

Pillar 3 Report and Supplementary Regulatory Capital Disclosure

For the period ended July 31, 2024

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q3/24, and our 2023 Annual Report (including audited consolidated financial statements and accompanying management's discussion and analysis), which is available on SEDAR+ at www.sedarplus.com. Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. CIBC prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS or GAAP). For Basel-related terms used in this package, refer to the Glossary.

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

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

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The index below provides a listing of Pillar 3 disclosure requirements issued by the Basel Committee of Banking Supervision (BCBS), which are currently effective for CIBC, along with their locations. Certain updated or new tables have been incorporated in accordance with the OSFI Pillar 3 Disclosure Guideline for D-SIBs on a prospective basis in Q2/23 and Q4/23. Comparative disclosures for the updated tables and templates will be included over future reporting periods. As indicated, the disclosures that are located in our 2023 Annual Report, Q3/24 quarterly report and supplementary packages, and our 2024 Management Proxy Circular, can be found on our website (www.cibc.com). No information on CIBC's website, including the supplementary packages, should be considered incorporated herein by reference.

The credit risk framework within the CAR Guideline issued by OSFI is inclusive of requirements relating to counterparty credit risk, and securitization activities, as well as other items such as settlement risk, equity investments in funds, and amounts below the threshold for capital deductions which are subject to a 250% risk-weight. Pages 84 to 89 of this document and disclosures in our 2023 Annual Report are prepared on a basis where these amounts are considered to be regulatory exposures or RWA relating to credit risk (i.e., credit risk related disclosures are generally inclusive of all or some of these amounts, depending upon the nature of the applicable disclosure), whereas the Pillar 3 report on pages 1 to 83 of this document provides a disaggregation of these amounts.

			Pillar 3	Q3/24 Quarterly	2023 Annual	Supplementary Financial
Topic	Identifier	Table and templates	Report	Report	Report	Information
					Page references	
Overview of risk	KM1	Key metrics - (at consolidated group level)	3			
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and RWA					68, 71, 75, 77, 83-87	
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Comparison of modelled	CMS1	Comparison of modelled and standardized RWA at risk level	6			
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	PV1	Prudent valuation adjustments (PVAs)	13			
Asset encumbrance	ENC	Asset encumbrance		40	78	
Remuneration	REMA	Remuneration policy				
	REM1	Remuneration awarded during the financial year			2024 Management Proxy	
	REM2	Special payments			Circular	
	REM3	Deferred remuneration				
Composition of capital	CC1	Composition of regulatory capital	15			
and TLAC	CC2	Reconciliation of regulatory capital to balance sheet	17			
	CCA	Main features of regulatory capital instruments and of other TLAC-eligible instruments (1)				
	TLAC1	TLAC composition (at resolution group level)	20			
	TLAC2	Material subgroup entity - creditor ranking at legal entity level	n/a ⁽²⁾			
	TLAC3	Resolution entity - creditor ranking at legal entity level	21			
Macroprudential	GSIB1	Disclosure of global systemically important bank (G-SIB) indicators			22 (of our Q1/24 quarterly	
supervisory					report to shareholders)	
measures	CCyB1	Geographical distribution of credit exposures used in the calculation of the bank-specific				
	'	countercyclical capital buffer requirement	23			
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	CRC	Qualitative disclosure requirements related to CRM techniques			60, 69, 160	
	CR3	CRM techniques – overview	29		35, 55, 155	
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For footnotes, see next page.



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			Pillar 3	Quarterly	2023 Annual	Financial
Topic	Identifier	Table and templates	Report	Report	Report	Information
			Page references			
Credit risk (continued)	CR5	SA – exposures by asset classes and risk weights	33			
	CRE	Qualitative disclosures related to IRB models			38, 54, 59-63	
	CR6	IRB – Credit risk exposures by portfolio and PD range (3)	38			
	CR7	IRB – Effect on RWA of credit derivatives used as CRM techniques	n/a ⁽⁴⁾			
	CR8	RWA flow statements of credit risk exposures under IRB	10			
	CR9	IRB – Back-testing of PD per portfolio (3)	n/a ⁽⁵⁾			
	CR10	IRB (specialized lending and equities under the simple risk-weight method)	53			
Counterparty credit risk	CCRA	Qualitative disclosure related to counterparty credit risk			60, 64, 82, 158, 160	
	CCR1	Analysis of counterparty credit risk exposure by approach	55			
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	SEC3	Securitization exposures in the banking book and associated regulatory capital requirements –				
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	SEC4	Securitization exposures in the banking book and associated regulatory capital requirements –				
		bank acting as investor	81			
Market risk	MRA	Qualitative disclosure requirements related to market risk				
	MRB	Qualitative disclosures for banks using the Internal Models Approach (IMA)				
	MR1	Market risk under the SA		Disclosures will	be included in our Q4/24 Pillar	3 and
	MR2	RWA flow statements of market risk exposures under an IMA			2024 Annual Report	o and
	MR3	IMA values for trading purposes			•	
	MR4	Comparison of Value-at-Risk (VaR) estimates with gains/losses				
Liquidity risk	LIQA	Liquidity risk management			77-83	
' '	LIQ1	Liquidity Coverage Ratio (LCR)		40-41	79	
	LIQ2	Net Stable Funding Ratio (NSFR)		41-42	80	
Operational risk	ORA	General qualitative information on a bank's operational risk framework			83-85	
·	OR1	Historical losses	n/a ⁽⁵⁾			
	OR2	Business indicator and subcomponents	n/a ⁽⁵⁾			
	OR3	Minimum required operational risk capital	n/a ⁽⁵⁾			
Interest Rate Risk in the	IRRBB	Qualitative and quantitative disclosure on interest rate risk in the banking book (IRRBB)	-		75	
Banking Book						

⁽¹⁾ CCA is available at https://www.cibc.com/en/about-cibc/investor-relations/regulatory-capital-instruments.html.



⁽²⁾ CIBC is not a G-SIB.

⁽³⁾ There are several key differences between Basel and IFRS 9 which could lead to significantly different estimates for PD and loss given default (LGD). Basel parameters reflect long run historical experience including periods of downturn and adjustments for conservatism, whereas IFRS 9 parameters are point-in-time estimates based on forward-looking information. See the "Accounting and control matters" section in our 2023 Annual Report for additional details.

⁽⁴⁾ As at July 31, 2024, the use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by nil.

⁽⁵⁾ Templates CR9, OR1, OR2, OR3, are only required to be disclosed on an annual basis. Refer to CIBC's Pillar 3 Report and Supplementary Regulatory Capital Disclosure for the period ended October 31, 2023, which may be found on our website at https://www.cibc.com/en/about-cibc/investor-relations/quarterly-results.html.

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

n/a Not applicable.

KM1: KEY METRICS (AT CONSOLIDATED GROUP LEVEL)

(\$ mi	llions)	Q3/24	Q2/24	Q1/24	Q4/23
		<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>
	Available capital (amounts)				
1	Common Equity Tier 1 (CET1)	43,784	42,728	41,160	40,327
2	Tier 1	48,751	47,845	46,103	45,270
3	Total capital	56,145	55,478	53,779	52,119
	Risk-weighted assets (amounts)				
4	Total RWA	329,202	326,514	316,333	326,120
4a	Total RWA (pre-floor)	329,202	326,514	316,333	326,120
	Risk-based capital ratios as a percentage of RWA				
5	CET1 ratio	13.3%	13.1%	13.0%	12.4%
5b	CET1 ratio (pre-floor ratio)	13.3%	13.1%	13.0%	12.4%
6	Tier 1 ratio	14.8%	14.7%	14.6%	13.9%
6b	Tier 1 ratio (pre-floor ratio)	14.8%	14.7%	14.6%	13.9%
7	Total capital ratio	17.1%	17.0%	17.0%	16.0%
7b	Total capital ratio (pre-floor ratio)	17.1%	17.0%	17.0%	16.0%
	Additional CET1 buffer requirement as a percentage of RWA				
8	Capital conservation buffer requirement (2.5% from 2019)	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (1)	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements	1.0%	1.0%	1.0%	1.0%
11	Total of bank CET1 specific buffer requirements (row 8 + 9 + 10)	3.5%	3.5%	3.5%	3.5%
12	CET1 available after meeting the bank's minimum capital requirements ⁽²⁾	8.8%	8.6%	8.5%	7.9%
	Leverage Ratio				
13	Total leverage ratio exposure measure	1,133,983	1,112,411	1,080,906	1,079,103
14	Leverage ratio (row 2 / row 13)	4.3%	4.3%	4.3%	4.2%

⁽¹⁾ Bank specific countercyclical buffer requirement of 0.03% in Q3/24 (Q2/24: 0.02%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS. (2) Calculated by row 5 above minus the CET 1 regulatory minimum requirement of 4.5%.



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

(\$ millions)	Q3/24	Q2/24	Q1/24	Q4/23	Q3/23
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>
1 TLAC available	99,150	95,890	99,812	100,176	96,037
2 Total RWA at the level of the resolution group	329,202	326,514	316,333	326,120	317,773
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%)	30.1%	29.4%	31.6%	30.7%	30.2%
4 Leverage ratio exposure measure at the level of the resolution group	1,133,983	1,112,411	1,080,906	1,079,103	1,039,329
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%)	8.7%	8.6%	9.2%	9.3%	9.2%
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the Financial Stability Board (FSB) TLAC					
Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and					
that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would					
be recognized as external TLAC if no cap was applied (%)	n/a	n/a	n/a	n/a	n/a

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



n/a Not applicable.

OV1: OVERVIEW OF RWA(1) Q3/24 (\$ millions) Q2/24 Q1/24 Q4/23 Q3/23 a С d <u>e</u> <u>f</u> Minimum capital RWA requirements RWA Credit risk (excluding counterparty credit risk) 244,923 19,594 240,995 234,005 245,208 239,454 Of which: SA (2) 22,725 1,818 22,785 21,502 74,297 71,785 3 Of which: foundation internal ratings-based (FIRB) approach 40,699 3,256 40,617 38,831 31,496 31,364 Of which: supervisory slotting approach 109 9 73 162 171 246 Of which: AIRB approach 181,390 177,520 173,510 139,244 136,059 14,511 6 Counterparty credit risk (3) 8,917 713 9,214 8,333 9,272 8,619 Of which: SA for counterparty credit risk (SA-CCR) 242 19 356 291 437 413 5,254 Of which: IMM 4,526 362 4,560 4,046 5,006 Of which: other CCR 4,149 332 4,298 3,996 3,581 3,200 10 CVA (4) 3,082 247 3,301 3,579 5,949 5,911 11 Equity investments in funds - look-through approach (5) 2,131 170 2,072 1,904 2,019 1,293 12 Equity investments in funds - mandate-based approach (5) 46 4 37 45 49 102 Settlement risk 7.443 6,644 14 Securitization exposures in banking book 7,514 601 7,154 6,712 15 Of which: internal ratings-based approach (IRBA) 1,236 99 1,953 1,942 1,884 1,710 Of which: external ratings-based approach (ERBA), including internal assessment approach (IAA) 3,071 245 2,612 2,521 2,400 2,295 16 17 Of which: SA (6) 3,207 257 2,878 2,691 2,360 2,707 18 Market risk (4) 11,112 889 12,787 11,634 8,004 7,839 19 Of which: SA 11,112 889 12,787 11,634 18 12 20 Of which: IMM 7,986 7,827 21 Capital charge for switch between trading book and banking book 43,402 Operational risk 45,763 3,661 45,046 44,347 42,390 Amounts below the thresholds for deduction (subject to 250% risk-weight) 5,714 457 5,619 5,332 5,573 5,453 24 Output floor applied 25 Floor adjustment (before application of transitional cap) Floor adjustment (after application of transitional cap) 27 Total (1+6+10+11+12+13+14+18+21+22+23+24) 329.202 26.336 326.514 316.333 326.120 317.773



For changes in RWA, refer to table "Changes in RWA".

⁽²⁾ Includes RWA of \$1,322 million (Q2/24: \$1,208 million) relating to non-trading equity investments.

⁽³⁾ Comprises derivative and repo-style transactions.

⁽⁴⁾ Q1/24 amounts reflect Basel III reforms related to market risk and CVA that became effective on November 1, 2023.

⁽⁵⁾ Equity investments in funds are only included in table OV1.

⁽⁶⁾ Includes securitization exposures that are risk-weighted at 1250%.

CMS1 – COMPARISON OF MODELLED AND STANDARDIZED RWA AT RISK LEVEL

(\$ millions)		Q3/24		
(4 miles is)	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>
		RWA		
	RWA for	RWA for		
	modelled	portfolios		RWA
	approaches	where		calculated
	that banks have supervisory	standardized	Total	using full standardized
	approval to use	approaches are used	Total actual RWA	approach
1 Credit risk (excluding counterparty credit risk)	222,198	22.725	244.923	393.063
2 Counterparty credit risk	8,173	744	8,917	22,446
3 CVA	0,170	3,082	3,082	3,082
4 Securitization exposures in the banking book	3,242	4,272	7,514	6,729
5 Market risk	-	11,112	11,112	11,112
6 Operational risk		45,763	45,763	45,763
7 Residual RWA		7,891	7,891	7,891
8 Total	233,613	95,589	329,202	490,086
(© millione)	Г	Q2/24		
(\$ millions)	2	<u>Q2/24</u> <u>b</u>		<u>d</u>
	<u>a</u>	B RWA	<u>C</u>	<u>u</u>
	RWA for	RWA for		
	modelled	portfolios		RWA
	approaches	where		calculated
	that banks have	standardized		using full
	supervisory	approaches	Total	standardized
	approval to use	are used	actual RWA	approach
1 Credit risk (excluding counterparty credit risk)	218,210	22,785	240,995	393,042
2 Counterparty credit risk	8,459	755	9,214	24,094
3 CVA	2.224	3,301	3,301	3,301
4 Securitization exposures in the banking book	3,864	3,579	7,443	6,070
5 Market risk	-	12,787	12,787	12,787
6 Operational risk 7 Residual RWA		45,046 7,728	45,046 7,728	45,046 7,728
8 Total	230,533	95,981	326,514	492,068
O TOTAL	250,555	93,961	320,314	492,000
(\$ millions)		Q1/24		
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>
	RWA for	RWA RWA for		
	modelled	portfolios		RWA
	approaches	where		calculated
	that banks have	standardized		using full
	supervisory	approaches	Total	standardized
	approval to use	are used	actual RWA	approach
1 Credit risk (excluding counterparty credit risk)	212,503	21,502	234,005	385,847
2 Counterparty credit risk	7,623	710	8,333	22,227
3 CVA		3,579	3,579	3,579
4 Securitization exposures in the banking book	3,799	3,355	7,154	5,916
5 Market risk	-	11,634	11,634	11,634
6 Operational risk		44,347	44,347	44,347
7 Residual RWA		7,281	7,281	7,281
8 Total	223,925	92,408	316,333	480,831



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

(\$ millions)		Q4/23	1	
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>
		RWA		
	RWA for	RWA for		
	modelled	portfolios		RWA
	approaches	where		calculated
	that banks have	standardized		using full
	supervisory	approaches	Total	standardized
	approval to use	are used	actual RWA	approach
1 Credit risk (excluding counterparty credit risk)	170,911	74,297	245,208	389,062
2 Counterparty credit risk	8,574	698	9,272	22,514
3 CVA		5,949	5,949	5,949
4 Securitization exposures in the banking book	3,728	2,916	6,644	6,542
5 Market risk	7,986	18	8,004	1,538
6 Operational risk		43,402	43,402	43,402
7 Residual RWA		7,641	7,641	7,641
8 Total	191,199	134,921	326,120	476,648



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

(\$ millions)	Г		Q3/2	4	
	_	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>
	_		RWA	4	
		RWA for	RWA for		D1444
		modelled	portfolios		RWA
		approaches	where		calculated
		that banks have	standardized		using full
		supervisory	approaches	Total	standardized
	_	approval to use	are used	actual RWA	approach (1)
1 Sovereign		5,211	1,343	6,554	5,811
Of which: categorized as Multilateral development banks (MDBs)/Public sector entities (PSEs) in SA		3,754	1,049	4,803	4,656
2 Banks and other financial institutions		2,466	270	2,736	4,527
3 Covered bonds		301	-	301	396
4 Equity		-	1,322	1,322	1,322
5 Purchased receivables		-	-	-	-
6 Corporates		129,201	7,095	136,296	211,862
Of which: FIRB is applied		37,933	-	37,933	47,612
Of which: AIRB is applied		91,268	-	91,268	157,155
7 Retail		72,333	4,469	76,802	133,406
Of which: qualifying revolving retail		18,869	2,757	21,626	26,257
Of which: other retail		12,320	595	12,915	15,976
Of which: retail residential mortgages		41,144	1,117	42,261	91,173
8 Specialized lending		12,686	-	12,686	27,513
Of which: income-producing real estate and high volatility commercial real estate		109	-	109	163
9 Others		-	8,226	8,226	8,226
10 Total		222,198	22,725	244,923	393,063
(f millions)	Г		00/0	14	
(\$ millions)			Q2/2		d
(\$ millions)		<u>a</u>	<u>b</u> RWA	<u>C</u>	<u>d</u>
(\$ millions)	_	<u>a</u> RWA for	<u>b</u>	<u>C</u>	<u>d</u>
(\$ millions)	_	_	<u>b</u> RWA	<u>C</u>	<u>d</u> RWA
(\$ millions)	-	RWA for	<u>b</u> RWA	<u>C</u>	
(\$ millions)	-	RWA for modelled	b RWA RWA for portfolios	<u>C</u>	RWA
(\$ millions)	-	RWA for modelled approaches	b RWA RWA for portfolios where	<u>C</u>	RWA calculated
(\$ millions)	_ -	RWA for modelled approaches that banks have supervisory approval to use	B RWA RWA for portfolios where standardized approaches are used	C A Total actual RWA	RWA calculated using full standardized approach (1)
1 Sovereign		RWA for modelled approaches that banks have supervisory	B RWA for portfolios where standardized approaches	A <u>C</u>	RWA calculated using full standardized
1 Sovereign Of which: categorized as MDB/PSE in SA	-	RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118	b RW/RWA for portfolios where standardized approaches are used 1,314 1,026	Total actual RWA 6,944 5,144	RWA calculated using full standardized approach (1) 6,230 5,283
1 Sovereign		RWA for modelled approaches that banks have supervisory approval to use 5,630	b RW/RWA for portfolios where standardized approaches are used 1,314	Total actual RWA 6,944	RWA calculated using full standardized approach (1) 6,230
1 Sovereign Of which: categorized as MDB/PSE in SA		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118	b RW/RWA for portfolios where standardized approaches are used 1,314 1,026	Total actual RWA 6,944 5,144	RWA calculated using full standardized approach (1) 6,230 5,283
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247	b RW/RWA for portfolios where standardized approaches are used 1,314 1,026	Total actual RWA 6,944 5,144 2,489	RWA calculated using full standardized approach (1) 6,230 5,283 7,276
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355	B RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242	Total actual RWA 6,944 5,144 2,489 355	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity	_	RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355	B RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242	Total actual RWA 6,944 5,144 2,489 355	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355	B RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242 - 1,208	Total actual RWA 6,944 5,144 2,489 355 1,208	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394 1,208
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355 - 128,784	B RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242 - 1,208	Total actual RWA 6,944 5,144 2,489 355 1,208 - 135,733	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394 1,208 - 210,364
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355 - 128,784 38,016	B RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242 - 1,208	Total actual RWA 6,944 5,144 2,489 355 1,208 - 135,733 38,016	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394 1,208 - 210,364 48,753
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355 - 128,784 38,016 90,768	b RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242 - 1,208 - 6,949	Total actual RWA 6,944 5,144 2,489 355 1,208 - 135,733 38,016 90,768	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394 1,208 - 210,364 48,753 154,662
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied 7 Retail		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355 - 128,784 38,016 90,768 69,606	b RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242 - 1,208 - 6,949 - 5,120	Total actual RWA 6,944 5,144 2,489 355 1,208 - 135,733 38,016 90,768 74,726	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394 1,208 210,364 48,753 154,662 133,171
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied 7 Retail Of which: qualifying revolving retail		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355 - 128,784 38,016 90,768 69,606 17,990	B RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242 - 1,208 - 6,949 - 5,120 3,410	Total actual RWA 6,944 5,144 2,489 355 1,208 - 135,733 38,016 90,768 74,726 21,400	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394 1,208 - 210,364 48,753 154,662 133,171 25,850
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied 7 Retail Of which: qualifying revolving retail Of which: other retail		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355 - 128,784 38,016 90,768 69,606 17,990 12,375	b RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242 - 1,208 - 6,949 - 5,120 3,410 590	Total actual RWA 6,944 5,144 2,489 355 1,208 - 135,733 38,016 90,768 74,726 21,400 12,965	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394 1,208 - 210,364 48,753 154,662 133,171 25,850 15,840
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied 7 Retail Of which: qualifying revolving retail Of which: other retail Of which: retail residential mortgages		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355 - 128,784 38,016 90,768 69,606 17,990 12,375 39,241	b RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242 - 1,208 - 6,949 - 5,120 3,410 590	Total actual RWA 6,944 5,144 2,489 355 1,208 - 135,733 38,016 90,768 74,726 21,400 12,965 40,361	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394 1,208 - 210,364 48,753 154,662 133,171 25,850 15,840 91,481
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied 7 Retail Of which: qualifying revolving retail Of which: other retail Of which: retail residential mortgages 8 Specialized lending		RWA for modelled approaches that banks have supervisory approval to use 5,630 4,118 2,247 355 - 128,784 38,016 90,768 69,606 17,990 12,375 39,241 11,588	b RW/RWA for portfolios where standardized approaches are used 1,314 1,026 242 - 1,208 - 6,949 - 5,120 3,410 590	Total actual RWA 6,944 5,144 2,489 355 1,208 - 135,733 38,016 90,768 74,726 21,400 12,965 40,361 11,588	RWA calculated using full standardized approach (1) 6,230 5,283 7,276 394 1,208 - 210,364 48,753 154,662 133,171 25,850 15,840 91,481 26,447

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



10 Total

218,210

22,785

240,995

393,042

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

(\$ millions)		Q1/2	24	
(4 millotte)	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>
	-	EW/		_
	RWA for	RWA for		
	modelled	portfolios		RWA
	approaches	where		calculated
	that banks have	standardized		using full
	supervisory	approaches	Total	standardized
	approval to use	are used	actual RWA	approach ⁽¹⁾
1 Sovereign	5,687	1,318	7,005	6,305
Of which: categorized as MDB/PSE in SA	4,026	1,007	5,033	5,286
2 Banks and other financial institutions	2,157	166	2,323	7,189
3 Covered bonds	336	-	336	429
4 Equity	-	1,167	1,167	1,167
5 Purchased receivables	-	-	-	-
6 Corporates	125,184	6,578	131,762	205,934
Of which: FIRB is applied	36,336	-	36,336	47,915
Of which: AIRB is applied	88,848	-	88,848	151,441
7 Retail	67,284	4,535	71,819	131,319
Of which: qualifying revolving retail	17,304	2,896	20,200	24,624
Of which: other retail	12,203	572	12,775	15,583
Of which: retail residential mortgages	37,777	1,067	38,844	91,112
8 Specialized lending	11,855	-	11,855	25,765
Of which: income-producing real estate and high volatility commercial real estate	162		162	427
9 Others		7,738	7,738	7,739
10 Total	212,503	21,502	234,005	385,847
(\$ millions)		Ω4/2	23	1
(\$ millions)	а	Q4/2 b		d
(\$ millions)	<u>a</u>	Q4/2 <u>b</u> RW/	<u>c</u>	<u>d</u>
(\$ millions)	<u>a</u> RWA for	<u>b</u>	<u>c</u>	<u>d</u>
(\$ millions)		<u>b</u> RW/	<u>c</u>	<u>d</u> RWA
(\$ millions)	RWA for	<u>b</u> RWA RWA for	<u>c</u>	
(\$ millions)	RWA for modelled	b RWA RWA for portfolios	<u>c</u>	RWA
(\$ millions)	RWA for modelled approaches	b RWA RWA for portfolios where	<u>c</u>	RWA calculated
(\$ millions)	RWA for modelled approaches that banks have	b RWA for portfolios where standardized	<u>c</u> A	RWA calculated using full
(\$ millions) 1 Sovereign	RWA for modelled approaches that banks have supervisory	B RWA for portfolios where standardized approaches	<u>c</u> A	RWA calculated using full standardized
	RWA for modelled approaches that banks have supervisory approval to use	b RWA for portfolios where standardized approaches are used	C A Total actual RWA	RWA calculated using full standardized approach (1)
1 Sovereign	RWA for modelled approaches that banks have supervisory approval to use 5,401	b RWA for portfolios where standardized approaches are used 2,140	C Total actual RWA 7,541	RWA calculated using full standardized approach (1) 7,403
1 Sovereign Of which: categorized as MDB/PSE in SA	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972	b RWA RWA for portfolios where standardized approaches are used 2,140 1,819	C A Total actual RWA 7,541 5,791	RWA calculated using full standardized approach (1) 7,403 6,687
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379	b RWA RWA for portfolios where standardized approaches are used 2,140 1,819	Total actual RWA 7,541 5,791 2,598	RWA calculated using full standardized approach (1) 7,403 6,687 9,323
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265	B RW/RWA for portfolios where standardized approaches are used 2,140 1,819 219 - 1,101 -	Total actual RWA 7,541 5,791 2,598 265	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265 88,707	B RWA for portfolios where standardized approaches are used 2,140 1,819 219	Total actual RWA 7,541 5,791 2,598 265	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265 88,707 28,852	B RW/RWA for portfolios where standardized approaches are used 2,140 1,819 219 - 1,101 -	Total actual RWA 7,541 5,791 2,598 265 1,101 - 145,990 28,852	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350 1,101 - 213,955 44,156
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265 - 88,707 28,852 59,855	b RWA for portfolios where standardized approaches are used 2,140 1,819 219 - 1,101 - 57,283	Total actual RWA 7,541 5,791 2,598 265 1,101 - 145,990 28,852 59,855	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350 1,101 - 213,955 44,156 112,516
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied 7 Retail	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265 88,707 28,852 59,855 62,723	b RW/RWA for portfolios where standardized approaches are used 2,140 1,819 219 - 1,101 - 57,283 - 5,815	Total actual RWA 7,541 5,791 2,598 265 1,101 - 145,990 28,852 59,855 68,538	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350 1,101 - 213,955 44,156 112,516 125,206
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied 7 Retail Of which: qualifying revolving retail	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265 88,707 28,852 59,855 62,723 16,661	b RW/RWA for portfolios where standardized approaches are used 2,140 1,819 219 - 1,101 - 57,283 - 5,815 2,954	Total actual RWA 7,541 5,791 2,598 265 1,101 - 145,990 28,852 59,855 68,538 19,615	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350 1,101 - 213,955 44,156 112,516 125,206 23,926
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied Of which: qualifying revolving retail Of which: other retail	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265 88,707 28,852 59,855 62,723 16,661 11,739	b RW/RWA for portfolios where standardized approaches are used 2,140 1,819 219 - 1,101 - 57,283 - 5,815 2,954 910	Total actual RWA 7,541 5,791 2,598 265 1,101 - 145,990 28,852 59,855 68,538 19,615 12,649	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350 1,101 - 213,955 44,156 112,516 125,206 23,926 15,416
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied 7 Retail Of which: qualifying revolving retail Of which: other retail Of which: retail residential mortgages	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265 88,707 28,852 59,855 62,723 16,661 11,739 34,323	b RW/RWA for portfolios where standardized approaches are used 2,140 1,819 219 - 1,101 - 57,283 - 5,815 2,954	Total actual RWA 7,541 5,791 2,598 265 1,101 145,990 28,852 59,855 68,538 19,615 12,649 36,274	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350 1,101 - 213,955 44,156 112,516 125,206 23,926 15,416 85,864
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied 7 Retail Of which: qualifying revolving retail Of which: other retail Of which: retail residential mortgages 8 Specialized lending	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265 88,707 28,852 59,855 62,723 16,661 11,739 34,323 11,436	b RW/RWA for portfolios where standardized approaches are used 2,140 1,819 219 - 1,101 - 57,283 - 5,815 2,954 910	Total actual RWA 7,541 5,791 2,598 265 1,101 145,990 28,852 59,855 68,538 19,615 12,649 36,274 11,436	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350 1,101 213,955 44,156 112,516 125,206 23,926 15,416 85,864 23,985
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied Of which: AIRB is applied 7 Retail Of which: qualifying revolving retail Of which: other retail Of which: retail residential mortgages 8 Specialized lending Of which: income-producing real estate and high volatility commercial real estate	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265 88,707 28,852 59,855 62,723 16,661 11,739 34,323	b RWA for portfolios where standardized approaches are used 2,140 1,819 219 - 1,101 - 57,283 - 5,815 2,954 910 1,951	Total actual RWA 7,541 5,791 2,598 265 1,101 - 145,990 28,852 59,855 68,538 19,615 12,649 36,274 11,436 171	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350 1,101 - 213,955 44,156 112,516 125,206 23,926 15,416 85,864 23,985 443
1 Sovereign Of which: categorized as MDB/PSE in SA 2 Banks and other financial institutions 3 Covered bonds 4 Equity 5 Purchased receivables 6 Corporates Of which: FIRB is applied Of which: AIRB is applied 7 Retail Of which: qualifying revolving retail Of which: other retail Of which: retail residential mortgages 8 Specialized lending	RWA for modelled approaches that banks have supervisory approval to use 5,401 3,972 2,379 265 88,707 28,852 59,855 62,723 16,661 11,739 34,323 11,436	b RW/RWA for portfolios where standardized approaches are used 2,140 1,819 219 - 1,101 - 57,283 - 5,815 2,954 910	Total actual RWA 7,541 5,791 2,598 265 1,101 145,990 28,852 59,855 68,538 19,615 12,649 36,274 11,436	RWA calculated using full standardized approach (1) 7,403 6,687 9,323 350 1,101 213,955 44,156 112,516 125,206 23,926 15,416 85,864 23,985

For footnotes, see page 8.



	CHANG	SES IN RWA				
(\$ millions)		Q3/24 vs. Q2/24		Q2/24 vs. Q1/24	Q1/24 vs. Q4/23	Q4/23 vs. Q3/23
		CR8				
Credit risk		Of which determined under an IRB approach	Of which all other (1)			
Balance at beginning of period	256,166	218,137	38,029	248,440	259,493	253,014
2 Asset size (2)	2,646	2,237	409	705	377	(1,876)
3 Asset quality (3)	(162)	(162)	-	4,435	(245)	1,223
4 Model updates (4)	1,563	1,563	-	75	-	1,335
5 Methodology and policy (5)	(329)	-	(329)	-	(7,574)	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	349	314	35	2,224	(3,370)	5,677
8 Other	95	-	95	287	(241)	120
9 Balance at end of period	260,328	222,089	38,239	256,166	248,440	259,493
		CCR7	7			
Counterparty credit risk		Of which determined under an IMM approach	Of which all other (6)			
1 Balance at beginning of period	12,515	4,560	7,955	11,912	15,221	14,530
2 Asset size (2)	(220)	77	(297)	500	(94)	219
3 Credit quality of counterparties (3)	(343)	(134)	(209)	(97)	(64)	(49)
4 Model updates (4)		· -	-	9	(215)	(15)
5 Methodology and policy ⁽⁵⁾	-	-	-	-	(2,600)	-
6 Acquisitions and disposals			-	-	-	-
7 Foreign exchange movements	47	23	24	191	(336)	536
8 Other		-		-	-	-
9 Balance at end of period	11,999	4,526	7,473	12,515	11,912	15,221
Market risk	,	,	,	,	· · · · · · · · · · · · · · · · · · ·	
Balance at beginning of period	12,787	7		11,634	8,004	7,839
2 Movement in risk levels (7)	(466)			1,153	428	161
3 Model updates (4)	(1,209)			- 1,100	-	4
4 Methodology and policy (5)	(1,200)			_	3,202	-
5 Acquisitions and disposals	-			-	- 0,202	_
6 Foreign exchange movements	_			-	_	_
7 Other	-			_	_	_
8 Balance at end of period	11,112	†		12,787	11,634	8,004
·	,	-		,	· · · · · · · · · · · · · · · · · · ·	,
Operational risk	15.010	٦		44.047	40.400	40.000
1 Balance at beginning of period	45,046			44,347	43,402	42,390
2 Movement in risk levels	717			699	945	1,012
Methodology and policy (5)	-			-	-	-
4 Acquisitions and disposals	-	4		-	-	-
5 Balance at end of period	45,763	1		45,046	44,347	43,402

- (1) Includes credit risk under the standardized and supervisory slotting approaches, equity investments in funds under the look-through and mandate based approaches, settlement risk, securitization exposures in the banking book, and amounts below the thresholds for deduction that are risk-weighted at 250%.
- (2) Relates to net increase/decrease in the underlying exposures and related impacts, including tenor and CVA.
- (3) Relates to changes in CRM and credit quality of the borrower/counterparty.
- (4) Relates to internal model or parameter changes.
- (5) Relates to regulatory changes implemented on an industry-wide basis and any capital methodology changes implemented within CIBC for our portfolios. Methodology changes in Q1/24 included our application of IRB approach to the majority of our credit portfolios within CIBC Bank USA which reduced credit risk RWA, the regulatory changes related to certain residential mortgages in negative amortization which increased credit risk RWA, and the implementation of Basel III reforms related to market risk and CVA.
- (6) Includes counterparty credit risk under SA-CCR for over-the-counter (OTC) derivatives not eligible for IMM, as well as the comprehensive approach for CRM for securities financing transactions (SFTs), exposure to central counterparties, and the CVA capital charge.
- (7) Relates to changes in open positions and market volatility.



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

(\$ millions)				Q3/24			
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u> Ca	<u>e</u> rrying values of ite	<u>f</u> ems: ⁽¹⁾	g
	Carrying	=			.,g		Not subject
	values as	Carrying					to capital
	reported in	values under		Subject to			requirements
	published	scope of	Subject to	counterparty	Subject to the	Subject to the	or subject
	financial	regulatory	credit risk	credit risk		market risk	to deduction
	statements	consolidation (2)	framework	framework	framework(3)	framework	from capital
ASSETS							'
Cash and non-interest-bearing deposits with banks	11,684	11,684	11,684	-	-	-	-
Interest-bearing deposits with banks	36,165	36,165	36,165	-	-	-	-
Securities	253,922	253.674 ⁽⁴⁾	159,212	2,209	2.447	92,015	-
Cash collateral on securities borrowed	16,495	16,495	-	16,495		-	-
Securities purchased under resale agreements	79,321	79,321	-	58,729	2.061	18,531	-
Loans	549,987	549.987 ⁽⁵⁾	529,674	1,520	14,877	283	3,632
Other		0.10,000	,	-,,	,		
Derivative instruments	30,311	30,311 ⁽⁶⁾	-	30,311	_	27,909	-
Customers' liability under acceptances	162	162	162	-	-	-	-
Property and equipment	3,261	3,261	3,261	-	-	-	-
Goodwill	5,406	5,406	-	-	-	-	5,406
Software and other intangible assets	2,728	2,728	-	-	-	-	2,728
Investments in equity-accounted associates and joint ventures	721	1.012	982	-	-	-	30
Deferred tax assets	620	605	1,392	-	-	-	(787) ⁽⁷⁾
Other assets	30,624	30.578	18,552	7.561	85	3.139	1,241
	73,833	74,063	24,349	37,872	85	31,048	8,618
Total assets	1,021,407	1,021,389	761,084	116,825	19,470	141,877	12,250
LIABILITIES		• • •	<u> </u>	•	•	•	•
Deposits							
Personal	250,231	250,231	-	-	-	-	250,231
Business and government	414,178	414,178	-	-	-	27,118	387,060
Bank	27,503	27,503	-	-	-	-	27,503
Secured borrowings	51,534	51,534	-	-	-	-	51,534
	743,446	743,446	-	-	-	27,118	716,328
Obligations related to securities sold short	24,040	24,040	-	-	-	23,593	447
Cash collateral on securities lent	8,515	8,515	-	8,515	-		-
Obligations related to securities sold under repurchase agreements	115,368	115,368	-	115,368	-	-	-
Other		-,		-,			
Derivative instruments	36,493	36,493 ⁽⁶⁾	-	36,493	-	34,943	-
Acceptances	173	173	-	-	-	-	173
Deferred tax liability	42	42	-	-	-	-	42
Other liabilities	28,093	28,075	-	-	-	3,352	24,723
	64,801	64,783	-	36,493	-	38,295	24,938
Subordinated indebtedness	7,454	7,454	-	-	-	-	7,454
Total liabilities	963,624	963,606	-	160,376	-	89,006	749,167

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



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

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

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

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

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

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

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

(\$ millions)		Q3/24					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>		
			Items sub	ject to:			
				Counterparty			
		Credit risk	Securitization	credit risk	Market risk		
	Total (1)	framework (2)	framework	framework	framework		
Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	1,009,139	761,084	19,470	116,825	141,877		
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	214,439	-	-	160,376	89,006		
3 Total net amount under regulatory scope of consolidation	794,700	761,084	19,470	(43,551)	52,871		
4 Off-balance sheet amounts (3)	485,427	202,064	23,743	259,620	-		
5 Differences in valuations	513	513 ⁽⁴⁾	-	-	-		
6 Differences due to different netting rules, other than those already included in row 3	28,003	-	-	28,003	-		
7 Differences due to consideration of provisions ⁽⁵⁾	3,733	3,733	-	-	-		
8 Differences due to prudential filters	-	-	-	-	-		
9 Gross-up for SFTs ⁽⁶⁾	247,766	-	-	247,766	-		
10 Differences due to inclusion of potential future exposure and alpha multiplier in derivative EAD	3,517	-	-	3,517	-		
11 Collateral (7)	(444,784)	-	-	(444,784)	-		
12 Other	(387)	(387)	-	-	-		
13 Exposure amounts considered for regulatory purposes	1,118,488	967,007	43,213	50,571	52,871		

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



⁽²⁾ Includes exposures of \$871 million relating to equity investments in funds.

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

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

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

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

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

PV1: PRUDENT VALUATION	ADJUS ⁻	TMENT	S (PVA	s)				
(\$ millions)					Q3/24			
(\$ ITIIIIOTIS)	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g Of which:	<u>h</u> Of which:
	Equity	Interest rates	Foreign exchange	Credit	Commodities	Total	in the trading book	in the banking book
1 Closeout uncertainty, of which:	-	-	-	3	-	3	-	3
2 Mid-market value	-	-	-	-	-	-	-	-
3 Closeout cost	-	-	-	-	-	-	-	-
4 Concentration	-	-	-	3	-	3	-	3
5 Early termination	-	-	-	-	-	-	-	-
6 Model risk	-	-	-	-	-	-	-	-
7 Operational risk	-	-	-	-	-	-	-	-
8 Investing and funding costs						-	-	-
9 Unearned credit spreads						-	-	-
10 Future administrative costs	-	-	-	-	-	-	-	-
11 Other	-	-	-		-		-	
12 Total adjustments	-	-	-	3	-	3	-	3
(\$ millions)					Q2/24			
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u> Of which	<u>h</u> Of which:
		Interest	Foreign				Of which: in the	of which: in the
	Equity	rates	exchange	Credit	Commodities	Total		banking book
1 Closeout uncertainty, of which:		-	-	5	-	5	-	5
2 Mid-market value	_	_	_		-		_	
3 Closeout cost	_	-	-	_	-	_	_	-
4 Concentration	-	-	-	5	-	5	-	5
5 Early termination	-	-	-	-	-	-	-	-
6 Model risk	-	-	-	-	-	-	_	-
7 Operational risk	-	-	-	-	-	-	_	-
8 Investing and funding costs						-	-	-
9 Unearned credit spreads						-	-	-
10 Future administrative costs	-	-	-	-	-	-	-	-
11 Other	-	-	-	-	-	-	-	-
12 Total adjustments	-	-	-	5	-	5	-	5
(\$ millions)					Q1/24			
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>
							Of which:	Of which:
		Interest	Foreign				in the	in the
	Equity	rates	exchange		Commodities	Total	trading book	banking book
1 Closeout uncertainty, of which:	-	-	-	4	-	4	-	4
2 Mid-market value	-	-	-	-	-	-	-	-
3 Closeout cost	-	-	-	-	-	-	-	<u>-</u>
4 Concentration	-	-	-	4	-	4	-	4
5 Early termination	-	-	-	-	-	-	-	-
6 Model risk	-	-	-	-	-	-	-	-
7 Operational risk	-	-	-	-	-	-	-	-
8 Investing and funding costs						-	-	-
9 Unearned credit spreads						-	-	-
10 Future administrative costs	-	-	-	-	-	-	-	-
11 Other	-	-	-	- 4	-	- 4	-	-
12 Total adjustments	-	-	-	4	-	4	=	4



PV1: PRUDENT VALUATION ADJUSTMENTS (PVAs) (continued) (\$ millions) Q4/23 b d <u>f</u> $\frac{g}{Of}$ which: $\frac{h}{Of}$ which: <u>a</u> C <u>e</u> Interest Foreign in the in the Equity rates exchange Credit Commodities Total trading book banking book 1 Closeout uncertainty, of which: 5 5 Mid-market value 3 Closeout cost Concentration 5 5 5 Early termination Model risk Operational risk Investing and funding costs Unearned credit spreads 10 Future administrative costs 11 Other 12 Total adjustments 5 5 5 _



Part	CC1: COMPOSITION OF REGULATORY CAPITAL	-					
Common County Ter 1 (CET1) capital: instruments and reserves	(\$ millions)		Q3/24	Q2/24	Q1/24	Q4/23	Q3/23
Directly issued qualifying common shares capital plane related stock surplus 7,447 A-8 6,27 6,555 6,191 15 7,501 7,014 7,000 7,0			Cross-				
Relament earnings							
Accumulated other concrehensive income (ACCI) (and other reserves) 2,889 D 1,394 1,449 1,453 1,454 1,455 1,5							15,845
Discolution Supplication Suppl							29,796
Common shares colated seasoe by subsidiaries and hold by find parties (amount allowed in aroun CET1) 1985 E 107 109 1012 10			D_				609
CFT capital before regulatory adjustments CFT capital brown regular transplants regulatory adjustments CFT capital regulatory CFT capital regulatory adjustments CFT capital regulatory CFT capital	Brooky to day and subject to prince out from our formy approade to from joint otoest companies,						n/a
Cert Capital: regulatory adjustments Pruderhal valuation adjustments Pruderhal valuation adjustments Pruderhal valuation adjustments Space Product Space Spa			E				104
Production valuation adjustments Secondaries Seconda		52,685		50,418	49,270	48,158	46,354
Society Fig. 19 Fig.	CE11 capital: regulatory adjustments	,	Saa faatnata 2	5	1	5	6
Definition place of the flam mortgage-servicing rights (not of related tax isabilities) 16		-					5,130
Deferred tax assets excluding those arisen from temporary differences (net of related tax liabilities) 16							2,404
1 Cash flow hedge reserve Cash flow he		· /			,	,	12
Shortfall of provisions to expected lossess Section							(982)
Securitization gain on sale		200		(131)	(211)	(1,020)	(902)
		1	See lootilote 2				
Defined benefit pension fund net assets (net of related tax isibilities) See footnize 2 73 73 73 73 73 73 73			M+AH	(15)			171
Investments in nown shares (fin cal laready netted off paid-in capital on preported balance sheet) 3 See footnote 2 7							879
Reciprocal cross holdings in common equity Non-similar intrestments in the carbial of bankina, financial and insurance entities, net of eliabite short positions (amount above 10% threshold) Non-similar investments in the common stock of bankina, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold) Mortgage servicing rights (amount above 10% threshold) Mortgage servicing rights (amount above 10% threshold) Deferred but as assets animal from temporary differences (amount above 10% threshold) Amount exceeding the 15% threshold Res S Animal exceeding the 15% threshold Res S of which deferred tax assets animal from temporary differences (amount above 10% threshold) The control of the common stock of financials of which deferred tax assets animal from temporary differences of the control of the tax assets animal from temporary differences of the control of the tax assets animal from temporary differences of which deferred tax assets animal from temporary differences of which deferred tax assets animal from temporary differences of which deferred tax assets animal from temporary differences of which deferred tax assets animal from temporary differences of which deferred tax assets animal from temporary differences of which destances and the control of tax assets animal from temporary differences of which destances and the control of tax assets animal tax assets and the devictions of tax assets animal tax assets and the devictions of tax assets animal tax assets and the devictions of tax assets and the devictions of tax assets and the devictions of tax assets and ta							3
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Mortgage servicing rights (amount above 10% threshold, net of related tax liability) Capture dax assets arisina from temborary differences (amount above 10% threshold Capture dax assets arisina from temborary differences (amount above 10% threshold Capture dax assets arisina from temborary differences (amount above 10% threshold Capture dax assets arisina from temborary differences Capture day (amount above 10% threshold Capture day	19 Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation,	_	P+Q	_	_	_	_
Deferred tax assets arisina from temporary differences (amount above 10% threshold, net of related tax liability)		-		-	-	-	-
Amount exceeding the 15% threshold		-		-	-	-	-
		-		-	-	-	-
	23 of which: significant investments in the common stock of financials	-	R+S	-	-	-	-
Other deductions or regulatory adjustments to CET1 as determined by OSF1 Requision adjustments applied to CET1 due to insufficient Additional Tier 1 (AT1) and Tier 2 (T2) to cover deductions		-		-	-	-	-
Regulatory adjustments applied to CET1 due to insufficient Additional Tier 1 (AT1) and Tier 2 (T2) to cover deductions S.,901 T.,600 S.,910 T.,600	25 of which: deferred tax assets arising from temporary differences	-	Т	-	-	-	-
Total regulatory adjustments to CET1		-		-	-	-	-
Page CEF1 capital A71 capital: instruments A71 capital A72 capital: instruments A71 capital A73 capital: instruments A74 capital A74 capital A75 capit				-	-	-	
AT1 capital: instruments A,949							7,623
Directly issued qualifying AT1 instruments plus related stock surplus ⁽⁶⁾ of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards Directly issued capital instruments subject to phase out from AT1 AT1 instruments included in row AT1 To regulatory adjustments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions for regulatory adjustments to AT1 capital To regulatory adjustments to AT1 capital AT1 capital: regulatory adjustments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions for Ti regulatory adjustments to AT1 capital To regulatory adjustments be a capital instrument by AB67 To regulatory adjustments be a capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions for Ti regulatory adjustments and provisions To regulatory adjustments and provisions Directly issued qualifying 12 instruments subject to phase out from Ti and the capital of banking insurance entities and held by third parties (amount above 10% threshold) To regulatory adjustments and provisions Directly issued capital instruments subject to phase out from Ti and the provisions of		43,784		42,728	41,160	40,327	38,731
of which: classified as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards livedly issued capital instruments subject to phase out from AT1 AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) AT1 capital before regulatory adjustments of which: instruments in own AT1 instruments AT1 capital perfore regulatory adjustments Investments in own AT1 instruments Reciprocal cross holdings in AT1 instruments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) Reciprocal cross holdings in AT1 instruments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) Reciprocal cross holdings in AT1 instruments subject to half insurance entities that are outside the scope of regulatory consolidation, net of eligible Reciprocal cross holdings in AT1 instruments subje							
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Directly issued capital instruments subject to phase out from AT1 AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) AT1 capital before regulatory adjustments AT1 capital before regulatory adjustments Investments in own AT1 instruments Reciprocal cross holdings in AT2 instruments Reciprocal cross holdings in AT2 instruments Reciprocal cross holdings in AT3 instruments Reciprocal cross holdings in AT2 instruments Reciprocal cross holdings in AT3 instruments Reciprocal cross holdings in AT2 instruments Reciprocal cross holdings in AT3 instruments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities, net of eligible short positions, (amount above 10% threshold) Figure 4		4,949	U	5,098	4,925	4,925	4,925
AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1) AT1 capital effort requilatory adjustments Investments in own AT1 instruments Reciprocal cross holdings in AT1 instruments and insurance entities, net of elicible short positions (amount above 10% threshold) Reciprocal cross holdings in AT1 instruments and insurance entities, net of elicible short positions (amount above 10% threshold) Reciprocal cross holdings in AT1 instruments and provisions Reciprocal cross holdings in AT1 instruments subject to phase out from T2 Requilatory adjustments and provisions Reciprocal cross holdings in AT1 instruments and insurance entities, net of elicible short positions (amount allowed in group Tier 2) Reciprocal cross holdings in AT1 instruments and provisions Reciprocal cross holdings in AT1 instruments and		-		-		-	
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AT1 capital: regulatory adjustments Investments in own AT1 instruments Reciprocal cross holdings in AT1 instruments Reciprocal cross holdings in AT1 instruments Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions Other deductions from Tier 1 (T1) capital as determined by OSFI Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions Total regulatory adjustments to AT1 capital AT1 capital (T1 = CET1 + AT1) T2 capital: instruments and provisions Directly issued qualifying T2 instruments plus related stock surplus (S) Directly issued qualifying T2 instruments subject to phase out from T2 Directly issued capital instruments subject to phase out from T2 T2 continuments (and CET1 and AT1 instruments subject to phase out from T2 Figure (A) T3 continuments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) T3 continuments (and CET1 and AT1 instruments subject to phase out from T2 Figure (A)		4.007			4.042	4.042	4.942
Investments in own AT1 instruments Reciprocal cross holdings in AT1 instruments Reciprocal cross holdings in AT1 instruments Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions 1 Other deductions from Tier 1 (T1) capital as determined by OSFI Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions Total regulatory adjustments to AT1 capital AT1 capital T1 capital (T1 = CET1 + AT1) T2 capital: instruments and provisions Directly issued qualifying T2 instruments plus related stock surplus (5) Directly issued capital instruments subject to phase out from T2 Directly instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 48 Of which: instruments issued by subsidiaries subject to phase out		4,967		5,117	4,943	4,943	4,942
Reciprocal cross holdings in AT1 instruments Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions Other deductions from Tier 1 (T1) capital as determined by OSFI Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions Total regulatory adjustments to AT1 capital AT1 capital T1 capital T1 capital T1 capital T1 capital T1 capital: instruments and provisions Directly issued qualifying T2 instruments plus related stock surplus Directly issued qualifying T2 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) T2 capital: instruments issued by subsidiaries subject to phase out T2 instruments issued by subsidiaries subject to phase out T2 of which: instruments issued by subsidiaries subject to phase out T2 of which: instruments issued by subsidiaries subject to phase out T2 of which: instruments issued by subsidiaries subject to phase out T2 of which: instruments issued by subsidiaries subject to phase out T3 of which: instruments issued by subsidiaries subject to phase out T2 of which: instruments issued by subsidiaries subject to phase out T2 of which: instruments issued by subsidiaries subject to phase out T3 of which: instruments issued by subsidiaries subject to phase out T2 of which: instruments issued by subsidiaries subject to phase out T3 of which: instruments issued by subsidiaries subject to phase out T3 of which: instruments in the capital instruments in the		1 -		_	_	_	_
Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold) Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions Other deductions from Tier 1 (T1) capital as determined by OSFI Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions Total regulatory adjustments to AT1 capital AT1 capital (T1 = CET1 + AT1) T2 capital: instruments and provisions Directly issued qualifying T2 instruments plus related stock surplus (5) Directly issued capital instruments subject to phase out from T2 of which: instruments issued by subsidiaries subject to phase out		1 -					
Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions 1 Other deductions from Tier 1 (T1) capital as determined by OSFI 2 Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions 3 Total regulatory adjustments to AT1 capital 4 AT1 capital 4 AT1 capital 4 AT2 capital: instruments and provisions T2 capital: instruments and provisions 4 Directly issued qualifying T2 instruments plus related stock surplus (5) 5 Directly issued a capital instruments subject to phase out from T2 5 Directly issued capital instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 4 Of which: instruments issued by subsidiaries subject to phase out 5 Directly instruments issued by subsidiaries subject to phase out		1 -					
Short positions		<u> </u>			-		
Other deductions from Tier 1 (T1) capital as determined by OSFI		1 -		_	_	-	_
Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions - - - - - - - - -		1 -		-	-	-	
Total regulatory adjustments to AT1 capital - - - - - - - - -		i -		-	-		
44 AT1 capital 4,967 5,117 4,943 4,943 4 45 T1 capital (T1 = CET1 + AT1) 48,751 47,845 46,103 45,270 43 T2 capital: instruments and provisions 6 Directly issued qualifying T2 instruments plus related stock surplus (5) 6,889 W 7,235 7,278 5,888 5 47 Directly issued capital instruments subject to phase out from T2 - <		-		-		-	-
45 T1 capital (T1 = CET1 + AT1) T2 capital: instruments and provisions Directly issued qualifying T2 instruments plus related stock surplus (5) Directly issued capital instruments subject to phase out from T2 T2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 48 T2 instruments issued by subsidiaries subject to phase out T3 instruments issued by subsidiaries subject to phase out T3 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) T3 instruments issued by subsidiaries subject to phase out		4.967		5,117			4,942
T2 capital: instruments and provisions Directly issued qualifying T2 instruments plus related stock surplus (5) Directly issued capital instruments subject to phase out from T2 T2 capital: instruments and provisions Directly issued qualifying T2 instruments plus related stock surplus (5) Directly issued qualifying T2 instruments subject to phase out from T2 T3 capital: instruments plus related stock surplus (5) T4 Directly issued qualifying T2 instruments subject to phase out from T2 T3 capital: instruments plus related stock surplus (5) T4 Directly issued qualifying T2 instruments subject to phase out from T2 T4 Directly issued qualifying T2 instruments plus related stock surplus (5) T5 capital: instruments (5) T5 capital: instrument							43,673
Directly issued capital instruments subject to phase out from T2 48 T2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out		6.889	W	7 235	7 278	5 888	5,849
48 T2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2) 49 of which: instruments issued by subsidiaries subject to phase out		- 0,000	**	7,200	7,275		0,0-10
49 of which: instruments issued by subsidiaries subject to phase out		24	Y	25	24	23	23
			^				- 23
		1					
50 General allowances 480 Y+Z 373 374 938	- ···-·		V±7				866
			1'4				6,738

For footnotes, see next page.



CC1: COMPOSITION OF REGULATORY CAPITAL (continued)

(\$ millions)		Q3/24	Q2/24	Q1/24	Q4/23	Q3/23
	·	Cross-				
Row		reference (1)				
52 Investments in own T2 instruments	-		-	-	-	-
53 Reciprocal cross holdings in T2 instruments and other TLAC-eligible instruments	-		-	-	-	-
Non-significant investments in the capital of banking, financial and insurance entities and other TLAC-eligible instruments issued by G-SIBs and Canadian						
D-SIBs that are outside the scope of regulatory consolidation, where the institution does not own more than 10% of the issued common share capital						
of the entity (amount above 10% threshold)	-		-	-	-	- 1
54a Non-significant investments in the other TLAC-eligible instruments issued by G-SIBs and Canadian D-SIBs, where the institution does not own more than						
10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions	-		-	-	-	- 7
55 Significant investments in the capital of banking, financial and insurance entities and Other TLAC-eligible instruments issued by G-SIBs and Canadian						
D-SIBs that are outside the scope of regulatory consolidation	-		-	-	-	- 7
56 Other deductions from T2 capital	-		-	-	-	-
57 Total regulatory adjustments to T2 capital	_		-	-	-	_
58 T2 capital	7,394		7,633	7,676	6,849	6,738
59 Total capital (TC = T1 + T2)	56,145		55,478	53,779	52,119	50,411
60 Total RWA	329,202		326,514	316,333	326,120	317,773
Capital ratios						
61 CET1 (as a percentage of RWA)	13.3%		13.1%	13.0%	12.4%	12.2%
62 T1 (as a percentage of RWA)	14.8%		14.7%	14.6%	13.9%	13.7%
63 Total capital (as a percentage of RWA)	17.1%		17.0%	17.0%	16.0%	15.9%
Buffer (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer plus D-SIB buffer expressed as a percentage of RWA)	8.0%		8.0%	8.0%	8.0%	8.0%
65 of which: capital conservation buffer	2.5%		2.5%	2.5%	2.5%	2.5%
66 of which: bank specific countercyclical buffer (6)	0.0%		0.0%	0.0%	0.0%	0.0%
67 of which: G-SIB buffer	0.0%		0.0%	0.0%	0.0%	0.0%
67a of which: D-SIB buffer	1.0%		1.0%	1.0%	1.0%	1.0%
68 CET1 available to meet buffers (as percentage of RWA) ⁽⁷⁾	8.8%		8.6%	8.5%	7.9%	7.7%
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) (®)						
69 CET1 target ratio	8.0%		8.0%	8.0%	8.0%	8.0%
70 T1 capital target ratio	9.5%		9.5%	9.5%	9.5%	9.5%
71 Total capital target ratio	11.5%		11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk-weighting)		AE+AF+AG				
Non-significant investments in the capital and other TLAC-eligible instruments of other financial entities	434	see footnote 9	1,202	530	750	788
73 Significant investments in the common stock of financials	870	AB+AC+AD	847	819	853	830
74 Mortgage servicing rights (net of related tax liability)	-		-	-	-	-
75 Deferred tax assets arising from temporary differences (net of related tax liabilities)	1,392	AA	1,377	1,275	1,354	1,322
Applicable caps on the inclusion of allowances in T2						
76 Allowances eligible for inclusion in T2 in respect of exposures subject to SA (prior to application of cap)	255	Y	215	214	708	674
77 Cap on inclusion of allowances in T2 under SA	482		477	455	1,144	1,106
Allowances eligible for inclusion in T2 in respect of exposures subject to IRBA (prior to application of cap)	225	Z	158	160	230	192
79 Cap on inclusion of allowances in T2 under IRBA	1,402		1,383	1,341	1,099	1,074

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



⁽¹⁾ (2) (3) (4) (5) (6) (7) (8) (9) n/a Not recorded on the consolidated balance sheet.

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

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

Comprises certain debentures which qualify as NVCC.

Bank specific countercyclical buffer requirement of 0.03% in Q3/24 (Q2/24: 0.02%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

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

The OSFI target ratios above represent the Pillar 1 capital requirements, which do not include the DSB that OSFI requires D-SIBs to hold. The DSB is currently at 3.5%, increased from 3.0% effective November 1, 2023.

Synthetic positions not recorded on the consolidated balance sheet. Not applicable.

CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)		Q3/24		
(# Hillions)	Balance sheet	Balance sheet as in		Cross
	as in report to			reference to
	shareholders	the regulatory scope of consolidation (1)	Of which	capital schedule (2)
Assets	Shareholders	oi consolidation 🐬	OI WILLII	capital scriedule **
Cash and non-interest-bearing deposits with banks	11,684	11,684		
Interest-bearing deposits with banks	36,165	36,165		
Securities	253.922	253,674		
	253,922	253,674		AD
Significant investments in capital of other financial institutions not exceeding regulatory thresholds			- 77	AD AE
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			77	AE
Significant investments in capital of non-financial institutions			-	
Other securities			253,597	
Cash collateral on securities borrowed	16,495	16,495		
Securities purchased under resale agreements	79,321	79,321		
Loans	553,907	553,907		
Allowance for credit losses	(3,920)	(3,920)		
General allowance reflected in T2 capital			(255)	Υ
Excess in allowance over expected losses reflected in T2 capital			(225)	Z
Allowances not reflected in regulatory capital			(3,440)	
Derivative instruments	30,311	30,311		
Customers' liability under acceptances	162	162		
Property and equipment	3,261	3,261		
Goodwill	5,406	5,406		F
Software and other intangible assets	2,728	2,728		<u>.</u>
Investments in equity-accounted associates and joint ventures	721	1,012		<u> </u>
Significant investments in capital of other financial institutions exceeding regulatory thresholds (10% of CET1)		1,012		Р
Significant investments in capital of other financial institutions exceeding regulatory thresholds (15% blasket of CET1)				R
Significant investments in capital of other financial institutions not exceeding regulatory thresholds			579	AB
Significant investments in capital of other financial institutions related to goodwill			10	G AB
			20	G
Significant investments in capital of other financial institutions related to intangibles				AI
Significant investments in capital of non-financial institutions			23	
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (10% of CET1)			-	Q
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (15% basket of CET1)			-	S
Investment in deconsolidated subsidiaries not exceeding regulatory thresholds			291	AC
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			40	AG
Non-significant investments in capital of non-financial institutions			49	
Deferred tax assets	620	605		
Deferred tax assets excluding those arising from temporary differences			16	K
Deferred tax assets arising from temporary differences exceeding regulatory thresholds (15% basket of CET1)			-	T_
Deferred tax assets arising from temporary differences not exceeding regulatory thresholds			1,392	AA
Deferred tax liabilities related to goodwill			(92)	Н
Deferred tax liabilities related to software and other intangible assets			(398)	J
Deferred tax liabilities related to defined benefit pension fund net assets			(313)	0
Other assets			. ,	
Defined benefit pension fund net assets	1,241	1,241		N
Other	29,383	29,337		
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds	25,530	,	5	AF
Other			29,332	, 11
Total assets	1.021.407	1.021.389	20,002	

For footnotes, see next page.



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

		Q3/24		
(\$ millions)	Balance sheet	Balance sheet as in		Cross
	as in report to	the regulatory scope		reference to
Liabilities	shareholders	of consolidation (1)	Of which	capital schedule (2)
Deposits	743,446	743,446		'
Obligations related to securities sold short	24,040	24,040		
Cash collateral on securities lent	8,515	8,515		
Obligations related to securities sold under repurchase agreements	115,368	115,368		
Derivative instruments	36,493	36,493		
Acceptances	173	173		
Deferred tax liabilities	42	42		
Other liabilities	28,093	28,075		
Subordinated indebtedness	7,454	7,454		
Subordinated indebtedness allowed for inclusion in T2 capital			6,889	W
Subordinated indebtedness not allowed for T2 capital			565	
Total liabilities	963,624	963,606		
Equity				
Preferred shares and other equity instruments	4,949	4,949		
Preferred shares and other equity instruments allowed for inclusion into additional T1 capital			4,949	U
Common shares	16,919	16,919		Α
Common shares – treasury positions			2	
Common shares			16,917	
Contributed surplus	128	128	-	В
Retained earnings	32,844	32,844	-	С
Gains and losses due to changes in own credit risk on fair valued liabilities			85	М
Other retained earnings			32,759	
AOCI	2,689	2,689	-	D
Cash flow hedges			260	L
Net fair value gains (losses) arising from changes in institution's own credit risk			(68)	AH
Other			2,497	
Non-controlling interests	254	254		
Portion allowed for inclusion into CET1			105	E
Portion allowed for inclusion into additional T1 capital			18	V
Portion allowed for inclusion into T2 capital			24	X
Portion not allowed for regulatory capital			107	
Total equity	57,783	57,783		
Total liabilities and equity	1,021,407	1,021,389		

⁽¹⁾ CIBC Cayman Re and CIBC Life are excluded from the regulatory scope of consolidation. CIBC Cayman Re provides life and health reinsurance to Canadian insurance and international reinsurance companies. CIBC Life is primarily involved in direct underwriting of life insurance products and has assumed a closed creditor product block of business from a Canadian underwriter; current policies in-force include accidental death, hospital accident, hospital cash benefit plans, critical accident plans, critical accident plans, critical accident plans, accident recovery plan, term life, and creditor life and disability insurance products. As at Q3/24, on a legal entity basis, CIBC Cayman Re had \$195 million in assets and \$170 million in equity, and CIBC Life had \$156 million in assets and \$121 million in equity.



⁽²⁾ Refer to table CC1.

CHANGES IN REGULATORY CAPITAL

(\$ millions) Q3/24 Q2/24 Q1/24 Q4/23 Q3/23 Row **CET1** capital Opening amount 42.728 41.160 40.327 38.731 38.176 2 Shares issued in lieu of cash dividends (add back) 45 299 308 293 294 Other issue of common shares 58 68 59 45 63 4 Redeemed capital _ 5 Purchase of common shares for cancellation 6 Premium on purchase of common shares for cancellation Dividends and distributions (912)(905)(906)(866)(865)Net income attributable to equity shareholders 1.786 1.739 1.716 1.475 1.420 Change in AOCI balances 9 Currency translation differences 50 465 (641)994 (529)10 Securities measured at fair value through other comprehensive income (FVOCI) 18 (10)149 (81) 67 11 Cash flow hedges (1) 996 (466)755 (44)(521)12 Fair value change of fair value option liabilities attributable to changes in credit risk 59 (199)(57)80 (45)13 Post-employment defined benefit plans 172 (78)(95)13 18 14 Removal of own credit spread (net of tax) 45 285 (144)(32)28 15 Goodwill and other intangible assets (deduction, net of related tax liabilities) 10 (89)133 (194)77 16 Shortfall of allowance to expected losses 20 Other, including regulatory adjustments 17 Deferred tax assets that rely on future profitability (excluding those arising from temporary differences) (5) (2)3 3 18 Defined benefit pension fund net assets (3) 54 86 16 (186)19 Significant investments in financial institutions (amount above 10% threshold) 20 Amount exceeding 15% threshold Prudential valuation adjustments 21 2 (1) (2) 1 22 Other (1)(2) (801) 43 (1,005)470 511 Closing amount 43.784 42.728 41.160 40.327 38.731 AT1 capital 24 Opening amount 5.117 4.943 4.943 4.942 4.941 25 AT1 eligible capital issues 500 500 26 Redeemed capital (650)(325)27 Impact of the cap on inclusion for instruments subject to phase out (1) 28 Other, including regulatory adjustments 4,943 4,943 Closing amount 4.967 5.117 4.942 Total T1 capital 47.845 46.103 45.270 43.673 48.751 T2 capital 31 Opening amount 7.633 7.676 6.849 6.738 6.692 32 New T2 eligible capital issues 1.000 1.250 33 Redeemed capital (1,500)34 Amortization adjustments 35 Impact of the cap on inclusion for instruments subject to phase out 36 Other, including regulatory adjustments (43)261 (423)111 46 37 Closing amount 7.394 7.633 7.676 6.849 6.738 Total capital 56,145 55,478 53,779 52,119 50,411



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

⁽²⁾ Q1/24 included a reduction to retained earnings related to the adoption of IFRS 17.

TLAC1: TLAC COMPOSITION (AT RESOLUTION GROUP LEVEL)

(\$ m	illions)	Q3/24	Q2/24	Q1/24	Q4/23	Q3/23
	Regulatory capital elements of TLAC and adjustments					
1	CET1 capital	43,784	42,728	41,160	40,327	38,731
2	AT1 capital before TLAC adjustments	4,967	5,117	4,943	4,943	4,942
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	4,967	5,117	4,943	4,943	4,942
6	T2 capital before TLAC adjustments	7,394	7,633	7,676	6,849	6,738
7	Amortized portion of T2 instruments where remaining maturity > 1 year	-	-	-	-	-
8	T2 capital ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
9	Other adjustments	-	-	-	-	-
10	T2 instruments eligible under the TLAC framework	7,394	7,633	7,676	6,849	6,738
11	TLAC arising from regulatory capital	56,145	55,478	53,779	52,119	50,411
	Non-regulatory capital elements of TLAC					
12	External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	-	-	-	-	-
13	External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC					
	term sheet requirements	43,042	40,437	46,141	48,096	45,737
14	Of which: amount eligible as TLAC after application of the caps	-	-	-	-	-
15	External TLAC instruments issued by funding vehicles prior to January 1, 2022	-	-	-	-	-
16	Eligible ex ante commitments to recapitalize a G-SIB in resolution	-	-	-	-	-
17	TLAC arising from non-regulatory capital instruments before adjustments	43,042	40,437	46,141	48,096	45,737
	Non-regulatory capital elements of TLAC: adjustments					
18	TLAC before deductions	99,187	95,915	99,920	100,215	96,148
19	Deductions of exposures between multiple point of entry resolution groups that correspond to items eligible for TLAC				<u> </u>	
	(not applicable to special purpose entities (SPEs) G-SIBs and D-SIBs)	n/a	n/a	n/a	n/a	n/a
20	Deduction of investments in own other TLAC liabilities	(37)	(25)	(108)	(39)	(111)
21	Other adjustments to TLAC	-	-		-	-
22	TLAC available after deductions	99,150	95,890	99,812	100,176	96,037
	RWA and leverage exposure measure for TLAC purposes		•	· · · · · · · · · · · · · · · · · · ·	<u> </u>	•
23	Total RWA adjusted as permitted under the TLAC regime	329,202	326,514	316,333	326,120	317,773
24	Leverage exposure measure	1,133,983	1,112,411	1,080,906	1,079,103	1,039,329
	TLAC ratios and buffers (1)	, ,	, ,			
25	TLAC Ratio (as a percentage of RWA adjusted as permitted under the TLAC regime) (%)	30.1%	29.4%	31.6%	30.7%	30.2%
26	TLAC Leverage Ratio (as a percentage of leverage exposure) (%)	8.7%	8.6%	9.2%	9.3%	9.2%
27	CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements	8.8%	8.6%	8.5%	7.9%	7.7%
28	Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a	5.576				
	percentage of RWA)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer (2)	0.0%	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB/G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%
	As a D.SIR CIRC is subject to a target risk-based TLAC Ratio (which comprises a minimum risk-based TLAC ratio of 21.5% plus the then applicable DSR) and a				1.070	1.070

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



⁽²⁾ Bank specific countercyclical buffer requirement of 0.03% in Q3/24 (Q2/24: 0.02%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

n/a Not applicable.

TLAC3: RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL (1)(2)

(\$ millions)			Q3/24						
		Cred	litor ranking						
	(most junior)				(most senior)				
	Common	Preferred shares and	Subordinated						
1 Description of creditor ranking	shares	other equity instruments	debt	Bail-in debt (3)	Other liabilities (4)	Total			
2 Total capital and liabilities net of CRM	16,919	4,949	7,516	60,642	-	90,026			
3 Subset of row 2 that are excluded liabilities	2	-	37	126	-	165			
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,917	4,949	7,479	60,516	-	89,861			
5 Subset of row 4 that are potentially eligible as TLAC	16,917	4,949	5,963 (5)	41,865	-	69,694			
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	12,465	-	12,465			
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	22,652	-	22,652			
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,963	4,700	-	10,663			
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,048	-	2,048			
10 Subset of row 5 that is perpetual securities	16,917	4,949	-	-	-	21,866			
(\$ millions)			Q2/24						
	Creditor ranking								
	(most junior)				(most senior)				
	Common	Preferred shares and	Subordinated						
1 Description of creditor ranking	shares	other equity instruments	debt	Bail-in debt (3)	Other liabilities (4)	Total			
2 Total capital and liabilities net of CRM	16,813	5,098	8,014	57,787	=	87,712			
3 Subset of row 2 that are excluded liabilities	-	-	20	130	=	150			
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,813	5,098	7,994	57,657	-	87,562			
5 Subset of row 4 that are potentially eligible as TLAC	16,813	5,098	6,230 (5)	38,735	-	66,876			
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	9,827	=	9,827			
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	22,033	=	22,033			
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	6,230	4,843	-	11,073			
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,032	-	2,032			
10 Subset of row 5 that is perpetual securities	16,813	5,098		-	-	21,911			
(\$ millions)			Q1/24						
		Cred	litor ranking						
	(most junior) (most senior)								

(\$ millions)	Q1/24							
		Cred	litor ranking					
	(most junior)				(most senior)			
	Common	Preferred shares and	Subordinated					
1 Description of creditor ranking	shares	other equity instruments	debt	Bail-in debt (3)	Other liabilities (4)	Total		
2 Total capital and liabilities net of CRM	16,447	4,925	8,014	57,031	=	86,417		
3 Subset of row 2 that are excluded liabilities	-	-	20	137	=	157		
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,447	4,925	7,994	56,894	-	86,260		
5 Subset of row 4 that are potentially eligible as TLAC	16,447	4,925	6,230 (5)	45,420	-	73,022		
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	17,624	-	17,624		
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	=	20,739	=	20,739		
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	6,230	5,163	-	11,393		
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,894	-	1,894		
10 Subset of row 5 that is perpetual securities	16,447	4,925	-	-	-	21,372		

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



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

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

Disclosure not currently required by OSFI.

⁵⁾ Includes NVCC subordinated debt only.

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

(\$ millions)		Q4/23							
		Cred	litor ranking						
	(most junior)				(most senior)				
	Common	Preferred shares and	Subordinated						
1 Description of creditor ranking	shares	other equity instruments	debt	Bail-in debt (3)	Other liabilities (4)	Total			
2 Total capital and liabilities net of CRM	16,082	4,925	6,766	60,875	-	88,648			
3 Subset of row 2 that are excluded liabilities	-	-	19	44	-	63			
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	16,082	4,925	6,747	60,831	-	88,585			
5 Subset of row 4 that are potentially eligible as TLAC	16,082	4,925	6,231 (5)	46,002	=	73,240			
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	=	17,821	=	17,821			
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	21,139	-	21,139			
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	6,231	4,820	-	11,051			
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,222	-	2,222			
10 Subset of row 5 that is perpetual securities	16,082	4,925	-	-	-	21,007			

(\$ millions)	Q3/23							
		Cred	litor ranking					
	(most junior)			(most senior)	_			
	Common	Preferred shares and	Subordinated					
1 Description of creditor ranking	shares	other equity instruments	debt	Bail-in debt (3)	Other liabilities (4)	Total		
2 Total capital and liabilities net of CRM	15,742	4,925	6,763	54,525	=	81,955		
3 Subset of row 2 that are excluded liabilities	-	-	31	128	-	159		
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	15,742	4,925	6,732	54,397	-	81,796		
5 Subset of row 4 that are potentially eligible as TLAC	15,742	4,925	6,219 ⁽⁵⁾	43,922	-	70,808		
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	=	17,901	-	17,901		
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	20,601	-	20,601		
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	6,219	3,295	-	9,514		
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	2,125	-	2,125		
10 Subset of row 5 that is perpetual securities	15,742	4,925	-	-	-	20,667		

For footnotes, see page 21.



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

(\$ millions)			Q3/24		
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>
		Exposure values a	nd/or RWA	Bank-specific	
	Countercyclical	used in the compu	tation of the	countercyclical	Countercyclical
	capital buffer_	countercyclical ca	pital buffer	capital buffer	capital buffer
Geographical breakdown	rate %	Exposure values	RWA	rate % ⁽¹⁾	amount
Australia	1.00	5,803	1,112		
Belgium	0.50	97	31		
France	1.00	1,294	77		
Germany	0.75	1,548	638		
Hong Kong	1.00	966	496		
Luxembourg	0.50	3,042	256		
Netherlands	2.00	1,472	571		
Norway	2.50	246	32		
South Korea	1.00	4	4		
Sweden	2.00	955	275		
United Kingdom	2.00	20,033	2,196		
Sum (2)		35,460	5,688		
Total (3)		1,050,349	242,830	0.0%	115 (4)
(\$ millions)			Q2/24		
	<u>a</u>	<u>b</u> Exposure values a	<u>C</u>	<u>d</u>	<u>e</u>
	Countarouslical			Bank-specific	Countarouslinal
	Countercyclical capital buffer	used in the compu	alion of the	countercyclical	Countercyclical capital buffer
On a managinal hands down		countercyclical ca		capital buffer	
Geographical breakdown	rate %	Exposure values	RWA	rate % ⁽¹⁾	amount
Australia	1.00	7,294	1,135		
France	0.50	539	76		
Germany	0.75	1,354	552		
Hong Kong	1.00	1,073	527 272		
Luxembourg	0.50	1,648			
Netherlands Name of the second	1.00	1,589	667		
Norway	2.50	388	54		
Sweden	1.00	951	244		
United Kingdom	1.00	19,199	2,247		
Sum (2)		34,035	5,774	0.00/	= 4 (A)
Total (3)		1,039,588	243,089	0.0%	74 (4)
(\$ millions)			Q1/24		
(\$\text{\tin}\text{\tin}\xint{\text{\tin}\\ \ti}\\\ \tinttitex{\text{\text{\text{\text{\text{\text{\texi}\tint{\text{\texi}\tint{\text{\texi}\tint{\text{\texi}\tint{\tex{\texi}\text{\texi}\tint{\texitit}\\ \texitilex{\tiint{	a	b	C C	d	е
	<u>u</u>	Exposure values a		Bank-specific	<u> </u>
	Countercyclical	used in the compu		countercyclical	Countercyclical
	capital buffer	countercyclical ca		capital buffer	capital buffer
Geographical breakdown	rate %	Exposure values	RWA	rate % (1)	amount
Australia	1.00	7,257	1,215	1410 70 17	amount
France	0.50	2,710	86		
Germany	0.75	1,413	566		
Hong Kong	1.00	1,068	528		
Luxembourg	0.50	2,786	372		
Netherlands	1.00	1,641	700		
Norway	2.50	385	56		
Notway Sweden	1.00	1,041	255		
United Kingdom	1.00	14,727	2,107		
Sum (2)	1.00	33,028	5,885		
Total (3)		990,146	234,278	0.0%	68
			/J4 //8	U U70	nn

⁽¹⁾ Bank specific countercyclical buffer requirement of 0.03% in Q3/24 (Q2/24: 0.02%) is the amount which is determined based on our weighted average private sector exposures in jurisdictions identified by the BCBS.

⁽⁴⁾ Computed using the total RWA of \$329,202 million (Q2/24: \$326,514 million), multiplied by the bank-specific countercyclical capital buffer rate.



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

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

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

(\$ millions)	Q4/23								
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>				
		Exposure values and		Bank-specific					
	Countercyclical	used in the computa		countercyclical	Countercyclical				
	capital buffer_	countercyclical capi	tal buffer	capital buffer	capital buffer				
Geographical breakdown	rate %	Exposure values	RWA	rate % (1)	amount				
Australia	1.00	4,468	1,103						
France	0.50	319	72						
Germany	0.75	1,227	560						
Hong Kong	1.00	985	508						
Luxembourg	0.50	266	134						
Netherlands	1.00	1,198	682						
Norway	2.50	310	55						
Sweden	1.00	494	200						
United Kingdom	1.00	5,423	1,857						
Sum (2)		14,690	5,171						
Total ⁽³⁾		798,668	234,054	0.0%	70				

For footnotes, see page 23.



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

(\$	millions)	Q3/24	Q2/24	Q1/24	Q4/23	Q3/23
Ro	OW Control of the Con					
1	Total consolidated assets as per published financial statements	1,021,407	1,001,758	971,667	975,719	943,001
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of					
	regulatory consolidation	(18)	(15)	(17)	10	10
3	Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(3,852)	(2,938)	(3,244)	(3,704)	(3,858)
4	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio					
	exposure measure	-	-	-	-	-
5	Adjustment for derivative financial instruments	4,074	3,062	7,437	804	1,789
6	Adjustment for SFTs (i.e., repos and similar secured lending)	3,513	2,589	403	1,438	(205)
7	Adjustment for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures)	124,633	122,937	118,897	119,077	112,208
8	Other adjustments	(15,774)	(14,982)	(14,237)	(14,241)	(13,616)
9	Leverage ratio exposure measure	1,133,983	1,112,411	1,080,906	1,079,103	1,039,329

LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

(\$ millions)					
	Q3/24	Q2/24	Q1/24	Q4/23	Q3/23
Row					
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral)	891,410	867,599	851,313	843,947	821,733
2 Gross up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-	-
3 (Deductions of receivables assets for cash variation margin provided in derivative transactions)	(6,890)	(7,278)	(6,155)	(6,724)	(6,164)
4 (Asset amounts deducted in determining T1 capital)	(8,884)	(7,705)	(8,080)	(7,516)	(7,452)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	875,636	852,616	837,078	829,707	808,117
Derivative exposures					
6 Replacement cost associated with all derivative transactions	8,430	8,762	7,318	9,225	7,436
Add-on amounts for potential future exposure associated with all derivative transactions	25,955	25,710	24,753	24,314	24,388
8 (Exempted central counterparty (CCP)-leg of client cleared trade exposures)	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	2,909	3,739	4,329	2,123	1,372
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(2,909)	(3,739)	(4,329)	(1,616)	(1,372)
11 Total derivatives exposures (sum of lines 6 to 10)	34,385	34,472	32,071	34,046	31,824
SFT exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	95,816	99,797	92,458	94,835	87,385
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(4,542)	(3,780)	(4,920)	(4,228)	(4,538)
14 Counterparty credit risk exposure for SFTs	8,055	6,369	5,322	5,666	4,333
15 Agent transaction exposures	-	-	-	-	-
16 Total SFT exposures (sum of lines 12 to 15)	99,329	102,386	92,860	96,273	87,180
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	415,295	410,149	401,046	400,690	382,625
18 (Adjustments for conversion to credit equivalent amounts)	(290,662)	(287,212)	(282,149)	(281,613)	(270,417)
19 Off-balance sheet items (sum of lines 17 and 18)	124,633	122,937	118,897	119,077	112,208
Capital and Total Exposures					
20 T1 capital	48,751	47,845	46,103	45,270	43,673
21 Total Exposures (sum of lines 5, 11, 16 and 19)	1,133,983	1,112,411	1,080,906	1,079,103	1,039,329
Leverage Ratio	•		•	•	
22 Leverage ratio	4.3%	4.3%	4.3%	4.2%	4.2%



CR1: CREDIT QUALITY OF ASSETS (\$ millions) Q3/24 a b С f g Of which expected credit loss (ECL) accounting provisions for credit losses Of which ECL Gross carrying values of on SA exposures (1) accounting Allocated in Allocated in provisions for regulatory regulatory credit losses Defaulted Non-defaulted Allowances/ category of category of on IRB Net value exposures exposures impairments specific exposures (a+b-c) general 251 Loans 2.757 551.312 3.920 187 3.482 550,149 Debt securities 461 189,971 12 24 190,395 Other investment (2) Off-balance sheet exposures (3) 339 414,747 198 5 193 414,888 Total 3.557 1.156.034 4.155 199 280 3.676 1,155,436 Q2/24 (\$ millions) b C a g Of which ECL accounting provisions for credit losses Of which ECL Gross carrying values of on SA exposures (1) accounting Allocated in Allocated in provisions for regulatory regulatory credit losses Defaulted Non-defaulted Allowances/ category of category of on IRB Net value exposures exposures impairments specific general exposures (a+b-c) 2,849 544,946 3,898 183 244 543,897 Loans 3,471 Debt securities 24 465 176,555 38 13 176,982 Other investment (2) 4 Off-balance sheet exposures (3) 266 409.020 188 5 183 409.098 Total 3.580 1.130.525 4.124 196 273 3.655 1.129.981 (\$ millions) Q1/24 b C g a Of which ECL accounting provisions for credit losses Of which ECL on SA exposures (1) Gross carrying values of accounting Allocated in Allocated in provisions for credit losses regulatory regulatory Defaulted Non-defaulted Allowances/ category of category of on IRB Net value specific exposures exposures impairments general exposures (a+b-c) 4.020 1 Loans 2.997 540.318 184 243 3.593 539.295 Debt securities 461 173,290 40 13 26 1 173,711 Other investment (2) 3 3 Off-balance sheet exposures (3) 162 226 400.496 5 157 400.560



Total

3.684

1,114,107

4.222

197

274

3.751

1,113,569

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

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

⁽³⁾ Includes \$186.6 billion (Q2/24: \$184.0 billion) of personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

CR1: CREDIT QUALITY OF ASSETS (continued) (\$ millions) Q4/23 a b C <u>f</u> g Of which ECL accounting provisions for credit losses Of which ECL Gross carrying values of on SA exposures (1) accounting Allocated in Allocated in provisions for regulatory regulatory credit losses Defaulted Non-defaulted Allowances/ category of category of on IRB Net value exposures exposures impairments specific general exposures (a+b-c) Loans 2,990 541,065 3,902 250 647 3,005 540,153 Debt securities 164,595 42 27 165,037 484 14 Other investment (2) 2 Off-balance sheet exposures (3) 197 398,440 215 70 145 398,422 Total 3.671 1.104.102 4.159 264 744 3,151 1,103,614 (\$ millions) Q3/23 <u>a</u> b C <u>f</u> g Of which ECL accounting provisions for credit losses Of which ECL Gross carrying values of on SA exposures (1) accounting Allocated in Allocated in provisions for regulatory regulatory credit losses Defaulted Non-defaulted Allowances/ category of category of on IRB Net value exposures exposures impairments specific general exposures (a+b-c) Loans 2,616 539,315 3,715 251 615 2,849 538,216 Debt securities 159,295 464 41 14 26 159,718 Other investment (2) Off-balance sheet exposures (3) 383,660 221 147 198 73 383,637

3.278

1,082,273

3,977

266

714

2.997

1,081,574

For footnotes, see page 26.

Total



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

(\$ millions)	Q3/24	Q2/24	Q1/24	Q4/23	Q3/23
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>
1 Defaulted loans and debt securities at end of the previous reporting period	3,580	3,684	3,671	3,278	2,964
2 Loans and debt securities that have defaulted since the last reporting period	1,157	1,072	1,089	1,091	1,074
Amounts repaid (2)	(619)	(417)	(350)	(240)	(278)
3 Returned to non-defaulted status	(141)	(146)	(166)	(97)	(110)
4 Amounts written off	(494)	(698)	(511)	(460)	(365)
5 Other changes (3)	74	85	(49)	99	(7)
6 Defaulted loans and debt securities at end of the reporting period	3,557	3,580	3,684	3,671	3,278

⁽¹⁾ Includes off-balance sheet exposures.



⁽²⁾ Includes proceeds from the disposal of loans.

⁽³⁾ Includes changes due to foreign exchange movements.

CR3: CRM TECHNIQUES - OVERVIEW (1) (\$ millions) Q3/24 Q2/24 b1 b d b1 b a a Exposure **Exposures** Exposures Exposure Exposures Exposures unsecured: unsecured: secured by Exposure secured by secured by Exposure secured by secured by financial Exposure carrying Exposure credit carrying secured by financial credit amount (2) secured (3) collateral (4) amount (2) secured (3) collateral (4) derivatives (5) derivatives (5) quarantees quarantees 65,913 484,236 481,238 2,998 69,141 474,756 472,384 2,372 1 Loans Debt securities 166,482 23,913 3,021 20,892 152,824 24,158 3,273 20,885 -Total (3) 232,395 508,149 484,259 23,890 221,965 498,914 475,657 23,257 Of which defaulted (6) 554 1.823 1.823 _ 521 1.895 1.888 (\$ millions) Q1/24 Q4/23 a b1 b d а b1 b d Exposure Exposures Exposures Exposure Exposures Exposures unsecured: Exposure secured by secured by unsecured: Exposure secured by secured by carrying carrying Exposure secured by financial credit Exposure secured by financial credit amount (2) secured (3) collateral (4) quarantees derivatives (5) amount (2) secured (3) collateral (4) quarantees derivatives (5) 473,117 470,874 2,243 474,738 1,955 1 Loans 66,178 65,415 472,783 Debt securities 151,377 22,334 3,239 19,095 144,612 20,425 3,172 17,253 3 Total (3) 217,555 495,451 474,113 21,338 210,027 475,955 19,208 495,163 4 Of which defaulted (6) 585 1.787 1.781 6 590 1.439 1.432 Q3/23 (\$ millions) b1 b d a Exposure Exposures Exposures unsecured: Exposure secured by secured by carrying Exposure secured by financial credit amount (2) collateral (4) secured (3) quarantees derivatives (5) 469,786 467,911 1 Loans 68,430 1,875 Debt securities 139,712 20,006 3,068 16,938 -Total (3) 489,792 470,979 18,813 208,142

4 Of which defaulted (6)

630

1.436

1.432



⁽¹⁾ Excludes off-balance sheet exposures.

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

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

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

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

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

CR4: SA - CREDIT RISK EXPOSURE AND CRM EFFECTS

(\$ millions)	Q3/24											
	<u>a</u> Exposures before CC	<u>b</u> F ⁽¹⁾ and CRM	<u>c</u> Exposures post-C	<u>d</u> CCF and CRM	<u>e</u> RWA and RWA	<u>f</u> density						
	On-balance	Off-balance	On-balance	Off-balance	T T T T T T T T T T T T T T T T T T T	RWA						
Asset classes	sheet amount	sheet amount	sheet amount	sheet amount	RWA	density %						
1 Sovereigns and their central banks	5,869	37	6,282	198	295	5						
2 PSEs	1,063	179	1,114	82	914	76						
3 MDBs	676	-	676	-	135	20						
4 Banks	970	-	970	-	270	28						
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-						
5 Covered bonds	-	-	-	-	-	-						
6 Corporates	6,267	3,276	6,012	1,218	6,483	90						
Of which: securities firms and other financial institutions treated as corporates	553	253	548	84	647	102						
Of which: specialized lending	-	-	-	-	-	-						
7 Subordinated debt, equity and other capital	946	84	946	34	1,322	135						
8 Retail	3,509	15,779	3,510	4,034	3,208	43						
9 Real estate	3,483	94	3,289	36	1,556	47						
Of which: general residential real estate (general RRE)	2,828	5	2,680	2	947	35						
Of which: income-producing residential real estate (IPRRE)	186	-	166	-	82	49						
Of which: other residential real estate (other RRE)	-	-	-	-	-	-						
Of which: general commercial real estate (general CRE)	223	8	198	2	199	100						
Of which: income-producing commercial real estate (IPCRE)	202	3	201	1	215	106						
Of which: land acquisition, development and construction	44	78	44	31	113	151						
10 Reverse mortgages	-	-	-	-	-	-						
11 MBS	-	-	-	-	-	-						
12 Defaulted exposures (2)	460	2	251	2	317	125						
13 Other assets (3)	17,417	-	17,417	-	8,225	47						
14 Total	40,660	19,451	40,467	5,604	22,725	49						

(\$ millions)	Q2/24											
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>						
	Exposures before CC	F ⁽¹⁾ and CRM	Exposures post-C	CF and CRM	RWA and RWA	density						
	On-balance	Off-balance	On-balance	Off-balance		RWA						
Asset classes	sheet amount	sheet amount	sheet amount	sheet amount	RWA	density %						
1 Sovereigns and their central banks	6,191	36	6,622	177	287	4						
2 PSEs	1,024	164	1,084	72	885	77						
3 MDBs	705	-	705	-	141	20						
4 Banks	833	-	833	-	242	29						
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-						
5 Covered bonds	-	-	-	-	-	-						
6 Corporates	6,140	3,358	5,872	1,258	6,393	90						
Of which: securities firms and other financial institutions treated as corporates	575	269	572	89	677	102						
Of which: specialized lending	-	-	-	-	-	-						
7 Subordinated debt, equity and other capital	922	80	922	32	1,208	127						
8 Retail	4,936	15,664	4,936	4,007	3,901	44						
9 Real estate	3,472	80	3,269	31	1,522	46						
Of which: general RRE	2,837	5	2,679	2	944	35						
Of which: IPRRE	189	-	168	-	81	48						
Of which: other RRE	-	-	-	-	-	-						
Of which: general CRE	219	5	196	1	197	100						
Of which: IPCRE	187	3	186	1	200	107						
Of which: land acquisition, development and construction	40	67	40	27	100	149						
10 Reverse mortgages	-	-	-	-	-	-						
11 MBS	-	-	-	-	-	-						
12 Defaulted exposures (2)	417	1	211	1	253	119						
13 Other assets (3)	17,592	-	17,592	-	7,953	45						
14 Total	42,232	19,383	42,046	5,578	22,785	48_						



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

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

(\$ millions)	Q1/24											
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>						
	Exposures before CO	CF ⁽¹⁾ and CRM	Exposures post-0	CCF and CRM	RWA and RWA	density						
	On-balance	Off-balance	On-balance	Off-balance		RWA						
Asset classes	sheet amount	sheet amount	sheet amount	sheet amount	RWA	density %						
1 Sovereigns and their central banks	5,650	35	6,139	157	311	5						
2 PSEs	1,043	166	1,107	79	893	75						
3 MDBs	570	-	570	-	114	20						
4 Banks	641	-	641	-	166	26						
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-						
5 Covered bonds	-	-	-	-	-	-						
6 Corporates	5,919	3,021	5,603	1,125	6,029	90						
Of which: securities firms and other financial institutions treated as corporates	474	250	472	83	568	102						
Of which: specialized lending	-	-	-	-	-	-						
7 Subordinated debt, equity and other capital	871	94	871	38	1,167	128						
8 Retail	4,701	15,801	4,701	4,035	3,410	39						
9 Real estate	3,372	40	3,156	16	1,467	46						
Of which: general RRE	2,737	5	2,568	2	902	35						
Of which: IPRRE	184	-	161	-	79	49						
Of which: other RRE	-	-	-	-	-	-						
Of which: general CRE	224	2	201	1	201	100						
Of which: IPCRE	172	3	171	1	184	107						
Of which: land acquisition, development and construction	55	30	55	12	101	151						
10 Reverse mortgages	-	-	-	-	-	-						
11 MBS	-	-	-	-	-	-						
12 Defaulted exposures (2)	382	1	177	1	209	117						
13 Other assets (3)	16,171	-	16,171	-	7,736	48						
14 Total	39,320	19,158	39,136	5,451	21,502	48						

(\$ millions)	Q4/23											
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>						
	Exposures before CO	CF ⁽¹⁾ and CRM	Exposures post-0	CCF and CRM	RWA and RWA	density						
	On-balance	Off-balance	On-balance	Off-balance		RWA						
Asset classes	sheet amount	sheet amount	sheet amount	sheet amount	RWA	density %						
1 Sovereigns and their central banks	26,120	36	26,742	248	322	1						
2 PSEs	3,808	521	3,942	203	1,680	41						
3 MDBs	692	-	692	-	138	20						
4 Banks	851	26	851	7	219	26						
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-						
5 Covered bonds	-	-	-	-	-	-						
6 Corporates	30,633	24,965	30,245	8,405	37,322	97						
Of which: securities firms and other financial institutions treated as corporates	10,454	11,472	10,449	3,005	13,469	100						
Of which: specialized lending	-	-	-	-	-	-						
7 Subordinated debt, equity and other capital	780	98	780	39	1,101	134						
8 Retail	5,295	15,907	5,179	3,919	3,737	41						
9 Real estate	23,262	4,325	23,032	1,728	21,197	86						
Of which: general RRE	5,518	150	5,341	23	1,714	32						
Of which: IPRRE	312	2	288	1	121	42						
Of which: other RRE	-	-	-	-	-	-						
Of which: general CRE	3,987	436	3,959	176	4,046	98						
Of which: IPCRE	10,956	996	10,955	429	9,935	87						
Of which: land acquisition, development and construction	2,489	2,741	2,489	1,099	5,381	150						
10 Reverse mortgages	-	-	-	-	-	-						
11 MBS	-	-	-	-	-	-						
12 Defaulted exposures (2)	860	59	588	29	841	136						
13 Other assets (3)	16,656	-	16,656	-	7,740	46						
14 Total	108,957	45,937	108,707	14,578	74,297	60						

For footnotes, see page 30.



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

(\$ millions)	Q3/23											
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>						
	Exposures before Co	CF ⁽¹⁾ and CRM	Exposures post-0	CCF and CRM	RWA and RWA	density						
	On-balance	Off-balance	On-balance	Off-balance		RWA						
Asset classes	sheet amount	sheet amount	sheet amount	sheet amount	RWA	density %						
1 Sovereigns and their central banks	22,892	36	23,519	215	327	1						
2 PSEs	3,632	356	3,865	202	1,641	40						
3 MDBs	671	-	671	-	134	20						
4 Banks	1,089	14	1,089	1	282	26						
Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-						
5 Covered bonds	-	-	-	-	-	-						
6 Corporates	29,546	23,431	29,123	7,916	35,744	97						
Of which: securities firms and other financial institutions treated as corporates	10,431	10,859	10,427	2,891	13,334	100						
Of which: specialized lending	-	-	-	-	-	-						
7 Subordinated debt, equity and other capital	756	99	756	40	1,100	138						
8 Retail	5,211	15,470	5,050	3,805	3,549	40						
9 Real estate	22,485	4,279	22,233	1,709	20,682	86						
Of which: general RRE	5,185	149	4,987	23	1,599	32						
Of which: IPRRE	292	3	265	1	112	42						
Of which: other RRE	-	-	-	-	-	-						
Of which: general CRE	3,970	408	3,944	166	4,050	99						
Of which: IPCRE	10,377	925	10,376	400	9,253	86						
Of which: land acquisition, development and construction	2,661	2,794	2,661	1,119	5,668	150						
10 Reverse mortgages	-	-	-	-	-	-						
11 MBS	-	-	-	-	-	-						
12 Defaulted exposures (2)	749	58	473	25	648	130						
13 Other assets (3)	16,175	-	16,175	-	7,678	47						
14 Total	103,206	43,743	102,954	13,913	71,785	61						

For footnotes, see page 30.



		CI	R5:	SA -	EX	POS	SUF	RES	BY	ASS	SET	CL	488	SES A	ANE) RI	SK-	WEI	GH ⁻	ΓS							
(\$ millions)														Q3/	/24												
,	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>	į	i	<u>k</u>	Ī	<u>m</u>	<u>n</u> Risk we	0	<u>p</u>	<u>q</u>	<u>r</u>	<u>s</u>	<u>t</u>	<u>u</u>	<u>v</u>	<u>w</u>	<u>x</u>	Y	<u>z</u>	<u>aa</u>
														THOIC WO	ngi it												Total credit
																											exposure
																											amount
																											(post-CCF
																											and
Asset classes	0%	15%		25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%		105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)
Sovereigns and their central banks	6,147		12						61									256				4				-	6,480
2 PSEs	62		159						269									621				85				-	1,196
3 MDBs	-		676		-				-									-				-				-	676
4 Banks			888		-		-		31					-				-				51				-	970
Of which: securities firms and other financial																											
institutions			-																			-				-	-
5 Covered bonds			-		-		-		-					-				-				-				-	-
6 Corporates			-											-	- :	5,102		2,098			-	30				-	7,230
Of which: securities firms and other financial																											
institutions			-															602				30				-	632
Of which: specialized lending			-						-					-	-						-	-				-	-
7 Subordinated debt, equity and other capital			7															741					232	-		-	980
8 Retail		4,084												3,458				2								-	7,544
9 Real estate			723	226	424	398	368	27	379	-	20	-	257	28		-	22	200	5	173		75				-	3,325
Of which: general RRE			723	226	378	381	368		356			-	250			-		-				-				-	2,682
Of which: IPRRE					46	17		27	23		20			28					5			-				-	166
Of which: other RRE					-	-		-		-	-			-					-			-				-	-
Of which: general CRE			-				-		-	-	-	-		-				200				-				-	200
Of which: IPCRE													7				22			173		-				-	202
Of which: land acquisition, development and																											
construction																		-				75				-	75
10 Reverse mortgages					-	-		-			- 1							-				-				-	-
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-				-	-
12 Defaulted exposures									- 1									122				131				-	253
13 Other assets (1)	9,193		-															8,224							-	-	17,417
14 Total	15,402	4,084	2,465	226	424	398	368	27	740	-	20	-	257	3,486	- 1	5,102	22	12,264	5	173	-	376	232	-	-	-	46,071

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

(\$ millions)		Q3/24		
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>
				Exposure
	On-balance	Off-balance sheet	Weighted (2)	(post-CCF
Risk weight	sheet exposure	exposure (pre-CCF)	average CCF	and post-
1 Less than 40%	19,350	11,960	25%	22,999
2 40–70%	1,460	81	40%	1,412
3 75–80%	2,502	3,834	26%	3,486
4 85%	4,306	2,417	41%	5,102
5 90–100%	12,280	1,091	145%	12,286
6 105–130%	181	3	33%	178
7 150%	356	80	41%	376
8 250%	226	17	41%	232
9 400%	-	-	-	-
10 1250%	-	-	-	-
11 Total exposures	40,661	19,483	34%	46,071

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



	CR5	s: SA	\ - E	ΧP	OSU	IRE:	S B	Y AS	SSE	T C	LAS	SES	S A	ND F	RISI	<-W	EIG	HTS	(co	ntin	ued)					
	J		•	., (1												• • •			(55			' /					
(\$ millions)														Q2	2/24												
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>	į	İ	<u>k</u>	Ī	<u>m</u>	<u>n</u> Risk we	<u>o</u> eiaht	Þ	<u>q</u>	<u>r</u>	<u>s</u>	<u>t</u>	<u>u</u>	<u>v</u>	<u>w</u>	<u>x</u>	У	<u>z</u>	<u>aa</u>
																											Total credit
																											exposure
																											amount
																											(post-CCF
																											and
Asset classes	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%		105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)
Sovereigns and their central banks	6,458		20						76									241				4				-	6,799
2 PSEs	65		165						246									581				99				-	1,156
3 MDBs	-		705		-				-									-				-				-	705
4 Banks			739		14		-		32					-				(1)				49				-	833
Of which: securities firms and other financial																											
institutions			-															-				-				-	-
5 Covered bonds			-		-		-		-					-				-				-				-	-
6 Corporates			-									-		-	-	5,036		2,057			-	37				-	7,130
Of which: securities firms and other financial																											
institutions			-															631				30				-	661
Of which: specialized lending			-						-					-	-						-	-				-	-
7 Subordinated debt, equity and other capital			7															774					173	-		-	954
8 Retail		4,676												4,265				2								-	8,943
9 Real estate			720	264	436	357	365	27	379	-	19	-	257	27		-	14	197	5	166		67				-	3,300
Of which: general RRE			720	264	387	340	365		355			-	250			-		-				-				-	2,681
Of which: IPRRE					49	17		27	24		19			27					5			-				-	168
Of which: other RRE					-	-		-		-	-			-					-			-				-	-
Of which: general CRE			-		1		-		-	-	-			-				197				-				-	197
Of which: IPCRE													7				14			166		-				-	187
Of which: land acquisition, development and																											
construction																		-				67				_	67
10 Reverse mortgages					-			-										-				-				-	-
11 MBS			-	-	-		-	-	-	-		-	-			-	-	-	-	-		-				-	-
12 Defaulted exposures																		129				83				-	212
13 Other assets (1)	9,645		-															7,947							-	-	17,592
14 Total	16,168	4.676	2.356	264	450	357	365	27	733	-	19	-	257	4,292	-	5,036		11,927	5	166	-	339	173	-	-	-	47,624

(\$ millions)		Q2/24		
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u> Exposure
	On-balance	Off-balance sheet	Weighted (2)	(post-CCF
Risk weight	sheet exposure	exposure (pre-CCF)	average CCF	and post-
1 Less than 40%	20,640	11,880	26%	24,271
2 40–70%	1,454	78	40%	1,401
3 75–80%	3,317	3,799	26%	4,292
4 85%	4,241	2,460	41%	5,036
5 90–100%	11,901	1,139	44%	11,941
6 105–130%	174	3	33%	171
7 150%	332	68	41%	339
8 250%	167	16	44%	173
9 400%	-	-	-	-
10 1250%		-	-	-
11 Total exposures	42,226	19,443	29%	47,624



	CR5	5: SA	۱ - E	ΧP	OSU	RE:	S B	Y AS	SSE	T C	LAS	SES	S A	ND F	RISI	<-W	EIG	HTS	(cc	ntin	uec)					
																			(.,					
(\$ millions)														Q1	/24												
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>	<u>i</u>	İ	<u>k</u>	Ī	<u>m</u>	<u>n</u> Risk we	<u>0</u> eiaht	<u>p</u>	<u>q</u>	<u>r</u>	<u>s</u>	<u>t</u>	<u>u</u>	<u>v</u>	<u>w</u>	<u>x</u>	У	<u>z</u>	<u>aa</u>
															9												Total credit
																											exposure
																											amount
																											(post-CCF
																											and
Asset classes	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%		105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)
Sovereigns and their central banks	5,939		11						76									266				4				-	6,296
2 PSEs	81		174						238									603				90				-	1,186
3 MDBs	-		570		-				-									-				-				-	570
4 Banks			589		13		-		8					-				14				17				-	641
Of which: securities firms and other financial																											
institutions			-				-											-				-				-	-
5 Covered bonds			-		-		-		-					-				-				-				-	-
6 Corporates			-						-			-		-	-	4,771		1,922			-	35				-	6,728
Of which: securities firms and other financial																											
institutions			-															527				28				-	555
Of which: specialized lending			-						-					-	-						-	-				-	-
7 Subordinated debt, equity and other capital			7															726					176	-		-	909
8 Retail		5,237												3,497				2								-	8,736
9 Real estate			717	258	421	356	285	25	375	-	19	-	253	24		-	13	202	5	152		67				-	3,172
Of which: general RRE			717	258	372	339	285		353			-	246			1		-				-				-	2,570
Of which: IPRRE					49	17		25	22		19			24					5			-				-	161
Of which: other RRE					-	-		-		-	-			-					-			-				-	-
Of which: general CRE			-				-		-	-	-	-		-		-		202				-				-	202
Of which: IPCRE													7				13			152		-				-	172
Of which: land acquisition, development and																											
construction																		-				67				-	67
10 Reverse mortgages					-	1		-										-				-				-	-
11 MBS			-	-	-	-	-	-	-	-	-	-	-			-	-	-	-	-		-				-	-
12 Defaulted exposures									1									119				59				-	178
13 Other assets (1)	8,250		232															7,689							-	-	16,171
14 Total	14,270	5,237	2,300	258	434	356	285	25	697	-	19	-	253	3,521	-	4,771	13	11,543	5	152	-	272	176	-	-	-	44,587

(\$ millions)		Q1/24		
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u> Exposure
	On-balance	Off-balance sheet	Weighted (2)	(post-CCF
Risk weight	sheet exposure	exposure (pre-CCF)	average CCF	and post-
1 Less than 40%	18,797	13,386	26%	22,855
2 40–70%	1,348	61	41%	1,279
3 75–80%	2,896	2,429	26%	3,521
4 85%	4,120	2,171	41%	4,771
5 90–100%	11,567	1,099	43%	11,556
6 105–130%	160	3	33%	157
7 150%	268	31	42%	272
8 250%	161	37	41%	176
9 400%	-	-	-	-
10 1250%		-	-	-
11 Total exposures	39,317	19,217	28%	44,587



	CR5	: S	4 - E	XP	OSU	IRE:	S B	Y AS	SSE	ТС	LAS	SES	S A	ND F	RISI	<-W	EIG	HTS	(co	ntin	ued)					
(\$ millions)														Q4	/23												
(*	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>	į	İ	<u>k</u>	Ī	<u>m</u>	n Risk we	0	р	<u>q</u>	<u>r</u>	<u>s</u>	<u>t</u>	<u>u</u>	<u>v</u>	<u>w</u>	<u>x</u>	У	<u>z</u>	<u>aa</u>
														T GOR W	oigiit												Total credit
																											exposure
																											amount
																											(post-CCF
																											and
Asset classes	0%	15%		25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	post-CRM)
Sovereigns and their central banks	26,631		16						52									289				2				-	26,990
2 PSEs	84		2,837						326									794				104				-	4,145
3 MDBs	-		692		-				-									-				-				-	692
4 Banks			766		42		-		19					-				8				23				-	858
Of which: securities firms and other financial																											
institutions			-				-											-				-				-	-
5 Covered bonds			-		-		-		-					-				-				-				-	-
6 Corporates			-						-			-		-	-	8,993		29,622			-	35				-	38,650
Of which: securities firms and other financial																											
institutions			-															13,426				28				-	13,454
Of which: specialized lending			-						-					-	-						-	-				-	-
 Subordinated debt, equity and other capital 			7															621					191	-		-	819
B Retail		5,282												3,489				327								-	9,098
Real estate			1,439	727	1,166	1,183	363	32	399	-	239	-	4,650	24			4,237	3,915	8	2,790		3,588				-	24,760
Of which: general RRE			1,439	727	1,014	1,161	363		367			-	293			-		-				-				-	5,364
Of which: IPRRE					152	22		32	32		19			24					8			-				-	289
Of which: other RRE					-	-		-		-	-			-					-			-				-	-
Of which: general CRE			-				-		-	-	220	-		-				3,915				-				-	4,135
Of which: IPCRE													4,357				4,237			2,790		-				-	11,384
Of which: land acquisition, development and																											
construction																		-				3,588				-	3,588
10 Reverse mortgages					-	-		-			-							-				-				-	-
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-				-	-
12 Defaulted exposures									-									160				457				-	617
13 Other assets (1)	8,919		-															7,737							-	-	16,656
14 Total	35,634	5,282	5,757	727	1,208	1,183	363	32	796	-	239	-	4,650	3,513	-	8,993	4,237	43,473	8	2,790	-	4,209	191	-	-	-	123,285

(\$ millions)		Q4/23		
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>
				Exposure
	On-balance	Off-balance sheet	Weighted (2)	(post-CCF
Risk weight	sheet exposure	exposure (pre-CCF)	average CCF	and post-
1 Less than 40%	45,586	12,736	26%	49,791
2 40–70%	6,115	313	19%	6,080
3 75–80%	2,917	2,583	24%	3,513
4 85%	7,759	3,797	40%	8,993
5 90–100%	40,933	22,707	34%	47,710
6 105–130%	2,373	998	43%	2,798
7 150%	3,100	2,800	40%	4,209
8 250%	176	37	41%	191
9 400%		-	-	-
10 1250%	-	-	-	-
11 Total exposures	108,959	45,971	32%	123,285



	CR5	i: S/	4 - E	XP	OSL	JRE	S B	Y AS	SSE	ТС	LAS	SES	S A	ND F	RIS	K-W	EIG	HTS	(cc	ontin	uec	d)					
(\$ millions)														Q3	3/23												
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>	į	İ	<u>k</u>	Ī	<u>m</u>	<u>n</u> Risk we	<u>o</u> eiaht	Б	<u>q</u>	<u>r</u>	<u>s</u>	<u>t</u>	<u>u</u>	<u>v</u>	<u>w</u>	X	У	<u>z</u>	<u>aa</u>
															g												Total credit exposure amount (post-CCF and
Asset classes	0%	15%	20%	25%	30%	35%	40%	45%	50%	55%	60%	65%	70%	75%	80%	85%	90%	100%	105%	110%	130%	150%	250%	400%	1250%	Others	
Sovereigns and their central banks	23,365	1011	17						63								-	283				6			1 2 2 1 1	-	23,734
2 PSEs	78		2,821						284									780				104				-	4,067
3 MDBs	-		671		-				-									-				-				-	671
4 Banks			863		174		-		24					-				2				27				-	1,090
Of which: securities firms and other financial																											.,
institutions					_		- 1		- 1									- 1				_					_
5 Covered bonds			-		-		-		-					-				-				-				-	-
6 Corporates			-						66					-	-	8,540		28,399			-	34				-	37,039
Of which: securities firms and other financial																											
institutions			-											- 1				13,290				28					13,318
Of which: specialized lending			-												-						-	-				-	-
7 Subordinated debt, equity and other capital			7															582					207	-		-	796
8 Retail		5,284												3,265				306								-	8,855
9 Real estate			1,349	655	1,064	1,149	344	30	379	-	170		4,505	18			4,517	3,959	7	2,016		3,780				-	23,942
Of which: general RRE			1,349	655	925	1,129	344		346			-	262			-		-				-				-	5,010
Of which: IPRRE					139	20		30	33		19			18					7			-				-	266
Of which: other RRE					-	-		-		-	-			-					-			-				-	-
Of which: general CRE			-		-		-		-	-	151			-		-		3,959				-				-	4,110
Of which: IPCRE													4,243				4,517			2,016		-				-	10,776
Of which: land acquisition, development and																											
construction																		-				3,780				-	3,780
10 Reverse mortgages					-	-		-			-							-				-				-	-
11 MBS			-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-				-	-
12 Defaulted exposures									-									196				302				-	498
13 Other assets (1)	8,502		-															7,673							-	-	16,175
14 Total	31,945	5,284	5,728	655	1,238	1,149	344	30	816	-	170		4,505	3,283	-	8,540	4,517	42,180	7	2,016	-	4,253	207		-	-	116,867

(\$ millions)		Q3/23		
	<u> </u>	<u>b</u>	<u>c</u>	<u>d</u>
				Exposure
	On-balance	Off-balance sheet	Weighted (2)	(post-CCF
Risk weight	sheet exposure	exposure (pre-CCF)	average CCF	and post-
1 Less than 40%	41,922	12,332	26%	45,999
2 40–70%	5,816	149	15%	5,865
3 75–80%	2,726	2,467	24%	3,283
4 85%	7,394	3,646	40%	8,540
5 90–100%	40,412	21,363	33%	46,697
6 105–130%	1,627	928	43%	2,023
7 150%	3,117	2,852	40%	4,253
8 250%	192	37	41%	207
9 400%		-	-	-
10 1250%		-	-	-
11 Total exposures	103,206	43,774	32%	116,867



(\$ millions)						Q3/2	24					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>	<u>i</u>	İ	<u>k</u>	Ī
AIRB approach	Original	Off-balance										
	on-balance	sheet		EAD post		Number						
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average		RWA	Expected	
	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4)	density %	losses (5	Provisions (5)
Business and government portfolios												
Corporate												
0.00 to <0.15	14,366	8,663	64	19,934	0.07	2,613	27	2.3	2,806	14	4	
0.15 to <0.25	19,763	10,102	62	26,028	0.19	4,797	39	2.1	8,582	33	20	
0.25 to <0.50	15,491	8,136	59	20,325	0.34	3,290	39	1.9	8,951	44	27	
0.50 to <0.75	17,057	8,790	53	21,689	0.58	3,339	38	1.8	11,880	55	48	
0.75 to <2.50	29,221	15,465	52	37,270	1.11	6,246	41	2.0	30,740	82	186	
2.50 to <10.00	11,537	4,118	52	13,699	3.46	27,609	40	1.9	14,751	108	192	
10.00 to <100.00	4,933	981	54	5,465	20.50	695	42	1.6	10,910	200	529	
100.00 (Default)	1,198	275	53	1,344	100.00	621	33	1.8	2,799	208	241	
	113,566	56,530	57	145,754	2.44	49,210	38	2.0	91,419	63	1,247	1,247
Corporate specialized lending												
0.00 to <0.15	325	1,219	71	1,189	0.06	12	12	1.8	143	12	-	
0.15 to <0.25	3,113	2,568	58	4,597	0.19	92	92	2.6	1,316	29	3	
0.25 to <0.50	3,258	1,932	60	4,408	0.34	82	82	2.8	1,662	38	4	
0.50 to <0.75	3,579	3,281	53	5,334	0.58	120	120	2.8	2,544	48	8	
0.75 to <2.50	6,062	3,608	55	8,037	1.01	201	201	2.7	5,397	67	26	
2.50 to <10.00	966	738	61	1,415	2.91	48	48	2.2	1,278	90	13	
10.00 to <100.00	62	35	96	96	23.46	8	8	1.7	238	248	10	
100.00 (Default)	-	-	50	-	100.00	1	1	1.0	-	-	-	
	17,365	13,381	58	25,076	0.80	564	564	2.6	12,578	50	64	26
Sovereign												
0.00 to <0.15	196,389	16,716	59	206,333	0.02	1,377	1,377	2.4	4,265	2	7	
0.15 to <0.25	351	529	65	693	0.22	73	73	2.2	193	28	-	
0.25 to <0.50	128	36	75	155	0.34	49	49	1.9	44	28	-	
0.50 to <0.75	137	8	57	142	0.58	29	29	3.2	67	47	-	
0.75 to <2.50	63	50	52	89	1.00	38	38	1.1	50	56	-	
2.50 to <10.00	22	25	60	37	3.15	369	369	2.0	32	86	-	
10.00 to <100.00	8	-	45	8	17.82	3	3	1.1	18	225	1	
100.00 (Default)	-	-	50	-	100.00	1	1	2.5	-	-	-	
·	197,098	17,364	60	207,457	0.02	1,939	1,939	2.4	4,669	2	8	1
Banks (6)												
0.00 to <0.15	5,220	47	62	5,249	0.01	30	5	3.0	56	1	-	-

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



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

⁽³⁾ Denoted in years.

⁽⁴⁾ The use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by nil (Q2/24: nil).

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

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

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

(\$ millions)						Q3/2	24					
FIRB approach	<u>a</u> Original	<u>b</u> Off-balance	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	а	<u>h</u>	<u>i</u>	i	<u>k</u>	<u>I</u>
	on-balance	sheet		EAD post		Number						
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average		RWA	Expected	
	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4	density %	losses (5)	Provisions (5)
Business and government portfolios												
Corporate												
0.00 to <0.15	12,382	28,822	40	24,000	0.08	512	32	1.8	4,337	18	6	
0.15 to <0.25	11,238	30,498	40	23,367	0.18	590	37	2.4	6,601	28	17	
0.25 to <0.50	8,372	12,705	39	13,367	0.34	338	37	2.4	6,920	52	17	
0.50 to <0.75	7,217	8,037	37	10,216	0.58	275	33	2.3	5,793	57	20	
0.75 to <2.50	9,034	8,458	41	12,499	1.05	426	30	2.4	8,051	64	39	
2.50 to <10.00	2,982	2,649	42	4,107	3.85	950	30	2.4	3,878	94	50	
10.00 to <100.00	1,075	585	38	1,299	18.05	60	31	1.9	1,995	154	74	
100.00 (Default)	77	5	79	81	100.00	15	41	1.9	310	383	9	
	52,377	91,759	40	88,936	0.85	3,166	34	2.3	37,885	43	232	201
Sovereign (7)												
0.00 to <0.15	-	-	10	-	0.05	1	45	1.0	-	-	-	
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	
0.75 to <2.50	48	8	49	52	1.45	2	40	2.5	48	92	-	
	48	8	48	52	1.45	3	40	2.5	48	92	-	-
Banks												
0.00 to <0.15	5,457	2,666	73	7,395	0.06	345	41	1.8	1,397	19	2	
0.15 to <0.25	516	856	49	937	0.17	44	45	1.1	300	32	1	
0.25 to <0.50	80	68	47	112	0.34	18	45	1.9	58	52	-	
0.50 to <0.75	27	59	66	65	0.58	12	44	0.8	37	57	-	
0.75 to <2.50	28	74	34	53	1.07	20	45	1.1	45	85	-	
2.50 to <10.00	1	204	69	142	5.43	39	45	1.9	222	156	3	
10.00 to <100.00	1	-	-	1	10.28	5	45	0.1	2	-	-	
100.00 (Default)	-	-	-	-	-	•	-	-	-	-	-	
	6,110	3,927	66	8,705	0.17	483	41	1.7	2,061	24	6	1



(\$ millions)						Q3/2	4					
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	f	д	<u>h</u>	i	i	<u>k</u>	1
AIRB approach	Original	Off-balance	_	_	_	' = '	_	_	-	-	_	-
Tr ···	on-balance	sheet		EAD post		Number						
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average		RWA	Expected	
i D Scale	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4)	density %		Provisions (5)
Retail portfolios	Охрооціо	pro oor	001 70	poor o'o'	15 %	Obligoro	LOD //	matanty	111171	deficity 70	100000	1 10 10 10 10 10
Real estate secured personal lending (insured)												
0.00 to <0.15	40,929	-	n/a	40,929	0.01	26,343	6	n/a	486	1_	1	
0.15 to <0.25	975	-	-	975	0.17	5,766	27	n/a	131	13	1	
	41,904	-	n/a	41,904	0.02	32,109	6	n/a	617	1	2	14
Real estate secured personal lending (uninsured)												
0.00 to <0.15	107,181	30,606	50	122,583	0.07	467,750	19	n/a	4,923	4	17	
0.15 to <0.25	23,794	46,486	53	48,318	0.18	402,456	27	n/a	5.550	11	24	
0.25 to <0.50	60,690	97	31	60,720	0.34	146,881	20	n/a	9.202	15	46	
0.50 to <0.75	28,170		•	28,170	0.54	70,456	20	n/a	5.764	20	32	
0.75 to <2.50	16,590	1,830	39	17,305	1.55	88,413	24	n/a	7,643	44	66	
2.50 to <10.00	6,688	29	57	6,704	5.10	16,664	20	n/a	5,008	75	71	
10.00 to <100.00	1,021	22	45	1,031	33.55	4,616	23	n/a	1,546	150	84	
100.00 (Default)	789			789	100.00	2.936	22	n/a	1,209	153	97	
100.00 (Dolauli)	244,923	79,070	 51	285,620	0.80	1,200,172	21	n/a	40,845	14	437	523
Qualifying royalying retail	244,323	19,010	31	203,020	0.00	1,200,172	41	IIIa	40,040	14	431	323
Qualifying revolving retail 0.00 to <0.15	2 004	73,108	66	52,204	0.07	5.271.841	90	n/a	2 400	4	35	
	3,904								2,188			
0.15 to <0.25	1,621	12,233	58	8,669	0.23	1,805,286	88	n/a	910	10	18	
0.25 to <0.50	2	1,418	70	1,002	0.33	928,122	66	n/a	106	11	2	
0.50 to <0.75	2,402	5,919	58	5,854	0.61	945,542	89	n/a	1,358	23	32	
0.75 to <2.50	5,157	3,295	61	7,182	1.54	1,625,477	88	n/a	3,326	46	97	
2.50 to <10.00	7,006	1,842	61	8,138	4.21	1,348,848	90	n/a	7,757	95	305	
10.00 to <100.00	1,407	196	62	1,528	25.04	351,818	88	n/a	3,122	204	329	
100.00 (Default)	74	-	n/a	74	100.00	21,121	82	n/a	102	138	53	
	21,573	98,011	64	84,651	1.18	12,298,055	90	n/a	18,869	22	871	1,453
Other retail												
0.00 to <0.15	318	1,568	82	1,601	0.08	8,252	81	n/a	274	17	1	
0.15 to <0.25	1,168	380	71	1,439	0.17	2,393	21	n/a	125	9	1	
0.25 to <0.50	3,717	1,053	112	4,899	0.40	220,620	58	n/a	1,783	36	11	
0.50 to <0.75	616	320	67	831	0.65	10,313	77	n/a	527	63	4	
0.75 to <2.50	6,063	210	80	6.234	1.12	160,920	61	n/a	4,085	66	44	
2.50 to <10.00	2,278	20	104	2,298	4.35	70,401	59	n/a	1,966	86	62	
10.00 to <100.00	804	437	50	1,024	61.18	297,465	23	n/a	550	54	100	
100.00 (Default)	86		n/a	86	100.00	17,368	68	n/a	128	149	49	
	15,050	3,988	84	18,412	4.95	787,732	57	n/a	9,438	51	272	116
Small and medium enterprises (SME) retail	10,000	0,000	<u> </u>	10,712	7.00	101,102	· · ·	11/4	0,400	V I		
0.00 to <0.15	97	626	59	464	0.08	1,682	86	n/a	102	22	_	
0.15 to <0.25	31	020	- 35	404	0.00	1,002	- 00	n/a	102			
0.15 to <0.25 0.25 to <0.50	357	1,216	52	995	0.44	10,521	70	n/a n/a	466	47	3	
	<u> </u>	1,210	52							4/	3 4	
0.50 to <0.75	1,150	400		1,149	0.51	4,294	61	n/a	508	- 04		
0.75 to <2.50	906	182	61	1,016	1.79	8,716	67	n/a	825	81	12	
2.50 to <10.00	369	188	54	471	3.81	12,661	79	n/a	532	113	14	
10.00 to <100.00	341	32	56	359	20.09	4,836	65	n/a	457	127	48	
100.00 (Default)	58		60	58	100.00	2,194	66	n/a	9	16	47	
	3,278	2,244	55	4,512	3.92	44,904	69	n/a	2,899	64	128	94
FIRB approach												
Real estate secured personal lending (insured)												
0.00 to <0.15	1,352	-	n/a	1,352	0.07	1,524	100	n/a	705	52	1	-
	1					•						

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



⁽¹⁾ Amounts are calculated after taking into consideration the effect of CRM strategies.
(2) The number of obligors for retail products reflects account level information rather than individual borrowers. In addition, certain products within real estate secured personal lending include both insured and uninsured components, such as mortgages and home-equity lines of credit secured by the same property. In such situations, the obligor will appear twice in both the insured and uninsured categories within the applicable PD band.

⁽³⁾ Denoted in years.

(\$ millions)						Q2/2	24					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>9</u>	<u>h</u>	<u>i</u>	i	<u>k</u>	<u> </u>
AIRB approach	Original	Off-balance										
	on-balance	sheet		EAD post		Number		_				
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average	(4)	RWA	Expected	(5)
	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4)	density %	losses (5	Provisions (5)
Business and government portfolios												
Corporate												
0.00 to <0.15	14,941	8,636	69	20,926	0.07	2,084	27	2.3	3,170	15	5	
0.15 to <0.25	19,313	10,536	66	26,253	0.20	5,421	38	2.0	8,623	33	21	
0.25 to <0.50	15,028	8,418	60	20,053	0.33	3,372	39	2.0	8,707	43	26	
0.50 to <0.75	32,425	16,753	52	41,125	0.64	6,124	40	1.9	23,911	58	105	
0.75 to <2.50	15,507	6,603	52	18,912	1.39	3,393	42	2.0	16,484	87	112	
2.50 to <10.00	13,921	4,729	51	16,317	4.41	27,279	39	1.9	18,271	112	282	
10.00 to <100.00	3,092	522	53	3,371	27.93	349	44	1.8	7,532	223	511	
100.00 (Default)	1,425	206	43	1,515	100.00	570	43	1.7	4,295	283	282	
	115,652	56,403	58	148,472	2.58	48,592	38	2.0	90,993	61	1,344	1,280
Corporate specialized lending												
0.00 to <0.15	231	1,250	71	1,122	0.06	10	29	1.3	114	10	-	
0.15 to <0.25	2,941	2,442	64	4,496	0.20	86	28	2.5	1,264	28	2	
0.25 to <0.50	3,198	2,147	60	4,476	0.33	86	27	2.7	1,629	36	4	
0.50 to <0.75	7,277	5,790	52	10,267	0.63	223	28	2.9	5,179	50	18	
0.75 to <2.50	1,971	972	54	2,493	1.41	75	32	2.3	1,874	75	11	
2.50 to <10.00	873	524	57	1,170	3.20	46	34	2.1	1,140	97	13	
10.00 to <100.00	116	38	93	151	30.32	4	40	2.2	309	205	16	
100.00 (Default)	3	-	-	3	100.00	1	17	5.0	5	-	-	
	16,610	13,163	57	24,178	0.87	531	28	2.6	11,514	48	64	35
Sovereign												
0.00 to <0.15	184,733	16,200	67	195,511	0.02	1,320	9	2.3	4,530	2	8	
0.15 to <0.25	360	508	69	713	0.23	71	30	2.3	209	29	-	
0.25 to <0.50	147	38	68	173	0.33	58	27	1.9	48	28	-	
0.50 to <0.75	240	35	46	256	0.63	48	34	2.3	134	52	1	
0.75 to <2.50	23	4	75	26	1.41	18	27	1.5	14	54	-	
2.50 to <10.00	58	22	59	71	5.03	165	36	1.6	78	110	1	
10.00 to <100.00	3	-	79	3	17.53	2	54	2.5	9	300	-	
100.00 (Default)	-	-	49	-	100.00	1	55	2.5	-	-	-	
· · · · · · · · · · · · · · · · · · ·	185,564	16,807	67	196,753	0.02	1,683	9	2.3	5,022	3	10	-
Banks (6)				·								
0.00 to <0.15	4,357	27	72	4,376	0.01	29	5	3.0	44	1	_	



(\$ millions)						Q2/	24					
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>9</u>	<u>h</u>	<u>i</u>	Ĺ	<u>k</u>	<u>I</u>
FIRB approach	Original	Off-balance										
	on-balance	sheet		EAD post		Number						
PD scale	sheet gross	exposures	Average	CRM and		of	Average	Average		RWA	Expected	
	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4) density %	losses (5)	Provisions (5)
Business and government portfolios												
Corporate												
0.00 to <0.15	12,219	26,058	40	22,716	0.09	491	33	2.0	4,683	21	7	
0.15 to <0.25	13,937	27,624	41	25,219	0.19	631	37	2.5	9,112	36	18	
0.25 to <0.50	8,497	10,473	39	12,581	0.33	350	37	2.5	6,187	49	15	
0.50 to <0.75	11,684	12,426	38	16,464	0.63	504	32	2.3	9,036	55	34	
0.75 to <2.50	3,246	2,252	42	4,191	1.41	200	27	2.7	2,908	69	17	
2.50 to <10.00	3,016	3,233	42	4,365	4.57	971	30	2.5	4,414	101	64	
10.00 to <100.00	660	237	43	762	26.20	25	32	1.8	1,312	172	67	
100.00 (Default)	71	1	73	72	100.00	15	35	2.2	317	440	-	
	53,330	82,304	40	86,370	0.86	3,187	34	2.3	37,969	44	222	184
Sovereign (7)												
0.50 to <0.75	-	-	10	-	0.74	1	40	1.0	-	-	-	
0.75 to <2.50	48	8	49	52	1.41	1	40	2.8	49	94	-	
	48	8	48	52	1.41	2	40	2.8	49	94	-	-
Banks												
0.00 to <0.15	6,711	2,373	70	8,381	0.07	336	42	1.7	1,562	19	3	
0.15 to <0.25	485	966	42	887	0.17	53	45	1.1	284	32	1	
0.25 to <0.50	94	70	36	119	0.33	21	45	1.8	60	50	-	
0.50 to <0.75	40	135	46	102	0.61	22	45	0.8	57	56	-	
0.75 to <2.50	-	10	44	5	1.41	3	45	0.3	3	60	-	
2.50 to <10.00	8	95	89	93	5.89	50	45	0.2	126	135	2	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	7,338	3,649	62	9,587	0.14	485	42	1.6	2,092	22	6	1



(\$ millions)						Q2/2	4					
()	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	g	<u>h</u>	i	i	<u>k</u>	<u>l</u>
AIRB approach	Original on-balance	Off-balance sheet		EAD post		Number	_			-		
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average		RWA	Expected	
r D Scale	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4)	density %		Provisions (5)
Retail portfolios	<u>'</u>					<u> </u>		· · · · · · · · · · · · · · · · · · ·		,,		
Real estate secured personal lending (insured)												
0.00 to <0.15	41,020	_	n/a	41,020	0.02	30,776	6	n/a	657	2	2	
0.15 to <0.25	2,677	-	-	2,677	0.17	14,161	25	n/a	348	13	2	
	43,697	-	n/a	43,697	0.03	44,937	7	n/a	1,005	2	4	15
Dool astate assumed managed landing (unincomed)												
Real estate secured personal lending (uninsured) 0.00 to <0.15	117,137	30,752	50	132,537	0.10	498,110	18	n/a	6,451	5	23	
0.15 to <0.25	38,904	45,625	53	62,946	0.10	442,400	23	n/a	6,367	10	27	
0.15 to <0.25 0.25 to <0.50	41,301	110	31	41.336	0.17	98,663	19	n/a	5,884	14	29	
0.50 to <0.75	17,871	121	100	17,993	0.71	37,666	20	n/a	4,551	25	28	
0.75 to <2.50	18,900	1,690	35	19,494	1.47	95,138	23	n/a	8,421	43	69	
2.50 to <10.00	6,792	28	58	6,808	5.77	18,669	18	n/a	4,851	71	73	
10.00 to <100.00	848	26	44	859	39.72	4,266	22	n/a	1,158	135	75	
100.00 (Default)	683		-	683	100.00	2,750	21	n/a	877	128	84	507
Qualifying revolving rateil	242,436	78,352	51	282,656	0.79	1,197,662	20	n/a	38,560	14	408	507
Qualifying revolving retail 0.00 to <0.15	3,552	71,722	66	51,166	0.07	5,197,766	90	n/a	2,149	4	34	
0.00 to <0.15 0.15 to <0.25	1,555	11,922	58	8.431	0.07	1.770.258	88	n/a	884	10	17	
0.15 to <0.25 0.25 to <0.50	1,555	1,424	70	1,005	0.23	928,792	66	n/a	106	11	2	
0.50 to <0.75	2,180	6,022	58	5,655	0.61	967,303	89	n/a	1,309	23	31	
0.75 to <2.50	4,690	3,241	62	6,684	1.54	1,608,894	87	n/a	3,087	46	90	
2.50 to <10.00	6,488	1,805	62	7,603	4.21	1,323,158	90	n/a	7,265	96	286	
10.00 to <100.00	1,380	186	63	1,497	25.04	347,517	88	n/a	3,077	206	330	
100.00 (Default)	77	-	n/a	77	100.00	25,420	82	n/a	113	147	54	
• • • • •	19,924	96,322	65	82,118	1.18	12,169,108	89	n/a	17,990	22	844	1,421
Other retail 0.00 to <0.15	322	4.500	82	4.507	0.00	0.000	81	/	200	17	1	
0.00 to <0.15 0.15 to <0.25	1,187	1,526 387	71	1,567 1,462	0.08 0.17	8,228 2,433	21	n/a n/a	269 129	9	1	
0.15 to <0.25 0.25 to <0.50	3,548	1,049	96	4,552	0.17	2,433	50	n/a	1,467	32	9	
0.50 to <0.75	556	305	67	761	0.40	10,153	76	n/a	479	63	4	
0.75 to <2.50	5,898	129	68	5,983	1.11	156,710	62	n/a	3,926	66	42	
2.50 to <10.00	2,344	61	102	2,407	4.44	72,477	60	n/a	2,105	87	68	
10.00 to <100.00	850	486	51	1,098	61.79	294,663	22	n/a	565	51	105	
100.00 (Default)	86	-	n/a	86	100.00	13,951	67	n/a	130	151	48	
	14,791	3,943	79	17,916	5.39	774,809	55	n/a	9,070	51	278	123
SME retail	100	644	60	400	0.09	1 7//	0.4	2/0	106	20		
0.00 to <0.15	103	641	60	486	0.09	1,744	84	n/a	106	22	-	
0.15 to <0.25 0.25 to <0.50	359	1,219	53	1,010	0.43	10,534	72	n/a n/a	487	48	3	
0.23 to <0.30 0.50 to <0.75	- 559	1,213		1,010	0.43	10,004	- 12	n/a	-	-		
0.75 to <2.50	2,204	278	59	2,367	1.35	17,609	68	n/a	1,777	75	22	
2.50 to <10.00	317	94	57	371	4.30	9,033	78	n/a	419	113	12	
10.00 to <100.00	342	27	58	358	20.03	4,597	69	n/a	492	137	52	
100.00 (Default)	54	<u> </u>	82	54	100.00	1,963	73	n/a	40	74	43	
TIPE .	3,379	2,259	56	4,646	3.84	45,480	72	n/a	3,321	71	132	89
FIRB approach												
Real estate secured personal lending (insured)	000		-1-	000	0.07	4 500	100	/	E00		4	
0.00 to <0.15	926	-	n/a	926	0.07	1,520	100	n/a	508	55	1	-
Total (all portfolios)	708,052	353,237	55	901.747	1.01	14.288.025	29	1.8	218,137	24	3,313	3,655
· · · /· · · b · · · · · · · · · · · · ·		,=		,		,,,,,,,,			,		-,5.0	-,500



(\$ millions)						Q1/2	24					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>	<u>i</u>	İ	<u>k</u>	<u>I</u>
AIRB approach	Original	Off-balance										
	on-balance	sheet		EAD post		Number						
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average		RWA	Expected	(10)
	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4	density %	losses (5)	Provisions (5)
Business and government portfolios												
Corporate												
0.00 to <0.15	14,085	8,607	68	19,928	0.08	2,083	27	2.3	3,065	15	5	
0.15 to <0.25	20,773	11,280	67	28,283	0.20	5,476	38	2.0	9,325	33	22	
0.25 to <0.50	15,084	8,707	59	20,250	0.33	3,327	39	1.9	8,685	43	26	
0.50 to <0.75	31,183	16,569	52	39,789	0.64	6,006	41	1.9	24,906	63	104	
0.75 to <2.50	15,119	6,606	52	18,537	1.39	3,241	42	2.0	15,060	81	109	
2.50 to <10.00	12,652	4,929	51	15,159	4.43	26,801	39	2.0	17,020	112	261	
10.00 to <100.00	2,948	520	54	3,230	27.79	361	45	1.8	7,241	224	415	
100.00 (Default)	1,619	175	38	1,685	100.00	558	45	1.8	3,772	224	562	
	113,463	57,393	58	146,861	2.66	47,853	38	2.0	89,074	61	1,504	1,519
Corporate specialized lending												
0.00 to <0.15	239	1,091	76	1,073	0.06	9	28	1.4	110	10	-	
0.15 to <0.25	3,110	2,322	64	4,598	0.20	88	28	2.5	1,286	28	3	
0.25 to <0.50	3,013	2,216	60	4,344	0.33	89	27	2.9	1,601	37	4	
0.50 to <0.75	6,962	5,525	52	9,809	0.63	214	28	2.9	5,037	51	17	
0.75 to <2.50	2,016	1,070	50	2,554	1.41	77	32	2.4	1,975	77	12	
2.50 to <10.00	818	485	52	1,072	3.66	47	41	2.5	1,361	127	17	
10.00 to <100.00	121	38	97	158	30.87	3	39	2.4	319	202	16	
100.00 (Default)	3	1	50	3	100.00	1	17	4.7	4	-	-	
	16,282	12,748	57	23,611	0.90	528	29	2.7	11,693	50	69	26
Sovereign												
0.00 to <0.15	184,519	15,692	67	195,019	0.02	1,329	9	2.5	4,670	2	8	
0.15 to <0.25	364	107	72	441	0.23	76	33	2.6	150	34	-	
0.25 to <0.50	154	39	69	181	0.33	62	28	2.2	58	32	-	
0.50 to <0.75	149	15	64	159	0.68	36	45	1.3	103	65	-	
0.75 to <2.50	26	5	78	29	1.41	19	28	2.1	18	62	-	
2.50 to <10.00	53	17	57	63	5.35	155	35	1.6	69	110	1	
10.00 to <100.00	5	-	30	5	17.53	3	38	2.2	10	200	-	
100.00 (Default)	-	-	49	-	100.00	1	55	2.5	-	-	-	
	185,270	15,875	67	195,897	0.02	1,681	9	2.5	5,078	3	9	-
Banks (6)		•						•				_
0.00 to <0.15	3,957	24	77	3,975	0.01	26	5	3.0	40	1	-	-



(\$ millions)						Q1/	/24					
FIRB approach	<u>a</u> Original	<u>b</u> Off-balance	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	В	<u>h</u>	<u>i</u>	i	<u>k</u>	<u>I</u>
	on-balance	sheet		EAD post		Number						
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average		RWA	Expected	
	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4	density %	losses (5)	Provisions (5)
Business and government portfolios												
Corporate												
0.00 to <0.15	11,805	24,976	41	21,982	0.09	477	33	2.0	4,577	21	7	
0.15 to <0.25	14,081	27,414	41	25,199	0.19	631	37	2.5	9,049	36	18	
0.25 to <0.50	8,556	9,334	39	12,217	0.33	353	37	2.6	6,150	50	15	
0.50 to <0.75	10,774	10,646	40	15,037	0.63	473	32	2.4	8,559	57	31	
0.75 to <2.50	3,620	2,841	40	4,770	1.41	223	27	2.8	3,310	69	19	
2.50 to <10.00	2,588	2,398	41	3,582	4.45	989	29	2.2	3,411	95	49	
10.00 to <100.00	397	214	44	492	29.17	21	36	2.1	934	190	50	
100.00 (Default)	72	1	68	73	100.00	16	35	2.2	316	433	-	
· · · · · · · · · · · · · · · · · · ·	51,893	77,824	40	83,352	0.78	3,183	34	2.3	36,306	44	189	62
Sovereign (7)												
0.50 to <0.75	40	5	54	43	1.41	2	40	1.0	32	74	-	
Banks												
0.00 to <0.15	6,754	2,320	72	8,417	0.07	346	42	1.7	1,587	19	3	
0.15 to <0.25	339	858	44	715	0.17	49	45	0.9	185	26	1	
0.25 to <0.50	102	43	43	120	0.33	19	45	2.1	63	53	-	
0.50 to <0.75	53	136	46	115	0.62	27	44	1.0	67	58	-	
0.75 to <2.50	-	9	45	4	1.41	2	45	0.5	3	75	-	
2.50 to <10.00	6	61	84	58	5.47	39	45	0.3	78	134	1	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	7,254	3,427	63	9,429	0.12	482	42	1.6	1,983	21	5	1



(\$ millions)						Q1/2	24					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g	<u>h</u>	<u>i</u>	i	<u>k</u>	Ī
AIRB approach	Original	Off-balance										
DDI	on-balance	sheet	A	EAD post	A	Number	A	A		DIA/A	Commente d	
PD scale	sheet gross	exposures	Average CCF %	CRM and post-CCF	Average PD %	of obligors ⁽²⁾	Average LGD %	Average maturity (3)	RWA (4)	RWA density %	Expected losses (5)	Provisions (5)
Retail portfolios	exposure	pre CCF	CCF %	posi-CCF	PD 76	obligors	LGD %	matunty	KWA V	density %	iosses	PIOVISIONS
Real estate secured personal lending (insured)	40.070		-1-	40.070	0.00	24.440	0	-/-	074	•	0	
0.00 to <0.15 0.15 to <0.25	42,373	-	n/a	42,373 2,632	0.02 0.17	31,446 14,271	6 25	n/a	674 352	2 13	2	
0.15 to <0.25	45,005	<u>-</u>	n/a	45,005	0.17	45,717	25 	n/a n/a	1,026	2	2 4	17
Real estate secured personal lending (uninsured)												
0.00 to <0.15	117.287	30.770	50	132.691	0.10	497.205	18	n/a	6.443	5	23	
0.15 to <0.25	39,619	44,300	52	62,751	0.17	444,311	23	n/a	6.277	10	27	
0.25 to <0.50	42,089	123	32	42,128	0.36	100,550	19	n/a	5,974	14	30	
0.50 to <0.75	15,969	109	100	16,078	0.71	35,486	20	n/a	3,974	25	24	
0.75 to <2.50	18,204	1,728	35	18,806	1.47	93,546	22	n/a	8,079	43	66	
2.50 to <10.00	6,347	26	59	6,362	5.73	17,787	18	n/a	4,455	70	67	
10.00 to <100.00	818	21	49	828	40.09	4,096	21	n/a	1,099	133	72	
100.00 (Default)	641	<u>-</u>		641	100.00	2,669	21	n/a	775	121	77	
	240,974	77,077	51	280,285	0.76	1,195,650	20	n/a	37,076	13	386	530
Qualifying revolving retail	0.000	74 700	00	F4 747	0.07	F 450 700	00		0.400		0.4	
0.00 to <0.15	3,262	71,789	68	51,747	0.07	5,159,709	90	n/a	2,163	4	34	
0.15 to <0.25	1,486	12,056	59	8,612	0.23	1,750,596	88	n/a	905	11	17	
0.25 to <0.50 0.50 to <0.75	2,057	1,429 6,124	70 60	1,008 5,759	0.33 0.62	928,439 985,626	66 89	n/a	106	11 23	2 31	
0.50 to <0.75 0.75 to <2.50	4,536	3,210	62		1.54	1,613,276	89 87	n/a n/a	1,336	23 46	88	
2.50 to <10.00	6,070	1,686	62	6,522 7,122	4.23	1,278,223	90	n/a	3,007 6,808	96	269	
10.00 to <100.00	1,287	182	63	1,402	25.29	352,724	88	n/a	2,878	205	310	
100.00 (Default)	75	-	n/a	75	100.00	20,264	81	n/a	101	135	53	
	18,775	96,476	66	82,247	1.13	12,088,857	89	n/a	17,304	21	804	1,397
Other retail												
0.00 to <0.15	431	1,552	83	1,720	0.09	14,564	80	n/a	300	17	1	
0.15 to <0.25	1,134	342	71	1,377	0.17	2,426	21	n/a	119	9	1	
0.25 to <0.50	3,399	1,015	95	4,364	0.41	207,628	50	n/a	1,411	32	9	
0.50 to <0.75	607	326	68	827	0.64	10,679	76	n/a	518	63	4	
0.75 to <2.50	6,146	144	67	6,245	1.15	169,239	62	n/a	4,158	67	45	
2.50 to <10.00	2,016	62	104	2,080	4.46	62,006	59	n/a	1,793	86	58	
10.00 to <100.00 100.00 (Default)	850 81	437	49 n/a	1,066 81	62.33 100.00	292,829 17,884	22 67	n/a n/a	547 119	51 147	103 45	
100.00 (Delauit)	14,664	3,878	80	17,760	5.27	777,255	55	n/a	8,965	50	266	116
SME retail	14,004	3,070	00	17,700	5.21	111,233	33	II/a	0,900	30	200	110
0.00 to <0.15	109	653	60	498	0.09	1,747	84	n/a	109	22	_	
0.15 to <0.25	- 100	-	-	-100	- 0.03		-	n/a	-			
0.15 to <0.25 0.25 to <0.50	360	1,223	53	1,012	0.43	10,620	73	n/a	489	48	3	
0.50 to <0.75	† -	-,	-	-,,,,,	-	-	-	n/a	-	5	-	
0.75 to <2.50	2,113	247	57	2,254	1.33	15,145	68	n/a	1,679	74	21	
2.50 to <10.00	171	87	57	220	4.61	5,621	74	n/a	240	109	8	
10.00 to <100.00	448	66	64	491	24.51	6,239	69	n/a	713	145	90	
100.00 (Default)	48		60	48	100.00	1,865	73	n/a	25	52	39	
	3,249	2,276	56	4,523	4.71	41,237	71	n/a	3,255	72	161	83
FIRB approach												
Real estate secured personal lending (insured)					0							
0.00 to <0.15	927	-	n/a	927	0.07	1,535	100	n/a	509	55	1	-
Total (all portfolios)	701,753	347,003	55	893,915	0.99	14.204.006	29	1.9	212,341	24	3,398	3,751



(\$ millions)						Q4/2	23					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>9</u>	<u>h</u>	i	i	<u>k</u>	<u> </u>
AIRB approach	Original	Off-balance										
	on-balance	sheet	_	EAD post		Number		_				
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average	(4)	RWA	Expected	(5)
	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4)	density %	losses (5)	Provisions (5)
Business and government portfolios												
Corporate												
0.00 to <0.15	12,270	7,813	70	17,701	0.08	2,024	28	2.3	2,869	16	7	
0.15 to <0.25	18,273	9,087	69	24,504	0.20	5,278	38	2.0	7,650	31	20	
0.25 to <0.50	11,912	7,383	60	16,346	0.33	3,129	39	1.8	6,839	42	23	
0.50 to <0.75	22,435	12,891	51	28,994	0.64	5,268	39	1.9	16,559	57	74	
0.75 to <2.50	9,210	4,695	51	11,590	1.38	2,814	39	1.8	8,931	77	65	
2.50 to <10.00	9,518	4,119	49	11,525	4.32	25,297	37	2.1	12,271	106	187	
10.00 to <100.00	794	183	53	893	26.18	243	45	1.7	1,978	222	111	
100.00 (Default)	1,418	115	30	1,452	100.00	489	48	1.9	2,967	204	523	
	85,830	46,286	59	113,005	2.34	44,542	37	2.0	60,064	53	1,010	987
Corporate specialized lending												
0.00 to <0.15	298	1,096	79	1,163	0.06	12	29	1.7	136	12	-	
0.15 to <0.25	2,557	2,064	65	3,906	0.20	90	31	2.7	1,229	31	2	
0.25 to <0.50	2,543	1,867	60	3,666	0.33	78	27	3.0	1,379	38	3	
0.50 to <0.75	6,740	5,621	52	9,645	0.63	203	28	3.0	5,004	52	17	
0.75 to <2.50	1,822	898	47	2,241	1.41	76	33	2.3	1,721	77	10	
2.50 to <10.00	908	381	53	1,110	3.60	46	42	2.6	1,453	131	18	
10.00 to <100.00	119	49	98	167	30.63	3	40	2.6	344	206	17	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
<u> </u>	14,987	11,976	58	21,898	0.93	508	30	2.8	11,266	51	67	28
Sovereign												
0.00 to <0.15	165,447	15,524	67	175,824	0.02	1,311	9	2.6	4,455	3	5	
0.15 to <0.25	370	83	75	433	0.23	73	29	2.4	116	27	-	
0.25 to <0.50	67	30	74	89	0.33	61	44	1.6	41	46	-	
0.50 to <0.75	235	43	48	256	0.63	41	34	1.8	123	48	1	
0.75 to <2.50	26	4	71	28	1.41	12	27	1.9	16	57	-	
2.50 to <10.00	37	12	59	44	5.54	154	35	1.2	48	109	1	
10.00 to <100.00	3	-	79	3	17.53	1	25	1.0	3	100	1	
100.00 (Default)	-	-	49	-	100.00	1	55	2.6	-	-	-	
· · · · · · · · · · · · · · · · · · ·	166,185	15,696	67	176,677	0.02	1,654	9	2.6	4,802	3	8	1
Banks (6)												
0.00 to <0.15	3,510	20	67	3,524	0.01	24	5	2.8	36	1	_	_



(\$ millions)						Q4/	/23					
FIRB approach	<u>a</u> Original	<u>b</u> Off-balance	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	В	<u>h</u>	<u>i</u>	i	<u>k</u>	Ī
• •	on-balance	sheet		EAD post		Number						
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average		RWA	Expected	
	exposure	pre CCF	CCF %	post-CCF	PD %	obligors ⁽²⁾	LGD %	maturity (3)	RWA (4) density %	losses (5)	Provisions (5)
Business and government portfolios												
Corporate												
0.00 to <0.15	8,831	20,409	44	17,865	0.09	355	36	1.9	3,783	21	7	
0.15 to <0.25	10,766	24,274	43	21,114	0.19	488	38	2.6	8,042	38	16	
0.25 to <0.50	6,678	8,374	42	10,194	0.33	282	38	2.7	5,206	51	14	
0.50 to <0.75	8,309	8,239	39	11,522	0.63	364	34	2.5	6,708	58	25	
0.75 to <2.50	2,017	2,177	41	2,919	1.41	163	31	2.7	2,066	71	14	
2.50 to <10.00	2,016	2,022	42	2,863	4.22	913	30	2.6	2,748	96	40	
10.00 to <100.00	67	94	42	106	18.12	11	33	1.6	175	165	7	
100.00 (Default)	33	2	62	34	100.00	10	23	1.0	98	288	-	
	38,717	65,591	43	66,617	0.57	2,586	36	2.4	28,826	43	123	68
Sovereign (7)												
0.50 to <0.75	41	4	58	43	0.74	2	40	1.0	25	58	-	
Banks												
0.00 to <0.15	8,297	2,031	71	9,739	0.06	332	42	1.7	1,781	18	3	
0.15 to <0.25	514	623	41	771	0.16	42	45	0.9	200	26	1	
0.25 to <0.50	59	8	57	64	0.33	10	45	2.7	38	59	-	
0.50 to <0.75	5	103	48	54	0.64	18	44	0.5	30	56	-	
0.75 to <2.50	2	-	-	2	1.41	1	45	0.2	2	100	-	
2.50 to <10.00	9	67	85	66	5.54	40	45	0.4	91	138	2	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	8,886	2,832	64	10,696	0.11	443	43	1.6	2,142	20	6	4



(\$ millions)						Q4/2	!3					
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	д	<u>h</u>	i	i	<u>k</u>	1
AIRB approach	Original on-balance	Off-balance sheet	-	EAD post	_	<u>.</u> Number	-	-	-	•	=	-
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average		RWA	Expected	
i D scale	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4)			Provisions (5)
Retail portfolios	<u>'</u>					<u> </u>		· · · · · · · · · · · · · · · · · · ·		,,		
Real estate secured personal lending (insured)												
0.00 to <0.15	43,766	_	n/a	43,766	0.02	32,435	6	n/a	696	2	2	
0.15 to <0.25	2.580	-	-	2,580	0.17	14,331	25	n/a	339	13	2	
	46,346	-	n/a	46,346	0.03	46,766	7	n/a	1,035	2	4	17
Real estate secured personal lending (uninsured)												
0.00 to <0.15	118,984	30,672	50	134,250	0.10	499,760	18	n/a	6,509	5	25	
0.15 to <0.25	41,809	44,141	53	65,097	0.17	448,384	22	n/a	6,279	10	28	
0.25 to <0.50	41,479	138	33	41,524	0.37	100,243	18	n/a	5,510	13	29	
0.50 to <0.75	9,624		-	9,624	0.73	24,554	18	n/a	2,298	24	15	
0.75 to <2.50	18,556	1,702	35	19,146	1.41	94,465	22	n/a	7,634	40	65	
2.50 to <10.00 10.00 to <100.00	6,064 750	22 19	53 49	6,076 759	5.52 39.80	17,811 3,556	17 21	n/a n/a	3,850 969	63 128	59 64	
10.00 (0 < 100.00 100.00 (Default)	494	19	49	494	100.00	2,132	20	n/a n/a	969 570	115	58	
100.00 (Delault)	237,760	76,694	 51	276,970	0.68	1,190,905	20 19	n/a n/a	33,619	12	343	464
Qualifying revolving retail	231,100	70,034	- 31	210,310	0.00	1,190,900	19	II/a	33,019	12	040	404
0.00 to <0.15	3,341	70,202	67	50,660	0.07	5,112,062	90	n/a	2,119	4	34	
0.15 to <0.25	1.509	11,554	59	8.322	0.23	1,695,305	88	n/a	873	10	17	
0.25 to <0.50	1,000	1,425	70	1,000	0.33	927,731	66	n/a	105	11	2	
0.50 to <0.75	2,078	5,730	58	5,387	0.62	986,572	88	n/a	1,251	23	29	
0.75 to <2.50	4,301	3,201	62	6,275	1.54	1,597,084	87	n/a	2,889	46	84	
2.50 to <10.00	5,748	1,740	61	6,806	4.23	1,262,015	90	n/a	6,505	96	257	
10.00 to <100.00	1,233	267	54	1,376	26.13	339,127	88	n/a	2,831	206	315	
100.00 (Default)	67	-	n/a	67	100.00	18,333	81	n/a	89	133	48	
	18,277	94,119	65	79,893	1.13	11,938,229	89	n/a	16,662	21	786	1,358
Other retail												
0.00 to <0.15	456	1,488	83	1,689	0.09	14,872	80	n/a	297	18	1	
0.15 to <0.25	1,121	362	72	1,381	0.17	2,528	22	n/a	125	9	1	
0.25 to <0.50	3,016	187	70	3,148	0.44	204,685	59	n/a	1,241	39	8	
0.50 to <0.75	614	303	67	816	0.65	11,007	76	n/a	515	63	4	
0.75 to <2.50	6,324	157	70	6,431	1.14	172,372	62 60	n/a	4,280	67 88	47 57	
2.50 to <10.00 10.00 to <100.00	2,022	16 433	114 51	2,041 1,022	4.45 64.08	60,991 279,243	21	n/a n/a	1,786 494	48	95	
100.00 (Default)	69	433	n/a	69	100.00	15,842	68	n/a	102	148	95	
100.00 (Delault)	14,423	2.946	74	16,597	5.49	761,540	58	n/a	8,840	53	213	139
SME retail	14,420	2,540	- /-	10,001	0.40	701,040	30	Π/Q	0,040	- 33	210	100
0.00 to <0.15	117	705	60	537	0.09	1,856	84	n/a	118	22	_	
0.15 to <0.25	-	-	-	-	-	,000		n/a	-			
0.25 to <0.50	344	1,239	53	1,007	0.43	10,443	73	n/a	486	48	3	
0.50 to <0.75	-	-	-	-	-	-	-	n/a	-	-	-	
0.75 to <2.50	2,111	226	54	2,234	1.31	14,926	68	n/a	1,661	74	20	
2.50 to <10.00	137	82	54	180	4.46	5,108	77	n/a	204	113	6	
10.00 to <100.00	318	23	42	328	18.08	3,674	67	n/a	430	131	41	
100.00 (Default)	39		50	39	100.00	1,765	76	n/a	21	54	32	
	3,066	2,275	55	4,325	3.25	37,772	71	n/a	2,920	68	102	85
FIRB approach												
Real estate secured personal lending (insured)												
0.00 to <0.15	913	-	n/a	913	0.07	1,408	100	n/a	503	55	11	-
-	200.07	0.40.405	5.0	0.47 50 :	0.05	44,000,075	00		470 740	o :	0.000	0.454
Total (all portfolios)	638,941	318,439	56	817,504	0.85	14,026,379	29	2.0	170,740	21	2,663	3,151



(\$ millions)						Q3/2	23					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>9</u>	<u>h</u>	i	i	<u>k</u>	<u> </u>
AIRB approach	Original	Off-balance										
	on-balance	sheet	_	EAD post		Number		_				
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average	(4)	RWA	Expected	(5)
	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4)	density %	losses (5)	Provisions (5)
Business and government portfolios												
Corporate												
0.00 to <0.15	12,289	7,656	70	17,631	0.08	2,031	29	2.4	3,061	17	5	
0.15 to <0.25	19,831	9,972	69	26,726	0.20	6,626	38	2.0	8,337	31	20	
0.25 to <0.50	13,024	8,198	62	18,119	0.33	4,775	39	1.8	7,505	41	24	
0.50 to <0.75	21,396	11,782	49	27,194	0.63	3,875	38	1.9	16,021	59	66	
0.75 to <2.50	8,832	4,381	50	11,040	1.36	2,670	39	1.8	8,705	79	60	
2.50 to <10.00	8,334	3,603	47	10,017	4.11	23,917	37	2.2	10,697	107	151	
10.00 to <100.00	1,027	261	49	1,154	30.07	251	45	1.5	2,618	227	191	
100.00 (Default)	1,300	115	32	1,336	100.00	519	43	2.1	2,008	150	484	
	86,033	45,968	59	113,217	2.25	44,664	37	2.0	58,952	52	1,001	907
Corporate specialized lending												
0.00 to <0.15	372	1,133	75	1,221	0.07	13	28	1.8	155	13	-	
0.15 to <0.25	2,474	2,104	64	3,822	0.20	94	30	2.8	1,253	33	2	
0.25 to <0.50	2,300	1,545	62	3,253	0.33	69	27	2.9	1,157	36	3	
0.50 to <0.75	6,813	5,135	52	9,460	0.64	198	28	3.0	4,907	52	17	
0.75 to <2.50	1,696	918	46	2,121	1.41	74	33	2.4	1,655	78	10	
2.50 to <10.00	567	337	51	740	3.75	37	47	2.3	1,093	148	14	
10.00 to <100.00	114	47	98	160	30.67	3	40	2.8	331	207	16	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	14,336	11,219	57	20,777	0.90	488	29	2.8	10,551	51	62	31
Sovereign												
0.00 to <0.15	150,093	15,974	67	160,770	0.02	1,292	9	2.8	4,303	3	7	
0.15 to <0.25	352	107	73	429	0.23	70	27	2.4	108	25	-	
0.25 to <0.50	79	26	76	99	0.33	62	46	1.6	47	47	-	
0.50 to <0.75	263	48	42	282	0.55	46	35	2.1	143	51	1	
0.75 to <2.50	16	3	76	18	1.41	8	25	1.5	9	50	-	
2.50 to <10.00	39	10	58	45	5.65	160	36	1.3	52	116	1	
10.00 to <100.00	2	-	79	2	17.53	1	25	1.0	3	150	-	
100.00 (Default)	-	-	49	-	100.00	1	55	2.5	-	-	-	
	150,844	16,168	67	161,645	0.02	1,640	9	2.8	4,665	3	9	1
Banks (6)												
0.00 to <0.15	3,363	15	41	3,369	0.01	21	5	2.8	36	1	-	-



(\$ millions)						Q3/	/23					
FIRB approach	<u>a</u> Original	<u>b</u> Off-balance	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	В	<u>h</u>	<u>i</u>	i	<u>k</u>	Ī
• •	on-balance	sheet		EAD post		Number						
PD scale	sheet gross	exposures	Average	CRM and	Average	of	Average	Average		RWA	Expected	
	exposure	pre CCF	CCF %	post-CCF	PD %	obligors (2)	LGD %	maturity (3)	RWA (4	density %	losses (5)	Provisions (5)
Business and government portfolios												
Corporate												
0.00 to <0.15	8,738	19,597	44	17,347	0.09	354	37	1.9	3,793	22	6	
0.15 to <0.25	10,685	23,101	43	20,673	0.19	398	37	2.7	7,813	38	15	
0.25 to <0.50	7,058	7,784	45	10,548	0.33	243	38	2.7	5,534	52	13	
0.50 to <0.75	7,047	6,938	38	9,707	0.63	251	35	2.8	6,038	62	21	
0.75 to <2.50	2,025	2,134	42	2,927	1.41	112	31	2.5	2,150	73	13	
2.50 to <10.00	2,426	1,879	41	3,190	4.33	903	31	2.5	3,223	101	45	
10.00 to <100.00	135	76	56	178	17.53	11	29	1.6	254	143	9	
100.00 (Default)	1	-	-	1	100.00	10	17	1.2	2	200	-	
	38,115	61,509	43	64,571	0.56	2,282	36	2.5	28,807	45	122	58
Sovereign (7)												
0.50 to <0.75	41	5	40	43	0.74	2	40	1.2	25	58	-	
Banks												
0.00 to <0.15	8,104	1,944	68	9,423	0.07	345	42	1.6	1,742	18	3	
0.15 to <0.25	607	463	41	798	0.17	42	45	0.9	210	26	2	
0.25 to <0.50	8	13	56	15	0.33	10	45	0.9	7	47	-	
0.50 to <0.75	6	110	47	58	0.62	16	44	0.6	33	57	-	
0.75 to <2.50	1	-	-	1	1.41	2	45	0.1	1	100	-	
2.50 to <10.00	2	25	60	17	4.43	37	44	1.1	23	135	-	
10.00 to <100.00	-	-	-	-	38.35	1	45	1.0	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	8,728	2,555	62	10,312	0.09	453	43	1.5	2,016	20	5	4



(\$ millions)						Q3/2	3					
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	g	<u>h</u>	<u>i</u>	i	<u>k</u>	<u>l</u>
AIRB approach	Original	Off-balance		EAD ====		Ni. mah an						
PD scale	on-balance sheet gross	sheet exposures	Average	EAD post CRM and	Average	Number of	Average	Average		RWA	Expected	
PD Scale	exposure	pre CCF	CCF %	post-CCF	PD %	obligors ⁽²⁾	LGD %	maturity (3)	RWA (4)	density %		Provisions (5)
Retail portfolios		p		F		9						
Real estate secured personal lending (insured)												
0.00 to <0.15	44,992	-	n/a	44,992	0.02	32,492	6	n/a	700	2	2	
0.15 to <0.25	2,745	-	-	2,745	0.17	14,535	25	n/a	350	13	1	
	47,737	=	n/a	47,737	0.03	47,027	7	n/a	1,050	2	3	21
Real estate secured personal lending (uninsured)	440.040	00.504	50	404.005	0.40	100 701	40		0.400	_	0.4	
0.00 to <0.15 0.15 to <0.25	116,649 41,834	30,591 44,784	50 54	131,805 65.898	0.10 0.17	496,791 450,428	18 23	n/a n/a	6,436 6,476	5 10	24 28	
0.15 to <0.25 0.25 to <0.50	41,834	44,784 142	33	41.156	0.17	100,367	23 19	n/a n/a	5.540	13	28	
0.50 to <0.75	11,819	142	-	11.819	0.73	28.172	20	n/a	3,076	26	20	
0.75 to <2.50	17,422	1.651	35	18.001	1.40	90,276	22	n/a	7.273	40	62	
2.50 to <10.00	5,712	23	52	5,724	5.58	17,244	17	n/a	3,650	64	57	
10.00 to <100.00	678	18	44	686	39.54	3,396	21	n/a	896	131	58	
100.00 (Default)	394	-	-	394	100.00	1,905	21	n/a	468	119	49	
	235,618	77,209	52	275,483	0.63	1,188,579	20	n/a	33,815	12	327	468
Qualifying revolving retail												
0.00 to <0.15	3,353	68,855	68	49,902	0.07	5,049,248	90	n/a	2,076	4	33	
0.15 to <0.25	1,490	11,247	56	7,779	0.23	1,670,134	88	n/a	824	11	16	
0.25 to <0.50	- 2.442	1,433 5,971	36	510 5,522	0.33	925,331	51	n/a	41 1,282	8 23	1 20	
0.50 to <0.75 0.75 to <2.50	2,143 4,264	3,148	57 54	5,522	0.63 1.55	1,009,114 1,603,912	88 85	n/a n/a	2,704	23 45	30 79	
2.50 to <10.00	5,366	1,693	59	6,364	4.23	1,204,181	88	n/a	5,913	93	233	
10.00 to <100.00	1,082	258	49	1,207	26.41	306,149	86	n/a	2,439	202	274	
100.00 (Default)	58	-	n/a	58	100.00	16,798	78	n/a	52	90	42	
, ,	17,756	92,605	64	77,306	1.07	11,784,867	89	n/a	15,331	20	708	1,269
Other retail												
0.00 to <0.15	521	1,471	82	1,733	0.09	15,633	79	n/a	307	18	1	
0.15 to <0.25	1,127	349	68	1,364	0.17	2,497	21	n/a	120	9	1	
0.25 to <0.50	2,990	171	50	3,076	0.44	201,942	59	n/a	1,207	39	8	
0.50 to <0.75 0.75 to <2.50	626	335 128	44 57	773 6.477	0.66 1.14	11,485	75 62	n/a	487 4.295	63 66	4 47	
2.50 to <10.00	2,027	128	103	2,043	4.41	172,878 60,826	59	n/a n/a	4,295 1,767	86	47 56	
10.00 to <100.00	780	459	51	1,013	62.70	270,734	20	n/a	453	45	87	
100.00 (Default)	67	-	n/a	67	100.00	13,746	68	n/a	99	148	38	
100.00 (Dolaan)	14,542	2,929	68	16,546	5.37	749,741	57	n/a	8,735	53	242	156
SME retail		•				•			•			
0.00 to <0.15	121	708	60	544	0.08	1,875	83	n/a	120	22	-	
0.15 to <0.25	-	-	-	-	-	-	-	n/a	-	-	-	
0.25 to <0.50	361	1,223	53	1,011	0.43	10,744	73	n/a	489	48	3	
0.50 to <0.75	-	-		-		- 45.000	-	n/a				
0.75 to <2.50	2,200	228	54	2,323	1.31	15,330	68	n/a	1,724	74	21	
2.50 to <10.00 10.00 to <100.00	135 254		53 43	177 263	4.42 27.42	5,012 3,564	77 68	n/a n/a	199 374	112 142	6 49	
10.00 to <100.00 100.00 (Default)	37		43 50	263 37	100.00	3,564 1,526	68 75	n/a n/a	374 18	49	31	
100.00 (Delault)	3,108	2,260	55	4,355	3.50	38,051	75	n/a	2,924	67	110	82
FIRB approach	0,100	-,200		1,000	3.00	30,001		11/4	_,~_¬		110	
Real estate secured personal lending (insured)												
0.00 to <0.15	934	-	n/a	934	0.08	1,381	100	n/a	516	55	1	-
-			•			,		· · · · · · · · · · · · · · · · · · ·				
			56	796.295					167,423			2.997



CR10: IRB (SPECIALIZED LENDING AND EQUITIES UNDER THE SIMPLE RISK-WEIGHT METHOD) (1)

(\$ millions)							Q3/24				
(ψ Πιιιιοπο)		Specialized	lending				33/24				
	Other than high-\			octato (HVC	DE) (2)						
•	Other than high-	On-	Off-	estate (HVC	NE) · ·		vnoouro omou	ot .			
		balance	balance	_		E.	xposure amour	Income-			
Regulatory	Remaining	sheet	sheet	Risk-	Project	Object	Commodities	producing			Expected
	maturity	l l			•	finance	finance	real estate	Total	RWA	
categories	Less than 2.5 years	amount	amount	weight % 50	finance				Total		losses
Strong		63	65	70	<u> </u>	-	-	72	72	- 50	
0	Equal to or more than 2.5 years								12	50	
Good	Less than 2.5 years	-	-	70	•	-	-	-	6		-
0 " ()	Equal to or more than 2.5 years	6	-	90	-	-	-	6		6	-
Satisfactory			-	115	-	-	-			-	
Weak		21	-	250	-	-	-	21	21	53	2
Default		-		-	-	-	-				
Total		90	65		-	-	-	99	99	109	2
(\$ millions)						(Q2/24				
		Specialized	lending								
		Other than I									
		On-	Off-			F	xposure amour	nt			
		balance	balance	_			Apocaro arrioar	Income-			
Regulatory	Remaining	sheet	sheet	Risk-	Project	Object	Commodities	producing			Expected
categories	maturity	amount	amount		finance	finance	finance	real estate	Total	RWA	losses
Strong	Less than 2.5 years			50	-	-	-	-	-		-
Otrong	Equal to or more than 2.5 years	75	3	70	_			75	75	53	_
Good	Less than 2.5 years			70	_						
0000	Equal to or more than 2.5 years	22		90	_			22	22	20	-
Satisfactory	Equal to of More than 2.0 years			115	_						
Weak		_		250	_	_	_		_		
Default		_			_						_
Total		97	3		-	-	_	97	97	73	_
								-		-	
(\$ millions)						(Q1/24				
		Specialized									
		Other than I									
		On-	Off-	_		E:	xposure amour				
5		balance	balance	5		.		Income-			
Regulatory	Remaining	sheet	sheet	Risk-	Project		Commodities	producing			Expected
categories	maturity	amount	amount		finance	finance	finance	real estate	Total	RWA	losses
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	
	Equal to or more than 2.5 years	126	-	70	-	-	-	126	126	89	1
Good	Less than 2.5 years	-	-	70	-	-	-			-	-
	Equal to or more than 2.5 years	55	-	90	-	-	-	55	55	49	-
Satisfactory		21	-	115	-	-	-	21	21	24	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		10	-	-	-	-	-	10	10	-	5
Total		212	_	· · · · · · · · · · · · · · · · · · ·	-	_	_	212	212	162	7

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



⁽²⁾ Comprises certain commercial loans that are risk-weighted under the supervisory slotting approach.

CR10: IRB (SPECIALIZED LENDING AND EQUITIES UNDER THE SIMPLE RISK-WEIGHT METHOD) (continued) (1)

Q4/23

		Specialize	d lending								
		Other than	HVCRE (2)								
		On-	Off-			Ex	kposure amou	nt			
		balance	balance	_			•	Income-			
Regulatory	Remaining	sheet	sheet	Risk	Project	Object (Commodities	producing			Expected
categories	maturity	amount	amount	weight %	finance	finance	finance	real estate	Total	RWA	losses
Strong	Less than 2.5 years	-	_	50	-	-	-	-	-	-	_
	Equal to or more than 2.5 years	128	3	70	-	-	-	129	129	90	1
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	_
	Equal to or more than 2.5 years	57	-	90	-	-	-	57	57	52	-
Satisfactory		25	-	115	-	-	-	25	25	29	1
Weak		-	-	250	-	-	-	-	-	-	_
Default		-	-	-	-	-	-	-	-	-	-
Total		210	3		-	-		211	211	171	2
(\$ millions)							Q3/23				
,		Specialize	d lending								
		Other than	HVCRE (2)								
		On-	Off-			Ex	posure amou	nt			
		balance	balance	_			•	Income-			
Regulatory	Remaining	sheet	sheet	Risk	Project	Object (Commodities	producing			Expected
categories	maturity	amount	amount	weight %	finance	finance	finance	real estate	Total	RWA	losses
Strong	Less than 2.5 years	-	-	50	-	-	_	-	_		-

For footnotes, see page 53.

Good

Weak

Default Total

Satisfactory

Equal to or more than 2.5 years

Equal to or more than 2.5 years

Less than 2.5 years

(\$ millions)



CCR1: ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE BY APPROACH (1) (\$ millions) Q3/24 d <u>a</u> b С е Effective Potential expected Alpha used Replacement future positive for computing EAD regulatory EAD post-CRM exposure exposure **RWA** 242 1 SA-CCR (for derivatives) 85 449 1.4 746 2 IMM (for derivatives and SFTs) 11.805 1.4 16,457 4.526 3 Simple Approach for CRM (for SFTs) 4 Comprehensive Approach for CRM (for SFTs) 19,114 3,523 5 VaR for SFTs 6 Total 8,291 Q2/24 (\$ millions) d b a С е Effective Alpha used Potential expected Replacement future positive for computing EAD regulatory EAD post-CRM RWA exposure exposure cost 117 356 1 SA-CCR (for derivatives) 664 1.4 1.134 IMM (for derivatives and SFTs) 11.261 1.4 15,706 4.560 3 Simple Approach for CRM (for SFTs) Comprehensive Approach for CRM (for SFTs) 17.604 3.666 5 VaR for SFTs Total 8,582 (\$ millions) Q1/24 b C d а е Effective Potential expected Alpha used Replacement future positive for computing EAD regulatory EAD post-CRM exposure exposure RWA cost 1 SA-CCR (for derivatives) 676 1.4 1.062 291 2 IMM (for derivatives and SFTs) 11.439 1.4 14.727 4.046 Simple Approach for CRM (for SFTs) Comprehensive Approach for CRM (for SFTs) 16,262 3,360 5 VaR for SFTs



6 Total

7,697

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

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

	<u>a</u>	<u>b</u>	<u>c</u> Effective	<u>d</u>	<u>e</u>	<u>†</u>
		Potential	expected	Alpha used		
	Replacement	future	positive	for computing	EAD	
	cost	exposure	exposure	regulatory EAD	post-CRM	RWA
1 SA-CCR (for derivatives)	115	669		1.4	1,095	437
2 IMM (for derivatives and SFTs)			12,023	1.4	16,704	5,254
3 Simple Approach for CRM (for SFTs)					-	-
4 Comprehensive Approach for CRM (for SFTs)					15,178	3,023
5 VaR for SFTs					-	-
6 Total						8,714
(\$ millions)				Q3/23		
(\$ ITIIIIOTIS)						
	<u>a</u>	<u>b</u>	<u>c</u> Effective	<u>a</u>	<u>e</u>	<u>I</u>
		Potential	expected	Alpha used		
	Replacement	future	positive	for computing	EAD	
	cost	exposure	exposure	regulatory EAD	post-CRM	RWA
1 SA-CCR (for derivatives)	76	706	·	1.4	1,092	413
2 IMM (for derivatives and SFTs)			11,468	1.4	15,975	5,006

For footnotes, see page 55.

5 VaR for SFTs

6 Total

3 Simple Approach for CRM (for SFTs)4 Comprehensive Approach for CRM (for SFTs)

(\$ millions)



12,966

2,591

8,010

CCR2: CV	A CAPITAL CHARGE					
(\$ millions)	Q3	3/24	Q2/	24	Q1/	24
	<u>a</u> EAD	<u>b</u>	<u>a</u> EAD	<u>b</u>	<u>a</u> EAD	<u>b</u>
Total portfolios subject to the Advanced CVA capital charge	post-CRM	RWA	post-CRM	RWA	post-CRM	RWA
1 (i) VaR component (including the 3×multiplier)		-		-		-
2 (ii) Stressed VaR component (including the 3×multiplier)		-		-		-
3 All portfolios subject to the Standardized CVA capital charge	n/a	3,082	n/a	3,301	n/a	3,579
4 Total subject to the CVA capital charge	n/a	3,082	n/a	3,301	n/a	3,579
(\$ millions)			Q4/	/23 <u>b</u>	Q3/ <u>a</u>	23 <u>b</u>
			EAD	_	EAD	

post-CRM

17,569

17,569

RWA

5,949

5,949

post-CRM

16,788

16,788

RWA

5,911

5,911

n/a Not applicable starting in Q1/24 due to the implementation of Basel III reforms related to market risk and CVA.

Total portfolios subject to the Advanced CVA capital charge

(i) VaR component (including the 3×multiplier)
 (ii) Stressed VaR component (including the 3×multiplier)
 All portfolios subject to the Standardized CVA capital charge

4 Total subject to the CVA capital charge



CCR3: SA - COUNTERPARTY CREDIT RISK EXPOSURES BY REGULATORY PORTFOLIO AND RISK-WEIGHTS (1)

(\$ millions)							Q:	3/24						
•	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g	<u>h</u>	<u>i</u>	İ	<u>k</u>	<u> </u>	<u>m</u>	<u>n</u>
							Risk v	veight						
														Total
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	credit exposure
Sovereigns	0 76	10 76	20 /0	30 /0	40 /0	30 /6	7370	00 /0	03 /0	100 /6	130 /6	130 /6	-	exposure
PSEs	_													
MDBs												-		_
Banks	-	-		-	-	-	-			-		-	_	_
Securities firms and other financial institutions treated as Banks	-		-	-		-	-			-		-	-	-
Corporates	i -	-	-			-		-	4	1	-		-	5
Of which: specialized lending	-	-	-			-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-				114		-	-	114
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	-	-	-	-	-	-	4	115	-	-	-	119
(A								2/0.4						
(\$ millions)		<u> </u>		- L				2/24			L.	-		
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g Risk v	<u>h</u> voight	1	1	<u>k</u>	<u>I</u>	<u>m</u>	<u>n</u>
	-						RISK	veigni						Total
														credit
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	exposure
Sovereigns	- 070	-	2070	30 /0	40 /0	3070	-	0070	0370	10070	130 /0	130 70	-	- exposure
PSEs	_													
MDBs														_
Banks	_			_	_									
Securities firms and other financial institutions treated as Banks	<u> </u>	_	_	_	_	_	_			-		_	_	_
Corporates	-	-	-			-	-	-	5	1	-	-	-	6
Of which: specialized lending	_	-				-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	i -	-	-			-	-			119		-	-	119
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	- 1			-		-	-	-
Total	-	-	-	-	-	-	-	-	5	120	-	-	-	125
(\$ millions)		<u> </u>		- L				1/24			L.	-		
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g Risk v	<u>h</u> voight	ī	1	<u>k</u>	1	<u>m</u>	<u>n</u>
							INISK V	veigni						Total
														credit
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	exposure
Sovereigns		-	-	0070	1070	-	-	0070	0070	-	10070	-	-	
PSEs	<u> </u>	_	_			_	_			-		_	_	_
MDBs	-	-	-			-				-		-	-	_
Banks	-	_	-	-	-	-				-		-	_	-
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			- 1		-	-	_
Corporates	-	-	-			-	-	-	5	1	-	-	-	6
Of which: specialized lending	-	-	-			-	-	-	-	-		-	-	
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			69		-	-	69
Regulatory retail portfolios	-	-	-			-	-			-		-	-	
Other assets	-	-	-			-				-		-	-	-
Total	-	=	-	-	-	-	-	-	5	70	-	-	-	75

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



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

(\$ millions)							Q	4/23						
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u> Risk	<u>h</u> weight	<u>i</u>	İ	<u>k</u>	<u>I</u>	<u>m</u>	<u>n</u>
			/						/					Total credit
Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	exposure
Sovereigns	-	-	-			-				-		-	-	-
PSEs	-	-	-			-				-		-	-	-
MDBs	-	-	-			-	-			-		-	-	-
Banks	-	-	-	1	-	4	-			7		-	-	12
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	-			-	-	-	-	50	-	4	-	54
Of which: specialized lending	-	-	-			-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			74		-	-	74
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	-	1	-	4	-	-	-	131	-	4	-	140
(\$ millions)							Q	13/23						
(\$ millions)	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>3/23</u> <u>h</u> weight	<u>i</u>	i	<u>k</u>	<u>I</u>	<u>m</u>	<u>n</u>
						<u>f</u>	<u>g</u> Risk	<u>h</u> weight	<u>i</u>	i	<u>k</u>	<u>l</u>		Total credit
Regulatory portfolio	0%	10%	<u>c</u> 20%	<u>d</u> 30%	<u>e</u> 40%	<u>f</u>	<u>g</u>	<u>h</u>	<u>i</u> 85%	i 100%	<u>k</u> 130%	<u>l</u> 150%	<u>m</u> Others	Total
Regulatory portfolio Sovereigns						<u>f</u> 50%	<u>g</u> Risk	<u>h</u> weight	<u>i</u> 85%	i 100% -	<u>k</u>	<u>l</u> 150%		Total credit
Regulatory portfolio Sovereigns PSEs	0%	10%					<u>g</u> Risk	<u>h</u> weight	<u>i</u> 85%	i 100% -	<u>k</u>			Total credit
Regulatory portfolio Sovereigns PSEs MDBs	0%	10%		30%		- - -	<u>g</u> Risk	<u>h</u> weight	<u>i</u> 85%		<u>k</u>			Total credit exposure - -
Regulatory portfolio Sovereigns PSEs MDBs Banks	0%	10% - -				-	<u>g</u> Risk	<u>h</u> weight	<u>i</u> 85%	i 100% - - - 9	<u>k</u> 130%			Total credit exposure - -
Regulatory portfolio Sovereigns PSEs MDBs Banks Securities firms and other financial institutions treated as Banks	0%	10% - - -	20%	30%		- - -	9 Risk	<u>h</u> weight	<u>i</u> 85%	- - - 9	<u>k</u> 130%	- - - -	Others - - -	Total credit exposure 12
Regulatory portfolio Sovereigns PSEs MDBs Banks Securities firms and other financial institutions treated as Banks Corporates	0%	10%	20%	30%		- - - 2	9 Risk	<u>h</u> weight	<u>i</u> 85%	- - - 9	k 130%		Others	Total credit exposure - -
Regulatory portfolio Sovereigns PSEs MDBs Banks Securities firms and other financial institutions treated as Banks Corporates Of which: specialized lending	0%	10%	20%	30%		- - - 2	9 Risk	<u>h</u> weight 80%		- - 9 - 72		- - - -	Others	Total credit exposure 12 - 73
Regulatory portfolio Sovereigns PSEs MDBs Banks Securities firms and other financial institutions treated as Banks Corporates Of which: specialized lending Securities firms and other financial institutions treated as Corporate	0%	10%	20%	30%		- - 2 -	9 Risk	<u>h</u> weight 80%		- - 9 - 72	<u>-</u>	- - - -	Others	Total credit exposure 12 - 73
Regulatory portfolio Sovereigns PSEs MDBs Banks Securities firms and other financial institutions treated as Banks Corporates Of which: specialized lending	0% - - - - - -	10%	20%	30%		- - 2 - -	9 Risk 9 75% - - - - - -	<u>h</u> weight 80%		- - 9 - 72	<u>-</u>	- - - -	Others	Total credit exposure 12 - 73
Regulatory portfolio Sovereigns PSEs MDBs Banks Securities firms and other financial institutions treated as Banks Corporates Of which: specialized lending Securities firms and other financial institutions treated as Corporate	0%	10%	20%	30%		- - 2 - -	9 Risk 9 75% - - - - - -	<u>h</u> weight 80%		- - 9 - 72	<u>-</u>	- - - -	Others	Total credit exposure 12 - 73



CCR4: IRB - COUNTERPARTY CREDIT RISK EXPOSURES BY PORTFOLIO AND PD SCALE (1) (\$ millions) Q3/24 b С d a e g AIRB approach **RWA** EAD Average Number of Average Average PD scale post-CRM PD % obligors (2) LGD % maturity (3) **RWA** density % Corporate 0.00 to < 0.15 310 0.08 230 35 1.0 35 11 0.15 to < 0.25 559 0.18 375 25 4.7 86 15 0.25 to < 0.50 422 0.34 302 32 3.4 125 30 0.50 to < 0.75 229 0.58 318 32 4.7 90 39 0.75 to <2.50 579 1.16 529 27 2.2 269 46 2.50 to <10.00 180 3.25 225 35 2.0 157 87 25 17.32 39 32 2.1 37 10.00 to <100.00 148 100.00 (Default) 100.00 6 16 0.4 1 2.304 0.92 2.024 30 3.1 800 35 Sovereign 0.00 to < 0.15 6,245 0.05 148 26 1.4 294 5 0.15 to < 0.25 71 0.22 14 39 0.9 18 25 0.25 to < 0.50 213 40 59 28 0.34 9 0.50 to < 0.75 3 0.58 7 32 7.4 33 0.75 to <2.50 3 10 15 1.45 40 67 2.50 to <10.00 1 5.59 1 40 10.00 to <100.00 18.12 1 55 5.0 100.00 (Default) 6.548 0.06 183 27 1.3 383 6 Banks (4) 0.00 to < 0.15 27 0.04 7 35 2 7 0.15 to < 0.25 0.25 to < 0.50 1 0.34 1 45 1 100 0.50 to < 0.75 0.58 1 55 0.75 to <2.50 1.45 1 45

2

12

35

36

2.54

0.08

28

2.50 to <10.00

10.00 to <100.00

100.00 (Default)



-

11

3

⁽¹⁾ Beginning Q1/24, the IRB approach was applied to the majority of our credit portfolios within CIBC Bank USA, which previously followed the standardized approach.

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

⁽³⁾ Denoted in years

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

⁽⁵⁾ Exposures are classified based on borrowers pre-CRM and the related RWAs are calculated on a post-CRM basis using the FIRB approach.

(\$ millions)				Q3/24			
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	g
FIRB approach							
DDI-	EAD	Average		Average	Average	DIA/A	RWA
PD scale	post-CRM	PD %	obligors (2)	LGD %	maturity (3)	RWA	density %
Corporate							
0.00 to <0.15	9,842	0.07	961	45	0.5	1,231	13
0.15 to <0.25	3,337	0.18	689	43	0.8	930	28
0.25 to <0.50	1,117	0.34	243	37	0.9	421	38
0.50 to <0.75	1,917	0.58	532	42	0.4	1,077	56
0.75 to <2.50	1,616	1.10	887	40	0.3	1,183	73
2.50 to <10.00	501	3.09	618	40	0.4	553	110
10.00 to <100.00	141	10.67	179	29	-	173	123
100.00 (Default)	•	-	-	-	-	-	-
	18,471	0.43	4,109	43	0.5	5,568	30
Sovereign (5)							
0.00 to <0.15	65	0.06	4	45	-	5	8
0.75 to <2.50		0.81	1	45	-	-	-
	65	0.06	5	45		5	8
Banks							
0.00 to <0.15	7,766	0.06	145	45	0.5	1,015	13
0.15 to <0.25	769	0.18	65	45	1.3	248	32
0.25 to <0.50	85	0.34	24	42	6.6	34	40
0.50 to <0.75	17	0.58	16	45	1.0	10	59
0.75 to <2.50	133	0.87	29	45	0.2	85	64
2.50 to <10.00	6	3.08	14	45	-	8	133
10.00 to <100.00	6	17.21	6	45	-	14	233
100.00 (Default)		-	-	-	-	-	-
	8,782	0.10	299	45	0.6	1,414	16
Total (all portfolios)	36,198	0.31	6,632	40	0.5	8,173	23



Band Dana	g
Fab PD scale Fab PD scale PD scal	3
PD scale post-CRM PD % obligors (2) LGD % maturity (3) RWA Corporate Corporate Secondary (2) Corporate (2) Corp	
Corporate 253 0.09 207 32 0.6 31 0.15 to <0.25	RWA
0.00 to <0.15 253 0.09 207 32 0.6 31 0.15 to <0.25	density %
0.00 to <0.15 253 0.09 207 32 0.6 31 0.15 to <0.25	
0.15 to <0.25	12
0.25 to <0.50	14
0.75 to <2.50	28
0.75 to <2.50	36
10.00 to <100.00	40
100.00 (Default)	93
1,707 1.24 1,875 27 2.8 557	108
Sovereign 0.00 to <0.15	-
0.00 to <0.15 3,771 0.04 136 18 2.0 128	33
· · · · · · · · · · · · · · · · · · ·	
0.45 to 40.05	3
	28
0.25 to <0.50 152 0.33 10 40 - 42	28
0.50 to <0.75	38
0.75 to <2.50 1 1.41 1 40	64
2.50 to <10.00 1 6.08 4 40 - 1	-
10.00 to <100.00	-
100.00 (Default)	-
4,021 0.06 172 20 1.9 199	5
Banks ⁽⁴⁾	
0.00 to <0.15 30 0.06 10 41 - 4	13
0.15 to <0.25 - 0.23 1 35	-
0.25 to <0.50 2 0.33 2 45 - 1	50
0.50 to <0.75	-
0.75 to <2.50 - 1.41 1 45	-
2.50 to <10.00 - 5.19 3 43	-
10.00 to <100.00	-
100.00 (Default)	-
32 0.13 17 41 - 5	16



(\$ millions)				Q2/24			
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>
FIRB approach							
	EAD	Average	Number of	Average	Average		RWA
PD scale	post-CRM	PD %	obligors ⁽²⁾	LGD %	maturity (3)	RWA	density %
Corporate							
0.00 to <0.15	11,732	0.08	1,010	45	0.3	1,631	14
0.15 to <0.25	3,591	0.19	728	43	0.7	988	28
0.25 to <0.50	815	0.33	212	41	0.7	326	40
0.50 to <0.75	3,194	0.62	864	41	0.4	1,807	57
0.75 to <2.50	657	1.41	545	42	0.2	564	86
2.50 to <10.00	833	4.47	748	37	0.4	913	110
10.00 to <100.00	23	17.53	69	45	-	54	235
100.00 (Default)	_	-	-	-	-	-	-
	20,845	0.43	4,176	43	0.4	6,283	30
Sovereign (5)							
0.00 to <0.15	84	0.06	4	45	-	7	8
Banks							
0.00 to <0.15	6,655	0.06	136	45	0.7	991	15
0.15 to <0.25	779	0.19	69	45	1.5	265	34
0.25 to <0.50	81	0.33	24	42	6.9	32	40
0.50 to <0.75	56	0.63	29	45	0.6	34	61
0.75 to <2.50	25	1.41	10	45	0.4	23	92
2.50 to <10.00	19	3.65	19	45	-	26	137
10.00 to <100.00	15	17.53	7	45	-	37	247
100.00 (Default)	-	-	-	-	-	-	
	7,630	0.13	294	45	0.8	1,408	18
Total (all portfolios)	34,319	0.36	6,538	40	0.5	8,459	25



(\$ millions)				Q1/24			
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g
AIRB approach							
	EAD	Average	Number of	Average	Average		RWA
PD scale	post-CRM	PD %	obligors (2)	LGD %	maturity (3)	RWA	density %
Corporate							
0.00 to <0.15	216	0.09	220	33	0.9	27	13
0.15 to <0.25	539	0.19	374	25	3.9	92	17
0.25 to <0.50	375	0.33	267	32	3.5	108	29
0.50 to <0.75	420	0.65	576	26	3.4	148	35
0.75 to <2.50	244	1.41	235	26	2.3	116	48
2.50 to <10.00	137	4.25	216	33	1.3	126	92
10.00 to <100.00	36	17.72	23	27	2.1	47	131
100.00 (Default)	1	100.00	3	19	0.2	1	100
	1,968	1.09	1,914	28	3.0	665	34
Sovereign							
0.00 to <0.15	3,929	0.04	120	17	2.1	119	3
0.15 to <0.25	41	0.23	13	40	0.4	12	29
0.25 to <0.50	68	0.33	8	40	0.2	18	26
0.50 to <0.75	1	0.58	3	36	15.6	-	-
0.75 to <2.50	3	1.41	1	40	-	2	67
2.50 to <10.00	-	6.08	3	40	0.1	-	-
10.00 to <100.00	-	_	-	-	-	-	-
100.00 (Default)	-	-	=	=	=	-	=
	4,042	0.04	148	18	2.1	151	4
Banks (4)							
0.00 to <0.15	32	0.04	7	17	=	2	6
0.15 to <0.25	1	0.23	2	35	-	-	-
0.25 to <0.50	5	0.33	2	45	-	2	40
0.50 to <0.75	-	_	-	_	-	_	_
0.75 to <2.50	-	1.41	1	45	-	-	-
2.50 to <10.00	-	2.54	1	40	-	-	_
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	38	0.10	13	21	=	4	11



(\$ millions)				Q1/24			
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>
FIRB approach							
	EAD	Average	Number of	Average	Average		RWA
PD scale	post-CRM	PD %	obligors ⁽²⁾	LGD %	maturity (3)	RWA	density %
Corporate							
0.00 to <0.15	10,811	0.08	842	45	0.4	1,642	15
0.15 to <0.25	3,100	0.19	630	44	0.7	847	27
0.25 to <0.50	724	0.33	215	42	0.6	308	43
0.50 to <0.75	2,469	0.61	657	41	0.4	1,370	55
0.75 to <2.50	556	1.41	428	41	0.4	497	89
2.50 to <10.00	578	4.81	687	36	0.4	634	110
10.00 to <100.00	3	17.53	64	45	-	7	233
100.00 (Default)	-	-	-	-	-	-	-
	18,241	0.38	3,523	44	0.5	5,305	29
Sovereign (5)							
0.00 to <0.15	58	0.06	4	45	-	5	9
Banks							
0.00 to <0.15	6,186	0.06	132	45	0.7	948	15
0.15 to <0.25	1,035	0.20	66	45	1.1	337	33
0.25 to <0.50	191	0.33	29	43	3.9	65	34
0.50 to <0.75	187	0.71	31	45	0.2	102	55
0.75 to <2.50	17	1.41	10	45	-	17	100
2.50 to <10.00	9	4.16	15	45	-	14	156
10.00 to <100.00	4	17.53	12	45	-	10	250
100.00 (Default)	-	-	-	-	-	-	-
	7,629	0.12	295	45	0.8	1,493	20
Total (all portfolios)	31,976	0.32	5,897	40	0.5	7,623	24



(\$ millions)				Q4/23			
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	g
AIRB approach							
	EAD	Average	Number of	Average	Average		RWA
PD scale	post-CRM	PD %	obligors (2)	LGD %	maturity (3)	RWA	density %
Corporate							
0.00 to <0.15	558	0.09	128	34	0.8	76	14
0.15 to <0.25	549	0.17	246	19	5.0	106	19
0.25 to <0.50	282	0.33	176	32	4.1	135	48
0.50 to <0.75	227	0.65	348	32	2.0	113	50
0.75 to <2.50	236	1.41	110	19	1.7	97	41
2.50 to <10.00	204	3.25	154	24	0.9	131	64
10.00 to <100.00	28	17.53	5	25	2.2	37	132
100.00 (Default)	-	100.00	2	19	-	_	235
·	2,084	0.90	1,169	27	2.6	695	33
Sovereign							
0.00 to <0.15	3,457	0.03	116	16	2.0	116	3
0.15 to <0.25	43	0.23	11	40	-	12	28
0.25 to <0.50	205	0.33	7	40	-	56	27
0.50 to <0.75	2	0.55	7	38	0.3	1	50
0.75 to <2.50	11	1.41	2	40	-	7	64
2.50 to <10.00	1	6.08	3	40	-	1	100
10.00 to <100.00	-	_	-	-	-	_	-
100.00 (Default)	-	_	-	-	-	-	-
	3,719	0.06	146	18	1.9	193	5
Banks (4)							
0.00 to <0.15	44	0.04	7	19	-	2	5
0.15 to <0.25	2	0.23	1	35	-	_	26
0.25 to <0.50	2	0.33	2	45	-	1	50
0.50 to <0.75	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	_	-	-	-	-	-
100.00 (Default)	-	_	-	-	-	-	-
· ,	48	0.06	10	21	-	3	6



(\$ millions)				Q4/23			
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	g
FIRB approach							
	EAD	Average	Number of	Average	Average		RWA
PD scale	post-CRM	PD %	obligors (2)	LGD %	maturity (3)	RWA	density %
Corporate							
0.00 to <0.15	9,801	0.08	871	45	0.4	1,474	15
0.15 to <0.25	3,159	0.19	662	44	0.7	1,059	34
0.25 to <0.50	879	0.33	213	41	0.5	381	43
0.50 to <0.75	2,386	0.62	852	41	0.2	1,347	56
0.75 to <2.50	762	1.41	476	36	0.5	596	78
2.50 to <10.00	746	4.26	708	33	0.8	744	100
10.00 to <100.00	7	17.53	60	45	-	16	229
100.00 (Default)	-	100.00	1	23	3.9	-	288
	17,740	0.43	3,843	43	0.5	5,617	32
Sovereign (5)							
0.00 to <0.15	68	0.07	4	45	-	7	10
Banks							
0.00 to <0.15	8,049	0.06	134	45	0.9	1,511	19
0.15 to <0.25	930	0.21	61	45	1.4	401	43
0.25 to <0.50	122	0.33	16	43	5.0	79	65
0.50 to <0.75	49	0.69	21	45	0.3	33	67
0.75 to <2.50	10	1.41	7	45	0.3	10	100
2.50 to <10.00	17	3.02	13	45	-	23	135
10.00 to <100.00	1	17.53	3	45	-	2	200
100.00 (Default)	-	-	-	-	-	-	-
	9,178	0.09	255	45	1.0	2,059	22
Total (all portfolios)	32,837	0.32	5,427	40	1.0	8,574	26



0.00 to < 0.15	(\$ millions)		Q3/23							
PD scale FAD Nemper Ne		<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g		
PD scale PD scale PD s	AIRB approach									
Corporate						•				
0.00 to <0.15 593 0.09 136 34 0.8 82 14 0.15 to <0.25 to <0.50 616 0.17 272 19 5.0 124 20 0.50 to <0.75 241 0.33 180 27 4.2 87 36 0.50 to <0.75 248 1.41 131 18 1.3 92 37 2.50 to <10.00 177 3.39 146 26 1.0 135 76 10.00 to <10.00 177 3.39 146 26 1.0 135 76 10.00 to <10.00 177 3.39 146 26 1.0 135 76 10.00 to <10.00 2 19 - 1 235 76 1.26 26 26 60 3 8 40 2 1 235 16 1 5 4 1 5 4 1 1 5 4 1 1 5 2 1<	PD scale	post-CRM	PD %	obligors (2)	LGD %	maturity (3)	RWA	density %		
0.00 to <0.15 593 0.09 136 34 0.8 82 14 0.15 to <0.25 to <0.50 616 0.17 272 19 5.0 124 20 0.50 to <0.75 241 0.33 180 27 4.2 87 36 0.50 to <0.75 248 1.41 131 18 1.3 92 37 2.50 to <10.00 177 3.39 146 26 1.0 135 76 10.00 to <10.00 177 3.39 146 26 1.0 135 76 10.00 to <10.00 177 3.39 146 26 1.0 135 76 10.00 to <10.00 2 19 - 1 235 76 1.26 26 26 60 3 8 40 2 1 235 16 1 5 4 1 5 4 1 1 5 4 1 1 5 2 1<	Corporate									
0.15 to <0.25 0.25 it o <0.50 to <0.75 241 0.33 180 27 4.2 87 36 0.50 to <0.75 279 0.67 390 31 2.1 151 54 0.75 to <2.50 to <0.00 177 3.39 146 26 1.0 135 76 1.00 to <10.00 to <10.00 177 3.39 146 26 1.0 135 76 1.00 to <10.00 to <10.00 177 3.39 146 26 1.0 135 76 1.00 to <10.00 to <10.00 13 17.53 7 27 1.9 18 138 138 138 138 138 138 138 138 138 138 138	•	593	0.09	136	34	0.8	82	14		
0.25 to <0.50	0.15 to <0.25	616	0.17	272			124			
0.50 to <0.75										
0.75 to <2.50	0.50 to <0.75	279	0.67	390	31	2.1	151			
2.50 to <10.00 1.77 3.39 146 26 1.0 135 76 10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10.00 to <10	0.75 to <2.50	248	1.41		18					
10.00 to <100.00 13		177	3.39	146	26	1.0	135			
2,167 0.75 1,264 26 2.6 690 32 32 32 33 33 33 34 34	10.00 to <100.00	13	17.53	7	27	1.9	18	138		
Sovereign 3,159 0.03 120 17 2.3 120 4 0.05 to <0.25	100.00 (Default)	-	100.00	2	19	-	1	235		
0.00 to < 0.15 3,159 0.03 120 17 2.3 120 4 0.15 to < 0.25	· · · · · · · · · · · · · · · · · · ·	2,167	0.75	1,264	26	2.6	690			
0.15 to <0.25	Sovereign									
0.25 to <0.50	0.00 to <0.15	3,159	0.03	120	17	2.3	120	4		
0.50 to <0.75 0.75 to <2.50 1 0.57 to 7 22 2.6 - 36 0.75 to <2.50 2.50 to <10.00 - 1.41 1 55 103 2.50 to <10.00 - 6.08 2 40 129 10.00 to <100.00 10.00 (Default)	0.15 to <0.25	73	0.23	12	41	-	21	29		
0.75 to <2.50	0.25 to <0.50	66	0.33	8	40	0.1	18	27		
2.50 to <10.00	0.50 to <0.75	1	0.57	7	22	2.6	-	36		
10.00 to <100.00	0.75 to <2.50	-	1.41	1	55	-	-	103		
100.00 (Default)	2.50 to <10.00	-	6.08	2	40	-	-	129		
Sanks (4) San	10.00 to <100.00	-	-	-	-	-	-	-		
Banks (4) 0.00 to <0.15 0.15 to <0.25 0.25 to <0.50 0.50 to <0.75 0.75 to <2.50 0.75 to <2.50 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0.00 to <10.00 0	100.00 (Default)							-		
0.00 to <0.15		3,299	0.04	150	18	2.2	159	5		
0.15 to <0.25	Banks (4)									
0.25 to <0.50	0.00 to <0.15	47	0.03	7	19	-	2	4		
0.50 to <0.75	0.15 to <0.25	2	0.23	2	46	-	1	50		
0.75 to <2.50	0.25 to <0.50	2	0.33	2	40	-	1	50		
2.50 to <10.00	0.50 to <0.75	-	-	-	-	-	_	-		
2.50 to <10.00	0.75 to <2.50	2	1.41	1	45	-	1	50		
100.00 (Default)	2.50 to <10.00	-	-	-		-	-	-		
	10.00 to <100.00	-	-	-	-	-	-	-		
	100.00 (Default)	-	-	-	-	-	-	-		
		53	0.09	12	22	-	5	9		



(\$ millions)	Q3/23							
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	g	
FIRB approach								
	EAD	Average	Number of	Average	Average		RWA	
PD scale	post-CRM	PD %	obligors ⁽²⁾	LGD %	maturity (3)	RWA	density %	
Corporate								
0.00 to <0.15	9,255	0.08	892	45	0.5	1,400	15	
0.15 to <0.25	2,513	0.20	634	43	0.7	868	35	
0.25 to <0.50	792	0.33	201	42	0.7	386	49	
0.50 to <0.75	2,113	0.61	775	41	0.3	1,203	57	
0.75 to <2.50	674	1.41	447	33	0.5	485	72	
2.50 to <10.00	658	4.06	669	33	0.7	645	98	
10.00 to <100.00	7	17.88	64	43	0.1	16	229	
100.00 (Default)	-	-	-	-	-	-	-	
	16,012	0.41	3,682	43	0.5	5,003	31	
Sovereign (5)								
0.00 to <0.15	61	0.06	4	45	0.3	5	8	
Banks								
0.00 to <0.15	7,227	0.06	132	45	1.0	1,510	21	
0.15 to <0.25	882	0.21	56	45	1.2	349	40	
0.25 to <0.50	108	0.33	17	43	5.6	71	66	
0.50 to <0.75	45	0.66	14	45	0.3	32	71	
0.75 to <2.50	4	1.41	6	45	-	4	100	
2.50 to <10.00	17	3.35	13	45	-	23	135	
10.00 to <100.00	2	17.53	5	45	-	4	200	
100.00 (Default)	-	-	-	-	-	=	-	
	8,285	0.10	243	45	1.1	1,993	24	
Total (all portfolios)	29,877	0.31	5,355	39	1.1	7,855	26	



CCR5: COMPOSITION OF COLLATERAL FOR COUNTERPARTY CREDIT RISK EXPOSURE (1)

(\$ millions)			Q3/2	24		
	<u>a</u>	<u>b</u> ollateral used in deriv	<u>C</u>	<u>d</u>	<u>e</u> Collateral use	<u>f</u> ed in SETs
	Fair va		Fair val		Fair value of	Fair value of
	collateral	received	posted co		collateral	posted
	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral
Cash - domestic currency	-	1,130	-	1,499	45,328	31,722
Cash - other currencies	9	2,631	44	5,569	78,411	64,114
Domestic sovereign debt	670	715	3,386	2,323	47,003	63,808
Other sovereign debt	2,719	290	4,696	1,434	52,179	67,124
Government agency debt	50	16	185	-	14,942	22,974
Corporate bonds	857	32	351	101	9,043	4,071
Equity securities	1,102	-	4,090	-	26,806	49,313
Other collateral		4 04 4	40.750	573	- 070 740	-
Total	5,407	4,814	12,752	11,499	273,712	303,126
(\$ millions)			Q2/2	24		
	<u>a</u> Co	<u>b</u> ollateral used in deriv	<u>C</u> vative transactions	<u>d</u>	<u>e</u> Collateral use	<u>f</u> ed in SFTs
	Fair va		Fair val		Fair value of	Fair value of
	collateral		posted co		collateral	posted
		Unsegregated		Unsegregated	received	collateral
Cash - domestic currency	-	1,060	-	1,652	34,846	29,804
Cash - other currencies	-	2,646	38	5,724	74,643	70,003
Domestic sovereign debt	538	504	2,809	2,339	40,245	57,565
Other sovereign debt	2,904	146	4,807	1,178	51,456	62,443
Government agency debt	289	184	123	-	16,425	24,046
Corporate bonds	810	30	244	100	11,116	2,973
Equity securities	929	-	3,930	-	27,157	41,069
Other collateral	-	-	=	533	=	-
Total	5,470	4,570	11,951	11,526	255,888	287,903
(\$ millions)			Q1/2	24		
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>
	Fair va	ollateral used in deriv	ative transaction: Fair val		Collateral use	Fair value of
	collateral		posted co		collateral	posted
		Unsegregated	Segregated	Unsegregated	received	collateral
Cash - domestic currency	- Ocgregated	907	- Ocgregated	1,421	35,723	24,974
Cash - other currencies	-	2,332	32	5,009	61,467	67,489
Domestic sovereign debt	872	188	2,897	2,425	38,217	56,503
Other sovereign debt	2,537	110	4,016	1,589	45,730	56,648
Government agency debt	74	93	260	154	13,504	18,991
Corporate bonds	1,387	29	253	94	8,470	3,024
Equity securities	737		3,595		27,632	39,605
Other collateral	-	-	-	455	-	-
Total	5,607	3,659	11,053	11,147	230,743	267,234

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



CCR5: COMPOSITION OF COLLATERAL FOR COUNTERPARTY CREDIT RISK EXPOSURE (continued) (1)

(\$ millions)			Q4/2	23		
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>
	Co	ollateral used in deriv	ative transaction:	s	Collateral use	d in SFTs
	Fair va	lue of	Fair val	ue of	Fair value of	Fair value of
	collateral	received	posted co	ollateral	collateral	posted
	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral
Cash - domestic currency	-	1,236	=	1,746	34,568	26,925
Cash - other currencies	14	2,128	25	5,075	60,617	67,926
Domestic sovereign debt	771	695	5,407	2,491	40,830	57,767
Other sovereign debt	2,066	210	2,460	1,301	38,355	40,166
Government agency debt	97	67	271	243	17,254	24,651
Corporate bonds	1,204	38	164	93	8,408	2,836
Equity securities	915	-	2,261	-	22,001	31,563
Other collateral	-	-	-	493	-	-
Total	5,067	4,374	10,588	11,442	222,033	251,834

(\$ millions)			Q3/2	23		
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>
	Co	llateral used in deri	vative transaction	S	Collateral use	d in SFTs
	Fair val	ue of	Fair val	ue of	Fair value of	Fair value of
	collateral r	received	posted co	ollateral	collateral	posted
	Segregated	Unsegregated	Segregated	Unsegregated	received	collateral
Cash - domestic currency	-	538	=	1,575	32,764	25,742
Cash - other currencies	-	2,491	28	4,684	54,183	61,646
Domestic sovereign debt	755	291	4,572	2,246	38,706	49,269
Other sovereign debt	1,876	116	2,420	1,870	31,797	34,874
Government agency debt	40	300	409	237	17,727	22,907
Corporate bonds	576	29	265	88	6,869	1,747
Equity securities	879	-	2,617	-	20,481	30,113
Other collateral	-	-	-	551	-	-
Total	4,126	3,765	10,311	11,251	202,527	226,298

For footnotes, see page 70.



CCR6: CREDIT DERIVATIVES EXPOSURES (\$ millions) Q3/24 Q2/24 Q1/24 Q4/23 Q3/23 b b b b b <u>a</u> <u>a</u> <u>a</u> <u>a</u> <u>a</u> Protection Protection Protection Protection Protection Protection Protection Protection Protection Protection bought sold bought bought bought sold bought sold Notionals Single-name credit default swaps 1,366 825 1,212 866 975 876 978 918 840 930 1,485 1,669 1,435 1,827 1,638 804 1,388 829 1,331 Index credit default swaps 2,260 Total return swaps Credit options 1,228 345 970 688 1,788 336 769 693 2,044 Other credit derivatives 67 67 67 70 69 4,657 Total notionals 4,921 2,655 3,918 2,989 2,850 2,621 2,999 3,782 2,261 Fair values Positive fair value (asset) 48 49 46 3 47 17 45 23

5

50

4

54

52

11

17

49

7

50



Negative fair value (liability)

CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)	Q3/24		Q2/24		Q1/24		Q4/23		Q3/23	
	<u>a</u>	<u>b</u>	<u>a</u>	<u>b</u>	<u>a</u>	<u>b</u>	<u>a</u>	<u>b</u>	<u>a</u>	<u>b</u>
	EAD		EAD		EAD		EAD		EAD	
	(post-CRM)	RWA	(post-CRM)	RWA	(post-CRM)	RWA	(post-CRM)	RWA	(post-CRM)	RWA
1 Exposures to QCCPs (total)		626		632		636		558		609
2 Exposures for trades at QCCPs (excluding initial margin and default fund										
contributions); of which	9,146	285	9,042	289	9,048	283	7,226	241	8,821	278
3 (i) OTC derivatives	375	10	313	9	330	9	333	10	404	11
4 (ii) Exchange-traded derivatives	7,760	255	7,562	257	7,129	242	5,880	211	7,235	243
5 (iii) SFTs	1,011	20	1,167	23	1,589	32	1,013	20	1,182	24
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7 Segregated initial margin	3,029		2,937		3,129		3,521		4,321	
8 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
9 Pre-funded default fund contributions	943	341	941	343	855	353	858	317	1,004	331
10 Unfunded default fund contributions	1,136	-	1,106	-	1,012	-	1,118	-	1,128	-
11 Exposures to Non-QCCPs (total)		-		-		-		-		-
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund										
contributions); of which	-	-	_	-	-	-	-	-	-	-
13 (i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15 (iii) SFTs	-	-	-	-	-	-	-	-	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17 Segregated initial margin	-		-		-		-		-	
18 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
19 Pre-funded default fund contributions	-	-	-	-	-	-	-	-	-	-
20 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-



SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK

(\$ millions)						Q3	/24					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>	<u>i</u>	i	<u>k</u>	1
		Bank acts as	originator			Bank acts as	sponsor (1)			Bank acts a	s investor	
	<u></u>	Of which				Of which		<u> </u>		Of which		
	Traditional	STC (2)	Synthetic	Sub-total	Traditional	STC (2)	Synthetic	Sub-total	Traditional	STC (2)	Synthetic	Sub-total
1 Retail (total) - of which	3,098	3,098	-	3,098	18,268	17,429	-	18,268	271	235	-	271
2 residential mortgage	-	-	-	-	3,568	3,367	-	3,568	-	-	-	-
3 credit card	3,098	3,098	-	3,098	1,283	1,283	-	1,283	50	50	-	50
4 other retail exposures	-	-	-	-	13,417	12,779	-	13,417	221	185	-	221
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	5,682	5,682	4,657	4,331	-	4,657	18,257	-	21	18,278
7 loans to corporates	-	-	5,682	5,682	-	-	-	-	16,020	-	-	16,020
8 commercial mortgage	-	-	-	-	-	-	-	-	2,237	-	-	2,237
9 lease and receivables	-	-	-	-	3,883	3,582	-	3,883	-	-	-	-
10 other wholesale	-	-	-	-	774	749	-	774	-	-	21	21
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	_

(\$ millions)						Q2.	/24					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>	<u>i</u>	i	<u>k</u>	1
		Bank acts as	originator			Bank acts as	sponsor (1)			Bank acts a	s investor	
		Of which				Of which				Of which		
	Traditional	STC (2)	Synthetic	Sub-total	Traditional	STC (2)	Synthetic	Sub-total	Traditional	STC (2)	Synthetic	Sub-total
1 Retail (total) - of which	3,027	3,027	-	3,027	17,076	16,247	-	17,076	356	320	-	356
2 residential mortgage	-	-	-	-	3,386	3,187	-	3,386	-	-	-	-
3 credit card	3,027	3,027	-	3,027	978	978	-	978	50	50	-	50
4 other retail exposures	-	-	-	-	12,712	12,082	-	12,712	306	270	-	306
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	5,423	5,423	4,738	4,438	-	4,738	18,082	-	21	18,103
7 loans to corporates	-	-	5,423	5,423	-	-	-	-	15,931	-	-	15,931
8 commercial mortgage	-	-	-	-	-	-	-	-	2,151	-	-	2,151
9 lease and receivables	-	-	-	-	4,110	3,810	-	4,110	-	-	-	-
10 other wholesale	-	-	-	-	628	628	-	628	-	-	21	21
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)						Q1,	/24					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u>	<u>h</u>	<u>į</u>	İ	<u>k</u>	Ī
		Bank acts as	originator			Bank acts as	sponsor (1)			Bank acts a	s investor	
		Of which				Of which				Of which		
	Traditional	STC (2)	Synthetic	Sub-total	Traditional	STC (2)	Synthetic	Sub-total	Traditional	STC (2)	Synthetic	Sub-total
1 Retail (total) - of which	3,039	3,036	-	3,039	16,743	15,903	-	16,743	450	413	-	450
2 residential mortgage	-	-	-	-	3,197	2,996	-	3,197	-	-	-	-
3 credit card	3,039	3,036	-	3,039	871	871	-	871	50	50	-	50
4 other retail exposures	-	-	-	-	12,675	12,036	-	12,675	400	363	-	400
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	5,623	5,623	4,562	4,303	-	4,562	15,272	40	22	15,294
7 loans to corporates	-	-	5,623	5,623	-	-	-	-	12,947	-	-	12,947
8 commercial mortgage	-	-	-	-	-	-	-	-	2,285	-	-	2,285
9 lease and receivables	-	-	-	-	4,028	3,769	-	4,028	40	40	-	40
10 other wholesale	-	-	-	-	534	534	-	534	-	-	22	22
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

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



SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK (continued)

(\$ millions)						Q4,	/23					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g	<u>h</u>	<u>i</u>	i	<u>k</u>	<u> </u>
		Bank acts as	originator			Bank acts as	sponsor (1)			Bank acts a	s investor	
		Of which				Of which		<u> </u>		Of which		
	Traditional	STC (2)	Synthetic	Sub-total	Traditional	STC (2)	Synthetic	Sub-total	Traditional	STC (2)	Synthetic	Sub-total
1 Retail (total) - of which	3,030	3,024	-	3,030	15,914	15,078	-	15,914	574	539	-	574
2 residential mortgage	-	-	-	-	3,105	2,905	-	3,105	-	-	-	-
3 credit card	3,030	3,024	-	3,030	967	967	-	967	50	50	-	50
4 other retail exposures	-	-	-	-	11,842	11,206	-	11,842	524	489	-	524
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	5,784	5,784	4,419	4,133	-	4,419	14,735	51	24	14,759
7 loans to corporates	-	-	5,784	5,784	-	-	-	-	12,091	-	-	12,091
8 commercial mortgage	-	-	-	-	-	-	-	-	2,593	-	-	2,593
9 lease and receivables	-	-	-	-	3,515	3,229	-	3,515	51	51	-	51
10 other wholesale	-	-	-	-	904	904	-	904	-	-	24	24
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)						Q3	/23					
	<u>a</u>	b	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g	<u>h</u>	<u>i</u>	i	<u>k</u>	<u>I</u>
		Bank acts as	originator			Bank acts as	sponsor (1)			Bank acts a	s investor	
		Of which				Of which				Of which		
	Traditional	STC (2)	Synthetic	Sub-total	Traditional	STC (2)	Synthetic	Sub-total	Traditional	STC (2)	Synthetic	Sub-total
1 Retail (total) - of which	3,058	3,040	-	3,058	13,910	13,071	-	13,910	1,208	1,173	-	1,208
2 residential mortgage	-	-	-	-	3,129	2,928	-	3,129	-	-	-	-
3 credit card	3,058	3,040	-	3,058	494	494	-	494	512	512	-	512
4 other retail exposures	-	-	-	-	10,287	9,649	-	10,287	696	661	-	696
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	5,386	5,386	3,752	3,472	-	3,752	14,031	792	25	14,056
7 loans to corporates	-	-	5,386	5,386	-	-	-	-	10,734	-	-	10,734
8 commercial mortgage	-	-	-	-	-	-	-	-	2,505	-	-	2,505
9 lease and receivables	-	-	-	-	2,892	2,612	-	2,892	792	792	-	792
10 other wholesale	-	-	-	-	860	860	-	860	-	-	25	25
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 74.



SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK (1)

(\$ millions)						Q3	/24					
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g	<u>h</u>	<u>i</u>	Ĺ	<u>k</u>	<u>l</u>
	Bai	nk acts as	originator (2)		В	ank acts as	sponsor (3)			Bank acts a	s investor	
	·	Of which				Of which				Of which		
	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total
1 Retail (total) - of which	19	19	-	19	14	14	-	14	638	638	-	638
2 residential mortgage	-	-	-	-	4	4	-	4	609	609	-	609
3 credit card	19	19	-	19	1	1	-	1	25	25	-	25
4 other retail exposures	-	-	-	-	9	9	-	9	4	4	-	4
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	-	3	3	-	3	-	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	-	2	2	-	2	-	-	-	-
10 other wholesale	-	-	-	-	1	1	-	1	-	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
(\$ millions)						02	2/24					
(<u>\$ 1111110112)</u>						Q2	124					1.

(\$ IIIIIIO115)						QZ,	124					
	<u>a</u>		<u>b</u>	<u>c</u>	<u>e</u>		<u>f</u>	g	<u>i</u>		i	<u>k</u>
	Bar	ık acts as	originator ⁽²⁾		B	ank acts as	sponsor (3)			Bank acts a	s investor	
		Of which				Of which				Of which		
	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total
1 Retail (total) - of which	47	47	-	47	138	127	-	138	549	549	-	549
2 residential mortgage	-	-	-	-	40	38	-	40	518	518	-	518
3 credit card	47	47	-	47	4	4	-	4	31	31	-	31
4 other retail exposures	-	-	-	-	94	85	-	94	-	-	-	-
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	-	28	28	-	28	-	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	-	20	20	-	20	-	-	-	-
10 other wholesale	-	-	-	-	8	8	-	8	-	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)						Q1,	/24					
	<u>a</u>		<u>b</u>	<u>C</u>	<u>e</u>		<u>f</u>	<u>g</u>	i		i	<u>k</u>
	Bar	nk acts as	originator ⁽²⁾		Ва	nk acts as	sponsor (3)		Е	ank acts a	s investor	
		Of which				Of which				Of which		
	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total
1 Retail (total) - of which	2	2	-	2	3	3	_	3	692	692	_	692
2 residential mortgage	-	-	-	-	1	1	-	1	685	685	-	685
3 credit card	2	2	-	2	-	-	-	-	7	7	-	7
4 other retail exposures	-	-	-	-	2	2	-	2	-	-	-	-
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	-	1	-	-	1	-	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	-	1	-	-	1	-	-	-	-
10 other wholesale	-	-	-	-	-	-	-	-	-	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-

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



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

(\$ millions)						Q4,	/23					
	<u>a</u>		<u>b</u>	<u>c</u>	<u>e</u>		<u>f</u>	<u>g</u>	<u>j</u>		İ	<u>k</u>
	Bar	nk acts as	originator ⁽²⁾		Ba	nk acts as	sponsor (3)		B	ank acts a	s investor	
		Of which				Of which				Of which		
	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total
1 Retail (total) - of which	8	8	-	8	54	49	-	54	35	35	-	35
2 residential mortgage	-	-	-	-	14	13	-	14	26	26	-	26
3 credit card	8	8	-	8	1	1	-	1	9	9	-	9
4 other retail exposures	-	-	-	-	39	35	-	39	-	-	-	-
5 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	-	9	9	-	9	-	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	-	8	8	-	8	-	-	-	-
10 other wholesale	-	-	-	-	1	1	-	1	-	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-	-	-	-
(\$ millions)						Q3,	/23					
,	<u>a</u>		<u>b</u>	<u>c</u>	<u>e</u>		<u>f</u>	<u>g</u>	<u>i</u>		i	<u>k</u>
			originator (2)				sponsor (3)			ank acts a	s investor	
		Of which	045 -45	0.4.4.4		Of which	04141	0		Of which	04141	0
	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total	Traditional	STC	Synthetic	Sub-total
1 Retail (total) - of which	7	7	-	7	19	17	-	19	41	41	-	41
2 residential mortgage	-	-	-	-	5	5	-	5	36	36	-	36

13

4

3

1

11

13

4

3

1

For footnotes, see page 76.

9

10

11

credit card

resecuritizationWholesale (total) - of which

other wholesale

resecuritization

other retail exposures

loans to corporates commercial mortgage

lease and receivables



5

5

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

(\$ millions)									Q3/24								
	<u>a</u>	<u>b</u> Evnc	<u>c</u> sure valu	<u>d</u>	<u>e</u>	<u>f</u>	g Exposure v	h values	<u>i</u>	İ	<u>k</u>	<u>I</u>	<u>m</u>	<u>n</u>	<u>o</u>	<u>p</u>	<u>q</u>
	(b		ghted (RV			(by	regulatory		1)	RWA (by regulato	ry approa	ach)	Cap	ital charge	after cap	р
		>20%	>50%	>100%				•		,	, ,						
		to	to	to <			ERBA				ERBA				ERBA		
	≤20%	50%	100%	1250%	1250%		(including	0.4	40500/		including	0.4	40500/		ncluding	0.4	40500/
4 T-t-1	RW 27.278	774	RW 34	RW 12	RW 31	IRBA 5.682	1AA) 22.447	SA	1250%	1.236	IAA)	SA	1250%	IRBA 99	IAA) 204	SA	1250%
1 Total exposures2 Traditional securitization	, , -	774	34	12		5,682	,	-	-		2,553	-	-		204	-	-
	21,627				-	-	22,447	-	-	-	2,553	-	-	-		-	-
3 Of which securitization	21,627	774	34	12	-	-	22,447	-	-	-	2,553	-	-	-	204	-	-
4 Of which retail underlying	18,264	479	21	3	-	-	18,767	-	-	-	2,057	-	-	-	164	-	-
5 Of which STC	17,454	479	21	3	-	-	17,957	-	-	-	1,934	-	-	-	155	-	-
6 Of which wholesale	3,363	295	13	9	-	-	3,680	-	-	-	496	-	-	-	40	-	-
7 Of which STC	3,197	201	13	9	-	-	3,420	-	-	-	437	-	-	-	35	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	5,651	-	-	-	31	5,682	-	-	-	1,236	-	-	-	99	-	-	-
10 Of which securitization	5,651	-	-	-	31	5,682	-	-	-	1,236	-	-	-	99	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	5,651	-	-	-	31	5,682	-	-	-	1,236	-	-	-	99	-	-	-
13 Of which resecuritization	-	-	=	-	=	-	-	-	-	=	-	=	-	=	-	-	-
(\$ millions)									Q2/24								
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g Exposure v	<u>h</u> /alues	<u>i</u>	İ	<u>k</u>	<u>I</u>	<u>m</u>	<u>n</u>	<u>o</u>	<u>p</u>	<u>q</u>
	Ex	posure va	lues (by F	W bands)	(by	regulatory		1)	RWA (by regulato	rv approa	ach)	Can	ital charge	e after car	D
		>20%	>50%	>100%							-,	.,					
		to	to	to <			ERBA				ERBA				ERBA		
	≤20%	50%	100%	1250%	1250%		(including			(including			(i	ncluding		
	RW	RW	RW	RW	RW	IRBA	IAA)	SA	1250%	IRBA `	IAA)	SA	1250%	IRBA (.	IAA)	SA	1250%
1 Total exposures	22.455	4.056	27	14	32	8.450	18.134		-	1,953	2.160		-	157	172		-
2 Traditional securitization	17,063	4,056	27	14	1	3,027	18,134			757	2,160			61	172		
3 Of which securitization	17,063	4,056	27	14	<u> </u>	3,027	18,134			757	2,160		_	61	172		_
4 Of which retail underlying	13.663	3,529	16	1	<u> </u>	3.027	14.183		_	757	1.589		_	61	126		
5 Of which STC	12.890	3.529	16	<u>-</u>	<u>-</u>	3.027	13.410		_	757	1,472		_	61	118		_
6 Of which wholesale	3,400	527	11	13		3,021	3,951			- 101	571			-	46		
7 Of which STC	3,271	424	11	13			3,719				518				41		
8 Of which resecuritization	3,271	424	- 11	- 13	<u> </u>		3,719			<u>-</u>	310	<u>-</u>	-	-	41		
9 Synthetic securitization	5,392				31	5,423	-	-		1,196	-	-	-	96			-
10 Of which securitization	5,392				31 31	5,423 5.423	-	-		1,196	-	-		96 96			
	5,392	-	-	-		5,423	-	-	-	1, 190	-	-	-		-	-	-
11 Of which retail underlying		-	-	-	- 04		-	-	-	4 400	-	-	-	-	-	-	-
12 Of which wholesale	5,392	-	-	-	31	5,423	-	-	-	1,196	-	-	-	96	-	-	-
13 Of which resecuritization	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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

(\$ millions)									Q1/24								
	<u>a</u>	<u>b</u> Expo	<u>c</u> sure valu	<u>d</u> es	<u>e</u>	<u>f</u>	g Exposure v	<u>h</u> values	<u>i</u>	i	<u>k</u>	Ī	<u>m</u>	<u>n</u>	<u>o</u>	<u>p</u>	g
	(b	y risk-wei				(by	regulatory		1)	RWA	(by regulato	orv approa	ach)	Car	ital charge	after ca	n
	(5	>20%	>50%	>100%		(5)	rogulatory	арргосоп	·/	- 1007	(b) rogulate	ory approx	4011)		nai onai ge	antor ou	<u> </u>
		to	to	to <			ERBA				ERBA				ERBA		
	≤20%	50%	100%	1250%	1250%		(including				(including			(including		
	RW	RW	RW	RW	RW	IRBA	(IAA)	SA	1250%	IRBA	(IAA)	SA	1250%	IRBA `	IAA)	SA	1250%
1 Total exposures	21,794	4,420	23	12	32	8,662	17,619	-	-	1,942	2,148	-	-	155	172	-	-
2 Traditional securitization	16,201	4,420	23	12	2	3,039	17,619	-	-	725	2,148	-	-	58	172	-	-
3 Of which securitization	16,201	4,420	23	12	2	3,039	17,619	-	-	725	2,148	-	-	58	172	-	-
4 Of which retail underlying	13,123	3,708	12	1	2	3,039	13,807	-	-	725	1,568	-	-	58	126	-	-
5 Of which STC	12,365	3,706	12	1	1	3,036	13,049	-	-	722	1,454	-	-	58	116	-	-
6 Of which wholesale	3,078	712	11	11	-	-	3,812	-	-	-	580	-	-	-	46	-	-
7 Of which STC	2,970	626	11	11	-	-	3,618	-	-	-	539	-	-	-	43	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	5,593	-	-	-	30	5,623	-	-	-	1,217	-	-	-	97	-	-	-
10 Of which securitization	5,593	-	-	-	30	5,623	-	-	-	1,217	-	-	-	97	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	5,593	-	-	-	30	5,623	-	-	-	1,217	-	-	-	97	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(\$ millions)									Q4/23								
(+)	<u>a</u>	b	<u>c</u>	<u>d</u>	<u>e</u>	f	g	h	i	i	k	ı	m	<u>n</u>	<u>o</u>	<u>p</u>	g
	-	_	_	_	_	-	Exposure v	/alues	-	-	_	-	_	_	_	_	_
	Ex	oosure val	lues (by F	RW bands)	(by	regulatory	approach	1)	RWA	(by regulate	ory approa	ach)	Cap	ital charge	after ca	р
		>20%	>50%	>100%													
		to	to	to <			ERBA				ERBA				ERBA		
	≤20%	50%	100%	1250%	1250%		(including				(including			(including		
	RW	RW	RW	RW	RW	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%
1 Total exposures	23,348	2,350	-	75	32	8,814	16,991	-	-	1,884	2,084	-	-	150	168	-	-
2 Traditional securitization	17,595	2,350	-	75	1	3,030	16,991	-	-	631	2,084	-	-	50	168	-	-
3 Of which securitization	17,595	2,350	-	75	1	3,030	16,991	-	-	631	2,084	-	-	50	168	-	-
4 Of which retail underlying	14,722	1,728	-	1	1	3,030	13,422	-	-	631	1,477	-	-	50	118	-	-
5 Of which STC	13,935	1,723	-	1	1	3,024	12,636	-	-	624	1,361	-	-	50	109	-	-
6 Of which wholesale	2,873	622	-	74	-	-	3,569	-	-	-	607	-	-	-	50	-	-
7 Of which STC	2,752	529	-	74	-	-	3,355	-	-	-	561	-	-	-	45	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	5,753	-	-	-	31	5,784	-	-	-	1,253	-	-	-	100	-	-	-
10 Of which securitization	5,753	-	-	-	31	5,784	-	-	-	1,253	-	-	-	100	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	5,753	-	-	-	31	5,784	-	-	-	1,253	-	-	-	100	-	-	-
13 Of which resecuritization	_	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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

(\$ millions)									Q3/23								
(,	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g Exposure v	<u>h</u> /alues	<u>i</u>	i	<u>k</u>	<u>I</u>	<u>m</u>	<u>n</u>	<u>o</u>	<u>p</u>	<u>q</u>
	Ex	osure val	lues (by F	RW bands))	(by	regulatory		1)	RWA (by regulator	y appro	ach)	Cap	oital charge	after ca	р
		>20%	>50%	>100%			,				, ,		 -				
		to	to	to <			ERBA				ERBA				ERBA		
	≤20%	50%	100%	1250%	1250%		(including			(including			(including		
	RW	RW	RW	RW	RW	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%
1 Total exposures	22,275	869	17	78	32	8,444	14,827	-	-	1,710	1,879	-	-	137	151	-	-
2 Traditional securitization	16,919	869	17	78	2	3,058	14,827	-	-	536	1,879	-	-	43	151	-	-
3 Of which securitization	16,919	869	17	78	2	3,058	14,827	-	-	536	1,879	-	-	43	151	-	-
4 Of which retail underlying	14,348	265	-	2	2	3,058	11,559	-	-	536	1,304	-	-	43	105	-	-
5 Of which STC	13,551	248	-	1	2	3,040	10,762	-	-	516	1,154	-	-	41	92	-	-
6 Of which wholesale	2,571	604	17	76	-	-	3,268	-	-	-	575	-	-	-	46	-	-
7 Of which STC	2,442	480	17	76	-	-	3,015	-	-	-	517	-	-	-	41	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	5,356	-	-	-	30	5,386	-	-	-	1,174	-	-	-	94	-	-	-
10 Of which securitization	5,356	-	-	-	30	5,386	-	-	-	1,174	-	-	-	94	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	5,356	-	-	-	30	5,386	-	-	-	1,174	-	-	-	94	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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

(\$ millions)								C	23/24								
	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u> Exposure	<u>h</u> values	<u>i</u>	İ	<u>k</u>	Ī	<u>m</u>	<u>n</u>	<u>o</u>	<u>p</u>	<u>q</u>
	Expo	sure value	s (by RW	bands)		(1	by regulator			RWA	A (by regulat	ory approa	ach)	Ca	pital charge	after ca	ар
		>20%		>100%				-									
		to	to	to <			ERBA				ERBA				ERBA		
	≤20%	50%			1250%		(including				(including				(including		
	RW	RW	RW	RW	RW	IRBA	IAA)		1250%	IRBA	IAA)		1250%	IRBA	IAA)		1250%
1 Total exposures	12,484	1,138	1,153	308	-	-	2,288	12,795	-	-	518	3,207	-	-	41	257	-
2 Traditional securitization	12,484	1,138	1,132	308	•	-	2,267	12,795	-	-	497	3,207	-	-	39	257	-
3 Of which securitization	12,484	1,138	1,132	308	-	-	2,267	12,795	-	-	497	3,207	-	-	39	257	-
4 Of which retail underlying	184	50	-	35	-	-	150	119	-	-	73	12	-	-	5	1	-
5 Of which STC	184	50	-	-	-	-	115	119	-	-	22	12	-	-	2	1	-
6 Of which wholesale	12,300	1,088	1,132	273	-	-	2,117	12,676	-	-	424	3,195	-	-	34	256	-
7 Of which STC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-
10 Of which securitization	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	21	-	-	-	21	-	-	-	21	-	-	-	2	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(\$ millions)								C	22/24								
(4	a	b	<u>c</u>	d	<u>e</u>	f	д	h	i	i	k	ı	m	<u>n</u>	0	р	g
	_	_	_	_	_	-	Exposure	values	-	•	_	-	_	_	_	_	_
	Expo	osure value	s (by RW	bands)		(1	by regulator	y approach)		RWA	(by regulat	ory approa	ach)	Ca	pital charge	after ca	ар
		>20%	>50%	>100%													
		to	to	to <			ERBA				ERBA				ERBA		
	≤20%	50%	100%	1250%	1250%		(including				(including				(including		
	RW	RW	RW	RW	RW	IRBA	IAA)	SA 1	1250%	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%
1 Total exposures	11,774	1,475	1,326	35		-	1,947	12,663	-	-	452	2,878	-	-	36	230	-
2 Traditional securitization	11,774	1,475	1,305	35	-	-	1,926	12,663	-	-	431	2,878	-	-	34	230	-
3 Of which securitization	11,774	1,475	1,305	35	-	-	1,926	12,663	-	-	431	2,878	-	-	34	230	-
4 Of which retail underlying	230	90	-	34	-	-	224	130	-	-	90	13	-	-	7	1	-
5 Of which STC	230	90	-	-	-	-	190	130	-	-	40	13	-	-	3	1	-
	1	1.385	1.305	1	-	-	1,702	12,533	-	-	341	2,865	-	-	27	229	-
	11,544	1,303				_	_	_	-	-	-	-	-	-	_	-	-
0 0 0 0 0 0	11,544	1,303	-	-	-	-											
6 Of which wholesale	11,544	,	-	-	-	<u> </u>	-	-	-	-	-	-	-	-	-	-	-
6 Of which wholesale 7 Of which STC	11,544	,	- - 21	-	- - -	- -	<u>-</u> 21	-	-	-	- 21	-	-	-	2	-	-
6 Of which wholesale 7 Of which STC 8 Of which resecuritization	-	- -	-	-	-	-	-		- - -		- 21 21	- -		- -	- 2 2		
6 Of which wholesale 7 Of which STC 8 Of which resecuritization 9 Synthetic securitization	-	- -	- 21	-	-	- -	- 21	-		-			-			-	-
6 Of which wholesale 7 Of which STC 8 Of which resecuritization 9 Synthetic securitization 10 Of which securitization	-	- -	- 21	-	-	- - -	- 21 21	-		-	21		-		2	-	-



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

(\$ millions)									Q1/24								
,	<u>a</u>	<u>b</u>	<u>C</u>	<u>d</u>	<u>e</u>	<u>f</u>	<u>g</u> Exposure	<u>h</u> values	<u>i</u>	İ	<u>k</u>	Ī	<u>m</u>	<u>n</u>	<u>o</u>	<u>p</u>	<u>q</u>
	Ex	posure va	lues (by F	RW bands)		•	/ approach	1)	RWA (b	y regulate	ory appro	ach)	Capi	tal charge	e after ca	р
		>20%	>50%	>100%						,							
		to	to	to <			ERBA				ERBA				ERBA		
	≤20%	50%	100%	1250%	1250%		including				ncluding				cluding		
	RW	RW	RW	RW	RW	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%
1 Total exposures	10,483	1,581	700	284	-	-	1,560	11,488	-	-	373	2,691	-	-	30	215	-
2 Traditional securitization	10,483	1,581	678	284	-	-	1,538	11,488	-	-	351	2,691	-	-	28	215	-
3 Of which securitization	10,483	1,581	678	284	-	-	1,538	11,488	-	-	351	2,691	-	-	28	215	-
4 Of which retail underlying	283	131	-	34	-	-	309	139	-		109	14	-	-	9	1	-
5 Of which STC	282	131	-	-	-	-	274	139	-	-	58	14	-	-	5	1	-
6 Of which wholesale	10,200	1,450	678	250	-	-	1,229	11,349	-	-	242	2,677	-	-	19	214	-
7 Of which STC	40	-	-	-	-	-	40	-	-	-	4	-	-	-	-	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	22	-	-	-	22	-	-	-	22	-	-	-	2	-	-
10 Of which securitization	-	-	22	-	-	-	22	-	-	-	22	-	-	-	2	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	22	-	-	-	22	-	-	-	22	-	-	-	2	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(\$ millions)									Q4/23								
(\$	a	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	f	g	h	i	i	k	ı	<u>m</u>	<u>n</u>	<u>0</u>	р	<u>q</u>
	_	_	_	_	_	-	Exposure	values	-	-	_	-	_	_	_	_	_
	Ex	posure va	lues (by F	RW bands)	(by	regulator	/ approach	1)	RWA (b	y regulate	ory appro	ach)	Capi	tal charge	after ca	р
		>20%	>50%	>100%						,				•			
		to	to	to <			ERBA				ERBA				ERBA		
	≤20%	50%	100%	1250%	1250%	(including			(ir	ncluding			(ir	cluding		
	RW	RW	RW	RW	RW	IRBA `	IAA)	SA	1250%	IRBA `	IAA)	SA	1250%	IRBA `	IAA)	SA	1250%
1 Total exposures	9.795	1.662	746	33	_	-	1,273	10,963	_		316	2,360	_	-	25	189	
2 Traditional securitization	9,795	1,662	722	33	-		1,249	10,963	-	-	292	2,360	-	-	23	189	-
3 Of which securitization	9,795	1,662	722	33	_	_	1,249	10,963	_	_	292	2,360	_	_	23	189	_
4 Of which retail underlying	358	181		33	_	_	416	156	_	_	130	16	_	_	10	1	_
5 Of which STC	358	181	_				383	156			82	16	_		7	1	
6 Of which wholesale	9,437	1,481	722				833	10,807		_	162	2,344	_		13	188	
7 Of which STC	51						51	- 10,001	_		5			_	-	-	
8 Of which resecuritization	_	_		_	_				_						_		
9 Synthetic securitization	_		24				24				24				2		
10 Of which securitization	_		24		-		24	-	-	<u>-</u>	24	-	-	-	2		-
11 Of which retail underlying	-	-	- 24						-	<u> </u>	24						
12 Of which wholesale	<u> </u>	-	24		-	<u> </u>	24	<u> </u>	-	-	24		-	-	2		-
13 Of which resecuritization	-	-	24	-	-	-	24	-	-	-	24	-	-	-		-	-
13 Of WHICH TESECUTIVE AUDIT		_	_		_					-		_	_				



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

(\$ millions)									Q3/23								
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>	<u>f</u>	g	<u>h</u>	<u>i</u>	İ	<u>k</u>	<u>I</u>	<u>m</u>	<u>n</u>	<u>o</u>	<u>p</u>	<u>q</u>
							Exposure	values									
	Ex	posure va	lues (by F	RW bands))	(by	regulatory	/ approach	1)	RWA (b	y regulato	ory appro	ach)	Cap	ital charge	after ca	р
	•	>20%	>50%	>100%													
		to	to	to <			ERBA				ERBA				ERBA		
	≤20%	50%	100%	1250%	1250%	(including			(ir	ncluding			(i	ncluding		
	RW	RW	RW	RW	RW	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%	IRBA	IAA)	SA	1250%
1 Total exposures	10,036	1,697	618	452	-	-	2,086	10,717	-	-	416	2,707	-	-	33	216	-
2 Traditional securitization	10,036	1,697	593	452	-	-	2,061	10,717	-	-	391	2,707	-	-	31	216	-
3 Of which securitization	10,036	1,697	593	452	-	-	2,061	10,717	-	-	391	2,707	-	-	31	216	-
4 Of which retail underlying	788	298	-	33	-	-	958	161	-	-	211	16	-	-	17	1	-
5 Of which STC	788	298	-	-	-	-	925	161	-	-	162	16	-	-	13	1	-
6 Of which wholesale	9,248	1,399	593	419	-	-	1,103	10,556	-	-	180	2,691	-	-	14	215	-
7 Of which STC	403	-	-	-	-	-	403	-	-	-	40	-	-	-	3	-	-
8 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	25	-	-	-	25	-	-	-	25	-	-	-	2	-	-
10 Of which securitization	-	-	25	-	-	-	25	-	-	-	25	-	-	-	2	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	25	-	-	-	25	-	-	-	25	-	-	-	2	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

CREDIT EXPOSURE (EAD (1)(2))

(\$ millions)		Q3/24			Q2/24			Q1/24			Q4/23		1	Q3/23	
(\$	AIRB	FIRB	Standardized	AIRB	FIRB	Standardized	AIRB	FIRB	Standardized	AIRB	FIRB	Standardized	AIRB	FIRR	Standardized
	approach (3)	approach	approach	approach (3)	approach	approach	approach (3)	approach	approach	approach (3)	approach	approach	approach (3)	approach	approach
Business and government portfolios						•									
Corporate															
Drawn	131.021	52.377	6.519	132,359	53,330	6.336	129,957	51.893	6.075	101.027	38.717	48.032	100.667	38.115	46,402
Undrawn commitments	33,392	29,457	958	33,881	26,228		34,408	24.601	867	28,292	21,168	9.388	27.999	19.841	8,943
Repo-style transactions	1.802	318.687	1	1,448	312,634	1	1,002	279.898	-	651	261,524	-	429	251,260	-
Other off-balance sheet	6,516	7,102	297	6,507	6.812	283	6,319	6,858	272	5,795	6.732	752	5,626	6.615	684
OTC derivatives	2.230	7.280	118	1.678	7.340		1.968	5.908	75	2.086	6.835	128		5,932	144
	174,961	414,903	7,893	175,873	406,344	7,750	173,654	369,158	7,289	137,851	334,976	58,300	136,885	321,763	56,173
Sovereign		·				·		·		i i					
Drawn	197,098	48	8,072	185,564	48	8,411	185,270	40	7,816	166,185	41	31,376	150,844	41	28,055
Undrawn commitments	8,742	3	128	9,607	3	120	9,139	2	117	8,955	1	270	9,298	2	261
Repo-style transactions	48,977	575	-	32,623	655	-	28,166	417	-	30,789	414	-	25,111	467	-
Other off-balance sheet	1,617	1	152	1,582	1	129	1,488	1	118	1,537	1	181	1,503	-	155
OTC derivatives	2,770	11	-	2,515	15	-	2,423	10	-	2,423	21	-	2,319	7	-
	259,204	638	8,352	231,891	722	8,660	226,486	470	8,051	209,889	478	31,827	189,075	517	28,471
Banks															
Drawn	5,220	6,110	970	4,357	7,338		3,957	7,254	641	3,510	8,886	851	3,363	8,728	1,089
Undrawn commitments	-	437	-	-	496		-	548		-	407	3	i	301	1
Repo-style transactions	-	53,449	-	-	43,200		-	42,835	-	-	46,889	-	-	44,793	
Other off-balance sheet	29	2,158	-	19			18	1,627		14	1,403	4		1,283	
OTC derivatives	29	4,762	-	33	5,133		38	5,366	-	47	6,276	12		6,440	12
	5,278	66,916	970	4,409	57,920		4,013	57,630	641	3,571	63,861	870		61,545	1,102
Gross business and government portfolios	439,443	482,457	17,215		464,986			427,258	15,981	351,311	399,315	90,997		383,825	85,746
Less: collateral held for repo-style transactions	46,928	357,446	-	32,537	340,418		27,549	308,506	-	30,145	294,973	-	24,557	284,541	-
Net business and government portfolios	392,515	125,011	17,215	379,636	124,568	17,243	376,604	118,752	15,981	321,166	104,342	90,997	304,825	99,284	85,746
Retail portfolios															
Real estate secured personal lending															
Drawn	286,827	1,352	2,933	286,133	926		285,979	927	2,817	284,106	913	5,742		934	5,356
Undrawn commitments	40,697	-	2	40,220		2	39,311		2	39,210		23			24
	327,524	1,352	2,935	326,353	926	2,943	325,290	927	2,819	323,316	913	5,765	323,220	934	5,380
Qualifying revolving retail															
Drawn	21,573	-	2,822	19,924	-	.,	18,775	-	4,013	18,277		4,238	17,756	-	4,182
Undrawn commitments	62,670	-	3,915	61,786			63,115		3,911	61,231		3,740	59,149	-	0,000
Other off-balance sheet	408	-	118	408			357		103	385	-			-	101
	84,651	-	6,855	82,118	-	8,234	82,247		8,027	79,893	-	8,094	77,306	-	7,918
Other retail	4= 4=			44704		700	44.004		700	44400		4 000	44.540		0.44
Drawn	15,050	-	788	14,791			14,664		732	14,423		1,032	14,542		941
Undrawn commitments	3,356	-	-	3,122	-		3,093	-	21	2,170	-				- 00
Other off-balance sheet	40.440		788	3			3		753	4 40 507		1.095	3		
SME retail	18,412	-	/88	17,916		780	17,760		/53	16,597	-	1,095	16,546	-	1,009
Drawn	3,278	_		3,379	_		3,249	_		3,066	_		3,108	_	
Undrawn commitments	1,208			1,241			1,248			1,235			1,224		
Other off-balance sheet	26	<u> </u>	-	26			26			1,233			23		
Calci dii-balance sheet	4.512			4.646			4.523			4.325			4.355		
Total retail portfolios	435,099	1,352	10,578	431,033	926		429,820	927	11,599	424,131	913	14,954		934	14,307
Securitization exposures (4)	23,622	1,002	19,591	25,056	- 520	16,138	24,511	021	14,818	24.171	010	13,870			13,004
Gross credit exposure (5)	898,164	483.809	47,384	868,262	465,912		858,484	428,185	42,398	799,613	400,228	119,821	773,879	384,759	113,004
	46.928	357,446	41,304	32.537	340.418		27.549	308,506	42,390	30,145	294.973	119,021		284,541	113,057
Less: collateral held for repo-style transactions		126,363	47.384	835,725	125,494	45.338	830.935	119.679	42.398	769,468	105.255	119.821	24,557 749,322	100.218	113,057
Net credit exposure (5)	851.236	126.363	47.384	1 835.725	125 494	45 338	1 830 935		42398	. /KU/KS	7115 755	114 821		100 218	113 057

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



⁽²⁾ Beginning in Q1/24, the IRB approach was applied to the majority of our credit portfolios within CIBC Bank USA, which previously followed the standardized approach.

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

⁽⁵⁾ Excludes exposures arising from derivative and repo-style transactions which are cleared through QCCPs as well as credit risk exposures arising from other assets that are subject to the credit risk framework, including other balance sheet assets which are risk-weighted at 100%, significant investments in the capital of non-financial institutions which are risk-weighted at 1250%, settlement risk, and amounts below the thresholds for deduction which are risk-weighted at 250%.

CREDIT EXPOSURE - GEOGRAPHIC CONCENTRATION (1)(2)(3)

Q3/24

Q2/24

Q1/24

Q4/23

Q3/23

Business and government						
Canada						
Drawn	1	182,181	180,604	182,032	188,602	183,352
Undrawn commitments		42,026	40,097	39,955	39,658	40,180
Repo-style transactions		5,322	4,677	4,510	5,065	4,328
Other off-balance sheet		8,506	7,955	8,152	8,168	8,183
OTC derivatives		10,169	9,893	8,874	9,789	8,831
	2	248,204	243,226	243,523	251,282	244,874
United States						
Drawn	1	176,862	168,772	164,255	100,653	90,581
Undrawn commitments		24,255	24,064	23,018	13,408	11,891
Repo-style transactions		6,189	6,063	6,067	4,904	4,207
Other off-balance sheet		6,307	6,142	5,729	5,111	4,448
OTC derivatives		3,014	3,036	2,973	4,179	4,281
	2	216,627	208,077	202,042	128,255	115,408
Europe						
Drawn		16,579	17,987	16,985	14,733	13,636
Undrawn commitments		3,740	3,953	3,772	3,815	3,519
Repo-style transactions		3,507	2,999	2,775	2,612	2,014
Other off-balance sheet		1,722	1,707	1,620	1,587	1,834
OTC derivatives		2,037	2,133	2,273	2,183	2,143
		27,585	28,779	27,425	24,930	23,146
Other countries						
Drawn		16,252	15,633	15,099	14,378	14,189
Undrawn commitments		2,010	2,101	1,953	1,942	1,851
Repo-style transactions		4,098	3,866	2,911	2,568	2,413
Other off-balance sheet		888	870	810	616	568
OTC derivatives		1,862	1,652	1,593	1,537	1,660
		25,110	24,122	22,366	21,041	20,681
Total business and government	5	517,526	504,204	495,356	425,508	404,109

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



(\$ millions)

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

⁽³⁾ Beginning in Q1/24, the IRB approach was applied to the majority of our credit portfolios within CIBC Bank USA, which previously followed the standardized approach.

CREDIT EXPOSURE	- MATURITY PROFILE (1)(2)				
(\$ millions)	Q3/24	Q2/24	Q1/24	Q4/23	Q3/23
Business and government portfolios					
Corporate					
Less than 1 year ⁽³⁾	109,906	108,278	104,661	89,667	85,885
1 - 3 years	110,102	112,757	107,500	79,889	78,251
3 - 5 years	59,451	59,720	61,144	51,085	51,997
Over 5 years	1,179	915	939	914	909
	280,638	281,670	274,244	221,555	217,042
Sovereign					
Less than 1 year (3)	90,956	80,107	71,666	62,275	48,757
1 - 3 years	47,920	51,260	55,148	50,948	47,901
3 - 5 years	74,553	68,945	72,567	66,748	67,796
Over 5 years	694	596	659	537	594
•	214,123	200,908	200,040	180,508	165,048
Banks					
Less than 1 year ⁽³⁾	12,587	12,228	12,569	14,865	14,095
1 - 3 years	6,655	6,455	5,554	5,317	4,530
3 - 5 years	3,312	2,705	2,707	3,016	3,162
Over 5 years	211	238	242	247	232
	22,765	21,626	21,072	23,445	22,019
Total business and government portfolios	517,526	504,204	495,356	425,508	404,109
Retail portfolios Real estate and secured personal lending Less than 1 year (3)	114,719	109,256	100,772	91,521	89,100
1 - 3 years	193,819	187,596	182,517	178,989	169,695
3 - 5 years	19,250	29,162	41,495	52,146	63,663
Over 5 years	1,088	1,265	1,433	1,573	1,696
	328,876	327,279	326,217	324,229	324,154
Qualifying revolving retail					
Less than 1 year ⁽³⁾	84,651	82,118	82,247	79,893	77,306
	84,651	82,118	82,247	79,893	77,306
Other retail	0.777	0.540	0.000	0.000	0.000
Less than 1 year ⁽³⁾ 1 - 3 years	9,777 979	9,518 956	9,309 968	8,066 914	8,028 888
3 - 5 years	2,881	2,780	2,700	2,602	2,522
Over 5 years	4,775	4,662	4,783	5,015	5,108
Over 5 years	18,412	17,916	17,760	16,597	16,546
SME retail	10,412	17,910	17,700	10,591	10,540
Less than 1 year (3)	303	280	260	166	143
1 - 3 years	2,428	2,509	2,512	2,485	2,467
3 - 5 years	1,781	1,857	1,751	1,674	1,745
Over 5 years	1,761	1,007	1,731	1,074	1,740
Ovoi o yodio	4,512	4,646	4,523	4,325	4,355
Total retail portfolios	436,451	431,959	430,747	425,044	422,361
<u> </u>	-	-			
Total credit exposure	953,977	936,163	926,103	850,552	826,470

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

⁽³⁾ Demand loans without a maturity date are included in the "Less than 1 year" category.



⁽²⁾ Beginning in Q1/24, the IRB approach was applied to the majority of our credit portfolios within CIBC Bank USA, which previously followed the standardized approach.

(\$ millions)		Q3/2	24		Q3/24	Q2/24	Q1/24	Q4/23	Q3/23
	Current	t replacement cos	st ⁽¹⁾	Credit					
		Asset/liability		equivalent		Risk-w	eighted ar	nount	
Interest rate derivatives	Trading	management	Total	amount (2)					
Over-the-counter									
Forward rate agreements	2	3	5	12	3	11	2	2	3
Swap contracts	1,162	89	1,251	2,774	655	442	606	656	744
Purchased options	19	3	22	53	20	8	20	14	18
Written options	2	2	4	14	4	3	3	7	7
	1,185	97	1,282	2,853	682	464	631	679	772
Exchange-traded	2	-	2	55	2	2	2	2	9
Total interest rate derivatives	1,187	97	1,284	2,908	684	466	633	681	781
Foreign exchange derivatives									
Over-the-counter									
Forward contracts	954	419	1,373	5.046	1,487	1,716	1,419	1,753	1,467
Swap contracts	276	482	758	2,691	450	434	422	794	833
Purchased options	130	1	131	453	157	155	102	227	135
Written options	15	-	15	148	56	46	46	58	63
<u>'</u>	1,375	902	2,277	8,338	2,150	2,351	1,989	2,832	2,498
Exchange-traded	-	-	•	645	26	42	49	23	4
Total foreign exchange derivatives	1,375	902	2,277	8,983	2,176	2,393	2,038	2,855	2,502
Credit derivatives									
Over-the-counter									
Credit default swap contracts - protection purchased	2	_	2	97	11	14	10	18	17
Credit default swap contracts - protection sold	-	-	-	20	4	7	7	15	14
	2	-	2	117	15	21	17	33	31
Equity derivatives									
Over-the-counter	127	9	136	3,855	905	952	874	952	994
Exchange-traded	1,158	-	1,158	5,431	162	135	120	103	166
	1,285	9	1,294	9,286	1,067	1,087	994	1,055	1,160
Precious metal and other commodity derivatives									
Over-the-counter	1,084	20	1,104	2,413	1,027	1,137	837	1,205	1,171
Exchange-traded	59	-	59	1,631	65	78	71	83	64
	1,143	20	1,163	4,044	1,092	1,215	908	1,288	1,235
RWA related to non-trade exposures to central counterparties					361	367	385	337	355
RWA related to CVA capital charge (3)					3.082	3,301	3,579	5,949	5,911

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

4,992

1,028

6,020

25,338

8,477

8,850

8,554



Total derivatives

12,198 11,975

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

⁽³⁾ Beginning in Q1/24, reflects the implementation of Basel III reforms related to market risk and CVA.

AIRB CREDIT RISK EXPOSURE - LOSS EXPERIENCE (1)(2)

	Q3/24	1	Q2/24	1	Q1/24		Q4/23	3	Q3/2	23
	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual	Expected	Actual
	loss	loss	loss	loss	loss	loss	loss	loss	loss	loss
	rate %	rate %	rate %	rate %	rate %	rate %	rate %	rate %	rate %	rate %
Business and government portfolios										
Corporate	0.51	0.40	0.53	0.46	0.46	0.47	0.40	0.35	0.40	0.25
Sovereign	0.01	-	0.01	-	0.01	-	0.01	-	0.01	-
Banks	0.05	-	0.05	-	0.11	-	0.11	-	0.12	-
Retail portfolios										
Real estate secured personal lending	0.12	0.01	0.12	0.01	0.10	0.01	0.09	0.01	0.09	0.01
Qualifying revolving retail	3.52	3.61	3.50	3.36	3.44	3.21	3.35	2.87	3.30	2.61
Other retail	1.66	0.82	1.50	0.75	1.50	0.67	1.51	0.58	1.44	0.49
SME retail	3.52	0.34	2.94	0.34	2.93	0.32	2.58	0.23	2.23	0.19

⁽¹⁾ Actual loss rates for each quarter represent the provision for credit loss for impaired loans for the previous 12 months, divided by the outstanding balance at the beginning of the previous 12 month period. The expected loss rate represents the loss rate that was predicted by the Basel parameter estimates at the beginning of the period defined above.



Differences between actual and expected loss rates are due to the following reasons:

Expected losses are generally calculated using "through the business cycle" risk parameters while actual losses are determined at a "point in time" and reflect more current economic conditions. "Through the cycle" parameters are estimated to include a long time horizon and as a result, actual losses may exceed expected losses during an economic downturn and may fall below expected losses during times of economic growth.

⁽²⁾ Q3/24, Q2/24 and Q1/24 exclude loss amounts for CIBC Bank USA, which will not be included until Q1/25 when 12 months of loss amounts have been collected.

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

Q3/24

	Average	Actual	Average				Average	Actual	Average			
	estimated	default	estimated	Actual	Estimated	Actual	estimated	default	estimated	Actual	Estimated	Actual
	PD %	rate % (3)	LGD %	LGD %	EAD %	EAD %	PD %	rate % ⁽³⁾	LGD %	LGD %	EAD %	EAD %
Business and government portfolios (4)												
Corporate	2.05	1.32	53.73	45.04	73.15	90.66	2.13	1.25	52.58	47.14	73.67	90.38
Sovereign	0.81	-	-	-	96.20	-	0.81	-	-	-	96.62	-
Banks	0.30	-	n/a	n/a	84.69	-	1.79	-	n/a	n/a	86.26	-
Retail portfolios (5)												
Real estate secured personal lending												
Uninsured residential mortgages and personal loans	0.49	0.38	19.58	6.58	n/a	n/a	0.49	0.34	16.80	4.60	n/a	n/a
Insured residential mortgages	0.72	0.56	n/a	n/a	n/a	n/a	1.13	0.56	n/a	n/a	n/a	n/a
Home equity line of credit	0.30	0.22	33.17	6.21	98.76	96.03	0.30	0.21	34.26	6.36	98.99	96.76
Qualifying revolving retail	1.08	0.93	89.65	82.91	105.70	105.82	1.06	0.87	89.21	83.12	104.63	109.96
Other retail	1.78	1.50	67.53	58.64	100.00	90.18	1.89	1.54	71.22	56.28	91.30	76.05
SME retail	1.98	2.00	78.73	28.22	95.91	96.36	1.95	1.90	83.41	44.62	93.14	89.44
							· -					
	Q1/24						Q4/23					
	Average	Actual	Average				Average	Actual	Average			
	estimated	default	estimated	Actual	Estimated	Actual	estimated	default	estimated	Actual	Estimated	Actual
	PD %	rate % ⁽³⁾	LGD %	LGD %	EAD %	EAD %	PD %	rate % (3)	LGD %	LGD %	EAD %	EAD %
Business and government portfolios (4)												
Corporate	2.40	0.48	51.04	42.98	78.30	89.24	2.42	0.41	46.81	44.13	77.91	87.97
Sovereign	0.75	-	-	-	97.32	-	0.70	-	-	-	98.04	100.00
Banks	2.68	-	n/a	n/a	91.21	-	2.24	-	n/a	n/a	91.25	-
Retail portfolios (5)												
Real estate secured personal lending												
Uninsured residential mortgages and personal loans	0.47	0.32	17.33	4.90	n/a	n/a	0.44	0.29	16.87	6.14	n/a	n/a
Insured residential mortgages and personal loans	0.47	0.54	n/a	4.90 n/a	n/a	n/a	0.68	0.50	n/a	0.14 n/a	n/a	n/a
Home equity line of credit	0.04	0.19	34.12	9.55	97.28	94.19	0.00	0.30	30.82	12.18	93.97	89.25
Qualifying revolving retail	1.05	0.86	89.37	85.33	105.48	104.52	1.03	0.13	89.70	84.85	104.33	102.65
Other retail	1.86	1.47	71.97	52.42	93.88	85.99	1.86	1.36	72.95	57.96	95.99	103.16
SME retail	1.79	1.69	80.51	27.68	94.71	93.44	1.76	1.55	84.71	36.52	95.70	96.43
ONE TOTAL	1.70	1.00	55.01	27.00	UT.7 1	00.11	1.70	1.50	O T. 7 1	00.02	55.76	00.40

⁽¹⁾ There are several key differences between Basel and IFRS 9 which could lead to significantly different estimates for PDs and LGDs. Basel parameters reflect long run historical experience including periods of downturn and adjustments for conservatism, whereas IFRS 9 parameters are point-in-time estimates based on forward-looking information. See the "Accounting and control matters" section in our 2023 Annual Report for additional details.



Q2/24

⁽²⁾ Q3/24, Q2/24 and Q1/24 exclude loss amounts for CIBC Bank USA, which will not be included until Q1/25 when 12 months of loss amounts have been collected.

⁽³⁾ Reflects average default rate for the trailing twelve-month period.

⁽⁴⁾ Estimated LGD is based on accounts that default. Estimated EAD is based on all accounts. For actual LGD, payments are discounted to the default date using discount rates based on opportunity cost (the highest interest rate at which we would originate a new loan in the corresponding portfolio). Estimated and actual EAD include only revolving facilities.

⁽⁵⁾ Both estimated and actual EAD are based on accounts that default. Actual LGD is based on payments received after default for accounts that defaulted 24 months before the effective month, using a discount rate based on opportunity cost. Estimated and actual EAD include only revolving products (lines of credit, credit cards, and overdraft facilities). Retail information is based on our internal parameter monitoring system, which covers more than 90% of retail exposures.

n/a Not applicable.

GLOSSARY

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

Version of the IRB approach to credit risk where institutions provide their own estimates of PD, LGD, EAD, and their own calculation of effective maturity, subject to meeting minimum standards. Effective in Q2/23, AIRB is no longer permitted for some exposure categories.

Asset/liability management (ALM)

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

Bail-in eligible liabilities

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

Bank exposures

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

Business and government portfolio

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

Central counterparty (CCP)

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

Comprehensive approach for securities financing transactions (SFTs)

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

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

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

Corporate exposures

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

Credit risk

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

Drawn exposure

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

Exposure at default (EAD)

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

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

Version of the IRB approach to credit risk where institutions provide their own estimates of PD, and their own calculation of effective maturity and rely on prescribed supervisory estimates for other risk components such as LGD and EAD. Effective in Q2/23, FIRB methodology must be used for some exposure categories.

Internal models approach (IMA) for market risk

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

Internal model method (IMM) for counterparty credit risk

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

Internal ratings-based (IRB) approach for credit risk

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

Internal ratings-based approach for securitization exposures

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



GLOSSARY (continued)

Leverage ratio exposure

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

Leverage ratio

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

Loss given default (LGD)

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

Market risk

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

Master netting agreement

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

Non-viability contingent capital (NVCC)

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

Operational risk

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

Other off-balance sheet exposure

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

Other retail

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

Over-the-counter derivatives exposure

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

Probability of default (PD)

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

Qualifying central counterparty (QCCP)

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

Qualifying revolving retail

This exposure class includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals. Under the SA, these exposures would be included under "other retail".

Real estate secured personal lending

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

Regulatory capital

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

Repo-style transactions exposure

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

Resecuritization

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



GLOSSARY (continued)

Retail portfolios

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

Risk-weighted assets (RWA)

RWA consist of three components: (i) RWA for credit risk, which are calculated using the IRB and standardized approaches, (ii) RWA for market risk, and (iii) RWA for operational risk. The IRB RWA are calculated using PDs, LGDs, EADs, and in some cases maturity adjustments, while the standardized approach applies risk weighting factors specified in the OSFI guidelines to on- and off-balance sheet exposures. Beginning in Q1/24, the RWA for market risk in the trading portfolio is based on standardized capital requirements defined by OSFI. Prior to Q1/24, the RWA for market risk in the trading portfolio were based on internal models approved by OSFI with the exception of the RWA for traded securitization assets where we were using the methodology defined by OSFI. The RWA for operational risk, which relate to the risk of losses resulting from people, inadequate or failed internal processes, and systems or from external events, are calculated under a standardized approach.

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

Securitization

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

Specialized lending (SL)

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

Sovereign exposures

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

Simple, transparent and comparable (STC) securitizations

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

Small and medium enterprises (SME) retail

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

Standardized approach for credit risk

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

Standardized approach for operational risk

Effective Q2/23, this approach is based on a prescribed formula made up of three components: (i) the Business Indicator (BI) which is a financial-statement-based proxy for operational risk, (ii) the Business Indicator Component (BIC) which is calculated by multiplying the BI by a set of regulatory determined marginal coefficients, and (iii) the Internal Loss Multiplier which is a scaling factor that is based on the average historical operational losses and the BIC.

Standardized approach for securitization exposures

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

Total loss absorbing capacity (TLAC) measure

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

Total loss absorbing capacity ratio

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

Total loss absorbing capacity leverage ratio

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

Value-at-Risk (VaR)

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

