Supplementary Financial Information

For the period ended July 31, 2026

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q3/26, and our 2025 Annual Report (including audited consolidated financial statements and accompanying management's discussion and analysis), which is available on SEDAR+ at www.sedarplus.com. Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. All relevant information in this document is prepared under International Financial Reporting Standards (IFRS or GAAP) and all amounts are in millions of Canadian dollars, unless otherwise stated.

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NOTES TO USERS

Non-GAAP measures

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

Adjusted measures

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

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

Adjusted diluted earnings per share (EPS)

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

Adjusted efficiency ratio

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

Adjusted operating leverage

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

Adjusted dividend payout ratio

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

Adjusted return on common shareholders' equity

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

Adjusted effective tax rate

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

Allocated common equity

Common equity is allocated to the SBUs based on the estimated amount of regulatory capital required to support their businesses (as determined for the consolidated bank pursuant to Office of the Superintendent of Financial Institution's (OSFI’s) regulatory capital requirements and internal targets). Unallocated common equity is reported in Corporate and Other. Allocating capital on this basis provides a consistent framework to evaluate the returns of each SBU commensurate with the risk assumed. For additional information, see the “Risks arising from business activities” section of our Report to Shareholders for Q3/26.

Segmented return on equity

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

Reconciliation of non-GAAP to GAAP measures

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

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

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Operating results - Reported												
Total revenue	**8,368**	8,006	8,398	7,576	7,254	7,022	7,281	6,617	6,604	**24,772**	21,557	29,133
Provision for credit losses	**564**	605	568	605	559	605	573	419	483	**1,737**	1,737	2,342
Non-interest expenses	**4,685**	4,199	4,329	4,179	3,976	3,819	3,878	3,791	3,682	**13,213**	11,673	15,852
Income before income taxes	**3,119**	3,202	3,501	2,792	2,719	2,598	2,830	2,407	2,439	**9,822**	8,147	10,939
Income taxes	**710**	737	401	612	623	591	659	525	644	**1,848**	1,873	2,485
Net income	**2,409**	2,465	3,100	2,180	2,096	2,007	2,171	1,882	1,795	**7,974**	6,274	8,454
Net income attributable to non-controlling interests	**10**	8	7	6	2	9	8	8	9	**25**	19	25
Preferred shareholders and other equity instrument holders	**128**	114	106	116	82	78	88	72	63	**348**	248	364
Common shareholders	**2,271**	2,343	2,987	2,058	2,012	1,920	2,075	1,802	1,723	**7,601**	6,007	8,065
Net income attributable to equity shareholders	**2,399**	2,457	3,093	2,174	2,094	1,998	2,163	1,874	1,786	**7,949**	6,255	8,429
Diluted EPS ($)	**2.47**	2.53	3.21	2.20	2.15	2.04	2.19	1.90	1.82	**8.22**	6.37	8.57
Impact of items of note [1]												
Revenue												
Adjustments related to the denial of the dividends received deduction for Canadian banks [2]	**-**	-	-	-	-	-	-	-	-	**-**	-	-
Amortization of acquisition-related intangible assets [3]	**2**	-	-	-	-	-	-	-	-	**2**	-	-
Impact of items of note on revenue	**2**	-	-	-	-	-	-	-	-	**2**	-	-
Non-interest expenses												
Amortization and impairment of acquisition-related intangible assets	**(8)**	(8)	(10)	(11)	(11)	(11)	(12)	(12)	(15)	**(26)**	(34)	(45)
Charges related to the special assessment imposed by the Federal Deposit Insurance Corporation (FDIC)	**-**	-	-	-	-	-	-	3	(2)	**-**	-	-
Charges related to our announced sale of CIBC Caribbean Bank Limited	**(269)**	-	-	-	-	-	-	-	-	**(269)**	-	-
Impact of items of note on non-interest expenses	**(277)**	(8)	(10)	(11)	(11)	(11)	(12)	(9)	(17)	**(295)**	(34)	(45)
Total pre-tax impact of items of note on net income	**279**	8	10	11	11	11	12	9	17	**297**	34	45
Income taxes												
Amortization and impairment of acquisition-related intangible assets [3]	**3**	2	3	3	3	2	4	3	4	**8**	9	12
Income tax recoveries related to a capital gains distribution and utilization of capital losses	**-**	-	422	-	-	-	-	-	-	**422**	-	-
Adjustments related to the denial of the dividends received deduction for Canadian banks [2]	**-**	-	-	-	-	-	-	-	(88)	**-**	-	-
Charge related to the special assessment imposed by the FDIC	**-**	-	-	-	-	-	-	(1)	1	**-**	-	-
Charges related to our announced sale of CIBC Caribbean Bank Limited	**37**	-	-	-	-	-	-	-	-	**37**	-	-
Impact of items of note on income taxes	**40**	2	425	3	3	2	4	2	(83)	**467**	9	12
Total after-tax impact of items of note on net income	**239**	6	(415)	8	8	9	8	7	100	**(170)**	25	33
After-tax impact of items of note on net income attributable to equity shareholders	**239**	6	(415)	8	8	9	8	7	100	**(170)**	25	33
Impact of items of note on diluted EPS ($) [4]	**0.26**	0.01	(0.45)	0.01	0.01	0.01	0.01	0.01	0.11	**(0.19)**	0.03	0.04

For footnotes, see next page.

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

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	**2026 9M**	2025 9M	2025 12M
Operating results - Adjusted (5)												
Total revenue - adjusted	**8,370**	8,006	8,398	7,576	7,254	7,022	7,281	6,617	6,604	**24,774**	21,557	29,133
Provision for credit losses - adjusted	**564**	605	568	605	559	605	573	419	483	**1,737**	1,737	2,342
Non-interest expenses - adjusted	**4,408**	4,191	4,319	4,168	3,965	3,808	3,866	3,782	3,665	**12,918**	11,639	15,807
Income before income taxes - adjusted	**3,398**	3,210	3,511	2,803	2,730	2,609	2,842	2,416	2,456	**10,119**	8,181	10,984
Income taxes - adjusted	**750**	739	826	615	626	593	663	527	561	**2,315**	1,882	2,497
Net income - adjusted	**2,648**	2,471	2,685	2,188	2,104	2,016	2,179	1,889	1,895	**7,804**	6,299	8,487
Net income attributable to non-controlling interests - adjusted	**10**	8	7	6	2	9	8	8	9	**25**	19	25
Preferred shareholders and other equity instrument holders - adjusted	**128**	114	106	116	82	78	88	72	63	**348**	248	364
Common shareholders - adjusted	**2,510**	2,349	2,572	2,066	2,020	1,929	2,083	1,809	1,823	**7,431**	6,032	8,098
Net income attributable to equity shareholders - adjusted	**2,638**	2,463	2,678	2,182	2,102	2,007	2,171	1,881	1,886	**7,779**	6,280	8,462
Adjusted diluted EPS ($)	**2.73**	2.54	2.76	2.21	2.16	2.05	2.20	1.91	1.93	**8.03**	6.40	8.61

(1) Items of note are removed from reported results to calculate adjusted results.
(2) This item of note reports the impact to the consolidated income tax expense in Q1/24, Q2/24, and Q3/24 from the enactment on June 20, 2024 of Bill C-59 that denies the dividends received deduction for dividends received by banks on and after January 1, 2024. The corresponding impact on revenue reported on a TEB in Capital Markets and Corporate and Other is also included in this item of note with no impact on the consolidated item of note.
(3) Includes the amortization of acquisition-related intangible assets that are a component of equity-accounted associates.
(4) Includes the impact of rounding differences between diluted EPS and adjusted diluted EPS.
(5) Adjusted to exclude the impact of items of note. Adjusted measures are non-GAAP measures.

FINANCIAL HIGHLIGHTS

	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Financial results ($ millions)												
Net interest income	**4,507**	4,345	4,308	4,132	4,048	3,788	3,801	3,633	3,532	**13,160**	11,637	15,769
Non-interest income	**3,861**	3,661	4,090	3,444	3,206	3,234	3,480	2,984	3,072	**11,612**	9,920	13,364
Total revenue	**8,368**	8,006	8,398	7,576	7,254	7,022	7,281	6,617	6,604	**24,772**	21,557	29,133
Provision for credit losses	**564**	605	568	605	559	605	573	419	483	**1,737**	1,737	2,342
Non-interest expenses	**4,685**	4,199	4,329	4,179	3,976	3,819	3,878	3,791	3,682	**13,213**	11,673	15,852
Income before income taxes	**3,119**	3,202	3,501	2,792	2,719	2,598	2,830	2,407	2,439	**9,822**	8,147	10,939
Income taxes	**710**	737	401	612	623	591	659	525	644	**1,848**	1,873	2,485
Net income	**2,409**	2,465	3,100	2,180	2,096	2,007	2,171	1,882	1,795	**7,974**	6,274	8,454
Net income attributable to non-controlling interests	**10**	8	7	6	2	9	8	8	9	**25**	19	25
Preferred shareholders and other equity instrument holders	**128**	114	106	116	82	78	88	72	63	**348**	248	364
Common shareholders	**2,271**	2,343	2,987	2,058	2,012	1,920	2,075	1,802	1,723	**7,601**	6,007	8,065
Net income attributable to equity shareholders	**2,399**	2,457	3,093	2,174	2,094	1,998	2,163	1,874	1,786	**7,949**	6,255	8,429
Financial measures												
Reported efficiency ratio [1]	**56.0%**	52.4%	51.6%	55.2%	54.8%	54.4%	53.3%	57.3%	55.8%	**53.3%**	54.1%	54.4%
Reported operating leverage [1]	**(2.5)%**	4.1%	3.7%	4.2%	1.9%	4.9%	5.1%	3.0%	1.5%	**1.7%**	3.9%	4.0%
Loan loss ratio [1]	**0.40%**	0.38%	0.35%	0.34%	0.33%	0.33%	0.31%	0.30%	0.29%	**0.37%**	0.33%	0.33%
Reported return on common shareholders' equity [1][2]	**15.2%**	16.4%	20.2%	14.1%	14.2%	13.8%	15.2%	13.3%	13.2%	**17.3%**	14.5%	14.3%
Net interest margin [1]	**1.50%**	1.53%	1.48%	1.47%	1.46%	1.42%	1.37%	1.40%	1.39%	**1.51%**	1.42%	1.43%
Net interest margin on average interest-earning assets [1][3]	**1.63%**	1.67%	1.61%	1.59%	1.58%	1.54%	1.50%	1.50%	1.50%	**1.64%**	1.54%	1.55%
Return on average assets [1][3]	**0.80%**	0.87%	1.06%	0.77%	0.75%	0.75%	0.78%	0.72%	0.71%	**0.91%**	0.76%	0.77%
Return on average interest-earning assets [1][3]	**0.87%**	0.95%	1.16%	0.84%	0.82%	0.82%	0.85%	0.78%	0.76%	**0.99%**	0.83%	0.83%
Reported effective tax rate	**22.8%**	23.0%	11.4%	21.9%	22.9%	22.7%	23.3%	21.8%	26.4%	**18.8%**	23.0%	22.7%
Common share information												
Per share ($)												
Basic EPS	**2.49**	2.55	3.23	2.21	2.16	2.05	2.20	1.91	1.83	**8.28**	6.41	8.62
Reported diluted EPS	**2.47**	2.53	3.21	2.20	2.15	2.04	2.19	1.90	1.82	**8.22**	6.37	8.57
Dividends	**1.07**	1.07	1.07	0.97	0.97	0.97	0.97	0.90	0.90	**3.21**	2.91	3.88
Book value [1]	**65.14**	63.77	63.00	62.33	60.18	59.65	59.57	57.08	55.66	**65.14**	60.18	62.33
Closing share price ($)	**166.04**	151.57	125.84	116.21	99.03	86.95	91.55	87.11	71.40	**166.04**	99.03	116.21
Shares outstanding (thousands)												
Weighted-average basic	**911,667**	917,401	924,661	928,805	932,258	938,495	942,039	944,283	943,467	**917,915**	937,588	935,374
Weighted-average diluted	**919,211**	924,297	931,401	935,115	937,518	942,748	947,345	948,609	945,784	**925,064**	942,579	940,675
End of period	**907,935**	914,773	920,350	926,614	929,451	934,230	940,081	942,295	944,590	**907,935**	929,451	926,614
Market capitalization ($ millions)	**150,754**	138,652	115,817	107,682	92,044	81,231	86,064	82,083	67,444	**150,754**	92,044	107,682
Value measures												
Total shareholder return	**10.30%**	21.40%	18.38%	18.38%	15.05%	(3.88)%	6.22%	23.33%	12.65%	**46.30%**	17.47%	39.05%
Dividend yield (based on closing share price)	**2.6%**	2.9%	3.4%	3.3%	3.9%	4.6%	4.2%	4.1%	5.0%	**2.6%**	3.9%	3.3%
Reported dividend payout ratio [1]	**42.9%**	41.9%	33.1%	43.8%	44.9%	47.4%	44.1%	47.2%	49.3%	**38.7%**	45.4%	45.0%
Market value to book value ratio	**2.55**	2.38	2.00	1.86	1.65	1.46	1.54	1.53	1.28	**2.55**	1.65	1.86
Selected financial results and measures - adjusted [4]												
Adjusted net income ($ millions)	**2,648**	2,471	2,685	2,188	2,104	2,016	2,179	1,889	1,895	**7,804**	6,299	8,487
Adjusted net income attributable to common shareholders ($ millions)	**2,510**	2,349	2,572	2,066	2,020	1,929	2,083	1,809	1,823	**7,431**	6,032	8,098
Adjusted efficiency ratio	**52.7%**	52.3%	51.4%	55.0%	54.7%	54.2%	53.1%	57.2%	55.5%	**52.1%**	54.0%	54.3%
Adjusted operating leverage	**4.2%**	4.0%	3.6%	4.3%	1.7%	4.3%	1.9%	1.8%	0.6%	**3.9%**	2.7%	3.1%
Adjusted return on common shareholders' equity [2]	**16.8%**	16.4%	17.4%	14.1%	14.2%	13.9%	15.3%	13.4%	14.0%	**16.9%**	14.6%	14.4%
Adjusted effective tax rate	**22.1%**	23.0%	23.5%	22.0%	22.9%	22.7%	23.3%	21.8%	22.8%	**22.9%**	23.0%	22.7%
Adjusted diluted EPS ($)	**2.73**	2.54	2.76	2.21	2.16	2.05	2.20	1.91	1.93	**8.03**	6.40	8.61
Adjusted dividend payout ratio	**38.8%**	41.8%	38.5%	43.6%	44.7%	47.2%	43.9%	47.0%	46.6%	**39.6%**	45.2%	44.8%

For footnotes, see next page.

FINANCIAL HIGHLIGHTS (continued)

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
On- and off-balance sheet information												
Cash, deposits with banks and securities	**361,158**	356,753	333,697	327,238	330,184	319,427	320,852	302,409	301,771	**361,158**	330,184	327,238
Loans and acceptances, net of allowance for credit losses	**611,415**	600,980	592,491	589,504	581,644	571,639	568,119	558,292	550,149	**611,415**	581,644	589,504
Total assets	**1,177,782**	1,160,560	1,132,577	1,116,938	1,102,255	1,090,143	1,082,464	1,041,985	1,021,407	**1,177,782**	1,102,255	1,116,938
Deposits	**852,175**	832,770	815,891	808,124	792,672	784,627	782,176	764,857	743,446	**852,175**	792,672	808,124
Common shareholders' equity [(1)]	**59,146**	58,335	57,984	57,760	55,930	55,724	56,001	53,789	52,580	**59,146**	55,930	57,760
Average assets [(3)]	**1,189,801**	1,161,512	1,154,882	1,118,611	1,103,447	1,096,006	1,098,807	1,035,847	1,012,012	**1,168,811**	1,098,605	1,104,285
Average interest-earning assets [(1)(3)]	**1,094,489**	1,066,485	1,059,815	1,029,235	1,015,107	1,009,512	1,008,522	961,151	938,914	**1,073,675**	1,010,140	1,015,644
Average common shareholders' equity [(1)(3)]	**59,203**	58,659	58,566	57,896	56,289	56,959	54,163	53,763	51,916	**58,811**	55,317	56,321
Assets under administration [(1)(5)(6)]	**4,332,829**	4,154,970	4,050,614	3,998,199	3,965,501	3,765,012	3,620,681	3,600,069	3,475,292	**4,332,829**	3,965,501	3,998,199
Assets under management [(1)(6)]	**478,734**	454,945	441,937	430,982	402,901	376,360	400,278	383,264	371,950	**478,734**	402,901	430,982
Balance sheet quality and liquidity measures [(7)]												
Total risk-weighted assets (RWA)	**369,264**	358,396	361,829	357,803	347,712	341,204	341,930	333,502	329,202	**369,264**	347,712	357,803
Capital ratios												
Common Equity Tier 1 ratio	**13.4%**	13.6%	13.4%	13.3%	13.4%	13.4%	13.5%	13.3%	13.3%	**13.4%**	13.4%	13.3%
Tier 1 capital ratio	**15.6%**	15.6%	15.4%	15.1%	15.3%	15.2%	15.1%	14.8%	14.8%	**15.6%**	15.3%	15.1%
Total capital ratio	**17.5%**	17.6%	17.7%	17.4%	17.6%	17.8%	17.3%	17.0%	17.1%	**17.5%**	17.6%	17.4%
Leverage ratio	**4.3%**	4.3%	4.4%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%	**4.3%**	4.3%	4.3%
Total loss absorbing capacity (TLAC) ratio	**34.4%**	32.7%	32.1%	31.9%	32.9%	32.2%	31.4%	30.3%	30.1%	**34.4%**	32.9%	31.9%
TLAC leverage ratio	**9.5%**	8.9%	9.1%	9.0%	9.2%	9.1%	8.9%	8.7%	8.7%	**9.5%**	9.2%	9.0%
Liquidity coverage ratio	**127%**	131%	133%	132%	127%	131%	132%	129%	126%	**n/a**	n/a	n/a
Net stable funding ratio (NSFR)	**113%**	114%	114%	116%	115%	113%	113%	115%	116%	**113%**	115%	116%
Other information												
Full-time equivalent employees (FTE)	**51,711**	50,648	50,469	49,824	49,761	48,726	48,698	48,525	48,552	**51,711**	49,761	49,824
Credit ratings - issuer rating [(8)]												
DBRS Limited (Morningstar DBRS)	**AA**	AA	AA	AA	AA	AA	AA	AA	AA	**AA**	AA	AA
Fitch Ratings Inc. (Fitch) [(9)]	**AA+**	AA+	AA	AA	AA	AA	AA	AA	AA	**AA+**	AA	AA
Moody's Investors Service, Inc. (Moody's)	**Aa2**	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	Aa2	**Aa2**	Aa2	Aa2
Standard & Poor Ratings Services (S&P)	**A+**	A+	A+	A+	A+	A+	A+	A+	A+	**A+**	A+	A+
Credit ratings - bail-in senior debt [(10)]												
Morningstar DBRS	**AA(L)**	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	AA(L)	**AA(L)**	AA(L)	AA(L)
Fitch	**AA-**	AA-	AA-	AA-	AA-	AA-	AA-	AA-	AA-	**AA-**	AA-	AA-
Moody's	**A2**	A2	A2	A2	A2	A2	A2	A2	A2	**A2**	A2	A2
S&P	**A-**	A-	A-	A-	A-	A-	A-	A-	A-	**A-**	A-	A-

(1) Certain additional disclosures on the composition of these specified financial measures have been incorporated by reference and can be found in the "Glossary" section of our Report to Shareholders for Q3/26, available on SEDAR+ at www.sedarplus.com.
(2) Annualized.
(3) Average balances are calculated as a weighted average of daily closing balances.
(4) Adjusted measures are non-GAAP measures. Adjusted measures are calculated in the same manner as reported measures, except that financial information included in the calculation of adjusted measures is adjusted to exclude the impact of items of note. See page 1 for additional information on non-GAAP measures and page 2 for a reconciliation of reported results to adjusted results.
(5) Includes the full contract amount of assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.
(6) Assets under management amounts are included in the amounts reported under assets under administration.
(7) RWA and our capital ratios are calculated pursuant to OSFI's Capital Adequacy Requirements (CAR) Guideline, the leverage ratio is calculated pursuant to OSFI's Leverage Requirements Guideline, and liquidity coverage ratio and NSFR are calculated pursuant to OSFI's Liquidity Adequacy Requirements Guideline, all of which are based on Basel Committee on Banking Supervision standards. For additional information, see the "Capital management" and "Liquidity risk" sections of our Report to Shareholders for Q3/26, available on SEDAR+ at www.sedarplus.com.
(8) Credit ratings applicable to senior unsecured debt which is excluded from the Bail-in regime.
(9) On May 12, 2026, Fitch upgraded CIBC's Long-Term Deposit Rating and Derivative Counterparty Rating to AA+ from AA due to an update to Fitch's Bank Rating Criteria.
(10) Comprises liabilities which are subject to conversion under the bail-in regulations.
n/a Not applicable.

NET INTEREST INCOME

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	**2026 9M**	2025 9M	2025 12M
Interest income												
Loans	**8,170**	7,719	7,947	8,117	7,976	7,685	8,296	8,668	8,726	**23,836**	23,957	32,074
Securities	**2,333**	2,230	2,103	2,215	2,260	2,230	2,340	2,393	2,482	**6,666**	6,830	9,045
Securities borrowed or purchased under resale agreements	**1,425**	1,203	1,264	1,222	1,307	1,341	1,390	1,441	1,528	**3,892**	4,038	5,260
Deposits with banks and other	**454**	453	488	540	546	603	693	729	711	**1,395**	1,842	2,382
	12,382	11,605	11,802	12,094	12,089	11,859	12,719	13,231	13,447	**35,789**	36,667	48,761
Interest expense												
Deposits	**5,723**	5,337	5,569	6,004	6,090	6,110	6,906	7,476	7,713	**16,629**	19,106	25,110
Securities sold short	**212**	173	133	141	135	156	133	163	156	**518**	424	565
Securities lent or sold under repurchase agreements	**1,746**	1,559	1,613	1,624	1,619	1,608	1,670	1,719	1,769	**4,918**	4,897	6,521
Subordinated indebtedness	**81**	87	88	93	106	101	107	120	134	**256**	314	407
Other	**113**	104	91	100	91	96	102	120	143	**308**	289	389
	7,875	7,260	7,494	7,962	8,041	8,071	8,918	9,598	9,915	**22,629**	25,030	32,992
Net interest income	**4,507**	4,345	4,308	4,132	4,048	3,788	3,801	3,633	3,532	**13,160**	11,637	15,769

NON-INTEREST INCOME

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	**2026 9M**	2025 9M	2025 12M
Underwriting and advisory fees	**244**	273	297	245	291	198	181	182	165	**814**	670	915
Deposit and payment fees	**235**	232	249	252	257	241	246	250	249	**716**	744	996
Credit fees	**315**	264	285	269	253	248	245	217	303	**864**	746	1,015
Card fees	**97**	83	112	95	105	88	114	105	97	**292**	307	402
Investment management and custodial fees	**658**	606	611	595	555	538	553	526	508	**1,875**	1,646	2,241
Mutual fund fees	**567**	531	558	520	493	475	531	465	452	**1,656**	1,499	2,019
Income from insurance activities, net	**80**	82	85	81	71	81	84	85	87	**247**	236	317
Commissions on securities transactions	**176**	163	160	160	132	125	137	129	109	**499**	394	554
Gains (losses) from financial instruments measured/designated at fair value through profit or loss (FVTPL), net	**1,251**	1,170	1,382	1,005	859	997	1,161	827	869	**3,803**	3,017	4,022
Gains (losses) from debt securities measured at fair value through other comprehensive income (FVOCI) and amortized cost, net	**37**	33	42	(11)	(25)	9	13	(6)	3	**112**	(3)	(14)
Foreign exchange other than trading (1)	**75**	82	114	86	99	87	97	93	99	**271**	283	369
Income (loss) from equity-accounted associates and joint ventures	**38**	39	77	26	29	36	26	18	20	**154**	91	117
Other	**88**	103	118	121	87	111	92	93	111	**309**	290	411
Total non-interest income	**3,861**	3,661	4,090	3,444	3,206	3,234	3,480	2,984	3,072	**11,612**	9,920	13,364

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

NON-INTEREST EXPENSES

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Employee compensation and benefits												
Salaries [1]	**1,290**	1,205	1,229	1,205	1,162	1,153	1,122	1,102	1,079	**3,724**	3,437	4,642
Performance-based compensation	**1,077**	1,035	1,101	875	933	822	871	851	767	**3,213**	2,626	3,501
Benefits	**313**	311	307	277	282	280	284	254	249	**931**	846	1,123
	2,680	2,551	2,637	2,357	2,377	2,255	2,277	2,207	2,095	**7,868**	6,909	9,266
Occupancy costs												
Rent and maintenance	**114**	109	111	127	106	104	100	108	96	**334**	310	437
Depreciation	**102**	97	101	113	98	98	101	100	101	**300**	297	410
	216	206	212	240	204	202	201	208	197	**634**	607	847
Computer, software and office equipment												
Rent, maintenance and amortization of software costs [2]	**778**	739	709	801	706	667	668	695	695	**2,226**	2,041	2,842
Depreciation	**26**	28	25	26	26	24	28	28	27	**79**	78	104
	804	767	734	827	732	691	696	723	722	**2,305**	2,119	2,946
Communications												
Telecommunications	**59**	60	58	56	54	58	56	53	53	**177**	168	224
Postage and courier	**32**	36	36	36	39	38	34	29	32	**104**	111	147
Stationery	**5**	7	4	4	6	8	6	7	6	**16**	20	24
	96	103	98	96	99	104	96	89	91	**297**	299	395
Advertising and business development	**107**	107	94	121	97	92	88	103	78	**308**	277	398
Professional fees	**100**	80	88	88	68	63	65	74	67	**268**	196	284
Business and capital taxes	**29**	27	32	31	30	27	36	34	31	**88**	93	124
Other [3][4]	**653**	358	434	419	369	385	419	353	401	**1,445**	1,173	1,592
Non-interest expenses	**4,685**	4,199	4,329	4,179	3,976	3,819	3,878	3,791	3,682	**13,213**	11,673	15,852

(1) Includes severance.
(2) Includes $193 million (Q2/26: $170 million) of amortization of software costs.
(3) Includes $8 million (Q2/26: $8 million) of amortization of other intangible assets.
(4) Q3/26 includes charges of $269 million related to our announced sale of CIBC Caribbean Bank Limited.

SEGMENTED INFORMATION

CIBC has four SBUs:

► **Canadian Personal and Business Banking** provides clients across Canada with financial solutions, services and advice through our dedicated team members in banking centres and contact centres, as well as leading mobile and online banking platforms to help make their ambitions a reality.

► **Canadian Commercial Banking and Wealth Management** provides high-touch, relationship-oriented banking and wealth management services to middle-market companies, entrepreneurs, high-net-worth individuals and families across Canada. Our offering also includes an online brokerage platform for retail clients and asset management services for institutional investors.

► **U.S. Commercial Banking and Wealth Management** provides tailored, relationship-oriented banking and wealth management solutions across the U.S., focusing on middle-market and mid-corporate companies, entrepreneurs, high-net-worth individuals and families, as well as operating private and small business banking services in strategic markets across the U.S.

► **Capital Markets** provides integrated global markets products and services, investment banking and corporate banking solutions, and top-ranked research to our clients around the world. Leveraging the capabilities of our differentiated platform, Capital Markets also delivers multi-currency payments and innovative solutions for clients across our bank.

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

As announced on May 28, 2026, upon the completion of supporting changes in our internal management reporting processes in the fourth quarter of 2026, we will realign the external reporting of our commercial banking and wealth management businesses, currently within the Canadian Commercial Banking and Wealth Management, and the U.S. Commercial Banking and Wealth Management SBUs, to form two new SBUs: Commercial Banking (consisting of Canadian and U.S. Commercial banking), and Wealth Management (consisting of Canadian and U.S. Wealth management). As part of this realignment, certain corporate costs that were previously recognized in Corporate and Other will be allocated to all four of our SBUs, including Canadian Personal and Business Banking and Capital Markets.

Prior period amounts will be restated in the fourth quarter to reflect these changes for consistent presentation across all reporting periods. While the changes will impact the results of our SBUs and Corporate and Other to reflect the new SBU structure and corporate cost allocation methodology, there will be no impact on our consolidated financial results.

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	**2026 9M**	2025 9M	2025 12M
Financial results												
Canadian Personal and Business Banking	**948**	846	960	796	812	734	765	792	693	**2,754**	2,311	3,107
Canadian Commercial Banking and Wealth Management	**619**	614	647	603	598	549	591	551	501	**1,880**	1,738	2,341
U.S. Commercial Banking and Wealth Management	**320**	260	294	275	254	173	256	200	216	**874**	683	958
Capital Markets	**722**	792	877	548	540	566	619	346	289	**2,391**	1,725	2,273
Corporate and Other	**(200)**	(47)	322	(42)	(108)	(15)	(60)	(7)	96	**75**	(183)	(225)
Net income	**2,409**	2,465	3,100	2,180	2,096	2,007	2,171	1,882	1,795	**7,974**	6,274	8,454

SEGMENTED INFORMATION - CANADIAN PERSONAL AND BUSINESS BANKING

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	**2026 9M**	2025 9M	2025 12M
Financial results												
Revenue	**3,344**	3,174	3,295	3,188	3,061	2,859	2,923	2,842	2,775	**9,813**	8,843	12,031
Impaired	**394**	397	326	340	361	357	307	292	307	**1,117**	1,025	1,365
Performing	**33**	77	120	163	83	32	121	(12)	35	**230**	236	399
Total provision for (reversal of) credit losses	**427**	474	446	503	444	389	428	280	342	**1,347**	1,261	1,764
Non-interest expenses	**1,643**	1,571	1,558	1,612	1,517	1,478	1,460	1,463	1,472	**4,772**	4,455	6,067
Income before income taxes	**1,274**	1,129	1,291	1,073	1,100	992	1,035	1,099	961	**3,694**	3,127	4,200
Income taxes	**326**	283	331	277	288	258	270	307	268	**940**	816	1,093
Net income	**948**	846	960	796	812	734	765	792	693	**2,754**	2,311	3,107
Preferred shareholders and other equity instrument holders (1)	**11**	10	12	-	-	-	-	-	-	**33**	-	-
Common shareholders (1)	**937**	836	948	796	812	734	765	792	693	**2,721**	2,311	3,107
Net income attributable to equity shareholders	**948**	846	960	796	812	734	765	792	693	**2,754**	2,311	3,107
Total revenue												
Net interest income	**2,721**	2,581	2,652	2,572	2,459	2,272	2,326	2,239	2,183	**7,954**	7,057	9,629
Non-interest income (2)	**623**	593	643	616	602	587	597	603	592	**1,859**	1,786	2,402
	3,344	3,174	3,295	3,188	3,061	2,859	2,923	2,842	2,775	**9,813**	8,843	12,031
Average balances												
Real estate secured personal lending (3)(4)	**294,996**	293,483	292,882	292,251	290,305	288,179	288,202	286,303	284,692	**293,791**	288,902	289,746
Other personal lending (3)(4)	**23,707**	23,658	23,719	23,596	23,324	23,099	23,156	23,172	22,872	**23,695**	23,195	23,296
Credit card (3)(4)(5)	**22,462**	21,379	21,913	21,577	21,144	20,334	20,885	20,427	20,027	**21,924**	20,792	20,990
Business lending (3)(4)	**2,740**	2,733	2,733	2,810	2,863	2,894	2,928	3,029	3,104	**2,735**	2,895	2,874
Interest-earning assets (3)(6)	**341,516**	338,907	338,850	338,156	335,650	332,605	333,165	331,055	328,813	**339,767**	333,819	334,912
Deposits (3)	**246,141**	246,713	247,259	247,132	248,262	249,911	248,748	247,441	248,083	**246,704**	248,916	248,466
Allocated common equity (7)	**13,183**	13,040	12,853	12,473	12,458	12,419	12,288	12,142	12,142	**13,025**	12,388	12,410
Financial measures												
Net interest margin on average interest-earning assets (3)(6)	**3.16%**	3.12%	3.11%	3.02%	2.91%	2.80%	2.77%	2.69%	2.64%	**3.13%**	2.83%	2.88%
Efficiency ratio	**49.1%**	49.5%	47.3%	50.6%	49.6%	51.7%	49.9%	51.5%	53.0%	**48.6%**	50.4%	50.4%
Operating leverage	**0.9%**	4.7%	6.0%	2.0%	7.3%	2.9%	2.2%	3.0%	1.1%	**3.9%**	4.2%	3.6%
Return on equity (7)	**28.2%**	26.2%	29.3%	25.3%	25.9%	24.2%	24.7%	26.0%	22.7%	**27.9%**	24.9%	25.0%
Other information												
Number of banking centres	**979**	985	986	987	991	991	989	991	991	**979**	991	987
Number of automated teller machines	**3,119**	2,973	2,812	2,843	2,907	2,977	3,011	3,018	3,030	**3,119**	2,907	2,843
FTE (8)	**17,413**	17,624	17,498	13,827	13,800	13,679	13,862	13,757	13,860	**17,413**	13,800	13,827

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

SEGMENTED INFORMATION - CANADIAN COMMERCIAL BANKING AND WEALTH MANAGEMENT

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Financial results												
Commercial banking	**752**	728	733	694	679	662	675	637	618	**2,213**	2,016	2,710
Wealth management	**1,285**	1,190	1,190	1,142	1,044	978	1,028	965	905	**3,665**	3,050	4,192
Total revenue	**2,037**	1,918	1,923	1,836	1,723	1,640	1,703	1,602	1,523	**5,878**	5,066	6,902
Impaired	**132**	97	99	40	25	34	13	19	35	**328**	72	112
Performing	**13**	24	(15)	12	(4)	20	26	5	7	**22**	42	54
Total provision for (reversal of) credit losses	**145**	121	84	52	21	54	39	24	42	**350**	114	166
Non-interest expenses	**1,037**	960	941	957	879	833	853	823	793	**2,938**	2,565	3,522
Income before income taxes	**855**	837	898	827	823	753	811	755	688	**2,590**	2,387	3,214
Income taxes	**236**	223	251	224	225	204	220	204	187	**710**	649	873
Net income	**619**	614	647	603	598	549	591	551	501	**1,880**	1,738	2,341
Preferred shareholders and other equity instrument holders [1]	**6**	6	6	-	-	-	-	-	-	**18**	-	-
Common shareholders [1]	**613**	608	641	603	598	549	591	551	501	**1,862**	1,738	2,341
Net income attributable to equity shareholders	**619**	614	647	603	598	549	591	551	501	**1,880**	1,738	2,341
Total revenue												
Net interest income	**872**	829	830	784	751	707	718	676	585	**2,531**	2,176	2,960
Non-interest income [2]	**1,165**	1,089	1,093	1,052	972	933	985	926	938	**3,347**	2,890	3,942
	2,037	1,918	1,923	1,836	1,723	1,640	1,703	1,602	1,523	**5,878**	5,066	6,902
Average balances												
Commercial banking loans [3][4][5]	**112,157**	110,132	107,661	106,838	105,273	102,593	100,174	97,446	95,817	**109,982**	102,629	103,690
Wealth management loans [3][4]	**4,728**	4,472	4,260	3,863	3,670	3,693	3,654	3,432	3,416	**4,487**	3,669	3,718
Interest-earning assets [3][6][7]	**111,140**	109,047	106,426	105,140	103,332	100,766	98,537	95,929	79,743	**108,869**	100,820	101,909
Commercial banking deposits [3]	**109,898**	107,857	109,807	105,455	102,230	100,664	101,380	96,518	94,606	**109,202**	101,384	102,411
Wealth management deposits [3]	**15,846**	15,744	15,577	14,701	13,884	13,759	13,169	12,036	11,535	**15,722**	13,593	13,872
Allocated common equity [8]	**10,562**	10,513	10,326	10,116	9,977	9,792	9,726	9,632	9,586	**10,466**	9,832	9,904
Financial measures												
Net interest margin on average interest-earning assets [3][6]	**3.11%**	3.12%	3.10%	2.96%	2.89%	2.88%	2.89%	2.80%	2.92%	**3.11%**	2.89%	2.90%
Efficiency ratio	**50.9%**	50.1%	48.9%	52.2%	51.0%	50.8%	50.1%	51.4%	52.0%	**50.0%**	50.6%	51.0%
Operating leverage	**0.3%**	1.7%	2.6%	(1.8)%	2.2%	1.6%	(3.4)%	(3.9)%	(4.7)%	**1.5%**	0.3%	(0.2)%
Return on equity [8]	**23.1%**	23.7%	24.6%	23.6%	23.8%	23.0%	24.1%	22.7%	20.8%	**23.8%**	23.6%	23.6%
Other information												
Assets under administration [9]												
Individuals	**406,401**	382,824	364,891	357,767	328,595	300,366	320,859	303,717	291,868	**406,401**	328,595	357,767
Institutions	**68,198**	68,945	69,096	64,239	58,335	57,890	57,421	56,503	56,087	**68,198**	58,335	64,239
Canadian retail mutual funds and exchange-traded funds (ETFs)	**195,823**	185,821	180,075	175,201	165,484	156,762	159,705	149,378	144,238	**195,823**	165,484	175,201
	670,422	637,590	614,062	597,207	552,414	515,018	537,985	509,598	492,193	**670,422**	552,414	597,207
Assets under management [9]												
Individuals	**117,687**	109,640	104,125	100,785	93,287	82,684	88,193	84,486	81,611	**117,687**	93,287	100,785
Institutions	**46,356**	46,582	46,092	41,162	35,850	36,196	40,078	43,011	42,894	**46,356**	35,850	41,162
Canadian retail mutual funds and ETFs	**195,823**	185,821	180,075	175,201	165,484	156,762	159,705	149,378	144,238	**195,823**	165,484	175,201
	359,866	342,043	330,292	317,148	294,621	275,642	287,976	276,875	268,743	**359,866**	294,621	317,148
FTE [10]	**6,253**	6,031	5,971	6,190	6,155	5,968	5,909	5,879	5,915	**6,253**	6,155	6,190

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

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

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Financial results												
Commercial banking	**618**	587	613	564	554	539	567	513	520	**1,818**	1,660	2,224
Wealth management	**245**	234	261	246	236	230	280	220	211	**740**	746	992
Total revenue	**863**	821	874	810	790	769	847	733	731	**2,558**	2,406	3,216
Impaired	**37**	40	78	40	57	64	107	84	15	**155**	228	268
Performing	**(69)**	(19)	(57)	(73)	(40)	59	(39)	(1)	32	**(145)**	(20)	(93)
Total provision for (reversal of) credit losses	**(32)**	21	21	(33)	17	123	68	83	47	**10**	208	175
Non-interest expenses	**478**	469	483	500	450	441	470	415	420	**1,430**	1,361	1,861
Income (loss) before income taxes	**417**	331	370	343	323	205	309	235	264	**1,118**	837	1,180
Income taxes	**97**	71	76	68	69	32	53	35	48	**244**	154	222
Net income	**320**	260	294	275	254	173	256	200	216	**874**	683	958
Preferred shareholders and other equity instrument holders (1)	**5**	4	5	-	-	-	-	-	-	**14**	-	-
Common shareholders (1)	**315**	256	289	275	254	173	256	200	216	**860**	683	958
Net income attributable to equity shareholders	**320**	260	294	275	254	173	256	200	216	**874**	683	958
Total revenue												
Net interest income	**608**	577	600	559	548	536	562	506	477	**1,785**	1,646	2,205
Non-interest income	**255**	244	274	251	242	233	285	227	254	**773**	760	1,011
	863	821	874	810	790	769	847	733	731	**2,558**	2,406	3,216
Average balances												
Commercial banking loans (2)(3)	**56,858**	54,324	53,145	51,667	51,418	53,087	53,096	50,128	49,959	**54,781**	52,248	52,101
Wealth management loans (2)(3)	**6,761**	6,041	5,973	6,050	6,100	6,120	5,966	5,410	5,554	**6,260**	6,029	6,034
Interest-earning assets (2)(4)	**64,085**	60,682	59,351	57,783	57,570	59,099	59,012	55,458	55,446	**61,381**	58,376	58,227
Non-interest-bearing demand deposits (2)	**12,002**	12,196	12,403	11,574	11,297	11,704	12,025	10,691	10,532	**12,200**	11,585	11,582
Interest-bearing deposits (2)	**51,009**	49,724	49,554	47,654	45,926	47,865	48,858	43,301	40,182	**50,100**	47,309	47,396
Allocated common equity (5)	**11,580**	11,283	11,329	11,200	11,200	11,770	11,364	10,896	10,953	**11,399**	11,441	11,380
Financial measures												
Net interest margin on average interest-earning assets (2)(4)	**3.76%**	3.90%	4.01%	3.84%	3.78%	3.72%	3.78%	3.63%	3.42%	**3.89%**	3.77%	3.79%
Efficiency ratio	**55.5%**	57.1%	55.3%	61.8%	57.0%	57.4%	55.5%	56.7%	57.5%	**55.9%**	56.6%	57.9%
Return on equity (5)	**10.8%**	9.3%	10.1%	9.7%	9.0%	6.0%	8.9%	7.3%	7.8%	**10.1%**	8.0%	8.4%
Other information												
Assets under administration (6)												
Individuals	**111,630**	105,804	101,538	101,592	97,090	91,285	103,892	99,179	98,812	**111,630**	97,090	101,592
Institutions (7)	**57,895**	54,697	54,022	55,241	52,961	49,410	53,914	49,988	49,119	**57,895**	52,961	55,241
	169,525	160,501	155,560	156,833	150,051	140,695	157,806	149,167	147,931	**169,525**	150,051	156,833
Assets under management (6)												
Individuals	**89,833**	85,072	83,822	85,238	80,749	74,983	83,673	78,802	77,372	**89,833**	80,749	85,238
Institutions (7)	**46,480**	43,870	43,323	43,836	41,791	38,533	42,166	39,063	38,282	**46,480**	41,791	43,836
	136,313	128,942	127,145	129,074	122,540	113,516	125,839	117,865	115,654	**136,313**	122,540	129,074
FTE (8)	**3,360**	3,235	3,265	3,189	3,196	3,018	3,015	3,005	2,974	**3,360**	3,196	3,189

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

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

(US$ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Financial results												
Commercial banking	**442**	428	442	406	404	379	396	377	380	**1,312**	1,179	1,585
Wealth management	**176**	171	188	178	172	162	196	161	154	**535**	530	708
Total revenue	**618**	599	630	584	576	541	592	538	534	**1,847**	1,709	2,293
Impaired	**24**	29	56	29	42	45	75	61	10	**109**	162	191
Performing	**(47)**	(13)	(41)	(53)	(28)	41	(27)	-	23	**(101)**	(14)	(67)
Total provision for (reversal of) credit losses	**(23)**	16	15	(24)	14	86	48	61	33	**8**	148	124
Non-interest expenses	**343**	342	348	360	327	310	329	304	307	**1,033**	966	1,326
Income (loss) before income taxes	**298**	241	267	248	235	145	215	173	194	**806**	595	843
Income taxes	**70**	51	55	49	49	23	37	26	35	**176**	109	158
Net income (loss)	**228**	190	212	199	186	122	178	147	159	**630**	486	685
Preferred shareholders and other equity instrument holders (1)	**4**	3	3	-	-	-	-	-	-	**10**	-	-
Common shareholders (1)	**224**	187	209	199	186	122	178	147	159	**620**	486	685
Net income (loss) attributable to equity shareholders	**228**	190	212	199	186	122	178	147	159	**630**	486	685
Total revenue												
Net interest income	**435**	421	433	403	399	377	393	371	349	**1,289**	1,169	1,572
Non-interest income	**183**	178	197	181	177	164	199	167	185	**558**	540	721
	618	599	630	584	576	541	592	538	534	**1,847**	1,709	2,293
Average balances												
Commercial banking loans (2)(3)	**40,722**	39,619	38,325	37,232	37,416	37,347	37,122	36,747	36,452	**39,555**	37,295	37,279
Wealth management loans (2)(3)	**4,841**	4,406	4,307	4,360	4,439	4,305	4,171	3,966	4,052	**4,519**	4,305	4,319
Interest-earning assets (2)(4)	**45,897**	44,256	42,801	41,640	41,888	41,576	41,258	40,654	40,455	**44,318**	41,650	41,640
Non-interest-bearing demand deposits (2)	**8,596**	8,895	8,946	8,340	8,220	8,234	8,407	7,837	7,685	**8,811**	8,270	8,288
Interest-bearing deposits (2)	**36,530**	36,265	35,735	34,340	33,421	33,673	34,159	31,742	29,318	**36,176**	33,773	33,916
Allocated common equity (5)	**8,296**	8,232	8,164	8,070	8,150	8,286	7,943	7,989	7,991	**8,231**	8,124	8,111
Financial measures												
Net interest margin on average interest-earning assets (2)(4)	**3.76%**	3.90%	4.01%	3.84%	3.78%	3.72%	3.78%	3.63%	3.42%	**3.89%**	3.77%	3.79%
Efficiency ratio	**55.5%**	57.1%	55.3%	61.8%	57.0%	57.4%	55.5%	56.7%	57.5%	**55.9%**	56.6%	57.9%
Operating leverage	**2.9%**	0.4%	0.4%	(9.8)%	0.9%	4.6%	24.1%	1.6%	(10.8)%	**1.2%**	10.4%	5.5%
Return on equity (5)	**10.8%**	9.3%	10.1%	9.7%	9.0%	6.0%	8.9%	7.3%	7.8%	**10.1%**	8.0%	8.4%
Other information												
Assets under administration (6)												
Individuals	**79,631**	77,891	74,570	72,434	70,071	66,216	71,485	71,231	71,569	**79,631**	70,071	72,434
Institutions (7)	**41,299**	40,267	39,674	39,386	38,223	35,841	37,096	35,902	35,577	**41,299**	38,223	39,386
	120,930	118,158	114,244	111,820	108,294	102,057	108,581	107,133	107,146	**120,930**	108,294	111,820
Assets under management (6)												
Individuals	**64,081**	62,629	61,559	60,774	58,278	54,391	57,573	56,596	56,040	**64,081**	58,278	60,774
Institutions (7)	**33,156**	32,297	31,816	31,255	30,161	27,951	29,013	28,055	27,727	**33,156**	30,161	31,255
	97,237	94,926	93,375	92,029	88,439	82,342	86,586	84,651	83,767	**97,237**	88,439	92,029
FTE (8)	**3,360**	3,235	3,265	3,189	3,196	3,018	3,015	3,005	2,974	**3,360**	3,196	3,189

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

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Financial results												
Global markets [1]	**1,118**	1,174	1,253	825	840	947	1,030	632	578	**3,545**	2,817	3,642
Corporate and investment banking [1]	**716**	694	764	698	666	598	544	523	514	**2,174**	1,808	2,506
Total revenue [2]	**1,834**	1,868	2,017	1,523	1,506	1,545	1,574	1,155	1,092	**5,719**	4,625	6,148
Impaired	**53**	10	10	71	37	2	7	21	37	**73**	46	117
Performing	**(25)**	(25)	(3)	6	39	32	14	10	4	**(53)**	85	91
Total provision for (reversal of) credit losses	**28**	(15)	7	77	76	34	21	31	41	**20**	131	208
Non-interest expenses	**857**	807	836	710	721	719	705	652	651	**2,500**	2,145	2,855
Income before income taxes	**949**	1,076	1,174	736	709	792	848	472	400	**3,199**	2,349	3,085
Income taxes [2]	**227**	284	297	188	169	226	229	126	111	**808**	624	812
Net income	**722**	792	877	548	540	566	619	346	289	**2,391**	1,725	2,273
Preferred shareholders and other equity instrument holders [3]	**42**	39	41	-	-	-	-	-	-	**122**	-	-
Common shareholders [3]	**680**	753	836	548	540	566	619	346	289	**2,269**	1,725	2,273
Net income attributable to equity shareholders	**722**	792	877	548	540	566	619	346	289	**2,391**	1,725	2,273
Total revenue [2]												
Net interest income [2]	**125**	246	111	84	176	171	70	34	(85)	**482**	417	501
Non-interest income [4]	**1,709**	1,622	1,906	1,439	1,330	1,374	1,504	1,121	1,177	**5,237**	4,208	5,647
	1,834	1,868	2,017	1,523	1,506	1,545	1,574	1,155	1,092	**5,719**	4,625	6,148
Average balances												
Loans and acceptances [5][6]	**83,576**	80,869	79,404	75,300	71,568	67,359	65,519	61,555	60,744	**81,288**	68,014	69,851
FVTPL securities [5]	**148,348**	142,188	145,048	125,755	120,003	116,562	119,969	102,253	101,901	**145,228**	118,832	120,577
Deposits [5]	**137,023**	126,666	115,871	107,778	103,925	102,996	100,123	95,226	94,150	**126,518**	102,128	103,552
Allocated common equity [7]	**11,703**	11,680	11,355	10,828	10,349	10,136	9,846	9,281	9,352	**11,578**	10,110	10,291
Financial measures												
Efficiency ratio	**46.8%**	43.2%	41.5%	46.6%	47.9%	46.5%	44.8%	56.5%	59.7%	**43.7%**	46.4%	46.4%
Operating leverage	**2.9%**	8.7%	9.5%	23.0%	27.3%	1.5%	0.8%	3.9%	(20.1)%	**7.1%**	9.6%	13.0%
Return on equity [7]	**23.0%**	26.4%	29.2%	20.1%	20.7%	22.9%	24.9%	14.9%	12.3%	**26.2%**	22.8%	22.1%
Other information												
Assets under administration	**35,423**	33,769	36,834	39,512	42,401	53,556	42,411	41,477	45,296	**35,423**	42,401	39,512
FTE [8]	**1,832**	1,636	1,645	2,011	2,034	1,894	1,856	1,858	1,919	**1,832**	2,034	2,011

(1) Effective Q1/26, our foreign exchange payments business, previously reported within Global markets, has been realigned to Corporate and investment banking. Prior period amounts have been restated.
(2) TEB adjustment is no longer applied since Q3/24 upon the enactment of Bill C-59 in June of 2024, which eliminated the dividend received deduction for banks. Q3/24 includes the impact of a reversal of TEB adjustments of $123 million made in Q1/24 and Q2/24.
(3) Effective Q1/26, the change in the allocation methodology applied to calculate the segmented return on equity has resulted in a portion of net income attributable to preferred shareholders and other equity instrument holders being allocated from Corporate and Other to the SBUs with a corresponding reduction in the net income attributable to common shareholders in the SBUs. This change in allocation had no impact on the consolidated bank results. See "Notes to users – Non-GAAP measures" for additional details.
(4) Includes intersegment revenue, which represents internal sales commissions and revenue allocations under the Product Owner/Customer Segment/Distributor Channel allocation management model.
(5) Average balances are calculated as a weighted average of daily closing balances.
(6) Loan amounts are stated before any related allowances.
(7) See "Notes to users – Non-GAAP measures" for additional details.
(8) The change in FTEs in Q1/26 included the centralization of certain administrative functions within Corporate and Other. This change has no impact on the SBU financial results as the related costs previously reflected directly in the SBU are now reflected in the SBU results through our cost allocation process.

SEGMENTED INFORMATION - CORPORATE AND OTHER

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	**2026 9M**	2025 9M	2025 12M
Financial results												
International banking	**266**	256	264	242	163	251	249	239	254	**786**	663	905
Other	**24**	(31)	25	(23)	11	(42)	(15)	46	229	**18**	(46)	(69)
Total revenue [1]	**290**	225	289	219	174	209	234	285	483	**804**	617	836
Impaired	**(4)**	4	7	6	1	6	12	1	10	**7**	19	25
Performing	**-**	-	3	-	-	(1)	5	-	1	**3**	4	4
Total provision for (reversal of) credit losses	**(4)**	4	10	6	1	5	17	1	11	**10**	23	29
Non-interest expenses [2]	**670**	392	511	400	409	348	390	438	346	**1,573**	1,147	1,547
Loss before income taxes	**(376)**	(171)	(232)	(187)	(236)	(144)	(173)	(154)	126	**(779)**	(553)	(740)
Income taxes [1]	**(176)**	(124)	(554)	(145)	(128)	(129)	(113)	(147)	30	**(854)**	(370)	(515)
Net income (loss)	**(200)**	(47)	322	(42)	(108)	(15)	(60)	(7)	96	**75**	(183)	(225)
Net income attributable to non-controlling interests	**10**	8	7	6	2	9	8	8	9	**25**	19	25
Preferred shareholders and other equity instrument holders [3]	**64**	55	42	116	82	78	88	72	63	**161**	248	364
Common shareholders [3]	**(274)**	(110)	273	(164)	(192)	(102)	(156)	(87)	24	**(111)**	(450)	(614)
Net income (loss) attributable to equity shareholders	**(210)**	(55)	315	(48)	(110)	(24)	(68)	(15)	87	**50**	(202)	(250)
Total revenue [1]												
Net interest income (loss) [1]	**181**	112	115	133	114	102	125	178	372	**408**	341	474
Non-interest income	**109**	113	174	86	60	107	109	107	111	**396**	276	362
	290	225	289	219	174	209	234	285	483	**804**	617	836
Other information												
Assets under administration [4]												
Individuals	**11,771**	11,498	11,158	11,244	11,211	10,949	10,822	15,860	10,063	**11,771**	11,211	11,244
Institutions (excluding CIBC Mellon)	**95,977**	90,905	91,973	93,034	95,214	93,181	93,296	83,384	68,205	**95,977**	95,214	93,034
Institutions (CIBC Mellon) [5]	**3,368,864**	3,238,377	3,158,195	3,117,375	3,130,081	2,965,872	2,793,669	2,814,612	2,725,245	**3,368,864**	3,130,081	3,117,375
	3,476,612	3,340,780	3,261,326	3,221,653	3,236,506	3,070,002	2,897,787	2,913,856	2,803,513	**3,476,612**	3,236,506	3,221,653
Assets under management [4]												
Individuals	**53**	59	59	79	53	50	54	1,326	1,077	**53**	53	79
Institutions	**1,655**	1,571	1,610	1,688	1,559	1,412	1,718	1,228	135	**1,655**	1,559	1,688
	1,708	1,630	1,669	1,767	1,612	1,462	1,772	2,554	1,212	**1,708**	1,612	1,767
FTE [6]	**22,853**	22,122	22,090	24,607	24,576	24,167	24,056	24,026	23,884	**22,853**	24,576	24,607

(1) TEB adjustment offset is no longer applied since Q3/24 upon the enactment of Bill C-59 in June of 2024, which eliminated the dividend received deduction for banks. Q3/24 includes the impact of a reversal of TEB adjustments offset of $123 million made in Q1/24 and Q2/24.
(2) Q3/26 includes charges of $269 million related to our announced sale of CIBC Caribbean Bank Limited.
(3) Effective Q1/26, the change in the allocation methodology applied to calculate the segmented return on equity has resulted in a portion of net income (loss) attributable to preferred shareholders and other equity instrument holders being allocated from Corporate and Other to the SBUs with a corresponding reduction in the net income (loss) attributable to common shareholders in the SBUs. This change in allocation had no impact on the consolidated bank results. See "Notes to users – Non-GAAP measures" for additional details.
(4) Assets under management amounts are included in the amounts reported under assets under administration.
(5) Represents the full contract amount relating to assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.
(6) Q1/26 included FTE for which the expenses are allocated to the business lines within the SBUs. The majority of the FTE for functional and support costs of CIBC Bank USA are included in the U.S. Commercial Banking and Wealth Management SBU. The change in FTEs includes the net impact of FTE transfers from Corporate and Other to Canadian Personal and Business Banking and U.S. Commercial Banking and Wealth Management to better align certain functions that are directly supporting the businesses and FTE transfers from the SBUs to reflect the centralization of certain administrative functions within Corporate and Other. This change has no impact on the SBU financial results as the related costs are reflected in the SBU in each period results either through our cost allocation process or through direct recognition by the business.

TRADING REVENUE

($ millions)		Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Trading revenue [1]													
Net interest income (TEB) [2]		**(379)**	(238)	(363)	(336)	(249)	(222)	(317)	(303)	(401)	**(980)**	(788)	(1,124)
Non-interest income	A	**1,173**	1,101	1,265	933	816	969	1,130	785	845	**3,539**	2,915	3,848
Total trading revenue (TEB)		**794**	863	902	597	567	747	813	482	444	**2,559**	2,127	2,724
TEB adjustment [2]		**-**	-	-	-	-	-	-	-	(123)	**-**	-	-
Total trading revenue		**794**	863	902	597	567	747	813	482	567	**2,559**	2,127	2,724
Trading revenue as a % of total revenue		**9.5%**	10.8%	10.7%	7.9%	7.8%	10.6%	11.2%	7.3%	8.6%	**10.3%**	9.9%	9.4%
Trading revenue (TEB) as a % of total revenue		**9.5%**	10.8%	10.7%	7.9%	7.8%	10.6%	11.2%	7.3%	6.7%	**10.3%**	9.9%	9.4%
Non-interest income - Non-trading financial instruments measured/ designated at FVTPL [3]	B	**78**	69	117	72	43	28	31	42	24	**264**	102	174
Gains (losses) from financial instruments measured/designated at FVTPL, net	A+B	**1,251**	1,170	1,382	1,005	859	997	1,161	827	869	**3,803**	3,017	4,022
Trading revenue by product line (TEB)													
Interest rates		**125**	149	160	116	130	145	195	79	115	**434**	470	586
Foreign exchange		**236**	242	262	230	235	294	268	230	241	**740**	797	1,027
Equities [2]		**377**	377	381	191	156	196	301	135	45	**1,135**	653	844
Commodities		**55**	94	98	57	47	111	49	38	42	**247**	207	264
Other		**1**	1	1	3	(1)	1	-	-	1	**3**	-	3
Total trading revenue (TEB)		**794**	863	902	597	567	747	813	482	444	**2,559**	2,127	2,724
TEB adjustment [2]		**-**	-	-	-	-	-	-	-	(123)	**-**	-	-
Total trading revenue		**794**	863	902	597	567	747	813	482	567	**2,559**	2,127	2,724
Foreign exchange revenue													
Foreign exchange trading revenue		**236**	242	262	230	235	294	268	230	241	**740**	797	1,027
Foreign exchange other than trading [4]		**75**	82	114	86	99	87	97	93	99	**271**	283	369
		311	324	376	316	334	381	365	323	340	**1,011**	1,080	1,396

(1) Trading revenue comprises net interest income and non-interest income. Net interest income arises from interest and dividends related to trading assets and liabilities other than derivatives, and is reported net of interest expense and income associated with funding these assets and liabilities. Non-interest income includes unrealized gains and losses on security positions held, and gains and losses that are realized from the purchase and sale of securities. Non-interest income also includes realized and unrealized gains and losses on trading derivatives. Trading revenue includes the impact of funding valuation adjustments and related hedges, which are not considered trading activities for regulatory purposes. Trading revenue excludes underwriting fees and commissions on securities transactions, which are shown separately in the consolidated statement of income. Trading activities and related risk management strategies can periodically shift trading income between net interest income and non-interest income. Therefore, we view total trading income as the most appropriate measure of trading performance. For additional information, see the "Glossary - Trading activities and trading net interest income" section of our Report to Shareholders for Q3/26, available on SEDAR+ at www.sedarplus.com.

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

(3) Includes portfolios of non-trading financial instruments carried at FVTPL, including those that have been designated under the fair value option (FVO) and the related economic hedges, and financial instruments measured at FVTPL that did not meet the "solely payment of principal and interest" criteria under IFRS 9. Certain FVTPL fixed income financing activities have been included in trading activities. See footnote (1) above.

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

CONSOLIDATED BALANCE SHEET

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
ASSETS									
Cash and non-interest-bearing deposits with banks	**15,327**	16,789	10,997	12,379	19,101	14,011	13,530	8,565	11,684
Interest-bearing deposits with banks	**42,161**	36,729	36,770	31,624	36,086	35,575	34,281	39,499	36,165
Securities									
Securities measured and designated at FVOCI	**102,019**	98,781	92,363	88,905	84,093	83,031	79,761	76,693	77,252
Securities measured at amortized cost	**60,969**	60,607	59,676	65,471	68,812	71,027	73,985	71,610	70,501
Securities mandatorily measured and designated at FVTPL	**140,682**	143,847	133,891	128,859	122,092	115,783	119,295	106,042	106,169
Cash collateral on securities borrowed	**23,673**	25,077	23,809	21,697	21,690	18,945	18,609	17,028	16,495
Securities purchased under resale agreements	**89,525**	90,909	85,938	86,695	86,210	91,261	86,143	83,721	79,321
Loans									
Residential mortgages	**290,513**	289,048	287,585	287,033	285,935	283,437	282,675	280,672	277,246
Personal	**48,578**	48,098	47,664	47,866	47,259	46,856	46,482	46,681	46,388
Credit card	**22,547**	21,924	21,246	21,581	21,321	20,784	20,182	20,551	20,226
Business and government	**254,415**	246,417	240,397	237,406	231,406	224,743	222,874	214,299	210,047
Allowance for credit losses	**(4,646)**	(4,520)	(4,409)	(4,392)	(4,285)	(4,191)	(4,104)	(3,917)	(3,920)
Other									
Derivative instruments	**36,383**	34,940	38,213	38,352	34,614	38,490	38,572	36,435	30,311
Customers' liability under acceptances	**8**	13	8	10	8	10	10	6	162
Property and equipment	**3,590**	3,520	3,429	3,443	3,274	3,277	3,359	3,359	3,261
Goodwill	**5,437**	5,335	5,346	5,475	5,422	5,400	5,635	5,443	5,406
Software and other intangible assets	**2,916**	2,887	2,867	2,894	2,830	2,813	2,809	2,830	2,728
Investments in equity-accounted associates and joint ventures	**1,343**	837	805	808	772	765	703	785	721
Deferred tax assets	**1,231**	1,063	877	1,027	933	783	749	821	620
Other assets	**41,111**	38,259	45,105	39,805	34,682	37,343	36,914	30,862	30,624
Total assets	**1,177,782**	1,160,560	1,132,577	1,116,938	1,102,255	1,090,143	1,082,464	1,041,985	1,021,407
LIABILITIES AND EQUITY									
Deposits									
Personal	**261,887**	261,409	258,878	258,139	256,135	255,523	258,666	252,894	250,231
Business and government	**500,746**	480,414	466,390	457,284	448,861	441,342	443,533	435,499	414,178
Bank	**32,323**	30,710	27,579	26,723	27,061	27,401	20,109	20,009	27,503
Secured borrowings	**57,219**	60,237	63,044	65,978	60,615	60,361	59,868	56,455	51,534
Obligations related to securities sold short	**23,633**	21,641	20,811	24,244	20,827	20,093	20,778	21,642	24,040
Cash collateral on securities lent	**11,007**	10,232	8,668	6,031	5,304	6,715	8,914	7,997	8,515
Obligations related to securities sold under repurchase agreements	**138,707**	144,005	138,675	130,042	145,659	133,279	127,636	110,153	115,368
Other									
Derivative instruments	**41,145**	41,726	41,723	41,411	36,552	43,945	44,902	40,654	36,493
Acceptances	**8**	13	8	10	8	10	10	6	173
Deferred tax liabilities	**43**	49	52	47	47	49	50	49	42
Other liabilities	**36,813**	37,435	33,344	34,797	30,611	30,705	28,869	30,155	28,093
Subordinated indebtedness	**6,762**	6,722	7,793	7,819	7,699	8,774	7,498	7,465	7,454
Equity									
Preferred shares and other equity instruments	**8,048**	7,341	7,339	6,369	6,669	5,942	5,341	4,946	4,949
Common shares	**16,655**	16,750	16,795	16,845	16,867	16,929	17,027	17,011	16,919
Contributed surplus	**363**	311	252	226	175	156	166	159	128
Retained earnings	**38,376**	38,165	37,592	36,471	35,655	34,984	34,366	33,471	32,844
AOCI	**3,752**	3,109	3,345	4,218	3,233	3,655	4,442	3,148	2,689
Total shareholders' equity	**67,194**	65,676	65,323	64,129	62,599	61,666	61,342	58,735	57,529
Non-controlling interests	**295**	291	289	284	277	280	289	272	254
Total equity	**67,489**	65,967	65,612	64,413	62,876	61,946	61,631	59,007	57,783
Total liabilities and equity	**1,177,782**	1,160,560	1,132,577	1,116,938	1,102,255	1,090,143	1,082,464	1,041,985	1,021,407

CONDENSED AVERAGE BALANCE SHEET [1]

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Assets												
Cash and deposits with banks	**57,981**	57,807	58,043	58,603	56,625	60,457	63,214	58,596	53,342	**57,945**	59,969	59,719
Securities	**313,511**	300,942	297,275	280,880	274,497	270,363	274,097	252,696	246,151	**303,942**	272,593	274,997
Securities borrowed or purchased under resale agreements	**118,118**	113,546	115,668	108,610	111,555	112,794	109,911	101,954	99,426	**115,802**	111,468	110,700
Loans and acceptances, net of allowance for credit losses	**608,605**	597,753	592,424	584,700	576,271	568,423	564,710	551,703	545,918	**599,614**	569,403	573,568
Other	**91,586**	91,464	91,472	85,818	84,499	83,969	86,875	70,898	67,175	**91,508**	85,172	85,301
Total assets	**1,189,801**	1,161,512	1,154,882	1,118,611	1,103,447	1,096,006	1,098,807	1,035,847	1,012,012	**1,168,811**	1,098,605	1,104,285
Liabilities and equity												
Deposits	**853,732**	829,382	825,195	806,217	794,395	793,569	794,163	757,916	740,818	**836,177**	792,803	797,115
Obligations related to securities lent or sold short or under repurchase agreements	**182,840**	181,912	184,006	172,003	169,467	165,588	161,606	150,200	144,467	**182,930**	165,588	167,179
Other	**79,492**	76,284	72,466	67,898	68,226	66,101	75,473	61,338	61,596	**76,079**	70,806	69,452
Subordinated indebtedness	**6,754**	7,646	7,795	7,755	8,648	7,910	7,513	7,443	7,673	**7,395**	8,025	7,957
Shareholders' equity	**66,690**	65,998	65,134	64,457	62,428	62,552	59,770	58,711	57,209	**65,940**	61,099	62,299
Non-controlling interests	**293**	290	286	281	283	286	282	239	249	**290**	284	283
Total liabilities and equity	**1,189,801**	1,161,512	1,154,882	1,118,611	1,103,447	1,096,006	1,098,807	1,035,847	1,012,012	**1,168,811**	1,098,605	1,104,285
Average interest-earning assets [1][2]	**1,094,489**	1,066,485	1,059,815	1,029,235	1,015,107	1,009,512	1,008,522	961,151	938,914	**1,073,675**	1,010,140	1,015,644

(1) Average balances are calculated as a weighted average of daily closing balances.
(2) Average interest-earning assets include interest-bearing deposits with banks, interest-bearing demand deposits with Bank of Canada, securities, cash collateral on securities borrowed, securities purchased under resale agreements, loans net of allowance for credit losses, and certain sublease-related assets.

GOODWILL, SOFTWARE AND OTHER INTANGIBLE ASSETS

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
Goodwill									
Balance at beginning of period	**5,335**	5,346	5,475	5,422	5,400	5,635	5,443	5,406	5,393
Impairment	**(36)**	-	-	-	-	-	-	-	-
Adjustments [1]	**138**	(11)	(129)	53	22	(235)	192	37	13
Balance at end of period	**5,437**	5,335	5,346	5,475	5,422	5,400	5,635	5,443	5,406
Software									
Balance at beginning of period	**2,635**	2,607	2,624	2,550	2,522	2,505	2,515	2,401	2,409
Changes, net of amortization and impairment [1]	**38**	28	(17)	74	28	17	(10)	114	(8)
Balance at end of period	**2,673**	2,635	2,607	2,624	2,550	2,522	2,505	2,515	2,401
Other intangible assets									
Balance at beginning of period	**252**	260	270	280	291	304	315	327	342
Amortization and impairment	**(8)**	(8)	(10)	(11)	(11)	(11)	(12)	(12)	(15)
Adjustments [1]	**(1)**	-	-	1	-	(2)	1	-	-
Balance at end of period	**243**	252	260	270	280	291	304	315	327
Software and other intangible assets	**2,916**	2,887	2,867	2,894	2,830	2,813	2,809	2,830	2,728

(1) Includes foreign currency translation adjustments.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Net income	**2,409**	2,465	3,100	2,180	2,096	2,007	2,171	1,882	1,795	**7,974**	6,274	8,454
Other comprehensive income (loss) (OCI), net of income tax, that is subject to subsequent reclassification to net income												
Net foreign currency translation adjustments												
Net gains (losses) on investments in foreign operations	**1,788**	(106)	(1,633)	713	295	(3,061)	2,453	479	161	**49**	(313)	400
Net gains (losses) on hedges of investments in foreign operations	**(1,091)**	35	960	(476)	(215)	1,897	(1,571)	(339)	(111)	**(96)**	111	(365)
	697	(71)	(673)	237	80	(1,164)	882	140	50	**(47)**	(202)	35
Net change in debt securities measured at FVOCI												
Net gains (losses) on debt securities measured at FVOCI	**49**	(78)	176	116	159	(17)	110	(56)	2	**147**	252	368
Net (gains) losses reclassified to net income	**(21)**	(23)	(31)	5	(4)	(6)	(9)	5	(1)	**(75)**	(19)	(14)
	28	(101)	145	121	155	(23)	101	(51)	1	**72**	233	354
Net change in cash flow hedges												
Net gains (losses) on derivatives designated as cash flow hedges	**225**	60	(6)	964	(343)	472	326	581	1,270	**279**	455	1,419
Net (gains) losses reclassified to net income	**(480)**	(325)	(327)	(497)	(202)	(194)	(35)	(331)	(274)	**(1,132)**	(431)	(928)
	(255)	(265)	(333)	467	(545)	278	291	250	996	**(853)**	24	491
OCI, net of income tax, that is not subject to subsequent reclassification to net income												
Net gains (losses) on post-employment defined benefit plans	**143**	133	31	183	53	(47)	19	143	172	**307**	25	208
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk	**24**	61	(45)	(22)	(167)	157	(2)	(19)	59	**40**	(12)	(34)
Net gains (losses) on equity securities designated at FVOCI	**7**	4	4	(1)	4	12	3	(1)	(2)	**15**	19	18
	174	198	(10)	160	(110)	122	20	123	229	**362**	32	192
Total other comprehensive income (loss) [1]	**644**	(239)	(871)	985	(420)	(787)	1,294	462	1,276	**(466)**	87	1,072
Comprehensive income	**3,053**	2,226	2,229	3,165	1,676	1,220	3,465	2,344	3,071	**7,508**	6,361	9,526
Comprehensive income attributable to non-controlling interests	**10**	8	7	6	2	9	8	8	9	**25**	19	25
Preferred shareholders and other equity instrument holders	**128**	114	106	116	82	78	88	72	63	**348**	248	364
Common shareholders	**2,915**	2,104	2,116	3,043	1,592	1,133	3,369	2,264	2,999	**7,135**	6,094	9,137
Comprehensive income attributable to equity shareholders	**3,043**	2,218	2,222	3,159	1,674	1,211	3,457	2,336	3,062	**7,483**	6,342	9,501

(1) Includes nil (Q2/26: $7 million of losses) relating to our investments in equity-accounted associates and joint ventures.

INCOME TAX ALLOCATED TO EACH COMPONENT OF OTHER COMPREHENSIVE INCOME

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	**2026 9M**	2025 9M	2025 12M
Income tax (expense) benefit												
Subject to subsequent reclassification to net income												
Net foreign currency translation adjustments												
Net gains (losses) on investments in foreign operations	**(206)**	24	57	(23)	(5)	79	(63)	(12)	(4)	**(125)**	11	(12)
Net gains (losses) on hedges of investments in foreign operations	**285**	(53)	(159)	9	(13)	(216)	152	13	5	**73**	(77)	(68)
	79	(29)	(102)	(14)	(18)	(137)	89	1	1	**(52)**	(66)	(80)
Net change in debt securities measured at FVOCI												
Net gains (losses) on debt securities measured at FVOCI	**(19)**	20	(59)	(29)	(51)	17	(11)	13	9	**(58)**	(45)	(74)
Net (gains) losses reclassified to net income	**8**	8	12	(1)	1	2	3	(2)	-	**28**	6	5
	(11)	28	(47)	(30)	(50)	19	(8)	11	9	**(30)**	(39)	(69)
Net change in cash flow hedges												
Net gains (losses) on derivatives designated as cash flow hedges	**(87)**	(23)	2	(371)	132	(181)	(126)	(223)	(489)	**(108)**	(175)	(546)
Net (gains) losses reclassified to net income	**185**	125	126	191	78	74	14	127	106	**436**	166	357
	98	102	128	(180)	210	(107)	(112)	(96)	(383)	**328**	(9)	(189)
Not subject to subsequent reclassification to net income												
Net gains (losses) on post-employment defined benefit plans	**(54)**	(51)	(12)	(55)	(22)	19	(8)	(28)	(66)	**(117)**	(11)	(66)
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk	**(8)**	(23)	16	9	64	(60)	-	8	(23)	**(15)**	4	13
Net gains (losses) on equity securities designated at FVOCI	**(3)**	(2)	(1)	1	(1)	(5)	(1)	-	1	**(6)**	(7)	(6)
	(65)	(76)	3	(45)	41	(46)	(9)	(20)	(88)	**(138)**	(14)	(59)
	101	25	(18)	(269)	183	(271)	(40)	(104)	(461)	**108**	(128)	(397)

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	**2026 9M**	2025 9M	2025 12M
Preferred shares and other equity instruments												
Balance at beginning of period	**7,341**	7,339	6,369	6,669	5,942	5,341	4,946	4,949	5,098	**6,369**	4,946	4,946
Issue of preferred shares and limited recourse capital notes	**707**	-	971	450	1,027	600	693	-	500	**1,678**	2,320	2,770
Redemption of preferred shares and limited recourse capital notes	**-**	-	-	(750)	(300)	-	(300)	-	(650)	**-**	(600)	(1,350)
Treasury shares	**-**	2	(1)	-	-	1	2	(3)	1	**1**	3	3
Balance at end of period	**8,048**	7,341	7,339	6,369	6,669	5,942	5,341	4,946	4,949	**8,048**	6,669	6,369
Common shares												
Balance at beginning of period	**16,750**	16,795	16,845	16,867	16,929	17,027	17,011	16,919	16,813	**16,845**	17,011	17,011
Issue of common shares (1)	**43**	54	119	36	46	9	77	182	103	**216**	132	168
Purchase of common shares for cancellation	**(137)**	(119)	(146)	(63)	(100)	(109)	(63)	(90)	-	**(402)**	(272)	(335)
Treasury shares	**(1)**	20	(23)	5	(8)	2	2	-	3	**(4)**	(4)	1
Balance at end of period	**16,655**	16,750	16,795	16,845	16,867	16,929	17,027	17,011	16,919	**16,655**	16,867	16,845
Contributed surplus												
Balance at beginning of period	**311**	252	226	175	156	166	159	128	114	**226**	159	159
Compensation expense arising from equity-settled share-based awards	**11**	7	12	9	3	6	2	7	3	**30**	11	20
Exercise of stock options and settlement of other equity-settled share-based awards	**(2)**	(4)	(8)	(1)	(3)	(1)	(5)	(5)	(1)	**(14)**	(9)	(10)
Other (2)	**43**	56	22	43	19	(15)	10	29	12	**121**	14	57
Balance at end of period	**363**	311	252	226	175	156	166	159	128	**363**	175	226
Retained earnings												
Balance at beginning of period	**38,165**	37,592	36,471	35,655	34,984	34,366	33,471	32,844	31,990	**36,471**	33,471	33,471
Net income attributable to equity shareholders	**2,399**	2,457	3,093	2,174	2,094	1,998	2,163	1,874	1,786	**7,949**	6,255	8,429
Dividends and distributions												
Preferred and other equity instruments	**(128)**	(114)	(106)	(116)	(82)	(78)	(88)	(72)	(63)	**(348)**	(248)	(364)
Common	**(974)**	(982)	(989)	(901)	(904)	(910)	(914)	(850)	(849)	**(2,945)**	(2,728)	(3,629)
Premium on purchase of common shares for cancellation	**(1,062)**	(771)	(857)	(330)	(428)	(381)	(257)	(329)	-	**(2,690)**	(1,066)	(1,396)
Realized gains (losses) on equity securities designated at FVOCI reclassified from AOCI	**1**	(3)	2	-	2	-	-	3	(19)	**-**	2	2
Other	**(25)**	(14)	(22)	(11)	(11)	(11)	(9)	1	(1)	**(61)**	(31)	(42)
Balance at end of period	**38,376**	38,165	37,592	36,471	35,655	34,984	34,366	33,471	32,844	**38,376**	35,655	36,471

Equity ending balance on next page.

For footnotes, see next page.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
AOCI, net of income tax												
AOCI, net of income tax, that is subject to subsequent reclassification to net income												
Net foreign currency translation adjustments												
Balance at beginning of period	**1,467**	1,538	2,211	1,974	1,894	3,058	2,176	2,036	1,986	**2,211**	2,176	2,176
Net change in foreign currency translation adjustments	**697**	(71)	(673)	237	80	(1,164)	882	140	50	**(47)**	(202)	35
Balance at end of period	**2,164**	1,467	1,538	2,211	1,974	1,894	3,058	2,176	2,036	**2,164**	1,974	2,211
Net gains (losses) on debt securities measured at FVOCI												
Balance at beginning of period	**91**	192	47	(74)	(229)	(206)	(307)	(256)	(257)	**47**	(307)	(307)
Net change in debt securities measured at FVOCI	**28**	(101)	145	121	155	(23)	101	(51)	1	**72**	233	354
Balance at end of period	**119**	91	192	47	(74)	(229)	(206)	(307)	(256)	**119**	(74)	47
Net gains (losses) on cash flow hedges												
Balance at beginning of period	**402**	667	1,000	533	1,078	800	509	259	(737)	**1,000**	509	509
Net change in cash flow hedges	**(255)**	(265)	(333)	467	(545)	278	291	250	996	**(853)**	24	491
Balance at end of period	**147**	402	667	1,000	533	1,078	800	509	259	**147**	533	1,000
AOCI, net of income tax, that is not subject to subsequent reclassification to net income												
Net gains (losses) on post-employment defined benefit plans												
Balance at beginning of period	**1,214**	1,081	1,050	867	814	861	842	699	527	**1,050**	842	842
Net change in post-employment defined benefit plans	**143**	133	31	183	53	(47)	19	143	172	**307**	25	208
Balance at end of period	**1,357**	1,214	1,081	1,050	867	814	861	842	699	**1,357**	867	1,050
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk												
Balance at beginning of period	**(106)**	(167)	(122)	(100)	67	(90)	(88)	(69)	(128)	**(122)**	(88)	(88)
Net change attributable to changes in credit risk	**24**	61	(45)	(22)	(167)	157	(2)	(19)	59	**40**	(12)	(34)
Balance at end of period	**(82)**	(106)	(167)	(122)	(100)	67	(90)	(88)	(69)	**(82)**	(100)	(122)
Net gains (losses) on equity securities designated at FVOCI												
Balance at beginning of period	**41**	34	32	33	31	19	16	20	3	**32**	16	16
Net gains (losses) on equity securities designated at FVOCI	**7**	4	4	(1)	4	12	3	(1)	(2)	**15**	19	18
Realized (gains) losses on equity securities designated at FVOCI reclassified to retained earnings	**(1)**	3	(2)	-	(2)	-	-	(3)	19	**-**	(2)	(2)
Balance at end of period	**47**	41	34	32	33	31	19	16	20	**47**	33	32
Total AOCI, net of income tax	**3,752**	3,109	3,345	4,218	3,233	3,655	4,442	3,148	2,689	**3,752**	3,233	4,218
Non-controlling interests												
Balance at beginning of period	**291**	289	284	277	280	289	272	254	247	**284**	272	272
Net income (loss) attributable to non-controlling interests	**10**	8	7	6	2	9	8	8	9	**25**	19	25
Dividends	**(4)**	(3)	(2)	(2)	(3)	(2)	(2)	(2)	(2)	**(9)**	(7)	(9)
Other	**(2)**	(3)	-	3	(2)	(16)	11	12	-	**(5)**	(7)	(4)
Balance at end of period	**295**	291	289	284	277	280	289	272	254	**295**	277	284
Equity at end of period	**67,489**	65,967	65,612	64,413	62,876	61,946	61,631	59,007	57,783	**67,489**	62,876	64,413

(1) Commencing with the dividends paid on July 29, 2024, common shares received by participants under the Shareholder investment plan were issued from Treasury without a discount. Previously, common shares received by participants under the "Dividend Reinvestment Option" or "Stock Dividend Option" portions of the Shareholder investment plan were issued from Treasury at a 2% discount to the Average Market Price as defined in the Shareholder investment plan.
(2) Includes the portion of the estimated tax benefit related to employee stock options that is incremental to the amount recognized in the consolidated statement of income.

ASSETS UNDER ADMINISTRATION [1][2]

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
Assets under administration									
Individuals	**530,031**	500,348	477,786	470,961	437,291	403,177	435,745	418,957	400,946
Institutions	**3,606,975**	3,468,801	3,392,753	3,352,037	3,362,726	3,205,073	3,025,231	3,031,734	2,930,108
Canadian retail mutual funds and ETFs	**195,823**	185,821	180,075	175,201	165,484	156,762	159,705	149,378	144,238
Total assets under administration	**4,332,829**	4,154,970	4,050,614	3,998,199	3,965,501	3,765,012	3,620,681	3,600,069	3,475,292

(1) Assets under administration are assets administered by CIBC that are beneficially owned by clients and are, therefore, not reported on the consolidated balance sheet. Services provided by CIBC are of an administrative nature, such as safekeeping of securities, collection of investment income, record keeping, and the settlement of purchase and sale transactions. Assets under management amounts are included in the amounts reported under assets under administration.
(2) Includes the full contract amount of assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.

ASSETS UNDER MANAGEMENT [1]

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
Assets under management									
Individuals	**207,573**	194,771	188,006	186,102	174,089	157,717	171,920	164,614	160,060
Institutions	**75,338**	74,353	73,856	69,679	63,328	61,881	68,653	69,272	67,652
Canadian retail mutual funds and ETFs	**195,823**	185,821	180,075	175,201	165,484	156,762	159,705	149,378	144,238
Total assets under management	**478,734**	454,945	441,937	430,982	402,901	376,360	400,278	383,264	371,950

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

LOANS AND ACCEPTANCES, NET OF ALLOWANCE FOR CREDIT LOSSES

($ millions)	Q3/26				Q2/26				Q1/26			
	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total
Consumer loans [1]												
Residential mortgages	**283,828**	**3,012**	**3,098**	**289,938**	282,685	2,856	2,982	288,523	281,237	2,829	2,994	287,060
Personal	**45,787**	**730**	**818**	**47,335**	45,362	688	780	46,830	45,040	655	770	46,465
Credit card	**21,250**	**25**	**188**	**21,463**	20,664	28	180	20,872	19,992	28	180	20,200
Total net consumer loans	**350,865**	**3,767**	**4,104**	**358,736**	348,711	3,572	3,942	356,225	346,269	3,512	3,944	353,725
Business and government loans [1]												
Non-residential mortgages	**6,619**	**-**	**152**	**6,771**	6,030	-	175	6,205	5,857	-	189	6,046
Financial institutions	**18,744**	**36,255**	**7,794**	**62,793**	18,942	35,216	6,689	60,847	18,861	34,424	6,314	59,599
Retail and wholesale	**10,257**	**3,688**	**769**	**14,714**	10,450	3,578	735	14,763	9,626	3,623	667	13,916
Business services	**11,172**	**6,494**	**2,393**	**20,059**	10,683	6,056	2,473	19,212	9,903	6,651	2,360	18,914
Manufacturing - capital goods	**2,266**	**2,818**	**84**	**5,168**	2,271	2,657	80	5,008	2,157	2,618	86	4,861
Manufacturing - consumer goods	**6,978**	**2,104**	**283**	**9,365**	6,627	1,941	241	8,809	6,182	1,736	242	8,160
Real estate and construction	**33,865**	**25,942**	**1,059**	**60,866**	33,275	24,489	931	58,695	32,711	24,154	1,286	58,151
Agriculture	**9,576**	**200**	**37**	**9,813**	9,568	209	38	9,815	9,501	156	45	9,702
Oil and gas	**2,457**	**1,276**	**192**	**3,925**	3,026	1,571	222	4,819	2,876	1,124	125	4,125
Mining	**1,071**	**143**	**1,142**	**2,356**	1,103	199	1,360	2,662	717	273	1,604	2,594
Forest products	**717**	**242**	**-**	**959**	751	192	-	943	745	201	-	946
Hardware and software	**927**	**5,547**	**1,698**	**8,172**	1,066	4,616	1,654	7,336	1,065	4,599	792	6,456
Telecommunications and cable	**959**	**2,477**	**1,236**	**4,672**	750	1,793	1,222	3,765	828	1,735	1,199	3,762
Publishing, printing and broadcasting	**255**	**311**	**-**	**566**	258	313	56	627	195	305	55	555
Transportation	**3,311**	**2,709**	**2,845**	**8,865**	3,313	2,782	2,631	8,726	3,263	2,580	2,582	8,425
Utilities	**5,315**	**7,776**	**5,534**	**18,625**	5,068	7,724	5,399	18,191	4,866	7,135	5,340	17,341
Education, health and social services	**3,692**	**7,599**	**97**	**11,388**	3,671	6,996	87	10,754	4,268	6,810	69	11,147
Governments	**2,353**	**276**	**2,000**	**4,629**	2,464	319	1,889	4,672	2,802	279	2,120	5,201
Stages 1 and 2 allowance for credit losses allocated to business and government loans [2][3]	**(357)**	**(598)**	**(72)**	**(1,027)**	(348)	(675)	(71)	(1,094)	(350)	(715)	(70)	(1,135)
Total net business and government loans, including acceptances	**120,177**	**105,259**	**27,243**	**252,679**	118,968	99,976	25,811	244,755	116,073	97,688	25,005	238,766
Total net loans and acceptances	**471,042**	**109,026**	**31,347**	**611,415**	467,679	103,548	29,753	600,980	462,342	101,200	28,949	592,491

(1) Classification by country is primarily based on domicile of debtor or customer.
(2) Stage 3 allowance for credit losses is allocated to business and government loans, including acceptances, by category.
(3) Stage 1 and 2 allowances are primarily allocated based on the geographic location where they are recorded.

($ millions)	Q4/25				Q3/25				Q2/25			
	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total
Consumer loans (1)												
Residential mortgages	280,521	2,862	3,076	286,459	279,615	2,757	3,008	285,380	277,229	2,745	2,981	282,955
Personal	45,288	621	801	46,710	44,874	561	746	46,181	44,540	547	741	45,828
Credit card	20,428	28	183	20,639	20,263	24	172	20,459	19,694	29	165	19,888
Total net consumer loans	346,237	3,511	4,060	353,808	344,752	3,342	3,926	352,020	341,463	3,321	3,887	348,671
Business and government loans (1)												
Non-residential mortgages	5,574	-	191	5,765	5,488	-	180	5,668	5,330	-	177	5,507
Financial institutions	17,637	36,161	6,798	60,596	17,488	33,268	6,283	57,039	16,856	29,512	5,647	52,015
Retail and wholesale	9,971	3,535	701	14,207	9,721	3,653	739	14,113	9,978	3,638	723	14,339
Business services	9,621	6,235	2,380	18,236	9,405	6,731	2,379	18,515	9,896	6,573	2,444	18,913
Manufacturing - capital goods	2,152	2,713	76	4,941	2,485	2,600	69	5,154	2,465	2,599	60	5,124
Manufacturing - consumer goods	5,770	1,686	246	7,702	5,936	1,703	240	7,879	5,751	1,597	236	7,584
Real estate and construction	32,483	22,997	1,364	56,844	32,749	22,575	1,389	56,713	31,679	23,014	1,350	56,043
Agriculture	8,987	155	49	9,191	8,827	181	50	9,058	8,888	142	51	9,081
Oil and gas	2,312	1,154	-	3,466	2,443	1,291	12	3,746	2,727	1,502	-	4,229
Mining	933	381	1,234	2,548	1,110	62	878	2,050	991	67	1,215	2,273
Forest products	663	205	-	868	668	174	-	842	697	199	-	896
Hardware and software	1,120	4,839	1,128	7,087	1,207	4,840	932	6,979	1,075	4,293	876	6,244
Telecommunications and cable	849	1,923	976	3,748	748	1,846	953	3,547	540	1,727	712	2,979
Publishing, printing and broadcasting	171	329	53	553	161	326	88	575	215	285	81	581
Transportation	3,165	2,659	2,270	8,094	3,209	2,485	2,350	8,044	3,220	2,341	2,575	8,136
Utilities	4,610	7,450	5,264	17,324	4,529	6,627	5,092	16,248	4,363	6,001	5,103	15,467
Education, health and social services	4,252	6,498	92	10,842	4,270	6,041	93	10,404	4,229	6,051	73	10,353
Governments	2,403	441	2,069	4,913	2,280	313	1,777	4,370	2,264	260	2,025	4,549
Stages 1 and 2 allowance for credit losses allocated to business and government loans (2)(3)	(362)	(797)	(70)	(1,229)	(363)	(886)	(71)	(1,320)	(367)	(907)	(71)	(1,345)
Total net business and government loans, including acceptances	112,311	98,564	24,821	235,696	112,361	93,830	23,433	229,624	110,797	88,894	23,277	222,968
Total net loans and acceptances	458,548	102,075	28,881	589,504	457,113	97,172	27,359	581,644	452,260	92,215	27,164	571,639

For footnotes, see page 23.

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

($ millions)	Q1/25				Q4/24				Q3/24			
	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total	Canada	United States	Other countries	Total
Consumer loans [1]												
Residential mortgages	276,100	2,929	3,174	282,203	274,371	2,810	3,042	280,223	271,035	2,756	2,953	276,744
Personal	44,124	531	808	45,463	44,412	522	805	45,739	44,083	484	776	45,343
Credit card	19,117	29	175	19,321	19,457	28	164	19,649	19,255	27	155	19,437
Total net consumer loans	339,341	3,489	4,157	346,987	338,240	3,360	4,011	345,611	334,373	3,267	3,884	341,524
Business and government loans [1]												
Non-residential mortgages	5,107	-	274	5,381	5,042	-	246	5,288	4,946	-	221	5,167
Financial institutions	15,499	29,515	5,966	50,980	15,019	25,382	6,124	46,525	14,946	23,721	6,195	44,862
Retail and wholesale	9,720	3,420	844	13,984	9,638	2,999	843	13,480	9,594	2,763	788	13,145
Business services	9,894	6,169	2,449	18,512	9,873	6,145	2,271	18,289	9,580	5,769	2,117	17,466
Manufacturing - capital goods	2,130	2,613	61	4,804	2,007	2,591	42	4,640	2,241	2,533	44	4,818
Manufacturing - consumer goods	5,433	1,662	253	7,348	5,646	1,618	239	7,503	5,563	1,664	234	7,461
Real estate and construction	31,038	24,053	1,321	56,412	31,070	22,504	1,367	54,941	31,566	22,184	1,284	55,034
Agriculture	8,644	133	41	8,818	8,206	122	41	8,369	8,183	97	30	8,310
Oil and gas	2,599	1,390	-	3,989	2,302	1,316	39	3,657	2,345	1,245	58	3,648
Mining	1,060	72	1,183	2,315	1,331	71	968	2,370	1,201	102	631	1,934
Forest products	550	170	-	720	506	151	-	657	563	146	-	709
Hardware and software	1,154	3,849	886	5,889	1,048	3,829	747	5,624	1,038	3,736	642	5,416
Telecommunications and cable	702	1,927	593	3,222	723	1,315	566	2,604	728	1,269	541	2,538
Publishing, printing and broadcasting	254	288	86	628	250	387	68	705	247	385	70	702
Transportation	3,288	2,344	2,381	8,013	3,160	2,329	2,173	7,662	2,985	2,416	2,180	7,581
Utilities	4,256	5,967	4,979	15,202	6,312	5,638	4,955	16,905	6,445	4,681	5,054	16,180
Education, health and social services	4,237	6,206	297	10,740	4,117	5,908	298	10,323	4,197	5,726	569	10,492
Governments	2,935	395	2,134	5,464	2,217	289	1,865	4,371	2,164	261	1,943	4,368
Stages 1 and 2 allowance for credit losses allocated to business and government loans [2][3]	(351)	(863)	(75)	(1,289)	(307)	(858)	(67)	(1,232)	(318)	(820)	(68)	(1,206)
Total net business and government loans, including acceptances	108,149	89,310	23,673	221,132	108,160	81,736	22,785	212,681	108,214	77,878	22,533	208,625
Total net loans and acceptances	447,490	92,799	27,830	568,119	446,400	85,096	26,796	558,292	442,587	81,145	26,417	550,149

For footnotes, see page 23.

GROSS IMPAIRED LOANS

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
Gross Impaired Loans (GIL) by portfolio:									
Consumer									
Residential mortgages	**1,646**	1,521	1,436	1,315	1,245	1,159	1,120	994	1,036
Personal	**284**	321	316	290	284	306	301	292	297
Total GIL - consumer	**1,930**	1,842	1,752	1,605	1,529	1,465	1,421	1,286	1,333
Business and government									
Non-residential mortgages	**30**	34	16	17	22	34	44	46	26
Financial institutions	**102**	166	233	139	152	186	101	113	91
Retail and wholesale	**268**	148	98	145	141	123	163	133	149
Business services	**188**	138	130	173	200	235	181	107	130
Manufacturing - capital goods	**238**	284	245	185	187	209	141	123	101
Manufacturing - consumer goods	**163**	130	83	35	36	114	88	49	42
Real estate and construction	**301**	498	476	683	587	652	810	721	503
Agriculture	**47**	24	25	29	41	38	39	90	92
Oil and gas	**1**	2	2	2	2	4	3	3	1
Mining	**58**	56	57	59	58	58	61	59	57
Forest products	**2**	2	14	17	16	18	17	2	2
Hardware and software	**80**	90	93	57	75	48	56	58	108
Telecommunications and cable	**342**	391	405	407	132	1	1	1	1
Publishing, printing and broadcasting	**1**	1	1	1	-	-	-	-	1
Transportation	**122**	38	37	11	11	13	13	13	9
Utilities	**9**	9	9	28	59	60	65	-	-
Education, health and social services	**142**	114	118	43	33	37	58	110	111
Total GIL - business and government	**2,094**	2,125	2,042	2,031	1,752	1,830	1,841	1,628	1,424
Total GIL	**4,024**	3,967	3,794	3,636	3,281	3,295	3,262	2,914	2,757
GIL by geography [(1)]**:**									
Consumer									
Canada	**1,689**	1,593	1,481	1,322	1,254	1,187	1,121	1,017	1,063
United States	**19**	25	27	27	27	29	30	31	32
Other countries	**222**	224	244	256	248	249	270	238	238
	1,930	1,842	1,752	1,605	1,529	1,465	1,421	1,286	1,333
Business and government									
Canada	**902**	756	674	618	582	591	567	538	467
United States	**795**	915	907	922	927	1,124	1,152	989	850
Other countries	**397**	454	461	491	243	115	122	101	107
	2,094	2,125	2,042	2,031	1,752	1,830	1,841	1,628	1,424
Total GIL	**4,024**	3,967	3,794	3,636	3,281	3,295	3,262	2,914	2,757

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

ALLOWANCE FOR CREDIT LOSSES

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
Allowance for credit losses by portfolio:									
Consumer									
Residential mortgages	**280**	257	269	306	298	258	253	234	258
Personal	**198**	206	193	185	184	206	187	190	193
Total allowance for credit losses - impaired consumer loans	**478**	463	462	491	482	464	440	424	451
Business and government									
Non-residential mortgages	**3**	3	6	5	7	3	3	7	8
Financial institutions	**19**	32	60	26	36	59	39	28	17
Retail and wholesale	**128**	49	30	27	45	43	58	50	70
Business services	**76**	74	60	92	72	82	71	68	54
Manufacturing - capital goods	**48**	53	61	28	41	26	16	8	3
Manufacturing - consumer goods	**103**	40	23	25	27	27	14	20	14
Real estate and construction	**80**	83	50	95	94	111	169	140	127
Agriculture	**32**	15	15	15	16	16	17	17	16
Oil and gas	**-**	-	-	-	-	-	-	1	1
Mining	**50**	49	42	42	41	41	41	33	16
Forest products	**2**	2	2	2	2	2	2	2	2
Hardware and software	**43**	42	13	5	13	5	6	5	27
Telecommunications and cable	**82**	113	116	109	38	-	-	-	-
Publishing, printing and broadcasting	**-**	-	-	-	-	-	-	-	-
Transportation	**40**	15	16	2	3	3	3	3	2
Utilities	**-**	-	-	14	31	13	15	-	-
Education, health and social services	**11**	11	10	4	4	9	9	10	21
Total allowance for credit losses - impaired business and government loans	**717**	581	504	491	470	440	463	392	378
Total allowance for credit losses - impaired loans	**1,195**	1,044	966	982	952	904	903	816	829
Stage 1 and 2 allowance for credit losses									
Consumer loans	**2,424**	2,382	2,308	2,181	2,013	1,942	1,912	1,869	1,885
Business and government loans	**1,027**	1,094	1,135	1,229	1,320	1,345	1,289	1,232	1,206
Total stage 1 and 2 allowance for credit losses	**3,451**	3,476	3,443	3,410	3,333	3,287	3,201	3,101	3,091
Undrawn credit facilities and other off-balance sheet exposures (1)									
Stage 1 and 2 allowance for credit losses - undrawn credit facilities and other off-balance sheet exposures	**328**	344	321	340	295	255	263	188	187
Stage 3 allowance for credit losses - undrawn credit facilities and other off-balance sheet exposures	**9**	6	6	7	8	9	9	9	11
Total allowance for credit losses on undrawn credit facilities and other off-balance sheet exposures	**337**	350	327	347	303	264	272	197	198
Total allowance for credit losses	**4,983**	4,870	4,736	4,739	4,588	4,455	4,376	4,114	4,118

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

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
Stage 3 allowance for credit losses									
By geography [1]:									
Consumer loans									
Canada	**346**	331	328	356	342	322	287	280	305
United States	**9**	8	9	9	9	10	11	12	12
Other countries	**123**	124	125	126	131	132	142	132	134
	478	463	462	491	482	464	440	424	451
Business and government loans									
Canada	**505**	378	286	244	246	224	201	183	157
United States	**107**	63	74	85	139	166	209	164	169
Other countries	**105**	140	144	162	85	50	53	45	52
	717	581	504	491	470	440	463	392	378
	1,195	1,044	966	982	952	904	903	816	829
Stage 3 allowance for credit losses									
By portfolio:									
Consumer loans	**478**	463	462	491	482	464	440	424	451
Business and government loans	**717**	581	504	491	470	440	463	392	378
	1,195	1,044	966	982	952	904	903	816	829
Undrawn credit facilities and other off-balance sheet exposures [2]	**9**	6	6	7	8	9	9	9	11
	1,204	1,050	972	989	960	913	912	825	840
Stage 1 and 2 allowance for credit losses									
By geography [3]:									
Consumer loans									
Canada	**2,353**	2,313	2,240	2,109	1,944	1,876	1,840	1,799	1,814
United States	**10**	10	9	11	9	5	4	5	5
Other countries	**61**	59	59	61	60	61	68	65	66
	2,424	2,382	2,308	2,181	2,013	1,942	1,912	1,869	1,885
Business and government loans									
Canada	**357**	348	350	362	363	367	351	307	318
United States	**598**	675	715	797	886	907	863	858	820
Other countries	**72**	71	70	70	71	71	75	67	68
	1,027	1,094	1,135	1,229	1,320	1,345	1,289	1,232	1,206
	3,451	3,476	3,443	3,410	3,333	3,287	3,201	3,101	3,091
Stage 1 and 2 allowance for credit losses									
By portfolio:									
Consumer loans	**2,424**	2,382	2,308	2,181	2,013	1,942	1,912	1,869	1,885
Business and government loans	**1,027**	1,094	1,135	1,229	1,320	1,345	1,289	1,232	1,206
	3,451	3,476	3,443	3,410	3,333	3,287	3,201	3,101	3,091
Undrawn credit facilities and other off-balance sheet exposures [2]	**328**	344	321	340	295	255	263	188	187
	3,779	3,820	3,764	3,750	3,628	3,542	3,464	3,289	3,278

(1) Classification by country is primarily based on domicile of debtor or customer.
(2) Included in Other liabilities on the consolidated balance sheet.
(3) Stage 1 and 2 allowances are primarily allocated based on the geographic location where they are recorded.

NET IMPAIRED LOANS [1]

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
Net impaired loans by portfolio:									
Consumer									
Residential mortgages	**1,366**	1,264	1,167	1,009	947	901	867	760	778
Personal	**86**	115	123	105	100	100	114	102	104
Total net impaired loans - consumer	**1,452**	1,379	1,290	1,114	1,047	1,001	981	862	882
Business and government									
Non-residential mortgages	**27**	31	10	12	15	31	41	39	18
Financial institutions	**83**	134	173	113	116	127	62	85	74
Retail and wholesale	**140**	99	68	118	96	80	105	83	79
Business services	**112**	64	70	81	128	153	110	39	76
Manufacturing - capital goods	**190**	231	184	157	146	183	125	115	98
Manufacturing - consumer goods	**60**	90	60	10	9	87	74	29	28
Real estate and construction	**221**	415	426	588	493	541	641	581	376
Agriculture	**15**	9	10	14	25	22	22	73	76
Oil and gas	**1**	2	2	2	2	4	3	2	-
Mining	**8**	7	15	17	17	17	20	26	41
Forest products	**-**	-	12	15	14	16	15	-	-
Hardware and software	**37**	48	80	52	62	43	50	53	81
Telecommunications and cable	**260**	278	289	298	94	1	1	1	1
Publishing, printing and broadcasting	**1**	1	1	1	-	-	-	-	1
Transportation	**82**	23	21	9	8	10	10	10	7
Utilities	**9**	9	9	14	28	47	50	-	-
Education, health and social services	**131**	103	108	39	29	28	49	100	90
Total net impaired loans - business and government	**1,377**	1,544	1,538	1,540	1,282	1,390	1,378	1,236	1,046
Total net impaired loans	**2,829**	2,923	2,828	2,654	2,329	2,391	2,359	2,098	1,928
Net impaired loans by geography [2]:									
Consumer									
Canada	**1,343**	1,262	1,153	966	912	865	834	737	758
United States	**10**	17	18	18	18	19	19	19	20
Other countries	**99**	100	119	130	117	117	128	106	104
	1,452	1,379	1,290	1,114	1,047	1,001	981	862	882
Business and government									
Canada	**397**	378	388	374	336	367	366	355	310
United States	**688**	852	833	837	788	958	943	825	681
Other countries	**292**	314	317	329	158	65	69	56	55
	1,377	1,544	1,538	1,540	1,282	1,390	1,378	1,236	1,046
Total net impaired loans	**2,829**	2,923	2,828	2,654	2,329	2,391	2,359	2,098	1,928

(1) Net impaired loans are GILs net of stage 3 allowance for credit losses.
(2) Classification by country is primarily based on domicile of debtor or customer.

CHANGES IN GROSS IMPAIRED LOANS

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
GIL at beginning of period												
Consumer	**1,842**	1,752	1,605	1,529	1,465	1,421	1,286	1,333	1,220	**1,605**	1,286	1,286
Business and government	**2,125**	2,042	2,031	1,752	1,830	1,841	1,628	1,424	1,629	**2,031**	1,628	1,628
	3,967	3,794	3,636	3,281	3,295	3,262	2,914	2,757	2,849	**3,636**	2,914	2,914
Classified as impaired during the period												
Consumer (1)	**977**	929	887	809	846	829	844	733	736	**2,793**	2,519	3,328
Business and government	**483**	347	503	616	474	396	564	572	421	**1,333**	1,434	2,050
	1,460	1,276	1,390	1,425	1,320	1,225	1,408	1,305	1,157	**4,126**	3,953	5,378
Transferred to performing during the period												
Consumer	**(113)**	(116)	(112)	(108)	(125)	(134)	(139)	(146)	(114)	**(341)**	(398)	(506)
Business and government	**(14)**	(27)	(96)	(42)	(37)	(72)	(21)	(38)	(27)	**(137)**	(130)	(172)
	(127)	(143)	(208)	(150)	(162)	(206)	(160)	(184)	(141)	**(478)**	(528)	(678)
Net repayments (2)												
Consumer	**(347)**	(285)	(223)	(260)	(275)	(264)	(238)	(288)	(158)	**(855)**	(777)	(1,037)
Business and government	**(448)**	(162)	(195)	(157)	(427)	(181)	(302)	(212)	(461)	**(805)**	(910)	(1,067)
	(795)	(447)	(418)	(417)	(702)	(445)	(540)	(500)	(619)	**(1,660)**	(1,687)	(2,104)
Amounts written-off												
Consumer (1)	**(437)**	(437)	(397)	(368)	(383)	(372)	(344)	(348)	(352)	**(1,271)**	(1,099)	(1,467)
Business and government	**(94)**	(68)	(170)	(153)	(94)	(85)	(77)	(125)	(142)	**(332)**	(256)	(409)
	(531)	(505)	(567)	(521)	(477)	(457)	(421)	(473)	(494)	**(1,603)**	(1,355)	(1,876)
Foreign exchange and other												
Consumer	**8**	(1)	(8)	3	1	(15)	12	2	1	**(1)**	(2)	1
Business and government	**42**	(7)	(31)	15	6	(69)	49	7	4	**4**	(14)	1
	50	(8)	(39)	18	7	(84)	61	9	5	**3**	(16)	2
GIL at end of period												
Consumer	**1,930**	1,842	1,752	1,605	1,529	1,465	1,421	1,286	1,333	**1,930**	1,529	1,605
Business and government	**2,094**	2,125	2,042	2,031	1,752	1,830	1,841	1,628	1,424	**2,094**	1,752	2,031
	4,024	3,967	3,794	3,636	3,281	3,295	3,262	2,914	2,757	**4,024**	3,281	3,636

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

CHANGES IN ALLOWANCE FOR CREDIT LOSSES

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Balance at beginning of period	**4,870**	4,736	4,739	4,588	4,455	4,376	4,114	4,118	4,086	**4,739**	4,114	4,114
Write-offs	**(531)**	(505)	(567)	(521)	(477)	(457)	(421)	(473)	(494)	**(1,603)**	(1,355)	(1,876)
Recoveries	**87**	71	70	77	76	64	69	60	69	**228**	209	286
Provision for credit losses	**564**	605	568	605	559	605	573	419	483	**1,737**	1,737	2,342
Interest income on impaired loans	**(40)**	(40)	(39)	(36)	(34)	(35)	(33)	(31)	(31)	**(119)**	(102)	(138)
Foreign exchange and other	**33**	3	(35)	26	9	(98)	74	21	5	**1**	(15)	11
Total allowance at end of period [1]	**4,983**	4,870	4,736	4,739	4,588	4,455	4,376	4,114	4,118	**4,983**	4,588	4,739
Stage 1 [1]	**1,080**	1,038	1,033	1,130	1,111	958	916	896	774	**1,080**	1,111	1,130
Stage 2 [1]	**2,699**	2,782	2,731	2,620	2,517	2,584	2,548	2,393	2,504	**2,699**	2,517	2,620
Stage 3 [1]	**1,204**	1,050	972	989	960	913	912	825	840	**1,204**	960	989
Total allowance for credit losses	**4,983**	4,870	4,736	4,739	4,588	4,455	4,376	4,114	4,118	**4,983**	4,588	4,739

(1) Includes $328 million of stage 1 and stage 2 allowance, and $9 million of stage 3 allowance (Q2/26: $344 million stage 1 and stage 2 allowance, and $6 million stage 3 allowance) for undrawn credit facilities and other off-balance sheet exposures included in Other liabilities on the consolidated balance sheet.

PROVISION FOR CREDIT LOSSES

($ millions)	**Q3/26**	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	**2026 9M**	2025 9M	2025 12M
Provision for (reversal of) credit losses - impaired loans, by portfolio:												
Consumer												
Residential mortgages	**38**	5	(24)	20	51	23	22	(13)	14	**19**	96	116
Credit card	**221**	230	206	188	191	184	169	169	165	**657**	544	732
Personal	**137**	151	137	126	111	152	115	124	133	**425**	378	504
Total provision for credit losses - impaired loans, consumer [1]	**396**	386	319	334	353	359	306	280	312	**1,101**	1,018	1,352
Business and government												
Non-residential mortgages	**-**	(4)	1	(1)	5	1	-	-	-	**(3)**	6	5
Financial institutions	**(7)**	5	34	8	(2)	22	9	12	19	**32**	29	37
Retail and wholesale	**79**	23	1	2	1	1	7	1	28	**103**	9	11
Business services	**48**	14	69	42	14	49	26	31	11	**131**	89	131
Manufacturing - capital goods	**(13)**	(2)	37	-	16	11	5	7	4	**22**	32	32
Manufacturing - consumer goods	**56**	20	(2)	1	(2)	15	4	5	1	**74**	17	18
Real estate and construction	**(6)**	56	18	47	35	8	66	40	9	**68**	109	156
Agriculture	**15**	-	-	-	-	(1)	(2)	1	(1)	**15**	(3)	(3)
Oil and gas	**-**	-	-	-	-	(1)	-	-	-	**-**	(1)	(1)
Mining	**-**	7	2	-	-	2	6	19	14	**9**	8	8
Hardware and software	**(9)**	32	16	(6)	9	(1)	4	9	11	**39**	12	6
Telecommunications and cable	**22**	9	8	72	38	-	-	-	-	**39**	38	110
Transportation	**26**	-	14	1	-	-	-	1	(1)	**40**	-	1
Utilities	**-**	-	3	13	18	(2)	15	-	-	**3**	31	44
Education, health and social services	**5**	2	-	(16)	(4)	-	-	11	(3)	**7**	(4)	(20)
Total provision for credit losses - impaired loans, business and government [1]	**216**	162	201	163	128	104	140	137	92	**579**	372	535
Total provision for credit losses - impaired loans	**612**	548	520	497	481	463	446	417	404	**1,680**	1,390	1,887
Provision for (reversal of) credit losses - impaired loans, by geography [2]:												
Consumer												
Canada	**390**	386	314	335	354	353	303	279	302	**1,090**	1,010	1,345
United States	**2**	(3)	-	-	(2)	1	(1)	-	2	**(1)**	(2)	(2)
Other countries	**4**	3	5	(1)	1	5	4	1	8	**12**	10	9
	396	386	319	334	353	359	306	280	312	**1,101**	1,018	1,352
Business and government												
Canada	**132**	115	112	42	29	41	19	35	60	**359**	89	131
United States	**64**	43	79	40	60	62	113	103	28	**186**	235	275
Other countries	**20**	4	10	81	39	1	8	(1)	4	**34**	48	129
	216	162	201	163	128	104	140	137	92	**579**	372	535
Total provision for credit losses - impaired loans, by geography	**612**	548	520	497	481	463	446	417	404	**1,680**	1,390	1,887
Provision for (reversal of) credit losses - stages 1 and 2												
Consumer	**43**	78	121	169	84	24	122	(11)	39	**242**	230	399
Business and government	**(91)**	(21)	(73)	(61)	(6)	118	5	13	40	**(185)**	117	56
Total provision for credit losses - stages 1 and 2	**(48)**	57	48	108	78	142	127	2	79	**57**	347	455
Total provision for credit losses	**564**	605	568	605	559	605	573	419	483	**1,737**	1,737	2,342

(1) Includes provision for (reversal of) credit losses on impaired personal loans, scored small business loans, mortgages and net credit card write-offs.
(2) Classification by country is primarily based on domicile of debtor or customer.

NET WRITE-OFFS [1]

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Net write-offs by portfolio:												
Consumer												
Residential mortgages	**6**	7	1	3	2	2	(1)	3	5	**14**	3	6
Personal	**140**	138	127	124	127	125	121	126	131	**405**	373	497
Credit card	**221**	230	206	188	191	184	169	169	165	**657**	544	732
Net write-offs on consumer loans	**367**	375	334	315	320	311	289	298	301	**1,076**	920	1,235
Business and government												
Non-residential mortgages	**-**	-	-	-	-	-	-	-	-	**-**	-	-
Financial institutions	**13**	33	-	18	13	1	-	2	3	**46**	14	32
Retail and wholesale	**1**	(1)	(2)	21	1	16	(1)	23	-	**(2)**	16	37
Business services	**4**	-	57	9	16	-	3	10	(5)	**61**	19	28
Manufacturing - capital goods	**2**	(1)	4	13	-	-	-	3	(1)	**5**	-	13
Manufacturing - consumer goods	**-**	-	-	2	1	(1)	11	1	(2)	**-**	11	13
Real estate and construction	**6**	13	80	43	50	64	47	21	96	**99**	161	204
Agriculture	**-**	-	-	1	-	-	-	1	-	**-**	-	1
Oil and gas	**-**	-	-	-	-	-	-	-	7	**-**	-	-
Mining	**-**	1	-	-	-	-	-	-	-	**1**	-	-
Hardware and software	**(5)**	1	8	4	-	-	3	32	(1)	**4**	3	7
Telecommunications and cable	**55**	10	-	1	-	-	-	-	-	**65**	-	1
Transportation	**-**	1	-	2	(1)	1	-	-	1	**1**	-	2
Utilities	**-**	1	16	31	-	-	-	-	-	**17**	-	31
Education, health and social services	**1**	1	-	(16)	1	1	-	22	26	**2**	2	(14)
Net write-offs on business and government loans	**77**	59	163	129	81	82	63	115	124	**299**	226	355
Total net write-offs	**444**	434	497	444	401	393	352	413	425	**1,375**	1,146	1,590
Net write-offs by geography [2]:												
Consumer												
Canada	**365**	372	331	312	321	309	289	296	297	**1,068**	919	1,231
United States	**-**	-	-	-	-	-	1	-	1	**-**	1	1
Other countries	**2**	3	3	3	(1)	2	(1)	2	3	**8**	-	3
	367	375	334	315	320	311	289	298	301	**1,076**	920	1,235
Business and government												
Canada	**5**	13	66	39	4	9	3	2	47	**84**	16	55
United States	**16**	45	75	86	75	73	58	106	76	**136**	206	292
Other countries	**56**	1	22	4	2	-	2	7	1	**79**	4	8
	77	59	163	129	81	82	63	115	124	**299**	226	355
Total net write-offs	**444**	434	497	444	401	393	352	413	425	**1,375**	1,146	1,590

(1) Net write-offs consist of write-offs net of recoveries.
(2) Classification by country is primarily based on domicile of debtor or customer.

CREDIT RISK FINANCIAL MEASURES

	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
Diversification ratios									
Gross loans and acceptances									
Consumer	**59%**	59%	60%	60%	61%	61%	61%	62%	62%
Business and government	**41%**	41%	40%	40%	39%	39%	39%	38%	38%
Canada	**77%**	78%	78%	78%	78%	79%	79%	80%	80%
United States	**18%**	17%	17%	17%	17%	16%	16%	15%	15%
Other countries	**5%**	5%	5%	5%	5%	5%	5%	5%	5%
Coverage ratios									
Allowance for credit losses to GIL and acceptances - segmented and total									
Consumer	**25%**	25%	26%	31%	32%	32%	31%	33%	34%
Business and government	**34%**	27%	25%	24%	27%	24%	25%	24%	27%
Total	**30%**	26%	25%	27%	29%	27%	28%	28%	30%
Condition ratios									
Gross impaired loans-to-gross loans and acceptances	**0.65%**	0.66%	0.64%	0.61%	0.56%	0.57%	0.57%	0.52%	0.50%
Net impaired loans and acceptances-to-net loans and acceptances	**0.46%**	0.49%	0.48%	0.45%	0.40%	0.42%	0.42%	0.38%	0.35%
Segmented net impaired loans-to-segmented net loans and acceptances									
Consumer	**0.40%**	0.39%	0.36%	0.31%	0.30%	0.29%	0.28%	0.25%	0.26%
Business and government	**0.54%**	0.63%	0.64%	0.65%	0.56%	0.62%	0.62%	0.58%	0.50%
Canada	**0.37%**	0.35%	0.33%	0.29%	0.27%	0.27%	0.27%	0.24%	0.24%
United States	**0.64%**	0.84%	0.84%	0.84%	0.83%	1.06%	1.04%	0.99%	0.86%
Other countries	**1.25%**	1.39%	1.51%	1.59%	1.01%	0.67%	0.71%	0.60%	0.60%

OUTSTANDING DERIVATIVE CONTRACTS - NOTIONAL AMOUNTS

($ millions)	Q3/26						Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24
	Residual term to contractual maturity			Total notional amount	Analyzed by use		Total notional amount							
	Less than 1 year	1 - 5 years	Over 5 years		Trading	ALM (1)								
Interest rate derivatives														
Over-the-counter														
Forward rate agreements	**14,278**	**424**	**-**	**14,702**	**14,431**	**271**	17,171	15,454	12,314	13,089	11,044	9,633	9,475	8,851
Centrally cleared forward rate agreements	**121,496**	**36,396**	**-**	**157,892**	**157,892**	**-**	169,674	151,470	121,989	63,137	51,381	62,699	88,699	96,116
Swap contracts	**75,015**	**190,905**	**126,646**	**392,566**	**364,216**	**28,350**	379,922	365,732	348,609	331,074	329,232	315,552	292,020	289,911
Centrally cleared swap contracts	**3,785,144**	**3,109,231**	**1,912,364**	**8,806,739**	**7,842,484**	**964,255**	8,089,031	7,609,638	8,560,338	7,121,030	6,286,947	6,017,534	5,727,043	6,967,018 (2)
Purchased options	**159,222**	**33,996**	**639**	**193,857**	**193,325**	**532**	156,383	146,801	133,135	92,173	69,607	72,009	48,416	42,764
Written options	**168,764**	**31,600**	**1,841**	**202,205**	**201,929**	**276**	166,700	157,372	138,037	105,983	80,579	75,004	54,232	45,108
	4,323,919	**3,402,552**	**2,041,490**	**9,767,961**	**8,774,277**	**993,684**	8,978,881	8,446,467	9,314,422	7,726,486	6,828,790	6,552,431	6,219,885	7,449,768
Exchange-traded														
Futures contracts	**28,367**	**1,978**	**-**	**30,345**	**30,345**	**-**	31,464	39,968	35,308	40,063	40,834	20,838	16,118	28,908
Purchased options	**255**	**-**	**-**	**255**	**255**	**-**	4,118	4,148	1,121	109	5,585	5,683	1,069	9
Written options	**3,537**	**-**	**-**	**3,537**	**3,537**	**-**	5,356	1,148	121	609	5,585	6,185	4,069	9
	32,159	**1,978**	**-**	**34,137**	**34,137**	**-**	40,938	45,264	36,550	40,781	52,004	32,706	21,256	28,926
Total interest rate derivatives	**4,356,078**	**3,404,530**	**2,041,490**	**9,802,098**	**8,808,414**	**993,684**	9,019,819	8,491,731	9,350,972	7,767,267	6,880,794	6,585,137	6,241,141	7,478,694
Foreign exchange derivatives														
Over-the-counter														
Forward contracts	**949,099**	**28,076**	**1,455**	**978,630**	**962,588**	**16,042**	1,023,418	939,475	1,141,387	1,014,079	1,024,401	866,617	865,929	882,129
Swap contracts	**269,982**	**326,815**	**192,613**	**789,410**	**691,092**	**98,318**	757,213	766,966	767,093	740,511	715,011	660,878	639,470	621,477
Purchased options	**57,076**	**1,711**	**-**	**58,787**	**58,787**	**-**	55,394	67,656	84,802	92,760	106,555	100,032	72,180	72,097
Written options	**62,927**	**5,028**	**4**	**67,959**	**67,358**	**601**	68,740	74,146	85,725	98,395	115,448	109,327	83,062	112,475
	1,339,084	**361,630**	**194,072**	**1,894,786**	**1,779,825**	**114,961**	1,904,765	1,848,243	2,079,007	1,945,745	1,961,415	1,736,854	1,660,641	1,688,178
Exchange-traded														
Futures contracts	**1**	**-**	**-**	**1**	**1**	**-**	5	80	60	83	56	82	352	1,117
Purchased options	**509**	**-**	**-**	**509**	**509**	**-**	603	504	541	37	155	166	67	263
Written options	**105**	**-**	**-**	**105**	**105**	**-**	166	431	423	210	150	384	292	456
	615	**-**	**-**	**615**	**615**	**-**	774	1,015	1,024	330	361	632	711	1,836
Total foreign exchange derivatives	**1,339,699**	**361,630**	**194,072**	**1,895,401**	**1,780,440**	**114,961**	1,905,539	1,849,258	2,080,031	1,946,075	1,961,776	1,737,486	1,661,352	1,690,014
Credit derivatives														
Over-the-counter														
Credit default swap contracts - protection purchased	**1,576**	**1,333**	**52**	**2,961**	**2,961**	**-**	2,920	2,976	3,164	3,245	2,807	2,203	2,801	2,690
Centrally cleared credit default swap contracts - protection purchased	**324**	**4,006**	**11**	**4,341**	**4,340**	**1**	4,323	4,730	4,964	4,014	3,630	3,327	3,071	2,231
Credit default swap contracts - protection sold	**204**	**1,109**	**63**	**1,376**	**1,376**	**-**	1,005	869	726	717	834	888	936	1,190
Centrally cleared credit default swap contracts - protection sold	**252**	**2,597**	**4**	**2,853**	**2,853**	**-**	2,346	2,902	2,950	2,259	2,030	1,974	1,743	1,465
Total credit derivatives	**2,356**	**9,045**	**130**	**11,531**	**11,530**	**1**	10,594	11,477	11,804	10,235	9,301	8,392	8,551	7,576
Equity derivatives														
Over-the-counter	**129,969**	**43,455**	**2,136**	**175,560**	**171,086**	**4,474**	175,054	184,801	181,907	170,746	154,120	167,160	166,322	164,116
Exchange-traded	**110,323**	**36,684**	**-**	**147,007**	**147,007**	**-**	122,393	124,398	134,488	143,106	129,531	139,570	159,341	132,857
Total equity derivatives	**240,292**	**80,139**	**2,136**	**322,567**	**318,093**	**4,474**	297,447	309,199	316,395	313,852	283,651	306,730	325,663	296,973
Precious metal and other commodity derivatives														
Over-the-counter	**71,529**	**26,221**	**1,880**	**99,630**	**99,630**	**-**	96,641	100,353	84,399	78,298	80,188	80,372	83,487	81,653
Centrally cleared commodity derivatives	**82**	**5**	**-**	**87**	**87**	**-**	105	179	352	139	252	262	336	226
Exchange-traded	**29,786**	**11,599**	**1,053**	**42,438**	**42,438**	**-**	46,952	47,684	44,424	38,305	36,042	36,462	32,094	32,096
Total precious metal and other commodity derivatives	**101,397**	**37,825**	**2,933**	**142,155**	**142,155**	**-**	143,698	148,216	129,175	116,742	116,482	117,096	115,917	113,975
Total notional amount	**6,039,822**	**3,893,169**	**2,240,761**	**12,173,752**	**11,060,632**	**1,113,120**	11,377,097	10,809,881	11,888,377	10,154,171	9,252,004	8,754,841	8,352,624	9,587,232
Of which:														
Over-the-counter	**5,866,939**	**3,842,908**	**2,239,708**	**11,949,555**	**10,836,435**	**1,113,120**	11,166,040	10,591,520	11,671,891	9,931,649	9,034,066	8,545,471	8,139,222	9,391,517
Exchange-traded	**172,883**	**50,261**	**1,053**	**224,197**	**224,197**	**-**	211,057	218,361	216,486	222,522	217,938	209,370	213,402	195,715

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

($ millions)	Q3/26	Q2/26	Q1/26	Q4/25	Q3/25	Q2/25	Q1/25	Q4/24	Q3/24	2026 9M	2025 9M	2025 12M
Financial results												
Total revenue	**4,096**	3,902	4,028	3,882	3,740	3,521	3,598	3,479	3,393	**12,026**	10,859	14,741
Impaired	**527**	494	425	378	388	389	320	310	343	**1,446**	1,097	1,475
Performing	**46**	102	105	175	80	52	147	(6)	41	**253**	279	454
Total provision for (reversal of) credit losses	**573**	596	530	553	468	441	467	304	384	**1,699**	1,376	1,929
Non-interest expenses	**1,830**	1,755	1,741	1,783	1,691	1,641	1,626	1,620	1,628	**5,326**	4,958	6,741
Income before income taxes	**1,693**	1,551	1,757	1,546	1,581	1,439	1,505	1,555	1,381	**5,001**	4,525	6,071
Income taxes	**445**	404	461	409	423	382	401	435	386	**1,310**	1,206	1,615
Net income	**1,248**	1,147	1,296	1,137	1,158	1,057	1,104	1,120	995	**3,691**	3,319	4,456
Preferred shareholders and other equity instrument holders (1)	**16**	15	18	-	-	-	-	-	-	**49**	-	-
Common shareholders (1)	**1,232**	1,132	1,278	1,137	1,158	1,057	1,104	1,120	995	**3,642**	3,319	4,456
Net income attributable to equity shareholders	**1,248**	1,147	1,296	1,137	1,158	1,057	1,104	1,120	995	**3,691**	3,319	4,456
Total revenue												
Net interest income	**3,428**	3,253	3,332	3,214	3,081	2,861	2,932	2,817	2,679	**10,013**	8,874	12,088
Non-interest income (2)	**668**	649	696	668	659	660	666	662	714	**2,013**	1,985	2,653
	4,096	3,902	4,028	3,882	3,740	3,521	3,598	3,479	3,393	**12,026**	10,859	14,741
Average balances												
Total assets (3)	**453,580**	449,002	446,477	445,050	440,759	434,837	433,502	429,552	425,230	**449,694**	436,325	438,524
Interest-earning assets (3)(4)(5)	**447,767**	443,340	440,885	439,248	435,135	429,542	427,921	423,365	404,983	**444,005**	430,823	432,946
Deposits (3)	**356,039**	354,570	357,066	352,587	350,492	350,575	350,128	343,959	342,689	**355,906**	350,300	350,877
Allocated common equity (6)	**21,972**	21,788	21,450	20,923	20,784	20,556	20,354	20,142	20,110	**21,736**	20,565	20,655
Financial measures												
Net interest margin on average interest-earning assets (3)(4)	**3.04%**	3.01%	3.00%	2.90%	2.81%	2.73%	2.72%	2.65%	2.63%	**3.02%**	2.75%	2.79%
Efficiency ratio	**44.7%**	45.0%	43.2%	45.9%	45.2%	46.6%	45.2%	46.6%	48.0%	**44.3%**	45.7%	45.7%
Operating leverage	**1.2%**	3.9%	4.9%	1.5%	6.4%	3.4%	2.3%	1.7%	(0.6)%	**3.3%**	4.0%	3.4%
Return on equity (6)	**22.2%**	21.3%	23.7%	21.6%	22.1%	21.1%	21.5%	22.1%	19.7%	**22.4%**	21.6%	21.6%

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