



Pillar 3 Report  
and  
Supplementary  
Regulatory  
Capital Disclosure

For the period ended  
April 30, 2020

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q2/20, and our 2019 annual report (including audited consolidated financial statements and accompanying management's discussion and analysis). 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). For Basel-related terms used in this package, refer to the Glossary. All amounts in this document are in millions of Canadian dollars, unless otherwise stated.

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# PILLAR 3 REPORT

## PILLAR 3 REPORT INDEX

The index below provides a listing of Pillar 3 disclosure requirements issued by the Basel Committee of Banking Supervision (BCBS) which are currently effective for CIBC, along with their locations. The disclosures are located in our Annual Report, and supplementary packages, which may 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 Capital Adequacy Requirements (CAR) Guideline issued by the Office of the Superintendent of Financial Institutions (OSFI) is inclusive of requirements relating to counterparty credit risk, 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 63 to 68 of this document and disclosures in CIBC's 2019 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 62 of this document provides a disaggregation of these amounts.

Topic	Identifier	Table and templates	Pillar 3 Report	2019 Annual Report	Supplementary Financial Information
			Page references		
Overview of risk management, key prudential metrics and RWA	KM2	Key metrics - TLAC requirements (at resolution group level)	3	35, 40-46, 49-51, 53, 59, 62, 65-66, 68, 74-76	
	OVA	Bank risk management approach			
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	TLAC2	Material subgroup entity - creditor ranking at legal entity level	n/a <sup>(2)</sup>		
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	CRD	Qualitative disclosures on banks' use of external credit ratings under the SA for credit risk		29, 45-46, 50-54	
	CR4	SA – credit risk exposure and CRM effects	21		
	CR5	SA – exposures by asset classes and risk weights	24		
	CRE	Qualitative disclosures related to IRB models		n/a <sup>(4)</sup>	
	CR6	IRB – Credit risk exposures by portfolio and PD range <sup>(3)</sup>	27		
CR7	IRB – Effect on RWA of credit derivatives used as CRM techniques	n/a <sup>(4)</sup>			
CR8	RWA flow statements of credit risk exposures under IRB	5			
CR9	IRB – Backtesting of PD per portfolio <sup>(3)</sup>	n/a <sup>(5)</sup>	37		
CR10	IRB (specialized lending and equities under the simple risk-weight method)				

For footnotes, see next page.



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Topic	Identifier	Table and templates	Pillar 3 Report	2019 Annual Report	Supplementary Financial Information
			<b>Page references</b>		
Counterparty credit risk	CCRA	Qualitative disclosure related to counterparty credit risk		51, 55, 72, 150, 152	
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	CCR2	CVA capital charge	41		
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	SEC1	Securitization exposures in the banking book	53		
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	SEC3	Securitization exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsor	57		
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Market risk		n/a <sup>(7)</sup>			

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

(2) CIBC is not a global systemically important bank (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 2019 Annual Report for additional details.

(4) As at April 30, 2020, the use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by \$46 million, which is not significant.

(5) Template CR9 is 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, 2019, which may be found on our website ([www.cibc.com](http://www.cibc.com)).

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

(7) We have elected to apply the exception permitted in the "Pillar 3 Disclosure Requirements" guideline issued by OSFI to provide the revised Pillar 3 disclosure requirements relating to market risk when the second phase of the revised Pillar 3 disclosure requirements comes into effect.

n/a Not applicable.

## KM2: KEY METRICS - TLAC REQUIREMENTS (AT RESOLUTION GROUP LEVEL) <sup>(1)</sup>

(\$ millions)

	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
	a	b	c	d	e
1 TLAC available <sup>(2)</sup>	53,493	49,441	44,483	41,504	37,012
1a TLAC available with transitional arrangements for ECL provisioning not applied <sup>(2)</sup>	53,493	n/a	n/a	n/a	n/a
2 Total RWA at the level of the resolution group	261,763	252,099	239,863	236,836	234,816
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%) <sup>(2)</sup>	20.4%	19.6%	18.5%	17.5%	15.8%
3a TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied <sup>(2)</sup>	20.4%	n/a	n/a	n/a	n/a
4 Leverage ratio exposure measure at the level of the resolution group	726,959	738,476	714,343	702,918	696,026
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%) <sup>(2)</sup>	7.4%	6.7%	6.2%	5.9%	5.3%
5a TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure with transitional arrangements for ECL provisioning not applied (row 1a / row 4) (%) <sup>(2)</sup>	7.4%	n/a	n/a	n/a	n/a
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) The Canadian bail-in regime, including OSFI's TLAC Guideline, came into effect on September 23, 2018. Under this regime, CIBC is required to meet target TLAC requirements by November 1, 2021. As a domestic systemically important bank (D-SIB), CIBC will be subject to a target risk-based TLAC Ratio (which is comprised of a minimum ratio of 21.5% plus the then applicable Domestic Stability Buffer) and a minimum TLAC Leverage Ratio of 6.75%. In May 2018, OSFI issued a final guideline on TLAC disclosure requirements that required D-SIBs to begin disclosing their TLAC and TLAC leverage ratios in Q1/19.

(2) Effective beginning in Q2/20, lines 1, 3 and 5 incorporate expected credit loss transitional relief provided by OSFI as announced on March 27, 2020. Lines 1a, 3a and 5a represent TLAC available with transitional arrangements for ECL provisioning not applied.

n/a Not applicable.



## OV1: OVERVIEW OF RWA <sup>(1)</sup>

	Q2/20		Q1/20	Q4/19	Q3/19	Q2/19
	a	b	c	d	e	f
	RWA <sup>(2)</sup>	Minimum capital requirements	RWA <sup>(2)</sup>			
1 Credit risk (excluding counterparty credit risk)	198,899	15,912	188,773	180,846	176,384	175,655
2 Of which: SA <sup>(3)</sup>	58,465	4,677	54,476	50,966	49,698	49,015
Of which: supervisory slotting approach	360	29	257	289	347	389
3 Of which: AIRB approach	140,074	11,206	134,040	129,591	126,339	126,251
4 Counterparty credit risk <sup>(4)(5)</sup>	18,369	1,470	19,141	17,237	17,057	17,004
Of which: CVA capital charge	8,311	665	7,762	6,990	6,151	6,705
Of which: exposures to central counterparties	458	37	489	419	413	401
Of which: comprehensive approach for credit risk mitigation (for securities financing transactions (SFTs))	2,158	173	2,242	1,939	2,260	2,037
5 Of which: standardized approach for counterparty credit risk (SA-CCR) <sup>(6)</sup>	426	34	8,648	7,889	8,233	7,861
6 Of which: IMM <sup>(6)</sup>	7,016	561	-	-	-	-
7 Equity positions in banking book under market-based approach	-	-	-	-	-	-
8 Equity investments in funds - look-through approach <sup>(7)</sup>	364	29	466	405	383	370
9 Equity investments in funds - mandate-based approach <sup>(7)</sup>	16	1	14	13	12	19
10 Equity investments in funds - fall-back approach <sup>(7)</sup>	-	-	-	-	-	-
11 Settlement risk	-	-	-	-	-	1
12 Securitization exposures in banking book	2,286	183	2,379	1,522	1,639	1,409
12a Of which: subject to the transitional arrangement <sup>(8)</sup>	-	-	-	(698)	(698)	(698)
13 Of which: internal ratings-based approach (IRBA)	321	26	333	358	370	266
14 Of which: external ratings-based approach (ERBA), including internal assessment approach (IAA) (Q4/18: IRB Supervisory Formula Approach (SFA))	1,743	139	1,843	1,653	1,757	1,708
15 Of which: SA <sup>(9)</sup>	222	18	203	209	210	133
16 Market risk	7,323	586	7,345	6,532	8,682	7,912
17 Of which: SA	20	2	25	33	35	41
18 Of which: IMM	7,303	584	7,320	6,499	8,647	7,871
19 Operational risk <sup>(10)</sup>	29,581	2,366	29,192	28,587	28,150	27,678
20 Of which: Basic Indicator Approach	-	-	-	-	-	-
21 Of which: SA	29,581	2,366	29,192	-	-	-
22 Of which: Advanced Measurement Approach	-	-	-	28,587	28,150	27,678
23 Amounts below the thresholds for deduction (subject to 250% risk-weight)	4,925	394	4,789	4,721	4,529	4,768
24 Floor adjustment	-	-	-	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	261,763	20,941	252,099	239,863	236,836	234,816

(1) For changes in RWA, refer to table "Changes in RWA" on page 5.

(2) Amounts are inclusive of a 6% scaling factor adjustment.

(3) Includes RWA of \$6,719 million (Q1/20: \$6,689 million) relating to other assets that are subject to the credit risk framework but are not included in the standardized or IRB frameworks. Also includes RWA of \$499 million (Q1/20: \$476 million) relating to non-trading equity investments.

(4) Comprises derivative and repo-style transactions.

(5) Certain prior period information has been reclassified to conform to the presentation adopted in the current period.

(6) Effective Q2/20, CIBC adopted IMM for calculating counterparty credit risk exposure for qualifying derivative transactions. Certain transactions remain under SA-CCR.

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

(8) OSFI permitted the initial impact of the adoption of the securitization framework to be phased in over a one-year period as a negative adjustment to RWA. This transitional arrangement only applied in 2019, which was the one-year phase-in period for CIBC.

(9) Includes securitization exposures which are risk-weighted at 1250%.

(10) Effective beginning in Q1/20, OSFI requires deposit-taking institutions that were previously approved to report using the Advanced Measurement Approach, which includes CIBC, to report using the standardized approach.

## CHANGES IN RWA

(\$ millions)	Q2/20 vs. Q1/20			Q1/20 vs. Q4/19	Q4/19 vs. Q3/19	Q3/19 vs. Q2/19
		<b>CR8</b>				
		Of which determined under an IRB approach	Of which all other <sup>(1)</sup>			
<b>Credit risk</b>						
1 Balance at beginning of period	196,421	134,040	62,381	187,507	182,947	182,222
2 Asset size <sup>(2)</sup>	4,811	3,555	1,256	5,124	3,530	4,237
3 Asset quality <sup>(3)</sup>	905	907	(2)	(708)	247	(449)
4 Model updates <sup>(4)</sup>	-	-	-	1,720	1,096	(1,397)
5 Methodology and policy <sup>(5)</sup>	-	-	-	658	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	4,154	1,572	2,582	403	(64)	(1,208)
8 Other <sup>(6)</sup>	199	-	199	1,717	(249)	(458)
9 Balance at end of period	<b>206,490</b>	<b>140,074</b>	<b>66,416</b>	196,421	187,507	182,947
		<b>CCR7</b>				
		Of which determined under an IMM approach	Of which all other <sup>(7)</sup>			
<b>Counterparty credit risk</b>						
1 Balance at beginning of period	19,141	-	19,141	17,237	17,057	17,004
2 Asset size <sup>(2)</sup>	1,941	(1,003)	2,944	1,884	369	454
3 Credit quality of counterparties <sup>(3)</sup>	111	154	(43)	24	(236)	(173)
4 Model updates <sup>(4)</sup>	-	-	-	(96)	-	-
5 Methodology and policy <sup>(5)(6)</sup>	(3,558)	7,669	(11,227)	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	734	196	538	92	47	(228)
8 Other	-	-	-	-	-	-
9 Balance at end of period	<b>18,369</b>	<b>7,016</b>	<b>11,353</b>	19,141	17,237	17,057
<b>Market risk</b>						
1 Balance at beginning of period	7,345			6,532	8,682	7,912
2 Movement in risk levels <sup>(9)</sup>	5,115			842	(2,186)	843
3 Model updates <sup>(4)</sup>	615			(1)	2	(116)
4 Methodology and policy <sup>(5)</sup>	(5,712)			-	-	-
5 Acquisitions and disposals	-			-	-	-
6 Foreign exchange movements	(40)			(28)	34	43
7 Other	-			-	-	-
8 Balance at end of period	<b>7,323</b>			7,345	6,532	8,682
<b>Operational risk</b>						
Balance at beginning of period	29,192			28,587	28,150	27,678
Movement in risk levels <sup>(10)</sup>	389			605	437	472
Methodology and policy <sup>(5)</sup>	-			-	-	-
Acquisitions and disposals	-			-	-	-
Balance at end of period	<b>29,581</b>			29,192	28,587	28,150

- (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 credit risk mitigation and credit quality of the borrower/counterparty. In Q2/20 credit migrations were mitigated by CIBC client relief and government support programs targeting both individuals and businesses in response to the COVID-19 pandemic.
- (4) Relates to internal model or parameter changes.
- (5) Relates to regulatory changes implemented on an industry-wide basis and any capital methodology changes implemented within CIBC for our portfolios.
- (6) Q1/20 includes the impact of recognizing right-of-use assets as a result of our adoption of IFRS 16 on November 1, 2019.
- (7) Includes counterparty credit risk under SA-CCR for OTC derivatives not eligible for IMM, as well as the comprehensive approach for credit risk mitigation for SFTs, exposure to central counterparties, and the CVA capital charge.
- (8) Effective Q2/20, we adopted the IMM approach for counterparty credit risk for qualifying derivative transactions. Previously, these transactions were subject to SA-CCR. The impact of this change is reflected as a reduction in this line in "Of which all other" and an addition in this line in "Of which determined under an IMM approach". The net of these figures, reflected in the total column, represents the impact of this methodology change for the current quarter.
- (9) Relates to changes in open positions and market volatility.
- (10) Relates to changes in loss experience, business, environment, internal control factors and gross income. Beginning Q1, 2020, changes relate solely to changes in gross income.

# L11: DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES

(\$ millions)	Q2/20						
	a	b	c	d	e		g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation <sup>(2)</sup>	Subject to credit risk framework	Subject to counterparty credit risk framework	Carrying values of items: <sup>(1)</sup>		Not subject to capital requirements or subject to deduction from capital
					Subject to the securitization framework <sup>(3)</sup>	Subject to the market risk framework	
<b>ASSETS</b>							
<b>Cash and non-interest-bearing deposits with banks</b>	37,768	37,768	37,768	-	-	-	-
<b>Interest-bearing deposits with banks</b>	17,703	17,703	16,403	-	-	1,300	-
<b>Securities</b>	133,806	133,553 <sup>(4)</sup>	89,728	1,984	2,093	41,732	-
<b>Cash collateral on securities borrowed</b>	5,732	5,732	-	5,732	-	-	-
<b>Securities purchased under resale agreements</b>	65,974	65,974	-	65,974	-	-	-
<b>Loans</b>	411,586	411,586 <sup>(5)</sup>	406,383	802	2,071	21,818	2,330
<b>Other</b>							
Derivative instruments	40,319	40,319 <sup>(6)</sup>	-	40,319	-	38,312	-
Customers' liability under acceptances	8,993	8,993	8,993	-	-	-	-
Land, buildings and equipment	3,064	3,064	3,064	-	-	-	-
Goodwill	5,671	5,671	-	-	-	-	5,671
Software and other intangible assets	1,968	1,968	-	-	-	-	1,968
Investments in equity-accounted associates and joint ventures	614	1,046	1,034	-	-	-	12
Deferred tax assets	548	548	983	-	-	-	(435) <sup>(7)</sup>
Other assets	25,390	25,297	16,428	5,731	4	2,750	383
<b>Total assets</b>	<b>759,136</b>	<b>759,222</b>	<b>580,784</b>	<b>120,542</b>	<b>4,168</b>	<b>105,912</b>	<b>9,929</b>
<b>LIABILITIES</b>							
<b>Deposits</b>							
Personal	194,080	194,080	-	-	-	-	194,080
Business and government	290,800	290,800	-	-	-	364	290,436
Bank	17,497	17,497	-	-	-	-	17,497
Secured borrowings	41,411	41,411	-	-	-	-	41,411
	<b>543,788</b>	<b>543,788</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>364</b>	<b>543,424</b>
<b>Obligations related to securities sold short</b>	14,939	14,939	-	-	-	12,931	2,008
<b>Cash collateral on securities lent</b>	1,572	1,572	-	1,572	-	-	-
<b>Obligations related to securities sold under repurchase agreements</b>	79,777	79,777	-	79,777	-	-	-
<b>Other</b>							
Derivative instruments	41,188	41,188 <sup>(6)</sup>	-	41,188	-	39,033	-
Acceptances	9,051	9,051	-	-	-	-	9,051
Deferred tax liability	36	36	-	-	-	-	36
Other liabilities	23,714	23,800	-	-	-	2,259	21,541
	<b>73,989</b>	<b>74,075</b>	<b>-</b>	<b>41,188</b>	<b>-</b>	<b>41,292</b>	<b>30,628</b>
<b>Subordinated indebtedness</b>	4,818	4,818	-	-	-	-	4,818
<b>Total liabilities</b>	<b>718,883</b>	<b>718,969</b>	<b>-</b>	<b>122,537</b>	<b>-</b>	<b>54,587</b>	<b>580,878</b>

(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), 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. Bankers' acceptances issued by CIBC are considered trading loans and are subject to both credit and market risk.

(6) Trading derivatives are subject to both counterparty credit risk and market risk. Beginning in Q2/20, the full amount of derivative liabilities are reflected as subject to the counterparty credit risk framework. Prior to Q2/20, only the amount that served to reduce EAD was included.

(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)

	Q2/20				
	a	b	c	d	e
	Items subject to:				
	Total <sup>(1)</sup>	Credit risk framework <sup>(2)</sup>	Securitization framework	Counterparty credit risk framework	Market risk framework
1 Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	749,293	580,784	4,168	120,542	105,912
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	138,091	-	-	122,537	54,587
3 Total net amount under regulatory scope of consolidation	611,202	580,784	4,168	(1,995)	51,325
4 Off-balance sheet amounts <sup>(3)</sup>	305,985	235,451	11,285	59,249	-
5 Differences in valuations	(1,356)	(1,356) <sup>(4)</sup>	-	-	-
6 Differences due to different netting rules, other than those already included in row 3 <sup>(5)</sup>	27,342	-	-	27,342	-
7 Differences due to consideration of provisions <sup>(6)</sup>	2,809	2,809	-	-	-
8 Differences due to prudential filters	-	-	-	-	-
9 Gross-up for securities financing transactions <sup>(7)</sup>	162,698	-	-	162,698	-
10 Differences due to inclusion of potential future exposure and alpha multiplier in derivative EAD	10,451	-	-	10,451	-
11 Collateral <sup>(8)</sup>	(208,638)	-	-	(208,638)	-
12 Other <sup>(9)</sup>	(51,208)	-	-	-	(51,208)
13 Exposure amounts considered for regulatory purposes	859,285	817,688	15,453	49,107	117

(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 \$371 million (Q1/20: \$464 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) Netting of certain repo-style transactions cleared through certain central counterparties is permitted for accounting purposes but not for regulatory purposes; a gross-up is therefore required for these repo-style transactions. Beginning in Q2/20, also includes an adjustment for derivative liabilities not subject to permissible netting arrangements that have been included in row 2.

(6) 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 standardized approach are netted against the exposures.

(7) 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.

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

(9) Exposure at default is only considered for securitization positions in the trading book as regulatory capital requirements for all other items subject to the market risk framework are determined based on internally developed market risk models. We use the ERB approach for securitization positions in the trading book.

## CC1: COMPOSITION OF REGULATORY CAPITAL

(\$ millions)

		Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	
<b>Row</b>							
	<b>Cross-reference <sup>(1)</sup></b>						
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>							
1	Directly issued qualifying common share capital plus related stock surplus	13,841	A+B	13,792	13,716	13,653	13,568
2	Retained earnings	21,238	C	21,543	20,972	20,535	19,793
3	Accumulated other comprehensive income (AOCI) (and other reserves)	2,165	D	879	881	815	1,094
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	n/a		n/a	n/a	n/a	n/a
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	135	E	129	126	124	124
6	<b>CET1 capital before regulatory adjustments</b>	<b>37,379</b>		<b>36,343</b>	<b>35,695</b>	<b>35,127</b>	<b>34,579</b>
	<b>CET1 capital: regulatory adjustments</b>						
7	Prudential valuation adjustments	30	See footnote 2	31	32	28	28
8	Goodwill (net of related tax liabilities)	5,596	F+G+H	5,396	5,375	5,502	5,569
9	Other intangibles other than mortgage-servicing rights (net of related tax liabilities)	1,668	I+J+AL	1,618	1,658	1,649	1,669
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liabilities)	33	K	29	24	55	51
11	Cash flow hedge reserve	308	L	116	113	72	67
12	Shortfall of provisions to expected losses <sup>(3)</sup>	-	See footnote 2	548	575	576	661
13	Securitization gain on sale	-		-	-	-	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	153	M+AK	53	69	58	40
15	Defined benefit pension fund net assets (net of related tax liabilities)	302	N+O	140	138	160	185
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	-	See footnote 2	5	4	3	5
17	Reciprocal cross holdings in common equity	-		-	-	-	-
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-		-	-	-	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	P+Q	-	-	-	-
20	Mortgage servicing rights (amount above 10% threshold)	-		-	-	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		-	-	-	-
22	Amount exceeding the 15% threshold	-		-	-	-	-
23	of which: significant investments in the common stock of financials	-	R+S	-	-	-	-
24	of which: mortgage servicing rights	-		-	-	-	-
25	of which: deferred tax assets arising from temporary differences	-	T	-	-	-	-
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI <sup>(4)</sup>	(246)		-	-	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 (AT1) and Tier 2 (T2) to cover deductions	-		-	-	-	-
28	<b>Total regulatory adjustments to CET1</b>	<b>7,844</b>		<b>7,936</b>	<b>7,988</b>	<b>8,103</b>	<b>8,275</b>
29	<b>CET1 capital</b>	<b>29,535</b>		<b>28,407</b>	<b>27,707</b>	<b>27,024</b>	<b>26,304</b>
29a	<b>CET1 capital with transitional arrangements for ECL provisioning not applied</b>	<b>29,289</b>		n/a	n/a	n/a	n/a
	<b>AT1 capital: instruments</b>						
30	Directly issued qualifying AT1 instruments plus related stock surplus <sup>(5)</sup>	2,825		2,825	2,825	2,825	2,575
31	of which: classified as equity under applicable accounting standards	2,825	U	2,825	2,825	2,825	2,575
32	of which: classified as liabilities under applicable accounting standards	-		-	-	-	-
33	Directly issued capital instruments subject to phase out from AT1	305	V+see footnote 6	302	302	303	752
34	AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	20	W	17	17	17	17
35	of which: instruments issued by subsidiaries subject to phase out	-		-	-	-	-
36	<b>AT1 capital before regulatory adjustments</b>	<b>3,150</b>		<b>3,144</b>	<b>3,144</b>	<b>3,145</b>	<b>3,344</b>
	<b>AT1 capital: regulatory adjustments</b>						
37	Investments in own AT1 instruments	-		-	-	-	-
38	Reciprocal cross holdings in AT1 instruments	-		-	-	-	-
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-		-	-	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-		-	-	-	-
41	Other deductions from Tier 1 (T1) capital as determined by OSFI	-		-	-	-	-
41a	of which: reverse mortgages	-		-	-	-	-
42	Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions	-		-	-	-	-
43	<b>Total regulatory adjustments to AT1 capital</b>	<b>-</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
44	<b>AT1 capital</b>	<b>3,150</b>		<b>3,144</b>	<b>3,144</b>	<b>3,145</b>	<b>3,344</b>
45	<b>T1 capital (T1 = CET1 + AT1)</b>	<b>32,685</b>		<b>31,551</b>	<b>30,851</b>	<b>30,169</b>	<b>29,648</b>
45a	<b>T1 capital with transitional arrangements for ECL provisioning not applied</b>	<b>32,439</b>		n/a	n/a	n/a	n/a
	<b>T2 capital: instruments and provisions</b>						
46	Directly issued qualifying T2 instruments plus related stock surplus <sup>(7)</sup>	4,108	X	4,023	4,015	4,959	3,509
47	Directly issued capital instruments subject to phase out from T2	677	Y	636	630	627	615
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)	26	Z	23	23	23	23
49	of which: instruments issued by subsidiaries subject to phase out	-		-	-	-	-
50	General allowances	472	AA+AB	337	335	306	302
51	<b>T2 capital before regulatory adjustments</b>	<b>5,283</b>		<b>5,019</b>	<b>5,003</b>	<b>5,915</b>	<b>4,449</b>

For footnotes, see next page.



## CC1: COMPOSITION OF REGULATORY CAPITAL (continued)

(\$ millions)	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
Row	Cross-reference <sup>(1)</sup>				
52	-	-	-	-	-
53	-	-	-	-	-
54	-	-	-	-	-
54a	-	-	-	-	-
55	-	-	-	-	-
56	-	-	-	-	-
57	-	-	-	-	-
58	<b>5,283</b>	5,019	5,003	5,915	4,449
59	<b>37,968</b>	36,570	35,854	36,084	34,097
59a	<b>37,968</b>	n/a	n/a	n/a	n/a
60	<b>261,763</b>	252,099	239,863	236,836	234,816
60a	n/a	n/a	n/a	n/a	n/a
60b	n/a	n/a	n/a	n/a	n/a
60c	n/a	n/a	n/a	n/a	n/a
<b>Capital ratios</b>					
61	<b>11.3%</b>	11.3%	11.6%	11.4%	11.2%
61a	<b>11.2%</b>	n/a	n/a	n/a	n/a
62	<b>12.5%</b>	12.5%	12.9%	12.7%	12.6%
62a	<b>12.4%</b>	n/a	n/a	n/a	n/a
63	<b>14.5%</b>	14.5%	15.0%	15.2%	14.5%
63a	<b>14.5%</b>	n/a	n/a	n/a	n/a
64	<b>8.0%</b>	8.0%	8.0%	8.0%	8.0%
65	<b>2.5%</b>	2.5%	2.5%	2.5%	2.5%
66	<b>0.0%</b>	0.0%	0.0%	0.0%	0.0%
67	<b>0.0%</b>	0.0%	0.0%	0.0%	0.0%
67a	<b>1.0%</b>	1.0%	1.0%	1.0%	1.0%
68	<b>11.3%</b>	11.3%	11.6%	11.4%	11.2%
<b>OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) <sup>(8)</sup></b>					
69	<b>8.0%</b>	8.0%	8.0%	8.0%	8.0%
70	<b>9.5%</b>	9.5%	9.5%	9.5%	9.5%
71	<b>11.5%</b>	11.5%	11.5%	11.5%	11.5%
<b>Amounts below the thresholds for deduction (before risk-weighting)</b>					
72	<b>382</b>	AG+AI+AJ+ see footnote 9	279	594	452
73	<b>987</b>	AD+AE+AF	948	962	924
74	-	-	-	-	-
75	<b>983</b>	AC	967	928	888
<b>Applicable caps on the inclusion of allowances in T2</b>					
76	<b>472</b>	-	337	335	306
77	<b>472</b>	AA	337	335	306
78	-	-	-	-	-
79	-	AB	-	-	-
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)</b>					
80	n/a	n/a	n/a	n/a	n/a
81	n/a	n/a	n/a	n/a	n/a
82	<b>501</b>	V+see footnote 6	501	752	752
83	-	AH+see footnote 6	-	-	851
84	<b>901</b>	-	901	1,352	1,352
85	-	-	-	-	-

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

(2) Not recorded on the consolidated balance sheet.

(3) Provisions in the shortfall calculation represent stage 1, 2, and 3 allowances for credit losses calculated in accordance with IFRS 9.

(4) Beginning in Q2/20, includes the impact of the expected credit loss transitional arrangement announced by OSFI on March 27, 2020. The transitional arrangement results in a portion of expected credit loss allowances that would otherwise be included in Tier 2 capital qualifying for inclusion in CET1 capital. The amount is subject to limitations, including a scaling factor that will decrease each year until 2022, and is also adjusted for tax effects.

(5) Comprised of non-viability contingent capital (NVCC) preferred shares. All outstanding preferred shares qualify as NVCC.

(6) Comprised CIBC Tier 1 Notes - Series A and Series B due June 30, 2108 (together, the Tier 1 Notes). The CIBC Tier 1 Notes - Series A were redeemed on June 30, 2019.

(7) Comprised of certain debentures which qualify as NVCC.

(8) Excludes the 1.0% (Q1/20 and Q4/19: 2.0%; Q3/19 and Q2/19: 1.75%) Domestic Stability Buffer that OSFI requires D-SIBs to hold as this buffer requirement is intended to address Pillar 2 risks that are not adequately captured in the Pillar 1 capital requirements. The table above includes only the Pillar 1 capital requirements.

(9) Synthetic positions not recorded on the consolidated balance sheet.

n/a Not applicable.



## CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)

	Q2/20				Cross reference to capital schedule <sup>(2)</sup>
	Balance sheet as in report to shareholders	Insurance entities adjustment <sup>(1)</sup> Deconsolidation	Equity accounting	Balance sheet as in the regulatory scope of consolidation	
<b>Assets</b>					
<b>Cash and non-interest-bearing deposits with banks</b>	37,768	-	-	37,768	
<b>Interest-bearing deposits with banks</b>	17,703	-	-	17,703	
<b>Securities</b>	133,806	(253)	-	133,553	
Significant investments in capital of other financial institutions not exceeding regulatory thresholds				-	AF
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds				66	AG
Significant investments in capital of non-financial institutions				-	
Other securities				133,487	
<b>Cash collateral on securities borrowed</b>	5,732	-	-	5,732	
<b>Securities purchased under resale agreements</b>	65,974	-	-	65,974	
<b>Loans</b>	414,650	-	-	414,650	
<b>Allowance for credit losses</b>	(3,064)	-	-	(3,064)	
General allowance reflected in T2 capital				(472)	AA
Excess in allowance over expected losses reflected in T2 capital				-	AB
Allowances reflected in CET1 capital per ECL transitional arrangement				(246)	
Allowances not reflected in regulatory capital				(2,346)	
<b>Derivative instruments</b>	40,319	-	-	40,319	
<b>Customers' liability under acceptances</b>	8,993	-	-	8,993	
<b>Land, buildings and equipment</b>	3,064	-	-	3,064	
<b>Goodwill</b>	5,671	-	-	5,671	F
<b>Software and other intangible assets</b>	1,968	-	-	1,968	I
<b>Investments in equity-accounted associates and joint ventures</b>	614	-	432	1,046	
Significant investments in capital of other financial institutions exceeding regulatory thresholds (10% of CET1)				-	P
Significant investments in capital of other financial institutions exceeding regulatory thresholds (15% basket of CET1)				-	R
Significant investments in capital of other financial institutions not exceeding regulatory thresholds				555	AD
Significant investments in capital of other financial institutions related to goodwill				10	G
Significant investments in capital of other financial institutions related to intangibles				2	AL
Significant investments in capital of non-financial institutions				18	
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				432	AE
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds				24	AJ
Non-significant investments in capital of non-financial institutions				5	
<b>Deferred tax assets</b>	548	-	-	548	
Deferred tax assets excluding those arising from temporary differences				33	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				983	AC
Deferred tax liabilities related to goodwill				(85)	H
Deferred tax liabilities related to software and other intangible assets				(302)	J
Deferred tax liabilities related to defined benefit pension fund net assets				(81)	O
<b>Other assets</b>					
Defined benefit pension fund net assets	383	-	-	383	N
Other	25,007	(93)	-	24,914	
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds				4	AI
Other				24,910	
<b>Total assets</b>	<b>759,136</b>	<b>(346)</b>	<b>432</b>	<b>759,222</b>	

For footnotes, see next page.



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

(\$ millions)	Q2/20				Cross reference to capital schedule <sup>(2)</sup>	
	Balance sheet as in report to shareholders	Insurance entities adjustment <sup>(1)</sup> Deconsolidation	Equity accounting	Balance sheet as in the regulatory scope of consolidation		Of which
<b>Liabilities</b>						
<b>Deposits</b>	543,788	-	-	543,788		
<b>Obligations related to securities sold short</b>	14,939	-	-	14,939		
<b>Cash collateral on securities lent</b>	1,572	-	-	1,572		
<b>Obligations related to securities sold under repurchase agreements</b>	79,777	-	-	79,777		
<b>Derivative instruments</b>	41,188	-	-	41,188		
<b>Acceptances</b>	9,051	-	-	9,051		
<b>Deferred tax liabilities</b>	36	-	-	36		
<b>Other liabilities</b>	23,714	94	(8)	23,800		
<b>Subordinated indebtedness</b>	4,818	-	-	4,818		
Subordinated indebtedness allowed for inclusion in T2 capital					4,108	X
Subordinated indebtedness allowed for inclusion in T2 capital subject to phase out					677	Y
Regulatory capital amortization of maturing subordinated indebtedness not allowed for T2 capital					-	
Subordinated indebtedness excluded from T2 capital due to cap					-	
Subordinated indebtedness not allowed for T2 capital					33	
<b>Total liabilities</b>	<b>718,883</b>	<b>94</b>	<b>(8)</b>	<b>718,969</b>		
<b>Equity</b>						
<b>Preferred shares</b>	2,825	-	-	2,825		
Preferred shares allowed for inclusion into additional T1 capital					2,825	U
Preferred shares allowed for inclusion into additional T1 capital subject to phase out					-	V
Preferred shares excluded from additional T1 capital due to cap					-	AH
<b>Common shares</b>	13,722	-	-	13,722		A
Common shares – treasury positions					-	
Common shares					13,722	
<b>Contributed surplus</b>	119	-	-	119		B
<b>Retained earnings</b>	21,238	(437)	437	21,238		C
Gains and losses due to changes in own credit risk on fair valued liabilities					122	M
Other retained earnings					21,116	
<b>AOCI</b>	2,165	(3)	3	2,165		D
Cash flow hedges					308	L
Net fair value gains (losses) arising from changes in institution's own credit risk					31	AK
Other					1,826	
<b>Non-controlling interests</b>	184	-	-	184		
Portion allowed for inclusion into CET1					135	E
Portion allowed for inclusion into additional T1 capital					20	W
Portion allowed for inclusion into T2 capital					26	Z
Portion not allowed for regulatory capital					3	
<b>Total equity</b>	<b>40,253</b>	<b>(440)</b>	<b>440</b>	<b>40,253</b>		
<b>Total liabilities and equity</b>	<b>759,136</b>	<b>(346)</b>	<b>432</b>	<b>759,222</b>		

(1) Comprises our insurance subsidiaries: CIBC Cayman Re, and CIBC Life which are excluded from the regulatory scope of consolidation. CIBC Cayman Re provides life and health reinsurance to Canadian insurance and international reinsurance companies. CIBC Life is primarily involved in direct underwriting of life insurance products and has assumed a closed creditor product block of business from a Canadian underwriter; current policies in-force include accidental death, hospital accident, hospital cash benefit plans, critical accident plan, accident recovery plan, term life, and creditor life and disability insurance products. As at April 30, 2020, CIBC Cayman Re had \$205 million in assets, \$(15) million in liabilities, and \$220 million in equity, CIBC Life had \$141 million in assets, \$(79) million in liabilities, and \$220 million in equity.

(2) Refer to table CC1.



## CHANGES IN REGULATORY CAPITAL

(\$ millions)

	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
<b>CET1 capital</b>					
Opening amount	28,407	27,707	27,024	26,304	25,336
Shares issued in lieu of cash dividends (add back)	36	36	51	39	47
Other issue of common shares	42	87	46	41	49
Redeemed capital	-	-	-	-	-
Purchase of common shares for cancellation	(22)	(46)	(30)	-	-
Premium on purchase of common shares for cancellation	(47)	(119)	(79)	-	-
Gross dividends (deduction)	(679)	(672)	(673)	(651)	(649)
Profit for the quarter (attributable to shareholders of the parent company)	400	1,205	1,185	1,392	1,341
Removal of own credit spread (net of tax)	(100)	16	(11)	(18)	15
Change in AOCI balances included in regulatory capital					
Currency translation differences	805	77	(44)	(242)	283
Securities measured at fair value through other comprehensive income (FVOCI)	3	45	45	35	31
Cash flow hedges	193	3	41	5	42
Post-employment defined benefit plans	248	(105)	11	(88)	(8)
Goodwill and other intangible assets (deduction, net of related tax liabilities)	(250)	19	118	87	(117)
Shortfall of allowance to expected losses	548	27	1	85	1
Other, including regulatory adjustments and transitional arrangements					
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	(4)	(5)	31	(4)	(2)
Defined benefit pension fund net assets	(162)	(2)	22	25	(11)
Significant investments in financial institutions (amount above 10% threshold)	-	-	-	-	-
Amount exceeding 15% threshold	-	-	-	-	-
Prudential valuation adjustments	1	1	(4)	-	(2)
Other <sup>(1)(2)</sup>	116	133	(27)	14	(52)
Closing amount	29,535	28,407	27,707	27,024	26,304
<b>AT1 capital</b>					
Opening amount	3,144	3,144	3,145	3,344	3,343
AT1 eligible capital issues	-	-	-	250	-
Redeemed capital <sup>(3)</sup>	-	-	-	(452)	-
Impact of the cap on inclusion for instruments subject to phase out	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements <sup>(2)</sup>	6	-	(1)	3	1
Closing amount	3,150	3,144	3,144	3,145	3,344
<b>Total T1 capital</b>	<b>32,685</b>	<b>31,551</b>	<b>30,851</b>	<b>30,169</b>	<b>29,648</b>
<b>T2 capital</b>					
Opening amount	5,019	5,003	5,915	4,449	4,384
New T2 eligible capital issues	-	-	-	1,500	-
Redeemed capital	-	-	(1,000)	-	-
Amortization adjustments	-	-	-	-	-
Impact of the cap on inclusion for instruments subject to phase out	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements <sup>(2)</sup>	264	16	88	(34)	65
Closing amount	5,283	5,019	5,003	5,915	4,449
<b>Total capital</b>	<b>37,968</b>	<b>36,570</b>	<b>35,854</b>	<b>36,084</b>	<b>34,097</b>

(1) Includes the net impact on retained earnings as at November 1, 2019 from the adoption of IFRS 16. See Note 1 to our Report to Shareholders for Q2/20 for additional details.

(2) Beginning in Q2/20, includes the impact of the expected credit loss transitional arrangement announced by OSFI on March 27, 2020. The transitional arrangement results in a portion of expected credit loss allowances that would otherwise be included in Tier 2 capital qualifying for inclusion in CET1 capital. The amount is subject to limitations, including a scaling factor that will decrease each year until 2022, and is also adjusted for tax effects.

(3) Due to the application of the cap on inclusion of non-qualifying capital instruments the redemption of \$848 million of the \$1,300 million of CIBC Tier 1 notes - Series A due June 30, 2108 in Q3/19 did not impact Tier 1 capital.

## TLAC1: TLAC COMPOSITION (AT RESOLUTION GROUP LEVEL)

(\$ millions)	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	
<b>Regulatory capital elements of TLAC and adjustments</b>						
1	CET1 capital	29,535	28,407	27,707	27,024	26,304
2	AT1 capital before TLAC adjustments	3,150	3,144	3,144	3,145	3,344
3	AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4	Other adjustments	-	-	-	-	-
5	AT1 instruments eligible under the TLAC framework	3,150	3,144	3,144	3,145	3,344
6	T2 capital before TLAC adjustments	5,283	5,019	5,003	5,915	4,449
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	5,283	5,019	5,003	5,915	4,449
11	TLAC arising from regulatory capital	37,968	36,570	35,854	36,084	34,097
<b>Non-regulatory capital elements of TLAC</b>						
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	15,585	12,971	8,648	5,423	2,936
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	15,585	12,971	8,648	5,423	2,936
<b>Non-regulatory capital elements of TLAC: adjustments</b>						
18	TLAC before deductions	53,553	49,541	44,502	41,507	37,033
19	Deductions of exposures between MPE resolution groups that correspond to items eligible for TLAC (not applicable to SPE G-SIBs and D-SIBs)	n/a	n/a	n/a	n/a	n/a
20	Deduction of investments in own other TLAC liabilities	(60)	(100)	(19)	(3)	(21)
21	Other adjustments to TLAC	-	-	-	-	-
22	TLAC available after deductions	53,493	49,441	44,483	41,504	37,012
<b>RWA and leverage exposure measure for TLAC purposes</b>						
23	Total RWA adjusted as permitted under the TLAC regime	261,763	252,099	239,863	236,836	234,816
24	Leverage exposure measure	726,959	738,476	714,343	702,918	696,026
<b>TLAC ratios and buffers <sup>(1)</sup></b>						
25	TLAC Ratio (as a percentage of RWA adjusted as permitted under the TLAC regime) (%)	20.4%	19.6%	18.5%	17.5%	15.8%
26	TLAC Leverage Ratio (as a percentage of leverage exposure) (%)	7.4%	6.7%	6.2%	5.9%	5.3%
27	CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements <sup>(2)</sup>	n/a	n/a	n/a	n/a	n/a
28	Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of RWA)	3.5%	3.5%	3.5%	3.5%	3.5%
29	Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30	Of which: bank specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
31	Of which: D-SIB/G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%

(1) The Canadian bail-in regime, including OSFI's TLAC Guideline, came into effect on September 23, 2018. Under this regime, CIBC is required to meet target TLAC requirements by November 1, 2021. As a D-SIB, CIBC will be subject to a target risk-based TLAC Ratio (which is comprised of a minimum ratio of 21.5% plus the then applicable Domestic Stability Buffer) and a minimum TLAC Leverage Ratio of 6.75%.

(2) Not applicable until Q1/22.

n/a Not applicable.





## TLAC3: RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL <sup>(1)(2)</sup>

(\$ millions)

	Q2/20					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of credit risk mitigation	13,722	2,825	4,564	15,906	-	37,017
3 Subset of row 2 that are excluded liabilities	-	-	9	60	-	69
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,722	2,825	4,555	15,846	-	36,948
5 Subset of row 4 that are potentially eligible as TLAC	13,722	2,825	4,555	15,557	-	36,659
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	102	-	102
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	14,221	-	14,221
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,016	1,192	-	5,208
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	539	42	-	581
10 Subset of row 5 that is perpetual securities	13,722	2,825	-	-	-	16,547

(\$ millions)

	Q1/20					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of credit risk mitigation	13,669	2,825	4,558	13,446	-	34,498
3 Subset of row 2 that are excluded liabilities	2	-	2	102	-	106
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,667	2,825	4,556	13,344	-	34,392
5 Subset of row 4 that are potentially eligible as TLAC	13,667	2,825	4,556	12,879	-	33,927
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	34	-	34
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	11,674	-	11,674
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,023	1,154	-	5,177
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	533	17	-	550
10 Subset of row 5 that is perpetual securities	13,667	2,825	-	-	-	16,492

(\$ millions)

	Q4/19					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of credit risk mitigation	13,591	2,825	4,558	9,008	-	29,982
3 Subset of row 2 that are excluded liabilities	2	-	2	22	-	26
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,589	2,825	4,556	8,986	-	29,956
5 Subset of row 4 that are potentially eligible as TLAC	13,589	2,825	4,556	8,635	-	29,605
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	79	-	79
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	7,416	-	7,416
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,023	1,123	-	5,146
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	533	17	-	550
10 Subset of row 5 that is perpetual securities	13,589	2,825	-	-	-	16,414

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

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

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

(4) Disclosure not currently required by OSFI.



## TLAC3: RESOLUTION ENTITY - CREDITOR RANKING AT LEGAL ENTITY LEVEL (continued) <sup>(1)(2)</sup>

(\$ millions)

	Q3/19					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of credit risk mitigation	13,525	2,825	5,558	5,718	-	27,626
3 Subset of row 2 that are excluded liabilities	2	-	61	4	-	67
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,523	2,825	5,497	5,714	-	27,559
5 Subset of row 4 that are potentially eligible as TLAC	13,523	2,825	5,497	5,419	-	27,264
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	93	-	93
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	5,183	-	5,183
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,964	133	-	5,097
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	533	10	-	543
10 Subset of row 5 that is perpetual securities	13,523	2,825	-	-	-	16,348

(\$ millions)

	Q2/19					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares	Subordinated debt	Bail-in debt <sup>(3)</sup>	Other liabilities <sup>(4)</sup>	Total
2 Total capital and liabilities net of credit risk mitigation	13,443	2,575	4,061	3,039	-	23,118
3 Subset of row 2 that are excluded liabilities	-	-	4	22	-	26
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,443	2,575	4,057	3,017	-	23,092
5 Subset of row 4 that are potentially eligible as TLAC	13,443	2,575	4,057	2,912	-	22,987
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	30	-	30
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	2,750	-	2,750
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	3,496	132	-	3,628
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	561	-	-	561
10 Subset of row 5 that is perpetual securities	13,443	2,575	-	-	-	16,018

For footnotes, see page 14.

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

(\$ millions)

Row	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
1 Total consolidated assets as per published financial statements	759,136	672,118	651,604	642,522	634,109
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	86	86	69	59	171
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(2,330)	(2,834)	(2,717)	(3,144)	(2,656)
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	(7,083)	5,944	5,427	4,943	6,926
6 Adjustment for securities financing transactions (i.e. repos and similar secured lending)	(3,337)	(677)	(1,481)	(1,743)	(1,874)
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	78,405	77,565	75,154	73,795	73,379
8 Other adjustments <sup>(1)</sup>	(97,918)	(13,726)	(13,713)	(13,514)	(14,029)
<b>9 Leverage ratio exposure measure</b>	<b>726,959</b>	<b>738,476</b>	<b>714,343</b>	<b>702,918</b>	<b>696,026</b>

(1) Beginning in Q2/20, includes the impact of regulatory flexibility provided by OSFI in respect of exposures arising from central bank reserves and sovereign-issued securities that qualify as HQLA . The treatment specified by OSFI permits these items to be excluded from the leverage ratio exposure measure.

## LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

(\$ millions)

Row	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
<b>On-balance sheet exposures</b>					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral) <sup>(1)</sup>	564,296	580,214	565,286	559,434	555,436
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)	(9,409)	(5,842)	(5,796)	(5,469)	(5,793)
4 (Asset amounts deducted in determining T1 capital)	(7,937)	(7,883)	(7,919)	(8,045)	(8,235)
<b>5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)</b>	<b>546,950</b>	<b>566,489</b>	<b>551,571</b>	<b>545,920</b>	<b>541,408</b>
<b>Derivative exposures</b>					
6 Replacement cost associated with all derivative transactions	13,581	9,862	8,730	8,775	7,911
7 Add-on amounts for potential future exposure associated with all derivative transactions	19,654	21,334	20,592	20,749	21,117
8 (Exempted central counterparty (CCP)-leg of client cleared trade exposures)	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	1,521	261	221	195	33
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(1,521)	(261)	(221)	(195)	(33)
<b>11 Total derivatives exposures (sum of lines 6 to 10)</b>	<b>33,235</b>	<b>31,196</b>	<b>29,322</b>	<b>29,524</b>	<b>29,028</b>
<b>SFT exposures</b>					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	71,706	63,904	59,775	55,422	54,085
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(8,132)	(4,216)	(4,165)	(3,772)	(3,566)
14 Counterparty credit risk exposure for SFTs	4,795	3,539	2,684	2,029	1,692
15 Agent transaction exposures	-	-	-	-	-
<b>16 Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>68,369</b>	<b>63,227</b>	<b>58,294</b>	<b>53,679</b>	<b>52,211</b>
<b>Other off-balance sheet exposures</b>					
17 Off-balance sheet exposure at gross notional amount	279,555	271,061	265,958	261,963	259,650
18 (Adjustments for conversion to credit equivalent amounts)	(201,150)	(193,497)	(190,802)	(188,168)	(186,271)
<b>19 Off-balance sheet items (sum of lines 17 and 18)</b>	<b>78,405</b>	<b>77,564</b>	<b>75,156</b>	<b>73,795</b>	<b>73,379</b>
<b>Capital and Total Exposures</b>					
<b>20 T1 capital</b>	<b>32,685</b>	<b>31,551</b>	<b>30,851</b>	<b>30,169</b>	<b>29,648</b>
20a T1 capital with transitional arrangements for ECL provisioning not applied	32,439	n/a	n/a	n/a	n/a
<b>21 Total Exposures (sum of lines 5, 11, 16 and 19)</b>	<b>726,959</b>	<b>738,476</b>	<b>714,343</b>	<b>702,918</b>	<b>696,026</b>
<b>Leverage Ratio</b>					
<b>22 Leverage ratio</b>	<b>4.5%</b>	<b>4.3%</b>	<b>4.3%</b>	<b>4.3%</b>	<b>4.3%</b>
22a Leverage ratio with transitional arrangements for ECL provisioning not applied	4.5%	n/a	n/a	n/a	n/a

(1) Beginning in Q2/20, includes the impact of regulatory flexibility provided by OSFI in respect of exposures arising from central bank reserves and sovereign-issued securities that qualify as HQLA . The treatment specified by OSFI permits these items to be excluded from the leverage ratio exposure measure.

n/a Not applicable.



## CR1: CREDIT QUALITY OF ASSETS

(\$ millions)

	Q2/20						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures <sup>(1)</sup>		Of which ECL accounting provisions for credit losses on IRB exposures	
	Defaulted exposures <sup>(2)</sup>	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	Net value (a+b-c)	
1 Loans	2,232	421,411	3,064	255	465	2,344	420,579
2 Debt securities	444	106,618	47	20	27	-	107,015
2a Other investment <sup>(3)</sup>	-	9	-	-	-	-	9
3 Off-balance sheet exposures <sup>(4)</sup>	156	278,934	247	2	37	208	278,843
4 Total	2,832	806,972	3,358	277	529	2,552	806,446

(\$ millions)

	Q1/20						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures <sup>(1)</sup>		Of which ECL accounting provisions for credit losses on IRB exposures	
	Defaulted exposures <sup>(2)</sup>	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	Net value (a+b-c)	
1 Loans	1,902	402,499	1,948	219	212	1,517	402,453
2 Debt securities	442	97,271	22	6	16	-	97,691
2a Other investment <sup>(3)</sup>	-	9	-	-	-	-	9
3 Off-balance sheet exposures <sup>(4)</sup>	81	270,535	130	2	13	115	270,486
4 Total	2,425	770,314	2,100	227	241	1,632	770,639

(\$ millions)

	Q4/19						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures <sup>(1)</sup>		Of which ECL accounting provisions for credit losses on IRB exposures	
	Defaulted exposures <sup>(2)</sup>	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	Net value (a+b-c)	
1 Loans	1,866	398,157	1,915	235	214	1,466	398,108
2 Debt securities	375	93,815	25	6	19	-	94,165
2a Other investment <sup>(3)</sup>	-	9	-	-	-	-	9
3 Off-balance sheet exposures <sup>(4)</sup>	88	265,532	129	2	12	115	265,491
4 Total	2,329	757,513	2,069	243	245	1,581	757,773

(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) For our retail exposures, our accounting definitions for past due and impaired are the same as our regulatory definitions for past due and defaulted, respectively. For our business and government exposures, our accounting and regulatory definitions of past due are the same, but our accounting definition for impairment takes into consideration guarantees and security for an individual exposure, while our regulatory definition of default is based on the financial condition of the borrower without consideration of guarantees and security. Under IFRS, all past due accounts that are not impaired and all non-past due accounts are classified either in stage 1 or in stage 2, and all impaired exposures are classified in stage 3 for expected credit loss provisioning. This column includes defaulted exposures based on our regulatory definition. Past due loans are considered non-defaulted exposures.

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

(4) Includes \$127.5 billion (Q1/20: \$124.3 billion) of personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.



## CR1: CREDIT QUALITY OF ASSETS (continued)

(\$ millions)	Q3/19				Q2/19			
	a	b	c	d	a	b	c	d
	Gross carrying values of		Allowances/ impairments	Net value (a+b-c)	Gross carrying values of		Allowances/ impairments	Net value (a+b-c)
Defaulted exposures <sup>(1)</sup>	Non-defaulted exposures	Defaulted exposures <sup>(1)</sup>			Non-defaulted exposures			
1 Loans	1,797	395,414	1,771	395,440	2,043	392,653	1,751	392,945
2 Debt securities	423	90,836	24	91,235	416	92,470	24	92,862
2a Other investment <sup>(2)</sup>	-	9	-	9	-	11	-	11
3 Off-balance sheet exposures <sup>(3)</sup>	98	261,580	119	261,559	98	259,194	109	259,183
4 Total	2,318	747,839	1,914	748,243	2,557	744,328	1,884	745,001

- (1) For our retail exposures, our accounting definitions for past due and impaired are the same as our regulatory definitions for past due and defaulted, respectively. For our business and government exposures, our accounting and regulatory definitions of past due are the same, but our accounting definition for impairment takes into consideration guarantees and security for an individual exposure, while our regulatory definition of default is based on the financial condition of the borrower without consideration of guarantees and security. Under IFRS, all past due accounts that are not impaired and all non-past due accounts are classified either in stage 1 or in stage 2, and all impaired exposures are classified in stage 3 for expected credit loss provisioning. This column includes defaulted exposures based on our regulatory definition. Past due loans are considered non-defaulted exposures.
- (2) Other investments include equity investments subject to the credit risk framework.
- (3) Includes personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

## CR2: CHANGES IN STOCK OF DEFAULTED LOANS AND DEBT SECURITIES <sup>(1)(2)</sup>

(\$ millions)

	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
	a	b	c	d	e
1 Defaulted loans and debt securities at end of the previous reporting period	2,425	2,329	2,318	2,557	2,443
2 Loans and debt securities that have defaulted since the last reporting period	944	679	723	741	699
Amounts repaid <sup>(3)</sup>	(255)	(252)	(198)	(680)	(193)
3 Returned to non-defaulted status	(104)	(115)	(173)	(10)	(134)
4 Amounts written off	(244)	(269)	(282)	(287)	(287)
5 Other changes <sup>(4)</sup>	66	53	(59)	(3)	29
<b>6 Defaulted loans and debt securities at end of the reporting period</b>	<b>2,832</b>	<b>2,425</b>	<b>2,329</b>	<b>2,318</b>	<b>2,557</b>

(1) For our retail exposures, our accounting definitions for past due and impaired are the same as our regulatory definitions for past due and defaulted, respectively. For our business and government exposures, our accounting and regulatory definitions of past due are the same, but our accounting definition for impairment takes into consideration guarantees and security for an individual exposure, while our regulatory definition of default is based on the financial condition of the borrower without consideration of guarantees and security. Under IFRS, all past due accounts that are not impaired and all non-past due accounts are classified either in stage 1 or in stage 2, and all impaired exposures are classified in stage 3 for expected credit loss provisioning. This column includes defaulted exposures based on our regulatory definition. Past due loans are considered non-defaulted exposures.

(2) Includes off-balance sheet exposures.

(3) Includes disposals of loans.

(4) Includes changes due to foreign exchange movements.

## CR3: CRM TECHNIQUES - OVERVIEW <sup>(1)</sup>

(\$ millions)	Q2/20					Q1/20				
	a	b1	b	d	f	a	b1	b	d	f
	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>
1 Loans	51,497	369,082	368,297	785	-	44,837	357,616	356,268	1,348	-
2 Debt securities	89,421	17,594	2,919	14,675	-	80,445	17,246	2,496	14,750	-
3 Total <sup>(3)</sup>	140,918	386,676	371,216	15,460	-	125,282	374,862	358,764	16,098	-
4 Of which defaulted <sup>(6)</sup>	567	1,282	1,281	1	-	563	1,117	1,116	1	-

(\$ millions)	Q4/19					Q3/19				
	a	b1	b	d	f	a	b1	b	d	f
	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>
1 Loans	45,389	352,719	352,016	703	-	46,426	349,014	348,275	739	-
2 Debt securities	77,575	16,590	2,426	14,164	-	73,553	17,682	2,647	15,035	-
3 Total <sup>(3)</sup>	122,964	369,309	354,442	14,867	-	119,979	366,696	350,922	15,774	-
4 Of which defaulted <sup>(6)</sup>	492	1,099	1,098	1	-	792	861	861	-	-

(\$ millions)	Q2/19				
	a	b1	b	d	f
	Exposure unsecured: carrying amount <sup>(2)</sup>	Exposure secured <sup>(3)</sup>	Exposure secured by collateral <sup>(4)</sup>	Exposures secured by financial guarantees	Exposures secured by credit derivatives <sup>(5)</sup>
1 Loans	44,589	348,356	347,410	946	-
2 Debt securities	74,817	18,045	2,627	15,418	-
3 Total <sup>(3)</sup>	119,406	366,401	350,037	16,364	-
4 Of which defaulted <sup>(6)</sup>	957	958	956	2	-

(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)

<b>Asset classes</b>	Q2/20										
	a		b		c		d		e		f
	Exposures before CCF <sup>(1)</sup> and CRM		Exposures post-CCF and CRM		RWA and RWA density		RWA		RWA		
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density %					
1 Sovereigns and their central banks	16,447	-	16,447	-	2,633	16					
2 Non-central government public sector entities	-	-	-	-	-	-					
3 Multilateral development banks	-	-	-	-	-	-					
4 Banks	1,476	50	1,476	17	391	26					
5 Securities firms	-	-	-	-	-	-					
6 Corporates	39,358	20,271	39,358	8,022	44,448	94					
7 Regulatory retail portfolios	1,307	399	1,307	28	942	71					
8 Secured by residential property	4,631	180	4,631	1	2,833	61					
9 Secured by commercial real estate	-	-	-	-	-	-					
10 Equity <sup>(2)</sup>	470	-	470	-	499	106					
11 Past-due loans <sup>(3)</sup>	-	-	-	-	-	-					
12 Higher-risk categories	-	-	-	-	-	-					
13 Other assets <sup>(4)</sup>	20,136	-	20,136	-	11,644	58					
14 Total	83,825	20,900	83,825	8,068	63,390	69					

(\$ millions)

<b>Asset classes</b>	Q1/20										
	a		b		c		d		e		f
	Exposures before CCF <sup>(1)</sup> and CRM		Exposures post-CCF and CRM		RWA and RWA density		RWA		RWA		
	On-balance sheet amount	Off-balance sheet amount <sup>(5)</sup>	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density %					
1 Sovereigns and their central banks	13,997	-	13,997	-	2,429	17					
2 Non-central government public sector entities	-	-	-	-	-	-					
3 Multilateral development banks	-	-	-	-	-	-					
4 Banks	1,723	46	1,723	17	437	25					
5 Securities firms	-	-	-	-	-	-					
6 Corporates	33,285	19,469	33,285	7,851	40,889	99					
7 Regulatory retail portfolios	1,239	377	1,239	27	909	72					
8 Secured by residential property	4,255	186	4,255	1	2,646	62					
9 Secured by commercial real estate	-	-	-	-	-	-					
10 Equity <sup>(2)</sup>	449	-	449	-	478	106					
11 Past-due loans <sup>(3)</sup>	-	-	-	-	-	-					
12 Higher-risk categories	-	-	-	-	-	-					
13 Other assets <sup>(4)</sup>	15,899	-	15,899	-	11,477	72					
14 Total	70,847	20,078	70,847	7,896	59,265	75					

(1) Credit conversion factor (CCF).

(2) Comprises non-trading equities that are risk-weighted at 100% under the materiality clause. RWA include the 6% adjustment for the scaling factor.

(3) Past-due loans relating to CIBC FirstCaribbean and CIBC Bank USA are included in rows 1-9 of this table.

(4) Comprises amounts relating to settlement risk and other assets that are subject to the credit risk framework but are not included in the standardized or IRB frameworks, including other balance sheet assets that are risk-weighted at 100%, significant investments in the capital of non-financial institutions that are risk-weighted at 1250%, settlement risk, and amounts below the thresholds for deduction that are risk-weighted at 250%.

(5) Certain prior period information has been restated to conform to the presentation adopted in the current quarter.

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

(\$ millions)

<b>Asset classes</b>	Q4/19											
	a		b		c		d		e		f	
	Exposures before CCF <sup>(1)</sup> and CRM		Exposures post-CCF and CRM		RWA and RWA density		RWA		RWA		density %	
	On-balance sheet amount	Off-balance sheet amount <sup>(5)</sup>	On-balance sheet amount	Off-balance sheet amount	RWA	RWA	density %	RWA	RWA	density %	RWA	density %
1 Sovereigns and their central banks	13,301	-	13,301	-	2,411	-	18	-	-	-	-	-
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
4 Banks	1,862	23	1,862	6	454	-	24	-	-	-	-	-
5 Securities firms	-	-	-	-	-	-	-	-	-	-	-	-
6 Corporates	32,168	17,819	32,168	7,223	39,131	-	99	-	-	-	-	-
7 Regulatory retail portfolios	1,238	376	1,238	26	911	-	72	-	-	-	-	-
8 Secured by residential property	4,098	187	4,098	1	2,597	-	63	-	-	-	-	-
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-
10 Equity <sup>(2)</sup>	440	4	440	2	469	-	106	-	-	-	-	-
11 Past-due loans <sup>(3)</sup>	-	-	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-	-	-
13 Other assets <sup>(4)</sup>	14,087	-	14,087	-	9,714	-	69	-	-	-	-	-
<b>14 Total</b>	<b>67,194</b>	<b>18,409</b>	<b>67,194</b>	<b>7,258</b>	<b>55,687</b>	<b>-</b>	<b>75</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

(\$ millions)

<b>Asset classes</b>	Q3/19											
	a		b		c		d		e		f	
	Exposures before CCF <sup>(1)</sup> and CRM		Exposures post-CCF and CRM		RWA and RWA density		RWA		RWA		density %	
	On-balance sheet amount	Off-balance sheet amount <sup>(5)</sup>	On-balance sheet amount	Off-balance sheet amount	RWA	RWA	density %	RWA	RWA	density %	RWA	density %
1 Sovereigns and their central banks	13,126	-	13,126	-	2,478	-	19	-	-	-	-	-
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
4 Banks	1,920	27	1,920	7	454	-	24	-	-	-	-	-
5 Securities firms	-	-	-	-	-	-	-	-	-	-	-	-
6 Corporates	30,786	16,500	30,786	6,725	37,311	-	99	-	-	-	-	-
7 Regulatory retail portfolios	1,198	349	1,198	26	886	-	72	-	-	-	-	-
8 Secured by residential property	3,926	191	3,926	2	2,516	-	64	-	-	-	-	-
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-
10 Equity <sup>(2)</sup>	425	8	425	4	450	-	105	-	-	-	-	-
11 Past-due loans <sup>(3)</sup>	-	-	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-	-	-
13 Other assets <sup>(4)</sup>	14,279	-	14,279	-	10,132	-	71	-	-	-	-	-
<b>14 Total</b>	<b>65,660</b>	<b>17,075</b>	<b>65,660</b>	<b>6,764</b>	<b>54,227</b>	<b>-</b>	<b>75</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

For footnotes, see page 21.



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

(\$ millions)

Asset classes	Q2/19											
	a		b		c		d		e		f	
	Exposures before CCF <sup>(1)</sup> and CRM		Exposures post-CCF and CRM		RWA and RWA density		RWA		RWA		density %	
	On-balance sheet amount	Off-balance sheet amount <sup>(5)</sup>	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA	density %	RWA	density %	
1 Sovereigns and their central banks	12,944	-	12,944	-	12,944	-	2,515	-	19	-	-	
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	
4 Banks	2,085	23	2,085	6	2,085	6	481	-	23	-	-	
5 Securities firms	-	-	-	-	-	-	-	-	-	-	-	
6 Corporates	30,007	16,509	30,007	6,682	30,007	6,682	36,495	-	99	-	-	
7 Regulatory retail portfolios	1,218	345	1,218	26	1,218	26	902	-	73	-	-	
8 Secured by residential property	3,876	202	3,876	1	3,876	1	2,520	-	65	-	-	
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-	
10 Equity <sup>(2)</sup>	420	-	420	-	420	-	446	-	106	-	-	
11 Past-due loans <sup>(3)</sup>	-	-	-	-	-	-	-	-	-	-	-	
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-	-	
13 Other assets <sup>(4)</sup>	14,769	-	14,769	-	14,769	-	10,425	-	71	-	-	
14 Total	65,319	17,079	65,319	6,715	65,319	6,715	53,784	-	75	-	-	

For footnotes, see page 21.

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

(\$ millions)

Asset classes	Q2/20									
	a	b	c	d	e	f	g	h	i	j
	Risk weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	10,963	-	3,846	-	113	-	961	564	-	16,447
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,341	-	63	-	85	4	-	1,493
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	2,962	-	73	-	33	-	44,102	210	-	47,380
7 Regulatory retail portfolios	92	-	14	-	4	1,175	38	12	-	1,335
8 Secured by residential property	-	-	15	1,631	-	2,907	79	-	-	4,632
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity <sup>(1)</sup>	-	-	-	-	-	-	470	-	-	470
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets <sup>(2)</sup>	11,655	-	-	-	-	-	6,493	-	1,988	20,136
14 Total	25,672	-	5,289	1,631	213	4,082	52,228	790	1,988	91,893

(\$ millions)

Asset classes	Q1/20									
	a	b	c	d	e	f	g	h	i	j
	Risk weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	8,736	-	3,789	-	99	-	874	499	-	13,997
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,592	-	65	-	76	7	-	1,740
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	264	-	73	-	30	-	40,589	180	-	41,136
7 Regulatory retail portfolios	59	-	15	-	5	1,149	33	5	-	1,266
8 Secured by residential property	-	-	14	1,412	-	2,736	87	7	-	4,256
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity <sup>(1)</sup>	-	-	-	-	-	-	449	-	-	449
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets <sup>(2)</sup>	7,501	-	-	-	-	-	6,464	-	1,934	15,899
14 Total	16,560	-	5,483	1,412	199	3,885	48,572	698	1,934	78,743

(1) Comprises non-trading equity exposures that are risk-weighted at 100% under the materiality clause.

(2) Comprises balance sheet assets that are subject to the credit risk framework but are not included in the standardized or IRB frameworks, including settlement risk and amounts below the thresholds for deduction which are risk-weighted at 250%.



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

(\$ millions)

Asset classes	Q4/19									
	a	b	c	d	e	f	g	h	i	j
	Risk weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	7,951	-	3,911	-	111	-	838	490	-	13,301
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,729	-	66	-	68	5	-	1,868
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	263	-	59	-	28	-	38,912	129	-	39,391
7 Regulatory retail portfolios	53	-	15	-	6	1,153	32	5	-	1,264
8 Secured by residential property	-	-	15	1,238	-	2,755	84	7	-	4,099
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity <sup>(1)</sup>	-	-	-	-	-	-	442	-	-	442
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets <sup>(2)</sup>	7,390	-	-	-	-	-	4,793	-	1,904	14,087
14 Total	15,657	-	5,729	1,238	211	3,908	45,169	636	1,904	74,452

(\$ millions)

Asset classes	Q3/19									
	a	b	c	d	e	f	g	h	i	j
	Risk weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	7,514	-	4,151	-	104	-	877	480	-	13,126
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,792	-	83	-	48	4	-	1,927
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	250	-	35	-	28	-	37,016	182	-	37,511
7 Regulatory retail portfolios	47	-	16	-	5	1,119	29	8	-	1,224
8 Secured by residential property	-	-	15	1,115	-	2,713	79	6	-	3,928
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity <sup>(1)</sup>	-	-	-	-	-	-	429	-	-	429
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets <sup>(2)</sup>	7,393	-	173	-	-	-	4,843	-	1,870	14,279
14 Total	15,204	-	6,182	1,115	220	3,832	43,321	680	1,870	72,424

For footnotes, see page 24.



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

(\$ millions)

Asset classes	Q2/19									
	a	b	c	d	e	f	g	h	i	j
	Risk weight									
	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post CCF and post-CRM)
1 Sovereigns and their central banks	6,996	-	4,523	-	109	-	836	480	-	12,944
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,963	-	85	-	37	6	-	2,091
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	245	-	34	-	22	-	36,209	179	-	36,689
7 Regulatory retail portfolios	49	-	13	-	4	1,140	31	7	-	1,244
8 Secured by residential property	-	-	16	1,013	-	2,759	82	7	-	3,877
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity <sup>(1)</sup>	-	-	-	-	-	-	420	-	-	420
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets <sup>(2)</sup>	7,649	-	-	-	-	-	5,174	-	1,946	14,769
14 Total	14,939	-	6,549	1,013	220	3,899	42,789	679	1,946	72,034

For footnotes, see page 24.

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

(\$ millions)

	Q2/20											
	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	15,970	25,443	74	34,918	0.08	2,015	30	1.8	6,555	19	10	
0.15 to <0.25	24,512	27,398	65	42,314	0.19	4,093	41	2.5	17,584	42	33	
0.25 to <0.50	17,385	12,723	66	25,799	0.33	3,845	37	2.3	12,500	48	31	
0.50 to <0.75	27,333	18,614	50	36,609	0.64	3,951	35	2.3	22,239	61	81	
0.75 to <2.50	19,048	11,908	51	25,091	1.72	5,487	33	2.1	18,525	74	140	
2.50 to <10.00	3,549	1,757	51	4,452	6.90	17,300	31	2.3	5,206	117	98	
10.00 to <100.00	1,486	803	55	1,925	27.04	394	26	2.3	2,648	138	127	
100.00 (Default)	715	134	54	787	100.00	1,107	54	1.8	1,413	180	365	
	<b>109,998</b>	<b>98,780</b>	<b>63</b>	<b>171,895</b>	<b>1.44</b>	<b>38,192</b>	<b>35</b>	<b>2.2</b>	<b>86,670</b>	<b>50</b>	<b>885</b>	<b>884</b>
<b>Sovereign</b>												
0.00 to <0.15	116,988	12,382	64	124,965	0.02	1,175	6	2.4	1,818	1	3	
0.15 to <0.25	170	73	68	219	0.23	47	27	1.8	55	25	-	
0.25 to <0.50	113	161	70	225	0.33	56	42	2.2	124	55	-	
0.50 to <0.75	592	330	47	747	0.73	39	7	1.0	77	10	-	
0.75 to <2.50	44	15	63	53	1.89	37	20	1.8	24	45	-	
2.50 to <10.00	3	1	64	4	6.27	274	22	2.6	4	100	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	<b>117,910</b>	<b>12,962</b>	<b>64</b>	<b>126,213</b>	<b>0.02</b>	<b>1,628</b>	<b>7</b>	<b>2.4</b>	<b>2,102</b>	<b>2</b>	<b>3</b>	<b>1</b>
<b>Banks</b>												
0.00 to <0.15	12,111	71,091	99	82,384	0.05	466	10	0.2	2,220	3	4	
0.15 to <0.25	596	1,875	69	1,882	0.18	58	5	1.5	80	4	-	
0.25 to <0.50	3	200	67	137	0.33	22	16	0.9	24	18	-	
0.50 to <0.75	10	86	60	63	0.65	21	13	0.7	11	17	-	
0.75 to <2.50	55	75	97	128	1.65	12	26	0.6	78	61	1	
2.50 to <10.00	650	22	88	670	6.08	97	11	2.5	283	42	5	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	<b>13,425</b>	<b>73,349</b>	<b>98</b>	<b>85,264</b>	<b>0.11</b>	<b>676</b>	<b>10</b>	<b>0.3</b>	<b>2,696</b>	<b>3</b>	<b>10</b>	<b>-</b>

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

(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. In such situations, the obligor will appear twice in both PD bands.

(3) Denoted in years.

(4) For Q2/20 the use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by \$46 million (Q1/20: \$19 million).

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

n/a Not applicable.

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

(\$ millions)

	Q2/20											
	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Retail portfolios</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	62,287	-	n/a	62,287	0.01	332,166	5	n/a	798	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
	62,287	-	n/a	62,287	0.01	332,166	5	n/a	798	1	1	6
<b>Real estate secured personal lending (uninsured)</b>												
0.00 to <0.15	99,606	46,251	46	121,056	0.08	674,362	22	n/a	5,132	4	19	
0.15 to <0.25	17,386	6,060	30	19,186	0.18	159,366	30	n/a	2,362	12	11	
0.25 to <0.50	20,973	5,633	98	26,467	0.36	68,568	21	n/a	3,701	14	20	
0.50 to <0.75	8,821	18	44	8,829	0.59	25,817	18	n/a	1,457	17	9	
0.75 to <2.50	10,011	809	31	10,265	1.19	56,080	27	n/a	4,062	40	32	
2.50 to <10.00	3,878	289	27	3,955	5.51	19,347	23	n/a	3,172	80	47	
10.00 to <100.00	1,103	30	33	1,113	40.44	5,099	22	n/a	1,431	129	96	
100.00 (Default)	466	15	-	466	100.00	2,812	26	n/a	565	121	79	
	162,244	59,105	49	191,337	0.80	1,011,451	23	n/a	21,882	11	313	177
<b>Qualifying revolving retail</b>												
0.00 to <0.15	2,662	51,451	73	40,458	0.07	4,403,018	90	n/a	1,570	4	24	
0.15 to <0.25	683	4,831	81	4,572	0.19	994,810	84	n/a	415	9	7	
0.25 to <0.50	2,546	5,695	56	5,723	0.42	963,803	83	n/a	984	17	20	
0.50 to <0.75	1,169	4,030	60	3,578	0.54	989,387	85	n/a	765	21	17	
0.75 to <2.50	6,201	7,862	61	10,969	1.40	1,844,047	87	n/a	4,958	45	134	
2.50 to <10.00	4,238	1,592	64	5,258	4.60	767,571	86	n/a	5,378	102	212	
10.00 to <100.00	708	228	72	873	32.17	189,010	84	n/a	1,958	224	235	
100.00 (Default)	58	-	n/a	58	100.00	15,984	82	n/a	104	179	40	
	18,265	75,689	71	71,489	1.05	10,167,630	88	n/a	16,132	23	689	1,242
<b>Other retail</b>												
0.00 to <0.15	2,039	1,703	82	3,431	0.10	38,727	39	n/a	248	7	1	
0.15 to <0.25	2,025	117	68	2,104	0.21	102,815	69	n/a	648	31	3	
0.25 to <0.50	1,693	925	55	2,205	0.40	74,400	75	n/a	1,082	49	6	
0.50 to <0.75	119	3	67	121	0.56	599	83	n/a	83	69	1	
0.75 to <2.50	4,774	879	59	5,293	1.15	138,028	80	n/a	4,726	89	48	
2.50 to <10.00	2,208	141	66	2,302	3.98	135,918	61	n/a	2,163	94	63	
10.00 to <100.00	718	416	59	962	50.02	194,959	32	n/a	751	78	112	
100.00 (Default)	78	-	n/a	78	100.00	12,293	79	n/a	93	119	58	
	13,654	4,184	68	16,496	4.42	697,739	64	n/a	9,794	59	292	242
<b>Total (all portfolios)</b>	<b>497,783</b>	<b>324,069</b>	<b>61</b>	<b>724,981</b>	<b>0.88</b>	<b>12,249,482</b>	<b>35</b>	<b>n/a</b>	<b>140,074</b>	<b>19</b>	<b>2,193</b>	<b>2,552</b>

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

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

(3) Denoted in years.

(4) CIBC does not use credit derivatives to reduce RWA for retail exposures.

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

n/a Not applicable.



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

(\$ millions)

	Q1/20											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	13,554	23,862	73	30,941	0.08	1,934	31	1.9	6,253	20	9	
0.15 to <0.25	20,944	27,606	65	38,933	0.19	4,106	41	2.5	16,502	42	31	
0.25 to <0.50	16,166	13,559	65	24,992	0.33	3,879	38	2.4	12,526	50	31	
0.50 to <0.75	25,197	16,567	50	33,512	0.64	3,935	33	2.3	19,267	57	70	
0.75 to <2.50	18,743	11,461	51	24,619	1.72	5,448	33	2.1	18,307	74	136	
2.50 to <10.00	3,116	1,606	52	3,950	6.86	24,320	30	2.2	4,440	112	83	
10.00 to <100.00	836	372	56	1,043	22.45	359	38	2.0	2,055	197	91	
100.00 (Default)	536	61	60	572	100.00	442	58	2.2	1,506	263	262	
	99,092	95,094	63	158,562	1.20	44,423	35	2.3	80,856	51	713	432
<b>Sovereign</b>												
0.00 to <0.15	72,257	11,602	65	79,787	0.02	1,176	7	2.9	1,504	2	1	
0.15 to <0.25	87	69	67	134	0.23	47	28	2.2	38	28	-	
0.25 to <0.50	123	74	78	181	0.33	54	41	1.2	76	42	1	
0.50 to <0.75	723	83	30	748	0.73	39	7	0.3	74	10	1	
0.75 to <2.50	34	22	63	48	1.86	32	14	1.9	16	33	-	
2.50 to <10.00	5	2	64	6	7.88	271	13	2.4	3	50	-	
10.00 to <100.00	3	-	46	3	17.53	2	5	2.5	1	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	73,232	11,852	65	80,907	0.03	1,621	7	2.8	1,712	2	3	1
<b>Banks</b>												
0.00 to <0.15	14,172	61,672	99	75,026	0.05	434	11	0.3	2,462	3	5	
0.15 to <0.25	567	1,683	65	1,668	0.19	55	5	1.7	74	4	-	
0.25 to <0.50	4	207	64	136	0.33	24	16	1.1	27	20	-	
0.50 to <0.75	47	156	81	173	0.61	23	17	0.6	44	25	-	
0.75 to <2.50	25	274	99	296	1.51	15	8	0.1	58	20	-	
2.50 to <10.00	555	13	64	563	6.09	112	11	2.5	227	40	4	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	15,370	64,005	98	77,862	0.11	663	11	0.3	2,892	4	9	-

For footnotes, see page 27.

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

(\$ millions)

	Q1/20											
	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Retail portfolios</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	64,310	-	n/a	64,310	0.01	342,890	5	n/a	820	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
	64,310	-	n/a	64,310	0.01	342,890	5	n/a	820	1	1	11
<b>Real estate secured personal lending (uninsured)</b>												
0.00 to <0.15	95,563	45,278	46	116,481	0.08	654,323	22	n/a	4,999	4	19	
0.15 to <0.25	17,371	6,110	29	19,139	0.18	159,400	30	n/a	2,355	12	11	
0.25 to <0.50	20,552	4,007	96	24,409	0.37	66,575	21	n/a	3,457	14	19	
0.50 to <0.75	9,342	18	44	9,350	0.59	27,079	18	n/a	1,561	17	10	
0.75 to <2.50	10,704	846	32	10,976	1.19	61,622	27	n/a	4,421	40	35	
2.50 to <10.00	4,159	257	27	4,228	5.70	19,700	22	n/a	3,425	81	52	
10.00 to <100.00	577	21	38	585	37.45	3,789	25	n/a	842	144	50	
100.00 (Default)	419	12	-	419	100.00	2,506	26	n/a	546	130	70	
	158,687	56,549	48	185,587	0.69	994,994	23	n/a	21,606	12	266	140
<b>Qualifying revolving retail</b>												
0.00 to <0.15	3,214	49,252	73	39,023	0.07	4,255,420	90	n/a	1,522	4	23	
0.15 to <0.25	696	4,728	81	4,506	0.19	967,260	84	n/a	409	9	7	
0.25 to <0.50	2,672	5,715	56	5,858	0.42	980,626	83	n/a	1,008	17	21	
0.50 to <0.75	1,264	3,996	59	3,618	0.55	980,811	85	n/a	777	21	17	
0.75 to <2.50	6,449	7,871	61	11,249	1.40	1,825,765	87	n/a	5,082	45	137	
2.50 to <10.00	4,425	1,636	64	5,471	4.65	819,028	85	n/a	5,540	101	217	
10.00 to <100.00	640	335	61	846	33.82	259,159	84	n/a	1,922	227	243	
100.00 (Default)	50	-	n/a	50	100.00	15,581	82	n/a	95	190	34	
	19,410	73,533	70	70,621	1.17	10,103,650	88	n/a	16,355	23	699	880
<b>Other retail</b>												
0.00 to <0.15	2,201	1,583	83	3,512	0.10	35,308	36	n/a	229	7	1	
0.15 to <0.25	1,762	116	68	1,842	0.21	92,751	69	n/a	568	31	3	
0.25 to <0.50	1,675	925	55	2,187	0.40	72,831	75	n/a	1,068	49	6	
0.50 to <0.75	124	2	50	125	0.56	618	83	n/a	86	69	1	
0.75 to <2.50	4,967	820	59	5,450	1.18	143,824	80	n/a	4,879	90	51	
2.50 to <10.00	2,324	138	68	2,418	3.99	148,070	62	n/a	2,311	96	67	
10.00 to <100.00	612	352	58	815	51.96	244,033	29	n/a	565	69	78	
100.00 (Default)	68	-	n/a	68	100.00	12,829	81	n/a	93	137	50	
	13,733	3,936	68	16,417	4.08	750,264	63	n/a	9,799	60	257	168
<b>Total (all portfolios)</b>	<b>443,834</b>	<b>304,969</b>	<b>60</b>	<b>654,266</b>	<b>0.83</b>	<b>12,238,505</b>	<b>35</b>	<b>n/a</b>	<b>134,040</b>	<b>20</b>	<b>1,948</b>	<b>1,632</b>

For footnotes, see page 28.



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

(\$ millions)

	Q4/19											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	12,769	23,842	73	30,267	0.08	1,967	30	1.9	5,982	20	9	
0.15 to <0.25	20,678	27,187	65	38,406	0.19	4,112	41	2.5	16,226	42	30	
0.25 to <0.50	14,350	13,200	65	22,955	0.34	3,895	37	2.5	11,547	50	29	
0.50 to <0.75	23,992	15,790	49	31,792	0.64	2,083	33	2.4	18,612	59	67	
0.75 to <2.50	20,050	12,632	53	26,711	1.72	7,273	31	2.1	18,504	69	141	
2.50 to <10.00	2,777	1,406	51	3,499	6.84	24,279	30	2.2	4,012	115	76	
10.00 to <100.00	956	411	52	1,170	24.40	353	39	1.8	2,375	203	118	
100.00 (Default)	520	73	60	564	100.00	414	51	2.0	1,433	254	238	
	96,092	94,541	63	155,364	1.24	44,376	35	2.3	78,691	51	708	406
<b>Sovereign</b>												
0.00 to <0.15	72,063	11,918	66	79,948	0.02	1,166	7	2.9	1,465	2	1	
0.15 to <0.25	51	74	67	100	0.23	49	32	1.2	27	27	1	
0.25 to <0.50	150	74	79	208	0.33	52	41	1.4	94	45	-	
0.50 to <0.75	730	144	25	765	0.72	41	7	0.4	71	9	-	
0.75 to <2.50	39	26	64	56	1.73	32	13	1.4	16	29	-	
2.50 to <10.00	3	1	64	4	8.62	283	18	2.3	5	125	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	73,036	12,237	66	81,081	0.03	1,623	7	2.9	1,678	2	2	-
<b>Banks</b>												
0.00 to <0.15	12,047	61,975	99	73,320	0.06	363	11	0.3	2,444	3	5	
0.15 to <0.25	234	2,232	66	1,699	0.18	48	3	1.5	58	3	-	
0.25 to <0.50	6	203	63	135	0.33	16	16	1.0	26	19	-	
0.50 to <0.75	6	203	80	169	0.70	21	11	0.2	28	17	-	
0.75 to <2.50	33	265	100	298	1.52	15	6	0.1	46	15	-	
2.50 to <10.00	363	12	66	371	6.09	119	11	2.5	155	42	3	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	12,689	64,890	98	75,992	0.10	582	10	0.3	2,757	4	8	-

For footnotes, see page 27.

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

(\$ millions)

	Q4/19											
	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Retail portfolios</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	66,128	-	n/a	66,128	0.01	351,304	5	n/a	832	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
	66,128	-	n/a	66,128	0.01	351,304	5	n/a	832	1	1	11
<b>Real estate secured personal lending (uninsured)</b>												
0.00 to <0.15	104,270	49,219	31	119,735	0.08	773,042	22	n/a	5,667	5	22	
0.15 to <0.25	8,264	-	-	8,264	0.19	26,728	24	n/a	816	10	4	
0.25 to <0.50	20,269	4,618	97	24,742	0.37	65,228	21	n/a	3,448	14	19	
0.50 to <0.75	11,195	2,025	33	11,859	0.57	64,998	21	n/a	2,342	20	15	
0.75 to <2.50	7,978	441	34	8,128	1.33	34,641	23	n/a	3,118	38	26	
2.50 to <10.00	3,854	27	41	3,865	5.88	15,066	21	n/a	2,956	76	46	
10.00 to <100.00	589	36	39	603	38.57	3,855	24	n/a	898	149	55	
100.00 (Default)	386	14	-	386	100.00	2,335	26	n/a	424	110	75	
	156,805	56,380	37	177,582	0.69	985,893	22	n/a	19,669	11	262	131
<b>Qualifying revolving retail</b>												
0.00 to <0.15	3,309	48,223	72	38,159	0.07	4,225,551	90	n/a	1,491	4	22	
0.15 to <0.25	697	4,638	81	4,431	0.19	967,288	84	n/a	402	9	7	
0.25 to <0.50	2,698	5,614	56	5,815	0.42	968,227	83	n/a	1,001	17	20	
0.50 to <0.75	1,272	3,945	59	3,585	0.55	976,462	85	n/a	770	21	17	
0.75 to <2.50	6,543	7,711	61	11,231	1.40	1,815,173	87	n/a	5,088	45	137	
2.50 to <10.00	4,558	1,671	64	5,622	4.68	849,914	85	n/a	5,708	102	224	
10.00 to <100.00	659	360	61	877	32.95	271,218	84	n/a	1,987	227	246	
100.00 (Default)	48	-	n/a	48	100.00	15,028	83	n/a	94	196	33	
	19,784	72,162	69	69,768	1.20	10,088,861	88	n/a	16,541	24	706	858
<b>Other retail</b>												
0.00 to <0.15	2,259	1,561	82	3,535	0.10	33,462	34	n/a	222	6	1	
0.15 to <0.25	1,895	113	67	1,971	0.22	98,271	68	n/a	620	31	3	
0.25 to <0.50	605	921	55	1,112	0.34	33,277	78	n/a	506	46	3	
0.50 to <0.75	1,267	2	50	1,268	0.54	44,596	73	n/a	741	58	5	
0.75 to <2.50	4,376	796	59	4,844	1.18	124,403	81	n/a	4,432	91	47	
2.50 to <10.00	2,411	139	68	2,506	4.21	148,674	60	n/a	2,357	94	72	
10.00 to <100.00	595	341	57	791	50.98	259,951	29	n/a	530	67	75	
100.00 (Default)	70	-	n/a	71	100.00	12,824	79	n/a	15	21	66	
	13,478	3,873	68	16,098	4.07	755,458	63	n/a	9,423	59	272	175
<b>Total (all portfolios)</b>	<b>438,012</b>	<b>304,083</b>	<b>55</b>	<b>642,013</b>	<b>0.83</b>	<b>12,228,097</b>	<b>34</b>	<b>n/a</b>	<b>129,591</b>	<b>20</b>	<b>1,959</b>	<b>1,581</b>

For footnotes, see page 28.



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

(\$ millions)

	Q3/19											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	12,384	22,652	73	28,849	0.08	1,887	30	1.9	5,867	20	8	
0.15 to <0.25	21,197	27,901	65	39,300	0.19	4,130	42	2.5	16,868	43	31	
0.25 to <0.50	13,577	12,678	65	21,779	0.34	3,858	36	2.5	10,744	49	27	
0.50 to <0.75	24,351	15,609	50	32,124	0.64	2,116	33	2.4	18,814	59	68	
0.75 to <2.50	19,411	11,648	53	25,632	1.71	7,125	31	2.0	17,785	69	135	
2.50 to <10.00	2,993	1,325	51	3,671	6.83	24,993	30	2.2	4,038	110	77	
10.00 to <100.00	587	320	58	773	23.69	351	38	1.8	1,511	195	69	
100.00 (Default)	451	85	64	505	100.00	438	48	1.7	1,266	251	165	
	94,951	92,218	63	152,633	1.15	44,898	35	2.3	76,893	50	580	292
<b>Sovereign</b>												
0.00 to <0.15	66,962	11,951	67	74,925	0.02	1,178	7	3.0	1,575	2	3	
0.15 to <0.25	58	121	65	136	0.23	56	28	1.0	30	22	-	
0.25 to <0.50	139	78	81	202	0.33	49	41	1.4	86	43	-	
0.50 to <0.75	578	288	38	686	0.72	45	7	0.6	66	10	-	
0.75 to <2.50	41	26	64	57	1.72	33	13	1.4	16	28	-	
2.50 to <10.00	3	1	64	4	8.72	268	23	2.2	4	100	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	67,781	12,465	66	76,010	0.03	1,629	8	3.0	1,777	2	3	-
<b>Banks</b>												
0.00 to <0.15	12,074	60,093	99	71,627	0.06	380	10	0.3	2,313	3	5	
0.15 to <0.25	530	3,701	82	3,583	0.17	52	6	0.8	140	4	-	
0.25 to <0.50	51	268	80	266	0.33	14	10	0.7	30	11	-	
0.50 to <0.75	25	359	92	354	0.73	24	10	0.1	54	15	-	
0.75 to <2.50	31	300	100	331	1.60	13	6	0.1	52	16	-	
2.50 to <10.00	732	12	84	742	6.09	120	11	2.5	312	42	6	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	13,443	64,733	98	76,903	0.13	603	10	0.3	2,901	4	11	1

For footnotes, see page 27.

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

(\$ millions)

	Q3/19											
	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Retail portfolios</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	68,697	-	n/a	68,697	0.01	364,877	5	n/a	852	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
	68,697	-	n/a	68,697	0.01	364,877	5	n/a	852	1	1	12
<b>Real estate secured personal lending (uninsured)</b>												
0.00 to <0.15	101,533	48,907	31	116,890	0.07	762,531	22	n/a	4,901	4	18	
0.15 to <0.25	8,228	-	-	8,228	0.19	26,796	24	n/a	821	10	4	
0.25 to <0.50	19,705	4,731	97	24,285	0.31	64,164	21	n/a	3,037	13	16	
0.50 to <0.75	11,711	2,053	33	12,389	0.57	66,879	22	n/a	2,474	20	16	
0.75 to <2.50	7,815	436	34	7,963	1.28	34,067	23	n/a	2,960	37	24	
2.50 to <10.00	3,722	24	38	3,732	5.95	14,602	21	n/a	2,870	77	45	
10.00 to <100.00	598	33	39	612	37.71	3,611	24	n/a	876	143	52	
100.00 (Default)	371	13	-	371	100.00	2,280	25	n/a	397	107	72	
	153,683	56,197	37	174,470	0.67	974,930	22	n/a	18,336	11	247	128
<b>Qualifying revolving retail</b>												
0.00 to <0.15	3,227	47,517	72	37,551	0.07	4,185,975	90	n/a	1,468	4	22	
0.15 to <0.25	695	4,606	81	4,409	0.19	968,560	84	n/a	400	9	7	
0.25 to <0.50	2,638	5,596	55	5,738	0.42	981,682	83	n/a	985	17	20	
0.50 to <0.75	1,211	3,964	59	3,538	0.55	973,831	85	n/a	760	21	16	
0.75 to <2.50	6,362	7,805	60	11,084	1.40	1,807,611	87	n/a	5,013	45	135	
2.50 to <10.00	4,464	1,678	63	5,527	4.65	864,048	85	n/a	5,578	101	218	
10.00 to <100.00	621	364	60	839	32.72	273,883	84	n/a	1,885	225	233	
100.00 (Default)	45	-	n/a	45	100.00	14,830	81	n/a	88	196	30	
	19,263	71,530	69	68,731	1.18	10,070,420	88	n/a	16,177	24	681	823
<b>Other retail</b>												
0.00 to <0.15	2,172	1,516	80	3,392	0.10	33,538	34	n/a	213	6	1	
0.15 to <0.25	1,656	96	69	1,722	0.22	85,243	68	n/a	543	32	3	
0.25 to <0.50	598	929	56	1,114	0.33	33,805	78	n/a	505	45	3	
0.50 to <0.75	1,158	1	100	1,159	0.54	40,614	74	n/a	682	59	5	
0.75 to <2.50	4,286	796	59	4,756	1.18	122,618	81	n/a	4,366	92	46	
2.50 to <10.00	2,574	142	68	2,670	4.24	155,728	61	n/a	2,527	95	77	
10.00 to <100.00	600	338	58	795	52.14	283,824	29	n/a	553	70	79	
100.00 (Default)	66	-	n/a	66	100.00	12,256	79	n/a	14	21	61	
	13,110	3,818	67	15,674	4.26	767,626	63	n/a	9,403	60	275	168
<b>Total (all portfolios)</b>	430,928	300,961	55	633,118	0.81	12,224,983	34	n/a	126,339	20	1,798	1,424

For footnotes, see page 28.



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

(\$ millions)

	Q2/19											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Business and government portfolios</b>												
<b>Corporate</b>												
0.00 to <0.15	11,300	21,660	72	26,843	0.08	1,874	30	1.9	5,391	20	8	
0.15 to <0.25	21,828	28,052	65	40,125	0.19	4,063	42	2.4	16,793	42	32	
0.25 to <0.50	13,622	13,667	64	22,431	0.34	3,883	37	2.5	11,309	50	28	
0.50 to <0.75	24,027	14,689	50	31,393	0.64	2,091	34	2.4	18,374	59	67	
0.75 to <2.50	18,773	11,192	53	24,684	1.71	7,091	31	2.1	17,028	69	130	
2.50 to <10.00	2,851	1,342	54	3,569	6.77	26,498	32	2.2	4,145	116	78	
10.00 to <100.00	531	318	57	713	24.40	387	36	2.0	1,320	185	63	
100.00 (Default)	722	49	65	754	100.00	463	28	1.9	1,113	148	142	
	93,654	90,969	63	150,512	1.31	46,350	35	2.3	75,473	50	548	257
<b>Sovereign</b>												
0.00 to <0.15	65,621	11,059	63	72,621	0.02	1,149	8	3.2	1,527	2	1	
0.15 to <0.25	60	135	66	150	0.23	56	29	1.1	33	22	-	
0.25 to <0.50	197	56	77	241	0.33	58	36	1.3	89	37	1	
0.50 to <0.75	464	142	43	526	0.73	39	7	1.0	54	10	-	
0.75 to <2.50	38	20	63	51	1.75	30	15	1.6	17	33	1	
2.50 to <10.00	7	2	72	8	7.59	301	21	1.5	7	88	-	
10.00 to <100.00	-	-	1	-	23.64	2	55	2.5	-	n/a	-	
100.00 (Default)	-	-	1	-	100.00	2	55	2.5	-	n/a	-	
	66,387	11,414	63	73,597	0.03	1,637	8	3.2	1,727	2	3	-
<b>Banks</b>												
0.00 to <0.15	10,229	64,416	99	74,154	0.06	354	10	0.3	2,312	3	5	
0.15 to <0.25	831	3,211	89	3,679	0.17	59	11	0.4	266	7	1	
0.25 to <0.50	11	1,138	69	795	0.33	19	7	1.7	63	8	-	
0.50 to <0.75	57	191	87	222	0.71	25	15	0.2	44	20	-	
0.75 to <2.50	31	262	100	293	2.26	18	7	0.2	50	17	-	
2.50 to <10.00	1,212	30	90	1,238	6.08	219	12	2.5	563	45	9	
10.00 to <100.00	-	-	-	-	17.06	1	40	0.1	-	n/a	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	12,371	69,248	98	80,381	0.17	695	10	0.3	3,298	4	15	1

For footnotes, see page 27.

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

(\$ millions)

	Q2/19											
	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors <sup>(2)</sup>	Average LGD %	Average maturity <sup>(3)</sup>	RWA <sup>(4)</sup>	RWA density %	Expected losses <sup>(5)</sup>	Provisions <sup>(5)</sup>
<b>Retail portfolios</b>												
<b>Real estate secured personal lending (insured)</b>												
0.00 to <0.15	71,739	-	n/a	71,739	0.01	380,587	5	n/a	883	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	-
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	-
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	-
	71,739	-	n/a	71,739	0.01	380,587	5	n/a	883	1	1	11
<b>Real estate secured personal lending (uninsured)</b>												
0.00 to <0.15	99,407	48,578	31	114,660	0.07	755,251	22	n/a	4,852	4	17	
0.15 to <0.25	8,198	-	-	8,198	0.19	27,002	24	n/a	832	10	4	
0.25 to <0.50	19,441	4,131	96	23,421	0.31	62,257	21	n/a	2,981	13	16	
0.50 to <0.75	11,488	1,971	33	12,143	0.57	64,986	22	n/a	2,459	20	15	
0.75 to <2.50	7,781	435	34	7,928	1.28	34,378	23	n/a	2,990	38	25	
2.50 to <10.00	3,675	22	41	3,684	5.88	14,558	21	n/a	2,836	77	44	
10.00 to <100.00	544	36	39	557	36.96	3,583	25	n/a	832	149	48	
100.00 (Default)	346	12	-	346	100.00	2,204	26	n/a	393	114	67	
	150,880	55,185	36	170,937	0.65	964,219	22	n/a	18,175	11	236	116
<b>Qualifying revolving retail</b>												
0.00 to <0.15	3,259	46,774	77	39,419	0.06	4,017,902	95	n/a	1,410	4	21	
0.15 to <0.25	602	4,551	83	4,401	0.21	1,236,131	87	n/a	455	10	8	
0.25 to <0.50	2,456	6,715	67	6,947	0.34	1,064,662	90	n/a	1,092	16	21	
0.50 to <0.75	2,590	3,706	59	4,775	0.66	573,818	89	n/a	1,258	26	28	
0.75 to <2.50	5,386	6,843	70	10,170	1.44	1,926,239	90	n/a	4,885	48	133	
2.50 to <10.00	4,571	2,113	70	6,047	4.36	1,001,633	88	n/a	6,060	100	233	
10.00 to <100.00	862	417	60	1,112	29.38	268,157	89	n/a	2,516	226	290	
100.00 (Default)	45	-	-	45	100.00	14,827	86	n/a	74	164	37	
	19,771	71,119	75	72,916	1.19	10,103,369	92	n/a	17,750	24	771	819
<b>Other retail</b>												
0.00 to <0.15	3,496	1,533	77	4,677	0.11	87,696	44	n/a	522	11	2	
0.15 to <0.25	65	14	7	66	0.23	17,868	84	n/a	25	38	-	
0.25 to <0.50	914	877	57	1,413	0.29	46,197	80	n/a	616	44	3	
0.50 to <0.75	816	137	55	892	0.60	28,869	74	n/a	558	63	4	
0.75 to <2.50	4,173	694	58	4,576	1.17	122,355	81	n/a	4,145	91	43	
2.50 to <10.00	2,421	155	75	2,537	4.17	148,201	62	n/a	2,449	97	74	
10.00 to <100.00	574	342	60	779	48.84	280,679	34	n/a	620	80	96	
100.00 (Default)	63	-	-	63	100.00	10,119	78	n/a	10	16	59	
	12,522	3,752	66	15,003	4.12	741,984	63	n/a	8,945	60	281	164
<b>Total (all portfolios)</b>	<b>427,324</b>	<b>301,687</b>	<b>58</b>	<b>635,085</b>	<b>0.79</b>	<b>12,238,841</b>	<b>36</b>	<b>n/a</b>	<b>126,251</b>	<b>20</b>	<b>1,855</b>	<b>1,368</b>

For footnotes, see page 28.

## CR10: IRB (SPECIALIZED LENDING AND EQUITIES UNDER THE SIMPLE RISK-WEIGHT METHOD) <sup>(1)</sup>

(\$ millions)

		Q2/20										
		<b>Specialized lending</b>										
		Other than high volatility commercial real estate <sup>(2)</sup>										
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk-weight %	Exposure amount					Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate				
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	327	2	70	-	-	-	327	327	243	1	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	95	-	90	-	-	-	95	95	91	1	-
Satisfactory		21	-	115	-	-	-	21	21	26	1	-
Weak		-	-	250	-	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>443</b>	<b>2</b>					<b>443</b>	<b>443</b>	<b>360</b>	<b>3</b>	

(\$ millions)

		Q1/20										
		<b>Specialized lending</b>										
		Other than high volatility commercial real estate <sup>(2)</sup>										
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk-weight %	Exposure amount					Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate				
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	206	-	70	-	-	-	206	206	153	1	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	82	-	90	-	-	-	82	82	78	-	-
Satisfactory		21	-	115	-	-	-	21	21	26	1	-
Weak		-	-	250	-	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>309</b>						<b>309</b>	<b>309</b>	<b>257</b>	<b>2</b>	

(\$ millions)

		Q4/19										
		<b>Specialized lending</b>										
		Other than high volatility commercial real estate <sup>(2)</sup>										
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk-weight %	Exposure amount					Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate				
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	246	-	70	-	-	-	246	246	182	1	-
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	85	-	90	-	-	-	85	85	81	1	-
Satisfactory		21	-	115	-	-	-	21	21	26	-	-
Weak		-	-	250	-	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>		<b>352</b>						<b>352</b>	<b>352</b>	<b>289</b>	<b>2</b>	

(1) CIBC has no exposures to high volatility commercial real estate 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) <sup>(1)</sup>**

(\$ millions)		Q3/19										
		<b>Specialized lending</b>										
		Other than high volatility commercial real estate <sup>(2)</sup>										
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight %	Exposure amount					Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate				
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	310	-	70	-	-	-	310	310	230	1	
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	86	-	90	-	-	-	86	86	82	1	
Satisfactory		29	-	115	-	-	-	29	29	35	1	
Weak		-	-	250	-	-	-	-	-	-	-	
Default		-	-	-	-	-	-	-	-	-	-	
<b>Total</b>		<b>425</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>425</b>	<b>425</b>	<b>347</b>	<b>3</b>	

(\$ millions)		Q2/19										
		<b>Specialized lending</b>										
		Other than high volatility commercial real estate <sup>(2)</sup>										
Regulatory categories	Remaining maturity	On-balance sheet amount	Off-balance sheet amount	Risk weight %	Exposure amount					Total	RWA	Expected losses
					Project finance	Object finance	Commodities finance	Income-producing real estate				
Strong	Less than 2.5 years	-	-	50	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	330	-	70	-	-	-	330	330	245	1	
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	114	-	90	-	-	-	114	114	109	1	
Satisfactory		29	-	115	-	-	-	29	29	35	1	
Weak		-	-	250	-	-	-	-	-	-	-	
Default		-	-	-	-	-	-	-	-	-	-	
<b>Total</b>		<b>473</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>473</b>	<b>473</b>	<b>389</b>	<b>3</b>	

For footnotes, see page 37.



## CCR1: ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE BY APPROACH <sup>(1)</sup>

(\$ millions)

	Q2/20 <sup>(2)</sup>					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE <sup>(3)</sup>	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	262	685		1.4	1,320	426
2 IMM (for derivatives and SFTs)			14,096	1.4	19,538	7,016
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					15,744	2,158
5 Value at Risk (VaR) for SFTs					-	-
6 Total						9,600

(\$ millions)

	Q1/20					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE <sup>(3)</sup>	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	6,020	14,474		1.4	28,596	8,648
2 IMM (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					13,047	2,242
5 VaR for SFTs					-	-
6 Total						10,890

(\$ millions)

	Q4/19					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE <sup>(3)</sup>	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	5,504	13,985		1.4	27,191	7,889
2 IMM (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					12,237	1,939
5 VaR for SFTs					-	-
6 Total						9,828

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

(2) Effective Q2/20, CIBC adopted IMM for calculating counterparty credit risk exposure for qualifying derivative transactions. Certain transactions remain under SA-CCR.

(3) Effective Expected Positive Exposure.

## CCR1: ANALYSIS OF COUNTERPARTY CREDIT RISK EXPOSURE BY APPROACH <sup>(1)</sup>

(\$ millions)	Q3/19					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE <sup>(3)</sup>	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	5,578	14,025		1.4	27,356	8,233
2 IMM (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					12,111	2,260
5 VaR for SFTs					-	-
6 Total						10,493

(\$ millions)	Q2/19					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	EEPE <sup>(3)</sup>	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	4,749	13,997		1.4	26,572	7,861
2 IMM (for derivatives and SFTs)			-	-	-	-
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					11,901	2,037
5 VaR for SFTs					-	-
6 Total						9,898

For footnotes, see page 39.

## CCR2: CVA CAPITAL CHARGE

(\$ millions)

	Q2/20		Q1/20		Q4/19	
	a	b	a	b	a	b
	EAD		EAD		EAD	
	post-CRM	RWA	post-CRM	RWA	post-CRM	RWA
<b>Total portfolios subject to the Advanced CVA capital charge</b>						
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	20,533	8,311	18,793	7,762	17,886	6,990
4 Total subject to the CVA capital charge	20,533	8,311	18,793	7,762	17,886	6,990

(\$ millions)

	Q3/19		Q2/19	
	a	b	a	b
	EAD		EAD	
	post-CRM	RWA	post-CRM	RWA
<b>Total portfolios subject to the Advanced CVA capital charge</b>				
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	17,619	6,151	17,144	6,705
4 Total subject to the CVA capital charge	17,619	6,151	17,144	6,705

## CCR3: SA - COUNTERPARTY CREDIT RISK EXPOSURES BY REGULATORY PORTFOLIO AND RISK-WEIGHTS <sup>(1)</sup>

(\$ millions)

	Q2/20								
	a	b	c	d	e	f	g	h	i
	Risk weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
<b>Regulatory portfolio</b>									
Sovereigns	2	-	-	-	-	-	-	-	2
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	16	-	-	-	-	-	16
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	914	18	-	932
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2</b>	<b>-</b>	<b>16</b>	<b>-</b>	<b>-</b>	<b>914</b>	<b>18</b>	<b>-</b>	<b>950</b>

(\$ millions)

	Q1/20								
	a	b	c	d	e	f	g	h	i
	Risk weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
<b>Regulatory portfolio</b>									
Sovereigns	2	-	-	-	-	-	-	-	2
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	19	-	-	-	-	-	19
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	1	-	-	1	-	787	14	-	803
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3</b>	<b>-</b>	<b>19</b>	<b>1</b>	<b>-</b>	<b>787</b>	<b>14</b>	<b>-</b>	<b>824</b>

(\$ millions)

	Q4/19								
	a	b	c	d	e	f	g	h	i
	Risk weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
<b>Regulatory portfolio</b>									
Sovereigns	2	-	-	-	-	-	-	-	2
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	18	-	-	-	-	-	18
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	1	-	583	13	-	597
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2</b>	<b>-</b>	<b>18</b>	<b>1</b>	<b>-</b>	<b>583</b>	<b>13</b>	<b>-</b>	<b>617</b>

(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) <sup>(1)</sup>

(\$ millions)

	Q3/19								
	a	b	c	d	e	f	g	h	i
	Risk weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
<b>Regulatory portfolio</b>									
Sovereigns	1	-	-	-	-	-	-	-	1
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	17	-	-	-	-	-	17
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	9	-	-	1	-	566	11	-	587
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>10</b>	<b>-</b>	<b>17</b>	<b>1</b>	<b>-</b>	<b>566</b>	<b>11</b>	<b>-</b>	<b>605</b>

(\$ millions)

	Q2/19								
	a	b	c	d	e	f	g	h	i
	Risk weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
<b>Regulatory portfolio</b>									
Sovereigns	1	-	-	-	-	-	-	-	1
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	17	-	-	-	-	-	17
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	1	-	429	11	-	441
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1</b>	<b>-</b>	<b>17</b>	<b>1</b>	<b>-</b>	<b>429</b>	<b>11</b>	<b>-</b>	<b>459</b>

For footnotes, see page 42.

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

(\$ millions)

PD scale	Q2/20						
	a EAD post-CRM	b Average PD %	c Number of obligors <sup>(1)</sup>	d Average LGD %	e Average maturity <sup>(2)</sup>	f RWA	g RWA density %
<b>Corporate</b>							
0.00 to <0.15	10,017	0.08	965	22	1.2	932	9
0.15 to <0.25	3,729	0.19	754	34	1.7	1,104	30
0.25 to <0.50	1,689	0.33	393	37	3.0	840	50
0.50 to <0.75	3,069	0.66	905	31	2.0	1,589	52
0.75 to <2.50	1,893	1.75	1,126	31	1.7	1,457	77
2.50 to <10.00	285	7.28	711	40	1.6	458	161
10.00 to <100.00	138	23.02	99	29	2.3	220	159
100.00 (Default)	11	100.00	4	64	1.0	91	827
	<b>20,831</b>	<b>0.66</b>	<b>4,957</b>	<b>28</b>	<b>1.6</b>	<b>6,691</b>	<b>32</b>
<b>Sovereign</b>							
0.00 to <0.15	6,299	0.03	110	11	3.0	169	3
0.15 to <0.25	82	0.23	9	37	2.8	24	29
0.25 to <0.50	15	0.33	4	39	1.3	6	40
0.50 to <0.75	7	0.63	6	40	-	3	43
0.75 to <2.50	38	1.41	5	41	-	31	82
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	<b>6,441</b>	<b>0.04</b>	<b>134</b>	<b>12</b>	<b>2.9</b>	<b>233</b>	<b>4</b>
<b>Banks</b>							
0.00 to <0.15	7,275	0.06	150	39	0.7	1,229	17
0.15 to <0.25	856	0.18	48	41	2.2	324	38
0.25 to <0.50	85	0.33	20	43	1.0	53	62
0.50 to <0.75	96	0.59	30	41	0.5	54	56
0.75 to <2.50	51	1.48	20	41	0.1	46	90
2.50 to <10.00	16	8.52	31	33	-	24	150
10.00 to <100.00	1	17.53	4	41	-	2	200
100.00 (Default)	-	-	-	-	-	-	-
	<b>8,380</b>	<b>0.11</b>	<b>303</b>	<b>40</b>	<b>0.9</b>	<b>1,732</b>	<b>21</b>
<b>Total (all portfolios)</b>	<b>35,652</b>	<b>0.42</b>	<b>5,394</b>	<b>27</b>	<b>1.7</b>	<b>8,656</b>	<b>24</b>

(1) 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. In such situations, the obligor will appear twice in both PD bands.

(2) Denoted in years.

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

(\$ millions)

PD scale	Q1/20						
	a EAD post-CRM	b Average PD %	c Number of obligors <sup>(1)</sup>	d Average LGD %	e Average maturity <sup>(2)</sup>	f RWA	g RWA density %
<b>Corporate</b>							
0.00 to <0.15	10,257	0.08	971	23	1.7	1,088	11
0.15 to <0.25	4,748	0.18	716	35	1.2	1,422	30
0.25 to <0.50	1,805	0.33	370	34	2.9	835	46
0.50 to <0.75	2,915	0.64	811	31	1.9	1,546	53
0.75 to <2.50	2,359	1.78	1,084	29	1.4	1,769	75
2.50 to <10.00	318	6.93	605	36	1.3	460	145
10.00 to <100.00	47	21.76	95	21	1.5	56	119
100.00 (Default)	12	100.00	5	62	3.8	100	833
	22,461	0.57	4,657	28	1.7	7,276	32
<b>Sovereign</b>							
0.00 to <0.15	4,310	0.03	98	11	5.0	137	3
0.15 to <0.25	41	0.23	7	40	0.1	9	22
0.25 to <0.50	9	0.33	3	39	1.6	4	44
0.50 to <0.75	2	0.62	2	40	-	1	50
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	1	6.08	3	40	-	1	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,363	0.03	113	11	4.9	152	3
<b>Banks</b>							
0.00 to <0.15	12,334	0.06	176	40	1.2	1,905	15
0.15 to <0.25	1,067	0.20	51	41	1.6	404	38
0.25 to <0.50	163	0.33	21	41	1.0	86	53
0.50 to <0.75	336	0.55	35	43	0.1	166	49
0.75 to <2.50	81	1.45	21	42	0.3	82	101
2.50 to <10.00	14	6.08	26	13	-	7	50
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	13,995	0.10	330	40	1.2	2,650	19
<b>Total (all portfolios)</b>	40,819	0.35	5,100	30	1.8	10,078	25

For footnotes, see page 44.

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

(\$ millions)

PD scale	Q4/19						
	a EAD post-CRM	b Average PD %	c Number of obligors <sup>(1)</sup>	d Average LGD %	e Average maturity <sup>(2)</sup>	f RWA	g RWA density %
<b>Corporate</b>							
0.00 to <0.15	10,466	0.08	962	22	1.7	1,085	10
0.15 to <0.25	4,290	0.18	688	35	1.3	1,278	30
0.25 to <0.50	1,672	0.33	362	34	3.2	768	46
0.50 to <0.75	2,699	0.64	812	29	2.0	1,331	49
0.75 to <2.50	2,094	1.79	996	27	1.7	1,440	69
2.50 to <10.00	284	7.31	598	40	0.7	467	164
10.00 to <100.00	69	21.42	97	18	2.6	70	101
100.00 (Default)	15	100.00	6	56	2.9	108	720
	21,589	0.58	4,521	27	1.8	6,547	30
<b>Sovereign</b>							
0.00 to <0.15	4,349	0.02	95	11	4.8	117	3
0.15 to <0.25	114	0.23	6	39	-	24	21
0.25 to <0.50	2	0.33	2	33	8.2	1	50
0.50 to <0.75	12	0.55	3	40	-	6	50
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,477	0.03	106	11	4.7	148	3
<b>Banks</b>							
0.00 to <0.15	11,189	0.07	175	39	1.2	1,862	17
0.15 to <0.25	1,158	0.20	53	41	1.7	441	38
0.25 to <0.50	190	0.33	22	41	0.8	88	46
0.50 to <0.75	146	0.57	29	37	0.1	71	49
0.75 to <2.50	53	1.72	23	43	0.7	60	113
2.50 to <10.00	9	6.08	22	14	-	5	56
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	12,745	0.10	324	40	1.2	2,527	20
<b>Total (all portfolios)</b>	38,811	0.36	4,951	30	1.9	9,222	24

For footnotes, see page 44.



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

(\$ millions)

PD scale	Q3/19						
	a EAD post-CRM	b Average PD %	c Number of obligors <sup>(1)</sup>	d Average LGD %	e Average maturity <sup>(2)</sup>	f RWA	g RWA density %
<b>Corporate</b>							
0.00 to <0.15	9,690	0.07	974	21	1.7	940	10
0.15 to <0.25	3,943	0.18	660	35	1.4	1,221	31
0.25 to <0.50	1,830	0.33	355	34	3.0	824	45
0.50 to <0.75	2,942	0.63	758	30	1.8	1,483	50
0.75 to <2.50	2,521	1.78	890	29	1.2	1,798	71
2.50 to <10.00	357	7.25	471	33	0.8	482	135
10.00 to <100.00	69	21.99	75	21	0.9	82	119
100.00 (Default)	10	100.00	6	39	3.5	50	500
	21,362	0.63	4,189	27	1.7	6,880	32
<b>Sovereign</b>							
0.00 to <0.15	4,099	0.02	87	7	4.7	97	2
0.15 to <0.25	14	0.20	6	28	-	2	14
0.25 to <0.50	2	0.33	2	33	8.2	1	50
0.50 to <0.75	12	0.54	2	40	-	6	50
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,127	0.02	97	7	4.7	106	3
<b>Banks</b>							
0.00 to <0.15	11,198	0.08	156	40	1.5	1,999	18
0.15 to <0.25	1,772	0.19	51	40	2.0	661	37
0.25 to <0.50	208	0.33	21	41	1.3	108	52
0.50 to <0.75	122	0.64	25	41	0.2	75	61
0.75 to <2.50	70	1.56	25	43	0.6	71	101
2.50 to <10.00	3	8.66	13	51	-	6	200
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	13,373	0.11	291	40	1.6	2,920	22
<b>Total (all portfolios)</b>	<b>38,862</b>	<b>0.39</b>	<b>4,577</b>	<b>29</b>	<b>2.0</b>	<b>9,906</b>	<b>25</b>

For footnotes, see page 44.

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

(\$ millions)

PD scale	Q2/19						
	a EAD post-CRM	b Average PD %	c Number of obligors <sup>(1)</sup>	d Average LGD %	e Average maturity <sup>(2)</sup>	f RWA	g RWA density %
<b>Corporate</b>							
0.00 to <0.15	9,535	0.08	956	21	1.6	973	10
0.15 to <0.25	3,890	0.18	649	34	1.3	1,170	30
0.25 to <0.50	2,012	0.33	349	35	2.5	865	43
0.50 to <0.75	2,876	0.62	736	30	1.4	1,427	50
0.75 to <2.50	2,415	1.79	856	24	1.0	1,443	60
2.50 to <10.00	341	6.96	431	34	0.6	476	140
10.00 to <100.00	73	24.36	72	20	0.9	82	112
100.00 (Default)	8	100.00	4	28	-	29	363
	21,150	0.62	4,053	27	1.5	6,465	31
<b>Sovereign</b>							
0.00 to <0.15	4,423	0.02	88	8	4.1	104	2
0.15 to <0.25	9	0.22	4	38	0.4	2	22
0.25 to <0.50	1	0.33	2	33	8.1	1	100
0.50 to <0.75	1	0.54	1	40	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	-	6.08	2	41	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,434	0.02	97	8	4.1	107	2
<b>Banks</b>							
0.00 to <0.15	10,168	0.08	164	40	1.5	1,907	19
0.15 to <0.25	1,838	0.20	56	40	1.6	707	38
0.25 to <0.50	203	0.33	25	41	1.5	102	50
0.50 to <0.75	141	0.61	28	41	0.2	81	57
0.75 to <2.50	73	1.57	26	42	0.5	68	93
2.50 to <10.00	7	8.23	19	49	-	13	186
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	12,430	0.12	318	40	1.5	2,878	23
<b>Total (all portfolios)</b>	38,014	0.39	4,468	29	1.8	9,450	25

For footnotes, see page 44.

## CCR5: COMPOSITION OF COLLATERAL FOR COUNTERPARTY CREDIT RISK EXPOSURE <sup>(1)</sup>

(\$ millions)

	Q2/20											
	a		b		c		d		e		f	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	2,128	-	2,338	45,363	30,187						
Cash - other currencies	-	3,752	-	7,289	35,978	41,520						
Domestic sovereign debt	-	2,161	1,869	3,643	51,155	59,527						
Other sovereign debt	-	802	1,479	1,696	40,487	41,454						
Corporate bonds	-	262	-	83	4,513	14,320						
Equity securities	-	13	2,788	81	12,974	21,667						
Other collateral	-	411	-	388	-	-						
<b>Total</b>	-	<b>9,529</b>	<b>6,136</b>	<b>15,518</b>	<b>190,470</b>	<b>208,675</b>						

(\$ millions)

	Q1/20											
	a		b		c		d		e		f	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	1,136	-	953	22,052	23,039						
Cash - other currencies	-	2,929	-	5,153	36,699	40,866						
Domestic sovereign debt	-	486	-	1,980	43,595	44,704						
Other sovereign debt	-	601	1,642	2,056	41,392	41,782						
Corporate bonds	-	102	-	73	3,285	1,413						
Equity securities	1	-	1,050	-	13,715	23,391						
Other collateral	-	29	-	667	53	-						
<b>Total</b>	1	<b>5,283</b>	<b>2,692</b>	<b>10,882</b>	<b>160,791</b>	<b>175,195</b>						

(\$ millions)

	Q4/19											
	a		b		c		d		e		f	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	1,317	-	803	22,069	23,908						
Cash - other currencies	-	2,499	-	5,382	31,536	35,867						
Domestic sovereign debt	-	528	-	1,603	45,024	43,984						
Other sovereign debt	-	269	1,744	2,251	38,760	36,249						
Corporate bonds	-	18	-	6	2,889	599						
Equity securities	-	-	731	-	11,892	22,593						
Other collateral	-	-	-	556	32	-						
<b>Total</b>	-	<b>4,631</b>	<b>2,475</b>	<b>10,601</b>	<b>152,202</b>	<b>163,200</b>						

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

## CCR5: COMPOSITION OF COLLATERAL FOR COUNTERPARTY CREDIT RISK EXPOSURE (continued) <sup>(1)</sup>

(\$ millions)

	Q3/19											
	a		b		c		d		e		f	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	920	-	826	23,108	20,979						
Cash - other currencies	-	2,693	-	4,994	28,890	34,446						
Domestic sovereign debt	-	259	-	1,813	42,273	45,160						
Other sovereign debt	-	315	1,982	1,887	33,717	34,917						
Corporate bonds	-	10	-	-	2,452	1,584						
Equity securities	-	-	-	-	14,495	23,707						
Other collateral	-	-	-	511	38	-						
<b>Total</b>	-	4,197	1,982	10,031	144,973	160,793						

(\$ millions)

	Q2/19											
	a		b		c		d		e		f	
	Collateral used in derivative transactions						Collateral used in SFTs					
	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	1,578	-	998	24,573	24,368						
Cash - other currencies	-	2,340	-	4,973	26,801	29,719						
Domestic sovereign debt	-	566	-	1,337	43,872	44,438						
Other sovereign debt	-	375	2,796	1,843	31,851	33,839						
Corporate bonds	-	8	-	-	2,119	1,194						
Equity securities	-	-	-	-	14,915	26,074						
Other collateral	-	-	-	472	80	-						
<b>Total</b>	-	4,867	2,796	9,623	144,211	159,632						

For footnotes, see page 49.

## CCR6: CREDIT DERIVATIVES EXPOSURES

(\$ millions)

	Q2/20		Q1/20		Q4/19		Q3/19		Q2/19	
	a	b	a	b	a	b	a	b	a	b
	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
<b>Notionals</b>										
Single-name credit default swaps	1,277	446	1,270	367	1,223	338	1,285	199	1,053	176
Index credit default swaps	2,216	1,521	1,188	261	820	221	993	195	138	37
Total return swaps	-	-	-	-	-	-	-	-	-	-
Credit options	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	131	-	130	-	130	-	131	-	137	46
<b>Total notionals</b>	<b>3,624</b>	<b>1,967</b>	<b>2,588</b>	<b>628</b>	<b>2,173</b>	<b>559</b>	<b>2,409</b>	<b>394</b>	<b>1,328</b>	<b>259</b>
<b>Fair values</b>										
Positive fair value (asset)	111	-	105	1	105	-	105	1	114	-
Negative fair value (liability)	11	106	21	108	24	107	33	110	12	123

## CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)

	Q2/20		Q1/20		Q4/19		Q3/19		Q2/19	
	a	b	a	b	a	b	a	b	a	b
	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA	EAD (post-CRM)	RWA
1 Exposures to QCCPs (total)		<b>458</b>		489		419		413		401
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	<b>6,894</b>	<b>227</b>	6,999	205	6,085	184	6,241	185	6,534	194
3 (i) Over-the-counter (OTC) derivatives	<b>484</b>	<b>14</b>	382	11	378	10	500	13	481	13
4 (ii) Exchange-traded derivatives	<b>5,593</b>	<b>197</b>	5,721	176	5,155	163	4,931	156	5,219	164
5 (iii) Securities financing transactions	<b>817</b>	<b>16</b>	896	18	552	11	810	16	834	17
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7 Segregated initial margin	<b>1,869</b>		2,560		1,744		1,981		2,796	
8 Non-segregated initial margin	<b>2,332</b>	-	1,316	-	1,247	-	1,227	-	1,284	-
9 Pre-funded default fund contributions	<b>596</b>	<b>231</b>	474	284	398	235	404	228	342	207
10 Unfunded default fund contributions	<b>814</b>	-	776	-	562	-	637	-	590	-
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) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
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)

	Q2/20								
	a			e			i		
	Bank acts as originator			Bank acts as sponsor <sup>(1)</sup>			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	120	-	120	7,859	-	7,859	2,825	-	2,825
2 residential mortgage	-	-	-	2,051	-	2,051	80	-	80
3 credit card	120	-	120	895	-	895	657	-	657
4 other retail exposures	-	-	-	4,913	-	4,913	2,088	-	2,088
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	1,864	-	1,864	2,622	163	2,785
7 loans to corporates	-	-	-	-	-	-	-	136	136
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1,127	-	1,127	2,622	-	2,622
10 other wholesale	-	-	-	737	-	737	-	-	-
11 resecuritization	-	-	-	-	-	-	-	27	27

(\$ millions)

	Q1/20								
	a			e			i		
	Bank acts as originator			Bank acts as sponsor <sup>(1)</sup>			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	297	-	297	7,738	-	7,738	2,790	-	2,790
2 residential mortgage	-	-	-	2,050	-	2,050	80	-	80
3 credit card	297	-	297	794	-	794	693	-	693
4 other retail exposures	-	-	-	4,894	-	4,894	2,017	-	2,017
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	1,894	-	1,894	2,191	26	2,217
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1,158	-	1,158	2,191	-	2,191
10 other wholesale	-	-	-	736	-	736	-	-	-
11 resecuritization	-	-	-	-	-	-	-	26	26

(\$ millions)

	Q4/19								
	a			e			i		
	Bank acts as originator			Bank acts as sponsor <sup>(1)</sup>			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	304	-	304	6,686	-	6,686	2,680	-	2,680
2 residential mortgage	-	-	-	1,805	-	1,805	80	-	80
3 credit card	304	-	304	594	-	594	690	-	690
4 other retail exposures	-	-	-	4,287	-	4,287	1,910	-	1,910
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	2,174	-	2,174	2,328	27	2,355
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1,437	-	1,437	2,328	-	2,328
10 other wholesale	-	-	-	737	-	737	-	-	-
11 resecuritization	-	-	-	-	-	-	-	27	27

(1) Includes exposures relating to CIBC-sponsored multi-seller conduits.

## SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK (continued)

(\$ millions)

	Q3/19											
	a			b			c			d		
	Bank acts as originator			Bank acts as sponsor <sup>(1)</sup>			Bank acts as investor			k		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	<b>379</b>	-	<b>379</b>	<b>6,975</b>	-	<b>6,975</b>	<b>2,656</b>	-	<b>2,656</b>			
2 residential mortgage	-	-	-	2,339	-	2,339	80	-	80			
3 credit card	379	-	379	482	-	482	692	-	692			
4 other retail exposures	-	-	-	4,154	-	4,154	1,884	-	1,884			
5 resecuritization	-	-	-	-	-	-	-	-	-			
6 Wholesale (total) - of which	-	-	-	<b>2,040</b>	-	<b>2,040</b>	<b>2,460</b>	<b>27</b>	<b>2,487</b>			
7 loans to corporates	-	-	-	-	-	-	-	-	-			
8 commercial mortgage	-	-	-	-	-	-	-	-	-			
9 lease and receivables	-	-	-	1,303	-	1,303	2,460	-	2,460			
10 other wholesale	-	-	-	737	-	737	-	-	-			
11 resecuritization	-	-	-	-	-	-	-	27	27			

(\$ millions)

	Q2/19											
	a			b			c			d		
	Bank acts as originator			Bank acts as sponsor <sup>(1)</sup>			Bank acts as investor			k		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	<b>285</b>	-	<b>285</b>	<b>6,494</b>	-	<b>6,494</b>	<b>2,613</b>	-	<b>2,613</b>			
2 residential mortgage	-	-	-	2,336	-	2,336	142	-	142			
3 credit card	285	-	285	556	-	556	584	-	584			
4 other retail exposures	-	-	-	3,602	-	3,602	1,887	-	1,887			
5 resecuritization	-	-	-	-	-	-	-	-	-			
6 Wholesale (total) - of which	-	-	-	<b>2,796</b>	-	<b>2,796</b>	<b>2,441</b>	<b>27</b>	<b>2,468</b>			
7 loans to corporates	-	-	-	-	-	-	-	-	-			
8 commercial mortgage	-	-	-	-	-	-	-	-	-			
9 lease and receivables	-	-	-	2,060	-	2,060	2,441	-	2,441			
10 other wholesale	-	-	-	736	-	736	-	-	-			
11 resecuritization	-	-	-	-	-	-	-	27	27			

For footnotes, see page 53.



## SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK <sup>(1)</sup>

(\$ millions)

	Q2/20								
	a			e			i		
	Bank acts as originator <sup>(2)</sup>			Bank acts as sponsor <sup>(3)</sup>			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	31	-	31	9	-	9	75	-	75
2 residential mortgage	-	-	-	2	-	2	19	-	19
3 credit card	31	-	31	1	-	1	22	-	22
4 other retail exposures	-	-	-	6	-	6	34	-	34
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	2	-	2	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1	-	1	-	-	-
10 other wholesale	-	-	-	1	-	1	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q1/20								
	a			e			i		
	Bank acts as originator <sup>(2)</sup>			Bank acts as sponsor <sup>(3)</sup>			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	1	-	1	20	-	20	125	-	125
2 residential mortgage	-	-	-	5	-	5	44	-	44
3 credit card	1	-	1	2	-	2	21	-	21
4 other retail exposures	-	-	-	13	-	13	60	-	60
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	4	-	4	1	-	1
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	3	-	3	1	-	1
10 other wholesale	-	-	-	1	-	1	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q4/19								
	a			e			i		
	Bank acts as originator <sup>(2)</sup>			Bank acts as sponsor <sup>(3)</sup>			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	5	-	5	20	-	20	132	-	132
2 residential mortgage	-	-	-	4	-	4	29	-	29
3 credit card	5	-	5	2	-	2	36	-	36
4 other retail exposures	-	-	-	14	-	14	67	-	67
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	6	-	6	1	-	1
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	1	-	1
9 lease and receivables	-	-	-	6	-	6	-	-	-
10 other wholesale	-	-	-	-	-	-	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-

(1) Exposures included in this table are risk-weighted under the market risk framework.

(2) Includes direct investments in CARDS II Trust.

(3) Includes direct investments in CIBC-sponsored multi-seller conduits.

## SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK (continued) <sup>(1)</sup>

(\$ millions)

	Q3/19																										
	a			b			c			e			f			g			i			i			k		
	Bank acts as originator <sup>(2)</sup>			Bank acts as sponsor <sup>(3)</sup>			Bank acts as investor			Bank acts as sponsor <sup>(3)</sup>			Bank acts as investor			Bank acts as investor			Bank acts as investor								
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total						
1	Retail (total) - of which	<b>1</b>	-	-	<b>1</b>	<b>3</b>	-	-	<b>3</b>	<b>185</b>	-	-	<b>185</b>														
2	residential mortgage	-	-	-	-	1	-	-	1	40	-	-	40														
3	credit card	1	-	-	1	-	-	-	-	96	-	-	96														
4	other retail exposures	-	-	-	-	2	-	-	2	49	-	-	49														
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-														
6	Wholesale (total) - of which	-	-	-	-	<b>1</b>	-	-	<b>1</b>	<b>1</b>	-	-	<b>1</b>														
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-														
8	commercial mortgage	-	-	-	-	-	-	-	-	1	-	-	1														
9	lease and receivables	-	-	-	-	1	-	-	1	-	-	-	-														
10	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-														
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-														

(\$ millions)

	Q2/19																										
	a			b			c			e			f			g			i			i			k		
	Bank acts as originator <sup>(2)</sup>			Bank acts as sponsor <sup>(3)</sup>			Bank acts as investor			Bank acts as sponsor <sup>(3)</sup>			Bank acts as investor			Bank acts as investor			Bank acts as investor								
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total						
1	Retail (total) - of which	-	-	-	-	<b>9</b>	-	-	<b>9</b>	<b>203</b>	-	-	<b>203</b>														
2	residential mortgage	-	-	-	-	3	-	-	3	42	-	-	42														
3	credit card	-	-	-	-	1	-	-	1	105	-	-	105														
4	other retail exposures	-	-	-	-	5	-	-	5	56	-	-	56														
5	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-														
6	Wholesale (total) - of which	-	-	-	-	<b>3</b>	-	-	<b>3</b>	<b>1</b>	-	-	<b>1</b>														
7	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-														
8	commercial mortgage	-	-	-	-	-	-	-	-	1	-	-	1														
9	lease and receivables	-	-	-	-	1	-	-	1	-	-	-	-														
10	other wholesale	-	-	-	-	2	-	-	2	-	-	-	-														
11	resecuritization	-	-	-	-	-	-	-	-	-	-	-	-														

For footnotes, see page 55.

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

(\$ millions)

	Q2/20																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	>20%	to >50%	to >100%			ERBA (including IAA)		SA	1250%	ERBA (including IAA)		SA	1250%	ERBA (including IAA)		SA	1250%
≤20% RW	50% RW	100% RW	1250% RW	1250% RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	
1 Total exposures	9,776	-	-	56	11	11	9,658	174	-	137	1,110	17	-	11	89	1	-
2 Traditional securitization	9,776	-	-	56	11	11	9,658	174	-	137	1,110	17	-	11	89	1	-
3 Of which securitization	9,776	-	-	56	11	11	9,658	174	-	137	1,110	17	-	11	89	1	-
4 Of which retail underlying	7,912	-	-	56	11	11	7,968	-	-	137	941	-	-	11	75	-	-
5 Of which wholesale	1,864	-	-	-	-	-	1,690	174	-	-	169	17	-	-	14	1	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q1/20																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	>20%	to >50%	to >100%			ERBA (including IAA)		SA	1250%	ERBA (including IAA)		SA	1250%	ERBA (including IAA)		SA	1250%
≤20% RW	50% RW	100% RW	1250% RW	1250% RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	
1 Total exposures	9,762	-	-	156	11	11	9,918	-	-	137	1,275	-	-	11	102	-	-
2 Traditional securitization	9,762	-	-	156	11	11	9,918	-	-	137	1,275	-	-	11	102	-	-
3 Of which securitization	9,762	-	-	156	11	11	9,918	-	-	137	1,275	-	-	11	102	-	-
4 Of which retail underlying	7,868	-	-	156	11	11	8,024	-	-	137	1,102	-	-	11	88	-	-
5 Of which wholesale	1,894	-	-	-	-	-	1,894	-	-	-	173	-	-	-	14	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

	Q4/19																	
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q	
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>(1)</sup>				Capital charge after cap				
	>20%		to >50%		to >100%		ERBA (including IAA)		ERBA (including IAA)		ERBA (including IAA)		ERBA (including IAA)		ERBA (including IAA)		ERBA (including IAA)	
	≤20% RW	50% RW	100% RW	1250% RW	1250% RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	
1 Total exposures	8,997	-	-	156	11	176	8,988	-	-	153	1,143	-	-	12	91	-	-	
2 Traditional securitization	8,997	-	-	156	11	176	8,988	-	-	153	1,143	-	-	12	91	-	-	
3 Of which securitization	8,997	-	-	156	11	176	8,988	-	-	153	1,143	-	-	12	91	-	-	
4 Of which retail underlying	6,823	-	-	156	11	11	6,979	-	-	137	942	-	-	11	75	-	-	
5 Of which wholesale	2,174	-	-	-	-	165	2,009	-	-	16	201	-	-	1	16	-	-	
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(\$ millions)

	Q3/19																	
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q	
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>(1)</sup>				Capital charge after cap				
	>20%		to >50%		to >100%		ERBA (including IAA)		ERBA (including IAA)		ERBA (including IAA)		ERBA (including IAA)		ERBA (including IAA)		ERBA (including IAA)	
	≤20% RW	50% RW	100% RW	1250% RW	1250% RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	
1 Total exposures	9,174	-	-	211	11	176	9,220	-	-	153	1,253	-	-	12	100	-	-	
2 Traditional securitization	9,174	-	-	211	11	176	9,220	-	-	153	1,253	-	-	12	100	-	-	
3 Of which securitization	9,174	-	-	211	11	176	9,220	-	-	153	1,253	-	-	12	100	-	-	
4 Of which retail underlying	7,134	-	-	211	11	11	7,345	-	-	137	1,065	-	-	11	85	-	-	
5 Of which wholesale	2,040	-	-	-	-	165	1,875	-	-	16	188	-	-	1	15	-	-	
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(1) Excludes the impact of the one-year phase in of the initial impact of the adoption of the securitization framework.

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

(\$ millions)

	Q2/19																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>(1)</sup>				Capital charge after cap			
	>20%	to >50%	to >100%	to <1250%	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	9,364	-	-	211	-	636	8,939	-	-	87	1,182	-	-	7	95	-	-
2 Traditional securitization	9,364	-	-	211	-	636	8,939	-	-	87	1,182	-	-	7	95	-	-
3 Of which securitization	9,364	-	-	211	-	636	8,939	-	-	87	1,182	-	-	7	95	-	-
4 Of which retail underlying	6,568	-	-	211	-	-	6,779	-	-	-	966	-	-	-	78	-	-
5 Of which wholesale	2,796	-	-	-	-	636	2,160	-	-	87	216	-	-	7	17	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 58.

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

(\$ millions)

	Q2/20																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	>20% to <1250%					ERBA (including IAA)				ERBA (including IAA)				ERBA (including IAA)			
	≤20% RW	50% RW	100% RW	1250% RW	1250% RW	IRBA	SA	1250%	IRBA	SA	1250%	IRBA	SA	1250%	IRBA	SA	1250%
1 Total exposures	4,883	639	26	62	-	1,805	3,778	27	-	184	633	205	-	15	50	17	-
2 Traditional securitization	4,747	639	26	35	-	1,805	3,642	-	-	184	606	-	-	15	48	-	-
3 Of which securitization	4,747	639	26	35	-	1,805	3,642	-	-	184	606	-	-	15	48	-	-
4 Of which retail underlying	2,170	620	-	35	-	1,419	1,406	-	-	142	312	-	-	12	25	-	-
5 Of which wholesale	2,577	19	26	-	-	386	2,236	-	-	42	294	-	-	3	23	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	136	-	-	27	-	-	136	27	-	-	27	205	-	-	2	17	-
10 Of which securitization	136	-	-	-	-	-	136	-	-	-	27	-	-	-	2	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	136	-	-	-	-	-	136	-	-	-	27	-	-	-	2	-	-
13 Of which resecuritization	-	-	-	27	-	-	-	27	-	-	-	205	-	-	-	17	-
14 Of which senior	-	-	-	27	-	-	-	27	-	-	-	205	-	-	-	17	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q1/20																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	>20% to <1250%					ERBA (including IAA)				ERBA (including IAA)				ERBA (including IAA)			
	≤20% RW	50% RW	100% RW	1250% RW	1250% RW	IRBA	SA	1250%	IRBA	SA	1250%	IRBA	SA	1250%	IRBA	SA	1250%
1 Total exposures	4,243	678	25	61	-	1,734	3,247	26	-	196	568	203	-	16	45	16	-
2 Traditional securitization	4,243	678	25	35	-	1,734	3,247	-	-	196	568	-	-	16	45	-	-
3 Of which securitization	4,243	678	25	35	-	1,734	3,247	-	-	196	568	-	-	16	45	-	-
4 Of which retail underlying	2,159	596	-	35	-	1,364	1,426	-	-	136	309	-	-	11	25	-	-
5 Of which wholesale	2,084	82	25	-	-	370	1,821	-	-	60	259	-	-	5	20	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	26	-	-	-	26	-	-	-	203	-	-	-	16	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	26	-	-	-	26	-	-	-	203	-	-	-	16	-
14 Of which senior	-	-	-	26	-	-	-	26	-	-	-	203	-	-	-	16	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

	Q4/19																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>(1)</sup>				Capital charge after cap			
	>20%		>50%		>100%												
	≤20% RW	to 50% RW	to 100% RW	to 1250% RW	to < 1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	4,303	680	25	27	-	1,767	3,241	27	-	205	510	209	-	17	41	17	-
2 Traditional securitization	4,303	680	25	-	-	1,767	3,241	-	-	205	510	-	-	17	41	-	-
3 Of which securitization	4,303	680	25	-	-	1,767	3,241	-	-	205	510	-	-	17	41	-	-
4 Of which retail underlying	2,090	590	-	-	-	1,359	1,321	-	-	136	250	-	-	11	20	-	-
5 Of which wholesale	2,213	90	25	-	-	408	1,920	-	-	69	260	-	-	6	21	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	27	-	-	-	27	-	-	-	209	-	-	-	17	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	27	-	-	-	27	-	-	-	209	-	-	-	17	-
14 Of which senior	-	-	-	27	-	-	-	27	-	-	-	209	-	-	-	17	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q3/19																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>(1)</sup>				Capital charge after cap			
	>20%		>50%		>100%												
	≤20% RW	to 50% RW	to 100% RW	to 1250% RW	to < 1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	4,396	621	97	27	-	1,770	3,344	27	-	217	504	210	-	18	40	17	-
2 Traditional securitization	4,396	621	97	-	-	1,770	3,344	-	-	217	504	-	-	18	40	-	-
3 Of which securitization	4,396	621	97	-	-	1,770	3,344	-	-	217	504	-	-	18	40	-	-
4 Of which retail underlying	2,053	602	-	-	-	1,361	1,294	-	-	136	250	-	-	11	20	-	-
5 Of which wholesale	2,343	19	97	-	-	409	2,050	-	-	81	254	-	-	7	20	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	27	-	-	-	27	-	-	-	210	-	-	-	17	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	27	-	-	-	27	-	-	-	210	-	-	-	17	-
14 Of which senior	-	-	-	27	-	-	-	27	-	-	-	210	-	-	-	17	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(1) Excludes the impact of the one-year phase in of the initial impact of the adoption of the securitization framework.

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

(\$ millions)

	Q2/19																
	a	b	c	d	e	f	g	h	i	i	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach) <sup>(1)</sup>				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to < 1250% RW	1250% RW	ERBA (including IRBA IAA)		SA	1250%	ERBA (including IRBA IAA)		SA	1250%	ERBA (including IRBA IAA)		SA	1250%
1 Total exposures	<b>4,348</b>	<b>681</b>	<b>25</b>	<b>27</b>	-	<b>1,628</b>	<b>3,426</b>	<b>27</b>	-	<b>179</b>	<b>526</b>	<b>133</b>	-	<b>14</b>	<b>42</b>	<b>11</b>	-
2 Traditional securitization	<b>4,348</b>	<b>681</b>	<b>25</b>	-	-	<b>1,628</b>	<b>3,426</b>	-	-	<b>179</b>	<b>526</b>	-	-	<b>14</b>	<b>42</b>	-	-
3 Of which securitization	4,348	681	25	-	-	1,628	3,426	-	-	179	526	-	-	14	42	-	-
4 Of which retail underlying	2,023	590	-	-	-	1,214	1,399	-	-	121	283	-	-	9	23	-	-
5 Of which wholesale	2,325	91	25	-	-	414	2,027	-	-	58	243	-	-	5	19	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	<b>27</b>	-	-	-	<b>27</b>	-	-	-	<b>133</b>	-	-	-	<b>11</b>	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	27	-	-	-	27	-	-	-	133	-	-	-	11	-
14 Of which senior	-	-	-	27	-	-	-	27	-	-	-	133	-	-	-	11	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

For footnotes, see page 61.



# SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

## CREDIT EXPOSURE (EAD <sup>(1)</sup>)

(\$ millions)

	Q2/20		Q1/20		Q4/19		Q3/19		Q2/19	
	AIRB approach <sup>(2)</sup>	Standardized approach	AIRB approach <sup>(2)</sup>	Standardized approach	AIRB approach <sup>(2)</sup>	Standardized approach	AIRB approach <sup>(2)</sup>	Standardized approach	AIRB approach <sup>(2)</sup>	Standardized approach
<b>Business and government portfolios</b>										
<b>Corporate</b>										
Drawn	110,441	39,489	99,401	33,392	96,444	32,292	95,377	30,916	94,129	30,142
Undrawn commitments	46,324	7,023	45,344	6,894	44,732	6,244	44,114	5,746	43,408	5,680
Repo-style transactions	140,728	-	129,920	1	122,776	1	116,726	8	109,279	1
Other off-balance sheet	15,573	1,000	14,126	959	14,540	981	13,567	979	13,448	1,002
OTC derivatives	11,942	932	14,453	802	14,125	596	14,052	579	14,006	440
	<b>325,008</b>	<b>48,444</b>	<b>303,244</b>	<b>42,048</b>	<b>292,617</b>	<b>40,114</b>	<b>283,836</b>	<b>38,228</b>	<b>274,270</b>	<b>37,265</b>
<b>Sovereign</b>										
Drawn	117,910	16,447	73,232	13,997	73,036	13,301	67,781	13,126	66,388	12,944
Undrawn commitments	7,143	-	6,463	-	6,421	-	6,461	-	6,484	-
Repo-style transactions	44,045	-	19,888	-	21,404	-	15,823	-	18,660	-
Other off-balance sheet	1,160	-	1,212	-	1,624	-	1,768	-	725	-
OTC derivatives	2,739	2	3,217	2	3,094	2	3,043	1	3,204	1
	<b>172,997</b>	<b>16,449</b>	<b>104,012</b>	<b>13,999</b>	<b>105,579</b>	<b>13,303</b>	<b>94,876</b>	<b>13,127</b>	<b>95,461</b>	<b>12,945</b>
<b>Banks</b>										
Drawn	13,425	1,476	15,370	1,723	12,689	1,862	13,443	1,920	12,372	2,085
Undrawn commitments	1,575	17	1,585	17	1,771	6	1,461	7	1,488	6
Repo-style transactions	26,568	-	25,801	-	25,472	-	27,670	-	26,249	-
Other off-balance sheet	70,264	-	60,907	-	61,532	-	61,999	-	66,521	-
OTC derivatives	5,227	16	10,102	19	9,355	18	9,663	17	8,903	17
	<b>117,059</b>	<b>1,509</b>	<b>113,765</b>	<b>1,759</b>	<b>110,819</b>	<b>1,886</b>	<b>114,236</b>	<b>1,944</b>	<b>115,533</b>	<b>2,108</b>
<b>Gross business and government portfolios</b>	<b>615,064</b>	<b>66,402</b>	<b>521,021</b>	<b>57,806</b>	<b>509,015</b>	<b>55,303</b>	<b>492,948</b>	<b>53,299</b>	<b>485,264</b>	<b>52,318</b>
Less: collateral held for repo-style transactions	195,597	-	162,562	-	157,415	-	148,115	-	142,287	-
<b>Net business and government portfolios</b>	<b>419,467</b>	<b>66,402</b>	<b>358,459</b>	<b>57,806</b>	<b>351,600</b>	<b>55,303</b>	<b>344,833</b>	<b>53,299</b>	<b>342,977</b>	<b>52,318</b>
<b>Retail portfolios</b>										
<b>Real estate secured personal lending</b>										
Drawn	224,531	4,719	222,997	4,336	222,933	4,177	222,383	4,012	222,615	3,967
Undrawn commitments	29,093	1	26,900	1	20,777	1	20,784	2	20,061	1
	<b>253,624</b>	<b>4,720</b>	<b>249,897</b>	<b>4,337</b>	<b>243,710</b>	<b>4,178</b>	<b>243,167</b>	<b>4,014</b>	<b>242,676</b>	<b>3,968</b>
<b>Qualifying revolving retail</b>										
Drawn	18,265	-	19,410	-	19,784	-	19,265	-	19,767	-
Undrawn commitments	53,023	-	50,945	-	49,709	-	49,192	-	52,866	-
Other off-balance sheet	201	-	266	-	275	-	274	-	283	-
	<b>71,489</b>	<b>-</b>	<b>70,621</b>	<b>-</b>	<b>69,768</b>	<b>-</b>	<b>68,731</b>	<b>-</b>	<b>72,916</b>	<b>-</b>
<b>Other retail</b>										
Drawn	13,654	1,344	13,733	1,268	13,478	1,268	13,110	1,227	12,522	1,247
Undrawn commitments	2,809	28	2,645	27	2,584	26	2,529	26	2,451	26
Other off-balance sheet	33	-	39	-	36	-	35	-	30	-
	<b>16,496</b>	<b>1,372</b>	<b>16,417</b>	<b>1,295</b>	<b>16,098</b>	<b>1,294</b>	<b>15,674</b>	<b>1,253</b>	<b>15,003</b>	<b>1,273</b>
<b>Total retail portfolios</b>	<b>341,609</b>	<b>6,092</b>	<b>336,935</b>	<b>5,632</b>	<b>329,576</b>	<b>5,472</b>	<b>327,572</b>	<b>5,267</b>	<b>330,595</b>	<b>5,241</b>
<b>Securitization exposures <sup>(3)</sup></b>	<b>11,414</b>	<b>4,039</b>	<b>11,262</b>	<b>3,674</b>	<b>10,688</b>	<b>3,511</b>	<b>10,847</b>	<b>3,690</b>	<b>10,968</b>	<b>3,688</b>
<b>Gross credit exposure</b>	<b>968,087</b>	<b>76,533</b>	<b>869,218</b>	<b>67,112</b>	<b>849,279</b>	<b>64,286</b>	<b>831,367</b>	<b>62,256</b>	<b>826,827</b>	<b>61,247</b>
Less: collateral held for repo-style transactions	195,597	-	162,562	-	157,415	-	148,115	-	142,287	-
<b>Net credit exposure <sup>(4)</sup></b>	<b>772,490</b>	<b>76,533</b>	<b>706,656</b>	<b>67,112</b>	<b>691,864</b>	<b>64,286</b>	<b>683,252</b>	<b>62,256</b>	<b>684,540</b>	<b>61,247</b>

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

(2) Includes exposures subject to the supervisory slotting approach.

(3) 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 standardized approach 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 standardized approach.

(4) 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 but are not included in the standardized or IRB frameworks, 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 <sup>(1)(2)</sup>

(\$ millions)

	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
<b>Business and government</b>					
<b>Canada</b>					
Drawn	166,983	123,871	123,265	121,752	119,163
Undrawn commitments	42,628	40,065	39,452	38,611	38,792
Repo-style transactions	8,957	6,809	6,152	7,018	6,287
Other off-balance sheet	70,460	57,209	56,158	57,376	59,241
OTC derivatives	11,258	12,676	12,207	12,629	12,731
	<b>300,286</b>	<b>240,630</b>	<b>237,234</b>	<b>237,386</b>	<b>236,214</b>
<b>United States</b>					
Drawn	51,989	44,025	41,676	39,223	38,016
Undrawn commitments	8,770	9,646	9,327	9,639	8,823
Repo-style transactions	3,719	3,072	3,477	3,288	3,695
Other off-balance sheet	9,508	12,777	12,608	12,901	11,698
OTC derivatives	3,828	7,133	6,812	6,742	6,654
	<b>77,814</b>	<b>76,653</b>	<b>73,900</b>	<b>71,793</b>	<b>68,886</b>
<b>Europe</b>					
Drawn	9,372	7,810	6,470	5,596	5,352
Undrawn commitments	2,131	2,286	2,489	2,466	2,433
Repo-style transactions	719	1,034	743	689	900
Other off-balance sheet	6,373	5,616	8,232	6,182	9,077
OTC derivatives	3,105	5,485	5,216	4,986	4,505
	<b>21,700</b>	<b>22,231</b>	<b>23,150</b>	<b>19,919</b>	<b>22,267</b>
<b>Other countries</b>					
Drawn	13,432	12,297	10,758	10,030	10,358
Undrawn commitments	1,513	1,395	1,656	1,320	1,332
Repo-style transactions	2,349	2,132	1,865	1,109	1,019
Other off-balance sheet	656	643	698	875	678
OTC derivatives	1,717	2,478	2,339	2,401	2,223
	<b>19,667</b>	<b>18,945</b>	<b>17,316</b>	<b>15,735</b>	<b>15,610</b>
	<b>419,467</b>	<b>358,459</b>	<b>351,600</b>	<b>344,833</b>	<b>342,977</b>

(1) This table provides information on our business and government exposures under the AIRB approach. Substantially all of our retail exposures under the AIRB approach are based in Canada.

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

## CREDIT EXPOSURE - MATURITY PROFILE <sup>(1)</sup>

(\$ millions)

	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19
<b>Business and government portfolios</b>					
<b>Corporate</b>					
Less than 1 year <sup>(2)</sup>	73,175	70,591	68,489	66,886	65,398
1 - 3 years	68,099	58,966	59,945	59,096	59,614
3 - 5 years	49,833	48,898	46,107	45,812	44,715
Over 5 years	2,062	2,877	2,764	2,626	2,408
	<b>193,169</b>	<b>181,332</b>	<b>177,305</b>	<b>174,420</b>	<b>172,135</b>
<b>Sovereign</b>					
Less than 1 year <sup>(2)</sup>	19,031	15,904	16,298	14,448	11,569
1 - 3 years	65,622	27,633	26,250	22,181	21,689
3 - 5 years	46,938	40,441	41,789	42,410	43,827
Over 5 years	1,063	1,292	1,221	1,098	946
	<b>132,654</b>	<b>85,270</b>	<b>85,558</b>	<b>80,137</b>	<b>78,031</b>
<b>Banks</b>					
Less than 1 year <sup>(2)</sup>	78,583	73,935	73,057	74,672	78,138
1 - 3 years	13,656	16,751	14,138	13,628	12,311
3 - 5 years	1,261	1,101	1,477	1,883	2,038
Over 5 years	144	70	65	93	324
	<b>93,644</b>	<b>91,857</b>	<b>88,737</b>	<b>90,276</b>	<b>92,811</b>
<b>Total business and government portfolios</b>	<b>419,467</b>	<b>358,459</b>	<b>351,600</b>	<b>344,833</b>	<b>342,977</b>
<b>Retail portfolios</b>					
<b>Real estate and secured personal lending</b>					
Less than 1 year <sup>(2)</sup>	93,355	94,087	89,179	88,545	85,324
1 - 3 years	92,452	93,361	95,461	97,984	99,571
3 - 5 years	64,627	58,774	55,135	52,732	54,090
Over 5 years	3,190	3,675	3,935	3,906	3,691
	<b>253,624</b>	<b>249,897</b>	<b>243,710</b>	<b>243,167</b>	<b>242,676</b>
<b>Qualifying revolving retail</b>					
Less than 1 year <sup>(2)</sup>	71,489	70,621	69,768	68,731	72,916
	<b>71,489</b>	<b>70,621</b>	<b>69,768</b>	<b>68,731</b>	<b>72,916</b>
<b>Other retail</b>					
Less than 1 year <sup>(2)</sup>	12,323	12,398	12,406	12,296	12,036
1 - 3 years	396	365	301	273	288
3 - 5 years	1,546	1,464	1,356	1,209	1,002
Over 5 years	2,231	2,190	2,035	1,896	1,677
	<b>16,496</b>	<b>16,417</b>	<b>16,098</b>	<b>15,674</b>	<b>15,003</b>
<b>Total retail portfolios</b>	<b>341,609</b>	<b>336,935</b>	<b>329,576</b>	<b>327,572</b>	<b>330,595</b>
<b>Total credit exposure</b>	<b>761,076</b>	<b>695,394</b>	<b>681,176</b>	<b>672,405</b>	<b>673,572</b>

(1) Excludes securitization exposures.

(2) Demand loans are included in the "Less than 1 year" category.



## CREDIT RISK ASSOCIATED WITH DERIVATIVES <sup>(1)</sup>

(\$ millions)	Q2/20			Credit equivalent amount <sup>(3)</sup>	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19				
	Current replacement cost <sup>(2)</sup>				Risk-weighted amount								
	Trading	ALM	Total										
<b>Interest rate derivatives</b>													
Over-the-counter													
Forward rate agreements	-	56	56	197	15	17	9	7	3				
Swap contracts	4,539	328	4,867	7,415	3,066	2,809	2,507	2,274	1,878				
Purchased options	35	8	43	69	46	75	67	57	52				
	4,574	392	4,966	7,681	3,127	2,901	2,583	2,338	1,933				
Exchange-traded	15	-	15	427	14	6	5	5	5				
<b>Total interest rate derivatives</b>	<b>4,589</b>	<b>392</b>	<b>4,981</b>	<b>8,108</b>	<b>3,141</b>	<b>2,907</b>	<b>2,588</b>	<b>2,343</b>	<b>1,938</b>				
<b>Foreign exchange derivatives</b>													
Over-the-counter													
Forward contracts	367	1,798	2,165	5,835	1,794	2,006	1,737	1,826	1,587				
Swap contracts	796	17	813	2,185	605	708	687	978	1,017				
Purchased options	272	-	272	594	206	150	143	207	205				
	1,435	1,815	3,250	8,614	2,605	2,864	2,567	3,011	2,809				
<b>Credit derivatives</b>													
Over-the-counter													
Credit default swap contracts - protection purchased	3	5	8	118	15	7	7	14	6				
Credit default swap contracts - protection sold	3	-	3	15	6	2	2	1	1				
	6	5	11	133	21	9	9	15	7				
<b>Equity derivatives</b>													
Over-the-counter													
	226	34	260	3,001	648	1,078	1,018	1,031	1,098				
Exchange-traded	123	-	123	3,140	102	115	103	90	105				
	349	34	383	6,141	750	1,193	1,121	1,121	1,203				
<b>Precious metal derivatives</b>													
Over-the-counter													
	64	-	64	149	62	129	115	123	62				
Exchange-traded	4	-	4	98	4	10	7	10	4				
	68	-	68	247	66	139	122	133	66				
<b>Other commodity derivatives</b>													
Over-the-counter													
	807	38	845	1,764	625	1,234	1,195	1,295	1,545				
Exchange-traded	163	-	163	1,928	77	45	48	51	51				
	970	38	1,008	3,692	702	1,279	1,243	1,346	1,596				
<b>RWA related to non-trade exposures to central counterparties</b>					<b>247</b>	<b>302</b>	<b>245</b>	<b>244</b>	<b>223</b>				
<b>RWA related to CVA capital charge</b>					<b>8,311</b>	<b>7,762</b>	<b>6,990</b>	<b>6,151</b>	<b>6,705</b>				
<b>Total derivatives</b>					<b>7,417</b>	<b>2,284</b>	<b>9,701</b>	<b>26,935</b>	<b>15,843</b>	<b>16,455</b>	<b>14,885</b>	<b>14,364</b>	<b>14,547</b>

(1) Effective Q2/20, we adopted the IMM approach for counterparty credit risk for qualifying derivative transactions which impacted the calculation of exposure at default and risk-weighted assets. Some derivatives are not eligible for IMM and remain under SA-CCR.

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

(3) Under IMM, EPE 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 EPE multiplied by the prescribed alpha factor of 1.4. The EAD under SA-CCR is calculated as the sum of replacement cost and potential future exposure, multiplied by the prescribed alpha factor of 1.4.

## AIRB CREDIT RISK EXPOSURE - LOSS EXPERIENCE <sup>(1)</sup>

	Q2/20		Q1/20		Q4/19		Q3/19		Q2/19	
	Expected loss rate %	Actual loss rate %	Expected loss rate %	Actual loss rate %	Expected loss rate %	Actual loss rate %	Expected loss rate %	Actual loss rate %	Expected loss rate %	Actual loss rate %
<b>Business and government portfolios</b>										
Corporate	0.44	0.28	0.44	0.21	0.45	0.29	0.44	0.20	0.47	0.18
Sovereign	0.01	-	0.02	-	0.01	-	0.01	-	0.01	-
Banks	0.18	-	0.09	-	0.10	-	0.10	-	0.11	-
<b>Retail portfolios</b>										
Real estate secured personal lending	0.11	0.01	0.10	0.01	0.09	0.01	0.10	0.01	0.10	0.01
Qualifying revolving retail	3.74	2.88	3.78	2.90	3.74	2.86	3.76	2.82	3.82	2.82
Other retail	2.25	0.69	2.19	0.71	2.24	0.73	2.26	0.74	2.30	0.76

(1) Actual loss rates for each quarter represent the write-offs less recoveries plus the change in allowance 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.

## AIRB CREDIT RISK EXPOSURE - BACK-TESTING <sup>(1)</sup>

	Q2/20						Q1/20					
	Average estimated PD %	Actual default rate % <sup>(2)</sup>	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %	Average estimated PD %	Actual default rate % <sup>(2)</sup>	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %
<b>Business and government portfolios <sup>(3)</sup></b>												
Corporate	3.41	1.39	31.23	14.63	78.09	85.33	3.08	0.32	23.73	12.08	77.53	91.25
Sovereign	0.84	0.07	-	-	93.71	n/a	1.04	0.12	-	-	93.34	96.19
Banks	2.75	0.31	n/a	n/a	90.07	100.00	0.85	-	n/a	n/a	92.00	n/a
<b>Retail portfolios <sup>(4)</sup></b>												
Real estate secured personal lending												
Uninsured residential mortgages and personal	0.51	0.46	20.08	8.01	n/a	n/a	0.53	0.46	19.92	8.08	n/a	n/a
Insured residential mortgages	0.65	0.63	n/a	n/a	n/a	n/a	0.64	0.63	n/a	n/a	n/a	n/a
Home equity line of credit	0.29	0.26	42.46	16.70	95.87	92.82	0.29	0.25	39.80	11.56	95.61	91.63
Qualifying revolving retail	1.29	1.11	88.13	80.56	95.88	90.85	1.32	1.14	87.74	82.55	97.88	91.78
Other retail	2.08	1.74	83.40	66.63	109.48	88.70	2.10	1.68	83.26	66.91	107.32	85.72
	Q4/19						Q3/19					
	Average estimated PD %	Actual default rate % <sup>(2)</sup>	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %	Average estimated PD %	Actual default rate % <sup>(2)</sup>	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %
<b>Business and government portfolios <sup>(3)</sup></b>												
Corporate	2.77	0.33	28.97	15.76	77.95	90.93	2.74	0.35	29.40	16.98	77.99	91.07
Sovereign	1.10	0.12	-	-	93.96	96.19	1.10	0.18	-	-	94.33	95.05
Banks	0.67	-	n/a	n/a	89.00	n/a	0.60	-	n/a	n/a	84.74	n/a
<b>Retail portfolios <sup>(4)</sup></b>												
Real estate secured personal lending												
Uninsured residential mortgages and personal	0.51	0.44	20.50	7.61	n/a	n/a	0.46	0.41	21.25	8.24	n/a	n/a
Insured residential mortgages	0.64	0.63	n/a	n/a	n/a	n/a	0.57	0.56	n/a	n/a	n/a	n/a
Home equity line of credit	0.28	0.25	41.70	13.49	95.65	94.31	0.21	0.23	42.99	12.08	94.27	90.08
Qualifying revolving retail	1.32	1.12	88.19	81.35	97.93	94.31	1.37	1.15	88.11	86.97	97.94	95.20
Other retail	2.21	1.69	84.16	72.02	109.16	87.10	2.18	1.75	84.08	67.58	114.15	92.78

(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 2019 Annual Report for additional details.

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

(3) 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.

(4) 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 upon our internal parameter monitoring system, which covers more than 90% of retail exposures.

n/a Not applicable.

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

Internal models based on historical experience of key risk assumptions such as PD, LGD and EAD are used to compute the capital requirements subject to OSFI approval. A capital floor based on the standardized approach is also calculated by banks under the AIRB approach for credit risk and an adjustment to RWA may be required as prescribed by OSFI.

**Advanced measurement approach (AMA) for operational risk**

A risk-sensitive approach to calculating the capital charge for operational risk based on internal risk measurement models, using a combination of quantitative and qualitative risk measurement techniques. Effective beginning in Q1/20, the AMA approach for operational risk is no longer permitted, and banks must use the standardized approach to calculate operational risk capital requirements.

**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 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 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 RWA, as defined by OSFI's CAR Guideline, which is based on 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 already 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.

**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 (OTC) derivatives.

**Internal ratings-based (IRB) 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) available for certain securitization exposures extended to ABCP programmes.

**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, securities financing transaction exposures with a limited form of netting under certain conditions, and other off-balance sheet exposures (such as commitments, direct credit substitutes, forward asset purchases, standby/trade letters of credit and securitization exposures).

**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 IFRS 9 expected credit loss purposes.

**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.

**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 generally based on through-the-cycle assumptions for regulatory capital purposes, and generally based on point-in-time assumptions reflecting forward-looking information for IFRS 9 expected credit loss 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 standardized approach, 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 Common Equity Tier 1 (CET1), Additional Tier 1 (AT1) and Tier 2 capital. CET1 capital includes common shares, retained earnings, 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, deferred tax assets, net assets related to defined benefit pension plans, and certain investments. On March 27, 2020, OSFI introduced transitional arrangements for the capital treatment of expected loss provisioning, such that part of the allowances that would otherwise be included in Tier 2 capital will instead qualify for inclusion in CET1 capital subject to certain scalars and limitations until fiscal year 2022. AT1 capital primarily includes NVCC preferred shares, qualifying instruments issued by a consolidated subsidiary to third parties, and non-qualifying innovative Tier 1 notes which are subject to phase-out rules for capital instruments. Tier 1 capital is comprised of CET1 plus AT1. Tier 2 capital includes NVCC subordinated indebtedness, non-qualifying subordinated indebtedness subject to phase-out rules for capital instruments, 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; non-qualifying capital instruments are excluded from regulatory capital at a rate of 10% per annum commencing January 1, 2013 through to January 1, 2022.

**Resecuritization**

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

**Retail portfolios**

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

**Risk-weighted assets (RWA)**

RWA consist of three components: (i) RWA for credit risk are calculated using the AIRB and standardized approaches. The AIRB 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; (ii) RWA for market risk in the trading portfolio are based on the internal models approved by OSFI with the exception of the RWA for traded securitization assets where we are using the methodology defined by OSFI; and (iii) RWA for operational risk relating to the risk of losses resulting from people, inadequate or failed internal processes, and systems or from external events are calculated under standardized approach (Q4/19 and prior: calculated under the AMA and standardized approaches). Since the introduction of Basel II in 2008, OSFI has prescribed a capital floor requirement for institutions that use the AIRB approach for credit risk. The capital floor is determined by comparing a capital requirement calculated by reference to the Basel II standardized approach against the Basel III calculation, as specified by OSFI. Any shortfall in the Basel III 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 of 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.

**Sovereign exposures**

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

**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**

Capital is based on prescribed percentages that vary by business activity and is applied to the three-year average gross income.

**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 Standardized Approach (SEC-SA).

**Total loss absorbing capacity (TLAC) measure**

Is defined as the sum of Total capital and bail-in-eligible liabilities that have a residual maturity greater than one year. Bail-in-eligible liabilities include long-term (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 NVCC. Consumer deposits, secured liabilities (for example, covered bonds), eligible financial contracts (for example derivatives) and certain structured notes are excluded from the bail-in power.

**Transitional arrangements for capital treatment of expected loss provisioning**

On March 27, 2020 OSFI introduced transitional arrangements for expected credit loss provisioning. This arrangement results in a portion of allowances that would otherwise be included in Tier 2 capital qualifying for inclusion in CET1 capital. The amount of ECL allowances eligible for inclusion in CET1 capital is determined based on the increase in stage 1 and stage 2 allowances relative to balances as at January 31, 2020 as a baseline. This amount is then adjusted for tax effects and is subject to a scaling factor that will decrease over time. The scaling factor has been set at 70% for fiscal 2020, 50% for fiscal 2021, and 25% for fiscal 2022. The transitional arrangement does not apply to allowances allocated to portfolios under the IRB approach that are in an expected loss shortfall position during the transition period.