17	123	68	83	47	186	42	191	175	
Non-interest expenses	469	483	500	450	441	470	415	420	400	952	911	1,861	
Income (loss) before income taxes	331	370	343	323	205	309	235	264	83	701	514	1,180	
Income taxes	71	76	68	69	32	53	35	48	(9)	147	85	222	
Net income	260	294	275	254	173	256	200	216	92	554	429	958	
Preferred shareholders and other equity instrument holders ⁽¹⁾	4	5	-	-	-	-	-	-	-	9	-	-	
Common shareholders ⁽¹⁾	256	289	275	254	173	256	200	216	92	545	429	958	
Net income attributable to equity shareholders	260	294	275	254	173	256	200	216	92	554	429	958	
Total revenue													
Net interest income	577	600	559	548	536	562	506	477	458	1,177	1,098	2,205	
Non-interest income	244	274	251	242	233	285	227	254	211	518	518	1,011	
	821	874	810	790	769	847	733	731	669	1,695	1,616	3,216	
Average balances													
Commercial banking loans ⁽²⁾⁽³⁾	54,324	53,145	51,667	51,418	53,087	53,096	50,128	49,959	48,908	53,725	53,091	52,101	
Wealth management loans ⁽²⁾⁽³⁾	6,041	5,973	6,050	6,100	6,120	5,966	5,410	5,554	5,709	6,006	6,042	6,034	
Interest-earning assets ⁽²⁾⁽⁴⁾	60,682	59,351	57,783	57,570	59,099	59,012	55,458	55,446	54,377	60,006	59,055	58,227	
Non-interest-bearing demand deposits ⁽²⁾	12,196	12,403	11,574	11,297	11,704	12,025	10,691	10,532	10,620	12,301	11,867	11,582	
Interest-bearing deposits ⁽²⁾	49,724	49,554	47,654	45,926	47,865	48,858	43,301	40,182	38,864	49,638	48,370	47,396	
Allocated common equity ⁽⁵⁾	11,283	11,329	11,200	11,200	11,770	11,364	10,896	10,953	10,729	11,307	11,563	11,380	
Financial measures													
Net interest margin on average interest-earning assets ⁽²⁾⁽⁴⁾	3.90%	4.01%	3.84%	3.78%	3.72%	3.78%	3.63%	3.42%	3.43%	3.96%	3.75%	3.79%	
Efficiency ratio	57.1%	55.3%	61.8%	57.0%	57.4%	55.5%	56.7%	57.5%	59.8%	56.2%	56.4%	57.9%	
Return on equity ⁽⁵⁾	9.3%	10.1%	9.7%	9.0%	6.0%	8.9%	7.3%	7.8%	3.5%	9.7%	7.5%	8.4%	
Other information													
Assets under administration ⁽⁶⁾													
Individuals	105,804	101,538	101,592	97,090	91,285	103,892	99,179	98,812	92,349	105,804	91,285	101,592	
Institutions ⁽⁷⁾	54,697	54,022	55,241	52,961	49,410	53,914	49,988	49,119	46,018	54,697	49,410	55,241	
	160,501	155,560	156,833	150,051	140,695	157,806	149,167	147,931	138,367	160,501	140,695	156,833	
Assets under management ⁽⁶⁾													
Individuals	85,072	83,822	85,238	80,749	74,983	83,673	78,802	77,372	73,173	85,072	74,983	85,238	
Institutions ⁽⁷⁾	43,870	43,323	43,836	41,791	38,533	42,166	39,063	38,282	36,005	43,870	38,533	43,836	
	128,942	127,145	129,074	122,540	113,516	125,839	117,865	115,654	109,178	128,942	113,516	129,074	
FTE ⁽⁸⁾	3,235	3,265	3,189	3,196	3,018	3,015	3,005	2,974	2,834	3,235	3,018	3,189	

(1) Effective Q1/26, the change in the allocation methodology applied to calculate the segmented return on equity has resulted in a portion of net income attributable to preferred shareholders and other equity instrument holders being allocated from Corporate and Other to the SBUs with a corresponding reduction in the net income attributable to common shareholders in the SBUs. This change in allocation had no impact on the consolidated bank results. See "Notes to users – Non-GAAP measures" for additional details.

(2) Average balances are calculated as a weighted average of daily closing balances.

(3) Loan amounts are stated before any related allowances.

(4) Average interest-earning assets include interest-bearing deposits with banks, interest-bearing demand deposits with Bank of Canada, securities, cash collateral on securities borrowed, securities purchased under resale agreements, loans net of allowance for credit losses, and certain sublease-related assets.

(5) See "Notes to users – Non-GAAP measures" for additional details.

(6) Assets under management amounts are included in the amounts reported under assets under administration.

(7) Includes certain Canadian Commercial Banking and Wealth Management assets that U.S. Commercial Banking and Wealth Management provides sub-advisory services for.

(8) The change in FTEs in Q1/26 included the impact of FTE transfers from Corporate and Other to U.S. Commercial Banking and Wealth Management to better align certain functions that are directly supporting the businesses. This change has no impact on the SBU financial results as the related costs are reflected in the SBU in each period results either through our cost allocation process or through direct recognition by the business.

SEGMENTED INFORMATION - U.S. COMMERCIAL BANKING AND WEALTH MANAGEMENT - U.S. DOLLAR EQUIVALENT

(US\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Financial results												
Commercial banking	428	442	406	404	379	396	377	380	341	870	775	1,585
Wealth management	171	188	178	172	162	196	161	154	150	359	358	708
Total revenue	599	630	584	576	541	592	538	534	491	1,229	1,133	2,293
Impaired	29	56	29	42	45	75	61	10	118	85	120	191
Performing	(13)	(41)	(53)	(28)	41	(27)	-	23	18	(54)	14	(67)
Total provision for (reversal of) credit losses	16	15	(24)	14	86	48	61	33	136	31	134	124
Non-interest expenses	342	348	360	327	310	329	304	307	293	690	639	1,326
Income (loss) before income taxes	241	267	248	235	145	215	173	194	62	508	360	843
Income taxes	51	55	49	49	23	37	26	35	(6)	106	60	158
Net income (loss)	190	212	199	186	122	178	147	159	68	402	300	685
Preferred shareholders and other equity instrument holders ⁽¹⁾	3	3	-	-	-	-	-	-	-	6	-	-
Common shareholders ⁽¹⁾	187	209	199	186	122	178	147	159	68	396	300	685
Net income (loss) attributable to equity shareholders	190	212	199	186	122	178	147	159	68	402	300	685
Total revenue												
Net interest income	421	433	403	399	377	393	371	349	336	854	770	1,572
Non-interest income	178	197	181	177	164	199	167	185	155	375	363	721
	599	630	584	576	541	592	538	534	491	1,229	1,133	2,293
Average balances												
Commercial banking loans ⁽²⁾⁽³⁾	39,619	38,325	37,232	37,416	37,347	37,122	36,747	36,452	35,888	38,960	37,234	37,279
Wealth management loans ⁽²⁾⁽³⁾	4,406	4,307	4,360	4,439	4,305	4,171	3,966	4,052	4,189	4,356	4,237	4,319
Interest-earning assets ⁽²⁾⁽⁴⁾	44,256	42,801	41,640	41,888	41,576	41,258	40,654	40,455	39,901	43,516	41,416	41,640
Non-interest-bearing demand deposits ⁽²⁾	8,895	8,946	8,340	8,220	8,234	8,407	7,837	7,685	7,793	8,921	8,323	8,288
Interest-bearing deposits ⁽²⁾	36,265	35,735	34,340	33,421	33,673	34,159	31,742	29,318	28,518	35,996	33,923	33,916
Allocated common equity ⁽⁵⁾	8,232	8,164	8,070	8,150	8,286	7,943	7,989	7,991	7,873	8,197	8,112	8,111
Financial measures												
Net interest margin on average interest-earning assets ⁽²⁾⁽⁴⁾	3.90%	4.01%	3.84%	3.78%	3.72%	3.78%	3.63%	3.42%	3.43%	3.96%	3.75%	3.79%
Efficiency ratio	57.1%	55.3%	61.8%	57.0%	57.4%	55.5%	56.7%	57.5%	59.8%	56.2%	56.4%	57.9%
Operating leverage	0.4%	0.4%	(9.8)%	0.9%	4.6%	24.1%	1.6%	(10.8)%	(9.0)%	0.4%	15.1%	5.5%
Return on equity ⁽⁵⁾	9.3%	10.1%	9.7%	9.0%	6.0%	8.9%	7.3%	7.8%	3.5%	9.7%	7.5%	8.4%
Other information												
Assets under administration ⁽⁶⁾												
Individuals	77,891	74,570	72,434	70,071	66,216	71,485	71,231	71,569	67,082	77,891	66,216	72,434
Institutions ⁽⁷⁾	40,267	39,674	39,386	38,223	35,841	37,096	35,902	35,577	33,428	40,267	35,841	39,386
	118,158	114,244	111,820	108,294	102,057	108,581	107,133	107,146	100,510	118,158	102,057	111,820
Assets under management ⁽⁶⁾												
Individuals	62,629	61,559	60,774	58,278	54,391	57,573	56,596	56,040	53,153	62,629	54,391	60,774
Institutions ⁽⁷⁾	32,297	31,816	31,255	30,161	27,951	29,013	28,055	27,727	26,154	32,297	27,951	31,255
	94,926	93,375	92,029	88,439	82,342	86,586	84,651	83,767	79,307	94,926	82,342	92,029
FTE ⁽⁸⁾	3,235	3,265	3,189	3,196	3,018	3,015	3,005	2,974	2,834	3,235	3,018	3,189

(1) Effective Q1/26, the change in the allocation methodology applied to calculate the segmented return on equity has resulted in a portion of net income attributable to preferred shareholders and other equity instrument holders being allocated from Corporate and Other to the SBUs with a corresponding reduction in the net income attributable to common shareholders in the SBUs. This change in allocation had no impact on the consolidated bank results. See "Notes to users – Non-GAAP measures" for additional details.

(2) Average balances are calculated as a weighted average of daily closing balances.

(3) Loan amounts are stated before any related allowances.

(4) Average interest-earning assets include interest-bearing deposits with banks, interest-bearing demand deposits with Bank of Canada, securities, cash collateral on securities borrowed, securities purchased under resale agreements, loans net of allowance for credit losses, and certain sublease-related assets.

(5) See "Notes to users – Non-GAAP measures" for additional details.

(6) Assets under management amounts are included in the amounts reported under assets under administration.

(7) Includes certain Canadian Commercial Banking and Wealth Management assets that U.S. Commercial Banking and Wealth Management provides sub-advisory services for.

(8) The change in FTEs in Q1/26 included the impact of FTE transfers from Corporate and Other to U.S. Commercial Banking and Wealth Management to better align certain functions that are directly supporting the businesses. This change has no impact on the SBU financial results as the related costs are reflected in the SBU in each period results either through our cost allocation process or through direct recognition by the business.

SEGMENTED INFORMATION - CAPITAL MARKETS ⁽¹⁾

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Financial results												
Global markets ⁽¹⁾	1,174	1,253	825	840	947	1,030	632	578	730	2,427	1,977	3,642
Corporate and investment banking ⁽¹⁾	694	764	698	666	598	544	523	514	513	1,458	1,142	2,506
Total revenue ⁽²⁾	1,868	2,017	1,523	1,506	1,545	1,574	1,155	1,092	1,243	3,885	3,119	6,148
Impaired	10	10	71	37	2	7	21	37	(2)	20	9	117
Performing	(25)	(3)	6	39	32	14	10	4	14	(28)	46	91
Total provision for (reversal of) credit losses	(15)	7	77	76	34	21	31	41	12	(8)	55	208
Non-interest expenses	807	836	710	721	719	705	652	651	586	1,643	1,424	2,855
Income before income taxes	1,076	1,174	736	709	792	848	472	400	645	2,250	1,640	3,085
Income taxes ⁽²⁾	284	297	188	169	226	229	126	111	173	581	455	812
Net income	792	877	548	540	566	619	346	289	472	1,669	1,185	2,273
Preferred shareholders and other equity instrument holders ⁽³⁾	39	41	-	-	-	-	-	-	-	80	-	-
Common shareholders ⁽³⁾	753	836	548	540	566	619	346	289	472	1,589	1,185	2,273
Net income attributable to equity shareholders	792	877	548	540	566	619	346	289	472	1,669	1,185	2,273
Total revenue ⁽²⁾												
Net interest income ⁽²⁾	246	111	84	176	171	70	34	(85)	213	357	241	501
Non-interest income ⁽⁴⁾	1,622	1,906	1,439	1,330	1,374	1,504	1,121	1,177	1,030	3,528	2,878	5,647
	1,868	2,017	1,523	1,506	1,545	1,574	1,155	1,092	1,243	3,885	3,119	6,148
Average balances												
Loans and acceptances ⁽⁵⁾⁽⁶⁾	80,869	79,404	75,300	71,568	67,359	65,519	61,555	60,744	59,811	80,125	66,424	69,851
FVTPL securities ⁽⁵⁾	142,188	145,048	125,755	120,003	116,562	119,969	102,253	101,901	95,751	143,642	118,294	120,577
Deposits ⁽⁵⁾	126,666	115,871	107,778	103,925	102,996	100,123	95,226	94,150	93,755	121,179	101,536	103,552
Allocated common equity ⁽⁷⁾	11,680	11,355	10,828	10,349	10,136	9,846	9,281	9,352	8,944	11,515	9,988	10,291
Financial measures												
Efficiency ratio	43.2%	41.5%	46.6%	47.9%	46.5%	44.8%	56.5%	59.7%	47.1%	42.3%	45.6%	46.4%
Operating leverage	8.7%	9.5%	23.0%	27.3%	1.5%	0.8%	3.9%	(20.1)%	2.1%	9.2%	1.1%	13.0%
Return on equity ⁽⁷⁾	26.4%	29.2%	20.1%	20.7%	22.9%	24.9%	14.9%	12.3%	21.4%	27.8%	23.9%	22.1%
Other information												
Assets under administration	33,769	36,834	39,512	42,401	53,556	42,411	41,477	45,296	42,805	33,769	53,556	39,512
FTE ⁽⁸⁾	1,636	1,645	2,011	2,034	1,894	1,856	1,858	1,919	1,742	1,636	1,894	2,011

(1) Effective Q1/26, our foreign exchange payments business, previously reported within Global markets, has been realigned to Corporate and investment banking. Prior period amounts have been restated.

(2) TEB adjustment is no longer applied since Q3/24 upon the enactment of Bill C-59 in June of 2024, which eliminated the dividend received deduction for banks. Q3/24 includes the impact of a reversal of TEB adjustments of \$123 million made in Q1/24 and Q2/24.

(3) Effective Q1/26, the change in the allocation methodology applied to calculate the segmented return on equity has resulted in a portion of net income attributable to preferred shareholders and other equity instrument holders being allocated from Corporate and Other to the SBUs with a corresponding reduction in the net income attributable to common shareholders in the SBUs. This change in allocation had no impact on the consolidated bank results. See "Notes to users – Non-GAAP measures" for additional details.

(4) Includes intersegment revenue, which represents internal sales commissions and revenue allocations under the Product Owner/Customer Segment/Distributor Channel allocation management model.

(5) Average balances are calculated as a weighted average of daily closing balances.

(6) Loan amounts are stated before any related allowances.

(7) See "Notes to users – Non-GAAP measures" for additional details.

(8) The change in FTEs in Q1/26 included the centralization of certain administrative functions within Corporate and Other. This change has no impact on the SBU financial results as the related costs previously reflected directly in the SBU are now reflected in the SBU results through our cost allocation process.

SEGMENTED INFORMATION - CORPORATE AND OTHER

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Financial results												
International banking	256	264	242	163	251	249	239	254	248	520	500	905
Other	(31)	25	(23)	11	(42)	(15)	46	229	(98)	(6)	(57)	(69)
Total revenue⁽¹⁾	225	289	219	174	209	234	285	483	150	514	443	836
Impaired	4	7	6	1	6	12	1	10	5	11	18	25
Performing	-	3	-	-	(1)	5	-	1	-	3	4	4
Total provision for (reversal of) credit losses	4	10	6	1	5	17	1	11	5	14	22	29
Non-interest expenses	392	511	400	409	348	390	438	346	360	903	738	1,547
Loss before income taxes	(171)	(232)	(187)	(236)	(144)	(173)	(154)	126	(215)	(403)	(317)	(740)
Income taxes ⁽¹⁾	(124)	(554)	(145)	(128)	(129)	(113)	(147)	30	(206)	(678)	(242)	(515)
Net income (loss)	(47)	322	(42)	(108)	(15)	(60)	(7)	96	(9)	275	(75)	(225)
Net income attributable to non-controlling interests	8	7	6	2	9	8	8	9	10	15	17	25
Preferred shareholders and other equity instrument holders ⁽²⁾	55	42	116	82	78	88	72	63	61	97	166	364
Common shareholders ⁽²⁾	(110)	273	(164)	(192)	(102)	(156)	(87)	24	(80)	163	(258)	(614)
Net income (loss) attributable to equity shareholders	(55)	315	(48)	(110)	(24)	(68)	(15)	87	(19)	260	(92)	(250)
Total revenue⁽¹⁾												
Net interest income (loss) ⁽¹⁾	112	115	133	114	102	125	178	372	62	227	227	474
Non-interest income	113	174	86	60	107	109	107	111	88	287	216	362
	225	289	219	174	209	234	285	483	150	514	443	836
Other information												
Assets under administration ⁽³⁾												
Individuals	11,498	11,158	11,244	11,211	10,949	10,822	15,860	10,063	9,761	11,498	10,949	11,244
Institutions (excluding CIBC Mellon)	90,905	91,973	93,034	95,214	93,181	93,296	83,384	68,205	65,460	90,905	93,181	93,034
Institutions (CIBC Mellon) ⁽⁴⁾	3,238,377	3,158,195	3,117,375	3,130,081	2,965,872	2,793,669	2,814,612	2,725,245	2,572,431	3,238,377	2,965,872	3,117,375
	3,340,780	3,261,326	3,221,653	3,236,506	3,070,002	2,897,787	2,913,856	2,803,513	2,647,652	3,340,780	3,070,002	3,221,653
Assets under management ⁽³⁾												
Individuals	59	59	79	53	50	54	1,326	1,077	1,089	59	50	79
Institutions	1,571	1,610	1,688	1,559	1,412	1,718	1,228	135	154	1,571	1,412	1,688
	1,630	1,669	1,767	1,612	1,462	1,772	2,554	1,212	1,243	1,630	1,462	1,767
FTE ⁽⁵⁾	22,122	22,090	24,607	24,576	24,167	24,056	24,026	23,884	23,553	22,122	24,167	24,607

- (1) TEB adjustment offset is no longer applied since Q3/24 upon the enactment of Bill C-59 in June of 2024, which eliminated the dividend received deduction for banks. Q3/24 includes the impact of a reversal of TEB adjustments offset of \$123 million made in Q1/24 and Q2/24.
- (2) Effective Q1/26, the change in the allocation methodology applied to calculate the segmented return on equity has resulted in a portion of net income (loss) attributable to preferred shareholders and other equity instrument holders being allocated from Corporate and Other to the SBUs with a corresponding reduction in the net income (loss) attributable to common shareholders in the SBUs. This change in allocation had no impact on the consolidated bank results. See "Notes to users – Non-GAAP measures" for additional details.
- (3) Assets under management amounts are included in the amounts reported under assets under administration.
- (4) Represents the full contract amount relating to assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.
- (5) Q1/26 included FTE for which the expenses are allocated to the business lines within the SBUs. The majority of the FTE for functional and support costs of CIBC Bank USA are included in the U.S. Commercial Banking and Wealth Management SBU. The change in FTEs includes the net impact of FTE transfers from Corporate and Other to Canadian Personal and Business Banking and U.S. Commercial Banking and Wealth Management to better align certain functions that are directly supporting the businesses and FTE transfers from the SBUs to reflect the centralization of certain administrative functions within Corporate and Other. This change has no impact on the SBU financial results as the related costs are reflected in the SBU in each period results either through our cost allocation process or through direct recognition by the business.

TRADING REVENUE

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Trading revenue ⁽¹⁾												
Net interest income (TEB) ⁽²⁾	(238)	(363)	(336)	(249)	(222)	(317)	(303)	(401)	(91)	(601)	(539)	(1,124)
Non-interest income	1,101	1,265	933	816	969	1,130	785	845	666	2,366	2,099	3,848
Total trading revenue (TEB)	863	902	597	567	747	813	482	444	575	1,765	1,560	2,724
TEB adjustment ⁽²⁾	-	-	-	-	-	-	-	(123)	71	-	-	-
Total trading revenue	863	902	597	567	747	813	482	567	504	1,765	1,560	2,724
Trading revenue as a % of total revenue	10.8%	10.7%	7.9%	7.8%	10.6%	11.2%	7.3%	8.6%	8.2%	10.8%	10.9%	9.4%
Trading revenue (TEB) as a % of total revenue	10.8%	10.7%	7.9%	7.8%	10.6%	11.2%	7.3%	6.7%	9.3%	10.8%	10.9%	9.4%
Non-interest income - Non-trading financial instruments measured/ designated at FVTPL ⁽³⁾	69	117	72	43	28	31	42	24	19	186	59	174
Gains (losses) from financial instruments measured/designated at FVTPL, net	1,170	1,382	1,005	859	997	1,161	827	869	685	2,552	2,158	4,022
Trading revenue by product line (TEB)												
Interest rates	149	160	116	130	145	195	79	115	128	309	340	586
Foreign exchange	242	262	230	235	294	268	230	241	224	504	562	1,027
Equities ⁽²⁾	377	381	191	156	196	301	135	45	183	758	497	844
Commodities	94	98	57	47	111	49	38	42	40	192	160	264
Other	1	1	3	(1)	1	-	-	1	-	2	1	3
Total trading revenue (TEB)	863	902	597	567	747	813	482	444	575	1,765	1,560	2,724
TEB adjustment ⁽²⁾	-	-	-	-	-	-	-	(123)	71	-	-	-
Total trading revenue	863	902	597	567	747	813	482	567	504	1,765	1,560	2,724
Foreign exchange revenue												
Foreign exchange trading revenue	242	262	230	235	294	268	230	241	224	504	562	1,027
Foreign exchange other than trading ⁽⁴⁾	82	114	86	99	87	97	93	99	102	196	184	369
	324	376	316	334	381	365	323	340	326	700	746	1,396

- (1) Trading revenue comprises net interest income and non-interest income. Net interest income arises from interest and dividends related to trading assets and liabilities other than derivatives, and is reported net of interest expense and income associated with funding these assets and liabilities. Non-interest income includes unrealized gains and losses on security positions held, and gains and losses that are realized from the purchase and sale of securities. Non-interest income also includes realized and unrealized gains and losses on trading derivatives. Trading revenue includes the impact of funding valuation adjustments and related hedges, which are not considered trading activities for regulatory purposes. Trading revenue excludes underwriting fees and commissions on securities transactions, which are shown separately in the consolidated statement of income. Trading activities and related risk management strategies can periodically shift trading income between net interest income and non-interest income. Therefore, we view total trading income as the most appropriate measure of trading performance. For additional information, see the "Glossary - Trading activities and trading net interest income" section of our Report to Shareholders for Q2/26, available on SEDAR+ at www.sedarplus.com.
- (2) TEB adjustment is no longer applied since Q3/24 upon the enactment of Bill C-59 in June of 2024, which eliminated the dividend received deduction for banks. Q3/24 includes the impact of a reversal of TEB adjustments of \$123 million made in Q1/24 and Q2/24.
- (3) Includes portfolios of non-trading financial instruments carried at FVTPL, including those that have been designated under the fair value option (FVO) and the related economic hedges, and financial instruments measured at FVTPL that did not meet the "solely payment of principal and interest" criteria under IFRS 9. Certain FVTPL fixed income financing activities have been included in trading activities. See footnote (1) above.
- (4) Includes foreign exchange revenue arising from translation of foreign currency denominated positions, foreign exchange earned on transactions, foreign currency related economic hedging activities and the ineffective portion of foreign currency related accounting hedges. Where applicable it also includes accumulated foreign exchange gains and losses within AOCI that are reclassified to the consolidated statement of income as a result of a disposal of net investment in a foreign operation.

CONSOLIDATED BALANCE SHEET

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
ASSETS									
Cash and non-interest-bearing deposits with banks	16,789	10,997	12,379	19,101	14,011	13,530	8,565	11,684	10,299
Interest-bearing deposits with banks	36,729	36,770	31,624	36,086	35,575	34,281	39,499	36,165	38,844
Securities									
Securities measured and designated at FVOCI	98,781	92,363	88,905	84,093	83,031	79,761	76,693	77,252	69,562
Securities measured at amortized cost	60,607	59,676	65,471	68,812	71,027	73,985	71,610	70,501	69,136
Securities mandatorily measured and designated at FVTPL	143,847	133,891	128,859	122,092	115,783	119,295	106,042	106,169	96,832
Cash collateral on securities borrowed	25,077	23,809	21,697	21,690	18,945	18,609	17,028	16,495	13,755
Securities purchased under resale agreements	90,909	85,938	86,695	86,210	91,261	86,143	83,721	79,321	86,042
Loans									
Residential mortgages	289,048	287,585	287,033	285,935	283,437	282,675	280,672	277,246	274,544
Personal	48,098	47,664	47,866	47,259	46,856	46,482	46,681	46,388	46,010
Credit card	21,924	21,246	21,581	21,321	20,784	20,182	20,551	20,226	19,560
Business and government	246,417	240,397	237,406	231,406	224,743	222,874	214,299	210,047	201,551
Allowance for credit losses	(4,520)	(4,409)	(4,392)	(4,285)	(4,191)	(4,104)	(3,917)	(3,920)	(3,898)
Other									
Derivative instruments	34,940	38,213	38,352	34,614	38,490	38,572	36,435	30,311	31,410
Customers' liability under acceptances	13	8	10	8	10	10	6	162	6,130
Property and equipment	3,520	3,429	3,443	3,274	3,277	3,359	3,359	3,261	3,256
Goodwill	5,335	5,346	5,475	5,422	5,400	5,635	5,443	5,406	5,393
Software and other intangible assets	2,887	2,867	2,894	2,830	2,813	2,809	2,830	2,728	2,751
Investments in equity-accounted associates and joint ventures	837	805	808	772	765	703	785	721	698
Deferred tax assets	1,063	877	1,027	933	783	749	821	620	669
Other assets	38,259	45,105	39,805	34,682	37,343	36,914	30,862	30,624	29,214
Total assets	1,160,560	1,132,577	1,116,938	1,102,255	1,090,143	1,082,464	1,041,985	1,021,407	1,001,758
LIABILITIES AND EQUITY									
Deposits									
Personal	261,409	258,878	258,139	256,135	255,523	258,666	252,894	250,231	248,396
Business and government	480,414	466,390	457,284	448,861	441,342	443,533	435,499	414,178	408,563
Bank	30,710	27,579	26,723	27,061	27,401	20,109	20,009	27,503	25,848
Secured borrowings	60,237	63,044	65,978	60,615	60,361	59,868	56,455	51,534	49,145
Obligations related to securities sold short	21,641	20,811	24,244	20,827	20,093	20,778	21,642	24,040	23,449
Cash collateral on securities lent	10,232	8,668	6,031	5,304	6,715	8,914	7,997	8,515	8,629
Obligations related to securities sold under repurchase agreements	144,005	138,675	130,042	145,659	133,279	127,636	110,153	115,368	101,009
Other									
Derivative instruments	41,726	41,723	41,411	36,552	43,945	44,902	40,654	36,493	38,812
Acceptances	13	8	10	8	10	10	6	173	6,139
Deferred tax liabilities	49	52	47	47	49	50	49	42	37
Other liabilities	37,435	33,344	34,797	30,611	30,705	28,869	30,155	28,093	28,280
Subordinated indebtedness	6,722	7,793	7,819	7,699	8,774	7,498	7,465	7,454	7,795
Equity									
Preferred shares and other equity instruments	7,341	7,339	6,369	6,669	5,942	5,341	4,946	4,949	5,098
Common shares	16,750	16,795	16,845	16,867	16,929	17,027	17,011	16,919	16,813
Contributed surplus	311	252	226	175	156	166	159	128	114
Retained earnings	38,165	37,592	36,471	35,655	34,984	34,366	33,471	32,844	31,990
AOCI	3,109	3,345	4,218	3,233	3,655	4,442	3,148	2,689	1,394
Total shareholders' equity	65,676	65,323	64,129	62,599	61,666	61,342	58,735	57,529	55,409
Non-controlling interests	291	289	284	277	280	289	272	254	247
Total equity	65,967	65,612	64,413	62,876	61,946	61,631	59,007	57,783	55,656
Total liabilities and equity	1,160,560	1,132,577	1,116,938	1,102,255	1,090,143	1,082,464	1,041,985	1,021,407	1,001,758

CONDENSED AVERAGE BALANCE SHEET ⁽¹⁾

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Assets												
Cash and deposits with banks	57,807	58,043	58,603	56,625	60,457	63,214	58,596	53,342	54,233	57,927	61,859	59,719
Securities	300,942	297,275	280,880	274,497	270,363	274,097	252,696	246,151	234,618	299,078	272,261	274,997
Securities borrowed or purchased under resale agreements	113,546	115,668	108,610	111,555	112,794	109,911	101,954	99,426	98,206	114,625	111,328	110,700
Loans and acceptances, net of allowance for credit losses	597,753	592,424	584,700	576,271	568,423	564,710	551,703	545,918	540,428	595,045	566,535	573,568
Other	91,464	91,472	85,818	84,499	83,969	86,875	70,898	67,175	62,537	91,467	85,446	85,301
Total assets	1,161,512	1,154,882	1,118,611	1,103,447	1,096,006	1,098,807	1,035,847	1,012,012	990,022	1,158,142	1,097,429	1,104,285
Liabilities and equity												
Deposits	829,382	825,195	806,217	794,395	793,569	794,163	757,916	740,818	733,115	827,254	793,871	797,115
Obligations related to securities lent or sold short or under repurchase agreements	181,912	184,006	172,003	169,467	165,588	161,606	150,200	144,467	127,052	182,976	163,564	167,179
Other	76,284	72,466	67,898	68,226	66,101	75,473	61,338	61,596	66,785	74,344	70,863	69,452
Subordinated indebtedness	7,646	7,795	7,755	8,648	7,910	7,513	7,443	7,673	7,822	7,721	7,709	7,957
Shareholders' equity	65,998	65,134	64,457	62,428	62,552	59,770	58,711	57,209	55,007	65,559	61,138	62,299
Non-controlling interests	290	286	281	283	286	282	239	249	241	288	284	283
Total liabilities and equity	1,161,512	1,154,882	1,118,611	1,103,447	1,096,006	1,098,807	1,035,847	1,012,012	990,022	1,158,142	1,097,429	1,104,285
Average interest-earning assets ⁽¹⁾⁽²⁾	1,066,485	1,059,815	1,029,235	1,015,107	1,009,512	1,008,522	961,151	938,914	915,294	1,063,095	1,009,009	1,015,644

(1) Average balances are calculated as a weighted average of daily closing balances.

(2) Average interest-earning assets include interest-bearing deposits with banks, interest-bearing demand deposits with Bank of Canada, securities, cash collateral on securities borrowed, securities purchased under resale agreements, loans net of allowance for credit losses, and certain sublease-related assets.

GOODWILL, SOFTWARE AND OTHER INTANGIBLE ASSETS

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Goodwill									
Balance at beginning of period	5,346	5,475	5,422	5,400	5,635	5,443	5,406	5,393	5,292
Impairment	-	-	-	-	-	-	-	-	-
Adjustments ⁽¹⁾	(11)	(129)	53	22	(235)	192	37	13	101
Balance at end of period	5,335	5,346	5,475	5,422	5,400	5,635	5,443	5,406	5,393
Software									
Balance at beginning of period	2,607	2,624	2,550	2,522	2,505	2,515	2,401	2,409	2,385
Changes, net of amortization and impairment ⁽¹⁾	28	(17)	74	28	17	(10)	114	(8)	24
Balance at end of period	2,635	2,607	2,624	2,550	2,522	2,505	2,515	2,401	2,409
Other intangible assets									
Balance at beginning of period	260	270	280	291	304	315	327	342	357
Amortization and impairment	(8)	(10)	(11)	(11)	(11)	(12)	(12)	(15)	(16)
Adjustments ⁽¹⁾	-	-	1	-	(2)	1	-	-	1
Balance at end of period	252	260	270	280	291	304	315	327	342
Software and other intangible assets	2,887	2,867	2,894	2,830	2,813	2,809	2,830	2,728	2,751

(1) Includes foreign currency translation adjustments.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Net income	2,465	3,100	2,180	2,096	2,007	2,171	1,882	1,795	1,749	5,565	4,178	8,454
Other comprehensive income (loss) (OCI), net of income tax, that is subject to subsequent reclassification to net income												
Net foreign currency translation adjustments												
Net gains (losses) on investments in foreign operations	(106)	(1,633)	713	295	(3,061)	2,453	479	161	1,244	(1,739)	(608)	400
Net gains (losses) on hedges of investments in foreign operations	35	960	(476)	(215)	1,897	(1,571)	(339)	(111)	(779)	995	326	(365)
	(71)	(673)	237	80	(1,164)	882	140	50	465	(744)	(282)	35
Net change in debt securities measured at FVOCI												
Net gains (losses) on debt securities measured at FVOCI	(78)	176	116	159	(17)	110	(56)	2	21	98	93	368
Net (gains) losses reclassified to net income	(23)	(31)	5	(4)	(6)	(9)	5	(1)	(21)	(54)	(15)	(14)
	(101)	145	121	155	(23)	101	(51)	1	-	44	78	354
Net change in cash flow hedges												
Net gains (losses) on derivatives designated as cash flow hedges	60	(6)	964	(343)	472	326	581	1,270	(374)	54	798	1,419
Net (gains) losses reclassified to net income	(325)	(327)	(497)	(202)	(194)	(35)	(331)	(274)	(92)	(652)	(229)	(928)
	(265)	(333)	467	(545)	278	291	250	996	(466)	(598)	569	491
OCI, net of income tax, that is not subject to subsequent reclassification to net income												
Net gains (losses) on post-employment defined benefit plans	133	31	183	53	(47)	19	143	172	13	164	(28)	208
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk	61	(45)	(22)	(167)	157	(2)	(19)	59	(57)	16	155	(34)
Net gains (losses) on equity securities designated at FVOCI	4	4	(1)	4	12	3	(1)	(2)	(10)	8	15	18
	198	(10)	160	(110)	122	20	123	229	(54)	188	142	192
Total other comprehensive income (loss) ⁽¹⁾	(239)	(871)	985	(420)	(787)	1,294	462	1,276	(55)	(1,110)	507	1,072
Comprehensive income	2,226	2,229	3,165	1,676	1,220	3,465	2,344	3,071	1,694	4,455	4,685	9,526
Comprehensive income attributable to non-controlling interests	8	7	6	2	9	8	8	9	10	15	17	25
Preferred shareholders and other equity instrument holders	114	106	116	82	78	88	72	63	61	220	166	364
Common shareholders	2,104	2,116	3,043	1,592	1,133	3,369	2,264	2,999	1,623	4,220	4,502	9,137
Comprehensive income attributable to equity shareholders	2,218	2,222	3,159	1,674	1,211	3,457	2,336	3,062	1,684	4,440	4,668	9,501

(1) Includes \$7 million of losses (Q1/26; \$4 million of gains) relating to our investments in equity-accounted associates and joint ventures.

INCOME TAX ALLOCATED TO EACH COMPONENT OF OTHER COMPREHENSIVE INCOME

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Income tax (expense) benefit												
Subject to subsequent reclassification to net income												
Net foreign currency translation adjustments												
Net gains (losses) on investments in foreign operations	24	57	(23)	(5)	79	(63)	(12)	(4)	(34)	81	16	(12)
Net gains (losses) on hedges of investments in foreign operations	(53)	(159)	9	(13)	(216)	152	13	5	78	(212)	(64)	(68)
	(29)	(102)	(14)	(18)	(137)	89	1	1	44	(131)	(48)	(80)
Net change in debt securities measured at FVOCI												
Net gains (losses) on debt securities measured at FVOCI	20	(59)	(29)	(51)	17	(11)	13	9	(2)	(39)	6	(74)
Net (gains) losses reclassified to net income	8	12	(1)	1	2	3	(2)	-	8	20	5	5
	28	(47)	(30)	(50)	19	(8)	11	9	6	(19)	11	(69)
Net change in cash flow hedges												
Net gains (losses) on derivatives designated as cash flow hedges	(23)	2	(371)	132	(181)	(126)	(223)	(489)	144	(21)	(307)	(546)
Net (gains) losses reclassified to net income	125	126	191	78	74	14	127	106	35	251	88	357
	102	128	(180)	210	(107)	(112)	(96)	(383)	179	230	(219)	(189)
Not subject to subsequent reclassification to net income												
Net gains (losses) on post-employment defined benefit plans	(51)	(12)	(55)	(22)	19	(8)	(28)	(66)	(5)	(63)	11	(66)
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk	(23)	16	9	64	(60)	-	8	(23)	21	(7)	(60)	13
Net gains (losses) on equity securities designated at FVOCI	(2)	(1)	1	(1)	(5)	(1)	-	1	3	(3)	(6)	(6)
	(76)	3	(45)	41	(46)	(9)	(20)	(88)	19	(73)	(55)	(59)
	25	(18)	(269)	183	(271)	(40)	(104)	(461)	248	7	(311)	(397)

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Preferred shares and other equity instruments												
Balance at beginning of period	7,339	6,369	6,669	5,942	5,341	4,946	4,949	5,098	4,925	6,369	4,946	4,946
Issue of preferred shares and limited recourse capital notes	-	971	450	1,027	600	693	-	500	500	971	1,293	2,770
Redemption of preferred shares and limited recourse capital notes	-	-	(750)	(300)	-	(300)	-	(650)	(325)	-	(300)	(1,350)
Treasury shares	2	(1)	-	-	1	2	(3)	1	(2)	1	3	3
Balance at end of period	7,341	7,339	6,369	6,669	5,942	5,341	4,946	4,949	5,098	7,341	5,942	6,369
Common shares												
Balance at beginning of period	16,795	16,845	16,867	16,929	17,027	17,011	16,919	16,813	16,447	16,845	17,011	17,011
Issue of common shares ⁽¹⁾	54	119	36	46	9	77	182	103	367	173	86	168
Purchase of common shares for cancellation	(119)	(146)	(63)	(100)	(109)	(63)	(90)	-	-	(265)	(172)	(335)
Treasury shares	20	(23)	5	(8)	2	2	-	3	(1)	(3)	4	1
Balance at end of period	16,750	16,795	16,845	16,867	16,929	17,027	17,011	16,919	16,813	16,750	16,929	16,845
Contributed surplus												
Balance at beginning of period	252	226	175	156	166	159	128	114	108	226	159	159
Compensation expense arising from equity-settled share-based awards	7	12	9	3	6	2	7	3	4	19	8	20
Exercise of stock options and settlement of other equity-settled share-based awards	(4)	(8)	(1)	(3)	(1)	(5)	(5)	(1)	(1)	(12)	(6)	(10)
Other ⁽²⁾	56	22	43	19	(15)	10	29	12	3	78	(5)	57
Balance at end of period	311	252	226	175	156	166	159	128	114	311	156	226
Retained earnings												
Balance at beginning of period	37,592	36,471	35,655	34,984	34,366	33,471	32,844	31,990	31,162	36,471	33,471	33,471
Net income attributable to equity shareholders	2,457	3,093	2,174	2,094	1,998	2,163	1,874	1,786	1,739	5,550	4,161	8,429
Dividends and distributions												
Preferred and other equity instruments	(114)	(106)	(116)	(82)	(78)	(88)	(72)	(63)	(61)	(220)	(166)	(364)
Common	(982)	(989)	(901)	(904)	(910)	(914)	(850)	(849)	(844)	(1,971)	(1,824)	(3,629)
Premium on purchase of common shares for cancellation	(771)	(857)	(330)	(428)	(381)	(257)	(329)	-	-	(1,628)	(638)	(1,396)
Realized gains (losses) on equity securities designated at FVOCI reclassified from AOCI	(3)	2	-	2	-	-	3	(19)	-	(1)	-	2
Other	(14)	(22)	(11)	(11)	(11)	(9)	1	(1)	(6)	(36)	(20)	(42)
Balance at end of period	38,165	37,592	36,471	35,655	34,984	34,366	33,471	32,844	31,990	38,165	34,984	36,471

Equity ending balance on next page.

For footnotes, see next page.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
AOCI, net of income tax												
AOCI, net of income tax, that is subject to subsequent reclassification to net income												
Net foreign currency translation adjustments												
Balance at beginning of period	1,538	2,211	1,974	1,894	3,058	2,176	2,036	1,986	1,521	2,211	2,176	2,176
Net change in foreign currency translation adjustments	(71)	(673)	237	80	(1,164)	882	140	50	465	(744)	(282)	35
Balance at end of period	1,467	1,538	2,211	1,974	1,894	3,058	2,176	2,036	1,986	1,467	1,894	2,211
Net gains (losses) on debt securities measured at FVOCI												
Balance at beginning of period	192	47	(74)	(229)	(206)	(307)	(256)	(257)	(257)	47	(307)	(307)
Net change in debt securities measured at FVOCI	(101)	145	121	155	(23)	101	(51)	1	-	44	78	354
Balance at end of period	91	192	47	(74)	(229)	(206)	(307)	(256)	(257)	91	(229)	47
Net gains (losses) on cash flow hedges												
Balance at beginning of period	667	1,000	533	1,078	800	509	259	(737)	(271)	1,000	509	509
Net change in cash flow hedges	(265)	(333)	467	(545)	278	291	250	996	(466)	(598)	569	491
Balance at end of period	402	667	1,000	533	1,078	800	509	259	(737)	402	1,078	1,000
AOCI, net of income tax, that is not subject to subsequent reclassification to net income												
Net gains (losses) on post-employment defined benefit plans												
Balance at beginning of period	1,081	1,050	867	814	861	842	699	527	514	1,050	842	842
Net change in post-employment defined benefit plans	133	31	183	53	(47)	19	143	172	13	164	(28)	208
Balance at end of period	1,214	1,081	1,050	867	814	861	842	699	527	1,214	814	1,050
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk												
Balance at beginning of period	(167)	(122)	(100)	67	(90)	(88)	(69)	(128)	(71)	(122)	(88)	(88)
Net change attributable to changes in credit risk	61	(45)	(22)	(167)	157	(2)	(19)	59	(57)	16	155	(34)
Balance at end of period	(106)	(167)	(122)	(100)	67	(90)	(88)	(69)	(128)	(106)	67	(122)
Net gains (losses) on equity securities designated at FVOCI												
Balance at beginning of period	34	32	33	31	19	16	20	3	13	32	16	16
Net gains (losses) on equity securities designated at FVOCI	4	4	(1)	4	12	3	(1)	(2)	(10)	8	15	18
Realized (gains) losses on equity securities designated at FVOCI reclassified to retained earnings	3	(2)	-	(2)	-	-	(3)	19	-	1	-	(2)
Balance at end of period	41	34	32	33	31	19	16	20	3	41	31	32
Total AOCI, net of income tax	3,109	3,345	4,218	3,233	3,655	4,442	3,148	2,689	1,394	3,109	3,655	4,218
Non-controlling interests												
Balance at beginning of period	289	284	277	280	289	272	254	247	235	284	272	272
Net income (loss) attributable to non-controlling interests	8	7	6	2	9	8	8	9	10	15	17	25
Dividends	(3)	(2)	(2)	(3)	(2)	(2)	(2)	(2)	(2)	(5)	(4)	(9)
Other	(3)	-	3	(2)	(16)	11	12	-	4	(3)	(5)	(4)
Balance at end of period	291	289	284	277	280	289	272	254	247	291	280	284
Equity at end of period	65,967	65,612	64,413	62,876	61,946	61,631	59,007	57,783	55,656	65,967	61,946	64,413

(1) Commencing with the dividends paid on July 29, 2024, common shares received by participants under the Shareholder investment plan were issued from Treasury without a discount. Previously, common shares received by participants under the "Dividend Reinvestment Option" or "Stock Dividend Option" portions of the Shareholder investment plan were issued from Treasury at a 2% discount to the Average Market Price as defined in the Shareholder investment plan.

(2) Includes the portion of the estimated tax benefit related to employee stock options that is incremental to the amount recognized in the consolidated statement of income.

ASSETS UNDER ADMINISTRATION ⁽¹⁾⁽²⁾

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Assets under administration									
Individuals	500,348	477,786	470,961	437,291	403,177	435,745	418,957	400,946	378,904
Institutions	3,468,801	3,392,753	3,352,037	3,362,726	3,205,073	3,025,231	3,031,734	2,930,108	2,767,536
Canadian retail mutual funds and ETFs	185,821	180,075	175,201	165,484	156,762	159,705	149,378	144,238	134,187
Total assets under administration	4,154,970	4,050,614	3,998,199	3,965,501	3,765,012	3,620,681	3,600,069	3,475,292	3,280,627

(1) Assets under administration are assets administered by CIBC that are beneficially owned by clients and are, therefore, not reported on the consolidated balance sheet. Services provided by CIBC are of an administrative nature, such as safekeeping of securities, collection of investment income, record keeping, and the settlement of purchase and sale transactions. Assets under management amounts are included in the amounts reported under assets under administration.

(2) Includes the full contract amount of assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.

ASSETS UNDER MANAGEMENT ⁽¹⁾

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Assets under management									
Individuals	194,771	188,006	186,102	174,089	157,717	171,920	164,614	160,060	150,972
Institutions	74,353	73,856	69,679	63,328	61,881	68,653	69,272	67,652	63,999
Canadian retail mutual funds and ETFs	185,821	180,075	175,201	165,484	156,762	159,705	149,378	144,238	134,187
Total assets under management	454,945	441,937	430,982	402,901	376,360	400,278	383,264	371,950	349,158

(1) Assets under management are assets managed by CIBC that are beneficially owned by clients and are, therefore, not reported on the consolidated balance sheet. The service provided in respect of these assets is discretionary portfolio management on behalf of the clients.

LOANS AND ACCEPTANCES, NET OF ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q2/26				Q1/26				Q4/25			
	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total
Consumer loans ⁽¹⁾												
Residential mortgages	282,685	2,856	2,982	288,523	281,237	2,829	2,994	287,060	280,521	2,862	3,076	286,459
Personal	45,362	688	780	46,830	45,040	655	770	46,465	45,288	621	801	46,710
Credit card	20,664	28	180	20,872	19,992	28	180	20,200	20,428	28	183	20,639
Total net consumer loans	348,711	3,572	3,942	356,225	346,269	3,512	3,944	353,725	346,237	3,511	4,060	353,808
Business and government loans ⁽¹⁾												
Non-residential mortgages	6,030	-	175	6,205	5,857	-	189	6,046	5,574	-	191	5,765
Financial institutions	18,942	35,216	6,689	60,847	18,861	34,424	6,314	59,599	17,637	36,161	6,798	60,596
Retail and wholesale	10,450	3,578	735	14,763	9,626	3,623	667	13,916	9,971	3,535	701	14,207
Business services	10,683	6,056	2,473	19,212	9,903	6,651	2,360	18,914	9,621	6,235	2,380	18,236
Manufacturing - capital goods	2,271	2,657	80	5,008	2,157	2,618	86	4,861	2,152	2,713	76	4,941
Manufacturing - consumer goods	6,627	1,941	241	8,809	6,182	1,736	242	8,160	5,770	1,686	246	7,702
Real estate and construction	33,275	24,489	931	58,695	32,711	24,154	1,286	58,151	32,483	22,997	1,364	56,844
Agriculture	9,568	209	38	9,815	9,501	156	45	9,702	8,987	155	49	9,191
Oil and gas	3,026	1,571	222	4,819	2,876	1,124	125	4,125	2,312	1,154	-	3,466
Mining	1,103	199	1,360	2,662	717	273	1,604	2,594	933	381	1,234	2,548
Forest products	751	192	-	943	745	201	-	946	663	205	-	868
Hardware and software	1,066	4,616	1,654	7,336	1,065	4,599	792	6,456	1,120	4,839	1,128	7,087
Telecommunications and cable	750	1,793	1,222	3,765	828	1,735	1,199	3,762	849	1,923	976	3,748
Publishing, printing and broadcasting	258	313	56	627	195	305	55	555	171	329	53	553
Transportation	3,313	2,782	2,631	8,726	3,263	2,580	2,582	8,425	3,165	2,659	2,270	8,094
Utilities	5,068	7,724	5,399	18,191	4,866	7,135	5,340	17,341	4,610	7,450	5,264	17,324
Education, health and social services	3,671	6,996	87	10,754	4,268	6,810	69	11,147	4,252	6,498	92	10,842
Governments	2,464	319	1,889	4,672	2,802	279	2,120	5,201	2,403	441	2,069	4,913
Stages 1 and 2 allowance for credit losses allocated to business and government loans ⁽²⁾⁽³⁾	(348)	(675)	(71)	(1,094)	(350)	(715)	(70)	(1,135)	(362)	(797)	(70)	(1,229)
Total net business and government loans, including acceptances	118,968	99,976	25,811	244,755	116,073	97,688	25,005	238,766	112,311	98,564	24,821	235,696
Total net loans and acceptances	467,679	103,548	29,753	600,980	462,342	101,200	28,949	592,491	458,548	102,075	28,881	589,504

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

(2) Stage 3 allowance for credit losses is allocated to business and government loans, including acceptances, by category.

(3) Stage 1 and 2 allowances are primarily allocated based on the geographic location where they are recorded.

LOANS AND ACCEPTANCES, NET OF ALLOWANCE FOR CREDIT LOSSES (continued)

(\$ millions)

	Q3/25				Q2/25				Q1/25			
	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total
Consumer loans ⁽¹⁾												
Residential mortgages	279,615	2,757	3,008	285,380	277,229	2,745	2,981	282,955	276,100	2,929	3,174	282,203
Personal	44,874	561	746	46,181	44,540	547	741	45,828	44,124	531	808	45,463
Credit card	20,263	24	172	20,459	19,694	29	165	19,888	19,117	29	175	19,321
Total net consumer loans	344,752	3,342	3,926	352,020	341,463	3,321	3,887	348,671	339,341	3,489	4,157	346,987
Business and government loans ⁽¹⁾												
Non-residential mortgages	5,488	-	180	5,668	5,330	-	177	5,507	5,107	-	274	5,381
Financial institutions	17,488	33,268	6,283	57,039	16,856	29,512	5,647	52,015	15,499	29,515	5,966	50,980
Retail and wholesale	9,721	3,653	739	14,113	9,978	3,638	723	14,339	9,720	3,420	844	13,984
Business services	9,405	6,731	2,379	18,515	9,896	6,573	2,444	18,913	9,894	6,169	2,449	18,512
Manufacturing - capital goods	2,485	2,600	69	5,154	2,465	2,599	60	5,124	2,130	2,613	61	4,804
Manufacturing - consumer goods	5,936	1,703	240	7,879	5,751	1,597	236	7,584	5,433	1,662	253	7,348
Real estate and construction	32,749	22,575	1,389	56,713	31,679	23,014	1,350	56,043	31,038	24,053	1,321	56,412
Agriculture	8,827	181	50	9,058	8,888	142	51	9,081	8,644	133	41	8,818
Oil and gas	2,443	1,291	12	3,746	2,727	1,502	-	4,229	2,599	1,390	-	3,989
Mining	1,110	62	878	2,050	991	67	1,215	2,273	1,060	72	1,183	2,315
Forest products	668	174	-	842	697	199	-	896	550	170	-	720
Hardware and software	1,207	4,840	932	6,979	1,075	4,293	876	6,244	1,154	3,849	886	5,889
Telecommunications and cable	748	1,846	953	3,547	540	1,727	712	2,979	702	1,927	593	3,222
Publishing, printing and broadcasting	161	326	88	575	215	285	81	581	254	288	86	628
Transportation	3,209	2,485	2,350	8,044	3,220	2,341	2,575	8,136	3,288	2,344	2,381	8,013
Utilities	4,529	6,627	5,092	16,248	4,363	6,001	5,103	15,467	4,256	5,967	4,979	15,202
Education, health and social services	4,270	6,041	93	10,404	4,229	6,051	73	10,353	4,237	6,206	297	10,740
Governments	2,280	313	1,777	4,370	2,264	260	2,025	4,549	2,935	395	2,134	5,464
Stages 1 and 2 allowance for credit losses allocated to business and government loans ⁽²⁾⁽³⁾	(363)	(886)	(71)	(1,320)	(367)	(907)	(71)	(1,345)	(351)	(863)	(75)	(1,289)
Total net business and government loans, including acceptances	112,361	93,830	23,433	229,624	110,797	88,894	23,277	222,968	108,149	89,310	23,673	221,132
Total net loans and acceptances	457,113	97,172	27,359	581,644	452,260	92,215	27,164	571,639	447,490	92,799	27,830	568,119

For footnotes, see page 23.

LOANS AND ACCEPTANCES, NET OF ALLOWANCE FOR CREDIT LOSSES (continued)

(\$ millions)	Q4/24				Q3/24				Q2/24			
	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total
Consumer loans ⁽¹⁾												
Residential mortgages	274,371	2,810	3,042	280,223	271,035	2,756	2,953	276,744	268,376	2,705	2,964	274,045
Personal	44,412	522	805	45,739	44,083	484	776	45,343	43,722	479	754	44,955
Credit card	19,457	28	164	19,649	19,255	27	155	19,437	18,642	24	150	18,816
Total net consumer loans	338,240	3,360	4,011	345,611	334,373	3,267	3,884	341,524	330,740	3,208	3,868	337,816
Business and government loans ⁽¹⁾												
Non-residential mortgages	5,042	-	246	5,288	4,946	-	221	5,167	4,753	-	218	4,971
Financial institutions	15,019	25,382	6,124	46,525	14,946	23,721	6,195	44,862	14,511	24,066	5,225	43,802
Retail and wholesale	9,638	2,999	843	13,480	9,594	2,763	788	13,145	9,200	2,579	831	12,610
Business services	9,873	6,145	2,271	18,289	9,580	5,769	2,117	17,466	9,460	5,836	2,108	17,404
Manufacturing - capital goods	2,007	2,591	42	4,640	2,241	2,533	44	4,818	2,077	2,654	43	4,774
Manufacturing - consumer goods	5,646	1,618	239	7,503	5,563	1,664	234	7,461	5,490	1,625	229	7,344
Real estate and construction	31,070	22,504	1,367	54,941	31,566	22,184	1,284	55,034	31,112	22,209	1,325	54,646
Agriculture	8,206	122	41	8,369	8,183	97	30	8,310	8,289	94	25	8,408
Oil and gas	2,302	1,316	39	3,657	2,345	1,245	58	3,648	2,470	1,192	57	3,719
Mining	1,331	71	968	2,370	1,201	102	631	1,934	1,315	166	547	2,028
Forest products	506	151	-	657	563	146	-	709	497	124	-	621
Hardware and software	1,048	3,829	747	5,624	1,038	3,736	642	5,416	1,067	3,914	504	5,485
Telecommunications and cable	723	1,315	566	2,604	728	1,269	541	2,538	1,341	874	287	2,502
Publishing, printing and broadcasting	250	387	68	705	247	385	70	702	252	397	73	722
Transportation	3,160	2,329	2,173	7,662	2,985	2,416	2,180	7,581	2,796	2,504	2,227	7,527
Utilities	6,312	5,638	4,955	16,905	6,445	4,681	5,054	16,180	6,983	4,476	5,020	16,479
Education, health and social services	4,117	5,908	298	10,323	4,197	5,726	569	10,492	4,236	5,369	555	10,160
Governments	2,217	289	1,865	4,371	2,164	261	1,943	4,368	1,898	221	1,927	4,046
Stages 1 and 2 allowance for credit losses allocated to business and government loans ⁽²⁾⁽³⁾	(307)	(858)	(67)	(1,232)	(318)	(820)	(68)	(1,206)	(309)	(793)	(65)	(1,167)
Total net business and government loans, including acceptances	108,160	81,736	22,785	212,681	108,214	77,878	22,533	208,625	107,438	77,507	21,136	206,081
Total net loans and acceptances	446,400	85,096	26,796	558,292	442,587	81,145	26,417	550,149	438,178	80,715	25,004	543,897

For footnotes, see page 23.

GROSS IMPAIRED LOANS

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Gross Impaired Loans (GIL) by portfolio:									
Consumer									
Residential mortgages	1,521	1,436	1,315	1,245	1,159	1,120	994	1,036	930
Personal	321	316	290	284	306	301	292	297	290
Total GIL - consumer	1,842	1,752	1,605	1,529	1,465	1,421	1,286	1,333	1,220
Business and government									
Non-residential mortgages	34	16	17	22	34	44	46	26	32
Financial institutions	166	233	139	152	186	101	113	91	84
Retail and wholesale	148	98	145	141	123	163	133	149	99
Business services	138	130	173	200	235	181	107	130	142
Manufacturing - capital goods	284	245	185	187	209	141	123	101	133
Manufacturing - consumer goods	130	83	35	36	114	88	49	42	67
Real estate and construction	498	476	683	587	652	810	721	503	770
Agriculture	24	25	29	41	38	39	90	92	36
Oil and gas	2	2	2	2	4	3	3	1	9
Mining	56	57	59	58	58	61	59	57	-
Forest products	2	14	17	16	18	17	2	2	2
Hardware and software	90	93	57	75	48	56	58	108	105
Telecommunications and cable	391	405	407	132	1	1	1	1	1
Publishing, printing and broadcasting	1	1	1	-	-	-	-	1	1
Transportation	38	37	11	11	13	13	13	9	10
Utilities	9	9	28	59	60	65	-	-	-
Education, health and social services	114	118	43	33	37	58	110	111	138
Total GIL - business and government	2,125	2,042	2,031	1,752	1,830	1,841	1,628	1,424	1,629
Total GIL	3,967	3,794	3,636	3,281	3,295	3,262	2,914	2,757	2,849

GIL by geography ⁽¹⁾:

Consumer									
Canada	1,593	1,481	1,322	1,254	1,187	1,121	1,017	1,063	960
United States	25	27	27	27	29	30	31	32	22
Other countries	224	244	256	248	249	270	238	238	238
Total GIL - Consumer	1,842	1,752	1,605	1,529	1,465	1,421	1,286	1,333	1,220
Business and government									
Canada	756	674	618	582	591	567	538	467	370
United States	915	907	922	927	1,124	1,152	989	850	1,152
Other countries	454	461	491	243	115	122	101	107	107
Total GIL - Business and government	2,125	2,042	2,031	1,752	1,830	1,841	1,628	1,424	1,629
Total GIL	3,967	3,794	3,636	3,281	3,295	3,262	2,914	2,757	2,849

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

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Allowance for credit losses by portfolio:									
Consumer									
Residential mortgages	257	269	306	298	258	253	234	258	256
Personal	206	193	185	184	206	187	190	193	196
Total allowance for credit losses - impaired consumer loans	463	462	491	482	464	440	424	451	452
Business and government									
Non-residential mortgages	3	6	5	7	3	3	7	8	7
Financial institutions	32	60	26	36	59	39	28	17	10
Retail and wholesale	49	30	27	45	43	58	50	70	42
Business services	74	60	92	72	82	71	68	54	72
Manufacturing - capital goods	53	61	28	41	26	16	8	3	4
Manufacturing - consumer goods	40	23	25	27	27	14	20	14	12
Real estate and construction	83	50	95	94	111	169	140	127	194
Agriculture	15	15	15	16	16	17	17	16	16
Oil and gas	-	-	-	-	-	-	1	1	8
Mining	49	42	42	41	41	41	33	16	-
Forest products	2	2	2	2	2	2	2	2	2
Hardware and software	42	13	5	13	5	6	5	27	17
Telecommunications and cable	113	116	109	38	-	-	-	-	-
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-
Transportation	15	16	2	3	3	3	3	2	3
Utilities	-	-	14	31	13	15	-	-	-
Education, health and social services	11	10	4	4	9	9	10	21	46
Total allowance for credit losses - impaired business and government loans	581	504	491	470	440	463	392	378	433
Total allowance for credit losses - impaired loans	1,044	966	982	952	904	903	816	829	885
Stage 1 and 2 allowance for credit losses									
Consumer loans	2,382	2,308	2,181	2,013	1,942	1,912	1,869	1,885	1,846
Business and government loans	1,094	1,135	1,229	1,320	1,345	1,289	1,232	1,206	1,167
Total stage 1 and 2 allowance for credit losses	3,476	3,443	3,410	3,333	3,287	3,201	3,101	3,091	3,013
Undrawn credit facilities and other off-balance sheet exposures ⁽¹⁾									
Stage 1 and 2 allowance for credit losses - undrawn credit facilities and other off-balance sheet exposures	344	321	340	295	255	263	188	187	186
Stage 3 allowance for credit losses - undrawn credit facilities and other off-balance sheet exposures	6	6	7	8	9	9	9	11	2
Total allowance for credit losses on undrawn credit facilities and other off-balance sheet exposures	350	327	347	303	264	272	197	198	188
Total allowance for credit losses	4,870	4,736	4,739	4,588	4,455	4,376	4,114	4,118	4,086

(1) Included in Other liabilities on the consolidated balance sheet.

ALLOWANCE FOR CREDIT LOSSES (continued)

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Stage 3 allowance for credit losses									
By geography ⁽¹⁾:									
Consumer loans									
Canada	331	328	356	342	322	287	280	305	308
United States	8	9	9	9	10	11	12	12	13
Other countries	124	125	126	131	132	142	132	134	131
	463	462	491	482	464	440	424	451	452
Business and government loans									
Canada	378	286	244	246	224	201	183	157	151
United States	63	74	85	139	166	209	164	169	230
Other countries	140	144	162	85	50	53	45	52	52
	581	504	491	470	440	463	392	378	433
	1,044	966	982	952	904	903	816	829	885
Stage 3 allowance for credit losses									
By portfolio:									
Consumer loans	463	462	491	482	464	440	424	451	452
Business and government loans	581	504	491	470	440	463	392	378	433
	1,044	966	982	952	904	903	816	829	885
Undrawn credit facilities and other off-balance sheet exposures ⁽²⁾	6	6	7	8	9	9	9	11	2
	1,050	972	989	960	913	912	825	840	887
Stage 1 and 2 allowance for credit losses									
By geography ⁽³⁾:									
Consumer loans									
Canada	2,313	2,240	2,109	1,944	1,876	1,840	1,799	1,814	1,770
United States	10	9	11	9	5	4	5	5	5
Other countries	59	59	61	60	61	68	65	66	71
	2,382	2,308	2,181	2,013	1,942	1,912	1,869	1,885	1,846
Business and government loans									
Canada	348	350	362	363	367	351	307	318	309
United States	675	715	797	886	907	863	858	820	793
Other countries	71	70	70	71	71	75	67	68	65
	1,094	1,135	1,229	1,320	1,345	1,289	1,232	1,206	1,167
	3,476	3,443	3,410	3,333	3,287	3,201	3,101	3,091	3,013
Stage 1 and 2 allowance for credit losses									
By portfolio:									
Consumer loans	2,382	2,308	2,181	2,013	1,942	1,912	1,869	1,885	1,846
Business and government loans	1,094	1,135	1,229	1,320	1,345	1,289	1,232	1,206	1,167
	3,476	3,443	3,410	3,333	3,287	3,201	3,101	3,091	3,013
Undrawn credit facilities and other off-balance sheet exposures ⁽²⁾	344	321	340	295	255	263	188	187	186
	3,820	3,764	3,750	3,628	3,542	3,464	3,289	3,278	3,199

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

(2) Included in Other liabilities on the consolidated balance sheet.

(3) Stage 1 and 2 allowances are primarily allocated based on the geographic location where they are recorded.

NET IMPAIRED LOANS ⁽¹⁾

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Net impaired loans by portfolio:									
Consumer									
Residential mortgages	1,264	1,167	1,009	947	901	867	760	778	674
Personal	115	123	105	100	100	114	102	104	94
Total net impaired loans - consumer	1,379	1,290	1,114	1,047	1,001	981	862	882	768
Business and government									
Non-residential mortgages	31	10	12	15	31	41	39	18	25
Financial institutions	134	173	113	116	127	62	85	74	74
Retail and wholesale	99	68	118	96	80	105	83	79	57
Business services	64	70	81	128	153	110	39	76	70
Manufacturing - capital goods	231	184	157	146	183	125	115	98	129
Manufacturing - consumer goods	90	60	10	9	87	74	29	28	55
Real estate and construction	415	426	588	493	541	641	581	376	576
Agriculture	9	10	14	25	22	22	73	76	20
Oil and gas	2	2	2	2	4	3	2	-	1
Mining	7	15	17	17	17	20	26	41	-
Forest products	-	12	15	14	16	15	-	-	-
Hardware and software	48	80	52	62	43	50	53	81	88
Telecommunications and cable	278	289	298	94	1	1	1	1	1
Publishing, printing and broadcasting	1	1	1	-	-	-	-	1	1
Transportation	23	21	9	8	10	10	10	7	7
Utilities	9	9	14	28	47	50	-	-	-
Education, health and social services	103	108	39	29	28	49	100	90	92
Total net impaired loans - business and government	1,544	1,538	1,540	1,282	1,390	1,378	1,236	1,046	1,196
Total net impaired loans	2,923	2,828	2,654	2,329	2,391	2,359	2,098	1,928	1,964
Net impaired loans by geography ⁽²⁾:									
Consumer									
Canada	1,262	1,153	966	912	865	834	737	758	652
United States	17	18	18	18	19	19	19	20	9
Other countries	100	119	130	117	117	128	106	104	107
Total net impaired loans - consumer	1,379	1,290	1,114	1,047	1,001	981	862	882	768
Business and government									
Canada	378	388	374	336	367	366	355	310	219
United States	852	833	837	788	958	943	825	681	922
Other countries	314	317	329	158	65	69	56	55	55
Total net impaired loans - business and government	1,544	1,538	1,540	1,282	1,390	1,378	1,236	1,046	1,196
Total net impaired loans	2,923	2,828	2,654	2,329	2,391	2,359	2,098	1,928	1,964

(1) Net impaired loans are GILs net of stage 3 allowance for credit losses.

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

CHANGES IN GROSS IMPAIRED LOANS

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
GIL at beginning of period												
Consumer	1,752	1,605	1,529	1,465	1,421	1,286	1,333	1,220	1,158	1,605	1,286	1,286
Business and government	2,042	2,031	1,752	1,830	1,841	1,628	1,424	1,629	1,839	2,031	1,628	1,628
	3,794	3,636	3,281	3,295	3,262	2,914	2,757	2,849	2,997	3,636	2,914	2,914
Classified as impaired during the period												
Consumer ⁽¹⁾	929	887	809	846	829	844	733	736	673	1,816	1,673	3,328
Business and government	347	503	616	474	396	564	572	421	399	850	960	2,050
	1,276	1,390	1,425	1,320	1,225	1,408	1,305	1,157	1,072	2,666	2,633	5,378
Transferred to performing during the period												
Consumer	(116)	(112)	(108)	(125)	(134)	(139)	(146)	(114)	(127)	(228)	(273)	(506)
Business and government	(27)	(96)	(42)	(37)	(72)	(21)	(38)	(27)	(19)	(123)	(93)	(172)
	(143)	(208)	(150)	(162)	(206)	(160)	(184)	(141)	(146)	(351)	(366)	(678)
Net repayments⁽²⁾												
Consumer	(285)	(223)	(260)	(275)	(264)	(238)	(288)	(158)	(177)	(508)	(502)	(1,037)
Business and government	(162)	(195)	(157)	(427)	(181)	(302)	(212)	(461)	(240)	(357)	(483)	(1,067)
	(447)	(418)	(417)	(702)	(445)	(540)	(500)	(619)	(417)	(865)	(985)	(2,104)
Amounts written-off												
Consumer ⁽¹⁾	(437)	(397)	(368)	(383)	(372)	(344)	(348)	(352)	(313)	(834)	(716)	(1,467)
Business and government	(68)	(170)	(153)	(94)	(85)	(77)	(125)	(142)	(385)	(238)	(162)	(409)
	(505)	(567)	(521)	(477)	(457)	(421)	(473)	(494)	(698)	(1,072)	(878)	(1,876)
Foreign exchange and other												
Consumer	(1)	(8)	3	1	(15)	12	2	1	6	(9)	(3)	1
Business and government	(7)	(31)	15	6	(69)	49	7	4	35	(38)	(20)	1
	(8)	(39)	18	7	(84)	61	9	5	41	(47)	(23)	2
GIL at end of period												
Consumer	1,842	1,752	1,605	1,529	1,465	1,421	1,286	1,333	1,220	1,842	1,465	1,605
Business and government	2,125	2,042	2,031	1,752	1,830	1,841	1,628	1,424	1,629	2,125	1,830	2,031
	3,967	3,794	3,636	3,281	3,295	3,262	2,914	2,757	2,849	3,967	3,295	3,636

(1) Credit card loans which are fully written-off when payments are contractually 180 days in arrears or upon customer bankruptcy are included in both classified as impaired during the period and amounts written-off.

(2) Includes proceeds from the disposal of loans.

CHANGES IN ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Balance at beginning of period	4,736	4,739	4,588	4,455	4,376	4,114	4,118	4,086	4,182	4,739	4,114	4,114
Write-offs	(505)	(567)	(521)	(477)	(457)	(421)	(473)	(494)	(698)	(1,072)	(878)	(1,876)
Recoveries	71	70	77	76	64	69	60	69	77	141	133	286
Provision for credit losses	605	568	605	559	605	573	419	483	514	1,173	1,178	2,342
Interest income on impaired loans	(40)	(39)	(36)	(34)	(35)	(33)	(31)	(31)	(29)	(79)	(68)	(138)
Foreign exchange and other	3	(35)	26	9	(98)	74	21	5	40	(32)	(24)	11
Total allowance at end of period ⁽¹⁾	4,870	4,736	4,739	4,588	4,455	4,376	4,114	4,118	4,086	4,870	4,455	4,739
Stage 1 ⁽¹⁾	1,038	1,033	1,130	1,111	958	916	896	774	763	1,038	958	1,130
Stage 2 ⁽¹⁾	2,782	2,731	2,620	2,517	2,584	2,548	2,393	2,504	2,436	2,782	2,584	2,620
Stage 3 ⁽¹⁾	1,050	972	989	960	913	912	825	840	887	1,050	913	989
Total allowance for credit losses	4,870	4,736	4,739	4,588	4,455	4,376	4,114	4,118	4,086	4,870	4,455	4,739

(1) Includes \$344 million of stage 1 and stage 2 allowance, and \$6 million of stage 3 allowance (Q1/26: \$321 million stage 1 and stage 2 allowance, and \$6 million stage 3 allowance) for undrawn credit facilities and other off-balance sheet exposures included in Other liabilities on the consolidated balance sheet.

PROVISION FOR CREDIT LOSSES

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Provision for (reversal of) credit losses - impaired loans, by portfolio:												
Consumer												
Residential mortgages	5	(24)	20	51	23	22	(13)	14	14	(19)	45	116
Credit card	230	206	188	191	184	169	169	165	146	436	353	732
Personal	151	137	126	111	152	115	124	133	124	288	267	504
Total provision for credit losses - impaired loans, consumer⁽¹⁾	386	319	334	353	359	306	280	312	284	705	665	1,352
Business and government												
Non-residential mortgages	(4)	1	(1)	5	1	-	-	-	-	(3)	1	5
Financial institutions	5	34	8	(2)	22	9	12	19	(5)	39	31	37
Retail and wholesale	23	1	2	1	1	7	1	28	30	24	8	11
Business services	14	69	42	14	49	26	31	11	12	83	75	131
Manufacturing - capital goods	(2)	37	-	16	11	5	7	4	5	35	16	32
Manufacturing - consumer goods	20	(2)	1	(2)	15	4	5	1	3	18	19	18
Real estate and construction	56	18	47	35	8	66	40	9	95	74	74	156
Agriculture	-	-	-	-	(1)	(2)	1	(1)	1	-	(3)	(3)
Oil and gas	-	-	-	-	(1)	-	-	-	-	-	(1)	(1)
Mining	7	2	-	-	2	6	19	14	-	9	8	8
Forest products	-	-	-	-	-	-	-	-	-	-	-	-
Hardware and software	32	16	(6)	9	(1)	4	9	11	9	48	3	6
Telecommunications and cable	9	8	72	38	-	-	-	-	-	17	-	110
Transportation	-	14	1	-	-	-	1	(1)	1	14	-	1
Utilities	-	3	13	18	(2)	15	-	-	-	3	13	44
Education, health and social services	2	-	(16)	(4)	-	-	11	(3)	12	2	-	(20)
Total provision for credit losses - impaired loans, business and government⁽¹⁾	162	201	163	128	104	140	137	92	163	363	244	535
Total provision for credit losses - impaired loans	548	520	497	481	463	446	417	404	447	1,068	909	1,887
Provision for (reversal of) credit losses - impaired loans, by geography⁽²⁾:												
Consumer												
Canada	386	314	335	354	353	303	279	302	284	700	656	1,345
United States	(3)	-	-	(2)	1	(1)	-	2	(2)	(3)	-	(2)
Other countries	3	5	(1)	1	5	4	1	8	2	8	9	9
Total provision for credit losses - impaired loans, consumer	386	319	334	353	359	306	280	312	284	705	665	1,352
Business and government												
Canada	115	112	42	29	41	19	35	60	-	227	60	131
United States	43	79	40	60	62	113	103	28	161	122	175	275
Other countries	4	10	81	39	1	8	(1)	4	2	14	9	129
Total provision for credit losses - impaired loans, business and government	162	201	163	128	104	140	137	92	163	363	244	535
Total provision for credit losses - impaired loans, by geography	548	520	497	481	463	446	417	404	447	1,068	909	1,887
Provision for (reversal of) credit losses - stages 1 and 2												
Consumer	78	121	169	84	24	122	(11)	39	(5)	199	146	399
Business and government	(21)	(73)	(61)	(6)	118	5	13	40	72	(94)	123	56
Total provision for credit losses - stages 1 and 2	57	48	108	78	142	127	2	79	67	105	269	455
Total provision for credit losses	605	568	605	559	605	573	419	483	514	1,173	1,178	2,342

(1) Includes provision for (reversal of) credit losses on impaired personal loans, scored small business loans, mortgages and net credit card write-offs.

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

NET WRITE-OFFS ⁽¹⁾

(\$ millions)

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Net write-offs by portfolio:												
Consumer												
Residential mortgages	7	1	3	2	2	(1)	3	5	4	8	1	6
Personal	138	127	124	127	125	121	126	131	117	265	246	497
Credit card	230	206	188	191	184	169	169	165	146	436	353	732
Net write-offs on consumer loans	375	334	315	320	311	289	298	301	267	709	600	1,235
Business and government												
Non-residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-
Financial institutions	33	-	18	13	1	-	2	3	-	33	1	32
Retail and wholesale	(1)	(2)	21	1	16	(1)	23	-	39	(3)	15	37
Business services	-	57	9	16	-	3	10	(5)	32	57	3	28
Manufacturing - capital goods	(1)	4	13	-	-	-	3	(1)	1	3	-	13
Manufacturing - consumer goods	-	-	2	1	(1)	11	1	(2)	1	-	10	13
Real estate and construction	13	80	43	50	64	47	21	96	257	93	111	204
Agriculture	-	-	1	-	-	-	1	-	-	-	-	1
Oil and gas	-	-	-	-	-	-	-	7	-	-	-	-
Mining	1	-	-	-	-	-	-	-	-	1	-	-
Hardware and software	1	8	4	-	-	3	32	(1)	(2)	9	3	7
Telecommunications and cable	10	-	1	-	-	-	-	-	-	10	-	1
Transportation	1	-	2	(1)	1	-	-	1	2	1	1	2
Utilities	1	16	31	-	-	-	-	-	-	17	-	31
Education, health and social services	1	-	(16)	1	1	-	22	26	24	1	1	(14)
Net write-offs on business and government loans	59	163	129	81	82	63	115	124	354	222	145	355
Total net write-offs	434	497	444	401	393	352	413	425	621	931	745	1,590

Net write-offs by geography ⁽²⁾:

Consumer												
Canada	372	331	312	321	309	289	296	297	263	703	598	1,231
United States	-	-	-	-	-	1	-	1	-	-	1	1
Other countries	3	3	3	(1)	2	(1)	2	3	4	6	1	3
	375	334	315	320	311	289	298	301	267	709	600	1,235
Business and government												
Canada	13	66	39	4	9	3	2	47	66	79	12	55
United States	45	75	86	75	73	58	106	76	286	120	131	292
Other countries	1	22	4	2	-	2	7	1	2	23	2	8
	59	163	129	81	82	63	115	124	354	222	145	355
Total net write-offs	434	497	444	401	393	352	413	425	621	931	745	1,590

(1) Net write-offs consist of write-offs net of recoveries.

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

CREDIT RISK FINANCIAL MEASURES

	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
Diversification ratios									
Gross loans and acceptances									
Consumer	59%	60%	60%	61%	61%	61%	62%	62%	62%
Business and government	41%	40%	40%	39%	39%	39%	38%	38%	38%
Canada	78%	78%	78%	78%	79%	79%	80%	80%	80%
United States	17%	17%	17%	17%	16%	16%	15%	15%	15%
Other countries	5%	5%	5%	5%	5%	5%	5%	5%	5%
Coverage ratios									
Allowance for credit losses to GIL and acceptances - segmented and total									
Consumer	25%	26%	31%	32%	32%	31%	33%	34%	37%
Business and government	27%	25%	24%	27%	24%	25%	24%	27%	27%
Total	26%	25%	27%	29%	27%	28%	28%	30%	31%
Condition ratios									
Gross impaired loans-to-gross loans and acceptances	0.66%	0.64%	0.61%	0.56%	0.57%	0.57%	0.52%	0.50%	0.52%
Net impaired loans and acceptances-to-net loans and acceptances	0.49%	0.48%	0.45%	0.40%	0.42%	0.42%	0.38%	0.35%	0.36%
Segmented net impaired loans-to-segmented net loans and acceptances									
Consumer	0.39%	0.36%	0.31%	0.30%	0.29%	0.28%	0.25%	0.26%	0.23%
Business and government	0.63%	0.64%	0.65%	0.56%	0.62%	0.62%	0.58%	0.50%	0.58%
Canada	0.35%	0.33%	0.29%	0.27%	0.27%	0.27%	0.24%	0.24%	0.20%
United States	0.84%	0.84%	0.84%	0.83%	1.06%	1.04%	0.99%	0.86%	1.15%
Other countries	1.39%	1.51%	1.59%	1.01%	0.67%	0.71%	0.60%	0.60%	0.65%

OUTSTANDING DERIVATIVE CONTRACTS - NOTIONAL AMOUNTS

(\$ millions)

	Q2/26				Total notional amount	Analyzed by use																								
	Residual term to contractual maturity														Q1/26															
	Less than 1 year	1 - 5 years	Over 5 years												Q4/25										Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24
															Trading	ALM ⁽¹⁾														
Interest rate derivatives																														
Over-the-counter																														
Forward rate agreements	16,553	618	-	17,171	16,720	451		15,454	12,314	13,089	11,044	9,633	9,475	8,851	8,845															
Centrally cleared forward rate agreements	123,328	46,346	-	169,674	169,674	-		151,470	121,989	63,137	51,381	62,699	88,699	96,116	97,851															
Swap contracts	67,649	192,060	120,213	379,922	352,328	27,594		365,732	348,609	331,074	329,232	315,552	292,020	289,911	289,748															
Centrally cleared swap contracts	3,577,367	2,878,387	1,633,277	8,089,031	7,141,627	947,404		7,609,638	8,560,338	7,121,030	6,286,947	6,017,534	5,727,043	6,967,018 ⁽²⁾	5,086,071															
Purchased options	130,520	25,248	615	156,383	155,451	932		146,801	133,135	92,173	69,607	72,009	48,416	42,764	30,600															
Written options	135,350	29,621	1,729	166,700	166,432	268		157,372	138,037	105,983	80,579	75,004	54,232	45,108	32,895															
	4,050,767	3,172,280	1,755,834	8,978,881	8,002,232	976,649		8,446,467	9,314,422	7,726,486	6,828,790	6,552,431	6,219,885	7,449,768	5,546,010															
Exchange-traded																														
Futures contracts	28,661	2,765	38	31,464	31,464	-		39,968	35,308	40,063	40,834	20,838	16,118	28,908	27,381															
Purchased options	4,118	-	-	4,118	4,118	-		4,148	1,121	109	5,585	5,683	1,069	9	503															
Written options	5,356	-	-	5,356	5,356	-		1,148	121	609	5,585	6,185	4,069	9	3															
	38,135	2,765	38	40,938	40,938	-		45,264	36,550	40,781	52,004	32,706	21,256	28,926	27,887															
Total interest rate derivatives	4,088,902	3,175,045	1,755,872	9,019,819	8,043,170	976,649		8,491,731	9,350,972	7,767,267	6,880,794	6,585,137	6,241,141	7,478,694	5,573,897															
Foreign exchange derivatives																														
Over-the-counter																														
Forward contracts	994,453	27,521	1,444	1,023,418	1,005,441	17,977		939,475	1,141,387	1,014,079	1,024,401	866,617	865,929	882,129	852,507															
Swap contracts	258,056	318,263	180,894	757,213	666,346	90,867		766,966	767,093	740,511	715,011	660,878	639,470	621,477	614,835															
Purchased options	53,867	1,527	-	55,394	55,394	-		67,656	84,802	92,760	106,555	100,032	72,180	72,097	63,612															
Written options	64,164	4,576	-	68,740	68,093	647		74,146	85,725	98,395	115,448	109,327	83,062	112,475	67,335															
	1,370,540	351,887	182,338	1,904,765	1,795,274	109,491		1,848,243	2,079,007	1,945,745	1,961,415	1,736,854	1,660,641	1,688,178	1,598,289															
Exchange-traded																														
Futures contracts	5	-	-	5	5	-		80	60	83	56	82	352	1,117	282															
Purchased options	603	-	-	603	603	-		504	541	37	155	166	67	263	121															
Written options	166	-	-	166	166	-		431	423	210	150	384	292	456	445															
	774	-	-	774	774	-		1,015	1,024	330	361	632	711	1,836	848															
Total foreign exchange derivatives	1,371,314	351,887	182,338	1,905,539	1,796,048	109,491		1,849,258	2,080,031	1,946,075	1,961,776	1,737,486	1,661,352	1,690,014	1,599,137															
Credit derivatives																														
Over-the-counter																														
Credit default swap contracts - protection purchased	1,579	1,163	178	2,920	2,920	-		2,976	3,164	3,245	2,807	2,203	2,801	2,690	2,264															
Centrally cleared credit default swap contracts - protection purchased	27	2,789	1,507	4,323	4,323	-		4,730	4,964	4,014	3,630	3,327	3,071	2,231	1,654															
Credit default swap contracts - protection sold	143	801	61	1,005	1,005	-		869	726	717	834	888	936	1,190	1,576															
Centrally cleared credit default swap contracts - protection sold	-	1,949	397	2,346	2,346	-		2,902	2,950	2,259	2,030	1,974	1,743	1,465	1,413															
Total credit derivatives	1,749	6,702	2,143	10,594	10,594	-		11,477	11,804	10,235	9,301	8,392	8,551	7,576	6,907															
Equity derivatives																														
Over-the-counter																														
	132,111	41,341	1,602	175,054	171,079	3,975		184,801	181,907	170,746	154,120	167,160	166,322	164,116	159,300															
Exchange-traded																														
	90,979	31,414	-	122,393	122,393	-		124,398	134,488	143,106	129,531	139,570	159,341	132,857	113,147															
Total equity derivatives	223,090	72,755	1,602	297,447	293,472	3,975		309,199	316,395	313,852	283,651	306,730	325,663	296,973	272,447															
Precious metal and other commodity derivatives																														
Over-the-counter																														
	73,045	22,249	1,347	96,641	96,641	-		100,353	84,399	78,298	80,188	80,372	83,487	81,653	72,492															
Centrally cleared commodity derivatives	104	1	-	105	105	-		179	352	139	252	262	336	226	274															
Exchange-traded																														
	34,146	12,159	647	46,952	46,952	-		47,684	44,424	38,305	36,042	36,462	32,094	32,096	34,722															
Total precious metal and other commodity derivatives	107,295	34,409	1,994	143,698	143,698	-		148,216	129,175	116,742	116,482	117,096	115,917	113,975	107,488															
Total notional amount	5,792,350	3,640,798	1,943,949	11,377,097	10,286,982	1,090,115		10,809,881	11,888,377	10,154,171	9,252,004	8,754,841	8,352,624	9,587,232	7,559,876															
Of which:																														
Over-the-counter																														
	5,628,316	3,594,460	1,943,264	11,166,040	10,075,925	1,090,115		10,591,520	11,671,891	9,931,649	9,034,066	8,545,471	8,139,222	9,391,517	7,383,272															
Exchange-traded																														
	164,034	46,338	685	211,057	211,057	-		218,361	216,486	222,522	217,938	209,370	213,402	195,715	176,604															

(1) ALM: asset/liability management.

(2) The increase in the notional amount of centrally cleared swap contracts in Q3/24 was mainly resulting from the receipt of overlay swaps to facilitate the transition from CDOR to CORRA due to the CDOR cessation in June 2024.

APPENDIX - CANADIAN PERSONAL AND COMMERCIAL BANKING

(\$ millions)	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	Q2/24	2026 6M	2025 6M	2025 12M
Financial results												
Total revenue	3,902	4,028	3,882	3,740	3,521	3,598	3,479	3,393	3,235	7,930	7,119	14,741
Impaired	494	425	378	388	389	320	310	343	282	919	709	1,475
Performing	102	105	175	80	52	147	(6)	41	29	207	199	454
Total provision for (reversal of) credit losses	596	530	553	468	441	467	304	384	311	1,126	908	1,929
Non-interest expenses	1,755	1,741	1,783	1,691	1,641	1,626	1,620	1,628	1,557	3,496	3,267	6,741
Income before income taxes	1,551	1,757	1,546	1,581	1,439	1,505	1,555	1,381	1,367	3,308	2,944	6,071
Income taxes	404	461	409	423	382	401	435	386	371	865	783	1,615
Net income	1,147	1,296	1,137	1,158	1,057	1,104	1,120	995	996	2,443	2,161	4,456
Preferred shareholders and other equity instrument holders ⁽¹⁾	15	18	-	-	-	-	-	-	-	33	-	-
Common shareholders ⁽¹⁾	1,132	1,278	1,137	1,158	1,057	1,104	1,120	995	996	2,410	2,161	4,456
Net income attributable to equity shareholders	1,147	1,296	1,137	1,158	1,057	1,104	1,120	995	996	2,443	2,161	4,456
Total revenue												
Net interest income	3,253	3,332	3,214	3,081	2,861	2,932	2,817	2,679	2,466	6,585	5,793	12,088
Non-interest income ⁽²⁾	649	696	668	659	660	666	662	714	769	1,345	1,326	2,653
	3,902	4,028	3,882	3,740	3,521	3,598	3,479	3,393	3,235	7,930	7,119	14,741
Average balances												
Total assets ⁽³⁾	449,002	446,477	445,050	440,759	434,837	433,502	429,552	425,230	421,657	447,719	434,158	438,524
Interest-earning assets ⁽³⁾⁽⁴⁾⁽⁵⁾	443,340	440,885	439,248	435,135	429,542	427,921	423,365	404,983	386,329	442,092	428,718	432,946
Deposits ⁽³⁾	354,570	357,066	352,587	350,492	350,575	350,128	343,959	342,689	337,178	355,838	350,348	350,877
Allocated common equity ⁽⁶⁾	21,788	21,450	20,923	20,784	20,556	20,354	20,142	20,110	19,622	21,616	20,453	20,655
Financial measures												
Net interest margin on average interest-earning assets ⁽³⁾⁽⁴⁾	3.01%	3.00%	2.90%	2.81%	2.73%	2.72%	2.65%	2.63%	2.60%	3.00%	2.72%	2.79%
Efficiency ratio	45.0%	43.2%	45.9%	45.2%	46.6%	45.2%	46.6%	48.0%	48.1%	44.1%	45.9%	45.7%
Operating leverage	3.9%	4.9%	1.5%	6.4%	3.4%	2.3%	1.7%	(0.6)%	2.4%	4.4%	2.8%	3.4%
Return on equity ⁽⁶⁾	21.3%	23.7%	21.6%	22.1%	21.1%	21.5%	22.1%	19.7%	20.6%	22.5%	21.3%	21.6%

- (1) Effective Q1/26, the change in the allocation methodology applied to calculate the segmented return on equity has resulted in a portion of net income attributable to preferred shareholders and other equity instrument holders being allocated from Corporate and Other to the SBUs with a corresponding reduction in the net income attributable to common shareholders in the SBUs. This change in allocation had no impact on the consolidated bank results. See "Notes to users – Non-GAAP measures" for additional details.
- (2) Includes intersegment revenue, which represents internal sales commissions and revenue allocations under the Product Owner/Customer Segment/Distributor Channel allocation management model.
- (3) Average balances are calculated as a weighted average of daily closing balances.
- (4) Average interest-earning assets include interest-bearing deposits with banks, interest-bearing demand deposits with Bank of Canada, securities, cash collateral on securities borrowed, securities purchased under resale agreements, loans net of allowance for credit losses, and certain sublease-related assets.
- (5) The increase in average interest-earning assets between Q2/24 and Q4/24, was primarily driven by an increase of CORRA loans converted from bankers' acceptances due to the cessation of CDOR.
- (6) See "Notes to users – Non-GAAP measures" for additional details.