Abridged Supplementary Financial Information

For the period ended July 31, 2026

Restated pages

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NOTES TO USERS

This document updates the information previously reported for the periods noted, to reflect the external reporting changes discussed below. This document includes restated pages only, is unaudited, and should be read in conjunction with the Supplementary Financial Information for Q3/26, and our 2025 Annual Report.

External reporting changes

The following external reporting changes were made in 2026. Prior period amounts were restated accordingly. The changes impacted the results of our strategic business units (SBUs) and Corporate and Other, with no impact on our consolidated financial results.

Organizational changes

Consistent with the announcement on May 28, 2026, we have realigned our commercial banking and wealth management businesses, previously 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). Our new reporting structure is as follows: Canadian Personal and Business Banking, Commercial Banking, Wealth Management, Capital Markets, and Corporate and Other. See Page 2 for additional details.

Changes to our cost allocation and common equity allocation methodologies

- Certain corporate costs that were previously recognized in Corporate and Other have been allocated to all four of our SBUs.
- Certain Treasury-related adjustments and other income that were previously recognized in the U.S. Commercial Banking and Wealth Management have been reclassified to Corporate and Other.
- Certain common equity related to capital deductions that were previously in Corporate and Other have been allocated to all four of our SBUs.

In addition, prior period amounts for fiscal 2025 and 2024 were restated under the new reporting structure for the following changes that were applied prospectively in the first quarter of 2026:

- The allocation of certain dividends and distributions of preferred and other equity instruments that were previously recognized in Corporate and Other to all four SBUs, as a result of an allocation methodology change that takes into account both risk-weighted assets and leverage exposure of the SBU; and
- The full-time equivalent employee transfers between the SBUs and Corporate and Other.

The above changes that impacted the prior period segmented return on equity measure had no impact on the consolidated bank reported and adjusted return on common shareholders' equity.

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.

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, available on SEDAR+ at www.sedarplus.com.

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. See "External reporting changes" for additional details.

SEGMENTED INFORMATION [1]

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.
- **Commercial Banking** offers leading client-centric, relationship-driven financial advice and solutions to commercial banking clients in both Canada and the U.S.
- **Wealth Management** provides high-touch, relationship-oriented banking and wealth management services to high-net-worth individuals and families across North America. Our offering also includes an online brokerage platform for Canadian retail clients and asset management services for retail and institutional investors.
- **Capital Markets** provides integrated global markets trading, research and client solutions, investment banking and corporate banking solutions, and cash management and payment solutions to our clients around the world. Leveraging the capabilities of our differentiated platform, Capital Markets also delivers multi-currency payments and innovative solutions for clients across our bank.

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

($ millions)	**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	**936**	834	948	784	801	722	753	781	683	**2,718**	2,276	3,060
Commercial Banking	**593**	554	613	611	580	491	559	518	508	**1,760**	1,630	2,241
Wealth Management	**337**	313	321	260	261	223	283	228	203	**971**	767	1,027
Capital Markets	**717**	787	872	544	535	561	615	341	286	**2,376**	1,711	2,255
Corporate and Other	**(174)**	(23)	346	(19)	(81)	10	(39)	14	115	**149**	(110)	(129)
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

(1) Certain prior period information has been restated. See "External reporting changes" for additional details.

SEGMENTED INFORMATION - CANADIAN PERSONAL AND BUSINESS BANKING [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
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	**1,659**	1,588	1,574	1,628	1,533	1,495	1,476	1,478	1,486	**4,821**	4,504	6,132
Income before income taxes	**1,258**	1,112	1,275	1,057	1,084	975	1,019	1,084	947	**3,645**	3,078	4,135
Income taxes	**322**	278	327	273	283	253	266	303	264	**927**	802	1,075
Net income	**936**	834	948	784	801	722	753	781	683	**2,718**	2,276	3,060
Preferred shareholders and other equity instrument holders	**11**	10	12	12	12	11	10	10	6	**33**	33	45
Common shareholders	**925**	824	936	772	789	711	743	771	677	**2,685**	2,243	3,015
Net income attributable to equity shareholders	**936**	834	948	784	801	722	753	781	683	**2,718**	2,276	3,060
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	247,134	248,265	249,913	248,750	247,441	248,083	**246,704**	248,918	248,468
Allocated common equity [7]	**13,587**	13,417	13,246	12,888	12,871	12,845	12,701	12,536	12,532	**13,417**	12,805	12,826
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	**49.6%**	50.0%	47.8%	51.1%	50.1%	52.3%	50.5%	52.0%	53.6%	**49.1%**	50.9%	51.0%
Operating leverage	**1.0%**	4.8%	6.1%	2.0%	7.2%	2.8%	2.2%	n/a	n/a	**3.9%**	4.1%	3.6%
Return on equity [7]	**27.0%**	25.1%	28.1%	23.7%	24.3%	22.7%	23.2%	24.5%	21.5%	**26.8%**	23.4%	23.5%
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	**17,413**	17,624	17,498	17,443	17,384	17,352	17,692	17,520	17,654	**17,413**	17,384	17,443

(1) Certain prior period information has been restated. See "External reporting changes" 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.
n/a Not available because periods prior to fiscal 2024 were not restated.

SEGMENTED INFORMATION - COMMERCIAL BANKING [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
Financial results												
Revenue	**1,377**	1,316	1,341	1,271	1,235	1,212	1,248	1,166	1,137	**4,034**	3,695	4,966
Impaired	**175**	138	171	81	83	87	113	99	56	**484**	283	364
Performing	**(53)**	5	(76)	(56)	(47)	73	(7)	7	47	**(124)**	19	(37)
Total provision for (reversal of) credit losses	**122**	143	95	25	36	160	106	106	103	**360**	302	327
Non-interest expenses	**456**	430	434	438	421	407	411	383	381	**1,320**	1,239	1,677
Income (loss) before income taxes	**799**	743	812	808	778	645	731	677	653	**2,354**	2,154	2,962
Income taxes	**206**	189	199	197	198	154	172	159	145	**594**	524	721
Net income	**593**	554	613	611	580	491	559	518	508	**1,760**	1,630	2,241
Preferred shareholders and other equity instrument holders	**10**	9	10	9	8	7	6	5	-	**29**	21	30
Common shareholders	**583**	545	603	602	572	484	553	513	508	**1,731**	1,609	2,211
Net income attributable to equity shareholders	**593**	554	613	611	580	491	559	518	508	**1,760**	1,630	2,241
Total revenue												
Net interest income	**1,259**	1,193	1,217	1,152	1,108	1,076	1,114	1,044	926	**3,669**	3,298	4,450
Non-interest income [2]	**118**	123	124	119	127	136	134	122	211	**365**	397	516
	1,377	1,316	1,341	1,271	1,235	1,212	1,248	1,166	1,137	**4,034**	3,695	4,966
Average balances												
Loans [3][4][5]	**163,302**	158,878	155,282	152,848	150,988	150,085	147,927	142,702	140,806	**159,157**	149,333	150,219
Interest-earning assets [3][6][7]	**162,468**	158,077	154,436	151,880	149,988	148,833	146,720	141,388	125,115	**158,329**	148,208	149,135
Deposits [3]	**157,451**	154,030	155,841	148,758	143,343	142,906	144,425	134,073	129,684	**155,793**	143,292	144,670
Allocated common equity [8]	**18,902**	18,563	18,518	18,298	18,154	18,457	18,185	17,660	17,692	**18,662**	18,263	18,272
Financial measures												
Net interest margin on average interest-earning assets [3][6]	**3.07%**	3.10%	3.13%	3.01%	2.93%	2.96%	3.01%	2.94%	2.94%	**3.10%**	2.98%	2.98%
Efficiency ratio	**33.1%**	32.7%	32.3%	34.4%	34.1%	33.6%	33.0%	32.8%	33.6%	**32.7%**	33.5%	33.8%
Operating leverage	**3.1%**	2.9%	2.0%	(5.3)%	(1.7)%	1.5%	16.9%	n/a	n/a	**2.6%**	5.9%	3.1%
Return on equity [8]	**12.2%**	12.0%	12.9%	13.1%	12.5%	10.8%	12.0%	11.6%	11.4%	**12.4%**	11.8%	12.1%
Other information												
FTE	**2,081**	2,004	2,020	2,043	2,045	1,951	1,955	1,942	1,968	**2,081**	2,045	2,043

(1) Certain prior period information has been restated. See "External reporting changes" 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) Amounts have been restated to exclude the 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 Q3/24 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.
n/a Not available because periods prior to fiscal 2024 were not restated.

COMMERCIAL BANKING - CANADA [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
Financial results												
Revenue	**752**	728	733	694	679	662	675	637	618	**2,213**	2,016	2,710
Impaired	**132**	98	99	38	27	32	13	18	35	**329**	72	110
Performing	**13**	23	(14)	12	(3)	20	26	4	7	**22**	43	55
Total provision for (reversal of) credit losses	**145**	121	85	50	24	52	39	22	42	**351**	115	165
Non-interest expenses	**190**	187	185	177	178	167	170	161	161	**562**	515	692
Income (loss) before income taxes	**417**	420	463	467	477	443	466	454	415	**1,300**	1,386	1,853
Income taxes	**119**	120	129	130	134	123	130	127	116	**368**	387	517
Net income	**298**	300	334	337	343	320	336	327	299	**932**	999	1,336
Preferred shareholders and other equity instrument holders	**6**	5	6	5	5	4	3	3	-	**17**	12	17
Common shareholders	**292**	295	328	332	338	316	333	324	299	**915**	987	1,319
Net income attributable to equity shareholders	**298**	300	334	337	343	320	336	327	299	**932**	999	1,336
Total revenue												
Net interest income	**706**	673	680	642	622	589	606	579	494	**2,059**	1,817	2,459
Non-interest income [2]	**46**	55	53	52	57	73	69	58	124	**154**	199	251
	752	728	733	694	679	662	675	637	618	**2,213**	2,016	2,710
Average balances												
Loans [3][4][5]	**106,469**	104,579	102,163	101,220	99,612	97,045	94,869	92,608	90,875	**104,402**	97,128	98,159
Interest-earning assets [3][6][7]	**106,249**	104,431	102,035	101,091	99,484	96,935	94,755	92,307	76,164	**104,236**	97,003	98,033
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
Allocated common equity [8]	**8,932**	8,882	8,736	8,597	8,472	8,287	8,212	8,139	8,105	**8,849**	8,324	8,393
Financial measures												
Net interest margin on average interest-earning assets [3][6]	**2.64%**	2.64%	2.64%	2.52%	2.48%	2.49%	2.54%	2.49%	2.58%	**2.64%**	2.50%	2.51%
Efficiency ratio	**25.1%**	25.8%	25.3%	25.5%	26.2%	25.3%	25.1%	25.2%	25.7%	**25.4%**	25.6%	25.5%
Operating leverage	**4.8%**	(1.8)%	(0.6)%	(1.1)%	(2.2)%	3.1%	1.5%	n/a	n/a	**0.8%**	0.8%	0.3%
Return on equity [8]	**13.0%**	13.6%	14.9%	15.3%	15.9%	15.6%	16.1%	15.8%	14.7%	**13.8%**	15.9%	15.7%
Other information												
FTE	**1,334**	1,299	1,301	1,317	1,313	1,253	1,256	1,239	1,262	**1,334**	1,313	1,317

(1) Certain prior period information has been restated. See "External reporting changes" for additional details. Commercial Banking - Canada is a component of the Commercial Banking SBU.
(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) Amounts have been restated to exclude the 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 Q3/24 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.
n/a Not available because periods prior to fiscal 2024 were not restated.

COMMERCIAL BANKING - U.S. - U.S. DOLLAR EQUIVALENT [1]

(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												
Revenue	**448**	429	438	417	404	388	400	387	380	**1,315**	1,192	1,609
Impaired	**30**	31	51	32	39	38	71	60	16	**112**	148	180
Performing	**(47)**	(14)	(44)	(49)	(31)	39	(23)	-	29	**(105)**	(15)	(64)
Total provision for (reversal of) credit losses	**(17)**	17	7	(17)	8	77	48	60	45	**7**	133	116
Non-interest expenses	**192**	177	179	189	176	169	168	163	162	**548**	513	702
Income (loss) before income taxes	**273**	235	252	245	220	142	184	164	173	**760**	546	791
Income taxes	**63**	49	51	48	47	22	29	24	21	**163**	98	146
Net income	**210**	186	201	197	173	120	155	140	152	**597**	448	645
Preferred shareholders and other equity instrument holders	**2**	3	3	3	2	2	2	2	-	**8**	6	9
Common shareholders	**208**	183	198	194	171	118	153	138	152	**589**	442	636
Net income attributable to equity shareholders	**210**	186	201	197	173	120	155	140	152	**597**	448	645
Total revenue												
Net interest income	**396**	380	387	368	355	342	355	341	315	**1,163**	1,052	1,420
Non-interest income [2]	**52**	49	51	49	49	46	45	46	65	**152**	140	189
	448	429	438	417	404	388	400	387	380	**1,315**	1,192	1,609
Average balances												
Loans [3][4]	**40,704**	39,601	38,306	37,205	37,386	37,325	37,085	36,717	36,429	**39,536**	37,264	37,249
Interest-earning assets [3][5][6]	**40,262**	39,124	37,790	36,600	36,752	36,521	36,321	35,974	35,715	**39,058**	36,552	36,565
Deposits [3]	**34,054**	33,675	33,198	31,203	29,919	29,735	30,081	27,517	25,590	**33,642**	29,919	30,243
Allocated common equity [7]	**7,143**	7,063	7,050	6,991	7,046	7,159	6,971	6,981	6,995	**7,085**	7,057	7,041
Financial measures												
Net interest margin on average interest-earning assets [3][5]	**3.90%**	3.98%	4.06%	3.99%	3.83%	3.81%	3.84%	3.73%	3.47%	**3.98%**	3.85%	3.88%
Efficiency ratio	**42.8%**	41.3%	40.9%	45.2%	43.7%	43.5%	42.2%	42.0%	42.8%	**41.7%**	43.1%	43.6%
Operating leverage	**2.3%**	5.5%	3.4%	(8.2)%	(2.3)%	2.2%	28.3%	n/a	n/a	**3.7%**	10.5%	5.9%
Return on equity [7]	**11.5%**	10.6%	11.2%	11.0%	9.6%	6.8%	8.7%	7.9%	7.2%	**11.1%**	8.4%	9.0%
Other information												
FTE	**746**	705	719	726	733	698	699	703	706	**746**	733	726

(1) Certain prior period information has been restated. See "External reporting changes" for additional details. Commercial Banking - U.S. is a component of the Commercial Banking SBU.
(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) 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.
(6) The increase in average interest-earning assets between Q3/24 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).
(7) See "Notes to users – Non-GAAP measures" for additional details.
n/a Not available because periods prior to fiscal 2024 were not restated.

SEGMENTED INFORMATION - WEALTH MANAGEMENT [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
Financial results												
Canada	**1,285**	1,190	1,190	1,142	1,044	978	1,028	965	905	**3,665**	3,050	4,192
U.S.	**240**	234	260	241	237	233	282	221	218	**734**	752	993
Total revenue	**1,525**	1,424	1,450	1,383	1,281	1,211	1,310	1,186	1,123	**4,399**	3,802	5,185
Impaired	**(6)**	(1)	6	(1)	(1)	11	7	4	(7)	**(1)**	17	16
Performing	**(3)**	-	4	(5)	3	6	(6)	(3)	(8)	**1**	3	(2)
Total provision for (reversal of) credit losses	**(9)**	(1)	10	(6)	2	17	1	1	(15)	**-**	20	14
Non-interest expenses	**1,073**	1,010	995	1,038	925	892	929	879	846	**3,078**	2,746	3,784
Income before income taxes	**461**	415	445	351	354	302	380	306	292	**1,321**	1,036	1,387
Income taxes	**124**	102	124	91	93	79	97	78	89	**350**	269	360
Net income	**337**	313	321	260	261	223	283	228	203	**971**	767	1,027
Preferred shareholders and other equity instrument holders	**1**	1	1	1	1	-	1	-	-	**3**	2	3
Common shareholders	**336**	312	320	259	260	223	282	228	203	**968**	765	1,024
Net income attributable to equity shareholders	**337**	313	321	260	261	223	283	228	203	**971**	767	1,027
Total revenue												
Net interest income	**225**	218	208	207	202	180	174	154	146	**651**	556	763
Non-interest income [2]	**1,300**	1,206	1,242	1,176	1,079	1,031	1,136	1,032	977	**3,748**	3,246	4,422
	1,525	1,424	1,450	1,383	1,281	1,211	1,310	1,186	1,123	**4,399**	3,802	5,185
Average balances												
Loans [3][4]	**11,075**	10,102	9,809	9,490	9,342	9,381	9,223	8,511	8,667	**10,332**	9,281	9,334
Deposits [3]	**31,238**	31,423	31,415	30,541	29,914	31,069	30,896	28,312	27,004	**31,358**	30,513	30,520
Allocated common equity [5]	**3,189**	3,141	3,066	2,987	2,998	3,007	2,976	2,883	2,890	**3,132**	2,993	2,992
Financial measures												
Efficiency ratio	**70.2%**	70.9%	68.7%	75.1%	72.2%	73.7%	70.9%	74.2%	75.2%	**70.0%**	72.2%	73.0%
Operating leverage	**3.2%**	4.5%	3.3%	(1.4)%	4.6%	1.7%	5.9%	n/a	n/a	**3.6%**	4.1%	2.6%
Return on equity [5]	**42.1%**	40.8%	41.4%	34.4%	34.4%	30.4%	37.6%	31.3%	27.9%	**41.4%**	34.2%	34.2%
Other information												
Assets under administration [6]												
Individuals	**518,031**	488,628	466,429	459,359	425,685	391,651	424,751	402,896	390,680	**518,031**	425,685	459,359
Institutions	**106,940**	105,972	105,949	102,473	95,424	93,040	96,026	92,461	91,547	**106,940**	95,424	102,473
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
	820,794	780,421	752,453	737,033	686,593	641,453	680,482	644,735	626,465	**820,794**	686,593	737,033
Assets under management [6]												
Individuals	**207,520**	194,712	187,947	186,023	174,036	157,667	171,866	163,288	158,983	**207,520**	174,036	186,023
Institutions	**73,683**	72,782	72,246	67,991	61,769	60,469	66,935	68,044	67,517	**73,683**	61,769	67,991
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
	477,026	453,315	440,268	429,215	401,289	374,898	398,506	380,710	370,738	**477,026**	401,289	429,215
Assets under administration - Canada [6]												
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 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 - Canada [6]												
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
Assets under administration - U.S. (US$ millions) [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	**27,636**	27,258	27,065	27,260	26,768	25,497	26,562	25,826	25,683	**27,636**	26,768	27,260
	107,267	105,149	101,635	99,694	96,839	91,713	98,047	97,057	97,252	**107,267**	96,839	99,694
Assets under management - U.S. (US$ millions) [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	**19,493**	19,288	19,207	19,129	18,706	17,607	18,479	17,979	17,833	**19,493**	18,706	19,129
	83,574	81,917	80,766	79,903	76,984	71,998	76,052	74,575	73,873	**83,574**	76,984	79,903
FTE	**5,828**	5,618	5,608	5,469	5,461	5,280	5,246	5,217	5,236	**5,828**	5,461	5,469

(1) Certain prior period information has been restated. See "External reporting changes" 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) 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.
n/a Not available because periods prior to fiscal 2024 were not restated.

SEGMENTED INFORMATION - CAPITAL MARKETS [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
Financial results												
Global markets [2]	**1,118**	1,174	1,253	825	840	947	1,030	632	578	**3,545**	2,817	3,642
Corporate and investment banking [2]	**716**	694	764	698	666	598	544	523	514	**2,174**	1,808	2,506
Total revenue [3]	**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	**864**	813	843	716	727	726	711	658	656	**2,520**	2,164	2,880
Income before income taxes	**942**	1,070	1,167	730	703	785	842	466	395	**3,179**	2,330	3,060
Income taxes [3]	**225**	283	295	186	168	224	227	125	109	**803**	619	805
Net income	**717**	787	872	544	535	561	615	341	286	**2,376**	1,711	2,255
Preferred shareholders and other equity instrument holders	**42**	39	41	40	41	39	36	34	27	**122**	116	156
Common shareholders	**675**	748	831	504	494	522	579	307	259	**2,254**	1,595	2,099
Net income attributable to equity shareholders	**717**	787	872	544	535	561	615	341	286	**2,376**	1,711	2,255
Total revenue [3]												
Net interest income [3]	**125**	246	111	84	176	171	70	34	(85)	**482**	417	501
Non-interest income	**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 [4][5]	**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 [4]	**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 [4]	**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 [6]	**12,083**	12,036	11,725	11,219	10,738	10,537	10,234	9,651	9,720	**11,947**	10,502	10,683
Financial measures												
Efficiency ratio	**47.1%**	43.5%	41.8%	47.1%	48.3%	46.9%	45.2%	57.0%	60.3%	**44.1%**	46.8%	46.9%
Operating leverage	**3.0%**	8.7%	9.6%	22.9%	27.3%	1.7%	0.9%	n/a	n/a	**7.2%**	9.7%	13.0%
Return on equity [6]	**22.1%**	25.5%	28.2%	17.8%	18.3%	20.3%	22.4%	12.8%	10.6%	**25.2%**	20.3%	19.6%
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	**1,832**	1,636	1,645	1,699	1,725	1,608	1,571	1,593	1,644	**1,832**	1,725	1,699

(1) Certain prior period information has been restated. See "External reporting changes" for additional details.
(2) 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.
(3) 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.
(4) Average balances are calculated as a weighted average of daily closing balances.
(5) Loan amounts are stated before any related allowances.
(6) See "Notes to users – Non-GAAP measures" for additional details.
n/a Not available because periods prior to fiscal 2024 were not restated.

SEGMENTED INFORMATION - CORPORATE AND OTHER [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
Financial results												
International banking	**266**	256	264	242	163	251	249	239	254	**786**	663	905
Other	**22**	(32)	31	(31)	8	(56)	(23)	29	223	**21**	(71)	(102)
Total revenue [2]	**288**	224	295	211	171	195	226	268	477	**807**	592	803
Impaired	**(4)**	4	7	6	1	6	12	1	11	**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	12	**10**	23	29
Non-interest expenses [3]	**633**	358	483	359	370	299	351	393	313	**1,474**	1,020	1,379
Income (loss) before income taxes	**(341)**	(138)	(198)	(154)	(200)	(109)	(142)	(126)	152	**(677)**	(451)	(605)
Income taxes [2]	**(167)**	(115)	(544)	(135)	(119)	(119)	(103)	(140)	37	**(826)**	(341)	(476)
Net income (loss)	**(174)**	(23)	346	(19)	(81)	10	(39)	14	115	**149**	(110)	(129)
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	**64**	55	42	54	20	21	35	23	30	**161**	76	130
Common shareholders	**(248)**	(86)	297	(79)	(103)	(20)	(82)	(17)	76	**(37)**	(205)	(284)
Net income (loss) attributable to equity shareholders	**(184)**	(31)	339	(25)	(83)	1	(47)	6	106	**124**	(129)	(154)
Total revenue [2]												
Net interest income [2]	**177**	107	120	117	103	89	117	162	362	**404**	309	426
Non-interest income	**111**	117	175	94	68	106	109	106	115	**403**	283	377
	288	224	295	211	171	195	226	268	477	**807**	592	803
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	**24,557**	23,766	23,698	23,170	23,146	22,535	22,234	22,253	22,050	**24,557**	23,146	23,170

(1) Certain prior period information has been restated. See "External reporting changes" for additional details.
(2) 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.
(3) Q3/26 includes charges of $269 million related to our announced sale of CIBC Caribbean Bank Limited.
(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.

APPENDIX - CANADIAN PERSONAL AND COMMERCIAL BANKING [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
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	**526**	495	425	378	388	389	320	310	342	**1,446**	1,097	1,475
Performing	**46**	100	106	175	80	52	147	(8)	42	**252**	279	454
Total provision for (reversal of) credit losses	**572**	595	531	553	468	441	467	302	384	**1,698**	1,376	1,929
Non-interest expenses	**1,849**	1,775	1,759	1,805	1,711	1,662	1,646	1,639	1,647	**5,383**	5,019	6,824
Income before income taxes	**1,675**	1,532	1,738	1,524	1,561	1,418	1,485	1,538	1,362	**4,945**	4,464	5,988
Income taxes	**441**	398	456	403	417	376	396	430	380	**1,295**	1,189	1,592
Net income	**1,234**	1,134	1,282	1,121	1,144	1,042	1,089	1,108	982	**3,650**	3,275	4,396
Preferred shareholders and other equity instrument holders	**17**	15	18	17	17	15	13	13	6	**50**	45	62
Common shareholders	**1,217**	1,119	1,264	1,104	1,127	1,027	1,076	1,095	976	**3,600**	3,230	4,334
Net income attributable to equity shareholders	**1,234**	1,134	1,282	1,121	1,144	1,042	1,089	1,108	982	**3,650**	3,275	4,396
Total revenue												
Net interest income	**3,427**	3,254	3,332	3,214	3,081	2,861	2,932	2,818	2,677	**10,013**	8,874	12,088
Non-interest income [2]	**669**	648	696	668	659	660	666	661	716	**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]	**453,578**	449,001	446,476	445,054	440,763	434,841	433,507	429,557	425,230	**449,692**	436,330	438,529
Interest-earning assets [3][4][5]	**447,765**	443,338	440,885	439,247	435,134	429,540	427,920	423,362	404,977	**444,003**	430,822	432,945
Deposits [3]	**356,039**	354,570	357,066	352,589	350,495	350,577	350,130	343,959	342,689	**355,906**	350,302	350,879
Allocated common equity [6]	**22,519**	22,299	21,982	21,485	21,343	21,132	20,913	20,675	20,637	**22,266**	21,129	21,219
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	**45.1%**	45.5%	43.7%	46.5%	45.8%	47.2%	45.7%	47.1%	48.5%	**44.8%**	46.2%	46.3%
Operating leverage	**1.5%**	4.0%	5.0%	1.4%	6.3%	3.2%	2.1%	n/a	n/a	**3.5%**	3.9%	3.3%
Return on equity [6]	**21.5%**	20.5%	22.8%	20.4%	21.0%	20.0%	20.4%	21.0%	18.7%	**21.6%**	20.4%	20.4%

(1) This appendix includes Canadian Personal and Business Banking and Canadian Commercial Banking. Certain prior period information has been restated. See "External reporting changes" 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 Q3/24 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.
n/a Not available because periods prior to fiscal 2024 were not restated.