# Pillar 3 Report and Supplementary Regulatory Capital Disclosure

## For the period ended July 31, 2026

For further information, please contact:
Geoff Weiss, Senior Vice-President, Investor Relations and Performance Measurement (416) 980-5093
Jason Patchett, Senior Director, Investor Relations (416) 980-8691

# TABLE OF CONTENTS

This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q3/26, 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. CIBC prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS or GAAP). For Basel-related terms used in this package, refer to the Glossary.

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

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

**PILLAR 3 REPORT**

# TABLE OF CONTENTS (continued)

## PILLAR 3 REPORT



## SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

# PILLAR 3 REPORT INDEX

The index below provides a listing of Pillar 3 disclosure requirements issued by the Basel Committee of Banking Supervision (BCBS), which are currently effective for CIBC, along with their locations. As indicated, the disclosures that are located in our 2025 Annual Report, Q3/26 supplementary packages, and our 2026 Management Proxy Circular, can be found on our website (www.cibc.com). No information on CIBC's website, including the supplementary packages, should be considered incorporated herein by reference.

The credit risk framework within the CAR Guideline issued by OSFI is inclusive of requirements relating to counterparty credit risk, and securitization activities, as well as other items such as settlement risk, equity investments in funds, and amounts below the threshold for capital deductions which are subject to a 250% risk-weight. Pages 88 to 92 of this document and disclosures in our 2025 Annual Report are prepared on a basis where these amounts are considered to be regulatory exposures or RWA relating to credit risk (i.e., credit risk related disclosures are generally inclusive of all or some of these amounts, depending upon the nature of the applicable disclosure), whereas the Pillar 3 report on pages 1 to 87 of this document provides a disaggregation of these amounts.

| Topic | Identifier | Table and templates | Frequency | Pillar 3 Report | Q3/26 Quarterly Report | 2025 Annual Report | Supplementary Financial Information |
|---|---|---|---|---|---|---|---|
| | | | Page references | | | | |
| Overview of risk management, key prudential metrics and RWA | KM1 | Key metrics - (at consolidated group level) | Quarterly | 3 | 25 | 35-36 | |
| | KM2 | Key metrics - TLAC requirements (at resolution group level) | Quarterly | 4 | 25 | 35-36 | |
| | OVA | Bank risk management approach | Annual | | | 31, 42-49, 53-55, 57, 62, 65, 68, 70, 77-81 | |
| | OV1 | Overview of RWA | Quarterly | 5 | | | |
| Comparison of modelled and standardized RWA | CMS1 | Comparison of modelled and standardized RWA at risk level | Quarterly | 6 | | 34 | |
| | CMS2 | Comparison of modelled and standardized RWA for credit risk at asset class level | Quarterly | 8 | | 34 | |
| Linkages between financial statements and regulatory exposures | LI1 | Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories | Quarterly | 12 | | | |
| | LI2 | Main sources of differences between regulatory exposure amounts and carrying values in financial statements | Quarterly | 13 | | | |
| | LIA | Explanations of differences between accounting and regulatory exposure amounts | Quarterly | 12-13 | | 125 | |
| | PV1 | Prudent valuation adjustments (PVAs) | Annual | n/a [1] | | | |
| Asset encumbrance | ENC | Asset encumbrance | Quarterly | | 40 | 71 | |
| Remuneration | REMA | Remuneration policy | Annual | | | | |
| | REM1 | Remuneration awarded during the financial year | Annual | | | 2026 Management Proxy Circular | |
| | REM2 | Special payments | Annual | | | | |
| | REM3 | Deferred remuneration | Annual | | | | |
| Composition of capital and TLAC | CC1 | Composition of regulatory capital | Quarterly | 14 | | | |
| | CC2 | Reconciliation of regulatory capital to balance sheet | Quarterly | 16 | | | |
| | CCA | Main features of regulatory capital instruments and of other TLAC-eligible instruments [2] | Quarterly | | 24-27, 71-72 | 33, 35-36, 157 | |
| | TLAC1 | TLAC composition (at resolution group level) | Quarterly | 19 | | | |
| | TLAC2 | Material subgroup entity - creditor ranking at legal entity level | Quarterly | n/a [3] | | | |
| | TLAC3 | Resolution entity - creditor ranking at legal entity level | Quarterly | 20 | | | |
| Macroprudential supervisory measures | GSIB1 | Disclosure of global systemically important bank (G-SIB) indicators | Annual | | | 23 (of our Q1/26 quarterly supervisory report to shareholders) | |
| | CCyB1 | Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement | Quarterly | 22 | | | |
| Leverage ratio | LR1 | Summary comparison of accounting assets vs. leverage ratio exposure measure | Quarterly | 25 | | | |
| | LR2 | Leverage ratio common disclosure template | Quarterly | 25 | | | |
| Credit risk | CRA | General information about credit risk | Annual | | | 54, 55, 56 | |
| | CR1 | Credit quality of assets | Quarterly | 26 | | | |
| | CR2 | Changes in stock of defaulted loans and debt securities | Quarterly | 28 | | | |
| | CRB | Additional disclosure related to the credit quality of assets | Annual | 26 | | 55, 63, 76, 83, 117, 140 | 23-34 |
| | CRC | Qualitative disclosure requirements related to CRM techniques | Annual | | | 55, 64, 149 | |
| | CR3 | CRM techniques – overview | Quarterly | 29 | | | |
| | CRD | Qualitative disclosures on banks' use of external credit ratings under the SA for credit risk | Annual | | | 59 | |
| | CR4 | SA – credit risk exposure and CRM effects | Quarterly | 30 | | | |
| | CR5 | SA – exposures by asset classes and risk weights | Quarterly | 33 | | | |
| | CRE | Qualitative disclosures related to IRB models | Annual | | | 34, 49, 54-58 | |
| | CR6 | IRB – Credit risk exposures by portfolio and PD range [4] | Quarterly | 38 | | | |

For footnotes, see next page.

| Topic | Identifier | Table and templates | Frequency | Pillar 3 Report | Q3/26 Quarterly Report | 2025 Annual Report | Supplementary Financial Information |
|---|---|---|---|---|---|---|---|
| | | | | Page references | | | |
| Credit risk (continued) | CR7 | IRB – Effect on RWA of credit derivatives used as CRM techniques | Quarterly | n/a (5) | | | |
| | CR8 | RWA flow statements of credit risk exposures under IRB | Quarterly | 11 | | | |
| | CR9 | IRB – Back-testing of PD per portfolio (4) | Annual | n/a (1) | | | |
| | CR10 | IRB (specialized lending under the slotting approach) | Quarterly | 53 | | | |
| Counterparty credit risk | CCRA | Qualitative disclosure related to counterparty credit risk | Annual | | | 55, 59, 76, 147, 149 | |
| | CCR1 | Analysis of counterparty credit risk exposure by approach | Quarterly | 55 | | | |
| | CCR3 | SA – counterparty credit risk exposures by regulatory portfolio and risk-weights | Quarterly | 57 | | | |
| | CCR4 | IRB – counterparty credit risk exposures by portfolio and PD scale (4) | Quarterly | 59 | | | |
| | CCR5 | Composition of collateral for counterparty credit risk exposure | Quarterly | 69 | | | |
| | CCR6 | Credit derivatives exposures | Quarterly | 71 | | | |
| | CCR7 | RWA flow statements of counterparty credit risk exposures under the Internal Model Method (IMM) | Quarterly | 11 | | | |
| | CCR8 | Exposures to central counterparties | Quarterly | 72 | | | |
| Securitization (6) | SECA | Qualitative disclosure requirements related to securitization exposures | Annual | | | 40-41, 64, 114, 118, 140 | |
| | SEC1 | Securitization exposures in the banking book | Quarterly | 73 | | | |
| | SEC2 | Securitization exposures in the trading book | Quarterly | 75 | | | |
| | SEC3 | Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor | Quarterly | 77 | | | |
| | SEC4 | Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as investor | Quarterly | 80 | | | |
| Market risk | MRA | Qualitative disclosure requirements related to market risk | Annual | | | 65-66 | |
| | MRB | Qualitative disclosures for banks using the Internal Models Approach (IMA) | Annual | | | n/a (6) | |
| | MR1 | Market risk under the SA | Quarterly | 83 | | | |
| | MR2 | RWA flow statements of market risk exposures under an IMA | Quarterly | n/a (7) | | | |
| | MR3 | IMA values for trading purposes | Quarterly | n/a (7) | | | |
| | MR4 | Comparison of Value-at-Risk (VaR) estimates with gains/losses | Quarterly | n/a (7) | | | |
| Credit valuation adjustment risk | CVAA | General qualitative disclosure requirements related to CVA | Annual | | | 34, 44-45, 59, 126-127 | |
| | CVA1 | The reduced basic approach for CVA (BA-CVA) | Quarterly | n/a (8) | | | |
| | CVA2 | The full basic approach for CVA (BA-CVA) | Quarterly | 84 | | | |
| | CVAB | Qualitative disclosures for banks using the SA-CVA | Annual | | | 34, 59 | |
| | CVA3 | The standardized approach for CVA (SA-CVA) | Quarterly | 84 | | | |
| | CVA4 | RWA flow statements of CVA risk exposures under SA-CVA | Quarterly | 84 | | | |
| Crypto-asset exposures (9) | CAEA | Qualitative disclosure on a D-SIB's crypto-asset activities | Annual | | | n/a | |
| | CAE1 | Crypto-asset exposures and capital requirements using the comprehensive approach | Quarterly | 85 | | | |
| | CAE2 | Accounting classification of crypto-assets and crypto-liabilities | Quarterly | 86 | | | |
| Liquidity risk | LIQA | Liquidity risk management | Annual | | | 70-77 | |
| | LIQ1 | Liquidity Coverage Ratio (LCR) | Quarterly | | 40-41 | 72 | |
| | LIQ2 | Net Stable Funding Ratio (NSFR) | Quarterly | | 41-42 | 74 | |
| Operational risk | ORA | General qualitative information on a bank's operational risk framework | Annual | | | 77-79 | |
| | OR1 | Historical losses | Annual | n/a (1) | | | |
| | OR2 | Business indicator and subcomponents | Annual | n/a (1) | | | |
| | OR3 | Minimum required operational risk capital | Annual | n/a (1) | | | |
| Interest Rate Risk in the Banking Book | IRRBB | Qualitative and quantitative disclosure on interest rate risk in the banking book (IRRBB) | Annual | | | 68-69 | |

(1) Templates PV1, CR9, OR1, OR2, OR3, are only required to be disclosed on an annual basis. Refer to CIBC's Pillar 3 Report and Supplementary Regulatory Capital Disclosure for the period ended October 31, 2025, which may be found on our website at https://www.cibc.com/en/about-cibc/investor-relations/quarterly-results.html.
(2) CCA is available at https://www.cibc.com/en/about-cibc/investor-relations/regulatory-capital-instruments.html.
(3) CIBC is not a G-SIB.
(4) There are several key differences between Basel and IFRS 9 which could lead to significantly different estimates for PD and loss given default (LGD). Basel parameters reflect long run historical experience including periods of downturn and adjustments for conservatism, whereas IFRS 9 parameters are point-in-time estimates based on forward-looking information. See the "Accounting and control matters" section in our 2025 Annual Report for additional details.
(5) As at July 31, 2026, the use of credit derivatives reduced RWA relating to corporate exposures under the IRB approach by nil.
(6) Excludes mortgages securitized through programs sponsored by the Canada Mortgage Housing Corporation, including the creation of mortgage-backed securities (MBS) under the National Housing Act MBS Program and the Canada Mortgage Bond Program. These exposures are risk-weighted under the credit risk framework.
(7) CIBC does not apply Internal Model Approach for market risk.
(8) CIBC does not apply the reduced basic approach for CVA.
(9) Effective Q1/26, we have implemented the quarterly quantitative disclosure related to crypto-assets. The annual qualitative disclosures will be included in our 2026 Annual Report.
n/a Not applicable.

# KM1: KEY METRICS (AT CONSOLIDATED GROUP LEVEL)

| ($ millions) | | **Q3/26** | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|
| | | a | b | c | d | e |
| | **Available capital (amounts)** | | | | | |
| 1 | Common Equity Tier 1 (CET1) | **49,478** | 48,707 | 48,465 | 47,718 | 46,616 |
| 2 | Tier 1 | **57,546** | 56,067 | 55,823 | 54,105 | 53,303 |
| 3 | Total capital | **64,620** | 63,127 | 63,922 | 62,287 | 61,338 |
| | **Risk-weighted assets (amounts)** | | | | | |
| 4 | Total RWA | **369,264** | 358,396 | 361,829 | 357,803 | 347,712 |
| 4a | Total RWA (pre-floor) | **369,264** | 358,396 | 361,829 | 357,803 | 347,712 |
| | **Risk-based capital ratios as a percentage of RWA** | | | | | |
| 5 | CET1 ratio | **13.4%** | 13.6% | 13.4% | 13.3% | 13.4% |
| 5b | CET1 ratio (pre-floor ratio) | **13.4%** | 13.6% | 13.4% | 13.3% | 13.4% |
| 6 | Tier 1 ratio | **15.6%** | 15.6% | 15.4% | 15.1% | 15.3% |
| 6b | Tier 1 ratio (pre-floor ratio) | **15.6%** | 15.6% | 15.4% | 15.1% | 15.3% |
| 7 | Total capital ratio | **17.5%** | 17.6% | 17.7% | 17.4% | 17.6% |
| 7b | Total capital ratio (pre-floor ratio) | **17.5%** | 17.6% | 17.7% | 17.4% | 17.6% |
| | **Additional CET1 buffer requirement as a percentage of RWA** | | | | | |
| 8 | Capital conservation buffer requirement (2.5% from 2019) | **2.5%** | 2.5% | 2.5% | 2.5% | 2.5% |
| 9 | Countercyclical buffer requirement (1) | **0.0%** | 0.0% | 0.0% | 0.0% | 0.0% |
| 10 | Bank G-SIB and/or D-SIB additional requirements | **1.0%** | 1.0% | 1.0% | 1.0% | 1.0% |
| 11 | Total of bank CET1 specific buffer requirements (row 8 + 9 + 10) | **3.5%** | 3.5% | 3.5% | 3.5% | 3.5% |
| 12 | CET1 available after meeting the bank's minimum capital requirements (2) | **8.9%** | 9.1% | 8.9% | 8.8% | 8.9% |
| | **Leverage Ratio** | | | | | |
| 13 | Total leverage ratio exposure measure | **1,333,544** | 1,309,727 | 1,281,150 | 1,261,098 | 1,244,201 |
| 14 | Leverage ratio (row 2 / row 13) | **4.3%** | 4.3% | 4.4% | 4.3% | 4.3% |

(1) Bank specific countercyclical buffer requirement of 0.04% (Q2/26: 0.04%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.
(2) Calculated by row 5 above minus the CET 1 regulatory minimum requirement of 4.5%.

# KM2: KEY METRICS - TLAC REQUIREMENTS (AT RESOLUTION GROUP LEVEL) (1)

| ($ millions) | | Q3/26 | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|
| | | a | b | c | d | e |
| 1 | TLAC available | **127,163** | 117,161 | 116,021 | 114,102 | 114,311 |
| 2 | Total RWA at the level of the resolution group | **369,264** | 358,396 | 361,829 | 357,803 | 347,712 |
| 3 | TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%) | **34.4%** | 32.7% | 32.1% | 31.9% | 32.9% |
| 4 | Leverage ratio exposure measure at the level of the resolution group | **1,333,544** | 1,309,727 | 1,281,150 | 1,261,098 | 1,244,201 |
| 5 | TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%) | **9.5%** | 8.9% | 9.1% | 9.0% | 9.2% |
| 6a | Does the subordination exemption in the antepenultimate paragraph of Section 11 of the Financial Stability Board (FSB) TLAC Term Sheet apply? | **Yes** | Yes | Yes | Yes | Yes |
| 6b | Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? | **No** | No | No | No | No |
| 6c | If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%) | **n/a** | n/a | n/a | n/a | n/a |

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

n/a Not applicable.

# OV1: OVERVIEW OF RWA [1]

| ($ millions) | | Q3/26 | | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|---|
| | | a | b | c | d | e | f |
| | | RWA | Minimum capital requirements | RWA | | | |
| 1 | Credit risk (excluding counterparty credit risk) | **272,498** | **21,800** | 264,108 | 259,725 | 257,111 | 251,128 |
| 2 | Of which: SA [2] | **25,987** | **2,079** | 23,572 | 23,367 | 23,860 | 22,860 |
| 3 | Of which: foundation internal ratings-based (FIRB) approach | **51,364** | **4,109** | 46,627 | 44,740 | 43,731 | 42,793 |
| 4 | Of which: supervisory slotting approach | **75** | **6** | 51 | 55 | 66 | 88 |
| 5 | Of which: AIRB approach | **195,072** | **15,606** | 193,858 | 191,563 | 189,454 | 185,387 |
| 6 | Counterparty credit risk [3] | **13,174** | **1,054** | 12,239 | 13,088 | 13,094 | 12,192 |
| 7 | Of which: SA for counterparty credit risk (SA-CCR) | **421** | **34** | 390 | 363 | 368 | 423 |
| 8 | Of which: IMM | **5,714** | **457** | 5,793 | 6,290 | 6,441 | 5,784 |
| 9 | Of which: other CCR | **7,039** | **563** | 6,056 | 6,435 | 6,285 | 5,985 |
| 10 | CVA | **3,111** | **249** | 3,160 | 3,341 | 3,057 | 3,166 |
| 11 | Equity investments in funds - look-through approach [4] | **2,819** | **225** | 2,792 | 2,715 | 2,623 | 2,464 |
| 12 | Equity investments in funds - mandate-based approach [4] | **4** | **-** | 5 | 12 | 16 | 16 |
| 13 | Settlement risk | **-** | **-** | - | - | - | - |
| 14 | Securitization exposures in banking book | **12,121** | **970** | 11,445 | 11,170 | 11,604 | 10,996 |
| 15 | Of which: internal ratings-based approach (IRBA) | **2,873** | **230** | 2,603 | 2,705 | 2,726 | 2,762 |
| 16 | Of which: external ratings-based approach (ERBA), including internal assessment approach (IAA) | **5,743** | **460** | 5,393 | 4,873 | 4,862 | 4,490 |
| 17 | Of which: SA [5] | **3,505** | **280** | 3,449 | 3,592 | 4,016 | 3,744 |
| 18 | Market risk | **11,795** | **944** | 12,471 | 13,321 | 12,243 | 11,320 |
| 19 | Of which: SA | **11,795** | **944** | 12,471 | 13,321 | 12,243 | 11,320 |
| 20 | Of which: IMM | **-** | **-** | - | - | - | - |
| 21 | Capital charge for switch between trading book and banking book | **-** | **-** | - | - | - | - |
| 22 | Operational risk | **46,059** | **3,685** | 44,918 | 51,487 | 50,712 | 49,638 |
| 23 | Amounts below the thresholds for deduction (subject to 250% risk-weight) | **7,683** | **614** | 7,258 | 6,970 | 7,343 | 6,792 |
| 24 | Output floor applied (%) | **67.5%** | | 67.5% | 67.5% | 67.5% | 67.5% |
| 25 | Floor adjustment | **-** | | - | - | - | - |
| 26 | N/A for D-SIBs | **-** | | - | - | - | - |
| 27 | Total (1+6+10+11+12+13+14+18+21+22+23+25) | **369,264** | **29,541** | 358,396 | 361,829 | 357,803 | 347,712 |

(1) For changes in RWA, refer to table "Changes in RWA".
(2) Includes RWA of $3,332 million (Q2/26: $1,590 million) relating to non-trading equity investments.
(3) Comprises derivative and repo-style transactions.
(4) Equity investments in funds are only included in table OV1.
(5) Includes securitization exposures that are risk-weighted at 1250%.
n/a Not applicable.

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

| ($ millions) | | Q3/26 | | | |
|---|---|---|---|---|---|
| | | a | b | c | d |
| | | RWA | | | |
| | | RWA for modelled approaches that banks have supervisory approval to use | RWA for portfolios where SAs are used | Total actual RWA | RWA calculated using full SA |
| 1 | Credit risk (excluding counterparty credit risk) | **246,511** | **25,987** | **272,498** | **437,521** |
| 2 | Counterparty credit risk | **12,174** | **1,000** | **13,174** | **33,457** |
| 3 | CVA | | **3,111** | **3,111** | **3,111** |
| 4 | Securitization exposures in the banking book | **7,417** | **4,704** | **12,121** | **20,355** |
| 5 | Market risk | **-** | **11,795** | **11,795** | **11,795** |
| 6 | Operational risk | | **46,059** | **46,059** | **46,059** |
| 7 | Residual RWA | | **10,506** | **10,506** | **10,506** |
| 8 | Total | **266,102** | **103,162** | **369,264** | **562,804** |

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

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

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

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

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

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

| ($ millions) | Q3/26 | | | |
|---|---|---|---|---|
| | a | b | c | d |
| | RWA | | | |
| | RWA for modelled approaches that banks have supervisory approval to use | RWA for portfolios where SAs are used | Total actual RWA | RWA calculated using full SA [1] |
| 1 Sovereign | **5,926** | **1,356** | **7,282** | **5,514** |
| Of which: categorized as Multilateral development banks (MDBs)/Public sector entities (PSEs) in SA | **4,082** | **1,018** | **5,100** | **4,958** |
| 2 Banks and other financial institutions | **5,111** | **271** | **5,382** | **9,722** |
| 3 Covered bonds | **158** | **-** | **158** | **346** |
| 4 Equity | **-** | **3,332** | **3,332** | **3,332** |
| 5 Purchased receivables | **-** | **-** | **-** | **-** |
| 6 Corporates | **139,627** | **8,163** | **147,790** | **236,978** |
| Of which: FIRB is applied | **46,094** | **-** | **46,094** | **49,546** |
| Of which: AIRB is applied | **93,533** | **-** | **93,533** | **179,269** |
| 7 Retail | **78,117** | **4,844** | **82,961** | **136,483** |
| Of which: qualifying revolving retail | **22,390** | **2,945** | **25,335** | **28,653** |
| Of which: other retail | **11,463** | **704** | **12,167** | **16,820** |
| Of which: retail residential mortgages | **44,264** | **1,195** | **45,459** | **91,010** |
| 8 Specialized lending | **17,572** | **-** | **17,572** | **37,125** |
| Of which: income-producing real estate and high volatility commercial real estate | **75** | **-** | **75** | **187** |
| 9 Others | **-** | **8,021** | **8,021** | **8,021** |
| 10 Total | **246,511** | **25,987** | **272,498** | **437,521** |

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

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

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

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

For footnotes, see page 8.

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

For footnotes, see page 8.

# CHANGES IN RWA

| ($ millions) | Q3/26 vs. Q2/26 | | | Q2/26 vs. Q1/26 | Q1/26 vs. Q4/25 | Q4/25 vs. Q3/25 |
|---|---|---|---|---|---|---|
| | | CR8 | | | | |
| **Credit risk** | | **Of which determined under an IRB approach** | **Of which all other** [1] | | | |
| 1 Balance at beginning of period | **285,608** | **247,329** | **38,279** | 280,592 | 278,697 | 271,396 |
| 2 Asset size [2] | **5,969** | **3,996** | **1,973** | 3,877 | 3,437 | 3,378 |
| 3 Asset quality [3] | **52** | **52** | **-** | 1,598 | 1,266 | 2,241 |
| 4 Model updates [4] | **(528)** | **(528)** | **-** | (395) | - | (428) |
| 5 Methodology and policy [5] | **-** | **-** | **-** | 76 | 593 | 11 |
| 6 Acquisitions and disposals | **-** | **-** | **-** | - | - | - |
| 7 Foreign exchange movements | **3,599** | **3,079** | **520** | (428) | (3,028) | 1,548 |
| 8 Other | **425** | **-** | **425** | 288 | (373) | 551 |
| 9 Balance at end of period | **295,125** | **253,928** | **41,197** | 285,608 | 280,592 | 278,697 |

| | | CCR7 | | | | |
|---|---|---|---|---|---|---|
| **Counterparty credit risk** | | **Of which determined under an IMM approach** | **Of which all other** [6] | | | |
| 1 Balance at beginning of period | **15,399** | **5,793** | **9,606** | 16,429 | 16,151 | 15,358 |
| 2 Asset size [2] | **702** | **(166)** | **868** | (871) | 638 | 809 |
| 3 Credit quality of counterparties [3] | **(134)** | **(19)** | **(115)** | (126) | (44) | (163) |
| 4 Model updates [4] | **(16)** | **(16)** | **-** | 7 | - | - |
| 5 Methodology and policy [5] | **-** | **-** | **-** | - | (24) | - |
| 6 Acquisitions and disposals | **-** | **-** | **-** | - | - | - |
| 7 Foreign exchange movements | **334** | **122** | **212** | (40) | (292) | 147 |
| 8 Other | **-** | **-** | **-** | - | - | - |
| 9 Balance at end of period | **16,285** | **5,714** | **10,571** | 15,399 | 16,429 | 16,151 |

| **Market risk** | | | | |
|---|---|---|---|---|
| 1 Balance at beginning of period | **12,471** | 13,321 | 12,243 | 11,320 |
| 2 Movement in risk levels [7] | **(360)** | (850) | 2,191 | 1,037 |
| 3 Model updates [4] | **(69)** | - | - | (114) |
| 4 Methodology and policy [5] | **(247)** | - | (1,113) | - |
| 5 Acquisitions and disposals | **-** | - | - | - |
| 6 Foreign exchange movements | **-** | - | - | - |
| 7 Other | **-** | - | - | - |
| 8 Balance at end of period | **11,795** | 12,471 | 13,321 | 12,243 |

| **Operational risk** | | | | |
|---|---|---|---|---|
| 1 Balance at beginning of period | **44,918** | 51,487 | 50,712 | 49,638 |
| 2 Movement in risk levels [8] | **1,141** | (6,569) | 775 | 1,074 |
| 3 Methodology and policy [5] | **-** | - | - | - |
| 4 Acquisitions and disposals | **-** | - | - | - |
| 5 Balance at end of period | **46,059** | 44,918 | 51,487 | 50,712 |

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

# LI1: DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES

| ($ millions) | Q3/26 | | | | | | |
|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g |
| | | | Carrying values of items: (1) | | | | |
| | Carrying values as reported in published financial statements | Carrying values under scope of regulatory consolidation (2) | Subject to credit risk framework | Subject to counterparty credit risk framework | Subject to the securitization framework (3) | Subject to the market risk framework | Not subject to capital requirements or subject to deduction from capital |
| **ASSETS** | | | | | | | |
| **Cash and non-interest-bearing deposits with banks** | 15,327 | 15,327 | 15,327 | - | - | - | - |
| **Interest-bearing deposits with banks** | 42,161 | 42,161 | 42,161 | - | - | - | - |
| **Securities** | 303,670 | 303,433 (4) | 164,919 | 4,376 | 4,089 | 134,425 | - |
| **Cash collateral on securities borrowed** | 23,673 | 23,673 | - | 23,673 | - | - | - |
| **Securities purchased under resale agreements** | 89,525 | 89,525 | - | 71,372 | 3,674 | 14,479 | - |
| **Loans** | 611,415 | 611,415 (5) | 581,015 | 2,596 | 24,869 | 424 | 2,511 |
| **Other** | | | | | | | |
| Derivative instruments | 36,383 | 36,383 (6) | - | 36,383 | - | 33,473 | - |
| Property and equipment | 3,590 | 3,590 | 3,590 | - | - | - | - |
| Goodwill | 5,437 | 5,437 | - | - | - | - | 5,437 |
| Software and other intangible assets | 2,916 | 2,916 | - | - | - | - | 2,916 |
| Investments in equity-accounted associates and joint ventures | 1,343 | 1,613 | 1,587 | - | - | - | 26 |
| Deferred tax assets | 1,231 | 1,223 | 2,101 | - | - | - | (878) (7) |
| Other assets | 41,111 | 41,077 | 19,591 | 12,985 | 118 | 9,128 | 2,099 |
| | 92,011 | 92,239 | 26,869 | 49,368 | 118 | 42,601 | 9,600 |
| **Total assets** | 1,177,782 | 1,177,773 | 830,291 | 151,385 | 32,750 | 191,929 | 12,111 |
| **LIABILITIES** | | | | | | | |
| **Deposits** | | | | | | | |
| Personal | 261,887 | 261,887 | - | - | - | - | 261,887 |
| Business and government | 500,746 | 500,746 | - | - | - | 33,794 | 466,952 |
| Bank | 32,323 | 32,323 | - | - | - | - | 32,323 |
| Secured borrowings | 57,219 | 57,219 | - | - | - | - | 57,219 |
| | 852,175 | 852,175 | - | - | - | 33,794 | 818,381 |
| **Obligations related to securities sold short** | 23,633 | 23,633 | - | - | - | 22,658 | 975 |
| **Cash collateral on securities lent** | 11,007 | 11,007 | - | 11,007 | - | - | - |
| **Obligations related to securities sold under repurchase agreements** | 138,707 | 138,707 | - | 138,707 | - | - | - |
| **Other** | | | | | | | |
| Derivative instruments | 41,145 | 41,145 (6) | - | 41,145 | - | 38,658 | - |
| Deferred tax liability | 43 | 43 | - | - | - | - | 43 |
| Other liabilities | 36,821 | 36,812 | - | - | - | 4,541 | 32,271 |
| | 78,009 | 78,000 | - | 41,145 | - | 43,199 | 32,314 |
| **Subordinated indebtedness** | 6,762 | 6,762 | - | - | - | - | 6,762 |
| **Total liabilities** | 1,110,293 | 1,110,284 | - | 190,859 | - | 99,651 | 858,432 |

(1) Amounts are included in more than one column if they are subject to more than one risk framework.
(2) CIBC's insurance subsidiaries CIBC Cayman Reinsurance Limited (CIBC Cayman Re) and CIBC Life Insurance Company Limited (CIBC Life) are excluded from the scope of regulatory consolidation. Refer to table CC2 for further information.
(3) Excludes securitization exposures in the trading book, which are subject to market risk.
(4) Non-trading securities are subject to credit risk, except for certain asset-backed securities that are risk-weighted under the securitization framework. Securities pledged as initial margin or as contributions to default funds of central counterparties are subject to both credit risk and counterparty credit risk.
(5) Non-trading loans are subject to credit risk only, with the exception of securitization-related loans, which are risk-weighted under the securitization framework.
(6) Trading derivatives are subject to both counterparty credit risk and market risk.
(7) Includes deferred tax liabilities related to software and other intangible assets, defined benefit pension assets, and goodwill that are offset against the amounts deducted from regulatory capital.

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

| ($ millions) | | Q3/26 | | | | |
|---|---|---|---|---|---|---|
| | | a | b | c | d | e |
| | | | Items subject to: | | | |
| | | Total [1] | Credit risk framework [2] | Securitization framework | Counterparty credit risk framework | Market risk framework |
| 1 | Asset carrying value amount under scope of regulatory consolidation (as per template LI1) | 1,165,662 | 830,291 | 32,750 | 151,385 | 191,929 |
| 2 | Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1) | 251,852 | - | - | 190,859 | 99,651 |
| 3 | Total net amount under regulatory scope of consolidation | 913,810 | 830,291 | 32,750 | (39,474) | 92,278 |
| 4 | Off-balance sheet amounts [3] | 805,246 | 221,535 | 41,538 | 542,173 | - |
| 5 | Differences in valuations | 374 | 374 [4] | - | - | - |
| 6 | Differences due to different netting rules, other than those already included in row 2 | 31,508 | - | - | 31,508 | - |
| 7 | Differences due to consideration of provisions [5] | 4,501 | 4,501 | - | - | - |
| 8 | Differences due to prudential filters | - | - | - | - | - |
| 9 | Gross-up for SFTs [6] | 299,428 | - | - | 299,428 | - |
| 10 | Differences due to inclusion of potential future exposure and alpha multiplier in derivative EAD | 4,271 | - | - | 4,271 | - |
| 11 | Collateral [7] | (766,992) | - | - | (766,992) | - |
| 12 | Other | - | - | - | - | - |
| 13 | Exposure amounts considered for regulatory purposes | 1,292,146 | 1,056,701 | 74,288 | 70,914 | 92,278 |

(1) The total in column a will not equal the sum of columns b through e to the extent that items are subject to regulatory capital charges in more than one framework.
(2) Includes exposures of $1,154 million relating to equity investments in funds.
(3) Comprises off-balance sheet exposures for undrawn commitments, repo-style transactions, derivatives, third-party assets relating to our prime brokerage business and other off-balance sheet items.
(4) Includes basis adjustments for fair value hedges that impact the accounting carrying values but do not impact exposure amounts considered for regulatory purposes.
(5) The accounting carrying value for loans is net of the full allowance for credit losses. For regulatory purposes only allowances on impaired (stage 3) loans that are risk-weighted under the SA are netted against the exposures.
(6) Liabilities for repo-style transactions represent regulatory exposures under the counterparty credit risk framework. As these liabilities are deducted from the carrying value of assets in line 2, a gross-up is required to arrive at the exposure amount considered for regulatory purposes.
(7) Primarily comprises collateral for repo-style transactions, including those settled through qualified central counterparties (QCCPs).

# CC1: COMPOSITION OF REGULATORY CAPITAL

| | ($ millions) | Q3/26 | Cross-reference [1] | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|---|
| | **Common Equity Tier 1 (CET1) capital: instruments and reserves** | | | | | | |
| 1 | Directly issued qualifying common share capital plus related stock surplus | **17,018** | A+B | 17,061 | 17,047 | 17,071 | 17,042 |
| 2 | Retained earnings | **38,376** | C | 38,165 | 37,592 | 36,471 | 35,655 |
| 3 | Accumulated other comprehensive income (AOCI) (and other reserves) | **3,752** | D | 3,109 | 3,345 | 4,218 | 3,233 |
| 4 | Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies) | **-** | | - | - | - | - |
| 5 | Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1) | **125** | E | 126 | 125 | 123 | 120 |
| 6 | **CET1 capital before regulatory adjustments** | **59,271** | | 58,461 | 58,109 | 57,883 | 56,050 |
| | **CET1 capital: regulatory adjustments** | | | | | | |
| 7 | Prudential valuation adjustments | **19** | See footnote 2 | 18 | 19 | 22 | 22 |
| 8 | Goodwill (net of related tax liabilities) | **5,353** | F+G+H | 5,251 | 5,262 | 5,392 | 5,338 |
| 9 | Other intangibles other than mortgage-servicing rights (net of related tax liabilities) | **2,485** | I+J+AI | 2,474 | 2,460 | 2,490 | 2,448 |
| 10 | Deferred tax assets excluding those arising from temporary differences (net of related tax liabilities) | **174** | K | 172 | 12 | 17 | 21 |
| 11 | Cash flow hedge reserve | **147** | L | 402 | 667 | 1,000 | 533 |
| 12 | Shortfall of provisions to expected losses [3] | **-** | See footnote 2 | - | - | - | - |
| 13 | Securitization gain on sale | **-** | | - | - | - | - |
| 14 | Gains and losses due to changes in own credit risk on fair valued liabilities | **24** | M+AH | (5) | (81) | (35) | (11) |
| 15 | Defined benefit pension fund net assets (net of related tax liabilities) | **1,588** | N+O | 1,437 | 1,304 | 1,276 | 1,083 |
| 16 | Investments in own shares (if not already netted off paid-in capital on reported balance sheet) | **-** | See footnote 2 | - | - | 3 | - |
| 17 | Reciprocal cross holdings in common equity | **-** | | - | - | - | - |
| 18 | Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) | **-** | | - | - | - | - |
| 19 | Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) | **-** | P+Q | - | - | - | - |
| 20 | Mortgage servicing rights (amount above 10% threshold) | **-** | | - | - | - | - |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability) | **-** | | - | - | - | - |
| 22 | Amount exceeding the 15% threshold | **-** | | - | - | - | - |
| 23 | of which: significant investments in the common stock of financials | **-** | R+S | - | - | - | - |
| 24 | of which: mortgage servicing rights | **-** | | - | - | - | - |
| 25 | of which: deferred tax assets arising from temporary differences | **-** | T | - | - | - | - |
| 25a | Crypto-asset deduction | **3** | | 5 | 1 | n/a | n/a |
| 26 | Other deductions or regulatory adjustments to CET1 as determined by OSFI | **-** | | - | - | - | - |
| 27 | Regulatory adjustments applied to CET1 due to insufficient Additional Tier 1 (AT1) and Tier 2 (T2) to cover deductions | **-** | | - | - | - | - |
| 28 | **Total regulatory adjustments to CET1** | **9,793** | | 9,754 | 9,644 | 10,165 | 9,434 |
| 29 | **CET1 capital** | **49,478** | | 48,707 | 48,465 | 47,718 | 46,616 |
| | **AT1 capital: instruments** | | | | | | |
| 30 | Directly issued qualifying AT1 instruments plus related stock surplus [4] | **8,048** | | 7,341 | 7,339 | 6,369 | 6,669 |
| 31 | of which: classified as equity under applicable accounting standards | **8,048** | U | 7,341 | 7,339 | 6,369 | 6,669 |
| 32 | of which: classified as liabilities under applicable accounting standards | **-** | | - | - | - | - |
| 33 | Directly issued capital instruments subject to phase out from AT1 | **-** | | - | - | - | - |
| 34 | AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) | **20** | V | 19 | 19 | 18 | 18 |
| 35 | of which: instruments issued by subsidiaries subject to phase out | **-** | | - | - | - | - |
| 36 | **AT1 capital before regulatory adjustments** | **8,068** | | 7,360 | 7,358 | 6,387 | 6,687 |
| | **AT1 capital: regulatory adjustments** | | | | | | |
| 37 | Investments in own AT1 instruments | **-** | | - | - | - | - |
| 38 | Reciprocal cross holdings in AT1 instruments | **-** | | - | - | - | - |
| 39 | Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) | **-** | | - | - | - | - |
| 40 | Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions | **-** | | - | - | - | - |
| 41 | Other deductions from Tier 1 (T1) capital as determined by OSFI | **-** | | - | - | - | - |
| 42 | Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions | **-** | | - | - | - | - |
| 43 | **Total regulatory adjustments to AT1 capital** | **-** | | - | - | - | - |
| 44 | **AT1 capital** | **8,068** | | 7,360 | 7,358 | 6,387 | 6,687 |
| 45 | **T1 capital (T1 = CET1 + AT1)** | **57,546** | | 56,067 | 55,823 | 54,105 | 53,303 |
| | **T2 capital: instruments and provisions** | | | | | | |
| 46 | Directly issued qualifying T2 instruments plus related stock surplus [5] | **6,266** | W | 6,226 | 7,290 | 7,325 | 7,212 |
| 47 | Directly issued capital instruments subject to phase out from T2 | **-** | | - | - | - | - |
| 48 | T2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) | **18** | X | 18 | 18 | 18 | 18 |
| 49 | of which: instruments issued by subsidiaries subject to phase out | **-** | | - | - | - | - |
| | Other | **-** | | - | - | - | - |
| 50 | Collective allowances | **790** | Y+Z | 816 | 791 | 839 | 805 |
| 51 | **T2 capital before regulatory adjustments** | **7,074** | | 7,060 | 8,099 | 8,182 | 8,035 |

For footnotes, see next page.

| ($ millions) | | Q3/26 | Cross-reference [1] | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|---|
| 52 | Investments in own T2 instruments | **-** | | - | - | - | - |
| 53 | Reciprocal cross holdings in T2 instruments and other TLAC-eligible instruments | **-** | | - | - | - | - |
| 54 | Non-significant investments in the capital of banking, financial and insurance entities and other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold) | **-** | | - | - | - | - |
| 54a | Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions | **-** | | - | - | - | - |
| 55 | Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs that are outside the scope of regulatory consolidation | **-** | | - | - | - | - |
| 56 | Other deductions from T2 capital | **-** | | - | - | - | - |
| 57 | **Total regulatory adjustments to T2 capital** | **-** | | - | - | - | - |
| 58 | **T2 capital** | **7,074** | | 7,060 | 8,099 | 8,182 | 8,035 |
| 59 | **Total capital (TC = T1 + T2)** | **64,620** | | 63,127 | 63,922 | 62,287 | 61,338 |
| 60 | **Total RWA** | **369,264** | | 358,396 | 361,829 | 357,803 | 347,712 |
| | **Capital ratios** | | | | | | |
| 61 | CET1 (as a percentage of RWA) | **13.4%** | | 13.6% | 13.4% | 13.3% | 13.4% |
| 62 | T1 (as a percentage of RWA) | **15.6%** | | 15.6% | 15.4% | 15.1% | 15.3% |
| 63 | Total capital (as a percentage of RWA) | **17.5%** | | 17.6% | 17.7% | 17.4% | 17.6% |
| 64 | Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer expressed as a percentage of RWA) | **8.0%** | | 8.0% | 8.0% | 8.0% | 8.0% |
| 65 | of which: capital conservation buffer | **2.5%** | | 2.5% | 2.5% | 2.5% | 2.5% |
| 66 | of which: bank specific countercyclical buffer [6] | **0.0%** | | 0.0% | 0.0% | 0.0% | 0.0% |
| 67 | of which: G-SIB buffer | **0.0%** | | 0.0% | 0.0% | 0.0% | 0.0% |
| 67a | of which: D-SIB buffer | **1.0%** | | 1.0% | 1.0% | 1.0% | 1.0% |
| 68 | CET1 available to meet buffers (as percentage of RWA) [7] | **8.9%** | | 9.1% | 8.9% | 8.8% | 8.9% |
| | **OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable))** [8] | | | | | | |
| 69 | CET1 target ratio | **8.0%** | | 8.0% | 8.0% | 8.0% | 8.0% |
| 70 | T1 capital target ratio | **9.5%** | | 9.5% | 9.5% | 9.5% | 9.5% |
| 71 | Total capital target ratio | **11.5%** | | 11.5% | 11.5% | 11.5% | 11.5% |
| | **Amounts below the thresholds for deduction (before risk-weighting)** | | | | | | |
| 72 | Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities | **898** | AE+AF+AG+ see footnote 9 | 359 | 290 | 374 | 218 |
| 73 | Significant investments in the common stock of financials | **972** | AB+AC+AD | 1,017 | 982 | 997 | 959 |
| 74 | Mortgage servicing rights (net of related tax liability) | **-** | | - | - | - | - |
| 75 | Deferred tax assets arising from temporary differences (net of related tax liabilities) | **2,101** | AA | 1,862 | 1,782 | 1,915 | 1,734 |
| | **Applicable caps on the inclusion of allowances in T2** | | | | | | |
| 76 | Allowances eligible for inclusion in T2 in respect of exposures subject to SA (prior to application of cap) | **248** | Y | 240 | 252 | 243 | 238 |
| 77 | Cap on inclusion of allowances in T2 under SA | **566** | | 530 | 530 | 542 | 517 |
| 78 | Allowances eligible for inclusion in T2 in respect of exposures subject to IRBA (prior to application of cap) | **542** | Z | 576 | 539 | 596 | 567 |
| 79 | Cap on inclusion of allowances in T2 under IRBA | **1,597** | | 1,552 | 1,528 | 1,509 | 1,473 |

(1) Cross-referenced to the consolidated balance sheet, refer to table CC2.
(2) Not recorded on the consolidated balance sheet.
(3) Provisions in the shortfall calculation represent stage 1, 2, and 3 allowances for credit losses.
(4) Comprises non-viability contingent capital (NVCC) preferred shares and limited recourse capital notes (LRCN).
(5) Comprises certain debentures which qualify as NVCC.
(6) Bank specific countercyclical buffer requirement of 0.04% (Q2/26: 0.04%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.
(7) Calculated by row 61 above minus the CET 1 regulatory minimum requirement of 4.5%.
(8) The OSFI target ratios above represent the Pillar 1 capital requirements, which do not include the DSB that OSFI requires D-SIBs to hold. The DSB is currently at 3.0%.
(9) Synthetic positions not recorded on the consolidated balance sheet.
n/a Not applicable.

# CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

| ($ millions) | Q3/26 | | | |
|---|---|---|---|---|
| | Balance sheet as in report to shareholders | Balance sheet as in the regulatory scope of consolidation (1) | Of which | Cross reference to capital schedule (2) |
| **Assets** | | | | |
| **Cash and non-interest-bearing deposits with banks** | **15,327** | **15,327** | | |
| **Interest-bearing deposits with banks** | **42,161** | **42,161** | | |
| **Securities** | **303,670** | **303,433** | | |
| Significant investments in capital of other financial institutions not exceeding regulatory thresholds | | | - | AD |
| Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds | | | 228 | AE |
| Significant investments in capital of non-financial institutions | | | - | |
| Other securities | | | 303,205 | |
| **Cash collateral on securities borrowed** | **23,673** | **23,673** | | |
| **Securities purchased under resale agreements** | **89,525** | **89,525** | | |
| **Loans** | **616,061** | **616,061** | | |
| **Allowance for credit losses** | **(4,646)** | **(4,646)** | | |
| General allowance reflected in T2 capital | | | (248) | Y |
| Excess in allowance over expected losses reflected in T2 capital | | | (542) | Z |
| Allowances not reflected in regulatory capital | | | (3,856) | |
| **Derivative instruments** | **36,383** | **36,383** | | |
| **Property and equipment** | **3,590** | **3,590** | | |
| **Goodwill** | **5,437** | **5,437** | | F |
| **Software and other intangible assets** | **2,916** | **2,916** | | I |
| **Investments in equity-accounted associates and joint ventures** | **1,343** | **1,613** | | |
| Significant investments in capital of other financial institutions exceeding regulatory thresholds (10% of CET1) | | | - | P |
| Significant investments in capital of other financial institutions exceeding regulatory thresholds (15% basket of CET1) | | | - | R |
| Significant investments in capital of other financial institutions not exceeding regulatory thresholds | | | 702 | AB |
| Significant investments in capital of other financial institutions related to goodwill | | | 11 | G |
| Significant investments in capital of other financial institutions related to intangibles | | | 15 | AI |
| Significant investments in capital of non-financial institutions | | | - | |
| Investment in deconsolidated subsidiaries exceeding regulatory thresholds (10% of CET1) | | | - | Q |
| Investment in deconsolidated subsidiaries exceeding regulatory thresholds (15% basket of CET1) | | | - | S |
| Investment in deconsolidated subsidiaries not exceeding regulatory thresholds | | | 270 | AC |
| Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds | | | 581 | AG |
| Non-significant investments in capital of non-financial institutions | | | 34 | |
| **Deferred tax assets** | **1,231** | **1,223** | | |
| Deferred tax assets excluding those arising from temporary differences | | | 174 | K |
| Deferred tax assets arising from temporary differences exceeding regulatory thresholds (15% basket of CET1) | | | - | T |
| Deferred tax assets arising from temporary differences not exceeding regulatory thresholds | | | 2,101 | AA |
| Deferred tax liabilities related to goodwill | | | (95) | H |
| Deferred tax liabilities related to software and other intangible assets | | | (446) | J |
| Deferred tax liabilities related to defined benefit pension fund net assets | | | (511) | O |
| **Other assets** | | | | |
| Defined benefit pension fund net assets | **2,099** | **2,099** | | N |
| Other | **39,012** | **38,978** | | |
| Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds | | | 6 | AF |
| Other | | | 38,972 | |
| **Total assets** | **1,177,782** | **1,177,773** | | |

For footnotes, see next page.

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

| ($ millions) | Q3/26 | | | |
|---|---|---|---|---|
| **Liabilities** | Balance sheet as in report to shareholders | Balance sheet as in the regulatory scope of consolidation [(1)] | Of which | Cross reference to capital schedule [(2)] |
| **Deposits** | **852,175** | **852,175** | | |
| **Obligations related to securities sold short** | **23,633** | **23,633** | | |
| **Cash collateral on securities lent** | **11,007** | **11,007** | | |
| **Obligations related to securities sold under repurchase agreements** | **138,707** | **138,707** | | |
| **Derivative instruments** | **41,145** | **41,145** | | |
| **Deferred tax liabilities** | **43** | **43** | | |
| **Other liabilities** | **36,821** | **36,812** | | |
| **Subordinated indebtedness** | **6,762** | **6,762** | | |
| Subordinated indebtedness allowed for inclusion in T2 capital | | | 6,266 | W |
| Subordinated indebtedness not allowed for T2 capital | | | 496 | |
| **Total liabilities** | **1,110,293** | **1,110,284** | | |
| **Equity** | | | | |
| **Preferred shares and other equity instruments** | **8,048** | **8,048** | | |
| Preferred shares and other equity instruments allowed for inclusion into additional T1 capital | | | 8,048 | U |
| **Common shares** | **16,655** | **16,655** | | A |
| Common shares – treasury positions | | | - | |
| Common shares | | | 16,655 | |
| **Contributed surplus** | **363** | **363** | | B |
| **Retained earnings** | **38,376** | **38,376** | | C |
| Gains and losses due to changes in own credit risk on fair valued liabilities | | | 106 | M |
| Other retained earnings | | | 38,270 | |
| **AOCI** | **3,752** | **3,752** | | D |
| Cash flow hedges | | | 147 | L |
| Net fair value gains (losses) arising from changes in institution's own credit risk | | | (82) | AH |
| Other | | | 3,687 | |
| **Non-controlling interests** | **295** | **295** | | |
| Portion allowed for inclusion into CET1 | | | 125 | E |
| Portion allowed for inclusion into additional T1 capital | | | 20 | V |
| Portion allowed for inclusion into T2 capital | | | 18 | X |
| Portion not allowed for regulatory capital | | | 132 | |
| **Total equity** | **67,489** | **67,489** | | |
| **Total liabilities and equity** | **1,177,782** | **1,177,773** | | |

(1) CIBC Cayman Re and CIBC Life are excluded from the regulatory scope of consolidation. CIBC Cayman Re provides life and health reinsurance to Canadian insurance and international reinsurance companies. CIBC Life is primarily involved in direct underwriting of life insurance products and has assumed a closed creditor product block of business from a Canadian underwriter; current policies in-force include accidental death, hospital accident, hospital cash benefit plans, critical accident plan, accident recovery plan, term life, and creditor life and disability insurance products. As at Q3/26, on a legal entity basis, CIBC Cayman Re had $164 million in assets and $176 million in equity, and CIBC Life had $115 million in assets and $94 million in equity.

(2) Refer to table CC1.

# CHANGES IN REGULATORY CAPITAL

($ millions)

| | | Q3/26 | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|
| | **CET1 capital** | | | | | |
| 1 | Opening amount | **48,707** | 48,465 | 47,718 | 46,616 | 45,795 |
| 2 | Shares issued in lieu of cash dividends (add back) | **-** | - | - | - | - |
| 3 | Other issue of common shares | **43** | 54 | 119 | 36 | 46 |
| 4 | Redeemed capital | **-** | - | - | - | - |
| 5 | Purchase of common shares for cancellation | **(137)** | (119) | (146) | (63) | (100) |
| 6 | Premium on purchase of common shares for cancellation | **(1,062)** | (771) | (857) | (330) | (428) |
| 7 | Dividends and distributions | **(1,102)** | (1,096) | (1,095) | (1,017) | (986) |
| 8 | Net income attributable to equity shareholders | **2,399** | 2,457 | 3,093 | 2,174 | 2,094 |
| | Change in AOCI balances | | | | | |
| 9 | Currency translation differences | **697** | (71) | (673) | 237 | 80 |
| 10 | Securities measured at fair value through other comprehensive income (FVOCI) | **34** | (94) | 147 | 120 | 157 |
| 11 | Cash flow hedges (1) | **(255)** | (265) | (333) | 467 | (545) |
| 12 | Fair value change of fair value option liabilities attributable to changes in credit risk | **24** | 61 | (45) | (22) | (167) |
| 13 | Post-employment defined benefit plans | **143** | 133 | 31 | 183 | 53 |
| 14 | Removal of own credit spread (net of tax) | **(29)** | (76) | 46 | 24 | 169 |
| 15 | Goodwill and other intangible assets (deduction, net of related tax liabilities) | **(113)** | (3) | 160 | (96) | (43) |
| 16 | Shortfall of allowance to expected losses | **-** | - | - | - | - |
| | Other, including regulatory adjustments | | | | | |
| 17 | Deferred tax assets that rely on future profitability (excluding those arising from temporary differences) | **(2)** | (160) | 5 | 4 | (1) |
| 18 | Defined benefit pension fund net assets | **(151)** | (133) | (28) | (193) | (59) |
| 19 | Significant investments in financial institutions (amount above 10% threshold) | **-** | - | - | - | - |
| 20 | Amount exceeding 15% threshold | **-** | - | - | - | - |
| 21 | Prudential valuation adjustments | **(1)** | 1 | 3 | - | (3) |
| 22 | Other (1) | **283** | 324 | 320 | (422) | 554 |
| 23 | Closing amount | **49,478** | 48,707 | 48,465 | 47,718 | 46,616 |
| | **AT1 capital** | | | | | |
| 24 | Opening amount | **7,360** | 7,358 | 6,387 | 6,687 | 5,961 |
| 25 | AT1 eligible capital issues | **707** | - | 971 | 450 | 1,027 |
| 26 | Redeemed capital | **-** | - | - | (750) | (300) |
| 27 | Impact of the cap on inclusion for instruments subject to phase out | **-** | - | - | - | - |
| 28 | Other, including regulatory adjustments | **1** | 2 | - | - | (1) |
| 29 | Closing amount | **8,068** | 7,360 | 7,358 | 6,387 | 6,687 |
| 30 | **Total T1 capital** | **57,546** | 56,067 | 55,823 | 54,105 | 53,303 |
| | **T2 capital** | | | | | |
| 31 | Opening amount | **7,060** | 8,099 | 8,182 | 8,035 | 8,941 |
| 32 | New T2 eligible capital issues | **-** | - | - | - | - |
| 33 | Redeemed capital | **-** | (1,000) | - | - | (1,000) |
| 34 | Amortization adjustments | **-** | - | - | - | - |
| 35 | Impact of the cap on inclusion for instruments subject to phase out | **-** | - | - | - | - |
| 36 | Other, including regulatory adjustments | **14** | (39) | (83) | 147 | 94 |
| 37 | Closing amount | **7,074** | 7,060 | 8,099 | 8,182 | 8,035 |
| 38 | **Total capital** | **64,620** | 63,127 | 63,922 | 62,287 | 61,338 |

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

# TLAC1: TLAC COMPOSITION (AT RESOLUTION GROUP LEVEL)

| | ($ millions) | Q3/26 | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|
| | **Regulatory capital elements of TLAC and adjustments** | | | | | |
| 1 | CET1 capital | **49,478** | 48,707 | 48,465 | 47,718 | 46,616 |
| 2 | AT1 capital before TLAC adjustments | **8,068** | 7,360 | 7,358 | 6,387 | 6,687 |
| 3 | AT1 ineligible as TLAC as issued out of subsidiaries to third parties | **-** | - | - | - | - |
| 4 | Other adjustments | **-** | - | - | - | - |
| 5 | AT1 instruments eligible under the TLAC framework | **8,068** | 7,360 | 7,358 | 6,387 | 6,687 |
| 6 | T2 capital before TLAC adjustments | **7,074** | 7,060 | 8,099 | 8,182 | 8,035 |
| 7 | Amortized portion of T2 instruments where remaining maturity > 1 year | **-** | - | - | - | - |
| 8 | T2 capital ineligible as TLAC as issued out of subsidiaries to third parties | **-** | - | - | - | - |
| 9 | Other adjustments | **-** | - | - | - | - |
| 10 | T2 instruments eligible under the TLAC framework | **7,074** | 7,060 | 8,099 | 8,182 | 8,035 |
| 11 | TLAC arising from regulatory capital | **64,620** | 63,127 | 63,922 | 62,287 | 61,338 |
| | **Non-regulatory capital elements of TLAC** | | | | | |
| 12 | External TLAC instruments issued directly by the bank and subordinated to excluded liabilities | **-** | - | - | - | - |
| 13 | External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements | **62,747** | 54,237 | 52,321 | 52,092 | 53,124 |
| 14 | Of which: amount eligible as TLAC after application of the caps | **-** | - | - | - | - |
| 15 | External TLAC instruments issued by funding vehicles prior to January 1, 2022 | **-** | - | - | - | - |
| 16 | Eligible ex ante commitments to recapitalize a G-SIB in resolution | **-** | - | - | - | - |
| 17 | TLAC arising from non-regulatory capital instruments before adjustments | **62,747** | 54,237 | 52,321 | 52,092 | 53,124 |
| | **Non-regulatory capital elements of TLAC: adjustments** | | | | | |
| 18 | TLAC before deductions | **127,367** | 117,364 | 116,243 | 114,379 | 114,462 |
| 19 | Deductions of exposures between multiple point of entry resolution groups that correspond to items eligible for TLAC (not applicable to special purpose entities (SPEs) G-SIBs and D-SIBs) | **n/a** | n/a | n/a | n/a | n/a |
| 20 | Deduction of investments in own other TLAC liabilities | **(204)** | (203) | (222) | (277) | (151) |
| 21 | Other adjustments to TLAC | **-** | - | - | - | - |
| 22 | TLAC available after deductions | **127,163** | 117,161 | 116,021 | 114,102 | 114,311 |
| | **RWA and leverage exposure measure for TLAC purposes** | | | | | |
| 23 | Total RWA adjusted as permitted under the TLAC regime | **369,264** | 358,396 | 361,829 | 357,803 | 347,712 |
| 24 | Leverage exposure measure | **1,333,544** | 1,309,727 | 1,281,150 | 1,261,098 | 1,244,201 |
| | **TLAC ratios and buffers** (1) | | | | | |
| 25 | TLAC Ratio (as a percentage of RWA adjusted as permitted under the TLAC regime) (%) | **34.4%** | 32.7% | 32.1% | 31.9% | 32.9% |
| 26 | TLAC Leverage Ratio (as a percentage of leverage exposure) (%) | **9.5%** | 8.9% | 9.1% | 9.0% | 9.2% |
| 27 | CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements | **8.9%** | 9.1% | 8.9% | 8.8% | 8.9% |
| 28 | Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of RWA) | **3.5%** | 3.5% | 3.5% | 3.5% | 3.5% |
| 29 | Of which: capital conservation buffer | **2.5%** | 2.5% | 2.5% | 2.5% | 2.5% |
| 30 | Of which: bank specific countercyclical buffer (2) | **0.0%** | 0.0% | 0.0% | 0.0% | 0.0% |
| 31 | Of which: D-SIB/G-SIB buffer | **1.0%** | 1.0% | 1.0% | 1.0% | 1.0% |

(1) As a D-SIB, CIBC is subject to a target risk-based TLAC Ratio (which comprises a minimum risk-based TLAC ratio of 21.5% plus the then-applicable DSB) and a minimum TLAC Leverage Ratio of 7.25%.
(2) Bank specific countercyclical buffer requirement of 0.04% (Q2/26: 0.04%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.
n/a Not applicable.

## TLAC3: RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL [1][2]

| ($ millions) | | Q3/26 | | | | | |
|---|---|---|---|---|---|---|---|
| | | Creditor ranking | | | | | |
| | | (most junior) | | | | (most senior) | |
| 1 | Description of creditor ranking | Common shares | Preferred shares and other equity instruments | Subordinated debt | Bail-in debt [3] | Other liabilities [4] | Total |
| 2 | Total capital and liabilities net of CRM | **16,655** | **8,048** | **6,700** | **76,506** | **-** | **107,909** |
| 3 | Subset of row 2 that are excluded liabilities | **-** | **-** | **12** | **346** | **-** | **358** |
| 4 | Total capital and liabilities less excluded liabilities (row 2 minus row 3) | **16,655** | **8,048** | **6,688** | **76,160** | **-** | **107,551** |
| 5 | Subset of row 4 that are potentially eligible as TLAC | **16,655** | **8,048** | **6,238** [5] | **60,629** | **-** | **91,570** |
| 6 | Subset of row 5 with 1 year ≤ residual maturity < 2 years | **-** | **-** | **-** | **17,620** | **-** | **17,620** |
| 7 | Subset of row 5 with 2 years ≤ residual maturity < 5 years | **-** | **-** | **-** | **26,914** | **-** | **26,914** |
| 8 | Subset of row 5 with 5 years ≤ residual maturity < 10 years | **-** | **-** | **6,238** | **13,392** | **-** | **19,630** |
| 9 | Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities | **-** | **-** | **-** | **2,703** | **-** | **2,703** |
| 10 | Subset of row 5 that is perpetual securities | **16,655** | **8,048** | **-** | **-** | **-** | **24,703** |

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

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

(1) Presented for CIBC at the legal entity level and therefore instruments issued by subsidiaries and SPEs are excluded.
(2) Common shares are presented at book value, preferred shares are presented at stated value and subordinated debt and bail-in-debt are presented at face value.
(3) Bail-in debt instruments are those liabilities which are subject to the bank recapitalization (bail-in) conversion regulations issued by the Department of Finance Canada. Senior debt issued on or after September 23, 2018, with an original term to maturity of more than 400 days (including explicit or embedded options) that is unsecured or partially secured is subject to bail-in. Consumer deposits, certain derivatives, covered bonds, and certain structured notes would not be eligible for bail-in. While bail-in debt instruments and other senior unsecured liabilities issued by Canadian D-SIBs rank equally in the event of liquidation, only bail-in debt is subject to conversion under the bail-in regime. Bail-in debt issued by Canadian D-SIBs qualifies as TLAC pursuant to the exemption from the subordination requirement under the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet.
(4) Disclosure not currently required by OSFI.
(5) Includes NVCC subordinated debt only.

## TLAC3: RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL (continued) [1][2]

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

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

For footnotes, see page 20.

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

($ millions)

| | Q3/26 | | | | |
|---|---|---|---|---|---|
| | a | b | c | d | e |
| | | Exposure values and/or RWA used in the computation of the countercyclical capital buffer | | | |
| **Geographical breakdown** | Countercyclical capital buffer rate % | Exposure values | RWA | Bank-specific countercyclical capital buffer rate % [1] | Countercyclical capital buffer amount |
| Australia | **1.00** | **5,629** | **1,105** | | |
| Belgium | **1.00** | **84** | **47** | | |
| Chile | **0.50** | **316** | **190** | | |
| Czech Republic | **1.25** | **1** | **-** | | |
| Denmark | **2.50** | **60** | **43** | | |
| France | **1.00** | **846** | **452** | | |
| Germany | **0.75** | **1,811** | **1,297** | | |
| Hong Kong | **0.50** | **724** | **129** | | |
| Luxembourg | **0.50** | **6,377** | **636** | | |
| Netherlands | **2.00** | **2,472** | **713** | | |
| Norway | **2.50** | **200** | **67** | | |
| South Korea | **1.00** | **185** | **3** | | |
| Sweden | **2.00** | **817** | **252** | | |
| United Kingdom | **2.00** | **23,483** | **3,425** | | |
| Sum [2] | | **43,005** | **8,359** | | |
| Total [3] | | **1,305,142** | **272,186** | **0.0%** | **165** [4] |

($ millions)

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

(1) Bank specific countercyclical buffer requirement of 0.04% (Q2/26: 0.04%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.
(2) Sum of private sector credit exposures or RWA for private sector credit exposures, respectively, in jurisdictions with a non-zero countercyclical capital buffer rate.
(3) Total of private sector credit exposures or RWA for private sector credit exposures, respectively, across all jurisdictions to which the bank is exposed, including jurisdictions with no countercyclical capital buffer rate or with a countercyclical capital buffer rate set at zero, and value of the bank-specific countercyclical capital buffer rate and resulting countercyclical capital buffer amount.
(4) Computed using the total RWA of $369,264 million (Q2/26: $358,829 million), multiplied by the bank-specific countercyclical capital buffer rate.

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

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

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

For footnotes, see page 22.

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

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

For footnotes, see page 22.

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

| | ($ millions) | Q3/26 | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|
| 1 | Total consolidated assets as per published financial statements | **1,177,782** | 1,160,560 | 1,132,577 | 1,116,938 | 1,102,255 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation | **(9)** | 32 | 26 | 23 | 23 |
| 3 | Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference | **(2,478)** | (2,923) | (2,119) | (2,381) | (2,439) |
| 4 | Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure | **-** | - | - | - | - |
| 5 | Adjustment for derivative financial instruments | **5,528** | 7,261 | 10,740 | 6,897 | 6,959 |
| 6 | Adjustment for SFTs (i.e., repos and similar secured lending) | **4,800** | 3,580 | 4,574 | 4,152 | 5,211 |
| 7 | Adjustment for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures) | **163,005** | 157,444 | 154,659 | 153,709 | 146,733 |
| 8 | Other adjustments | **(15,084)** | (16,227) | (19,307) | (18,240) | (14,541) |
| 9 | **Leverage ratio exposure measure** | **1,333,544** | 1,309,727 | 1,281,150 | 1,261,098 | 1,244,201 |

## LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

| | ($ millions) | Q3/26 | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|
| | **On-balance sheet exposures** | | | | | |
| 1 | On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral) | **1,025,714** | 1,006,743 | 982,525 | 967,835 | 957,324 |
| 2 | Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (IFRS) | **-** | - | - | - | - |
| 3 | (Deductions of receivables assets for cash variation margin provided in derivative transactions) | **(5,291)** | (6,467) | (9,582) | (8,040) | (5,094) |
| 4 | (Asset amounts deducted in determining T1 capital) | **(9,793)** | (9,759) | (9,725) | (10,200) | (9,445) |
| 5 | **Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)** | **1,010,630** | 990,517 | 963,218 | 949,595 | 942,785 |
| | **Derivative exposures** | | | | | |
| 6 | Replacement cost associated with all derivative transactions | **7,372** | 8,757 | 13,684 | 10,165 | 9,493 |
| 7 | Add-on amounts for potential future exposure associated with all derivative transactions | **34,516** | 33,443 | 35,269 | 35,084 | 32,080 |
| 8 | (Exempted central counterparty (CCP)-leg of client cleared trade exposures) | **-** | - | - | - | - |
| 9 | Adjusted effective notional amount of written credit derivatives | **2,877** | 2,370 | 2,927 | 2,973 | 2,281 |
| 10 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | **(2,855)** | (2,370) | (2,927) | (2,973) | (2,281) |
| 11 | **Total derivatives exposures (sum of lines 6 to 10)** | **41,910** | 42,200 | 48,953 | 45,249 | 41,573 |
| | **SFT exposures** | | | | | |
| 12 | Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions | **113,199** | 115,986 | 109,746 | 108,393 | 107,899 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | **(8,227)** | (9,188) | (7,092) | (7,050) | (6,782) |
| 14 | Counterparty credit risk exposure for SFTs | **13,027** | 12,768 | 11,666 | 11,202 | 11,993 |
| 15 | Agent transaction exposures | **-** | - | - | - | - |
| 16 | **Total SFT exposures (sum of lines 12 to 15)** | **117,999** | 119,566 | 114,320 | 112,545 | 113,110 |
| | **Other off-balance sheet exposures** | | | | | |
| 17 | Off-balance sheet exposure at gross notional amount | **508,726** | 494,643 | 487,912 | 482,477 | 467,196 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | **(345,721)** | (337,199) | (333,253) | (328,768) | (320,463) |
| 19 | **Off-balance sheet items (sum of lines 17 and 18)** | **163,005** | 157,444 | 154,659 | 153,709 | 146,733 |
| | **Capital and Total Exposures** | | | | | |
| 20 | **T1 capital** | **57,546** | 56,067 | 55,823 | 54,105 | 53,303 |
| 21 | **Total Exposures (sum of lines 5, 11, 16 and 19)** | **1,333,544** | 1,309,727 | 1,281,150 | 1,261,098 | 1,244,201 |
| 22 | **Leverage Ratio** | **4.3%** | 4.3% | 4.4% | 4.3% | 4.3% |

# CR1: CREDIT QUALITY OF ASSETS

| ($ millions) | Q3/26 | | | | | | |
|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g |
| | Gross carrying values of | | | Of which expected credit loss (ECL) accounting provisions for credit losses on SA exposures (1) | | Of which ECL accounting provisions for credit losses on IRB exposures | |
| | Defaulted exposures | Non-defaulted exposures | Allowances/ impairments | Allocated in regulatory category of specific | Allocated in regulatory category of general | | Net value (a+b-c) |
| 1 Loans | **4,024** | **612,037** | **4,646** | **145** | **251** | **4,250** | **611,415** |
| 2 Debt securities | **439** | **213,115** | **33** | **10** | **22** | **1** | **213,521** |
| 2a Other investment (2) | **-** | **3** | **-** | **-** | **-** | **-** | **3** |
| 3 Off-balance sheet exposures (3) | **261** | **508,085** | **337** | **-** | **11** | **326** | **508,009** |
| 4 Total | **4,724** | **1,333,240** | **5,016** | **155** | **284** | **4,577** | **1,332,948** |

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

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

(1) For SA exposures, stage 3 allowances are reflected in the category of specific, and stage 1 and 2 allowances are reflected in the category of general.
(2) Other investments include equity investments subject to the credit risk framework.
(3) Includes $209.5 billion (Q2/26: $208.3 billion) of personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

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

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

For footnotes, see page 26.

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

| | ($ millions) | **Q3/26** | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|
| | | a | b | c | d | e |
| 1 | Defaulted loans and debt securities at end of the previous reporting period | **4,671** | 4,575 | 4,398 | 4,053 | 4,021 |
| 2 | Loans and debt securities that have defaulted since the last reporting period | **1,460** | 1,276 | 1,390 | 1,425 | 1,352 |
| 3 | Amounts repaid (2) | **(802)** | (460) | (428) | (428) | (709) |
| 4 | Returned to non-defaulted status | **(127)** | (143) | (208) | (149) | (162) |
| 5 | Amounts written off | **(563)** | (505) | (567) | (521) | (477) |
| 6 | Other changes (3) | **85** | (72) | (10) | 18 | 28 |
| 7 | Defaulted loans and debt securities at end of the reporting period | **4,724** | 4,671 | 4,575 | 4,398 | 4,053 |

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

## CR3: CRM TECHNIQUES - OVERVIEW [1]

| ($ millions) | Q3/26 | | | | | Q2/26 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | a | b1 | b | d | f | a | b1 | b | d | f |
| | Exposure unsecured: carrying amount [2] | Exposure secured [3] | Exposure secured by collateral [4] | Exposures secured by financial guarantees | Exposures secured by credit derivatives [5] | Exposure unsecured: carrying amount [2] | Exposure secured [3] | Exposure secured by collateral [4] | Exposures secured by financial guarantees | Exposures secured by credit derivatives [5] |
| 1 Loans | **81,371** | **530,044** | **524,764** | **5,280** | **-** | 78,389 | 522,591 | 517,543 | 5,048 | - |
| 2 Debt securities | **180,641** | **32,880** | **7,766** | **25,114** | **-** | 185,522 | 29,812 | 6,854 | 22,958 | - |
| 3 Total [3] | **262,012** | **562,924** | **532,530** | **30,394** | **-** | 263,911 | 552,403 | 524,397 | 28,006 | - |
| 4 Of which defaulted [6] | **567** | **2,691** | **2,691** | **-** | **-** | 512 | 2,829 | 2,829 | - | - |

| ($ millions) | Q1/26 | | | | | Q4/25 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | a | b1 | b | d | f | a | b1 | b | d | f |
| | Exposure unsecured: carrying amount [2] | Exposure secured [3] | Exposure secured by collateral [4] | Exposures secured by financial guarantees | Exposures secured by credit derivatives [5] | Exposure unsecured: carrying amount [2] | Exposure secured [3] | Exposure secured by collateral [4] | Exposures secured by financial guarantees | Exposures secured by credit derivatives [5] |
| 1 Loans | 76,483 | 516,008 | 511,151 | 4,857 | - | 77,122 | 512,382 | 508,002 | 4,380 | - |
| 2 Debt securities | 171,882 | 31,066 | 6,934 | 24,132 | - | 176,283 | 30,155 | 5,988 | 24,167 | - |
| 3 Total [3] | 248,365 | 547,074 | 518,085 | 28,989 | - | 253,405 | 542,537 | 513,990 | 28,547 | - |
| 4 Of which defaulted [6] | 521 | 2,736 | 2,736 | - | - | 564 | 2,540 | 2,540 | - | - |

| ($ millions) | Q3/25 | | | | |
|---|---|---|---|---|---|
| | a | b1 | b | d | f |
| | Exposure unsecured: carrying amount [2] | Exposure secured [3] | Exposure secured by collateral [4] | Exposures secured by financial guarantees | Exposures secured by credit derivatives [5] |
| 1 Loans | 73,702 | 507,942 | 503,678 | 4,264 | - |
| 2 Debt securities | 170,755 | 29,809 | 5,877 | 23,932 | - |
| 3 Total [3] | 244,457 | 537,751 | 509,555 | 28,196 | - |
| 4 Of which defaulted [6] | 656 | 2,138 | 2,138 | - | - |

(1) Excludes off-balance sheet exposures.
(2) Includes fully unsecured exposures and the unsecured portion of partially-secured exposures.
(3) Amounts reflect the entire carrying value of exposures which are secured by either collateral or financial guarantees.
(4) All residential mortgages are included in exposure secured by collateral.
(5) Excludes derivatives which do not qualify in reducing exposures considered for regulatory capital purposes. For exposures secured by more than one form of security, exposures are first reduced by the amount secured by collateral, and then financial guarantees and credit derivatives, as applicable.
(6) Amounts are net of allowance for credit losses.

# CR4: SA - CREDIT RISK EXPOSURE AND CRM EFFECTS

| ($ millions) | | Q3/26 | | | | | |
|---|---|---|---|---|---|---|---|
| | | a | b | c | d | e | f |
| | | Exposures before CCF [1] and CRM | | Exposures post-CCF and CRM | | RWA and RWA density | |
| | **Asset classes** | On-balance sheet amount | Off-balance sheet amount | On-balance sheet amount | Off-balance sheet amount | RWA | RWA density % |
| 1 | Sovereigns and their central banks | **8,123** | **117** | **8,676** | **344** | **338** | **4** |
| 2 | PSEs | **971** | **390** | **1,013** | **178** | **918** | **77** |
| 3 | MDBs | **500** | **-** | **500** | **-** | **100** | **20** |
| 4 | Banks | **974** | **-** | **974** | **-** | **271** | **28** |
| | Of which: securities firms and other financial institutions treated as banks | **-** | **-** | **-** | **-** | **-** | **-** |
| 5 | Covered bonds | **-** | **-** | **-** | **-** | **-** | **-** |
| 6 | Corporates | **7,486** | **3,650** | **7,061** | **1,312** | **7,506** | **90** |
| | Of which: securities firms and other financial institutions treated as corporates | **469** | **234** | **468** | **80** | **548** | **100** |
| | Of which: specialized lending | **-** | **-** | **-** | **-** | **-** | **-** |
| 7 | Subordinated debt, equity and other capital | **2,308** | **91** | **2,308** | **36** | **3,333** | **142** |
| 8 | Retail | **3,902** | **17,210** | **3,903** | **4,392** | **3,634** | **44** |
| 9 | Real estate | **3,679** | **207** | **3,524** | **82** | **1,692** | **47** |
| | Of which: general residential real estate (general RRE) | **2,955** | **41** | **2,852** | **16** | **1,013** | **35** |
| | Of which: income-producing residential real estate (IPRRE) | **207** | **-** | **193** | **-** | **92** | **48** |
| | Of which: other residential real estate (other RRE) | **-** | **-** | **-** | **-** | **-** | **-** |
| | Of which: general commercial real estate (general CRE) | **176** | **-** | **150** | **-** | **104** | **69** |
| | Of which: income-producing commercial real estate (IPCRE) | **243** | **1** | **231** | **-** | **237** | **103** |
| | Of which: land acquisition, development and construction | **98** | **165** | **98** | **66** | **246** | **150** |
| 10 | Reverse mortgages | **-** | **-** | **-** | **-** | **-** | **-** |
| 11 | MBS | **-** | **-** | **-** | **-** | **-** | **-** |
| 12 | Defaulted exposures [2] | **316** | **1** | **152** | **-** | **172** | **113** |
| 13 | Other assets [3] | **17,106** | **-** | **17,106** | **-** | **8,023** | **47** |
| 14 | Total | **45,365** | **21,666** | **45,217** | **6,344** | **25,987** | **50** |

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

(1) Credit conversion factor (CCF).
(2) Excludes defaulted exposures related to debt securities that are risk-weighted at 0%.
(3) Excludes exposures that are deducted from regulatory capital.

($ millions)

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

($ millions)

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

For footnotes, see page 30.

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

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

For footnotes, see page 30.

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

($ millions)

| | Q3/26 | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z | aa |
| | Risk weight | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Asset classes** | 0% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | 130% | 150% | 250% | 400% | 1250% | Others | Total credit exposure amount (post-CCF and post-CRM) |
| 1 Sovereigns and their central banks | **8,640** | | **12** | | | | | | **66** | | | | | | | | | **302** | | | | **-** | | | | **-** | **9,020** |
| 2 PSEs | **84** | | **99** | | | | | | **285** | | | | | | | | | **656** | | | | **67** | | | | **-** | **1,191** |
| 3 MDBs | **-** | | **500** | | **-** | | | | **-** | | | | | | | | | **-** | | | | **-** | | | | **-** | **500** |
| 4 Banks | | | **863** | | **-** | | **-** | | **50** | | | | | **-** | | | | **36** | | | | **25** | | | | **-** | **974** |
| Of which: securities firms and other financial institutions | | | **-** | | **-** | | **-** | | **-** | | | | | **-** | | | | **-** | | | | **-** | | | | **-** | **-** |
| 5 Covered bonds | | | **-** | | **-** | | **-** | | **-** | | | | | **-** | | | | **-** | | | | **-** | | | | **-** | **-** |
| 6 Corporates | | | **-** | | | | | | **-** | | | **-** | | **-** | **-** | **5,778** | | **2,595** | | | **-** | **-** | | | | **-** | **8,373** |
| Of which: securities firms and other financial institutions | | | **-** | | | | | | **-** | | | **-** | | **-** | | | | **548** | | | | **-** | | | | **-** | **548** |
| Of which: specialized lending | | | **-** | | | | | | **-** | | | | | **-** | **-** | | | | | | **-** | **-** | | | | **-** | **-** |
| 7 Subordinated debt, equity and other capital | **269** | | **158** | | | | | | | | | | | | | | | **995** | | | | | **922** | **-** | | **-** | **2,344** |
| 8 Retail | | **4,311** | | | | | | | | | | | | **3,984** | | | | **-** | | | | | | | | **-** | **8,295** |
| 9 Real estate | | | **672** | **391** | **437** | **412** | **404** | **27** | **394** | **-** | **133** | **-** | **295** | **29** | | **-** | **32** | **37** | **7** | **172** | | **164** | | | | **-** | **3,606** |
| Of which: general RRE | | | **672** | **391** | **380** | **383** | **404** | | **370** | | | **-** | **268** | | | **-** | | **-** | | | | **-** | | | | **-** | **2,868** |
| Of which: IPRRE | | | | | **57** | **29** | | **27** | **24** | | **20** | | | **29** | | | | | **7** | | | **-** | | | | **-** | **193** |
| Of which: other RRE | | | | | **-** | **-** | | **-** | | **-** | **-** | | | **-** | | | | | **-** | | | **-** | | | | **-** | **-** |
| Of which: general CRE | | | **-** | | **-** | | **-** | | **-** | **-** | **113** | **-** | | **-** | | **-** | | **37** | | | | **-** | | | | **-** | **150** |
| Of which: IPCRE | | | | | | | | | | | | | **27** | | | | **32** | | | **172** | | **-** | | | | **-** | **231** |
| Of which: land acquisition, development and construction | | | | | | | | | | | | | | | | | | **-** | | | | **164** | | | | **-** | **164** |
| 10 Reverse mortgages | | | | | **-** | **-** | | **-** | | | **-** | | | | | | | **-** | | | | **-** | | | | **-** | **-** |
| 11 MBS | | | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | | **-** | **-** | **-** | **-** | **-** | | **-** | | | | **-** | **-** |
| 12 Defaulted exposures | | | | | | | | | **-** | | | | | | | | | **111** | | | | **41** | | | | **-** | **152** |
| 13 Other assets [1] | **9,084** | | **-** | | | | | | | | | | | | | | | **8,022** | | | | | | | **-** | **-** | **17,106** |
| 14 Total | **18,077** | **4,311** | **2,304** | **391** | **437** | **412** | **404** | **27** | **795** | **-** | **133** | **-** | **295** | **4,013** | **-** | **5,778** | **32** | **12,754** | **7** | **172** | **-** | **297** | **922** | **-** | **-** | **-** | **51,561** |

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

($ millions)

| | Q3/26 | | | |
|---|---|---|---|---|
| | a | b | c | d |
| **Risk weight** | On-balance sheet exposure | Off-balance sheet exposure (pre-CCF) | Weighted [2] average CCF % | Exposure (post-CCF and post-CRM) |
| 1 Less than 40% | **21,788** | **12,815** | **26%** | **25,932** |
| 2 40–70% | **1,681** | **80** | **69%** | **1,654** |
| 3 75–80% | **2,853** | **4,530** | **26%** | **4,013** |
| 4 85% | **5,111** | **2,328** | **42%** | **5,778** |
| 5 90–100% | **12,652** | **1,594** | **48%** | **12,786** |
| 6 105–130% | **181** | **1** | **0%** | **179** |
| 7 150% | **185** | **298** | **40%** | **297** |
| 8 250% | **914** | **20** | **40%** | **922** |
| 9 400% | **-** | **-** | **-** | **-** |
| 10 1250% | **-** | **-** | **-** | **-** |
| 11 Total exposures | **45,365** | **21,666** | **29%** | **51,561** |

(1) Excludes exposures that are deducted from regulatory capital.
(2) Weighting is based on off-balance sheet exposure (pre-CCF).

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

($ millions)

| | Q2/26 | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z | aa |
| | Risk weight | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Asset classes** | 0% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | 130% | 150% | 250% | 400% | 1250% | Others | Total credit exposure amount (post-CCF and post-CRM) |
| 1 Sovereigns and their central banks | 7,668 | | 11 | | | | | | 40 | | | | | | | | | 279 | | | | - | | | | - | 7,998 |
| 2 PSEs | 59 | | 82 | | | | | | 294 | | | | | | | | | 655 | | | | 64 | | | | - | 1,154 |
| 3 MDBs | - | | 383 | | - | | | | - | | | | | | | | | - | | | | - | | | | - | 383 |
| 4 Banks | | | 1,445 | | - | | - | | 48 | | | | | - | | | | 37 | | | | 56 | | | | - | 1,586 |
| Of which: securities firms and other financial institutions | | | - | | - | | - | | - | | | | | - | | | | - | | | | - | | | | - | - |
| 5 Covered bonds | | | - | | - | | - | | - | | | | | - | | | | - | | | | - | | | | - | - |
| 6 Corporates | | | - | | | | | | - | | | - | | - | - | 5,429 | | 2,456 | | | - | - | | | | - | 7,885 |
| Of which: securities firms and other financial institutions | | | - | | | | | | - | | | - | | - | | | | 509 | | | | - | | | | - | 509 |
| Of which: specialized lending | | | - | | | | | | - | | | | | - | - | | | | | | - | - | | | | - | - |
| 7 Subordinated debt, equity and other capital | 261 | | 135 | | | | | | | | | | | | | | | 882 | | | | | 272 | - | | - | 1,550 |
| 8 Retail | | 4,256 | | | | | | | | | | | | 3,829 | | | | - | | | | | | | | - | 8,085 |
| 9 Real estate | | | 634 | 362 | 411 | 402 | 385 | 28 | 393 | - | 156 | - | 282 | 29 | | - | 20 | 42 | 7 | 170 | | 141 | | | | - | 3,462 |
| Of which: general RRE | | | 634 | 362 | 374 | 383 | 385 | | 369 | | | - | 269 | | | - | | - | | | | 1 | | | | - | 2,777 |
| Of which: IPRRE | | | | | 37 | 19 | | 28 | 24 | | 19 | | | 29 | | | | | 7 | | | - | | | | - | 163 |
| Of which: other RRE | | | | | - | - | | - | | - | - | | | - | | | | | - | | | - | | | | - | - |
| Of which: general CRE | | | - | | - | | - | | - | - | 137 | - | | - | | - | | 42 | | | | - | | | | - | 179 |
| Of which: IPCRE | | | | | | | | | | | | | 13 | | | | 20 | | | 170 | | - | | | | - | 203 |
| Of which: land acquisition, development and construction | | | | | | | | | | | | | | | | | | - | | | | 140 | | | | - | 140 |
| 10 Reverse mortgages | | | | | - | - | | - | | | - | | | | | | | - | | | | - | | | | - | - |
| 11 MBS | | | - | - | - | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | | - | | | | - | - |
| 12 Defaulted exposures | | | | | | | | | - | | | | | | | | | 112 | | | | 47 | | | | - | 159 |
| 13 Other assets [1] | 9,573 | | - | | | | | | | | | | | | | | | 7,870 | | | | | | | - | - | 17,443 |
| 14 Total | 17,561 | 4,256 | 2,690 | 362 | 411 | 402 | 385 | 28 | 775 | - | 156 | - | 282 | 3,858 | - | 5,429 | 20 | 12,333 | 7 | 170 | - | 308 | 272 | - | - | - | 49,705 |

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

($ millions)

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

For footnotes, see page 33.

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

($ millions)

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

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

($ millions)

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

For footnotes, see page 33.

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

($ millions)

| | Q4/25 | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z | aa |
| | Risk weight | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Asset classes | 0% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | 130% | 150% | 250% | 400% | 1250% | Others | Total credit exposure amount (post-CCF and post-CRM) |
| 1 Sovereigns and their central banks | 7,196 | | 12 | | | | | | 40 | | | | | | | | | 283 | | | | - | | | | - | 7,531 |
| 2 PSEs | 51 | | 128 | | | | | | 268 | | | | | | | | | 676 | | | | 56 | | | | - | 1,179 |
| 3 MDBs | - | | 458 | | - | | | | - | | | | | | | | | - | | | | - | | | | - | 458 |
| 4 Banks | | | 945 | | - | | - | | 39 | | | | | - | | | | 30 | | | | 52 | | | | - | 1,066 |
| Of which: securities firms and other financial institutions | | | - | | - | | - | | - | | | | | - | | | | - | | | | - | | | | - | - |
| 5 Covered bonds | | | - | | - | | - | | - | | | | | - | | | | - | | | | - | | | | - | - |
| 6 Corporates | | | - | | | | | | - | | | - | | - | - | 5,566 | | 2,486 | | | - | 1 | | | | - | 8,053 |
| Of which: securities firms and other financial institutions | | | - | | | | | | - | | | - | | - | | | | 596 | | | | 1 | | | | - | 597 |
| Of which: specialized lending | | | - | | | | | | - | | | | | - | - | | | | | | - | - | | | | - | - |
| 7 Subordinated debt, equity and other capital | 269 | | 7 | | | | | | | | | | | | | | | 829 | | | | | 241 | - | | - | 1,346 |
| 8 Retail | | 4,143 | | | | | | | | | | | | 3,933 | | | | - | | | | | | | | - | 8,076 |
| 9 Real estate | | | 715 | 355 | 396 | 400 | 378 | 27 | 391 | - | 20 | - | 259 | 28 | | - | 20 | 185 | 7 | 131 | | 107 | | | | - | 3,419 |
| Of which: general RRE | | | 715 | 355 | 358 | 382 | 378 | | 367 | | | - | 250 | | | - | | 3 | | | | - | | | | - | 2,808 |
| Of which: IPRRE | | | | | 38 | 18 | | 27 | 24 | | 20 | | | 28 | | | | | 7 | | | - | | | | - | 162 |
| Of which: other RRE | | | | | - | - | | - | | - | - | | | - | | | | | - | | | - | | | | - | - |
| Of which: general CRE | | | - | | - | | - | | - | - | - | - | | - | | - | | 182 | | | | - | | | | - | 182 |
| Of which: IPCRE | | | | | | | | | | | | | 9 | | | | 20 | | | 131 | | - | | | | - | 160 |
| Of which: land acquisition, development and construction | | | | | | | | | | | | | | | | | | - | | | | 107 | | | | - | 107 |
| 10 Reverse mortgages | | | | | - | - | | - | | | - | | | | | | | - | | | | - | | | | - | - |
| 11 MBS | | | - | - | - | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | | - | | | | - | - |
| 12 Defaulted exposures | | | | | | | | | - | | | | | | | | | 133 | | | | 61 | | | | - | 194 |
| 13 Other assets [1] | 11,305 | | - | | | | | | | | | | | | | | | 8,200 | | | | | | | - | - | 19,505 |
| 14 Total | 18,821 | 4,143 | 2,265 | 355 | 396 | 400 | 378 | 27 | 738 | - | 20 | - | 259 | 3,961 | - | 5,566 | 20 | 12,822 | 7 | 131 | - | 277 | 241 | - | - | - | 50,827 |

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

($ millions)

| | Q4/25 | | | |
|---|---|---|---|---|
| | a | b | c | d |
| Risk weight | On-balance sheet exposure | Off-balance sheet exposure (pre-CCF) | Weighted [2] average CCF % | Exposure (post-CCF and post-CRM) |
| 1 Less than 40% | 22,463 | 12,555 | 26% | 26,380 |
| 2 40–70% | 1,455 | 33 | 100% | 1,422 |
| 3 75–80% | 2,776 | 4,632 | 26% | 3,961 |
| 4 85% | 4,779 | 2,357 | 43% | 5,566 |
| 5 90–100% | 12,790 | 1,371 | 46% | 12,842 |
| 6 105–130% | 141 | 1 | 0% | 138 |
| 7 150% | 202 | 203 | 41% | 277 |
| 8 250% | 233 | 20 | 40% | 241 |
| 9 400% | - | - | - | - |
| 10 1250% | - | - | - | - |
| 11 Total exposures | 44,839 | 21,172 | 29% | 50,827 |

For footnotes, see page 33.

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

($ millions)

| | Q3/25 | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q | r | s | t | u | v | w | x | y | z | aa |
| | Risk weight | | | | | | | | | | | | | | | | | | | | | | | | | | |
| **Asset classes** | 0% | 15% | 20% | 25% | 30% | 35% | 40% | 45% | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% | 90% | 100% | 105% | 110% | 130% | 150% | 250% | 400% | 1250% | Others | Total credit exposure amount (post-CCF and post-CRM) |
| 1 Sovereigns and their central banks | 6,652 | | 12 | | | | | | 39 | | | | | | | | | 276 | | | | - | | | | - | 6,979 |
| 2 PSEs | 53 | | 122 | | | | | | 255 | | | | | | | | | 687 | | | | - | | | | - | 1,117 |
| 3 MDBs | - | | 582 | | - | | | | - | | | | | | | | | - | | | | - | | | | - | 582 |
| 4 Banks | | | 1,046 | | - | | - | | 37 | | | | | - | | | | 25 | | | | 61 | | | | - | 1,169 |
| Of which: securities firms and other financial institutions | | | - | | - | | - | | - | | | | | - | | | | - | | | | - | | | | - | - |
| 5 Covered bonds | | | - | | - | | - | | - | | | | | - | | | | - | | | | - | | | | - | - |
| 6 Corporates | | | - | | | | | | - | | | - | | - | - | 5,355 | | 2,392 | | | - | 10 | | | | - | 7,757 |
| Of which: securities firms and other financial institutions | | | - | | | | | | - | | | - | | - | | | | 607 | | | | 10 | | | | - | 617 |
| Of which: specialized lending | | | - | | | | | | - | | | | | - | - | | | - | | | - | - | | | | - | - |
| 7 Subordinated debt, equity and other capital | 266 | | 7 | | | | | | | | | | | | | | | 784 | | | | | 235 | - | | - | 1,292 |
| 8 Retail | | 4,115 | | | | | | | | | | | | 3,729 | | | | - | | | | | | | | - | 7,844 |
| 9 Real estate | | | 684 | 326 | 400 | 399 | 375 | 27 | 390 | - | 20 | - | 258 | 28 | | - | 31 | 161 | 7 | 146 | | 88 | | | | - | 3,340 |
| Of which: general RRE | | | 684 | 326 | 358 | 381 | 375 | | 366 | | | - | 250 | | | - | | - | - | | | - | | | | - | 2,740 |
| Of which: IPRRE | | | | | 42 | 18 | | 27 | 24 | | 20 | | | 28 | | | | | 7 | | | - | | | | - | 166 |
| Of which: other RRE | | | | | - | - | | - | | - | - | | | - | | | | | - | | | - | | | | - | - |
| Of which: general CRE | | | - | | - | | - | | - | - | - | - | | - | | - | | 161 | | | | - | | | | - | 161 |
| Of which: IPCRE | | | | | | | | | | | | | 8 | | | | 31 | | | 146 | | - | | | | - | 185 |
| Of which: land acquisition, development and construction | | | | | | | | | | | | | | | | | | - | | | | 88 | | | | - | 88 |
| 10 Reverse mortgages | | | | | - | - | | - | | | - | | | | | | | - | | | | - | | | | - | - |
| 11 MBS | | | - | - | - | - | - | - | - | - | - | - | - | - | | - | - | - | - | - | | - | | | | - | - |
| 12 Defaulted exposures | | | | | | | | | - | | | | | | | | | 122 | | | | 53 | | | | - | 175 |
| 13 Other assets [1] | 8,391 | | - | | | | | | | | | | | | | | | 7,775 | | | | | | | - | - | 16,166 |
| 14 Total | 15,362 | 4,115 | 2,453 | 326 | 400 | 399 | 375 | 27 | 721 | - | 20 | - | 258 | 3,757 | - | 5,355 | 31 | 12,222 | 7 | 146 | - | 212 | 235 | - | - | - | 46,421 |

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

($ millions)

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

For footnotes, see page 33.

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

| ($ millions) | Q3/26 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| **AIRB approach** | | | | | | | | | | | | |
| **PD scale** | Original on-balance sheet gross exposure | Off-balance sheet exposures pre CCF | Average CCF % | EAD post CRM and post-CCF | Average PD % | Number of obligors (2) | Average LGD % | Average maturity (3) | RWA (4) | RWA density % | Expected losses (5) | Provisions (5) |
| Business and government portfolios | | | | | | | | | | | | |
| **Corporate** | | | | | | | | | | | | |
| 0.00 to <0.15 | **18,524** | **11,138** | **55** | **24,660** | **0.06** | **2,544** | **23** | **2.3** | **2,811** | **11** | **4** | |
| 0.15 to <0.25 | **21,972** | **11,621** | **55** | **28,362** | **0.19** | **5,106** | **39** | **2.1** | **9,296** | **33** | **21** | |
| 0.25 to <0.50 | **19,397** | **9,005** | **50** | **23,901** | **0.34** | **3,663** | **38** | **2.0** | **10,596** | **44** | **31** | |
| 0.50 to <0.75 | **19,191** | **10,060** | **44** | **23,574** | **0.58** | **3,585** | **39** | **2.1** | **13,680** | **58** | **53** | |
| 0.75 to <2.50 | **35,723** | **15,679** | **43** | **42,415** | **1.10** | **7,028** | **40** | **2.1** | **32,013** | **75** | **184** | |
| 2.50 to <10.00 | **12,203** | **5,297** | **47** | **14,689** | **3.35** | **25,663** | **39** | **2.0** | **15,176** | **103** | **192** | |
| 10.00 to <100.00 | **3,714** | **642** | **49** | **4,030** | **20.38** | **720** | **45** | **1.9** | **8,539** | **212** | **365** | |
| 100.00 (Default) | **1,358** | **98** | **34** | **1,391** | **100.00** | **798** | **39** | **2.3** | **1,618** | **116** | **527** | |
| | **132,082** | **63,540** | **49** | **163,022** | **2.12** | **49,107** | **37** | **2.1** | **93,729** | **57** | **1,377** | **1,472** |
| **Corporate specialized lending** | | | | | | | | | | | | |
| 0.00 to <0.15 | **236** | **923** | **60** | **786** | **0.07** | **17** | **29** | **1.6** | **99** | **13** | **-** | |
| 0.15 to <0.25 | **2,747** | **3,979** | **54** | **4,878** | **0.19** | **97** | **28** | **2.6** | **1,288** | **26** | **2** | |
| 0.25 to <0.50 | **2,974** | **3,032** | **51** | **4,511** | **0.34** | **98** | **25** | **3.3** | **1,630** | **36** | **4** | |
| 0.50 to <0.75 | **6,794** | **5,271** | **49** | **9,400** | **0.58** | **174** | **26** | **2.9** | **4,292** | **46** | **14** | |
| 0.75 to <2.50 | **7,787** | **6,736** | **43** | **10,706** | **1.04** | **274** | **30** | **2.5** | **6,798** | **63** | **34** | |
| 2.50 to <10.00 | **1,283** | **2,146** | **43** | **2,211** | **2.93** | **63** | **30** | **3.1** | **1,945** | **88** | **20** | |
| 10.00 to <100.00 | **306** | **100** | **69** | **374** | **17.33** | **14** | **33** | **3.2** | **620** | **166** | **23** | |
| 100.00 (Default) | **497** | **43** | **36** | **512** | **100.00** | **6** | **27** | **3.1** | **826** | **161** | **128** | |
| | **22,624** | **22,230** | **48** | **33,378** | **2.50** | **743** | **28** | **2.8** | **17,498** | **52** | **225** | **86** |
| **Sovereign** | | | | | | | | | | | | |
| 0.00 to <0.15 | **203,964** | **17,574** | **56** | **213,834** | **0.02** | **1,554** | **9** | **2.6** | **5,027** | **2** | **5** | |
| 0.15 to <0.25 | **314** | **157** | **57** | **404** | **0.22** | **69** | **27** | **2.3** | **109** | **27** | **-** | |
| 0.25 to <0.50 | **115** | **107** | **55** | **175** | **0.34** | **58** | **37** | **1.5** | **67** | **38** | **-** | |
| 0.50 to <0.75 | **16** | **43** | **51** | **38** | **0.58** | **26** | **43** | **1.6** | **24** | **63** | **-** | |
| 0.75 to <2.50 | **51** | **25** | **54** | **64** | **0.98** | **42** | **38** | **1.8** | **46** | **72** | **-** | |
| 2.50 to <10.00 | **79** | **49** | **36** | **97** | **3.66** | **197** | **40** | **2.0** | **119** | **123** | **2** | |
| 10.00 to <100.00 | **9** | **4** | **70** | **12** | **21.64** | **9** | **25** | **1.7** | **15** | **125** | **1** | |
| 100.00 (Default) | **-** | **-** | **-** | **-** | **100.00** | **2** | **78** | **2.5** | **-** | **-** | **-** | |
| | **204,548** | **17,959** | **56** | **214,624** | **0.02** | **1,957** | **9** | **2.6** | **5,407** | **3** | **8** | **1** |
| **Banks** (6) | | | | | | | | | | | | |
| 0.00 to <0.15 | **3,631** | **-** | **-** | **3,631** | **0.01** | **29** | **5** | **2.6** | **31** | **1** | **-** | **-** |

(1) Excludes credit risk exposures that are subject to the securitization framework.
(2) Where a guarantee from a third-party exists, the credit rating of both the obligor and the guarantor will be assessed. In situations where an obligor has multiple outstanding exposures, those exposures without a guarantee reflect the PD of the obligor whereas guaranteed exposures will reflect the PD of the third-party guarantor. In such situations, the obligor will appear twice in both PD bands.
(3) Denoted in years.
(4) The use of credit derivatives reduced RWA relating to corporate exposures under the IRB approach by nil (Q2/26: nil).
(5) Expected loss amounts are calculated for regulatory capital purposes based on our historical experience through-the-cycle and do not incorporate forward-looking information. Provision amounts represent stage 1, 2, and 3 allowance for credit loss amounts calculated in accordance with IFRS 9, which incorporate forward-looking information. Expected losses and provisions are both inputs into the calculation to determine the shortfall of allowances versus expected losses (if any) to be deducted from regulatory capital.
(6) Exposures are classified based on borrowers pre-CRM and the related RWAs are calculated on a post-CRM basis using the AIRB approach.
(7) Exposures are classified based on borrowers pre-CRM and the related RWAs are calculated on a post-CRM basis using the FIRB approach.

| ($ millions) | Q3/26 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| **FIRB approach** **PD scale** | Original on-balance sheet gross exposure | Off-balance sheet exposures pre CCF | Average CCF % | EAD post CRM and post-CCF | Average PD % | Number of obligors (2) | Average LGD % | Average maturity (3) | RWA (4) | RWA density % | Expected losses (5) | Provisions (5) |
| Business and government portfolios | | | | | | | | | | | | |
| **Corporate** | | | | | | | | | | | | |
| 0.00 to <0.15 | **23,368** | **35,803** | **38** | **36,903** | **0.08** | **681** | **35** | **1.9** | **7,619** | **21** | **11** | |
| 0.15 to <0.25 | **17,609** | **32,293** | **40** | **30,394** | **0.18** | **653** | **37** | **2.4** | **11,309** | **37** | **21** | |
| 0.25 to <0.50 | **7,965** | **12,257** | **38** | **12,637** | **0.34** | **362** | **39** | **2.5** | **6,932** | **55** | **17** | |
| 0.50 to <0.75 | **8,637** | **8,462** | **38** | **11,873** | **0.58** | **284** | **35** | **2.7** | **7,571** | **64** | **24** | |
| 0.75 to <2.50 | **7,640** | **9,374** | **41** | **11,485** | **1.05** | **413** | **33** | **2.6** | **8,206** | **71** | **39** | |
| 2.50 to <10.00 | **1,720** | **3,062** | **41** | **2,988** | **3.49** | **971** | **31** | **2.9** | **2,827** | **95** | **32** | |
| 10.00 to <100.00 | **487** | **801** | **46** | **858** | **19.30** | **56** | **28** | **2.1** | **1,209** | **141** | **50** | |
| 100.00 (Default) | **134** | **59** | **52** | **165** | **100.00** | **20** | **33** | **1.6** | **524** | **318** | **14** | |
| | **67,560** | **102,111** | **39** | **107,303** | **0.70** | **3,440** | **35** | **2.3** | **46,197** | **43** | **208** | **187** |
| **Sovereign** (7) | | | | | | | | | | | | |
| 0.00 to <0.15 | **-** | **62** | **40** | **25** | **0.05** | **2** | **25** | **1.0** | **2** | **8** | **-** | **-** |
| **Banks** | | | | | | | | | | | | |
| 0.00 to <0.15 | **11,366** | **6,388** | **69** | **15,797** | **0.06** | **331** | **43** | **1.9** | **3,419** | **22** | **4** | |
| 0.15 to <0.25 | **243** | **1,110** | **50** | **793** | **0.20** | **35** | **45** | **1.8** | **348** | **44** | **1** | |
| 0.25 to <0.50 | **232** | **303** | **40** | **355** | **0.34** | **21** | **45** | **2.1** | **203** | **57** | **1** | |
| 0.50 to <0.75 | **59** | **47** | **66** | **90** | **0.58** | **9** | **45** | **2.0** | **61** | **68** | **-** | |
| 0.75 to <2.50 | **1** | **62** | **44** | **29** | **0.83** | **10** | **44** | **1.0** | **19** | **66** | **-** | |
| 2.50 to <10.00 | **-** | **263** | **68** | **178** | **5.59** | **49** | **44** | **3.1** | **301** | **169** | **4** | |
| 10.00 to <100.00 | **-** | **-** | **20** | **-** | **10.28** | **2** | **45** | **1.0** | **1** | **-** | **-** | |
| 100.00 (Default) | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | |
| | **11,901** | **8,173** | **65** | **17,242** | **0.13** | **457** | **44** | **1.9** | **4,352** | **25** | **10** | **3** |

For footnotes, see page 38.

## CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) [1]

| ($ millions) | Q3/26 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| **AIRB approach** **PD scale** | Original on-balance sheet gross exposure | Off-balance sheet exposures pre CCF | Average CCF % | EAD post CRM and post-CCF | Average PD % | Number of obligors [2] | Average LGD % | Average maturity [3] | RWA [4] | RWA density % | Expected losses [5] | Provisions [5] |
| Retail portfolios | | | | | | | | | | | | |
| **Real estate secured personal lending (insured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 36,587 | - | n/a | 36,587 | 0.01 | 21,093 | 6 | n/a | 420 | 1 | 1 | |
| 0.15 to <0.25 | 658 | - | - | 658 | 0.17 | 4,499 | 28 | n/a | 90 | 14 | - | |
| | 37,245 | - | - | 37,245 | 0.02 | 25,592 | 6 | n/a | 510 | 1 | 1 | 18 |
| **Real estate secured personal lending (uninsured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 125,230 | 70,402 | 43 | 155,155 | 0.07 | 754,621 | 23 | n/a | 7,463 | 5 | 27 | |
| 0.15 to <0.25 | 13,166 | 5,590 | 90 | 18,185 | 0.17 | 41,779 | 25 | n/a | 1,891 | 10 | 8 | |
| 0.25 to <0.50 | 74,130 | 7,403 | 38 | 76,974 | 0.34 | 283,344 | 23 | n/a | 12,914 | 17 | 68 | |
| 0.50 to <0.75 | 26,099 | 151 | 101 | 26,252 | 0.55 | 58,568 | 20 | n/a | 5,437 | 21 | 32 | |
| 0.75 to <2.50 | 10,637 | 1,072 | 33 | 10,992 | 1.72 | 42,435 | 24 | n/a | 5,007 | 46 | 45 | |
| 2.50 to <10.00 | 8,216 | 710 | 34 | 8,456 | 5.05 | 33,002 | 22 | n/a | 6,992 | 83 | 103 | |
| 10.00 to <100.00 | 1,349 | 23 | 44 | 1,359 | 35.15 | 4,488 | 22 | n/a | 2,051 | 151 | 123 | |
| 100.00 (Default) | 1,350 | - | - | 1,350 | 100.00 | 3,714 | 21 | n/a | 2,286 | 169 | 157 | |
| | 260,177 | 85,351 | 45 | 298,723 | 1.00 | 1,221,951 | 23 | n/a | 44,041 | 15 | 563 | 601 |
| **Qualifying revolving retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 4,165 | 70,815 | 72 | 55,105 | 0.07 | 5,575,824 | 89 | n/a | 2,019 | 4 | 32 | |
| 0.15 to <0.25 | 2,337 | 19,678 | 55 | 13,119 | 0.19 | 2,172,523 | 91 | n/a | 1,190 | 9 | 22 | |
| 0.25 to <0.50 | 2,217 | 7,397 | 57 | 6,437 | 0.43 | 1,391,653 | 88 | n/a | 1,121 | 17 | 24 | |
| 0.50 to <0.75 | 1,145 | 2,882 | 67 | 3,074 | 0.61 | 369,948 | 90 | n/a | 720 | 23 | 17 | |
| 0.75 to <2.50 | 7,837 | 9,345 | 55 | 12,986 | 1.51 | 2,145,333 | 90 | n/a | 6,033 | 46 | 177 | |
| 2.50 to <10.00 | 5,241 | 1,919 | 61 | 6,415 | 4.12 | 1,078,156 | 89 | n/a | 5,983 | 93 | 234 | |
| 10.00 to <100.00 | 2,529 | 442 | 60 | 2,795 | 21.13 | 438,579 | 88 | n/a | 5,262 | 188 | 521 | |
| 100.00 (Default) | 77 | - | n/a | 77 | 100.00 | 21,804 | 72 | n/a | 63 | 82 | 52 | |
| | 25,548 | 112,478 | 66 | 100,008 | 1.24 | 13,193,820 | 89 | n/a | 22,391 | 22 | 1,079 | 1,900 |
| **Other retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 735 | 1,948 | 84 | 2,380 | 0.10 | 17,595 | 79 | n/a | 482 | 20 | 2 | |
| 0.15 to <0.25 | 2,848 | 245 | 70 | 3,018 | 0.20 | 117,317 | 31 | n/a | 466 | 15 | 2 | |
| 0.25 to <0.50 | 976 | 1,480 | 104 | 2,511 | 0.28 | 10,239 | 55 | n/a | 1,054 | 42 | 4 | |
| 0.50 to <0.75 | 4,350 | 42 | 46 | 4,370 | 0.53 | 121,710 | 60 | n/a | 2,002 | 46 | 14 | |
| 0.75 to <2.50 | 2,860 | 298 | 72 | 3,075 | 1.35 | 107,330 | 62 | n/a | 2,237 | 73 | 26 | |
| 2.50 to <10.00 | 3,333 | 40 | 81 | 3,365 | 4.19 | 95,370 | 48 | n/a | 2,441 | 73 | 71 | |
| 10.00 to <100.00 | 1,078 | 494 | 50 | 1,326 | 54.55 | 335,659 | 31 | n/a | 861 | 65 | 120 | |
| 100.00 (Default) | 103 | - | n/a | 103 | 100.00 | 18,479 | 63 | n/a | 139 | 135 | 54 | |
| | 16,283 | 4,547 | 85 | 20,148 | 5.20 | 823,699 | 54 | n/a | 9,682 | 48 | 293 | 242 |
| **Small and medium enterprises (SME) retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 50 | 549 | 56 | 357 | 0.08 | 1,276 | 75 | n/a | 61 | 17 | - | |
| 0.15 to <0.25 | - | - | - | - | - | - | - | n/a | - | - | - | |
| 0.25 to <0.50 | 277 | 1,139 | 51 | 856 | 0.37 | 8,751 | 43 | n/a | 218 | 25 | 1 | |
| 0.50 to <0.75 | - | - | - | - | - | - | - | n/a | - | - | - | |
| 0.75 to <2.50 | 1,420 | 246 | 50 | 1,544 | 0.93 | 12,072 | 43 | n/a | 665 | 43 | 7 | |
| 2.50 to <10.00 | 794 | 174 | 62 | 902 | 3.79 | 10,912 | 44 | n/a | 567 | 63 | 16 | |
| 10.00 to <100.00 | 139 | 23 | 62 | 153 | 23.66 | 2,946 | 43 | n/a | 136 | 89 | 17 | |
| 100.00 (Default) | 60 | - | 50 | 60 | 100.00 | 3,277 | 61 | n/a | 136 | 227 | 28 | |
| | 2,740 | 2,131 | 53 | 3,872 | 4.04 | 39,234 | 46 | n/a | 1,783 | 46 | 69 | 67 |
| **FIRB approach** | | | | | | | | | | | | |
| **Real estate secured personal lending (insured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 1,588 | - | n/a | 1,588 | 0.07 | 1,120 | 100 | n/a | 813 | 51 | 1 | - |
| **Total (all portfolios)** | 785,927 | 418,582 | 51 | 1,000,809 | 1.04 | 15,361,151 | 31 | 1.9 | 246,436 | 25 | 3,834 | 4,577 |

(1) Amounts are calculated after taking into consideration the effect of CRM strategies.
(2) The number of obligors for retail products reflects account level information rather than individual borrowers. In addition, certain products within real estate secured personal lending include both insured and uninsured components, such as mortgages and home-equity lines of credit secured by the same property. In such situations, the obligor will appear twice in both the insured and uninsured categories within the applicable PD band.
(3) Denoted in years.
(4) CIBC does not use credit derivatives to reduce RWA for retail exposures.
(5) Expected loss amounts are calculated for regulatory capital purposes based on our historical experience through-the-cycle and do not incorporate forward-looking information. Provision amounts represent stage 1, 2, and 3 allowance for credit loss amounts calculated in accordance with IFRS 9, which incorporate forward-looking information. Expected losses and provisions are both inputs into the calculation to determine the shortfall of allowances versus expected losses (if any) to be deducted from regulatory capital.
n/a Not applicable.

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

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

For footnotes, see page 38.

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) [1]

($ millions)

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

For footnotes, see page 38.

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) [1]

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

For footnotes, see page 40.

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) [1]

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

For footnotes, see page 38.

## CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) [1]

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

For footnotes, see page 38.

($ millions)

| | Q1/26 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| **AIRB approach** **PD scale** | Original on-balance sheet gross exposure | Off-balance sheet exposures pre CCF | Average CCF % | EAD post CRM and post-CCF | Average PD % | Number of obligors (2) | Average LGD % | Average maturity (3) | RWA (4) | RWA density % | Expected losses (5) | Provisions (5) |
| Retail portfolios | | | | | | | | | | | | |
| **Real estate secured personal lending (insured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 36,741 | - | n/a | 36,741 | 0.01 | 22,039 | 6 | n/a | 426 | 1 | 1 | |
| 0.15 to <0.25 | 714 | - | - | 714 | 0.17 | 4,806 | 28 | n/a | 98 | 14 | - | |
| | 37,455 | - | n/a | 37,455 | 0.02 | 26,845 | 6 | n/a | 524 | 1 | 1 | 14 |
| **Real estate secured personal lending (uninsured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 119,646 | 68,573 | 43 | 148,905 | 0.07 | 737,528 | 22 | n/a | 6,961 | 5 | 25 | |
| 0.15 to <0.25 | 13,524 | 6,014 | 87 | 18,758 | 0.17 | 44,595 | 25 | n/a | 1,932 | 10 | 8 | |
| 0.25 to <0.50 | 74,352 | 7,401 | 38 | 77,182 | 0.34 | 287,650 | 22 | n/a | 12,549 | 16 | 67 | |
| 0.50 to <0.75 | 25,309 | - | - | 25,309 | 0.54 | 60,669 | 20 | n/a | 5,183 | 20 | 30 | |
| 0.75 to <2.50 | 13,898 | 1,363 | 41 | 14,457 | 1.54 | 47,600 | 24 | n/a | 5,875 | 41 | 52 | |
| 2.50 to <10.00 | 8,267 | 736 | 36 | 8,530 | 5.03 | 33,810 | 22 | n/a | 6,979 | 82 | 102 | |
| 10.00 to <100.00 | 1,295 | 23 | 43 | 1,305 | 35.17 | 4,412 | 22 | n/a | 1,894 | 145 | 113 | |
| 100.00 (Default) | 1,154 | - | - | 1,154 | 100.00 | 3,356 | 21 | n/a | 1,889 | 164 | 136 | |
| | 257,445 | 84,110 | 45 | 295,600 | 0.95 | 1,219,620 | 22 | n/a | 43,262 | 15 | 533 | 547 |
| **Qualifying revolving retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 4,386 | 75,617 | 71 | 58,179 | 0.06 | 6,251,355 | 89 | n/a | 2,100 | 4 | 33 | |
| 0.15 to <0.25 | 1,433 | 12,219 | 55 | 8,144 | 0.22 | 1,218,635 | 91 | n/a | 849 | 10 | 16 | |
| 0.25 to <0.50 | 1,378 | 4,990 | 64 | 4,567 | 0.36 | 1,360,340 | 86 | n/a | 667 | 15 | 14 | |
| 0.50 to <0.75 | 984 | 1,008 | 43 | 1,416 | 0.53 | 84,746 | 87 | n/a | 289 | 20 | 7 | |
| 0.75 to <2.50 | 7,457 | 12,777 | 53 | 14,187 | 1.18 | 2,320,569 | 90 | n/a | 5,468 | 39 | 150 | |
| 2.50 to <10.00 | 6,442 | 2,371 | 61 | 7,886 | 4.03 | 1,296,920 | 89 | n/a | 7,343 | 93 | 283 | |
| 10.00 to <100.00 | 2,408 | 417 | 60 | 2,656 | 22.22 | 412,309 | 87 | n/a | 5,035 | 190 | 521 | |
| 100.00 (Default) | 79 | - | n/a | 79 | 100.00 | 21,862 | 72 | n/a | 65 | 82 | 53 | |
| | 24,567 | 109,399 | 66 | 97,114 | 1.27 | 12,966,736 | 89 | n/a | 21,816 | 22 | 1,077 | 1,834 |
| **Other retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 732 | 1,977 | 84 | 2,398 | 0.09 | 19,672 | 79 | n/a | 489 | 20 | 2 | |
| 0.15 to <0.25 | 2,670 | 235 | 73 | 2,842 | 0.21 | 115,696 | 32 | n/a | 456 | 16 | 2 | |
| 0.25 to <0.50 | 820 | 1,391 | 105 | 2,283 | 0.33 | 8,632 | 55 | n/a | 1,036 | 45 | 4 | |
| 0.50 to <0.75 | 4,459 | 31 | 44 | 4,473 | 0.53 | 122,110 | 60 | n/a | 2,033 | 45 | 14 | |
| 0.75 to <2.50 | 2,911 | 282 | 73 | 3,117 | 1.36 | 107,279 | 62 | n/a | 2,263 | 73 | 27 | |
| 2.50 to <10.00 | 3,184 | 42 | 82 | 3,219 | 4.19 | 92,715 | 49 | n/a | 2,404 | 75 | 69 | |
| 10.00 to <100.00 | 1,058 | 440 | 51 | 1,283 | 55.52 | 319,704 | 32 | n/a | 826 | 64 | 121 | |
| 100.00 (Default) | 102 | - | n/a | 102 | 100.00 | 17,315 | 63 | n/a | 139 | 136 | 53 | |
| | 15,936 | 4,398 | 86 | 19,717 | 5.23 | 803,123 | 54 | n/a | 9,646 | 49 | 292 | 233 |
| **SME retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 56 | 573 | 56 | 377 | 0.08 | 1,291 | 75 | n/a | 64 | 17 | - | |
| 0.15 to <0.25 | - | - | - | - | - | - | - | n/a | - | - | - | |
| 0.25 to <0.50 | 276 | 1,151 | 51 | 860 | 0.37 | 8,774 | 43 | n/a | 220 | 26 | 1 | |
| 0.50 to <0.75 | - | - | - | - | - | - | - | n/a | - | - | - | |
| 0.75 to <2.50 | 1,427 | 242 | 50 | 1,548 | 0.94 | 12,400 | 43 | n/a | 672 | 43 | 7 | |
| 2.50 to <10.00 | 845 | 173 | 64 | 956 | 3.81 | 11,520 | 43 | n/a | 598 | 63 | 17 | |
| 10.00 to <100.00 | 168 | 27 | 58 | 183 | 22.16 | 3,327 | 42 | n/a | 157 | 86 | 19 | |
| 100.00 (Default) | 67 | - | 50 | 67 | 100.00 | 3,269 | 59 | n/a | 143 | 213 | 32 | |
| | 2,839 | 2,166 | 53 | 3,991 | 4.05 | 40,581 | 46 | n/a | 1,854 | 46 | 76 | 74 |
| **FIRB approach** | | | | | | | | | | | | |
| **Real estate secured personal lending (insured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 1,497 | - | n/a | 1,497 | 0.07 | 1,133 | 100 | n/a | 768 | 51 | 1 | - |
| **Total (all portfolios)** | 753,104 | 392,472 | 52 | 957,406 | 1.07 | 15,113,076 | 31 | 1.8 | 236,303 | 25 | 3,577 | 4,328 |

For footnotes, see page 40.

($ millions)

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

For footnotes, see page 38.

# CR6: IRB - CREDIT RISK EXPOSURES BY PORTFOLIO AND PD RANGE (continued) [1]

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

For footnotes, see page 38.

| ($ millions) | Q4/25 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| **AIRB approach**<br>**PD scale** | Original on-balance sheet gross exposure | Off-balance sheet exposures pre CCF | Average CCF % | EAD post CRM and post-CCF | Average PD % | Number of obligors [2] | Average LGD % | Average maturity [3] | RWA [4] | RWA density % | Expected losses [5] | Provisions [5] |
| Retail portfolios | | | | | | | | | | | | |
| **Real estate secured personal lending (insured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 37,109 | - | n/a | 37,109 | 0.01 | 22,871 | 6 | n/a | 436 | 1 | 1 | |
| 0.15 to <0.25 | 785 | - | - | 785 | 0.17 | 5,181 | 28 | n/a | 107 | 14 | 1 | |
| | 37,894 | - | n/a | 37,894 | 0.02 | 28,052 | 6 | n/a | 543 | 1 | 2 | 15 |
| **Real estate secured personal lending (uninsured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 120,812 | 67,685 | 42 | 149,540 | 0.07 | 739,428 | 22 | n/a | 6,852 | 5 | 24 | |
| 0.15 to <0.25 | 14,379 | 6,513 | 88 | 20,112 | 0.17 | 46,567 | 25 | n/a | 2,062 | 10 | 9 | |
| 0.25 to <0.50 | 70,788 | 7,023 | 38 | 73,476 | 0.34 | 280,017 | 22 | n/a | 11,661 | 16 | 62 | |
| 0.50 to <0.75 | 25,656 | - | - | 25,656 | 0.54 | 61,908 | 20 | n/a | 5,194 | 20 | 30 | |
| 0.75 to <2.50 | 13,694 | 1,354 | 42 | 14,260 | 1.55 | 47,360 | 24 | n/a | 5,772 | 40 | 51 | |
| 2.50 to <10.00 | 8,547 | 750 | 35 | 8,809 | 5.05 | 34,908 | 22 | n/a | 7,063 | 80 | 104 | |
| 10.00 to <100.00 | 1,277 | 20 | 43 | 1,286 | 35.09 | 4,435 | 22 | n/a | 1,835 | 143 | 110 | |
| 100.00 (Default) | 1,034 | - | - | 1,034 | 100.00 | 3,149 | 21 | n/a | 1,647 | 159 | 121 | |
| | 256,187 | 83,345 | 46 | 294,173 | 0.91 | 1,217,772 | 22 | n/a | 42,086 | 14 | 511 | 614 |
| **Qualifying revolving retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 4,422 | 73,649 | 71 | 56,728 | 0.06 | 6,160,381 | 89 | n/a | 2,051 | 4 | 32 | |
| 0.15 to <0.25 | 1,416 | 11,987 | 54 | 7,944 | 0.22 | 1,196,323 | 91 | n/a | 827 | 10 | 16 | |
| 0.25 to <0.50 | 1,372 | 5,000 | 65 | 4,615 | 0.36 | 1,366,209 | 86 | n/a | 673 | 15 | 14 | |
| 0.50 to <0.75 | 984 | 1,008 | 43 | 1,417 | 0.53 | 84,924 | 87 | n/a | 289 | 20 | 7 | |
| 0.75 to <2.50 | 7,186 | 12,813 | 53 | 13,997 | 1.19 | 2,335,344 | 90 | n/a | 5,419 | 39 | 149 | |
| 2.50 to <10.00 | 6,372 | 2,414 | 61 | 7,840 | 4.04 | 1,300,093 | 89 | n/a | 7,298 | 93 | 282 | |
| 10.00 to <100.00 | 2,335 | 431 | 59 | 2,589 | 21.52 | 405,493 | 87 | n/a | 4,914 | 190 | 490 | |
| 100.00 (Default) | 70 | - | n/a | 70 | 100.00 | 22,012 | 72 | n/a | 60 | 86 | 47 | |
| | 24,157 | 107,302 | 66 | 95,200 | 1.25 | 12,870,779 | 89 | n/a | 21,531 | 23 | 1,037 | 1,689 |
| **Other retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 737 | 1,908 | 84 | 2,350 | 0.09 | 19,756 | 79 | n/a | 446 | 19 | 2 | |
| 0.15 to <0.25 | 2,595 | 188 | 72 | 2,730 | 0.21 | 114,902 | 32 | n/a | 395 | 14 | 2 | |
| 0.25 to <0.50 | 850 | 1,425 | 106 | 2,355 | 0.33 | 9,071 | 54 | n/a | 720 | 31 | 4 | |
| 0.50 to <0.75 | 4,578 | 29 | 44 | 4,591 | 0.53 | 125,073 | 60 | n/a | 2,049 | 45 | 15 | |
| 0.75 to <2.50 | 2,800 | 282 | 74 | 3,008 | 1.36 | 103,313 | 62 | n/a | 2,118 | 70 | 26 | |
| 2.50 to <10.00 | 3,153 | 23 | 83 | 3,172 | 4.20 | 92,057 | 50 | n/a | 2,276 | 72 | 69 | |
| 10.00 to <100.00 | 1,051 | 541 | 52 | 1,332 | 54.55 | 320,875 | 30 | n/a | 804 | 60 | 117 | |
| 100.00 (Default) | 93 | - | n/a | 93 | 100.00 | 14,461 | 63 | n/a | 128 | 138 | 49 | |
| | 15,857 | 4,396 | 86 | 19,631 | 5.27 | 799,508 | 54 | n/a | 8,936 | 46 | 284 | 232 |
| **SME retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 64 | 591 | 56 | 395 | 0.08 | 1,351 | 74 | n/a | 67 | 17 | - | |
| 0.15 to <0.25 | - | - | - | - | - | - | - | n/a | - | - | - | |
| 0.25 to <0.50 | 280 | 1,160 | 51 | 869 | 0.37 | 8,915 | 43 | n/a | 223 | 26 | 1 | |
| 0.50 to <0.75 | - | - | - | - | - | - | - | n/a | - | - | - | |
| 0.75 to <2.50 | 1,426 | 240 | 50 | 1,548 | 0.94 | 12,643 | 43 | n/a | 675 | 44 | 7 | |
| 2.50 to <10.00 | 878 | 179 | 63 | 990 | 3.80 | 11,564 | 43 | n/a | 613 | 62 | 17 | |
| 10.00 to <100.00 | 175 | 25 | 55 | 189 | 22.02 | 3,270 | 41 | n/a | 159 | 84 | 19 | |
| 100.00 (Default) | 64 | - | 50 | 64 | 100.00 | 3,118 | 60 | n/a | 138 | 216 | 30 | |
| | 2,887 | 2,195 | 53 | 4,055 | 3.98 | 40,861 | 46 | n/a | 1,875 | 46 | 74 | 79 |
| **FIRB approach** | | | | | | | | | | | | |
| **Real estate secured personal lending (insured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 1,445 | - | n/a | 1,445 | 0.07 | 1,083 | 100 | n/a | 743 | 51 | 1 | - |
| **Total (all portfolios)** | 744,783 | 389,759 | 52 | 946,777 | 1.07 | 15,012,343 | 30 | 1.8 | 233,185 | 25 | 3,506 | 4,314 |

For footnotes, see page 40.

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

For footnotes, see page 38.

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

For footnotes, see page 38.

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

| ($ millions) | Q3/25 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| **AIRB approach**<br>**PD scale** | Original on-balance sheet gross exposure | Off-balance sheet exposures pre CCF | Average CCF % | EAD post CRM and post-CCF | Average PD % | Number of obligors (2) | Average LGD % | Average maturity (3) | RWA (4) | RWA density % | Expected losses (5) | Provisions (5) |
| Retail portfolios | | | | | | | | | | | | |
| **Real estate secured personal lending (insured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 37,458 | - | n/a | 37,458 | 0.01 | 23,851 | 6 | n/a | 444 | 1 | 1 | |
| 0.15 to <0.25 | 849 | - | - | 849 | 0.17 | 5,322 | 27 | n/a | 112 | 13 | 1 | |
| | 38,307 | - | n/a | 38,307 | 0.02 | 29,173 | 6 | n/a | 556 | 1 | 2 | 15 |
| **Real estate secured personal lending (uninsured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 120,931 | 67,095 | 42 | 149,417 | 0.07 | 740,716 | 22 | n/a | 6,728 | 5 | 24 | |
| 0.15 to <0.25 | 15,477 | 7,031 | 89 | 21,726 | 0.17 | 48,825 | 25 | n/a | 2,215 | 10 | 9 | |
| 0.25 to <0.50 | 67,630 | 6,938 | 38 | 70,293 | 0.34 | 274,809 | 22 | n/a | 10,837 | 15 | 58 | |
| 0.50 to <0.75 | 26,350 | - | - | 26,350 | 0.54 | 63,763 | 20 | n/a | 5,256 | 20 | 31 | |
| 0.75 to <2.50 | 14,311 | 1,405 | 41 | 14,882 | 1.55 | 49,632 | 24 | n/a | 6,003 | 40 | 53 | |
| 2.50 to <10.00 | 8,070 | 717 | 34 | 8,311 | 5.04 | 33,618 | 22 | n/a | 6,599 | 79 | 97 | |
| 10.00 to <100.00 | 1,128 | 19 | 40 | 1,136 | 35.15 | 4,013 | 21 | n/a | 1,570 | 138 | 94 | |
| 100.00 (Default) | 973 | - | - | 973 | 100.00 | 3,037 | 21 | n/a | 1,496 | 154 | 114 | |
| | 254,870 | 83,205 | 46 | 293,088 | 0.87 | 1,218,413 | 22 | n/a | 40,704 | 14 | 480 | 584 |
| **Qualifying revolving retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 4,265 | 72,011 | 71 | 55,045 | 0.06 | 6,038,106 | 89 | n/a | 1,990 | 4 | 31 | |
| 0.15 to <0.25 | 1,340 | 11,520 | 53 | 7,442 | 0.22 | 1,160,139 | 91 | n/a | 777 | 10 | 15 | |
| 0.25 to <0.50 | 1,368 | 5,115 | 61 | 4,476 | 0.35 | 1,415,822 | 86 | n/a | 653 | 15 | 14 | |
| 0.50 to <0.75 | 990 | 1,016 | 43 | 1,426 | 0.53 | 85,924 | 87 | n/a | 291 | 20 | 7 | |
| 0.75 to <2.50 | 6,986 | 12,958 | 52 | 13,764 | 1.19 | 2,356,153 | 90 | n/a | 5,354 | 39 | 148 | |
| 2.50 to <10.00 | 6,810 | 2,349 | 65 | 8,329 | 4.50 | 1,326,329 | 89 | n/a | 8,180 | 98 | 330 | |
| 10.00 to <100.00 | 1,336 | 414 | 54 | 1,559 | 27.04 | 350,888 | 87 | n/a | 3,179 | 204 | 369 | |
| 100.00 (Default) | 68 | - | n/a | 68 | 100.00 | 20,942 | 71 | n/a | 55 | 81 | 45 | |
| | 23,163 | 105,383 | 65 | 92,109 | 1.20 | 12,754,303 | 89 | n/a | 20,479 | 22 | 959 | 1,579 |
| **Other retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 743 | 1,845 | 83 | 2,268 | 0.10 | 22,272 | 79 | n/a | 434 | 19 | 2 | |
| 0.15 to <0.25 | 2,464 | 156 | 53 | 2,547 | 0.21 | 113,950 | 32 | n/a | 371 | 15 | 2 | |
| 0.25 to <0.50 | 823 | 1,396 | 104 | 2,270 | 0.33 | 9,482 | 54 | n/a | 691 | 30 | 4 | |
| 0.50 to <0.75 | 4,523 | 25 | 45 | 4,534 | 0.53 | 123,871 | 60 | n/a | 2,024 | 45 | 14 | |
| 0.75 to <2.50 | 2,941 | 266 | 69 | 3,125 | 1.37 | 106,749 | 62 | n/a | 2,200 | 70 | 27 | |
| 2.50 to <10.00 | 2,938 | 33 | 88 | 2,967 | 4.29 | 86,817 | 52 | n/a | 2,224 | 75 | 69 | |
| 10.00 to <100.00 | 952 | 501 | 52 | 1,210 | 58.00 | 334,200 | 27 | n/a | 668 | 55 | 105 | |
| 100.00 (Default) | 88 | - | n/a | 88 | 100.00 | 17,644 | 64 | n/a | 126 | 143 | 46 | |
| | 15,472 | 4,222 | 84 | 19,009 | 5.26 | 814,985 | 55 | n/a | 8,738 | 46 | 269 | 193 |
| **SME retail** | | | | | | | | | | | | |
| 0.00 to <0.15 | 67 | 592 | 59 | 416 | 0.09 | 1,383 | 85 | n/a | 89 | 21 | - | |
| 0.15 to <0.25 | - | - | - | - | - | - | - | n/a | - | - | - | |
| 0.25 to <0.50 | 345 | 1,237 | 53 | 1,001 | 0.44 | 10,576 | 61 | n/a | 411 | 41 | 3 | |
| 0.50 to <0.75 | - | - | - | - | - | - | - | n/a | - | - | - | |
| 0.75 to <2.50 | 1,373 | 142 | 53 | 1,448 | 1.13 | 10,603 | 56 | n/a | 863 | 60 | 9 | |
| 2.50 to <10.00 | 905 | 185 | 63 | 1,021 | 3.47 | 12,341 | 58 | n/a | 835 | 82 | 21 | |
| 10.00 to <100.00 | 213 | 33 | 60 | 233 | 18.68 | 4,189 | 55 | n/a | 256 | 110 | 26 | |
| 100.00 (Default) | 64 | - | 50 | 64 | 100.00 | 2,740 | 65 | n/a | 5 | 8 | 53 | |
| | 2,967 | 2,189 | 56 | 4,183 | 3.93 | 41,832 | 61 | n/a | 2,459 | 59 | 112 | 89 |
| **FIRB approach** | | | | | | | | | | | | |
| **Real estate secured personal lending (insured)** | | | | | | | | | | | | |
| 0.00 to <0.15 | 1,398 | - | n/a | 1,398 | 0.07 | 1,071 | 100 | n/a | 721 | 52 | 1 | - |
| **Total (all portfolios)** | 748,063 | 380,640 | 52 | 944,499 | 1.01 | 14,913,945 | 30 | 1.8 | 228,180 | 24 | 3,381 | 4,175 |

For footnotes, see page 40.

## CR10: IRB (SPECIALIZED LENDING UNDER THE SLOTTING APPROACH) (1)

($ millions) — Q3/26

Specialized lending — Other than high-volatility commercial real estate (HVCRE)

| Regulatory categories | Remaining maturity | On-balance sheet amount | Off-balance sheet amount | Risk-weight % | Exposure amount: Project finance | Exposure amount: Object finance | Exposure amount: Commodities finance | Exposure amount: Income-producing real estate | Exposure amount: Total | RWA | Expected losses |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Strong | Less than 2.5 years | - | - | 50 | - | - | - | - | - | - | - |
| | Equal to or more than 2.5 years | 94 | 59 | 70 | - | - | - | 95 | 95 | 66 | - |
| Good | Less than 2.5 years | - | - | 70 | - | - | - | - | - | - | - |
| | Equal to or more than 2.5 years | 8 | - | 90 | - | - | - | 8 | 8 | 7 | - |
| Satisfactory | | 1 | 2 | 115 | - | - | - | 1 | 1 | 2 | - |
| Weak | | - | - | 250 | - | - | - | - | - | - | - |
| Default | | - | - | - | - | - | - | - | - | - | - |
| Total | | 103 | 61 | | - | - | - | 104 | 104 | 75 | - |

($ millions) — Q2/26

Specialized lending — Other than HVCRE

| Regulatory categories | Remaining maturity | On-balance sheet amount | Off-balance sheet amount | Risk-weight % | Exposure amount: Project finance | Exposure amount: Object finance | Exposure amount: Commodities finance | Exposure amount: Income-producing real estate | Exposure amount: Total | RWA | Expected losses |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Strong | Less than 2.5 years | - | - | 50 | - | - | - | - | - | - | - |
| | Equal to or more than 2.5 years | 50 | 98 | 70 | - | - | - | 52 | 52 | 36 | - |
| Good | Less than 2.5 years | - | - | 70 | - | - | - | - | - | - | - |
| | Equal to or more than 2.5 years | 4 | - | 90 | - | - | - | 4 | 4 | 3 | - |
| Satisfactory | | - | - | 115 | - | - | - | - | - | - | - |
| Weak | | 5 | - | 250 | - | - | - | 5 | 5 | 12 | - |
| Default | | - | - | - | - | - | - | - | - | - | - |
| Total | | 59 | 98 | | - | - | - | 61 | 61 | 51 | - |

($ millions) — Q1/26

Specialized lending — Other than HVCRE

| Regulatory categories | Remaining maturity | On-balance sheet amount | Off-balance sheet amount | Risk-weight % | Exposure amount: Project finance | Exposure amount: Object finance | Exposure amount: Commodities finance | Exposure amount: Income-producing real estate | Exposure amount: Total | RWA | Expected losses |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Strong | Less than 2.5 years | - | - | 50 | - | - | - | - | - | - | - |
| | Equal to or more than 2.5 years | 70 | - | 70 | - | - | - | 70 | 70 | 50 | - |
| Good | Less than 2.5 years | - | - | 70 | - | - | - | - | - | - | - |
| | Equal to or more than 2.5 years | 6 | 25 | 90 | - | - | - | 6 | 6 | 5 | - |
| Satisfactory | | - | - | 115 | - | - | - | - | - | - | - |
| Weak | | - | - | 250 | - | - | - | - | - | - | 2 |
| Default | | - | - | - | - | - | - | - | - | - | - |
| Total | | 76 | 25 | | - | - | - | 76 | 76 | 55 | 2 |

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

# CR10: IRB (SPECIALIZED LENDING UNDER THE SLOTTING APPROACH) (continued) [1]

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

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

For footnotes, see page 53.

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

| ($ millions) | Q3/26 | | | | | |
|---|---|---|---|---|---|---|
| | a | b | c | d | e | f |
| | Replacement cost | Potential future exposure | Effective expected positive exposure | Alpha used for computing regulatory EAD | EAD post-CRM | RWA |
| 1 SA-CCR (for derivatives) | **148** | **1,252** | | **1.4** | **1,958** | **421** |
| 2 IMM (for derivatives and SFTs) | | | **15,456** | **1.4** | **21,559** | **5,714** |
| 3 Simple Approach for CRM (for SFTs) | | | | | **-** | **-** |
| 4 Comprehensive Approach for CRM (for SFTs) | | | | | **29,925** | **6,118** |
| 5 VaR for SFTs | | | | | **-** | **-** |
| 6 Total | | | | | | **12,253** |

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

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

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

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

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

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

For footnotes, see page 55.

# CCR3: SA - COUNTERPARTY CREDIT RISK EXPOSURES BY REGULATORY PORTFOLIO AND RISK-WEIGHTS [1]

**Q3/26**

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

**Q2/26**

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

**Q1/26**

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

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

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

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

For footnotes, see page 57.

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

| ($ millions) | Q3/26 | | | | | | |
|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g |
| **AIRB approach** | | | | | | | |
| **PD scale** | EAD post-CRM | Average PD % | Number of obligors (1) | Average LGD % | Average maturity (2) | RWA | RWA density % |
| **Corporate** | | | | | | | |
| 0.00 to <0.15 | **351** | **0.08** | **226** | **31** | **2.1** | **38** | **11** |
| 0.15 to <0.25 | **891** | **0.16** | **411** | **26** | **4.7** | **129** | **14** |
| 0.25 to <0.50 | **599** | **0.34** | **305** | **36** | **4.6** | **201** | **34** |
| 0.50 to <0.75 | **445** | **0.58** | **385** | **38** | **3.0** | **210** | **47** |
| 0.75 to <2.50 | **574** | **1.12** | **614** | **31** | **1.7** | **298** | **52** |
| 2.50 to <10.00 | **140** | **3.24** | **274** | **31** | **2.1** | **108** | **77** |
| 10.00 to <100.00 | **50** | **10.76** | **53** | **42** | **1.6** | **83** | **166** |
| 100.00 (Default) | **1** | **100.00** | **6** | **60** | **0.3** | **7** | **700** |
| | **3,051** | **0.77** | **2,274** | **32** | **3.4** | **1,074** | **35** |
| **Sovereign** | | | | | | | |
| 0.00 to <0.15 | **6,742** | **0.05** | **157** | **24** | **1.3** | **311** | **5** |
| 0.15 to <0.25 | **461** | **0.22** | **21** | **40** | **-** | **93** | **20** |
| 0.25 to <0.50 | **22** | **0.34** | **10** | **39** | **1.2** | **6** | **27** |
| 0.50 to <0.75 | **62** | **0.58** | **3** | **40** | **-** | **25** | **40** |
| 0.75 to <2.50 | **2** | **0.81** | **2** | **40** | **-** | **1** | **50** |
| 2.50 to <10.00 | **8** | **5.59** | **2** | **45** | **2.6** | **10** | **125** |
| 10.00 to <100.00 | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| 100.00 (Default) | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| | **7,297** | **0.07** | **195** | **25** | **1.2** | **446** | **6** |
| **Banks** (3) | | | | | | | |
| 0.00 to <0.15 | **311** | **0.03** | **13** | **36** | **0.6** | **21** | **7** |
| 0.15 to <0.25 | **-** | **0.22** | **1** | **45** | **-** | **-** | **32** |
| 0.25 to <0.50 | **3** | **0.34** | **1** | **45** | **-** | **1** | **42** |
| 0.50 to <0.75 | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| 0.75 to <2.50 | **-** | **1.45** | **1** | **65** | **-** | **-** | **123** |
| 2.50 to <10.00 | **-** | **5.59** | **2** | **44** | **-** | **-** | **135** |
| 10.00 to <100.00 | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| 100.00 (Default) | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| | **314** | **0.04** | **18** | **36** | **0.6** | **22** | **7** |

(1) In certain circumstances where a full guarantee from a third-party exists, the credit rating of both the obligor and the guarantor will be assessed, and the better credit rating will be applied. In situations where an obligor has multiple outstanding exposures, those exposures without a guarantee reflect the PD of the obligor, whereas guaranteed exposures may reflect the PD of the third-party guarantor. In such situations, the obligor will appear twice, in both PD bands.
(2) Denoted in years.
(3) Exposures are classified based on borrowers pre-CRM and the related RWAs are calculated on a post-CRM basis using the AIRB approach.
(4) Exposures are classified based on borrowers pre-CRM and the related RWAs are calculated on a post-CRM basis using the FIRB approach.

| ($ millions) | Q3/26 | | | | | | |
|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g |
| **FIRB approach** | | | | | | | |
| **PD scale** | EAD post-CRM | Average PD % | Number of obligors [1] | Average LGD % | Average maturity [2] | RWA | RWA density % |
| **Corporate** | | | | | | | |
| 0.00 to <0.15 | **15,004** | **0.08** | **1,171** | **45** | **0.4** | **2,099** | **14** |
| 0.15 to <0.25 | **4,968** | **0.19** | **742** | **43** | **0.6** | **1,382** | **28** |
| 0.25 to <0.50 | **1,380** | **0.34** | **261** | **40** | **0.9** | **548** | **40** |
| 0.50 to <0.75 | **2,589** | **0.58** | **700** | **41** | **0.2** | **1,383** | **53** |
| 0.75 to <2.50 | **2,234** | **1.07** | **858** | **41** | **0.3** | **1,661** | **74** |
| 2.50 to <10.00 | **506** | **3.25** | **543** | **41** | **0.2** | **585** | **116** |
| 10.00 to <100.00 | **70** | **12.24** | **132** | **43** | **0.3** | **135** | **193** |
| 100.00 (Default) | **1** | **100.00** | **2** | **5** | **-** | **-** | **59** |
| | **26,752** | **0.34** | **4,409** | **44** | **0.4** | **7,793** | **29** |
| **Sovereign** [4] | | | | | | | |
| 0.00 to <0.15 | **7** | **0.10** | **2** | **45** | **-** | **1** | **14** |
| 0.50 to <0.75 | **1** | **0.58** | **1** | **45** | **6.1** | **1** | **56** |
| | **8** | **0.16** | **3** | **45** | **0.7** | **2** | **25** |
| **Banks** | | | | | | | |
| 0.00 to <0.15 | **13,734** | **0.06** | **166** | **45** | **0.4** | **2,018** | **15** |
| 0.15 to <0.25 | **1,444** | **0.17** | **73** | **45** | **0.5** | **397** | **27** |
| 0.25 to <0.50 | **198** | **0.34** | **34** | **44** | **2.5** | **82** | **41** |
| 0.50 to <0.75 | **180** | **0.58** | **46** | **45** | **0.2** | **99** | **55** |
| 0.75 to <2.50 | **374** | **0.85** | **54** | **45** | **0.4** | **227** | **61** |
| 2.50 to <10.00 | **10** | **3.70** | **8** | **45** | **-** | **12** | **120** |
| 10.00 to <100.00 | **-** | **10.28** | **1** | **45** | **-** | **1** | **167** |
| 100.00 (Default) | **-** | **-** | **-** | **-** | **-** | **-** | **-** |
| | **15,940** | **0.10** | **382** | **45** | **0.4** | **2,836** | **18** |
| **Total (all portfolios)** | **53,362** | **0.26** | **7,281** | **41** | **0.5** | **12,173** | **23** |

For footnotes, see page 59.

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

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

For footnotes, see page 59.

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

For footnotes, see page 59.

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

For footnotes, see page 59.

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

For footnotes, see page 59.

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

For footnotes, see page 59.

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

For footnotes, see page 59.

| ($ millions) | Q3/25 | | | | | | |
|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g |
| **AIRB approach** | | | | | | | |
| **PD scale** | EAD post-CRM | Average PD % | Number of obligors [(1)] | Average LGD % | Average maturity [(2)] | RWA | RWA density % |
| **Corporate** | | | | | | | |
| 0.00 to <0.15 | 284 | 0.08 | 249 | 35 | 1.3 | 30 | 11 |
| 0.15 to <0.25 | 689 | 0.19 | 425 | 27 | 3.8 | 120 | 17 |
| 0.25 to <0.50 | 712 | 0.34 | 304 | 36 | 4.8 | 235 | 33 |
| 0.50 to <0.75 | 357 | 0.58 | 341 | 34 | 4.5 | 151 | 42 |
| 0.75 to <2.50 | 709 | 1.12 | 642 | 28 | 2.3 | 332 | 47 |
| 2.50 to <10.00 | 161 | 3.55 | 238 | 39 | 1.8 | 161 | 100 |
| 10.00 to <100.00 | 32 | 13.43 | 43 | 31 | 1.5 | 43 | 134 |
| 100.00 (Default) | 2 | 100.00 | 5 | 33 | 0.7 | 6 | 300 |
| | 2,946 | 0.87 | 2,247 | 31 | 3.4 | 1,078 | 37 |
| **Sovereign** | | | | | | | |
| 0.00 to <0.15 | 6,013 | 0.05 | 157 | 23 | 1.2 | 248 | 4 |
| 0.15 to <0.25 | 127 | 0.22 | 13 | 39 | 0.5 | 25 | 20 |
| 0.25 to <0.50 | 650 | 0.34 | 15 | 40 | - | 183 | 28 |
| 0.50 to <0.75 | 10 | 0.58 | 7 | 37 | 0.8 | 4 | 40 |
| 0.75 to <2.50 | 17 | 1.45 | 2 | 40 | - | 11 | 65 |
| 2.50 to <10.00 | 21 | 5.59 | 2 | 45 | 3.2 | 29 | 138 |
| 10.00 to <100.00 | - | - | - | - | - | - | - |
| 100.00 (Default) | - | - | - | - | - | - | - |
| | 6,838 | 0.10 | 196 | 25 | 1.1 | 500 | 7 |
| **Banks** [(3)] | | | | | | | |
| 0.00 to <0.15 | 141 | 0.03 | 12 | 31 | 1.0 | 9 | 6 |
| 0.15 to <0.25 | - | 0.15 | 1 | 45 | 1.0 | - | - |
| 0.25 to <0.50 | 1 | 0.34 | 1 | 45 | - | - | - |
| 0.50 to <0.75 | - | 0.58 | 1 | 55 | - | - | - |
| 0.75 to <2.50 | - | 1.45 | 1 | 45 | - | - | - |
| 2.50 to <10.00 | - | 5.59 | 1 | 44 | - | - | - |
| 10.00 to <100.00 | - | - | - | - | - | - | - |
| 100.00 (Default) | - | - | - | - | - | - | - |
| | 142 | 0.04 | 17 | 31 | 1.0 | 9 | 6 |

For footnotes, see page 59.

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

For footnotes, see page 59.

## CCR5: COMPOSITION OF COLLATERAL FOR COUNTERPARTY CREDIT RISK EXPOSURE [1]

| ($ millions) | Q3/26 | | | | | |
|---|---|---|---|---|---|---|
| | a | b | c | d | e | f |
| | Collateral used in derivative transactions | | | | Collateral used in SFTs | |
| | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | Fair value of posted collateral |
| | Segregated | Unsegregated | Segregated | Unsegregated | | |
| Cash - domestic currency | **-** | **2,137** | **-** | **1,167** | **29,731** | **32,744** |
| Cash - other currencies | **314** | **3,337** | **389** | **4,287** | **119,714** | **80,471** |
| Domestic sovereign debt | **1,524** | **647** | **4,357** | **2,322** | **46,129** | **50,038** |
| Other sovereign debt | **2,355** | **660** | **1,044** | **2,137** | **124,383** | **156,204** |
| Government agency debt | **157** | **82** | **1,111** | **246** | **11,606** | **19,818** |
| Corporate bonds | **1,736** | **47** | **3,175** | **105** | **14,768** | **9,127** |
| Equity securities | **7,459** | **-** | **7,138** | **-** | **37,637** | **100,122** |
| Other collateral | **-** | **-** | **-** | **1,169** | **-** | **-** |
| Total | **13,545** | **6,910** | **17,214** | **11,433** | **383,968** | **448,524** |

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

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

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

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

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

For footnotes, see page 69.

# CCR6: CREDIT DERIVATIVES EXPOSURES

| ($ millions) | Q3/26 | | Q2/26 | | Q1/26 | | Q4/25 | | Q3/25 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | a | b | a | b | a | b | a | b |
| | Protection bought | Protection sold | Protection bought | Protection sold | Protection bought | Protection sold | Protection bought | Protection sold | Protection bought | Protection sold |
| **Notionals** | | | | | | | | | | |
| Single-name credit default swaps | **3,276** | **1,456** | 3,279 | 1,062 | 3,469 | 901 | 3,631 | 761 | 2,068 | 740 |
| Index credit default swaps | **2,719** | **2,773** | 2,745 | 2,289 | 3,001 | 2,870 | 3,252 | 2,915 | 3,891 | 2,236 |
| Total return swaps | **-** | **-** | - | - | - | - | - | - | - | - |
| Credit options | **1,254** | **-** | 1,168 | - | 1,185 | - | 1,192 | - | 1,247 | - |
| Other credit derivatives | **53** | **-** | 51 | - | 51 | - | 53 | - | 53 | - |
| Total notionals | **7,302** | **4,229** | 7,243 | 3,351 | 7,706 | 3,771 | 8,128 | 3,676 | 7,259 | 2,976 |
| **Fair values** | | | | | | | | | | |
| Positive fair value (asset) | **34** | **-** | 35 | - | 36 | - | 77 | - | 36 | - |
| Negative fair value (liability) | **3** | **40** | 4 | 40 | 3 | 40 | 1 | 85 | 4 | 41 |

# CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES

| ($ millions) | | Q3/26 a EAD (post-CRM) | Q3/26 b RWA | Q2/26 a EAD (post-CRM) | Q2/26 b RWA | Q1/26 a EAD (post-CRM) | Q1/26 b RWA | Q4/25 a EAD (post-CRM) | Q4/25 b RWA | Q3/25 a EAD (post-CRM) | Q3/25 b RWA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Exposures to QCCPs (total) | | **921** | | 824 | | 858 | | 876 | | 740 |
| 2 | Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which | **9,532** | **323** | 9,695 | 336 | 11,683 | 392 | 11,245 | 371 | 10,207 | 335 |
| 3 | (i) OTC derivatives | **402** | **13** | 359 | 11 | 395 | 12 | 416 | 13 | 365 | 11 |
| 4 | (ii) Exchange-traded derivatives | **7,101** | **269** | 7,393 | 286 | 9,146 | 337 | 9,446 | 330 | 8,640 | 300 |
| 5 | (iii) SFTs | **2,029** | **41** | 1,943 | 39 | 2,142 | 43 | 1,383 | 28 | 1,202 | 24 |
| 6 | (iv) Netting sets where cross-product netting has been approved | **-** | **-** | - | - | - | - | - | - | - | - |
| 7 | Segregated initial margin | **4,403** | | 4,205 | | 4,425 | | 3,554 | | 3,426 | |
| 8 | Non-segregated initial margin | **-** | **-** | - | - | - | - | - | - | - | - |
| 9 | Pre-funded default fund contributions | **1,769** | **598** | 1,422 | 488 | 1,241 | 466 | 1,409 | 505 | 1,200 | 405 |
| 10 | Unfunded default fund contributions (1) | **1,768** | **-** | 1,486 | - | 1,340 | - | 1,422 | - | 1,278 | - |
| 11 | Exposures to Non-QCCPs (total) | | **-** | | - | | - | | - | | - |
| 12 | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which | **-** | **-** | - | - | - | - | - | - | - | - |
| 13 | (i) OTC derivatives | **-** | **-** | - | - | - | - | - | - | - | - |
| 14 | (ii) Exchange-traded derivatives | **-** | **-** | - | - | - | - | - | - | - | - |
| 15 | (iii) SFTs | **-** | **-** | - | - | - | - | - | - | - | - |
| 16 | (iv) Netting sets where cross-product netting has been approved | **-** | **-** | - | - | - | - | - | - | - | - |
| 17 | Segregated initial margin | **-** | | - | | - | | - | | - | |
| 18 | Non-segregated initial margin | **-** | **-** | - | - | - | - | - | - | - | - |

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

# SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK

| ($ millions) | Q3/26 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| | Bank acts as originator | | | | Bank acts as sponsor [1] | | | | Bank acts as investor | | | |
| | Traditional | Of which STC [2] | Synthetic | Sub-total | Traditional | Of which STC [2] | Synthetic | Sub-total | Traditional | Of which STC [2] | Synthetic | Sub-total |
| 1 Retail (total) - of which | **2,500** | **2,500** | **-** | **2,500** | **32,845** | **31,403** | **-** | **32,845** | **668** | **159** | **-** | **668** |
| 2 residential mortgage | - | - | - | - | 8,782 | 8,413 | - | 8,782 | 442 | - | - | 442 |
| 3 credit card | 2,500 | 2,500 | - | 2,500 | 870 | 870 | - | 870 | 100 | 100 | - | 100 |
| 4 other retail exposures | - | - | - | - | 23,193 | 22,120 | - | 23,193 | 126 | 59 | - | 126 |
| 5 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Wholesale (total) - of which | **-** | **-** | **13,590** | **13,590** | **5,392** | **5,001** | **-** | **5,392** | **31,854** | **-** | **19** | **31,873** |
| 7 loans to corporates | - | - | 13,590 | 13,590 | - | - | - | - | 27,701 | - | - | 27,701 |
| 8 commercial mortgage | - | - | - | - | - | - | - | - | 3,533 | - | - | 3,533 |
| 9 lease and receivables | - | - | - | - | 3,689 | 3,364 | - | 3,689 | - | - | - | - |
| 10 other wholesale | - | - | - | - | 1,703 | 1,637 | - | 1,703 | 620 | - | 19 | 639 |
| 11 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |

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

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

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

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

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

For footnotes, see page 73.

# SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK [1]

| ($ millions) | Q3/26 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| | Bank acts as originator [2] | | | | Bank acts as sponsor [3] | | | | Bank acts as investor | | | |
| | Traditional | Of which STC | Synthetic | Sub-total | Traditional | Of which STC | Synthetic | Sub-total | Traditional | Of which STC | Synthetic | Sub-total |
| 1 Retail (total) - of which | **7** | **7** | **-** | **7** | **62** | **58** | **-** | **62** | **1,146** | **1,146** | **-** | **1,146** |
| 2 residential mortgage | - | - | - | - | 29 | 28 | - | 29 | 684 | 684 | - | 684 |
| 3 credit card | 7 | 7 | - | 7 | 2 | 2 | - | 2 | 10 | 10 | - | 10 |
| 4 other retail exposures | - | - | - | - | 31 | 28 | - | 31 | 452 | 452 | - | 452 |
| 5 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Wholesale (total) - of which | **-** | **-** | **-** | **-** | **8** | **8** | **-** | **8** | **12** | **12** | **-** | **12** |
| 7 loans to corporates | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 commercial mortgage | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 lease and receivables | - | - | - | - | 6 | 6 | - | 6 | - | - | - | - |
| 10 other wholesale | - | - | - | - | 2 | 2 | - | 2 | 12 | 12 | - | 12 |
| 11 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |

| ($ millions) | Q2/26 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| | Bank acts as originator [2] | | | | Bank acts as sponsor [3] | | | | Bank acts as investor | | | |
| | Traditional | Of which STC | Synthetic | Sub-total | Traditional | Of which STC | Synthetic | Sub-total | Traditional | Of which STC | Synthetic | Sub-total |
| 1 Retail (total) - of which | **37** | **37** | **-** | **37** | **26** | **24** | **-** | **26** | **965** | **965** | **-** | **965** |
| 2 residential mortgage | - | - | - | - | 12 | 11 | - | 12 | 645 | 645 | - | 645 |
| 3 credit card | 37 | 37 | - | 37 | 1 | 1 | - | 1 | 17 | 17 | - | 17 |
| 4 other retail exposures | - | - | - | - | 13 | 12 | - | 13 | 303 | 303 | - | 303 |
| 5 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Wholesale (total) - of which | **-** | **-** | **-** | **-** | **4** | **4** | **-** | **4** | **20** | **20** | **-** | **20** |
| 7 loans to corporates | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 commercial mortgage | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 lease and receivables | - | - | - | - | 3 | 3 | - | 3 | - | - | - | - |
| 10 other wholesale | - | - | - | - | 1 | 1 | - | 1 | 20 | 20 | - | 20 |
| 11 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |

| ($ millions) | Q1/26 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| | Bank acts as originator [2] | | | | Bank acts as sponsor [3] | | | | Bank acts as investor | | | |
| | Traditional | Of which STC | Synthetic | Sub-total | Traditional | Of which STC | Synthetic | Sub-total | Traditional | Of which STC | Synthetic | Sub-total |
| 1 Retail (total) - of which | **1** | **1** | **-** | **1** | **-** | **-** | **-** | **-** | **1,204** | **1,204** | **-** | **1,204** |
| 2 residential mortgage | - | - | - | - | - | - | - | - | 912 | 912 | - | 912 |
| 3 credit card | 1 | 1 | - | 1 | - | - | - | - | 19 | 19 | - | 19 |
| 4 other retail exposures | - | - | - | - | - | - | - | - | 273 | 273 | - | 273 |
| 5 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Wholesale (total) - of which | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **-** | **20** | **20** | **-** | **20** |
| 7 loans to corporates | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 commercial mortgage | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 lease and receivables | - | - | - | - | - | - | - | - | - | - | - | - |
| 10 other wholesale | - | - | - | - | - | - | - | - | 20 | 20 | - | 20 |
| 11 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |

(1) Exposures included in this table are risk-weighted under the market risk framework.
(2) Includes direct investments in CARDS II Trust.
(3) Includes direct investments in CIBC-sponsored multi-seller conduits.

## SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK (continued) [1]

| ($ millions) | Q4/25 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| | Bank acts as originator [2] | | | | Bank acts as sponsor [3] | | | | Bank acts as investor | | | |
| | Traditional | Of which STC | Synthetic | Sub-total | Traditional | Of which STC | Synthetic | Sub-total | Traditional | Of which STC | Synthetic | Sub-total |
| 1 Retail (total) - of which | **12** | **12** | **-** | **12** | **65** | **61** | **-** | **65** | **1,800** | **1,800** | **-** | **1,800** |
| 2 residential mortgage | - | - | - | - | 26 | 26 | - | 26 | 1,496 | 1,496 | - | 1,496 |
| 3 credit card | 12 | 12 | - | 12 | 1 | 1 | - | 1 | 17 | 17 | - | 17 |
| 4 other retail exposures | - | - | - | - | 38 | 34 | - | 38 | 287 | 287 | - | 287 |
| 5 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Wholesale (total) - of which | **-** | **-** | **-** | **-** | **10** | **10** | **-** | **10** | **12** | **12** | **-** | **12** |
| 7 loans to corporates | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 commercial mortgage | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 lease and receivables | - | - | - | - | 7 | 7 | - | 7 | - | - | - | - |
| 10 other wholesale | - | - | - | - | 3 | 3 | - | 3 | 12 | 12 | - | 12 |
| 11 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |

| ($ millions) | Q3/25 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l |
| | Bank acts as originator [2] | | | | Bank acts as sponsor [3] | | | | Bank acts as investor | | | |
| | Traditional | Of which STC | Synthetic | Sub-total | Traditional | Of which STC | Synthetic | Sub-total | Traditional | Of which STC | Synthetic | Sub-total |
| 1 Retail (total) - of which | **-** | **-** | **-** | **-** | **93** | **86** | **-** | **93** | **938** | **938** | **-** | **938** |
| 2 residential mortgage | - | - | - | - | 35 | 34 | - | 35 | 673 | 673 | - | 673 |
| 3 credit card | - | - | - | - | 2 | 2 | - | 2 | 25 | 25 | - | 25 |
| 4 other retail exposures | - | - | - | - | 56 | 50 | - | 56 | 240 | 240 | - | 240 |
| 5 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 Wholesale (total) - of which | **-** | **-** | **-** | **-** | **13** | **13** | **-** | **13** | **-** | **-** | **-** | **-** |
| 7 loans to corporates | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 commercial mortgage | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 lease and receivables | - | - | - | - | 11 | 11 | - | 11 | - | - | - | - |
| 10 other wholesale | - | - | - | - | 2 | 2 | - | 2 | - | - | - | - |
| 11 resecuritization | - | - | - | - | - | - | - | - | - | - | - | - |

For footnotes, see page 75.

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

| ($ millions) | Q3/26 | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q |
| | Exposure values (by risk-weighted (RW) bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) | | | | Capital charge after cap | | | |
| | ≤20% RW | >20% to 50% RW | >50% to 100% RW | >100% to < 1250% RW | 1250% RW | IRBA | ERBA (including IAA) | SA | 1250% | IRBA | ERBA (including IAA) | SA | 1250% | IRBA | ERBA (including IAA) | SA | 1250% |
| 1 Total exposures | **45,842** | **1,991** | **257** | **-** | **68** | **13,590** | **34,568** | **-** | **-** | **2,873** | **4,369** | **-** | **-** | **230** | **350** | **-** | **-** |
| 2 Traditional securitization | **32,320** | **1,991** | **257** | **-** | **-** | **-** | **34,568** | **-** | **-** | **-** | **4,369** | **-** | **-** | **-** | **350** | **-** | **-** |
| 3 Of which securitization | 32,320 | 1,991 | 257 | - | - | - | 34,568 | - | - | - | 4,369 | - | - | - | 350 | - | - |
| 4 Of which retail underlying | 28,759 | 1,398 | 25 | - | - | - | 30,182 | - | - | - | 3,635 | - | - | - | 291 | - | - |
| 5 Of which STC | 27,481 | 1,398 | 25 | - | - | - | 28,904 | - | - | - | 3,443 | - | - | - | 275 | - | - |
| 6 Of which wholesale | 3,561 | 593 | 232 | - | - | - | 4,386 | - | - | - | 734 | - | - | - | 59 | - | - |
| 7 Of which STC | 3,350 | 481 | 232 | - | - | - | 4,063 | - | - | - | 666 | - | - | - | 53 | - | - |
| 8 Of which resecuritization | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 Synthetic securitization | **13,522** | **-** | **-** | **-** | **68** | **13,590** | **-** | **-** | **-** | **2,873** | **-** | **-** | **-** | **230** | **-** | **-** | **-** |
| 10 Of which securitization | 13,522 | - | - | - | 68 | 13,590 | - | - | - | 2,873 | - | - | - | 230 | - | - | - |
| 11 Of which retail underlying | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 Of which wholesale | 13,522 | - | - | - | 68 | 13,590 | - | - | - | 2,873 | - | - | - | 230 | - | - | - |
| 13 Of which resecuritization | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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

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

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

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

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

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

| ($ millions) | Q3/26 | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p | q |
| | Exposure values (by RW bands) | | | | | Exposure values (by regulatory approach) | | | | RWA (by regulatory approach) | | | | Capital charge after cap | | | |
| | ≤20% RW | >20% to 50% RW | >50% to 100% RW | >100% to < 1250% RW | 1250% RW | IRBA | ERBA (including IAA) | SA | 1250% | IRBA | ERBA (including IAA) | SA | 1250% | IRBA | ERBA (including IAA) | SA | 1250% |
| 1 Total exposures | **22,716** | **3,334** | **19** | **61** | **-** | **-** | **4,762** | **21,368** | **-** | **-** | **1,374** | **3,505** | **-** | **-** | **110** | **280** | **-** |
| 2 Traditional securitization | **22,716** | **3,334** | **-** | **61** | **-** | **-** | **4,743** | **21,368** | **-** | **-** | **1,355** | **3,505** | **-** | **-** | **108** | **280** | **-** |
| 3 Of which securitization | 22,716 | 3,334 | - | 61 | - | - | 4,743 | 21,368 | - | - | 1,355 | 3,505 | - | - | 108 | 280 | - |
| 4 Of which retail underlying | 542 | 59 | - | 61 | - | - | 161 | 501 | - | - | 100 | 83 | - | - | 8 | 6 | - |
| 5 Of which STC | 100 | 59 | - | - | - | - | 100 | 59 | - | - | 10 | 17 | - | - | 1 | 1 | - |
| 6 Of which wholesale | 22,174 | 3,275 | - | - | - | - | 4,582 | 20,867 | - | - | 1,255 | 3,422 | - | - | 100 | 274 | - |
| 7 Of which STC | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 Of which resecuritization | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 9 Synthetic securitization | **-** | **-** | **19** | **-** | **-** | **-** | **19** | **-** | **-** | **-** | **19** | **-** | **-** | **-** | **2** | **-** | **-** |
| 10 Of which securitization | - | - | 19 | - | - | - | 19 | - | - | - | 19 | - | - | - | 2 | - | - |
| 11 Of which retail underlying | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 Of which wholesale | - | - | 19 | - | - | - | 19 | - | - | - | 19 | - | - | - | 2 | - | - |
| 13 Of which resecuritization | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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

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

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

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

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

# MR1: MARKET RISK UNDER SA [1]

| ($ millions) | | **Q3/26** | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|
| | | a | b | c | d | e |
| | | Capital requirement in SA | | | | |
| 1 | General interest rate risk | **228** | 224 | 328 | 229 | 192 |
| 2 | Equity risk | **242** | 199 | 202 | 122 | 135 |
| 3 | Commodity risk | **75** | 73 | 70 | 87 | 104 |
| 4 | Foreign exchange risk | **70** | 120 | 77 | 111 | 98 |
| 5 | Credit spread risk - non-securitizations | **131** | 164 | 180 | 148 | 162 |
| 6 | Credit spread risk - securitizations (non-correlation trading portfolio) | **17** | 10 | 8 | 6 | 7 |
| 7 | Credit spread risk - securitizations (correlation trading portfolio) | **-** | - | - | - | - |
| 8 | Crypto-asset risk (Group 2a) | **2** | 2 | 3 | n/a | n/a |
| 9 | Default risk - non-securitizations [2] | **24** | 34 | 27 | 107 | 71 |
| 10 | Default risk - securitizations (non-correlation trading portfolio) | **19** | 25 | 15 | 12 | 18 |
| 11 | Default risk - securitizations (correlation trading portfolio) | **-** | - | - | - | - |
| 12 | Residual risk add-on | **136** | 147 | 156 | 157 | 119 |
| 13 | Total | **944** | 998 | 1,066 | 979 | 906 |

(1) Decrease in market risk capital in Q3/26 compared with Q2/26 was primarily due to decreased in foreign exchange risk and credit spread – non securitization exposures, partially offset by increase in equity risk exposures.
(2) The impact in Q1/26 includes regulatory changes implemented on an industry-wide basis.
n/a Not applicable.

## CVA2: THE FULL BASIC APPROACH FOR CVA [1]

| ($ millions) | Q3/26 | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|
| | a | a | a | a | a |
| | Capital requirements under BA-CVA | Capital requirements under BA-CVA | Capital requirements under BA-CVA | Capital requirements under BA-CVA | Capital requirements under BA-CVA |
| 1 K Reduced | **193** | 169 | 169 | 145 | 164 |
| 2 K Hedged | **169** | 169 | 169 | 145 | 164 |
| 3 Total [2] | **114** | 110 | 110 | 95 | 107 |

(1) CIBC uses derivatives and cash instruments to hedge our CVA exposure. These include derivatives on credit indices, as well as derivatives on the underlying asset classes that generate our CVA exposure such as interest rate swaps.
(2) Total CVA capital is determined based on the prescribed formula in the CAR guideline.

## CVA3: THE STANDARDIZED APPROACH FOR CVA

| ($ millions) | Q3/26 | | Q2/26 | | Q1/26 | | Q4/25 | | Q3/25 | |
|---|---|---|---|---|---|---|---|---|---|---|
| | a | b | a | b | a | b | a | b | a | b |
| | Capital requirements under SA-CVA | Number of counterparties | Capital requirements under SA-CVA | Number of counterparties | Capital requirements under SA-CVA | Number of counterparties | Capital requirements under SA-CVA | Number of counterparties | Capital requirements under SA-CVA | Number of counterparties |
| 1 Interest rate risk | **11** | | 13 | | 11 | | 13 | | 12 | |
| 2 Foreign exchange risk | **19** | | 26 | | 22 | | 19 | | 19 | |
| 3 Reference credit spread risk | **-** | | - | | - | | - | | - | |
| 4 Equity risk | **2** | | 1 | | 3 | | 1 | | 2 | |
| 5 Commodity risk | **13** | | 13 | | 11 | | 15 | | 15 | |
| 6 Counterparty credit spread risk | **90** | | 90 | | 110 | | 102 | | 98 | |
| 7 Total | **135** | **5,697** | 143 | 5,553 | 157 | 5,782 | 150 | 5,730 | 146 | 5,725 |

## CVA4: RWA FLOW STATEMENTS OF CVA RISK EXPOSURES UNDER SA-CVA

| ($ millions) | Q3/26 | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|
| | a | a | a | a | a |
| 1 Total RWA for CVA at previous quarter-end | **3,160** | 3,341 | 3,057 | 3,166 | 3,882 |
| 2 Total RWA for CVA at end of reporting period | **3,111** | 3,160 | 3,341 | 3,057 | 3,166 |

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

| ($ millions) | | Q3/26 | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | a | b | c | d | e | f | g |
| | | Credit risk | | | Market risk | | | |
| | | Exposures before CCF and CRM | Exposures post-CCF and post-CRM | RWA | Long exposure | Short exposure | Capital requirement | Capital deduction |
| 1 | Group 1a | - | - | - | - | - | | |
| 2 | Group 1b | - | - | - | - | - | | |
| 3 | Group 2a | | | - | **93** | **93** | **2** | - |
| 3a | Of which: Crypto-asset Bitcoin [(1)] | | | - | 91 | 91 | 2 | - |
| 3b | Of which: Crypto-asset Ethereum | | | - | 2 | 2 | - | - |
| 4 | Group 2b | | | | **2** | **2** | | **2** |
| 4a | Of which: Crypto-asset Other | | | | 2 | 2 | | 2 |
| 5 | Total | - | - | - | **95** | **95** | **2** | **2** |

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

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

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

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

| ($ millions) | Q3/26 | | | | | | |
|---|---|---|---|---|---|---|---|
| | a | b | c | d | e | f | g |
| | Carrying values as reported in published financial statements | Carrying values under scope of regulatory consolidation | Comprehensive approach | | | | Simplified approach |
| | | | Group 1a | Group 1b | Group 2a | Group 2b | |
| **Assets** | | | | | | | |
| 1 Financial assets [1] | **159** | **159** | **-** | **-** | **125** | **34** | **-** |
| of which: Securities mandatorily measured and designated at fair value through profit or loss (FVTPL) | 3 | 3 | - | - | 3 | - | - |
| of which: Derivative instruments | 31 | 31 | - | - | 31 | - | - |
| of which: Cash collateral on securities borrowed [2] | 125 | 125 | - | - | 91 | 34 | - |
| 2 Other [3] | **219** | **219** | **-** | **-** | **178** | **41** | **-** |
| 3 **Total assets** | **378** | **378** | **-** | **-** | **303** | **75** | **-** |
| **Liabilities** | | | | | | | |
| 4 Financial liabilities [1] | **61** | **61** | **-** | **-** | **60** | **1** | **-** |
| of which: Obligations related to securities sold short | - | - | - | - | - | - | - |
| of which: Derivative instruments | 58 | 58 | - | - | 58 | - | - |
| of which: Cash collateral on securities lent [2] | 3 | 3 | - | - | 2 | 1 | - |
| 5 Other [3] | **151** | **151** | **-** | **-** | **139** | **12** | **-** |
| 6 **Total liabilities** | **212** | **212** | **-** | **-** | **199** | **13** | **-** |

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

(1) Excludes carrying values related to crypto-assets that are included in the group 2a or 2b exposures in CAE 1 due to the look-through requirement, as apportioning the related fair value of the entire ETFs or index in which the crypto-asset is included is not meaningful.
(2) Represent the on-balance sheet carrying values of our right to receive back cash collateral paid or obligation to return cash received on our borrowing and lending of client-owned crypto-asset securities pertaining to the implementation of the Capital and Liquidity Treatment of Crypto-asset Exposures Guideline in Q1/26.
(3) Relates to broker client receivables and payables.
(4) Certain prior period information has been restated to conform to the presentation adopted in Q2/26.

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

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

For footnotes, see page 86.

## CREDIT EXPOSURE (EAD [(1)(2)])

| ($ millions) | Q3/26 | | | Q2/26 | | | Q1/26 | | | Q4/25 | | | Q3/25 | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **AIRB approach [(3)]** | **FIRB approach** | **SA** | AIRB approach [(3)] | FIRB approach | SA | AIRB approach [(3)] | FIRB approach | SA | AIRB approach [(3)] | FIRB approach | SA | AIRB approach [(3)] | FIRB approach | SA |
| **Business and government portfolios** | | | | | | | | | | | | | | | |
| **Corporate** | | | | | | | | | | | | | | | |
| Drawn | **154,809** | **67,560** | **7,589** | 153,672 | 65,011 | 7,187 | 150,531 | 62,459 | 7,130 | 146,970 | 59,442 | 7,218 | 143,821 | 58,510 | 6,922 |
| Undrawn commitments | **33,436** | **32,568** | **1,072** | 32,389 | 27,198 | 988 | 32,308 | 25,733 | 980 | 32,106 | 26,596 | 969 | 30,351 | 25,783 | 971 |
| Other off-balance sheet | **8,259** | **7,175** | **306** | 8,507 | 6,580 | 286 | 7,943 | 6,899 | 283 | 7,830 | 6,829 | 381 | 7,859 | 6,144 | 360 |
| OTC derivatives | **2,926** | **9,675** | **80** | 2,921 | 10,128 | 131 | 3,195 | 10,175 | 149 | 3,265 | 10,316 | 136 | 2,866 | 9,656 | 125 |
| | **199,430** | **116,978** | **9,047** | 197,489 | 108,917 | 8,592 | 193,977 | 105,266 | 8,542 | 190,171 | 103,183 | 8,704 | 184,897 | 100,093 | 8,378 |
| **Sovereign** | | | | | | | | | | | | | | | |
| Drawn | **204,548** | **-** | **10,189** | 199,727 | - | 9,009 | 188,669 | - | 8,963 | 188,329 | - | 8,728 | 197,421 | - | 8,305 |
| Undrawn commitments | **8,320** | **24** | **294** | 8,716 | - | 302 | 8,578 | - | 287 | 8,386 | - | 297 | 8,487 | - | 243 |
| Other off-balance sheet | **1,756** | **1** | **228** | 1,995 | - | 225 | 1,968 | - | 172 | 1,906 | - | 143 | 1,779 | - | 130 |
| OTC derivatives | **2,567** | **8** | **-** | 2,730 | 7 | - | 2,618 | 9 | - | 2,400 | 16 | - | 2,324 | 13 | - |
| | **217,191** | **33** | **10,711** | 213,168 | 7 | 9,536 | 201,833 | 9 | 9,422 | 201,021 | 16 | 9,168 | 210,011 | 13 | 8,678 |
| **Banks** | | | | | | | | | | | | | | | |
| Drawn | **3,631** | **11,901** | **974** | 2,233 | 10,227 | 1,586 | 2,547 | 9,235 | 1,171 | 2,434 | 9,230 | 1,066 | 3,817 | 8,371 | 1,169 |
| Undrawn commitments | **-** | **893** | **-** | - | 908 | - | - | 1,033 | - | - | 841 | - | - | 908 | - |
| Other off-balance sheet | **-** | **4,448** | **-** | - | 4,316 | - | - | 4,207 | - | - | 3,529 | - | 18 | 3,190 | - |
| OTC derivatives | **315** | **7,946** | **-** | 364 | 6,732 | - | 459 | 6,923 | - | 256 | 6,561 | - | 142 | 6,099 | - |
| | **3,946** | **25,188** | **974** | 2,597 | 22,183 | 1,586 | 3,006 | 21,398 | 1,171 | 2,690 | 20,161 | 1,066 | 3,977 | 18,568 | 1,169 |
| **Gross business and government portfolios, excluding repo-style transactions** | **420,567** | **142,199** | **20,732** | 413,254 | 131,107 | 19,714 | 398,816 | 126,673 | 19,135 | 393,882 | 123,360 | 18,938 | 398,885 | 118,674 | 18,225 |
| Repo-style transactions, net [(4)] | **4,854** | **25,071** | **-** | 4,563 | 22,275 | - | 4,342 | 21,416 | - | 4,347 | 21,235 | - | 4,594 | 20,959 | 1 |
| **Net business and government portfolios** | **425,421** | **167,270** | **20,732** | 417,817 | 153,382 | 19,714 | 403,158 | 148,089 | 19,135 | 398,229 | 144,595 | 18,938 | 403,479 | 139,633 | 18,226 |
| **Retail portfolios** | | | | | | | | | | | | | | | |
| **Real estate secured personal lending** | | | | | | | | | | | | | | | |
| Drawn | **297,422** | **1,588** | **3,133** | 296,336 | 1,530 | 3,015 | 294,900 | 1,497 | 3,021 | 294,081 | 1,445 | 3,087 | 293,177 | 1,398 | 3,007 |
| Undrawn commitments | **38,546** | **-** | **16** | 40,219 | - | 17 | 38,155 | - | - | 37,986 | - | - | 38,218 | - | - |
| | **335,968** | **1,588** | **3,149** | 336,555 | 1,530 | 3,032 | 333,055 | 1,497 | 3,021 | 332,067 | 1,445 | 3,087 | 331,395 | 1,398 | 3,007 |
| **Qualifying revolving retail** | | | | | | | | | | | | | | | |
| Drawn | **25,548** | **-** | **2,983** | 24,499 | - | 2,796 | 24,567 | - | 2,866 | 24,157 | - | 2,870 | 23,163 | - | 2,701 |
| Undrawn commitments | **73,981** | **-** | **4,273** | 72,296 | - | 4,293 | 72,123 | - | 4,335 | 70,592 | - | 4,226 | 68,505 | - | 4,184 |
| Other off-balance sheet | **479** | **-** | **120** | 470 | - | 123 | 424 | - | 109 | 451 | - | 120 | 441 | - | 123 |
| | **100,008** | **-** | **7,376** | 97,265 | - | 7,212 | 97,114 | - | 7,310 | 95,200 | - | 7,216 | 92,109 | - | 7,008 |
| **Other retail** | | | | | | | | | | | | | | | |
| Drawn | **16,283** | **-** | **934** | 16,117 | - | 885 | 15,936 | - | 859 | 15,857 | - | 873 | 15,472 | - | 849 |
| Undrawn commitments | **3,860** | **-** | **-** | 3,832 | - | - | 3,776 | - | - | 3,767 | - | - | 3,533 | - | - |
| Other off-balance sheet | **5** | **-** | **-** | 6 | - | - | 5 | - | - | 7 | - | - | 4 | - | - |
| | **20,148** | **-** | **934** | 19,955 | - | 885 | 19,717 | - | 859 | 19,631 | - | 873 | 19,009 | - | 849 |
| **SME retail** | | | | | | | | | | | | | | | |
| Drawn | **2,740** | **-** | **-** | 2,791 | - | - | 2,839 | - | - | 2,887 | - | - | 2,967 | - | - |
| Undrawn commitments | **1,106** | **-** | **-** | 1,110 | - | - | 1,127 | - | - | 1,143 | - | - | 1,190 | - | - |
| Other off-balance sheet | **26** | **-** | **-** | 26 | - | - | 25 | - | - | 25 | - | - | 26 | - | - |
| | **3,872** | **-** | **-** | 3,927 | - | - | 3,991 | - | - | 4,055 | - | - | 4,183 | - | - |
| **Total retail portfolios** | **459,996** | **1,588** | **11,459** | 457,702 | 1,530 | 11,129 | 453,877 | 1,497 | 11,190 | 450,953 | 1,445 | 11,176 | 446,696 | 1,398 | 10,864 |
| **Securitization exposures [(5)]** | **45,893** | **-** | **28,395** | 43,321 | - | 28,175 | 42,000 | - | 29,291 | 40,180 | - | 30,105 | 38,654 | - | 28,785 |
| **Net credit exposure [(6)]** | **931,310** | **168,858** | **60,586** | 918,840 | 154,912 | 59,018 | 899,035 | 149,586 | 59,616 | 889,362 | 146,040 | 60,219 | 888,829 | 141,031 | 57,875 |

(1) Certain prior period information has been revised to conform to the presentation adopted in the current quarter.
(2) Gross credit exposure is net of derivative master netting agreements and CVA but is before allowance for credit losses or CRM for IRB approaches.
(3) Includes exposures subject to the supervisory slotting approach.
(4) Reflects EAD after collateral netting in accordance with OSFI guidelines.
(5) OSFI guidelines define a hierarchy of approaches for treating securitization exposures in our banking book. Depending on the underlying characteristics, exposures are eligible for either the SA or the IRB approach. The ERBA, which is inclusive of IAA, includes exposures that qualify for the IRB approach, as well as exposures under the SA.
(6) Excludes exposures arising from derivative and repo-style transactions which are cleared through QCCPs as well as credit risk exposures arising from other assets that are subject to the credit risk framework, including other balance sheet assets which are risk-weighted at 100%, significant investments in the capital of non-financial institutions which are risk-weighted at 1250%, settlement risk, and amounts below the thresholds for deduction which are risk-weighted at 250%.

# CREDIT EXPOSURE - GEOGRAPHIC CONCENTRATION (1)(2)

| ($ millions) | Q3/26 | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|
| **Business and government** | | | | | |
| **Canada** | | | | | |
| Drawn | **198,557** | 202,648 | 194,877 | 190,240 | 193,217 |
| Undrawn commitments | **38,433** | 37,719 | 37,171 | 36,642 | 35,329 |
| Repo-style transactions | **6,252** | 5,788 | 5,898 | 6,161 | 6,348 |
| Other off-balance sheet | **10,146** | 10,284 | 10,223 | 9,876 | 9,472 |
| OTC derivatives | **14,434** | 13,575 | 13,171 | 13,406 | 12,524 |
| | **267,822** | 270,014 | 261,340 | 256,325 | 256,890 |
| **United States** | | | | | |
| Drawn | **200,559** | 188,721 | 179,656 | 180,725 | 184,067 |
| Undrawn commitments | **28,361** | 23,549 | 22,837 | 23,140 | 22,543 |
| Repo-style transactions | **10,958** | 8,664 | 8,509 | 9,069 | 9,160 |
| Other off-balance sheet | **8,338** | 8,056 | 7,989 | 7,663 | 7,022 |
| OTC derivatives | **4,184** | 5,073 | 5,137 | 4,620 | 4,303 |
| | **252,400** | 234,063 | 224,128 | 225,217 | 227,095 |
| **Europe** | | | | | |
| Drawn | **29,033** | 25,591 | 24,980 | 21,839 | 21,576 |
| Undrawn commitments | **5,708** | 5,434 | 5,344 | 5,683 | 5,135 |
| Repo-style transactions | **7,674** | 6,961 | 6,190 | 4,935 | 4,973 |
| Other off-balance sheet | **1,923** | 1,849 | 1,653 | 1,545 | 1,503 |
| OTC derivatives | **2,665** | 2,359 | 2,951 | 2,808 | 2,596 |
| | **47,003** | 42,194 | 41,118 | 36,810 | 35,783 |
| **Other countries** | | | | | |
| Drawn | **14,300** | 13,910 | 13,928 | 13,601 | 13,080 |
| Undrawn commitments | **2,739** | 2,509 | 2,300 | 2,464 | 2,522 |
| Repo-style transactions | **5,041** | 5,425 | 5,161 | 5,417 | 5,072 |
| Other off-balance sheet | **1,232** | 1,209 | 1,152 | 1,010 | 993 |
| OTC derivatives | **2,154** | 1,875 | 2,120 | 1,980 | 1,677 |
| | **25,466** | 24,928 | 24,661 | 24,472 | 23,344 |
| **Total business and government** | **592,691** | 571,199 | 551,247 | 542,824 | 543,112 |

(1) Excludes securitization exposures, and exposures under the SA. Substantially all of our retail exposures under the AIRB approach are based in Canada.
(2) Classification by country is primarily based on domicile of debtor or customer.

# CREDIT EXPOSURE - MATURITY PROFILE [1]

| ($ millions) | Q3/26 | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|
| **Business and government portfolios** | | | | | |
| **Corporate** | | | | | |
| Less than 1 year [2] | **131,419** | 129,381 | 126,340 | 122,507 | 120,772 |
| 1 - 3 years | **120,442** | 116,205 | 113,619 | 113,303 | 110,380 |
| 3 - 5 years | **80,281** | 74,138 | 72,302 | 71,005 | 64,992 |
| Over 5 years | **1,468** | 1,579 | 1,538 | 1,535 | 1,288 |
| | **333,610** | 321,303 | 313,799 | 308,350 | 297,432 |
| **Sovereign** | | | | | |
| Less than 1 year [2] | **88,319** | 85,194 | 81,354 | 84,471 | 100,220 |
| 1 - 3 years | **49,024** | 48,260 | 50,966 | 47,177 | 42,066 |
| 3 - 5 years | **84,003** | 83,471 | 73,144 | 72,997 | 71,705 |
| Over 5 years | **608** | 683 | 603 | 606 | 559 |
| | **221,954** | 217,608 | 206,067 | 205,251 | 214,550 |
| **Banks** | | | | | |
| Less than 1 year [2] | **24,615** | 21,963 | 21,403 | 21,592 | 21,960 |
| 1 - 3 years | **8,086** | 6,505 | 6,410 | 4,810 | 5,770 |
| 3 - 5 years | **4,231** | 3,631 | 3,314 | 2,545 | 3,127 |
| Over 5 years | **195** | 189 | 254 | 276 | 273 |
| | **37,127** | 32,288 | 31,381 | 29,223 | 31,130 |
| **Total business and government portfolios** | **592,691** | 571,199 | 551,247 | 542,824 | 543,112 |
| **Retail portfolios** | | | | | |
| **Real estate and secured personal lending** | | | | | |
| Less than 1 year [2] | **125,735** | 129,123 | 130,318 | 133,171 | 132,775 |
| 1 - 3 years | **166,297** | 169,383 | 172,097 | 172,381 | 172,642 |
| 3 - 5 years | **44,901** | 38,922 | 31,429 | 27,196 | 26,511 |
| Over 5 years | **623** | 657 | 708 | 764 | 865 |
| | **337,556** | 338,085 | 334,552 | 333,512 | 332,793 |
| **Qualifying revolving retail** | | | | | |
| Less than 1 year [2] | **100,008** | 97,265 | 97,114 | 95,200 | 92,109 |
| | **100,008** | 97,265 | 97,114 | 95,200 | 92,109 |
| **Other retail** | | | | | |
| Less than 1 year [2] | **11,036** | 10,805 | 10,487 | 10,447 | 9,986 |
| 1 - 3 years | **1,200** | 1,159 | 1,143 | 1,111 | 1,102 |
| 3 - 5 years | **3,169** | 3,049 | 3,109 | 3,145 | 3,113 |
| Over 5 years | **4,743** | 4,942 | 4,978 | 4,928 | 4,808 |
| | **20,148** | 19,955 | 19,717 | 19,631 | 19,009 |
| **SME retail** | | | | | |
| Less than 1 year [2] | **348** | 354 | 359 | 347 | 342 |
| 1 - 3 years | **2,274** | 2,285 | 2,191 | 2,213 | 2,298 |
| 3 - 5 years | **1,250** | 1,288 | 1,441 | 1,495 | 1,543 |
| Over 5 years | **-** | - | - | - | - |
| | **3,872** | 3,927 | 3,991 | 4,055 | 4,183 |
| **Total retail portfolios** | **461,584** | 459,232 | 455,374 | 452,398 | 448,094 |
| **Total credit exposure** | **1,054,275** | 1,030,431 | 1,006,621 | 995,222 | 991,206 |

(1) Excludes securitization exposures, and exposures under the SA.
(2) Demand loans without a maturity date are included in the “Less than 1 year” category.

| ($ millions) | Q3/26 | | | | Q3/26 | Q2/26 | Q1/26 | Q4/25 | Q3/25 |
|---|---|---|---|---|---|---|---|---|---|
| | Current replacement cost [1] | | | Credit equivalent amount [2] | Risk-weighted amount | | | | |
| | Trading | Asset/liability management | Total | | | | | | |
| **Interest rate derivatives** | | | | | | | | | |
| Over-the-counter | | | | | | | | | |
| Forward rate agreements | **1** | **1** | **2** | **6** | **1** | 3 | 2 | 15 | 4 |
| Swap contracts | **820** | **527** | **1,347** | **3,464** | **674** | 794 | 897 | 1,047 | 878 |
| Purchased options | **20** | **9** | **29** | **101** | **30** | 31 | 55 | 45 | 34 |
| Written options | **4** | **10** | **14** | **54** | **15** | 11 | 11 | 14 | 10 |
| | **845** | **547** | **1,392** | **3,625** | **720** | 839 | 965 | 1,121 | 926 |
| Exchange-traded | **1** | **-** | **1** | **64** | **2** | 2 | 3 | 3 | 2 |
| **Total interest rate derivatives** | **846** | **547** | **1,393** | **3,689** | **722** | 841 | 968 | 1,124 | 928 |
| **Foreign exchange derivatives** | | | | | | | | | |
| Over-the-counter | | | | | | | | | |
| Forward contracts | **1,265** | **111** | **1,376** | **5,777** | **1,764** | 1,462 | 1,731 | 2,019 | 1,759 |
| Swap contracts | **547** | **141** | **688** | **3,237** | **646** | 673 | 640 | 560 | 543 |
| Purchased options | **150** | **1** | **151** | **568** | **168** | 114 | 108 | 147 | 130 |
| Written options | **13** | **-** | **13** | **185** | **75** | 83 | 62 | 77 | 76 |
| | **1,975** | **253** | **2,228** | **9,767** | **2,653** | 2,332 | 2,541 | 2,803 | 2,508 |
| Exchange-traded | **-** | **-** | **-** | **442** | **18** | 32 | 82 | 68 | 28 |
| **Total foreign exchange derivatives** | **1,975** | **253** | **2,228** | **10,209** | **2,671** | 2,364 | 2,623 | 2,871 | 2,536 |
| **Credit derivatives** | | | | | | | | | |
| Over-the-counter | | | | | | | | | |
| Credit default swap contracts - protection purchased | **2** | **-** | **2** | **137** | **13** | 13 | 14 | 16 | 15 |
| Credit default swap contracts - protection sold | **1** | **-** | **1** | **21** | **5** | 5 | 10 | 4 | 4 |
| | **3** | **-** | **3** | **158** | **18** | 18 | 24 | 20 | 19 |
| **Equity derivatives** | | | | | | | | | |
| Over-the-counter | **240** | **43** | **283** | **7,490** | **1,569** | 1,443 | 1,495 | 1,338 | 1,329 |
| Exchange-traded | **88** | **-** | **88** | **3,649** | **131** | 113 | 126 | 155 | 161 |
| | **328** | **43** | **371** | **11,139** | **1,700** | 1,556 | 1,621 | 1,493 | 1,490 |
| **Precious metal and other commodity derivatives** | | | | | | | | | |
| Over-the-counter | **1,181** | **72** | **1,253** | **2,879** | **1,188** | 1,562 | 1,639 | 1,540 | 1,435 |
| Exchange-traded | **18** | **-** | **18** | **2,946** | **117** | 133 | 125 | 104 | 110 |
| | **1,199** | **72** | **1,271** | **5,825** | **1,305** | 1,695 | 1,764 | 1,644 | 1,545 |
| **RWA related to non-trade exposures to central counterparties** | | | | | **640** | 533 | 510 | 534 | 429 |
| **RWA related to CVA capital charge** | | | | | **3,111** | 3,160 | 3,341 | 3,057 | 3,166 |
| **Total derivatives** | **4,351** | **915** | **5,266** | **31,020** | **10,167** | 10,167 | 10,851 | 10,743 | 10,113 |

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

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

| | Q3/26 | | | | | | Q2/26 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | **Average estimated PD %** | **Actual default rate % (3)** | **Average estimated LGD %** | **Actual LGD %** | **Estimated EAD %** | **Actual EAD %** | Average estimated PD % | Actual default rate % (3) | Average estimated LGD % | Actual LGD % | Estimated EAD % | Actual EAD % |
| **Business and government portfolios (4)** | | | | | | | | | | | | |
| Corporate | **2.64** | **2.26** | **45.57** | **27.87** | **70.49** | **91.51** | 2.65 | 2.60 | 41.49 | 32.59 | 70.01 | 81.79 |
| Sovereign | **0.95** | **-** | **-** | **-** | **95.74** | **-** | 0.93 | - | - | - | 95.81 | - |
| Banks | **0.08** | **-** | **n/a** | **n/a** | **90.90** | **-** | 0.08 | - | n/a | n/a | 88.40 | - |
| **Retail portfolios (5)** | | | | | | | | | | | | |
| Real estate secured personal lending | | | | | | | | | | | | |
| Uninsured residential mortgages and personal loans | **0.57** | **0.50** | **19.03** | **10.97** | **n/a** | **n/a** | 0.57 | 0.48 | 19.38 | 8.76 | n/a | n/a |
| Insured residential mortgages | **0.78** | **0.58** | **n/a** | **n/a** | **n/a** | **n/a** | 0.75 | 0.57 | n/a | n/a | n/a | n/a |
| Home equity line of credit (6) | **0.31** | **0.19** | **36.48** | **6.40** | **96.57** | **96.45** | 0.33 | 0.20 | 35.03 | 37.64 | 93.34 | 92.32 |
| Qualifying revolving retail (6) | **1.16** | **1.05** | **88.03** | **85.75** | **102.96** | **103.70** | 1.20 | 1.03 | 87.82 | 84.43 | 102.79 | 103.75 |
| Other retail (6) | **2.30** | **2.06** | **67.34** | **62.92** | **99.18** | **93.61** | 2.30 | 1.99 | 67.22 | 60.02 | 85.96 | 74.89 |
| SME retail (6) | **2.43** | **1.86** | **64.77** | **34.99** | **90.27** | **81.93** | 2.64 | 1.87 | 55.16 | 19.98 | 92.79 | 85.88 |

| | Q1/26 | | | | | | Q4/25 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Average estimated PD % | Actual default rate % (3) | Average estimated LGD % | Actual LGD % | Estimated EAD % | Actual EAD % | Average estimated PD % | Actual default rate % (3) | Average estimated LGD % | Actual LGD % | Estimated EAD % | Actual EAD % |
| **Business and government portfolios (4)** | | | | | | | | | | | | |
| Corporate | 2.54 | 2.71 | 42.97 | 32.70 | 69.91 | 76.14 | 2.59 | 2.24 | 43.34 | 34.68 | 71.11 | 78.33 |
| Sovereign | 0.88 | - | - | - | 96.28 | - | 0.88 | - | - | - | 96.13 | - |
| Banks | 0.11 | - | n/a | n/a | 94.15 | - | 0.09 | - | n/a | n/a | 92.49 | - |
| **Retail portfolios (5)** | | | | | | | | | | | | |
| Real estate secured personal lending | | | | | | | | | | | | |
| Uninsured residential mortgages and personal loans | 0.57 | 0.48 | 18.27 | 9.64 | n/a | n/a | 0.55 | 0.46 | 17.67 | 7.92 | n/a | n/a |
| Insured residential mortgages | 0.75 | 0.59 | n/a | n/a | n/a | n/a | 0.75 | 0.61 | n/a | n/a | n/a | n/a |
| Home equity line of credit | 0.33 | 0.20 | 37.25 | 9.42 | 96.05 | 93.21 | 0.32 | 0.20 | 35.00 | 8.80 | 96.76 | 97.51 |
| Qualifying revolving retail | 1.20 | 1.03 | 87.97 | 85.51 | 103.39 | 103.44 | 1.19 | 1.02 | 88.19 | 86.20 | 103.17 | 103.03 |
| Other retail | 2.33 | 2.00 | 68.42 | 63.21 | 103.95 | 90.58 | 2.26 | 1.97 | 68.83 | 62.82 | 93.96 | 92.09 |
| SME retail | 2.84 | 1.82 | 57.73 | 21.68 | 92.66 | 86.65 | 2.91 | 1.91 | 64.83 | 29.09 | 87.64 | 77.66 |

(1) There are several key differences between Basel and IFRS 9 which could lead to significantly different estimates for PDs and LGDs. Basel parameters reflect long run historical experience including periods of downturn and adjustments for conservatism, whereas IFRS 9 parameters are point-in-time estimates based on forward-looking information. See the "Accounting and control matters" section in our 2025 Annual Report for additional details.
(2) Includes 12 months of loss amounts for CIBC Bank USA.
(3) Reflects average default rate for the trailing twelve-month period.
(4) Estimated LGD is based on accounts that default. Estimated EAD is based on all accounts. For actual LGD, payments are discounted to the default date using discount rates based on opportunity cost (the highest interest rate at which we would originate a new loan in the corresponding portfolio). Estimated and actual EAD include only revolving facilities.
(5) Both estimated and actual EAD are based on accounts that default. Actual LGD is based on payments received after default for accounts that defaulted 24 months before the effective month, using a discount rate based on opportunity cost. Estimated and actual EAD include only revolving products (lines of credit, credit cards, and overdraft facilities). Retail information is based on our internal parameter monitoring system, which covers more than 90% of retail exposures.
(6) Certain prior period information has been restated.
n/a Not applicable.

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

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

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

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

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

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

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

**Comprehensive approach for securities financing transactions (SFTs)**
A framework for the measurement of counterparty credit risk with respect to SFTs, which utilizes a volatility-adjusted collateral value to reduce the amount of the exposure.

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

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

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

**Exposure at default (EAD)**
An estimate of the amount of exposure to a customer at the event of, and at the time of, default.

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

**Internal model method (IMM) for counterparty credit risk**
Models, which have been developed by CIBC and approved by OSFI, for the measurement of counterparty credit risk with respect to over-the-counter derivatives.

**Internal models approach (IMA) for market risk**
Models, which have been developed by CIBC and approved by OSFI, for the measurement of risk and regulatory capital in the trading portfolio for general market risk, debt specific risk, and equity specific risk.

**Internal ratings-based (IRB) approach for credit risk**
Approach to determining credit risk capital requirements based on risk components such as PD, LGD, EAD and effective maturity.

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

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

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

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

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

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

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

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

**Other off-balance sheet exposure**
The amount of credit risk exposure resulting from the issuance of guarantees and letters of credit.

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

**Over-the-counter (OTC) derivatives exposure**
The amount of credit risk exposure resulting from derivatives that trade directly between two counterparties, rather than through exchanges.

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

**Qualifying central counterparty (QCCP)**
An entity that is licensed to operate as a CCP and is permitted by the appropriate regulator or oversight body to operate as such with respect to the products offered by that CCP.

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

**Real estate secured personal lending**
This exposure class includes residential mortgages and home equity loans and lines of credit extended to individuals.

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

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

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

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

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

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

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

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

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

**Simple, transparent and comparable (STC) securitizations**
Securitization exposures satisfying a set of regulatory STC criteria. Such exposures qualify for a preferential capital treatment under the securitization framework.

**Small and medium enterprises (SME) retail**
This exposure class includes all loans extended to scored small businesses under the regulatory capital reporting framework.

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

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

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

**Total loss absorbing capacity (TLAC) leverage ratio**
Defined as TLAC measure divided by leverage ratio exposure determined in accordance with guidelines issued by OSFI.

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

**Total loss absorbing capacity ratio**
Defined as TLAC measure divided by RWA determined in accordance with guidelines issued by OSFI.

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

**Value-at-Risk (VaR)**
Generally accepted risk measure that uses statistical models to estimate the distribution of possible returns on a given portfolio at a specified level of confidence and time horizon.