



Pillar 3 Report and Supplementary Regulatory Capital Disclosure

For the period ended July 31, 2022

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q3/22, and our 2021 Annual Report (including audited consolidated financial statements and accompanying management's discussion and analysis), which is available on SEDAR at www.sedar.com. Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. CIBC prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS or GAAP). For Basel-related terms used in this package, refer to the Glossary.

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

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

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The index below provides a listing of Pillar 3 disclosure requirements issued by the Basel Committee of Banking Supervision (BCBS), which are currently effective for CIBC, along with their locations. The disclosures are located in our 2021 Annual Report, Q3/22 quarterly 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 CAR Guideline issued by OSFI is inclusive of requirements relating to counterparty credit risk, and securitization activities, as well as other items such as settlement risk, equity investments in funds, and amounts below the threshold for capital deductions which are subject to a 250% risk-weight. Pages 63 to 68 of this document and disclosures in our 2021 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	2021 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	32, 43-49, 53-55, 57, 63, 66, 70, 72, 79-82	
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Linkages between financial statements and regulatory exposures	LI1	Differences between accounting and regulatory scopes of consolidation and mapping of financial statement categories with regulatory risk categories	6	136	
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	CCA	Main features of regulatory capital instruments and of other TLAC-eligible instruments ⁽¹⁾			
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	TLAC2	Material subgroup entity - creditor ranking at legal entity level	n/a ⁽²⁾		
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	CRB	Additional disclosure related to the credit quality of assets	17		
	CRC	Qualitative disclosure requirements related to CRM techniques		55, 65, 162	
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	CRD	Qualitative disclosures on banks' use of external credit ratings under the SA for credit risk			
	CR4	SA – credit risk exposure and CRM effects	21	34, 48-49, 54-58	
	CR5	SA – exposures by asset classes and risk weights	24		
	CRE	Qualitative disclosures related to IRB models			
	CR6	IRB – Credit risk exposures by portfolio and PD range ⁽³⁾	27	n/a ⁽⁴⁾	
CR7	IRB – Effect on RWA of credit derivatives used as CRM techniques				
CR8	RWA flow statements of credit risk exposures under IRB	5	n/a ⁽⁵⁾		
CR9	IRB – Backtesting of PD per portfolio ⁽³⁾				
CR10	IRB (specialized lending and equities under the simple risk-weight method)	37			

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			Page references		
Counterparty credit risk	CCRA	Qualitative disclosure related to counterparty credit risk		55, 59, 77, 160, 162	
	CCR1	Analysis of counterparty credit risk exposure by approach	39		
	CCR2	CVA capital charge	41		
	CCR3	SA – counterparty credit risk exposures by regulatory portfolio and risk-weights	42		
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	SEC1	Securitization exposures in the banking book	53		
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Market risk		n/a ⁽⁷⁾			

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

(2) CIBC is not a G-SIB.

(3) There are several key differences between Basel and IFRS 9 which could lead to significantly different estimates for PD and loss given default (LGD). Basel parameters reflect long run historical experience including periods of downturn and adjustments for conservatism, whereas IFRS 9 parameters are point-in-time estimates based on forward-looking information. See the "Accounting and control matters" section in our 2021 Annual Report for additional details.

(4) As at July 31, 2022, the use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by nil, 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, 2021, which may be found on our website at <https://www.cibc.com/en/about-cibc/investor-relations/quarterly-results.html>.

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

(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 later phases of the revised Pillar 3 disclosure requirements come into effect.

n/a Not applicable.

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

(\$ millions)

	Q3/22	Q2/22	Q1/22	Q4/21	Q3/21
	a	b	c	d	e
1 TLAC available ⁽²⁾	87,061	92,170	82,510	76,701	73,300
1a TLAC available with transitional arrangements for expected credit loss (ECL) provisioning not applied	87,061	92,170	82,510	76,701	73,300
2 Total RWA at the level of the resolution group	303,743	299,535	284,226	272,814	268,999
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%) ⁽²⁾	28.7%	30.8%	29.0%	28.1%	27.2%
3a TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied	28.7%	30.8%	29.0%	28.1%	27.2%
4 Leverage ratio exposure measure at the level of the resolution group ⁽³⁾	941,694	930,953	906,566	823,343	795,642
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%) ⁽²⁾	9.2%	9.9%	9.1%	9.3%	9.2%
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) (%)	9.2%	9.9%	9.1%	9.3%	9.2%
6a Does the subordination exemption in the antepenultimate paragraph of Section 11 of the Financial Stability Board (FSB) TLAC Term Sheet apply?	Yes	Yes	Yes	Yes	Yes
6b Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?	No	No	No	No	No
6c If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with Excluded Liabilities and that is recognized as external TLAC, divided by funding issued that ranks pari passu with Excluded Liabilities and that would be recognized as external TLAC if no cap was applied (%)	n/a	n/a	n/a	n/a	n/a

- (1) Under the Canadian bail-in regime, including OSFI's TLAC Guideline, CIBC was required to meet target TLAC requirements beginning in Q1/22. As a domestic systemically important bank (D-SIB), CIBC is subject to a target risk-based TLAC Ratio (which comprises a minimum risk-based TLAC ratio of 21.5% plus the then-applicable Domestic Stability Buffer (DSB)) and a minimum TLAC Leverage Ratio of 6.75%.
- (2) Lines 1, 3 and 5 incorporate ECL transitional relief provided by OSFI as announced on March 27, 2020. The transitional arrangement results in a portion of ECL allowances that would otherwise be included in Tier 2 capital qualifying for inclusion in Common Equity Tier 1 capital subject to certain scalars and limitations until the end of fiscal 2022.
- (3) The temporary exclusion of qualifying sovereign-issued securities from the leverage ratio exposure measure in response to the onset of the COVID-19 pandemic was no longer applicable beginning in Q1/22. Central bank reserves continue to be excluded from the measure.
- n/a Not applicable.

OV1: OVERVIEW OF RWA ⁽¹⁾

(\$ millions)	Q3/22		Q2/22	Q1/22	Q4/21	Q3/21
	a	b	c	d	e	f
	Minimum capital requirements		RWA ⁽²⁾			
	RWA ⁽²⁾					
1 Credit risk (excluding counterparty credit risk)	234,670	18,773	229,796	217,385	206,538	200,932
2 Of which: SA ⁽³⁾	69,078	5,526	66,509	61,097	56,524	54,980
Of which: supervisory slotting approach	537	43	535	571	569	411
3 Of which: AIRB approach	165,055	13,204	162,752	155,717	149,445	145,541
4 Counterparty credit risk ⁽⁴⁾	19,088	1,527	21,111	18,232	18,049	18,497
Of which: CVA capital charge	8,442	675	9,397	7,287	7,174	7,792
Of which: exposures to central counterparties	621	50	773	678	625	588
Of which: comprehensive approach for credit risk mitigation (for securities financing transactions (SFTs))	3,280	262	3,456	3,779	3,501	3,193
5 Of which: standardized approach for counterparty credit risk (SA-CCR)	382	31	413	368	347	415
6 Of which: IMM	6,363	509	7,072	6,120	6,402	6,509
7 Equity positions in banking book under market-based approach	-	-	-	-	-	-
8 Equity investments in funds - look-through approach ⁽⁵⁾	649	52	693	632	570	516
9 Equity investments in funds - mandate-based approach ⁽⁵⁾	49	4	42	18	28	43
10 Equity investments in funds - fall-back approach ⁽⁵⁾	-	-	-	48	-	-
11 Settlement risk	-	-	-	-	-	-
12 Securitization exposures in banking book	2,444	196	2,336	2,300	2,014	1,978
12a Of which: subject to the transitional arrangement	-	-	-	-	-	-
13 Of which: internal ratings-based approach (IRBA)	272	22	290	360	132	50
14 Of which: external ratings-based approach (ERBA), including internal assessment approach (IAA)	2,148	172	2,019	1,795	1,750	1,740
15 Of which: SA ⁽⁶⁾	24	2	27	145	132	188
16 Market risk	9,075	726	8,144	9,123	9,106	10,939
17 Of which: SA	29	2	19	22	135	161
18 Of which: IMM	9,046	724	8,125	9,101	8,971	10,778
19 Operational risk	32,923	2,634	32,510	31,612	31,397	31,083
20 Of which: Basic Indicator Approach	-	-	-	-	-	-
21 Of which: SA	32,923	2,634	32,510	31,612	31,397	31,083
22 Of which: Advanced Measurement Approach	-	-	-	-	-	-
23 Amounts below the thresholds for deduction (subject to 250% risk-weight)	4,845	387	4,903	4,876	5,112	5,011
24 Floor adjustment	-	-	-	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	303,743	24,299	299,535	284,226	272,814	268,999

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

(2) Amounts are inclusive of a 6% scaling factor adjustment that applies to IRB exposures, except for exposures related to asset securitization.

(3) Includes RWA of \$7,485 million (Q2/22: \$7,282 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 \$748 million (Q2/22: \$724 million) relating to non-trading equity investments.

(4) Comprises derivative and repo-style transactions.

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

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

CHANGES IN RWA

(\$ millions)	Q3/22 vs. Q2/22			Q2/22 vs. Q1/22	Q1/22 vs. Q4/21	Q4/21 vs. Q3/21
		CR8				
		Of which determined under an IRB approach	Of which all other ⁽¹⁾			
Credit risk						
1 Balance at beginning of period	237,770	162,752	75,018	225,259	214,262	208,480
2 Asset size ⁽²⁾⁽³⁾	6,936	4,101	2,835	9,200	9,409	7,725
3 Asset quality ⁽³⁾⁽⁴⁾	(1,384)	(1,384)	-	(302)	(489)	(1,063)
4 Model updates ⁽⁵⁾	361	361	-	408	-	490
5 Methodology and policy ⁽⁶⁾	(457)	(457)	-	-	-	(659)
6 Acquisitions and disposals	-	-	-	2,220	-	-
7 Foreign exchange movements	(511)	(318)	(193)	958	2,313	(812)
8 Other	(58)	-	(58)	27	(236)	101
9 Balance at end of period	242,657	165,055	77,602	237,770	225,259	214,262
		CCR7				
		Of which determined under an IMM approach	Of which all other ⁽⁷⁾			
Counterparty credit risk						
1 Balance at beginning of period	21,111	7,072	14,039	18,232	18,049	18,497
2 Asset size ⁽²⁾	(1,867)	(625)	(1,242)	2,886	(67)	(166)
3 Credit quality of counterparties ⁽⁴⁾	(57)	(29)	(28)	(101)	(158)	(139)
4 Model updates ⁽⁵⁾	-	-	-	-	49	-
5 Methodology and policy ⁽⁶⁾	-	-	-	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(99)	(55)	(44)	94	359	(143)
8 Other	-	-	-	-	-	-
9 Balance at end of period	19,088	6,363	12,725	21,111	18,232	18,049
Market risk						
1 Balance at beginning of period	8,144			9,123	9,106	10,939
2 Movement in risk levels ⁽⁸⁾	1,089			(1,097)	17	(356)
3 Model updates ⁽⁵⁾	(212)			244	6	(228)
4 Methodology and policy ⁽⁶⁾	-			-	-	(1,374)
5 Acquisitions and disposals	-			-	-	-
6 Foreign exchange movements	54			(126)	(6)	125
7 Other	-			-	-	-
8 Balance at end of period	9,075			8,144	9,123	9,106
Operational risk						
Balance at beginning of period	32,510			31,612	31,397	31,083
Movement in risk levels ⁽⁹⁾	413			520	215	314
Methodology and policy ⁽⁶⁾	-			-	-	-
Acquisitions and disposals	-			378	-	-
Balance at end of period	32,923			32,510	31,612	31,397

- (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) Certain prior period balances have been revised to conform to the presentation adopted in Q2/22.
- (4) Relates to changes in credit risk mitigation and credit quality of the borrower/counterparty.
- (5) Relates to internal model or parameter changes.
- (6) Relates to regulatory changes implemented on an industry-wide basis and any capital methodology changes implemented within CIBC for our portfolios.
- (7) Includes counterparty credit risk under SA-CCR for over-the-counter (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) Relates to changes in open positions and market volatility.
- (9) Relates to changes in revenue.

L1: DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES OF CONSOLIDATION AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES

(\$ millions)	Q3/22						
	a	b	c	d	e		g
	Carrying values of items: ⁽¹⁾						
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation ⁽²⁾	Subject to credit risk framework	Subject to counterparty credit risk framework	Subject to the securitization framework ⁽³⁾	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
ASSETS							
Cash and non-interest-bearing deposits with banks	25,950	25,950	25,950	-	-	-	-
Interest-bearing deposits with banks	19,384	19,383	19,347	-	-	36	-
Securities	176,849	176,639 ⁽⁴⁾	120,755	3,280	1,382	54,502	-
Cash collateral on securities borrowed	15,277	15,277	-	15,277	-	-	-
Securities purchased under resale agreements	60,135	60,135	-	60,135	-	-	-
Loans	504,914	504,914 ⁽⁵⁾	496,164	1,439	4,325	28,330	2,979
Other							
Derivative instruments	36,284	36,284 ⁽⁶⁾	-	36,284	-	34,840	-
Customers' liability under acceptances	11,681	11,681	11,681	-	-	-	-
Property and equipment	3,286	3,286	3,286	-	-	-	-
Goodwill	5,090	5,090	-	-	-	-	5,090
Software and other intangible assets	2,478	2,478	-	-	-	-	2,478
Investments in equity-accounted associates and joint ventures	626	987	951	-	-	-	36
Deferred tax assets	319	319	1,128	-	-	-	(809) ⁽⁷⁾
Other assets	34,517	34,427	18,773	10,142	6	3,713	1,793
Total assets	896,790	896,850	698,035	126,557	5,713	121,421	11,567
LIABILITIES							
Deposits							
Personal	228,909	228,909	-	-	-	-	228,909
Business and government	378,363	378,363	-	-	-	659	377,704
Bank	23,271	23,271	-	-	-	-	23,271
Secured borrowings	47,914	47,914	-	-	-	-	47,914
	678,457	678,457	-	-	-	659	677,798
Obligations related to securities sold short	20,179	20,179	-	-	-	18,635	1,544
Cash collateral on securities lent	3,299	3,299	-	3,299	-	-	-
Obligations related to securities sold under repurchase agreements	63,692	63,692	-	63,692	-	-	-
Other							
Derivative instruments	39,439	39,439 ⁽⁶⁾	-	39,439	-	35,642	-
Acceptances	11,685	11,685	-	-	-	-	11,685
Deferred tax liability	104	104	-	-	-	-	104
Other liabilities	24,752	24,812	-	-	-	3,560	21,252
	75,980	76,040	-	39,439	-	39,202	33,041
Subordinated indebtedness	6,359	6,359	-	-	-	-	6,359
Total liabilities	847,966	848,026	-	106,430	-	58,496	718,742

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

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

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

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

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

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

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

(\$ millions)

	Q3/22				
	a	b	c	d	e
	Items subject to:				
	Total ⁽¹⁾	Credit risk framework ⁽²⁾	Securitization framework	Counterparty credit risk framework	Market risk framework
1 Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	885,283	698,035	5,713	126,557	121,421
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	129,284	-	-	106,430	58,496
3 Total net amount under regulatory scope of consolidation	755,999	698,035	5,713	20,127	62,925
4 Off-balance sheet amounts ⁽³⁾	406,233	272,810	13,164	120,259	-
5 Differences in valuations	2,809	2,809 ⁽⁴⁾	-	-	-
6 Differences due to different netting rules, other than those already included in row 3	17,538	-	-	17,538	-
7 Differences due to consideration of provisions ⁽⁵⁾	2,597	2,597	-	-	-
8 Differences due to prudential filters	-	-	-	-	-
9 Gross-up for securities financing transactions ⁽⁶⁾	133,982	-	-	133,982	-
10 Differences due to inclusion of potential future exposure and alpha multiplier in derivative EAD	3,642	-	-	3,642	-
11 Collateral ⁽⁷⁾	(240,613)	-	-	(240,613)	-
12 Other	-	-	-	-	-
13 Exposure amounts considered for regulatory purposes	1,082,187	976,251	18,877	54,935	62,925

(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 \$710 million (Q2/22: \$713 million) relating to equity investments in funds.

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

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

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

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

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

CC1: COMPOSITION OF REGULATORY CAPITAL

(\$ millions)

		Q3/22	Q2/22	Q1/22	Q4/21
Row	Cross-reference ⁽¹⁾				
Common Equity Tier 1 (CET1) capital: instruments and reserves					
1		14,750			
2		28,439			
3		1,115			
4		n/a			
5		115			
6		44,419			
CET1 capital: regulatory adjustments					
7		24			
8		5,011			
9		2,193			
10		12			
11		(223)			
12		-			
13		-			
14		407			
15		1,372			
16		4			
17		-			
18		-			
19		-			
20		-			
21		-			
22		-			
23		-			
24		-			
25		-			
26		(99)			
27		-			
28		8,701			
29		35,718			
29a		35,619			
AT1 capital: instruments					
30		4,303			
31		4,303			
32		-			
33		-			
34		17			
35		-			
36		4,320			
AT1 capital: regulatory adjustments					
37		-			
38		-			
39		-			
40		-			
41		-			
41a		-			
42		-			
43		-			
44		4,320			
45		40,038			
45a		39,939			
T2 capital: instruments and provisions					
46		5,793			
47		-			
48		23			
49		-			
		22			
50		525			
51		6,363			

For footnotes, see next page.

CC1: COMPOSITION OF REGULATORY CAPITAL (continued)

(\$ millions)

Row	Q3/22	Q2/22	Q1/22	Q4/21	Q3/21
	Cross-reference ⁽¹⁾				
52	-	-	-	-	-
53	-	-	-	-	-
54	-	-	-	-	-
54a	-	-	-	-	-
55	-	-	-	-	-
56	-	-	-	-	-
57	-	-	-	-	-
58	6,363	6,265	5,429	5,858	5,962
59	46,401	45,725	44,568	44,202	42,902
59a	46,401	45,725	44,568	44,202	42,902
60	303,743	299,535	284,226	272,814	268,999
Capital ratios					
61	11.8%	11.7%	12.2%	12.4%	12.3%
61a	11.7%	11.7%	12.2%	12.3%	12.2%
62	13.2%	13.2%	13.8%	14.1%	13.7%
62a	13.2%	13.1%	13.8%	14.0%	13.6%
63	15.3%	15.3%	15.7%	16.2%	16.0%
63a	15.3%	15.3%	15.7%	16.2%	16.0%
64	8.0%	8.0%	8.0%	8.0%	8.0%
65	2.5%	2.5%	2.5%	2.5%	2.5%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	0.0%	0.0%	0.0%	0.0%	0.0%
67a	1.0%	1.0%	1.0%	1.0%	1.0%
68	11.8%	11.7%	12.2%	12.4%	12.3%
OSFI target (minimum + capital conservation buffer + D-SIB buffer (if applicable)) ⁽⁷⁾					
69	8.0%	8.0%	8.0%	8.0%	8.0%
70	9.5%	9.5%	9.5%	9.5%	9.5%
71	11.5%	11.5%	11.5%	11.5%	11.5%
Amounts below the thresholds for deduction (before risk-weighting)					
72	402	AE+AF+AG see footnote 8	347	389	412
73	810	AB+AC+AD	827	917	924
74	-	-	-	-	-
75	1,128	AA	1,134	1,033	1,121
Applicable caps on the inclusion of allowances in T2					
76	525	Y	505	468	440
77	839	-	812	741	683
78	-	Z	-	-	-
79	1,168	-	1,163	1,105	1,066
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)					
80	n/a	-	n/a	n/a	n/a
81	n/a	-	n/a	n/a	n/a
82	n/a	-	n/a	n/a	251
83	n/a	-	n/a	n/a	46
84	n/a	-	n/a	n/a	451
85	n/a	-	n/a	n/a	110

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

(2) Not recorded on the consolidated balance sheet.

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

(4) Includes the impact of the ECL transitional arrangement announced by OSFI on March 27, 2020. The transitional arrangement results in a portion of ECL allowances that would otherwise be included in Tier 2 capital qualifying for inclusion in CET1 capital subject to certain scalars and limitations until the end of fiscal 2022.

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

(6) Comprises certain debentures which qualify as NVCC.

(7) Excludes the 2.5% (Q2/22, Q1/22 and Q4/21; 2.5%; Q3/21; 1.0%) DSB 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.

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

n/a Not applicable.

CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)

	Q3/22		
	Balance sheet as in report to shareholders	Balance sheet as in the regulatory scope of consolidation ⁽¹⁾	Of which reference to capital schedule ⁽²⁾
Assets			
Cash and non-interest-bearing deposits with banks	25,950	25,950	
Interest-bearing deposits with banks	19,384	19,383	
Securities	176,849	176,639	
Significant investments in capital of other financial institutions not exceeding regulatory thresholds			-
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			83
Significant investments in capital of non-financial institutions			-
Other securities			176,556
Cash collateral on securities borrowed	15,277	15,277	
Securities purchased under resale agreements	60,135	60,135	
Loans	507,737	507,737	
Allowance for credit losses	(2,823)	(2,823)	
General allowance reflected in T2 capital			(525)
Excess in allowance over expected losses reflected in T2 capital			-
Allowances reflected in CET1 capital per ECL transitional arrangement			(99)
Allowances not reflected in regulatory capital			(2,199)
Derivative instruments	36,284	36,284	
Customers' liability under acceptances	11,681	11,681	
Property and equipment	3,286	3,286	
Goodwill	5,090	5,090	F
Software and other intangible assets	2,478	2,478	I
Investments in equity-accounted associates and joint ventures	626	987	
Significant investments in capital of other financial institutions exceeding regulatory thresholds (10% of CET1)			-
Significant investments in capital of other financial institutions exceeding regulatory thresholds (15% basket of CET1)			-
Significant investments in capital of other financial institutions not exceeding regulatory thresholds			449
Significant investments in capital of other financial institutions related to goodwill			10
Significant investments in capital of other financial institutions related to intangibles			26
Significant investments in capital of non-financial institutions			24
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (10% of CET1)			-
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (15% basket of CET1)			-
Investment in deconsolidated subsidiaries not exceeding regulatory thresholds			361
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			17
Non-significant investments in capital of non-financial institutions			100
Deferred tax assets	319	319	
Deferred tax assets excluding those arising from temporary differences			12
Deferred tax assets arising from temporary differences exceeding regulatory thresholds (15% basket of CET1)			-
Deferred tax assets arising from temporary differences not exceeding regulatory thresholds			1,128
Deferred tax liabilities related to goodwill			(89)
Deferred tax liabilities related to software and other intangible assets			(311)
Deferred tax liabilities related to defined benefit pension fund net assets			(421)
Other assets			
Defined benefit pension fund net assets	1,793	1,793	N
Other	32,724	32,634	
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds			5
Other			32,629
Total assets	896,790	896,850	

For footnotes, see next page.

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

(\$ millions)	Q3/22		
	Balance sheet as in report to shareholders	Balance sheet as in the regulatory scope of consolidation ⁽¹⁾	Of which reference to capital schedule ⁽²⁾
Liabilities			
Deposits	678,457	678,457	
Obligations related to securities sold short	20,179	20,179	
Cash collateral on securities lent	3,299	3,299	
Obligations related to securities sold under repurchase agreements	63,692	63,692	
Derivative instruments	39,439	39,439	
Acceptances	11,685	11,685	
Deferred tax liabilities	104	104	
Other liabilities	24,752	24,812	
Subordinated indebtedness	6,359	6,359	
Subordinated indebtedness allowed for inclusion in T2 capital			5,793
Subordinated indebtedness not allowed for T2 capital			566
Total liabilities	847,966	848,026	
Equity			
Preferred shares and other equity instruments	4,325	4,325	
Preferred shares and other equity instruments allowed for inclusion into additional T1 capital			4,303
Common shares	14,643	14,643	A
Common shares – treasury positions			-
Common shares			14,643
Contributed surplus	107	107	B
Retained earnings	28,439	28,439	C
Gains and losses due to changes in own credit risk on fair valued liabilities			213
Other retained earnings			28,226
AOCI	1,115	1,115	D
Cash flow hedges			(223)
Net fair value gains (losses) arising from changes in institution's own credit risk			194
Other			1,144
Non-controlling interests	195	195	
Portion allowed for inclusion into CET1			115
Portion allowed for inclusion into additional T1 capital			17
Portion allowed for inclusion into T2 capital			23
Portion not allowed for regulatory capital			40
Total equity	48,824	48,824	
Total liabilities and equity	896,790	896,850	

(1) CIBC Cayman Re and CIBC Life are excluded from the regulatory scope of consolidation. CIBC Cayman Re provides life and health reinsurance to Canadian insurance and international reinsurance companies. CIBC Life is primarily involved in direct underwriting of life insurance products and has assumed a closed creditor product block of business from a Canadian underwriter; current policies in-force include accidental death, hospital accident, hospital cash benefit plans, critical accident plan, accident recovery plan, term life, and creditor life and disability insurance products. As at July 31, 2022, on a legal entity basis, CIBC Cayman Re had \$271 million in assets and \$202 million in equity, and CIBC Life had \$112 million in assets and \$159 million in equity.

(2) Refer to table CC1.

CHANGES IN REGULATORY CAPITAL

(\$ millions)

Row	Q3/22	Q2/22	Q1/22	Q4/21	Q3/21	
CET1 capital						
1	Opening amount	35,117	34,796	33,751	33,095	31,915
2	Shares issued in lieu of cash dividends (add back)	40	37	36	36	32
3	Other issue of common shares	55	53	99	63	92
4	Redeemed capital	-	-	-	-	-
5	Purchase of common shares for cancellation	-	-	(29)	-	-
6	Premium on purchase of common shares for cancellation	-	-	(105)	-	-
7	Dividends and distributions	(796)	(773)	(767)	(704)	(687)
8	Net income attributable to equity shareholders	1,660	1,518	1,864	1,436	1,725
Change in AOCI balances						
9	Currency translation differences	(55)	192	435	(129)	228
10	Securities measured at fair value through other comprehensive income (FVOCI)	(202)	(395)	(186)	(27)	1
11	Cash flow hedges ⁽¹⁾	127	(423)	(65)	(155)	50
12	Fair value change of FVO liabilities attributable to changes in credit risk	75	108	39	17	10
13	Post-employment defined benefit plans	(32)	322	106	254	137
14	Removal of own credit spread (net of tax)	(109)	(178)	(76)	(20)	-
15	Goodwill and other intangible assets (deduction, net of related tax liabilities)	(96)	(346)	(148)	(21)	(65)
16	Shortfall of allowance to expected losses	-	-	-	-	-
Other, including regulatory adjustments and transitional arrangements						
17	Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	-	(2)	(3)	1	2
18	Defined benefit pension fund net assets	65	(269)	(117)	(159)	(206)
19	Significant investments in financial institutions (amount above 10% threshold)	-	-	-	-	-
20	Amount exceeding 15% threshold	-	-	-	-	-
21	Prudential valuation adjustments	-	(5)	(1)	4	1
22	Other ⁽¹⁾⁽²⁾	(131)	482	(37)	60	(140)
23	Closing amount	35,718	35,117	34,796	33,751	33,095
AT1 capital						
24	Opening amount	4,343	4,343	4,593	3,845	3,844
25	AT1 eligible capital issues	800	-	-	750	-
26	Redeemed capital	(800)	-	-	-	-
27	Impact of the cap on inclusion for instruments subject to phase out ⁽³⁾	-	-	(251)	-	-
28	Other, including regulatory adjustments	(23)	-	1	(2)	1
29	Closing amount	4,320	4,343	4,343	4,593	3,845
30	Total T1 capital	40,038	39,460	39,139	38,344	36,940
T2 capital						
31	Opening amount	6,265	5,429	5,858	5,962	6,067
32	New T2 eligible capital issues	-	1,000	-	-	-
33	Redeemed capital	-	-	-	-	-
34	Amortization adjustments	-	-	-	-	-
35	Impact of the cap on inclusion for instruments subject to phase out	-	-	(451)	-	-
36	Other, including regulatory adjustments and transitional arrangements ⁽²⁾	98	(164)	22	(104)	(105)
37	Closing amount	6,363	6,265	5,429	5,858	5,962
38	Total capital	46,401	45,725	44,568	44,202	42,902

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

(2) Includes the impact of the ECL transitional arrangement announced by OSFI on March 27, 2020. The transitional arrangement results in a portion of ECL allowances that would otherwise be included in Tier 2 capital qualifying for inclusion in CET1 capital subject to certain scalars and limitations until the end of fiscal 2022.

(3) On November 1, 2021, CIBC Capital Trust, a trust wholly owned by CIBC, redeemed all \$300 million of its Tier 1 Notes – Series B, of which \$251 million was recognized as AT1 capital as at October 31, 2021.

TLAC1: TLAC COMPOSITION (AT RESOLUTION GROUP LEVEL)

(\$ millions)

	Q3/22	Q2/22	Q1/22	Q4/21	Q3/21
Regulatory capital elements of TLAC and adjustments					
1 CET1 capital	35,718	35,117	34,796	33,751	33,095
2 AT1 capital before TLAC adjustments	4,320	4,343	4,343	4,593	3,845
3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4 Other adjustments	-	-	-	-	-
5 AT1 instruments eligible under the TLAC framework	4,320	4,343	4,343	4,593	3,845
6 T2 capital before TLAC adjustments	6,363	6,265	5,429	5,858	5,962
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	6,363	6,265	5,429	5,858	5,962
11 TLAC arising from regulatory capital	46,401	45,725	44,568	44,202	42,902
Non-regulatory capital elements of TLAC					
12 External TLAC instruments issued directly by the bank and subordinated to excluded liabilities	-	-	-	-	-
13 External TLAC instruments issued directly by the bank which are not subordinated to excluded liabilities but meet all other TLAC term sheet requirements	40,706	46,650	37,995	32,540	30,477
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	40,706	46,650	37,995	32,540	30,477
Non-regulatory capital elements of TLAC: adjustments					
18 TLAC before deductions	87,107	92,375	82,563	76,742	73,379
19 Deductions of exposures between multiple point of entry resolution groups that correspond to items eligible for TLAC (not applicable to special purpose entities (SPEs) G-SIBs and D-SIBs)	n/a	n/a	n/a	n/a	n/a
20 Deduction of investments in own other TLAC liabilities	(46)	(205)	(53)	(41)	(79)
21 Other adjustments to TLAC	-	-	-	-	-
22 TLAC available after deductions	87,061	92,170	82,510	76,701	73,300
RWA and leverage exposure measure for TLAC purposes					
23 Total RWA adjusted as permitted under the TLAC regime	303,743	299,535	284,226	272,814	268,999
24 Leverage exposure measure ⁽¹⁾	941,694	930,953	906,566	823,343	795,642
TLAC ratios and buffers ⁽²⁾					
25 TLAC Ratio (as a percentage of RWA adjusted as permitted under the TLAC regime) (%)	28.7%	30.8%	29.0%	28.1%	27.2%
26 TLAC Leverage Ratio (as a percentage of leverage exposure) (%)	9.2%	9.9%	9.1%	9.3%	9.2%
27 CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements	7.3%	7.3%	7.7%	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 temporary exclusion of qualifying sovereign-issued securities from the leverage ratio exposure measure in response to the onset of the COVID-19 pandemic was no longer applicable beginning in Q1/22. Central bank reserves continue to be excluded from the measure.

(2) Under the Canadian bail-in regime, including OSFI's TLAC Guideline, CIBC was required to meet target TLAC requirements beginning in Q1/22. As a D-SIB, CIBC is subject to a target risk-based TLAC Ratio (which comprises a minimum risk-based TLAC ratio of 21.5% plus the then-applicable DSB) and a minimum TLAC Leverage Ratio of 6.75%.

n/a Not applicable.

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

(\$ millions)

	Q3/22					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of credit risk mitigation	14,643	4,325	6,513	49,723	-	75,204
3 Subset of row 2 that are excluded liabilities	-	-	26	63	-	89
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	14,643	4,325	6,487	49,660	-	75,115
5 Subset of row 4 that are potentially eligible as TLAC	14,643	4,325	5,974 ⁽⁵⁾	39,796	-	64,738
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	10,257	-	10,257
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	26,246	-	26,246
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,974	1,316	-	7,290
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,977	-	1,977
10 Subset of row 5 that is perpetual securities	14,643	4,325	-	-	-	18,968

(\$ millions)

	Q2/22					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of credit risk mitigation	14,545	4,325	6,513	48,062	-	73,445
3 Subset of row 2 that are excluded liabilities	-	-	66	212	-	278
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	14,545	4,325	6,447	47,850	-	73,167
5 Subset of row 4 that are potentially eligible as TLAC	14,545	4,325	5,934 ⁽⁵⁾	45,720	-	70,524
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	18,565	-	18,565
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	24,097	-	24,097
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,934	1,167	-	7,101
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,891	-	1,891
10 Subset of row 5 that is perpetual securities	14,545	4,325	-	-	-	18,870

(\$ millions)

	Q1/22					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of credit risk mitigation	14,457	4,325	5,513	38,264	-	62,559
3 Subset of row 2 that are excluded liabilities	-	-	-	56	-	56
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	14,457	4,325	5,513	38,208	-	62,503
5 Subset of row 4 that are potentially eligible as TLAC	14,457	4,325	5,000	37,751	-	61,533
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	15,402	-	15,402
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	19,616	-	19,616
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,000	842	-	5,842
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	-	1,891	-	1,891
10 Subset of row 5 that is perpetual securities	14,457	4,325	-	-	-	18,782

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

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

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

(4) Disclosure not currently required by OSFI.

(5) Includes NVCC subordinated debt only.

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

(\$ millions)

	Q4/21					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of credit risk mitigation	14,351	4,325	5,511	32,685	-	56,872
3 Subset of row 2 that are excluded liabilities	-	-	15	42	-	57
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	14,351	4,325	5,496	32,643	-	56,815
5 Subset of row 4 that are potentially eligible as TLAC	14,351	4,325	5,496	32,383	-	56,555
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	10,266	-	10,266
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	19,934	-	19,934
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,360	827	-	6,187
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	136	1,356	-	1,492
10 Subset of row 5 that is perpetual securities	14,351	4,325	-	-	-	18,676

(\$ millions)

	Q3/21					
	Creditor ranking					
	(most junior)				(most senior)	
1 Description of creditor ranking	Common shares	Preferred shares and other equity instruments	Subordinated debt	Bail-in debt ⁽³⁾	Other liabilities ⁽⁴⁾	Total
2 Total capital and liabilities net of credit risk mitigation	14,252	3,575	5,511	30,673	-	54,011
3 Subset of row 2 that are excluded liabilities	1	-	27	80	-	108
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	14,251	3,575	5,484	30,593	-	53,903
5 Subset of row 4 that are potentially eligible as TLAC	14,251	3,575	5,484	30,370	-	53,680
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	10,315	-	10,315
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	17,772	-	17,772
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,348	920	-	6,268
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	136	1,363	-	1,499
10 Subset of row 5 that is perpetual securities	14,251	3,575	-	-	-	17,826

For footnotes, see page 14.

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

(\$ millions)

Row	Q3/22	Q2/22	Q1/22	Q4/21	Q3/21
1 Total consolidated assets as per published financial statements	896,790	894,148	861,664	837,683	806,067
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	60	51	54	49	58
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(2,924)	(1,846)	(1,846)	(1,729)	(1,729)
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	15	(3,388)	2,928	2,098	1,420
6 Adjustment for SFTs (i.e., repos and similar secured lending)	241	(486)	(2,338)	(2,051)	(1,563)
7 Adjustment for off-balance sheet items (i.e., credit equivalent amounts of off-balance sheet exposures)	101,677	98,936	95,580	94,604	89,911
8 Other adjustments ⁽¹⁾	(54,165)	(56,462)	(49,476)	(107,311)	(98,522)
9 Leverage ratio exposure measure	941,694	930,953	906,566	823,343	795,642

(1) 2021 included 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. While the treatment specified by OSFI currently permits exposures arising from central bank reserves to be excluded from the leverage ratio exposure measure, the exclusion was no longer available for sovereign-issued securities beginning in Q1/22.

LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

(\$ millions)

Row	Q3/22	Q2/22	Q1/22	Q4/21	Q3/21
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral) ⁽¹⁾	746,671	727,437	709,849	626,844	608,496
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)	(10,213)	(9,020)	(5,554)	(6,151)	(5,377)
4 (Asset amounts deducted in determining T1 capital)	(8,393)	(8,237)	(8,037)	(7,853)	(7,810)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	728,065	710,180	696,258	612,840	595,309
Derivative exposures					
6 Replacement cost associated with all derivative transactions	13,153	19,339	12,507	14,389	12,438
7 Add-on amounts for potential future exposure associated with all derivative transactions	23,141	23,932	23,482	23,621	23,341
8 (Exempted central counterparty (CCP)-leg of client cleared trade exposures)	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	830	577	1,248	1,222	1,225
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(825)	(572)	(1,242)	(1,222)	(1,225)
11 Total derivatives exposures (sum of lines 6 to 10)	36,299	43,276	35,995	38,010	35,779
SFT exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	75,412	79,047	81,071	79,940	76,206
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(4,053)	(4,478)	(6,911)	(5,972)	(5,535)
14 Counterparty credit risk exposure for SFTs	4,294	3,992	4,573	3,921	3,972
15 Agent transaction exposures	-	-	-	-	-
16 Total SFT exposures (sum of lines 12 to 15)	75,653	78,561	78,733	77,889	74,643
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	361,373	353,921	332,976	330,003	319,364
18 (Adjustments for conversion to credit equivalent amounts)	(259,696)	(254,985)	(237,396)	(235,399)	(229,453)
19 Off-balance sheet items (sum of lines 17 and 18)	101,677	98,936	95,580	94,604	89,911
Capital and Total Exposures					
20 T1 capital ⁽²⁾	40,038	39,460	39,139	38,344	36,940
20a T1 capital with transitional arrangements for ECL provisioning not applied	39,939	39,353	39,080	38,135	36,657
21 Total Exposures (sum of lines 5, 11, 16 and 19)	941,694	930,953	906,566	823,343	795,642
Leverage Ratio					
22 Leverage ratio ⁽²⁾	4.3%	4.2%	4.3%	4.7%	4.6%
22a Leverage ratio with transitional arrangements for ECL provisioning not applied	4.2%	4.2%	4.3%	4.6%	4.6%

(1) 2021 included the impact of regulatory flexibility provided by OSFI in respect of exposures arising from central bank reserves and sovereign-issued securities that qualify as High Quality Liquid Assets (HQLA). While the treatment specified by OSFI currently permits exposures arising from central bank reserves to be excluded from the leverage ratio exposure measure, the exclusion was no longer available for sovereign-issued securities beginning in Q1/22.

(2) Lines 20 and 22 incorporate ECL transitional relief provided by OSFI as announced on March 27, 2020. The transitional arrangement results in a portion of ECL allowances that would otherwise be included in Tier 2 capital qualifying for inclusion in CET1 capital subject to certain scalars and limitations until the end of fiscal 2022.

CR1: CREDIT QUALITY OF ASSETS

(\$ millions)	Q3/22						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures ⁽¹⁾		Of which ECL accounting provisions for credit losses on IRB exposures	Net value (a+b-c)
	Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general		
1 Loans	1,701	517,717	2,823	226	530	2,067	516,595
2 Debt securities	464	141,250	36	11	24	1	141,678
2a Other investment ⁽²⁾	-	14	-	-	-	-	14
3 Off-balance sheet exposures ⁽³⁾	120	359,621	179	-	44	135	359,562
4 Total	2,285	1,018,602	3,038	237	598	2,203	1,017,849

(\$ millions)	Q2/22						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures ⁽¹⁾		Of which ECL accounting provisions for credit losses on IRB exposures	Net value (a+b-c)
	Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general		
1 Loans	1,774	503,479	2,823	242	487	2,094	502,430
2 Debt securities	470	136,253	35	11	23	1	136,688
2a Other investment ⁽²⁾	-	2	-	-	-	-	2
3 Off-balance sheet exposures ⁽³⁾	125	353,349	132	-	34	98	353,342
4 Total	2,369	993,083	2,990	253	544	2,193	992,462

(\$ millions)	Q1/22						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures ⁽¹⁾		Of which ECL accounting provisions for credit losses on IRB exposures	Net value (a+b-c)
	Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general		
1 Loans	1,900	484,325	2,838	293	400	2,145	483,387
2 Debt securities	462	132,200	35	10	24	1	132,627
2a Other investment ⁽²⁾	-	2	-	-	-	-	2
3 Off-balance sheet exposures ⁽³⁾	132	332,137	120	-	22	98	332,149
4 Total	2,494	948,664	2,993	303	446	2,244	948,165

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

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

(3) Includes \$164.6 billion (Q2/22: \$161.2 billion) of personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

CR1: CREDIT QUALITY OF ASSETS (continued)

(\$ millions)	Q4/21						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures ⁽¹⁾		Of which ECL accounting provisions for credit losses on IRB exposures	
	Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	Net value (a+b-c)	
1 Loans	1,833	463,895	2,849	245	412	2,192	462,879
2 Debt securities	449	121,946	34	13	21	-	122,361
2a Other investment ⁽²⁾	-	11	-	-	-	-	11
3 Off-balance sheet exposures ⁽³⁾	125	329,361	122	-	16	106	329,364
4 Total	2,407	915,213	3,005	258	449	2,298	914,615

(\$ millions)	Q3/21						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures ⁽¹⁾		Of which ECL accounting provisions for credit losses on IRB exposures	
	Defaulted exposures	Non-defaulted exposures	Allowances/ impairments	Allocated in regulatory category of specific	Allocated in regulatory category of general	Net value (a+b-c)	
1 Loans	1,901	450,192	2,926	240	485	2,201	449,167
2 Debt securities	448	119,282	36	13	23	-	119,694
2a Other investment ⁽²⁾	-	11	-	-	-	-	11
3 Off-balance sheet exposures ⁽³⁾	122	318,826	120	3	22	95	318,828
4 Total	2,471	888,311	3,082	256	530	2,296	887,700

For footnotes, see page 17.

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

(\$ millions)

	Q3/22	Q2/22	Q1/22	Q4/21	Q3/21
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>
1 Defaulted loans and debt securities at end of the previous reporting period	2,369	2,494	2,407	2,471	2,908
2 Loans and debt securities that have defaulted since the last reporting period	537	483	442	456	414
Amounts repaid ⁽²⁾	(105)	(170)	(146)	(226)	(489)
3 Returned to non-defaulted status	(260)	(84)	(95)	(106)	(106)
4 Amounts written off	(242)	(365)	(157)	(185)	(265)
5 Other changes ⁽³⁾	(14)	11	43	(3)	9
6 Defaulted loans and debt securities at end of the reporting period	2,285	2,369	2,494	2,407	2,471

(1) Includes off-balance sheet exposures.

(2) Includes disposals of loans.

(3) Includes changes due to foreign exchange movements.

CR3: CRM TECHNIQUES - OVERVIEW ⁽¹⁾

(\$ millions)	Q3/22					Q2/22				
	a	b1	b	d	f	a	b1	b	d	f
	Exposure unsecured: carrying amount ⁽²⁾	Exposure secured ⁽³⁾	Exposure secured by collateral ⁽⁴⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives ⁽⁵⁾	Exposure unsecured: carrying amount ⁽²⁾	Exposure secured ⁽³⁾	Exposure secured by collateral ⁽⁴⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives ⁽⁵⁾
1 Loans	62,475	454,120	453,458	662	-	60,332	442,098	441,450	648	-
2 Debt securities	120,680	20,998	2,779	18,219	-	116,324	20,364	2,387	17,977	-
3 Total ⁽³⁾	183,155	475,118	456,237	18,881	-	176,656	462,462	443,837	18,625	-
4 Of which defaulted ⁽⁶⁾	550	961	953	8	-	581	971	964	7	-

(\$ millions)	Q1/22					Q4/21				
	a	b1	b	d	f	a	b1	b	d	f
	Exposure unsecured: carrying amount ⁽²⁾	Exposure secured ⁽³⁾	Exposure secured by collateral ⁽⁴⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives ⁽⁵⁾	Exposure unsecured: carrying amount ⁽²⁾	Exposure secured ⁽³⁾	Exposure secured by collateral ⁽⁴⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives ⁽⁵⁾
1 Loans	55,382	428,005	427,314	691	-	51,846	411,033	410,364	669	-
2 Debt securities	115,892	16,735	2,209	14,526	-	105,569	16,792	2,050	14,742	-
3 Total ⁽³⁾	171,274	444,740	429,523	15,217	-	157,415	427,825	412,414	15,411	-
4 Of which defaulted ⁽⁶⁾	547	1,009	1,003	6	-	525	972	969	3	-

(\$ millions)	Q3/21				
	a	b1	b	d	f
	Exposure unsecured: carrying amount ⁽²⁾	Exposure secured ⁽³⁾	Exposure secured by collateral ⁽⁴⁾	Exposures secured by financial guarantees	Exposures secured by credit derivatives ⁽⁵⁾
1 Loans	47,591	401,576	400,870	706	-
2 Debt securities	103,120	16,574	2,612	13,962	-
3 Total ⁽³⁾	150,711	418,150	403,482	14,668	-
4 Of which defaulted ⁽⁶⁾	490	1,039	1,038	1	-

(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)

Asset classes	Q3/22					
	a	b	c		e	
	Exposures before CCF ⁽¹⁾ and CRM On-balance sheet amount	Off-balance sheet amount	Exposures post-CCF and CRM On-balance sheet amount	Off-balance sheet amount	RWA and RWA density RWA density %	
1 Sovereigns and their central banks	24,060	-	24,060	-	1,387	6
2 Non-central government public sector entities	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	2,073	54	2,073	17	539	26
5 Securities firms	-	-	-	-	-	-
6 Corporates	43,196	26,853	43,196	10,515	53,021	99
7 Regulatory retail portfolios	4,817	13,567	4,817	153	3,633	73
8 Secured by residential property	4,976	115	4,976	-	2,266	46
9 Secured by commercial real estate	-	-	-	-	-	-
10 Equity ⁽²⁾	679	54	679	27	748	106
11 Past-due loans	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-
13 Other assets ⁽³⁾	22,057	-	22,057	-	12,329	56
14 Total	101,858	40,643	101,858	10,712	73,923	66

(\$ millions)

Asset classes	Q2/22					
	a	b	c		e	
	Exposures before CCF ⁽¹⁾ and CRM On-balance sheet amount	Off-balance sheet amount	Exposures post-CCF and CRM On-balance sheet amount	Off-balance sheet amount	RWA and RWA density RWA density %	
1 Sovereigns and their central banks	25,910	-	25,910	-	1,347	5
2 Non-central government public sector entities	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-
4 Banks	2,213	13	2,213	3	577	26
5 Securities firms	-	-	-	-	-	-
6 Corporates	40,994	26,276	40,994	10,424	50,762	99
7 Regulatory retail portfolios	4,766	13,664	4,766	150	3,578	73
8 Secured by residential property	4,937	122	4,937	-	2,240	45
9 Secured by commercial real estate	-	-	-	-	-	-
10 Equity ⁽²⁾	656	54	656	27	723	106
11 Past-due loans	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-
13 Other assets ⁽³⁾	20,510	-	20,510	-	12,185	59
14 Total	99,986	40,129	99,986	10,604	71,412	65

(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) Excludes exposures that are deducted from regulatory capital.

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

(\$ millions)

Asset classes	Q1/22							
	a	b	c		d		e	f
	Exposures before CCF ⁽¹⁾ and CRM On-balance sheet amount	Exposures before CCF ⁽¹⁾ and CRM Off-balance sheet amount	Exposures post-CCF and CRM On-balance sheet amount	Exposures post-CCF and CRM Off-balance sheet amount	RWA and RWA density		RWA	RWA density %
1 Sovereigns and their central banks	25,976	-	25,976	-	1,333	5		
2 Non-central government public sector entities	-	-	-	-	-	-		
3 Multilateral development banks	-	-	-	-	-	-		
4 Banks	1,832	23	1,832	5	476	26		
5 Securities firms	-	-	-	-	-	-		
6 Corporates	39,205	25,370	39,205	9,776	48,169	98		
7 Regulatory retail portfolios	1,410	704	1,410	26	1,000	70		
8 Secured by residential property	4,874	125	4,874	-	2,231	46		
9 Secured by commercial real estate	-	-	-	-	-	-		
10 Equity ⁽²⁾	629	14	629	7	674	106		
11 Past-due loans	-	-	-	-	-	-		
12 Higher-risk categories	-	-	-	-	-	-		
13 Other assets ⁽³⁾	16,354	-	16,354	-	12,090	74		
14 Total	90,280	26,236	90,280	9,814	65,973	66		

(\$ millions)

Asset classes	Q4/21							
	a	b	c		d		e	f
	Exposures before CCF ⁽¹⁾ and CRM On-balance sheet amount	Exposures before CCF ⁽¹⁾ and CRM Off-balance sheet amount	Exposures post-CCF and CRM On-balance sheet amount	Exposures post-CCF and CRM Off-balance sheet amount	RWA and RWA density		RWA	RWA density %
1 Sovereigns and their central banks	26,272	-	26,272	-	1,418	5		
2 Non-central government public sector entities	-	-	-	-	-	-		
3 Multilateral development banks	-	-	-	-	-	-		
4 Banks	1,565	11	1,565	3	382	24		
5 Securities firms	-	-	-	-	-	-		
6 Corporates	36,219	22,436	36,219	8,564	43,764	98		
7 Regulatory retail portfolios	1,379	627	1,379	26	976	69		
8 Secured by residential property	4,732	128	4,732	-	2,153	45		
9 Secured by commercial real estate	-	-	-	-	-	-		
10 Equity ⁽²⁾	602	30	602	15	655	106		
11 Past-due loans	-	-	-	-	-	-		
12 Higher-risk categories	-	-	-	-	-	-		
13 Other assets ⁽³⁾	16,865	-	16,865	-	12,288	73		
14 Total	87,634	23,232	87,634	8,608	61,636	64		

For footnotes, see page 21.

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

(\$ millions)

	Q3/21											
	a		b		c		d		e		f	
	Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA		RWA density		RWA		RWA density %	
Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount
1 Sovereigns and their central banks	24,389	-	24,389	-	1,485	-	1,485	-	6	-	6	-
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
4 Banks	1,935	48	1,935	16	471	-	471	-	24	-	24	-
5 Securities firms	-	-	-	-	-	-	-	-	-	-	-	-
6 Corporates	34,989	21,619	34,989	8,242	41,774	-	41,774	-	97	-	97	-
7 Regulatory retail portfolios	1,351	555	1,351	26	964	-	964	-	70	-	70	-
8 Secured by residential property	4,656	137	4,656	-	2,769	-	2,769	-	59	-	59	-
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽²⁾	560	34	560	17	610	-	610	-	106	-	106	-
11 Past-due loans	-	-	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽³⁾	16,037	-	16,037	-	11,918	-	11,918	-	74	-	74	-
14 Total	83,917	22,393	83,917	8,301	59,991	-	59,991	-	65	-	65	-

For footnotes, see page 21.

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

(\$ millions)

		Q3/22									
		a	b	c	d	e	f	g	h	i	i
		Risk weight									
Asset classes		0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post-CCF and post-CRM)
1	Sovereigns and their central banks	20,302	-	2,884	-	129	-	745	-	-	24,060
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	1,835	-	165	-	90	-	-	2,090
5	Securities firms	-	-	-	-	-	-	-	-	-	-
6	Corporates	653	-	109	-	86	-	52,677	186	-	53,711
7	Regulatory retail portfolios	105	-	59	-	36	4,713	36	21	-	4,970
8	Secured by residential property	-	-	9	3,736	-	1,114	108	9	-	4,976
9	Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10	Equity ⁽¹⁾	-	-	-	-	-	-	706	-	-	706
11	Past-due loans	-	-	-	-	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Other assets ⁽²⁾	12,913	-	-	-	-	-	7,182	-	1,962	22,057
14	Total	33,973	-	4,896	3,736	416	5,827	61,544	216	1,962	112,570

(\$ millions)

		Q2/22									
		a	b	c	d	e	f	g	h	i	i
		Risk weight									
Asset classes		0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post-CCF and post-CRM)
1	Sovereigns and their central banks	22,148	-	2,955	-	102	-	705	-	-	25,910
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4	Banks	-	-	1,930	-	191	-	95	-	-	2,216
5	Securities firms	-	-	-	-	-	-	-	-	-	-
6	Corporates	637	-	104	-	63	-	50,427	187	-	51,418
7	Regulatory retail portfolios	113	-	61	-	23	4,678	31	10	-	4,916
8	Secured by residential property	-	-	9	3,721	-	1,104	95	8	-	4,937
9	Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10	Equity ⁽¹⁾	-	-	-	-	-	-	683	-	-	683
11	Past-due loans	-	-	-	-	-	-	-	-	-	-
12	Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13	Other assets ⁽²⁾	11,552	-	-	-	-	-	6,972	-	1,986	20,510
14	Total	34,450	-	5,059	3,721	379	5,782	59,008	205	1,986	110,590

(1) Comprises non-trading equity exposures that are risk-weighted at 100% under the materiality clause per OSFI's CAR Guideline.

(2) Excludes exposures that are deducted from regulatory capital.

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

(\$ millions)

Asset classes	Q1/22									
	a	b	c	d	e	f	g	h	i	i
	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	22,231	-	2,951	-	102	-	692	-	-	25,976
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,662	-	62	-	113	-	-	1,837
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	792	-	76	-	57	-	47,916	140	-	48,981
7 Regulatory retail portfolios	97	-	22	-	13	1,267	33	4	-	1,436
8 Secured by residential property	-	-	10	3,624	-	1,129	104	7	-	4,874
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽¹⁾	-	-	-	-	-	-	636	-	-	636
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽²⁾	7,469	-	-	-	-	-	6,911	-	1,974	16,354
14 Total	30,589	-	4,721	3,624	234	2,396	56,405	151	1,974	100,094

(\$ millions)

Asset classes	Q4/21									
	a	b	c	d	e	f	g	h	i	i
	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	22,495	-	2,884	-	103	-	790	-	-	26,272
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,483	-	-	-	85	-	-	1,568
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	1,001	-	84	-	31	-	43,538	129	-	44,783
7 Regulatory retail portfolios	93	-	25	-	14	1,240	31	2	-	1,405
8 Secured by residential property	-	-	10	3,556	-	1,056	101	9	-	4,732
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽¹⁾	-	-	-	-	-	-	617	-	-	617
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽²⁾	7,909	-	51	-	-	-	6,834	-	2,071	16,865
14 Total	31,498	-	4,537	3,556	148	2,296	51,996	140	2,071	96,242

For footnotes, see page 24.

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

(\$ millions)

	Q3/21									
	a	b	c	d	e	f	g	h	i	i
	Risk weight									
Asset classes	0%	10%	20%	35%	50%	75%	100%	150%	Others	Total credit exposures amount (post-CCF and post-CRM)
1 Sovereigns and their central banks	20,489	-	2,953	-	104	-	843	-	-	24,389
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,849	-	1	-	101	-	-	1,951
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	1,435	-	87	-	43	-	41,529	137	-	43,231
7 Regulatory retail portfolios	88	-	20	-	12	1,220	33	4	-	1,377
8 Secured by residential property	-	-	11	1,869	-	2,674	92	10	-	4,656
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽¹⁾	-	-	-	-	-	-	577	-	-	577
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽²⁾	7,506	-	-	-	-	-	6,494	-	2,037	16,037
14 Total	29,518	-	4,920	1,869	160	3,894	49,669	151	2,037	92,218

For footnotes, see page 24.

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

(\$ millions)

	Q3/22											
	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 ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Business and government portfolios												
Corporate												
0.00 to <0.15	24,952	27,848	71	44,674	0.08	2,312	30	2.2	8,677	19	12	
0.15 to <0.25	38,512	42,833	67	67,079	0.19	6,224	36	2.5	25,132	37	46	
0.25 to <0.50	18,665	17,046	61	29,070	0.33	4,536	37	2.3	13,687	47	35	
0.50 to <0.75	34,487	23,390	49	45,890	0.64	4,200	34	2.3	26,412	58	98	
0.75 to <2.50	13,189	7,758	50	17,039	1.38	3,761	36	2.1	12,920	76	84	
2.50 to <10.00	11,036	6,437	47	14,051	4.16	23,631	33	2.4	14,495	103	195	
10.00 to <100.00	696	209	55	812	23.19	275	41	1.7	1,734	214	77	
100.00 (Default)	579	72	59	622	100.00	647	62	1.7	2,202	354	265	
	142,116	125,593	61	219,237	0.99	45,586	34	2.3	105,259	48	812	567
Sovereign												
0.00 to <0.15	129,481	15,507	69	140,135	0.02	1,169	7	2.7	2,591	2	5	
0.15 to <0.25	291	189	66	415	0.23	58	32	2.1	132	32	1	
0.25 to <0.50	352	55	69	390	0.33	58	24	2.2	98	25	1	
0.50 to <0.75	89	48	52	114	0.56	42	47	2.0	81	71	1	
0.75 to <2.50	13	3	78	16	1.42	16	17	2.2	6	38	-	
2.50 to <10.00	45	11	68	52	3.09	300	27	1.6	36	69	1	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	130,271	15,813	69	141,122	0.02	1,643	8	2.7	2,944	2	9	1
Banks												
0.00 to <0.15	12,929	72,785	99	85,005	0.05	463	9	0.3	2,399	3	5	
0.15 to <0.25	495	1,573	76	1,684	0.17	43	7	1.0	74	4	-	
0.25 to <0.50	6	53	63	39	0.33	14	18	0.9	7	18	-	
0.50 to <0.75	581	435	89	969	0.63	39	19	0.8	249	26	1	
0.75 to <2.50	118	17	32	123	1.41	12	36	1.3	94	76	1	
2.50 to <10.00	479	74	77	536	6.06	186	13	2.3	246	46	4	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	14,608	74,937	98	88,356	0.10	757	10	0.3	3,069	3	11	1

(1) Amounts are calculated after taking into consideration the effect of CRM 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 guarantor. In such situations, the obligor will appear twice in both PD bands.

(3) Denoted in years.

(4) The use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by nil (Q2/22: nil).

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

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

(\$ millions)

	Q3/22											
	a	b	c	d	e	f	g	h	i	i	k	l
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
PD scale												
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	53,988	-	n/a	53,988	0.01	267,440	7	n/a	1,102	2	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)	-	-	-	-	-	-	-	-	-	-	-	
	53,988	-	n/a	53,988	0.01	267,440	7	n/a	1,102	2	1	19
Real estate secured personal lending (uninsured)												
0.00 to <0.15	106,657	29,869	48	121,086	0.10	483,805	18	n/a	5,165	4	21	
0.15 to <0.25	50,442	42,978	55	74,128	0.17	469,306	21	n/a	6,316	9	28	
0.25 to <0.50	37,922	-	-	37,922	0.36	86,276	17	n/a	4,590	12	25	
0.50 to <0.75	13,539	517	26	13,675	0.72	45,016	17	n/a	2,754	20	19	
0.75 to <2.50	12,445	1,204	37	12,885	1.37	66,884	21	n/a	4,922	38	40	
2.50 to <10.00	3,357	8	50	3,361	6.03	10,861	16	n/a	2,073	62	33	
10.00 to <100.00	533	20	40	541	38.09	2,626	19	n/a	608	112	37	
100.00 (Default)	263	30	-	263	100.00	1,754	20	n/a	291	111	33	
	225,158	74,626	52	263,861	0.50	1,166,528	19	n/a	26,719	10	236	237
Qualifying revolving retail												
0.00 to <0.15	1,407	57,962	71	42,783	0.05	4,776,524	90	n/a	1,424	3	20	
0.15 to <0.25	2,945	15,047	56	11,377	0.20	1,640,293	85	n/a	1,082	10	19	
0.25 to <0.50	-	1,778	62	1,101	0.37	1,171,811	45	n/a	93	8	2	
0.50 to <0.75	2,103	6,028	58	5,602	0.58	1,036,411	86	n/a	1,280	23	28	
0.75 to <2.50	5,039	4,145	67	7,806	1.40	1,431,553	86	n/a	3,486	45	93	
2.50 to <10.00	4,806	1,389	60	5,636	4.04	933,545	87	n/a	5,358	95	197	
10.00 to <100.00	692	248	48	812	32.27	222,848	87	n/a	1,865	230	227	
100.00 (Default)	39	-	n/a	39	100.00	12,599	82	n/a	26	67	30	
	17,031	86,597	67	75,156	0.96	11,225,584	88	n/a	14,614	19	616	1,230
Other retail												
0.00 to <0.15	268	1,655	80	1,596	0.05	44,076	79	n/a	230	14	1	
0.15 to <0.25	1,546	711	58	1,958	0.18	11,973	31	n/a	250	13	1	
0.25 to <0.50	4,919	763	59	5,368	0.29	209,397	68	n/a	1,988	37	11	
0.50 to <0.75	857	1,042	58	1,460	0.66	49,041	70	n/a	900	62	7	
0.75 to <2.50	6,525	306	62	6,714	1.24	169,528	69	n/a	5,323	79	57	
2.50 to <10.00	2,201	96	75	2,273	4.01	115,295	56	n/a	1,951	86	53	
10.00 to <100.00	933	407	47	1,126	60.72	221,769	24	n/a	586	52	89	
100.00 (Default)	86	-	n/a	86	100.00	15,263	72	n/a	120	140	56	
	17,335	4,980	65	20,581	4.73	836,342	62	n/a	11,348	55	275	148
Total (all portfolios)	600,507	382,546	60	862,301	0.73	13,543,880	32	n/a	165,055	19	1,960	2,203

(1) Amounts are calculated after taking into consideration the effect of CRM strategies.

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

(3) Denoted in years.

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

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

n/a Not applicable.

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

(\$ millions)

	Q2/22											
	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 ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Business and government portfolios												
Corporate												
0.00 to <0.15	22,405	27,214	72	41,920	0.08	2,260	30	2.1	7,980	19	11	
0.15 to <0.25	35,462	39,720	67	62,034	0.19	5,215	37	2.5	23,665	38	43	
0.25 to <0.50	18,569	17,104	61	29,002	0.33	4,237	37	2.3	13,638	47	35	
0.50 to <0.75	34,284	22,901	49	45,503	0.64	4,398	34	2.3	26,429	58	99	
0.75 to <2.50	13,664	8,523	52	18,083	1.38	4,637	36	1.9	13,414	74	90	
2.50 to <10.00	10,994	6,489	47	14,056	4.09	23,178	33	2.3	14,357	102	195	
10.00 to <100.00	777	314	54	946	25.01	275	40	1.7	1,968	208	96	
100.00 (Default)	656	76	51	694	100.00	923	59	1.8	2,314	333	281	
	136,811	122,341	62	212,238	1.08	45,123	35	2.3	103,765	49	850	579
Sovereign												
0.00 to <0.15	129,220	15,499	68	139,769	0.02	1,134	7	2.6	2,537	2	4	
0.15 to <0.25	254	60	68	295	0.23	47	27	2.1	80	27	1	
0.25 to <0.50	402	151	59	491	0.33	65	28	2.2	152	31	1	
0.50 to <0.75	92	48	58	120	0.56	45	50	2.1	91	76	1	
0.75 to <2.50	40	9	66	46	1.41	21	28	1.6	27	59	1	
2.50 to <10.00	39	6	75	43	3.29	307	13	1.7	16	37	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	130,047	15,773	68	140,764	0.02	1,619	8	2.6	2,903	2	8	1
Banks												
0.00 to <0.15	12,055	76,778	99	88,194	0.05	471	9	0.3	2,564	3	5	
0.15 to <0.25	688	1,355	76	1,713	0.19	53	6	1.1	81	5	-	
0.25 to <0.50	6	8	90	13	0.33	16	42	0.7	6	46	-	
0.50 to <0.75	519	325	80	779	0.70	28	20	0.8	227	29	1	
0.75 to <2.50	229	17	80	235	1.41	14	31	1.8	162	69	1	
2.50 to <10.00	577	259	32	818	5.20	181	11	1.8	311	38	5	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	14,074	78,742	99	91,752	0.11	763	9	0.3	3,351	4	12	1

For footnotes, see page 27.

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

(\$ millions)

	Q2/22											
	a	b	c	d	e	f	g	h	i	i	k	l
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
PD scale												
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	55,673	-	n/a	55,673	0.01	277,587	7	n/a	1,123	2	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)	-	-	-	-	-	-	-	-	-	-	-	-
	55,673	-	n/a	55,673	0.01	277,587	7	n/a	1,123	2	1	20
Real estate secured personal lending (uninsured)												
0.00 to <0.15	102,512	29,577	48	116,756	0.10	477,574	18	n/a	4,998	4	20	
0.15 to <0.25	46,788	42,966	57	71,274	0.17	456,400	22	n/a	6,117	9	28	
0.25 to <0.50	36,802	-	-	36,802	0.36	86,894	17	n/a	4,361	12	24	
0.50 to <0.75	15,435	503	26	15,564	0.72	48,878	18	n/a	3,220	21	22	
0.75 to <2.50	11,795	1,128	31	12,143	1.37	65,206	22	n/a	4,597	38	38	
2.50 to <10.00	3,496	8	38	3,499	6.03	11,245	16	n/a	2,157	62	34	
10.00 to <100.00	418	15	33	423	37.43	2,256	20	n/a	505	119	29	
100.00 (Default)	252	28	-	252	100.00	1,698	20	n/a	289	115	31	
	217,498	74,225	53	256,713	0.49	1,150,151	19	n/a	26,244	10	226	233
Qualifying revolving retail												
0.00 to <0.15	1,591	51,790	75	40,577	0.05	4,309,010	91	n/a	1,200	3	17	
0.15 to <0.25	3,508	16,218	55	12,390	0.18	1,738,657	86	n/a	1,092	9	19	
0.25 to <0.50	1,022	7,676	52	4,989	0.42	1,842,679	85	n/a	874	18	18	
0.50 to <0.75	1,221	2,210	58	2,507	0.62	468,637	83	n/a	586	23	13	
0.75 to <2.50	4,317	6,009	57	7,763	1.28	1,517,837	86	n/a	3,228	42	85	
2.50 to <10.00	5,053	936	75	5,755	4.27	894,597	87	n/a	5,709	99	213	
10.00 to <100.00	559	211	48	661	33.84	179,733	87	n/a	1,622	245	193	
100.00 (Default)	37	-	n/a	37	100.00	12,465	82	n/a	23	62	29	
	17,308	85,050	67	74,679	0.92	10,963,615	88	n/a	14,334	19	587	1,222
Other retail												
0.00 to <0.15	1,483	1,640	80	2,798	0.09	44,580	46	n/a	239	9	1	
0.15 to <0.25	389	681	55	764	0.19	11,752	75	n/a	236	31	1	
0.25 to <0.50	4,448	766	54	4,859	0.29	195,792	68	n/a	1,815	37	10	
0.50 to <0.75	818	1,013	57	1,394	0.66	48,061	70	n/a	855	61	6	
0.75 to <2.50	6,715	294	59	6,888	1.28	175,294	69	n/a	5,530	80	62	
2.50 to <10.00	2,318	94	71	2,385	3.82	117,782	48	n/a	1,762	74	50	
10.00 to <100.00	833	382	47	1,011	61.48	215,131	22	n/a	487	48	68	
100.00 (Default)	72	-	n/a	72	100.00	16,629	74	n/a	108	150	48	
	17,076	4,870	64	20,171	4.47	825,021	61	n/a	11,032	55	246	137
Total (all portfolios)	588,487	381,001	61	851,990	0.70	13,263,879	32	n/a	162,752	19	1,930	2,193

For footnotes, see page 28.

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

(\$ millions)

	Q1/22											
	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 ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Business and government portfolios												
Corporate												
0.00 to <0.15	20,148	25,120	72	38,143	0.08	2,219	31	2.2	7,475	20	10	
0.15 to <0.25	33,463	38,781	67	59,327	0.19	5,008	37	2.5	22,777	38	42	
0.25 to <0.50	19,200	17,584	60	29,724	0.33	4,145	37	2.2	13,835	47	36	
0.50 to <0.75	31,625	22,894	49	42,950	0.63	4,323	34	2.2	24,843	58	93	
0.75 to <2.50	14,272	9,140	51	18,961	1.38	4,742	35	2.0	14,029	74	92	
2.50 to <10.00	10,076	6,626	47	13,211	4.19	22,684	31	2.2	12,519	95	171	
10.00 to <100.00	833	328	53	1,007	25.86	299	40	1.7	2,106	209	110	
100.00 (Default)	703	76	54	745	100.00	907	58	1.8	1,959	263	368	
	130,320	120,549	61	204,068	1.14	44,327	35	2.3	99,543	49	922	674
Sovereign												
0.00 to <0.15	121,429	15,580	68	132,049	0.02	1,096	8	2.6	2,480	2	3	
0.15 to <0.25	246	67	68	291	0.23	45	27	2.3	80	27	1	
0.25 to <0.50	251	145	60	338	0.33	67	27	3.3	124	37	1	
0.50 to <0.75	44	44	60	70	0.57	46	59	1.7	63	90	1	
0.75 to <2.50	43	9	65	50	1.41	23	26	1.6	27	54	1	
2.50 to <10.00	37	6	75	42	3.49	292	12	2.2	15	36	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	122,050	15,851	68	132,840	0.02	1,569	8	2.6	2,789	2	7	1
Banks												
0.00 to <0.15	11,133	70,632	99	81,181	0.05	442	9	0.3	2,342	3	4	
0.15 to <0.25	647	1,767	74	1,962	0.18	50	6	1.0	84	4	-	
0.25 to <0.50	5	154	71	114	0.33	16	11	0.7	14	12	1	
0.50 to <0.75	469	412	85	819	0.69	25	19	0.7	223	27	1	
0.75 to <2.50	213	29	34	223	1.41	14	32	1.6	156	70	1	
2.50 to <10.00	553	217	97	764	5.23	160	10	1.9	269	35	4	
10.00 to <100.00	-	-	-	-	-	-	40	0.1	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	13,020	73,211	98	85,063	0.11	707	9	0.3	3,088	4	11	1

For footnotes, see page 27.

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

(\$ millions)

	Q1/22											
	a	b	c	d	e	f	g	h	i	j	k	l
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
PD scale												
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	57,647	-	n/a	57,647	0.01	287,395	7	n/a	1,154	2	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)	-	-	-	-	-	-	-	-	-	-	-	-
	57,647	-	n/a	57,647	0.01	287,395	7	n/a	1,154	2	1	17
Real estate secured personal lending (uninsured)												
0.00 to <0.15	118,700	29,357	48	132,864	0.10	527,785	19	n/a	5,947	4	23	
0.15 to <0.25	33,096	39,462	56	55,022	0.18	412,466	24	n/a	5,223	9	24	
0.25 to <0.50	25,389	-	-	25,389	0.33	63,171	19	n/a	3,118	12	17	
0.50 to <0.75	15,231	478	26	15,354	0.59	45,198	18	n/a	2,735	18	17	
0.75 to <2.50	13,469	1,105	31	13,809	1.21	69,050	22	n/a	4,813	35	39	
2.50 to <10.00	2,877	9	44	2,881	6.21	8,617	18	n/a	1,956	68	31	
10.00 to <100.00	443	20	30	449	38.04	2,515	20	n/a	518	115	32	
100.00 (Default)	282	32	-	282	100.00	1,822	20	n/a	326	116	33	
	209,487	70,463	52	246,050	0.49	1,130,624	20	n/a	24,636	10	216	176
Qualifying revolving retail												
0.00 to <0.15	1,293	51,106	75	39,744	0.05	4,219,993	91	n/a	1,176	3	16	
0.15 to <0.25	3,401	16,240	54	12,231	0.18	1,717,207	86	n/a	1,079	9	19	
0.25 to <0.50	977	7,253	48	4,479	0.42	1,782,942	84	n/a	777	17	16	
0.50 to <0.75	1,231	2,205	58	2,512	0.62	468,371	83	n/a	587	23	13	
0.75 to <2.50	4,096	5,309	59	7,207	1.29	1,409,520	86	n/a	3,009	42	79	
2.50 to <10.00	5,041	962	72	5,732	4.28	930,810	87	n/a	5,679	99	212	
10.00 to <100.00	573	219	49	680	33.82	201,603	86	n/a	1,662	244	198	
100.00 (Default)	34	-	n/a	34	100.00	11,710	82	n/a	21	62	27	
	16,646	83,294	67	72,619	0.93	10,742,156	88	n/a	13,990	19	580	1,251
Other retail												
0.00 to <0.15	1,372	1,642	79	2,674	0.09	43,838	47	n/a	233	9	1	
0.15 to <0.25	360	657	56	728	0.19	11,899	75	n/a	224	31	1	
0.25 to <0.50	4,189	770	54	4,602	0.29	189,420	68	n/a	1,723	37	9	
0.50 to <0.75	792	1,035	57	1,383	0.66	47,964	70	n/a	849	61	6	
0.75 to <2.50	6,323	280	58	6,488	1.25	164,930	69	n/a	5,175	80	56	
2.50 to <10.00	2,323	96	70	2,390	3.82	130,651	48	n/a	1,759	74	50	
10.00 to <100.00	741	313	46	884	62.01	252,029	24	n/a	452	51	68	
100.00 (Default)	68	-	n/a	68	100.00	14,577	73	n/a	102	150	45	
	16,168	4,793	64	19,217	4.24	855,308	61	n/a	10,517	55	236	124
Total (all portfolios)	565,338	368,161	60	817,504	0.68	13,062,086	33	n/a	155,717	19	1,973	2,244

For footnotes, see page 28.

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

(\$ millions)

	Q4/21											
	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 ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Business and government portfolios												
Corporate												
0.00 to <0.15	19,297	24,788	72	37,091	0.08	2,157	31	2.1	6,997	19	10	
0.15 to <0.25	30,579	41,881	66	58,054	0.19	4,871	36	2.5	21,988	38	41	
0.25 to <0.50	17,108	17,721	60	27,726	0.33	4,055	37	2.3	13,018	47	34	
0.50 to <0.75	28,550	21,983	50	39,507	0.63	4,283	35	2.2	22,803	58	86	
0.75 to <2.50	12,779	9,356	51	17,579	1.37	4,652	36	2.0	13,059	74	86	
2.50 to <10.00	9,688	6,678	47	12,833	4.32	21,466	31	2.2	12,035	94	167	
10.00 to <100.00	992	433	51	1,214	25.95	315	38	1.6	2,399	198	119	
100.00 (Default)	711	85	56	758	100.00	879	58	1.7	1,879	248	389	
	119,704	122,925	61	194,762	1.21	42,678	35	2.2	94,178	48	932	732
Sovereign												
0.00 to <0.15	124,385	14,849	67	134,347	0.02	1,100	7	2.4	2,323	2	3	
0.15 to <0.25	232	70	67	279	0.23	45	25	2.4	77	28	-	
0.25 to <0.50	259	150	61	351	0.33	64	28	3.5	135	38	1	
0.50 to <0.75	46	43	59	72	0.58	46	58	1.1	53	74	1	
0.75 to <2.50	43	10	63	49	1.41	19	26	1.6	27	55	-	
2.50 to <10.00	36	7	76	41	3.53	291	16	1.8	20	49	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	125,001	15,129	67	135,139	0.02	1,565	7	2.4	2,635	2	5	1
Banks												
0.00 to <0.15	10,546	64,391	99	74,193	0.05	444	10	0.3	2,388	3	4	
0.15 to <0.25	745	2,539	82	2,821	0.18	49	7	0.7	132	5	-	
0.25 to <0.50	2	122	61	77	0.33	16	13	1.0	11	14	-	
0.50 to <0.75	366	319	81	623	0.70	31	20	0.9	184	30	1	
0.75 to <2.50	234	44	58	260	1.41	19	31	1.6	176	68	1	
2.50 to <10.00	398	217	93	599	5.07	153	11	1.7	234	39	4	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	12,291	67,632	98	78,573	0.11	712	10	0.3	3,125	4	10	1

For footnotes, see page 27.

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

(\$ millions)

	Q4/21											
	a	b	c	d	e	f	g	h	i	j	k	l
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	59,468	-	n/a	59,468	0.01	298,077	6	n/a	1,078	2	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)	-	-	-	-	-	-	-	-	-	-	-	-
	59,468	-	n/a	59,468	0.01	298,077	6	n/a	1,078	2	1	14
Real estate secured personal lending (uninsured)												
0.00 to <0.15	114,607	29,179	48	128,625	0.10	524,131	19	n/a	5,773	4	23	
0.15 to <0.25	32,080	39,071	57	54,236	0.18	404,992	24	n/a	5,165	10	24	
0.25 to <0.50	24,620	-	-	24,620	0.33	63,632	19	n/a	3,026	12	16	
0.50 to <0.75	13,962	487	26	14,090	0.59	44,157	18	n/a	2,456	17	16	
0.75 to <2.50	13,307	1,009	32	13,628	1.21	69,522	22	n/a	4,742	35	37	
2.50 to <10.00	2,773	8	50	2,777	6.16	8,504	18	n/a	1,861	67	30	
10.00 to <100.00	420	15	33	424	38.49	2,190	20	n/a	488	115	31	
100.00 (Default)	294	30	-	294	100.00	1,856	20	n/a	348	118	34	
	202,063	69,799	52	238,694	0.49	1,118,984	20	n/a	23,859	10	211	155
Qualifying revolving retail												
0.00 to <0.15	1,736	50,198	75	39,425	0.05	4,179,032	91	n/a	1,173	3	16	
0.15 to <0.25	3,685	16,034	54	12,415	0.18	1,713,225	87	n/a	1,099	9	19	
0.25 to <0.50	1,178	7,063	48	4,561	0.42	1,762,499	85	n/a	801	18	16	
0.50 to <0.75	1,219	2,106	57	2,419	0.62	463,114	83	n/a	563	23	12	
0.75 to <2.50	4,403	5,248	58	7,467	1.30	1,434,041	86	n/a	3,164	42	84	
2.50 to <10.00	5,376	927	73	6,048	4.22	884,259	88	n/a	6,027	100	225	
10.00 to <100.00	551	205	48	649	32.55	172,105	87	n/a	1,606	247	185	
100.00 (Default)	33	-	n/a	33	100.00	10,486	83	n/a	21	64	26	
	18,181	81,781	67	73,017	0.92	10,618,761	89	n/a	14,454	20	583	1,279
Other retail												
0.00 to <0.15	1,329	1,593	79	2,592	0.09	44,022	44	n/a	228	9	1	
0.15 to <0.25	361	652	55	722	0.19	11,590	75	n/a	221	31	1	
0.25 to <0.50	4,067	745	53	4,465	0.29	184,857	68	n/a	1,676	38	9	
0.50 to <0.75	822	1,036	58	1,418	0.66	48,320	70	n/a	875	62	6	
0.75 to <2.50	5,941	270	58	6,095	1.22	155,413	69	n/a	4,817	79	52	
2.50 to <10.00	2,262	89	72	2,327	3.85	120,412	50	n/a	1,783	77	51	
10.00 to <100.00	740	308	45	880	63.63	221,649	22	n/a	426	48	62	
100.00 (Default)	56	1	n/a	56	100.00	14,314	75	n/a	90	161	38	
	15,578	4,694	63	18,555	4.30	800,577	61	n/a	10,116	55	220	116
Total (all portfolios)	552,286	361,960	60	798,208	0.68	12,881,354	33	n/a	149,445	19	1,962	2,298

For footnotes, see page 28.

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

(\$ millions)

	Q3/21											
	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 ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
Business and government portfolios												
Corporate												
0.00 to <0.15	17,879	25,236	73	36,302	0.08	2,104	30	2.1	6,797	19	9	
0.15 to <0.25	28,463	35,431	67	52,101	0.20	4,696	37	2.4	20,150	39	38	
0.25 to <0.50	17,035	17,500	60	27,499	0.33	4,001	37	2.2	12,803	47	34	
0.50 to <0.75	27,565	20,766	50	37,956	0.64	4,155	35	2.2	22,124	58	83	
0.75 to <2.50	12,721	9,350	51	17,527	1.37	4,764	36	2.0	13,211	75	87	
2.50 to <10.00	9,536	6,692	47	12,691	4.27	20,043	32	2.0	12,250	97	171	
10.00 to <100.00	840	568	53	1,138	26.85	337	35	1.8	2,066	182	110	
100.00 (Default)	755	78	57	799	100.00	919	58	1.6	1,888	236	417	
	114,794	115,621	62	186,013	1.26	41,019	35	2.2	91,289	49	949	791
Sovereign												
0.00 to <0.15	116,620	14,986	67	126,657	0.02	1,102	7	2.5	2,191	2	2	
0.15 to <0.25	222	87	67	281	0.23	50	26	2.4	78	28	1	
0.25 to <0.50	267	154	61	361	0.33	66	29	3.5	144	40	1	
0.50 to <0.75	42	27	68	61	0.58	42	61	1.1	47	77	-	
0.75 to <2.50	42	10	63	49	1.41	20	25	1.7	25	51	-	
2.50 to <10.00	32	5	75	36	3.45	274	11	2.0	12	33	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	117,225	15,269	67	127,445	0.02	1,554	7	2.5	2,497	2	4	1
Banks												
0.00 to <0.15	9,751	58,548	99	67,540	0.05	440	10	0.3	1,958	3	4	
0.15 to <0.25	747	3,067	85	3,346	0.18	57	14	0.8	358	11	1	
0.25 to <0.50	23	132	64	108	0.33	21	15	0.8	18	17	-	
0.50 to <0.75	467	436	85	837	0.68	29	21	0.8	252	30	1	
0.75 to <2.50	169	36	79	197	1.41	18	29	1.6	129	65	1	
2.50 to <10.00	923	181	96	1,095	5.62	134	19	1.7	721	66	12	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	12,080	62,400	98	73,123	0.15	699	10	0.3	3,436	5	19	1

For footnotes, see page 27.

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

(\$ millions)

	Q3/21											
	a	b	c	d	e	f	g	h	i	j	k	l
	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽²⁾	Average LGD %	Average maturity ⁽³⁾	RWA ⁽⁴⁾	RWA density %	Expected losses ⁽⁵⁾	Provisions ⁽⁵⁾
PD scale												
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	61,415	-	n/a	61,415	0.01	309,176	6	n/a	1,095	2	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)	-	-	-	-	-	-	-	-	-	-	-	-
	61,415	-	n/a	61,415	0.01	309,176	6	n/a	1,095	2	1	15
Real estate secured personal lending (uninsured)												
0.00 to <0.15	108,472	52,394	47	133,300	0.10	720,602	21	n/a	6,243	5	24	
0.15 to <0.25	29,847	15,825	68	40,677	0.18	194,985	23	n/a	3,835	9	18	
0.25 to <0.50	23,793	200	38	23,867	0.33	66,821	20	n/a	2,961	12	16	
0.50 to <0.75	14,444	15	47	14,451	0.58	38,882	18	n/a	2,415	17	15	
0.75 to <2.50	12,331	852	30	12,589	1.15	59,650	23	n/a	4,270	34	34	
2.50 to <10.00	3,212	234	26	3,274	5.95	14,087	20	n/a	2,410	74	36	
10.00 to <100.00	441	17	35	447	37.71	2,267	21	n/a	542	121	33	
100.00 (Default)	302	29	-	302	100.00	1,905	22	n/a	381	126	40	
	192,842	69,566	52	228,907	0.51	1,099,199	21	n/a	23,057	10	216	168
Qualifying revolving retail												
0.00 to <0.15	1,662	49,520	75	38,935	0.05	4,129,103	91	n/a	1,150	3	16	
0.15 to <0.25	3,625	15,783	55	12,255	0.18	1,693,338	86	n/a	1,081	9	19	
0.25 to <0.50	1,149	7,080	48	4,551	0.42	1,745,892	84	n/a	790	17	16	
0.50 to <0.75	1,202	2,180	58	2,469	0.62	464,041	83	n/a	577	23	13	
0.75 to <2.50	4,374	5,300	58	7,460	1.30	1,409,499	86	n/a	3,138	42	83	
2.50 to <10.00	5,233	946	72	5,914	4.25	871,737	88	n/a	5,859	99	218	
10.00 to <100.00	530	201	48	627	32.46	166,939	86	n/a	1,519	242	175	
100.00 (Default)	33	-	n/a	33	100.00	10,280	83	n/a	21	64	26	
	17,808	81,010	67	72,244	0.91	10,490,829	88	n/a	14,135	20	566	1,185
Other retail												
0.00 to <0.15	1,261	1,586	79	2,517	0.09	44,364	48	n/a	221	9	1	
0.15 to <0.25	353	605	56	691	0.19	11,533	74	n/a	210	30	1	
0.25 to <0.50	3,860	762	53	4,266	0.29	176,463	68	n/a	1,610	38	9	
0.50 to <0.75	823	1,016	58	1,409	0.66	48,581	70	n/a	868	62	6	
0.75 to <2.50	5,912	286	57	6,073	1.23	156,043	69	n/a	4,840	80	53	
2.50 to <10.00	2,076	94	67	2,139	3.92	120,220	54	n/a	1,773	83	50	
10.00 to <100.00	684	289	45	815	61.61	218,163	24	n/a	420	52	59	
100.00 (Default)	55	-	n/a	55	100.00	11,314	75	n/a	90	164	37	
	15,024	4,638	63	17,965	4.13	786,681	62	n/a	10,032	56	216	135
Total (all portfolios)	531,188	348,504	60	767,112	0.68	12,729,157	34	n/a	145,541	19	1,971	2,296

For footnotes, see page 28.

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

(\$ millions)		Q3/22									
		Specialized lending									
		Other than high volatility commercial real estate ⁽²⁾									
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	517	2	70	-	-	-	518	518	384	2
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	123	-	90	-	-	-	123	123	117	1
Satisfactory		29	-	115	-	-	-	29	29	36	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		669	2	-	-	-	-	670	670	537	4

(\$ millions)		Q2/22									
		Specialized lending									
		Other than high volatility commercial real estate ⁽²⁾									
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	517	-	70	-	-	-	517	517	383	2
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	121	-	90	-	-	-	121	121	116	1
Satisfactory		29	-	115	-	-	-	29	29	36	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		667	-	-	-	-	-	667	667	535	4

(\$ millions)		Q1/22									
		Specialized lending									
		Other than high volatility commercial real estate ⁽²⁾									
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	574	24	70	-	-	-	585	585	434	2
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	105	2	90	-	-	-	106	106	101	1
Satisfactory		30	-	115	-	-	-	30	30	36	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		709	26	-	-	-	-	721	721	571	4

(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) ⁽¹⁾

(\$ millions)

		Q4/21									
		Specialized lending									
		Other than high volatility commercial real estate ⁽²⁾									
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	571	9	70	-	-	-	574	574	426	2
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	113	-	90	-	-	-	113	113	108	1
Satisfactory		29	-	115	-	-	-	29	29	35	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		713	9					716	716	569	4

(\$ millions)

		Q3/21									
		Specialized lending									
		Other than high volatility commercial real estate ⁽²⁾									
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	356	83	70	-	-	-	397	397	294	2
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	97	-	90	-	-	-	97	97	92	1
Satisfactory		20	-	115	-	-	-	20	20	25	-
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		473	83					514	514	411	3

For footnotes, see page 37.

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

(\$ millions)

	Q3/22					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	149	664	15,998	1.4	1,134	382
2 IMM (for derivatives and SFTs)				1.4	22,259	6,363
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					17,358	3,280
5 Value at Risk (VaR) for SFTs					-	-
6 Total						10,025

(\$ millions)

	Q2/22					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	150	647	17,002	1.4	1,112	413
2 IMM (for derivatives and SFTs)				1.4	23,683	7,072
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					17,240	3,456
5 VaR for SFTs					-	-
6 Total						10,941

(\$ millions)

	Q1/22					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	134	618	14,536	1.4	1,050	368
2 IMM (for derivatives and SFTs)				1.4	20,248	6,120
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					17,628	3,779
5 VaR for SFTs					-	-
6 Total						10,267

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

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

(\$ millions)	Q4/21					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	124	542		1.4	930	347
2 IMM (for derivatives and SFTs)			14,486	1.4	20,188	6,402
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					16,703	3,501
5 VaR for SFTs					-	-
6 Total						10,250

(\$ millions)	Q3/21					
	a	b	c	d	e	f
	Replacement cost	Potential future exposure	Effective expected positive exposure	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1 SA-CCR (for derivatives)	131	669		1.4	1,116	415
2 IMM (for derivatives and SFTs)			14,346	1.4	19,991	6,509
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					15,746	3,193
5 VaR for SFTs					-	-
6 Total						10,117

For footnotes, see page 39.

CCR2: CVA CAPITAL CHARGE

(\$ millions)	Q3/22		Q2/22		Q1/22	
	a	b	a	b	a	b
	EAD		EAD		EAD	
Total portfolios subject to the Advanced CVA capital charge	post-CRM	RWA	post-CRM	RWA	post-CRM	RWA
1 (i) VaR component (including the 3×multiplier)		-		-		-
2 (ii) Stressed VaR component (including the 3×multiplier)		-		-		-
3 All portfolios subject to the Standardized CVA capital charge	23,094	8,442	24,498	9,397	21,007	7,287
4 Total subject to the CVA capital charge	23,094	8,442	24,498	9,397	21,007	7,287

(\$ millions)	Q4/21		Q3/21	
	a	b	a	b
	EAD		EAD	
Total portfolios subject to the Advanced CVA capital charge	post-CRM	RWA	post-CRM	RWA
1 (i) VaR component (including the 3×multiplier)		-		-
2 (ii) Stressed VaR component (including the 3×multiplier)		-		-
3 All portfolios subject to the Standardized CVA capital charge	20,838	7,174	20,786	7,792
4 Total subject to the CVA capital charge	20,838	7,174	20,786	7,792

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

(\$ millions)

	Q3/22								
	a	b	c	d	e	f	g	h	i
	Risk weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio									
Sovereigns	-	-	-	-	-	-	-	-	-
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	13	-	-	-	-	-	13
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	145	3	-	148
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	-	-	13	-	-	145	3	-	161

(\$ millions)

	Q2/22								
	a	b	c	d	e	f	g	h	i
	Risk weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio									
Sovereigns	-	-	-	-	-	-	-	-	-
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	12	-	-	-	-	-	12
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	146	2	-	148
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	-	-	12	-	-	146	2	-	160

(\$ millions)

	Q1/22								
	a	b	c	d	e	f	g	h	i
	Risk weight								
	0%	10%	20%	50%	75%	100%	150%	Others	Total credit exposure
Regulatory portfolio									
Sovereigns	-	-	-	-	-	-	-	-	-
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	12	-	-	-	-	-	12
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	299	3	-	302
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	-	-	12	-	-	299	3	-	314

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

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

(\$ millions)

	Q4/21								
	a	b	c	d	e	f	g	h	i
	Risk weight								
Regulatory portfolio	0%	10%	20%	50%	75%	100%	150%	Others	exposure
Sovereigns	1	-	-	-	-	-	-	-	1
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	12	-	-	-	-	-	12
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	411	4	-	415
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	1	-	12	-	-	411	4	-	428

(\$ millions)

	Q3/21								
	a	b	c	d	e	f	g	h	i
	Risk weight								
Regulatory portfolio	0%	10%	20%	50%	75%	100%	150%	Others	exposure
Sovereigns	1	-	-	-	-	-	-	-	1
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	15	-	-	-	-	-	15
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	536	5	-	541
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	1	-	15	-	-	536	5	-	557

For footnotes, see page 42.

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

(\$ millions)

PD scale	Q3/22						
	a EAD post-CRM	b Average PD %	c Number of obligors ⁽¹⁾	d Average LGD %	e Average maturity ⁽²⁾	f RWA	g RWA density %
Corporate							
0.00 to <0.15	8,795	0.08	1,102	24	0.5	845	10
0.15 to <0.25	4,348	0.20	1,021	34	1.2	1,244	29
0.25 to <0.50	1,529	0.33	439	35	1.3	599	39
0.50 to <0.75	4,680	0.63	1,197	29	0.5	1,991	43
0.75 to <2.50	2,570	1.41	738	21	0.7	1,166	45
2.50 to <10.00	3,225	2.89	1,060	15	0.9	1,420	44
10.00 to <100.00	314	19.79	123	12	1.0	196	62
100.00 (Default)	-	-	-	-	-	-	-
	25,461	0.95	5,680	26	0.8	7,461	29
Sovereign							
0.00 to <0.15	3,799	0.03	122	15	2.6	106	3
0.15 to <0.25	109	0.23	10	34	0.8	30	28
0.25 to <0.50	61	0.33	6	40	0.4	19	31
0.50 to <0.75	9	0.61	9	28	2.1	3	33
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	1	5.87	6	40	0.2	1	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	3,979	0.04	153	16	2.5	159	4
Banks							
0.00 to <0.15	9,789	0.06	169	40	0.9	1,599	16
0.15 to <0.25	812	0.19	59	41	2.3	334	41
0.25 to <0.50	24	0.33	17	40	0.4	11	46
0.50 to <0.75	451	0.64	40	40	-	216	48
0.75 to <2.50	18	1.41	12	43	-	18	100
2.50 to <10.00	49	2.74	41	40	0.1	57	116
10.00 to <100.00	7	17.53	21	44	-	17	243
100.00 (Default)	-	-	-	-	-	-	-
	11,150	0.12	359	40	1.0	2,252	20
Total (all portfolios)	40,590	0.63	6,192	29	1.0	9,872	24

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

(2) Denoted in years.

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

(\$ millions)

PD scale	Q2/22						
	a EAD post-CRM	b Average PD %	c Number of obligors ⁽¹⁾	d Average LGD %	e Average maturity ⁽²⁾	f RWA	g RWA density %
Corporate							
0.00 to <0.15	8,875	0.08	1,046	24	0.5	831	9
0.15 to <0.25	4,596	0.19	1,002	34	1.2	1,260	27
0.25 to <0.50	2,332	0.33	427	37	0.9	953	41
0.50 to <0.75	4,267	0.60	1,150	31	0.3	1,950	46
0.75 to <2.50	3,177	1.41	756	18	0.6	1,303	41
2.50 to <10.00	3,593	3.04	1,231	18	0.7	1,857	52
10.00 to <100.00	319	20.69	132	12	0.9	203	64
100.00 (Default)	-	-	-	-	-	-	-
	27,159	0.99	5,744	26	0.7	8,357	31
Sovereign							
0.00 to <0.15	3,746	0.02	123	12	2.2	87	2
0.15 to <0.25	6	0.23	6	32	9.2	2	33
0.25 to <0.50	94	0.33	10	40	0.2	31	33
0.50 to <0.75	-	0.61	4	40	0.2	-	-
0.75 to <2.50	-	1.41	1	35	4.0	-	-
2.50 to <10.00	1	6.00	4	40	-	2	200
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	3,847	0.03	148	13	2.1	122	3
Banks							
0.00 to <0.15	9,392	0.06	164	40	0.9	1,551	17
0.15 to <0.25	877	0.18	68	41	2.5	390	44
0.25 to <0.50	32	0.33	15	40	0.4	15	47
0.50 to <0.75	462	0.64	41	40	-	222	48
0.75 to <2.50	7	1.41	7	51	-	6	86
2.50 to <10.00	93	3.24	44	40	0.1	111	119
10.00 to <100.00	6	17.53	10	44	-	15	250
100.00 (Default)	-	-	-	-	-	-	-
	10,869	0.13	349	40	1.0	2,310	21
Total (all portfolios)	41,875	0.68	6,241	29	0.9	10,789	26

For footnotes, see page 44.

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

(\$ millions)

PD scale	Q1/22						
	a EAD post-CRM	b Average PD %	c Number of obligors ⁽¹⁾	d Average LGD %	e Average maturity ⁽²⁾	f RWA	g RWA density %
Corporate							
0.00 to <0.15	8,893	0.08	1,033	23	0.6	820	9
0.15 to <0.25	4,528	0.19	945	32	1.5	1,185	26
0.25 to <0.50	1,917	0.33	399	36	1.3	765	40
0.50 to <0.75	4,469	0.65	1,078	34	0.5	2,301	51
0.75 to <2.50	2,072	1.41	710	24	0.7	1,110	54
2.50 to <10.00	2,339	3.42	1,109	19	0.7	1,332	57
10.00 to <100.00	224	21.15	123	13	0.8	155	69
100.00 (Default)	1	100.00	1	65	1.0	6	600
	24,443	0.85	5,398	27	0.8	7,674	31
Sovereign							
0.00 to <0.15	3,657	0.02	124	14	2.7	98	3
0.15 to <0.25	15	0.23	6	25	17.9	6	40
0.25 to <0.50	42	0.33	6	39	0.3	14	33
0.50 to <0.75	1	0.67	4	42	0.9	-	-
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	4	2.86	6	40	-	4	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	3,719	0.03	146	15	2.8	122	3
Banks							
0.00 to <0.15	8,892	0.06	152	40	0.9	1,428	16
0.15 to <0.25	964	0.18	67	41	2.2	403	42
0.25 to <0.50	44	0.33	17	46	1.9	29	66
0.50 to <0.75	472	0.62	42	40	-	214	45
0.75 to <2.50	6	1.41	7	54	0.1	5	83
2.50 to <10.00	65	2.59	43	40	0.1	68	105
10.00 to <100.00	7	17.53	8	40	-	18	257
100.00 (Default)	-	-	-	-	-	-	-
	10,450	0.13	336	40	1.0	2,165	21
Total (all portfolios)	38,612	0.58	5,880	29	1.0	9,961	26

For footnotes, see page 44.

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

(\$ millions)

PD scale	Q4/21						
	a EAD post-CRM	b Average PD %	c Number of obligors ⁽¹⁾	d Average LGD %	e Average maturity ⁽²⁾	f RWA	g RWA density %
Corporate							
0.00 to <0.15	7,716	0.08	999	24	0.7	734	10
0.15 to <0.25	4,437	0.19	915	32	1.5	1,190	27
0.25 to <0.50	1,786	0.33	405	35	1.7	711	40
0.50 to <0.75	3,866	0.64	1,018	35	0.7	2,070	54
0.75 to <2.50	2,990	1.41	697	20	1.0	1,335	45
2.50 to <10.00	2,373	4.12	1,117	19	1.1	1,427	60
10.00 to <100.00	107	30.47	82	23	1.0	135	126
100.00 (Default)	1	100.00	1	65	1.0	8	800
	23,276	0.94	5,234	27	1.0	7,610	33
Sovereign							
0.00 to <0.15	3,744	0.03	117	12	2.7	106	3
0.15 to <0.25	18	0.23	7	26	17.2	7	39
0.25 to <0.50	70	0.33	6	39	0.2	22	31
0.50 to <0.75	-	-	-	-	-	-	-
0.75 to <2.50	-	-	-	-	-	-	-
2.50 to <10.00	1	5.90	5	40	-	1	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	3,833	0.04	135	13	2.8	136	4
Banks							
0.00 to <0.15	8,800	0.06	149	40	0.8	1,359	15
0.15 to <0.25	881	0.19	62	40	2.1	358	41
0.25 to <0.50	72	0.33	17	44	1.6	48	67
0.50 to <0.75	406	0.63	41	40	-	196	48
0.75 to <2.50	59	1.41	9	41	-	51	86
2.50 to <10.00	66	2.65	37	40	0.2	72	109
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	10,284	0.12	315	40	0.9	2,084	20
Total (all portfolios)	37,393	0.62	5,684	29	1.1	9,830	26

For footnotes, see page 44.

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

(\$ millions)

PD scale	Q3/21						
	a EAD post-CRM	b Average PD %	c Number of obligors ⁽¹⁾	d Average LGD %	e Average maturity ⁽²⁾	f RWA	g RWA density %
Corporate							
0.00 to <0.15	8,121	0.08	969	23	0.8	790	10
0.15 to <0.25	4,112	0.19	851	31	1.8	1,120	27
0.25 to <0.50	1,725	0.33	400	33	2.1	689	40
0.50 to <0.75	3,876	0.64	1,021	35	1.1	2,175	56
0.75 to <2.50	1,824	1.41	730	24	1.1	1,024	56
2.50 to <10.00	2,219	3.73	1,150	19	0.9	1,293	58
10.00 to <100.00	107	27.02	97	25	0.8	144	135
100.00 (Default)	2	100.00	2	65	1.0	15	750
	21,986	0.84	5,220	27	1.2	7,250	33
Sovereign							
0.00 to <0.15	3,906	0.04	116	15	3.2	153	4
0.15 to <0.25	33	0.23	7	28	14.8	13	39
0.25 to <0.50	99	0.33	6	38	0.6	31	31
0.50 to <0.75	1	0.54	3	40	-	-	-
0.75 to <2.50	1	1.41	1	35	5.0	1	100
2.50 to <10.00	5	2.91	4	40	-	5	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,045	0.05	137	16	3.2	203	5
Banks							
0.00 to <0.15	8,707	0.06	150	150	0.8	1,375	16
0.15 to <0.25	976	0.20	60	60	2.1	414	42
0.25 to <0.50	68	0.33	18	18	1.4	46	68
0.50 to <0.75	425	0.58	39	39	-	191	45
0.75 to <2.50	28	1.41	11	11	0.1	26	93
2.50 to <10.00	61	2.81	35	35	0.1	65	107
10.00 to <100.00	-	-	-	-	-	1	-
100.00 (Default)	-	-	-	-	-	-	-
	10,265	0.12	313	40	0.9	2,118	21
Total (all portfolios)	36,296	0.55	5,670	30	1.3	9,571	26

For footnotes, see page 44.

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

(\$ millions)	Q3/22											
	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	-	483	-	1,715	32,036	30,350						
Cash - other currencies	5	6,231	453	8,142	34,952	45,067						
Domestic sovereign debt	623	824	2,097	3,389	57,988	71,170						
Other sovereign debt	1,596	785	2,633	3,347	30,583	34,896						
Corporate bonds	265	36	177	-	7,390	2,004						
Equity securities	1,493	-	1,800	-	22,713	30,776						
Other collateral	-	-	166	439	-	-						
Total	3,982	8,359	7,326	17,032	185,662	214,263						

(\$ millions)	Q2/22											
	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	-	656	-	1,320	29,920	27,427						
Cash - other currencies	4	8,356	268	7,637	40,005	51,627						
Domestic sovereign debt	562	1,309	2,313	2,728	53,228	66,080						
Other sovereign debt	1,546	296	1,999	3,947	36,539	36,735						
Corporate bonds	127	38	186	1	6,810	2,247						
Equity securities	1,436	-	2,298	-	21,639	28,777						
Other collateral	-	-	169	464	-	-						
Total	3,675	10,655	7,233	16,097	188,141	212,893						

(\$ millions)	Q1/22											
	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	-	460	-	1,104	28,731	29,933						
Cash - other currencies	20	4,696	-	4,585	41,973	51,143						
Domestic sovereign debt	260	997	2,178	2,170	57,253	62,625						
Other sovereign debt	2,336	142	1,752	1,859	37,480	43,367						
Corporate bonds	149	43	220	-	6,072	2,773						
Equity securities	1,418	-	2,943	-	21,929	26,016						
Other collateral	-	-	195	454	-	-						
Total	4,183	6,338	7,288	10,172	193,438	215,857						

(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) ⁽¹⁾

(\$ millions)	Q4/21											
	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	-	1,278	-	2,148	36,381	30,968						
Cash - other currencies	-	5,383	28	4,423	37,959	48,977						
Domestic sovereign debt	301	456	1,714	3,372	57,632	67,835						
Other sovereign debt	1,288	81	1,808	1,896	38,503	40,371						
Corporate bonds	191	35	226	-	5,762	2,777						
Equity securities	1,242	-	2,027	-	16,622	23,407						
Other collateral	-	-	167	410	-	-						
Total	3,022	7,233	5,970	12,249	192,859	214,335						

(\$ millions)	Q3/21											
	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	-	1,126	-	1,880	32,251	31,211						
Cash - other currencies	-	4,496	15	4,228	35,989	44,997						
Domestic sovereign debt	56	644	1,748	2,912	55,740	63,398						
Other sovereign debt	1,300	90	1,503	1,211	41,475	40,842						
Corporate bonds	382	39	236	-	5,284	2,750						
Equity securities	943	-	1,678	-	17,598	22,190						
Other collateral	-	-	137	412	-	-						
Total	2,681	6,395	5,317	10,643	188,337	205,388						

For footnotes, see page 49.

CCR6: CREDIT DERIVATIVES EXPOSURES

(\$ millions)	Q3/22		Q2/22		Q1/22		Q4/21		Q3/21	
	a	b	a	b	a	b	a	b	a	b
	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold	Protection bought	Protection sold
Notionals										
Single-name credit default swaps	1,040	485	1,240	455	1,368	474	1,441	484	1,195	397
Index credit default swaps	3,406	787	1,557	533	2,873	1,064	2,361	1,197	2,462	1,199
Total return swaps	-	-	-	-	-	-	-	-	-	-
Credit options	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	72	-	73	-	75	-	82	-	99	-
Total notionals	4,518	1,272	2,870	988	4,316	1,538	3,884	1,681	3,756	1,596
Fair values										
Positive fair value (asset)	45	8	128	6	45	11	50	3	60	3
Negative fair value (liability)	23	48	13	132	49	48	58	45	54	54

CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)

	Q3/22		Q2/22		Q1/22		Q4/21		Q3/21	
	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)	621		773		678		625		588	
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which ⁽¹⁾	5,896	305	6,395	401	6,716	302	7,680	343	7,823	304
3 (i) OTC derivatives ⁽¹⁾	350	12	428	14	407	13	383	12	346	11
4 (ii) Exchange-traded derivatives ⁽¹⁾	3,936	261	4,416	356	4,946	262	6,081	307	6,011	264
5 (iii) Securities financing transactions	1,610	32	1,551	31	1,363	27	1,216	24	1,466	29
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7 Segregated initial margin	3,492		3,987		4,381		4,057		3,588	
8 Non-segregated initial margin ⁽²⁾	3,180	-	3,025	-	2,884	-	3,182	-	2,420	-
9 Pre-funded default fund contributions	713	316	719	372	659	376	634	282	604	284
10 Unfunded default fund contributions	903	-	988	-	979	-	862	-	815	-
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	-	-	-	-	-	-	-	-	-	-

(1) Certain prior period information has been restated to conform to the presentation adopted in Q2/22.

(2) Certain prior period information has been restated to conform to current quarter presentation.

SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK

(\$ millions)

		Q3/22								
		a			e			i		
		Bank acts as originator			Bank acts as sponsor ⁽¹⁾			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) - of which	1,533	-	1,533	10,928	-	10,928	2,081	-	2,081
2	residential mortgage	-	-	-	2,488	-	2,488	-	-	-
3	credit card	1,533	-	1,533	661	-	661	627	-	627
4	other retail exposures	-	-	-	7,779	-	7,779	1,454	-	1,454
5	resecuritization	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	2,682	-	2,682	1,623	30	1,653
7	loans to corporates	-	-	-	-	-	-	638	-	638
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	1,942	-	1,942	985	-	985
10	other wholesale	-	-	-	740	-	740	-	30	30
11	resecuritization	-	-	-	-	-	-	-	-	-

(\$ millions)

		Q2/22								
		a			e			i		
		Bank acts as originator			Bank acts as sponsor ⁽¹⁾			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) - of which	1,532	-	1,532	9,436	-	9,436	2,558	-	2,558
2	residential mortgage	-	-	-	2,091	-	2,091	-	-	-
3	credit card	1,532	-	1,532	372	-	372	628	-	628
4	other retail exposures	-	-	-	6,973	-	6,973	1,930	-	1,930
5	resecuritization	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	2,216	-	2,216	1,659	30	1,689
7	loans to corporates	-	-	-	-	-	-	640	-	640
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	1,481	-	1,481	1,019	-	1,019
10	other wholesale	-	-	-	735	-	735	-	30	30
11	resecuritization	-	-	-	-	-	-	-	-	-

(\$ millions)

		Q1/22								
		a			e			i		
		Bank acts as originator			Bank acts as sponsor ⁽¹⁾			Bank acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) - of which	1,534	-	1,534	8,642	-	8,642	3,089	-	3,089
2	residential mortgage	-	-	-	2,096	-	2,096	-	-	-
3	credit card	1,534	-	1,534	199	-	199	622	-	622
4	other retail exposures	-	-	-	6,347	-	6,347	2,467	-	2,467
5	resecuritization	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	1,581	-	1,581	1,903	33	1,936
7	loans to corporates	-	-	-	-	-	-	701	-	701
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	844	-	844	1,202	-	1,202
10	other wholesale	-	-	-	737	-	737	-	33	33
11	resecuritization	-	-	-	-	-	-	-	-	-

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

SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK (continued)

(\$ millions)

	Q4/21																										
	a			b			c			e			f			g			i			j			k		
	Bank acts as originator			Bank acts as sponsor ⁽¹⁾			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	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) - of which																										
2	residential mortgage																										
3	credit card																										
4	other retail exposures																										
5	resecuritization																										
6	Wholesale (total) - of which																										
7	loans to corporates																										
8	commercial mortgage																										
9	lease and receivables																										
10	other wholesale																										
11	resecuritization																										

(\$ millions)

	Q3/21																										
	a			b			c			e			f			g			i			j			k		
	Bank acts as originator			Bank acts as sponsor ⁽¹⁾			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	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) - of which																										
2	residential mortgage																										
3	credit card																										
4	other retail exposures																										
5	resecuritization																										
6	Wholesale (total) - of which																										
7	loans to corporates																										
8	commercial mortgage																										
9	lease and receivables																										
10	other wholesale																										
11	resecuritization																										

For footnotes, see page 53.

SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK ⁽¹⁾

(\$ millions)

	Q3/22								
	a Bank acts as originator ⁽²⁾			e Bank acts as sponsor ⁽³⁾			i Bank acts as investor		
	b Traditional	c Synthetic	d Sub-total	e Traditional	f Synthetic	g Sub-total	i Traditional	j Synthetic	k Sub-total
1 Retail (total) - of which	1	-	1	118	-	118	41	-	41
2 residential mortgage	-	-	-	16	-	16	26	-	26
3 credit card	1	-	1	13	-	13	14	-	14
4 other retail exposures	-	-	-	89	-	89	1	-	1
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	6	-	6	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	5	-	5	-	-	-
10 other wholesale	-	-	-	1	-	1	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q2/22								
	a Bank acts as originator ⁽²⁾			e Bank acts as sponsor ⁽³⁾			i Bank acts as investor		
	b Traditional	c Synthetic	d Sub-total	e Traditional	f Synthetic	g Sub-total	i Traditional	j Synthetic	k Sub-total
1 Retail (total) - of which	11	-	11	7	-	7	51	-	51
2 residential mortgage	-	-	-	2	-	2	35	-	35
3 credit card	11	-	11	-	-	-	9	-	9
4 other retail exposures	-	-	-	5	-	5	7	-	7
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	1	-	1	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	-	-	-	-	-	-
10 other wholesale	-	-	-	1	-	1	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q1/22								
	a Bank acts as originator ⁽²⁾			e Bank acts as sponsor ⁽³⁾			i Bank acts as investor		
	b Traditional	c Synthetic	d Sub-total	e Traditional	f Synthetic	g Sub-total	i Traditional	j Synthetic	k Sub-total
1 Retail (total) - of which	10	-	10	11	-	11	49	-	49
2 residential mortgage	-	-	-	3	-	3	30	-	30
3 credit card	10	-	10	-	-	-	5	-	5
4 other retail exposures	-	-	-	8	-	8	14	-	14
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	-	-	-	-	-	-	-	-	-

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

(2) Includes direct investments in CARDS II Trust.

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

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

(\$ millions)

	Q4/21								
	a			e			i		
	Bank acts as originator ⁽²⁾			Bank acts as sponsor ⁽³⁾			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	1	-	1	29	-	29	261	-	261
2 residential mortgage	-	-	-	8	-	8	226	-	226
3 credit card	1	-	1	1	-	1	11	-	11
4 other retail exposures	-	-	-	20	-	20	24	-	24
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	6	-	6	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	4	-	4	-	-	-
10 other wholesale	-	-	-	2	-	2	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q3/21								
	a			e			i		
	Bank acts as originator ⁽²⁾			Bank acts as sponsor ⁽³⁾			Bank acts as investor		
	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1 Retail (total) - of which	1	-	1	7	-	7	342	-	342
2 residential mortgage	-	-	-	2	-	2	289	-	289
3 credit card	1	-	1	-	-	-	26	-	26
4 other retail exposures	-	-	-	5	-	5	27	-	27
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	1	-	1	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1	-	1	-	-	-
10 other wholesale	-	-	-	-	-	-	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-

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)

		Q3/22																																																				
		a	b	c	d	e	f				g				h				i				j				k				l				m				n				o				p				q			
		Exposure values (by risk-weighted (RW) bands)					Exposure values (by regulatory approach)								RWA (by regulatory approach)								Capital charge after cap																															
		>20%	to >50%	to >100%	to <1250%	1250%	ERBA (including IRBA IAA)				ERBA (including IRBA IAA)				ERBA (including IRBA IAA)				ERBA (including IRBA IAA)																																			
		≤20% RW	50% RW	100% RW	1250% RW	1250% RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%																																
1	Total exposures	14,700	280	160	2	1	1,533	13,610	-	-	248	1,562	-	-	20	125	-	-	-	-	-	-																																
2	Traditional securitization	14,700	280	160	2	1	1,533	13,610	-	-	248	1,562	-	-	20	125	-	-	-	-	-	-																																
3	Of which securitization	14,700	280	160	2	1	1,533	13,610	-	-	248	1,562	-	-	20	125	-	-	-	-	-	-																																
4	Of which retail underlying	12,428	30	-	2	1	1,533	10,928	-	-	248	1,161	-	-	20	93	-	-	-	-	-	-																																
5	Of which wholesale	2,272	250	160	-	-	-	2,682	-	-	-	401	-	-	-	32	-	-	-	-	-	-																																
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)

		Q2/22																																																				
		a	b	c	d	e	f				g				h				i				j				k				l				m				n				o				p				q			
		Exposure values (by RW bands)					Exposure values (by regulatory approach)								RWA (by regulatory approach)								Capital charge after cap																															
		>20%	to >50%	to >100%	to <1250%	1250%	ERBA (including IRBA IAA)				ERBA (including IRBA IAA)				ERBA (including IRBA IAA)				ERBA (including IRBA IAA)																																			
		≤20% RW	50% RW	100% RW	1250% RW	1250% RW	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%	IRBA	IAA	SA	1250%																																
1	Total exposures	12,880	140	161	2	1	1,531	11,653	-	-	228	1,364	-	-	18	109	-	-	-	-	-	-																																
2	Traditional securitization	12,880	140	161	2	1	1,531	11,653	-	-	228	1,364	-	-	18	109	-	-	-	-	-	-																																
3	Of which securitization	12,880	140	161	2	1	1,531	11,653	-	-	228	1,364	-	-	18	109	-	-	-	-	-	-																																
4	Of which retail underlying	10,935	30	-	2	1	1,531	9,437	-	-	228	1,031	-	-	18	82	-	-	-	-	-	-																																
5	Of which wholesale	1,945	110	161	-	-	-	2,216	-	-	-	333	-	-	-	27	-	-	-	-	-	-																																
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)

		Q1/22																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		>20%	to >50%	to >100%	to <1250%	1250%	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	11,722	32	-	2	1	1,534	10,223	-	-	287	1,089	-	-	23	87	-	-
2	Traditional securitization	11,722	32	-	2	1	1,534	10,223	-	-	287	1,089	-	-	23	87	-	-
3	Of which securitization	11,722	32	-	2	1	1,534	10,223	-	-	287	1,089	-	-	23	87	-	-
4	Of which retail underlying	10,141	32	-	2	1	1,534	8,642	-	-	287	931	-	-	23	74	-	-
5	Of which wholesale	1,581	-	-	-	-	-	1,581	-	-	-	158	-	-	-	13	-	-
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)

		Q4/21																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		>20%	to >50%	to >100%	to <1250%	1250%	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	10,531	36	-	2	1	39	10,531	-	-	49	1,110	-	-	4	89	-	-
2	Traditional securitization	10,531	36	-	2	1	39	10,531	-	-	49	1,110	-	-	4	89	-	-
3	Of which securitization	10,531	36	-	2	1	39	10,531	-	-	49	1,110	-	-	4	89	-	-
4	Of which retail underlying	8,913	36	-	2	1	39	8,913	-	-	49	948	-	-	4	76	-	-
5	Of which wholesale	1,618	-	-	-	-	-	1,618	-	-	-	162	-	-	-	13	-	-
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)

		Q3/21																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		>20%	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%
		≤20% RW	50% RW	100% RW	1250% RW	1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1	Total exposures	10,040	-	-	3	-	-	10,043	-	-	-	1,067	-	-	-	85	-	-
2	Traditional securitization	10,040	-	-	3	-	-	10,043	-	-	-	1,067	-	-	-	85	-	-
3	Of which securitization	10,040	-	-	3	-	-	10,043	-	-	-	1,067	-	-	-	85	-	-
4	Of which retail underlying	8,525	-	-	3	-	-	8,528	-	-	-	916	-	-	-	73	-	-
5	Of which wholesale	1,515	-	-	-	-	-	1,515	-	-	-	151	-	-	-	12	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

		Q3/22																																																				
		a	b	c	d	e	f				g				h				i				j				k				l				m				n				o				p				q			
		Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap																																					
		>20%	to >50%	to >100%			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%		IRBA	SA	1250%		IRBA	SA	1250%		IRBA	SA	1250%																					
1	Total exposures	3,127	534	30	43	-	207	3,291	236	-	24	586	24	-	2	47	2	-																																				
2	Traditional securitization	3,127	534	-	43	-	207	3,261	236	-	24	556	24	-	2	45	2	-																																				
3	Of which securitization	3,127	534	-	43	-	207	3,261	236	-	24	556	24	-	2	45	2	-																																				
4	Of which retail underlying	1,504	534	-	43	-	-	1,845	236	-	-	350	24	-	-	29	2	-																																				
5	Of which wholesale	1,623	-	-	-	-	207	1,416	-	-	24	206	-	-	2	16	-	-																																				
6	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
9	Synthetic securitization	-	-	30	-	-	-	30	-	-	-	30	-	-	-	2	-	-																																				
10	Of which securitization	-	-	30	-	-	-	30	-	-	-	30	-	-	-	2	-	-																																				
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
12	Of which wholesale	-	-	30	-	-	-	30	-	-	-	30	-	-	-	2	-	-																																				
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				

(\$ millions)

		Q2/22																																																				
		a	b	c	d	e	f				g				h				i				j				k				l				m				n				o				p				q			
		Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap																																					
		>20%	to >50%	to >100%			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%		IRBA	SA	1250%		IRBA	SA	1250%		IRBA	SA	1250%																					
1	Total exposures	3,589	522	93	43	-	208	3,767	272	-	62	655	27	-	5	53	2	-																																				
2	Traditional securitization	3,589	522	63	43	-	208	3,737	272	-	62	625	27	-	5	51	2	-																																				
3	Of which securitization	3,589	522	63	43	-	208	3,737	272	-	62	625	27	-	5	51	2	-																																				
4	Of which retail underlying	1,993	522	-	43	-	-	2,286	272	-	-	415	27	-	-	34	2	-																																				
5	Of which wholesale	1,596	-	63	-	-	208	1,451	-	-	62	210	-	-	5	17	-	-																																				
6	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
9	Synthetic securitization	-	-	30	-	-	-	30	-	-	-	30	-	-	-	2	-	-																																				
10	Of which securitization	-	-	30	-	-	-	30	-	-	-	30	-	-	-	2	-	-																																				
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
12	Of which wholesale	-	-	30	-	-	-	30	-	-	-	30	-	-	-	2	-	-																																				
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																																				

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

(\$ millions)

		Q1/22																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		>20%	to >50%	to >100%			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	4,082	804	96	43	-	206	4,045	774	-	73	706	145	-	6	56	12	-
2	Traditional securitization	4,082	804	63	43	-	206	4,012	774	-	73	673	145	-	6	53	12	-
3	Of which securitization	4,082	804	63	43	-	206	4,012	774	-	73	673	145	-	6	53	12	-
4	Of which retail underlying	2,242	804	-	43	-	-	2,456	633	-	-	446	122	-	-	35	10	-
5	Of which wholesale	1,840	-	63	-	-	206	1,556	141	-	73	227	23	-	6	18	2	-
6	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	33	-	-	-	33	-	-	-	33	-	-	-	3	-	-
10	Of which securitization	-	-	33	-	-	-	33	-	-	-	33	-	-	-	3	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	33	-	-	-	33	-	-	-	33	-	-	-	3	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

		Q4/21																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
		Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
		>20%	to >50%	to >100%			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	3,913	765	33	98	-	202	3,787	820	-	83	640	132	-	7	50	11	-
2	Traditional securitization	3,913	765	-	98	-	202	3,754	820	-	83	607	132	-	7	47	11	-
3	Of which securitization	3,913	765	-	98	-	202	3,754	820	-	83	607	132	-	7	47	11	-
4	Of which retail underlying	2,261	765	-	35	-	-	2,378	683	-	-	420	111	-	-	33	9	-
5	Of which wholesale	1,652	-	-	63	-	202	1,376	137	-	83	187	21	-	7	14	2	-
6	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	33	-	-	-	33	-	-	-	33	-	-	-	3	-	-
10	Of which securitization	-	-	33	-	-	-	33	-	-	-	33	-	-	-	3	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	33	-	-	-	33	-	-	-	33	-	-	-	3	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

	Q3/21																
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
	Exposure values (by RW bands)					Exposure values (by regulatory approach)				RWA (by regulatory approach)				Capital charge after cap			
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	>1250% RW	ERBA (including IRBA, IAA, SA)			ERBA (including IRBA, IAA, SA)			ERBA (including IRBA, IAA, SA)					
1 Total exposures	4,127	839	40	35	-	213	3,969	859	-	50	673	188	-	4	54	15	-
2 Traditional securitization	4,127	839	-	35	-	213	3,929	859	-	50	633	188	-	4	51	15	-
3 Of which securitization	4,127	839	-	35	-	213	3,929	859	-	50	633	188	-	4	51	15	-
4 Of which retail underlying	2,317	766	-	35	-	-	2,397	721	-	-	421	167	-	-	34	13	-
5 Of which wholesale	1,810	73	-	-	-	213	1,532	138	-	50	212	21	-	4	17	2	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	40	-	-	-	40	-	-	-	40	-	-	-	3	-	-
10 Of which securitization	-	-	40	-	-	-	40	-	-	-	40	-	-	-	3	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	40	-	-	-	40	-	-	-	40	-	-	-	3	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

CREDIT EXPOSURE (EAD ⁽¹⁾)

(\$ millions)

	Q3/22		Q2/22		Q1/22		Q4/21		Q3/21	
	AIRB approach ⁽²⁾	Standardized approach	AIRB approach ⁽²⁾	Standardized approach	AIRB approach ⁽²⁾	Standardized approach	AIRB approach ⁽²⁾	Standardized approach	AIRB approach ⁽²⁾	Standardized approach
Business and government portfolios										
Corporate										
Drawn	142,785	43,275	137,478	41,078	131,029	39,343	120,417	36,321	115,267	35,094
Undrawn commitments	62,741	9,538	60,898	9,446	59,850	8,832	61,417	7,583	56,575	7,329
Repo-style transactions	164,637	-	174,181	-	172,327	-	172,827	-	162,794	-
Other off-balance sheet	14,381	977	14,529	979	13,910	944	13,644	981	14,685	917
OTC derivatives	14,545	148	16,178	148	12,761	302	12,914	415	12,517	541
	399,089	53,938	403,264	51,651	389,877	49,421	381,219	45,300	361,838	43,881
Sovereign										
Drawn	130,271	24,060	130,047	25,910	122,050	25,976	125,001	26,272	117,225	24,389
Undrawn commitments	8,520	-	8,616	-	8,661	-	8,525	-	8,629	-
Repo-style transactions	25,466	-	25,558	-	24,405	-	26,746	-	26,480	-
Other off-balance sheet	2,331	-	2,101	-	2,129	-	1,613	-	1,591	-
OTC derivatives	2,230	-	2,023	-	2,095	-	2,011	1	2,125	1
	168,818	24,060	168,345	25,910	159,340	25,976	163,896	26,273	156,050	24,390
Banks										
Drawn	14,608	2,073	14,074	2,213	13,020	1,832	12,291	1,565	12,080	1,935
Undrawn commitments	1,346	17	1,107	3	1,303	5	1,554	3	1,615	17
Repo-style transactions	46,582	-	45,594	-	44,777	-	42,529	-	40,656	-
Other off-balance sheet	72,402	-	76,571	-	70,740	-	64,728	-	59,428	-
OTC derivatives	6,456	13	6,435	12	6,127	12	5,765	12	5,908	15
	141,394	2,103	143,781	2,228	135,967	1,849	126,867	1,580	119,687	1,967
Gross business and government portfolios	709,301	80,101	715,390	79,789	685,184	77,246	671,982	73,153	637,575	70,238
Less: collateral held for repo-style transactions	219,326	-	228,094	-	223,880	-	225,399	-	214,184	-
Net business and government portfolios	489,975	80,101	487,296	79,789	461,304	77,246	446,583	73,153	423,391	70,238
Retail portfolios										
Real estate secured personal lending										
Drawn	279,146	5,085	273,171	5,054	267,134	4,986	261,531	4,835	254,257	4,754
Undrawn commitments	38,703	-	39,215	-	36,563	-	36,631	-	36,065	-
	317,849	5,085	312,386	5,054	303,697	4,986	298,162	4,835	290,322	4,754
Qualifying revolving retail										
Drawn	17,031	-	17,308	-	16,646	-	18,181	-	17,808	-
Undrawn commitments	57,754	-	57,009	-	55,679	-	54,509	-	54,123	-
Other off-balance sheet	371	-	362	-	294	-	327	-	313	-
	75,156	-	74,679	-	72,619	-	73,017	-	72,244	-
Other retail										
Drawn	17,335	4,854	17,076	4,809	16,168	1,452	15,578	1,419	15,024	1,389
Undrawn commitments	3,207	26	3,057	26	3,009	26	2,937	26	2,902	26
Other off-balance sheet	39	127	38	124	40	-	40	-	39	-
	20,581	5,007	20,171	4,959	19,217	1,478	18,555	1,445	17,965	1,415
Total retail portfolios	413,586	10,092	407,236	10,013	395,533	6,464	389,734	6,280	380,531	6,169
Securitization exposures ⁽³⁾	15,401	3,476	13,217	4,214	12,013	4,769	10,823	4,556	10,267	4,817
Gross credit exposure	1,138,288	93,669	1,135,843	94,016	1,092,730	88,479	1,072,539	83,989	1,028,373	81,224
Less: collateral held for repo-style transactions	219,326	-	228,094	-	223,880	-	225,399	-	214,184	-
Net credit exposure ⁽⁴⁾	918,962	93,669	907,749	94,016	868,850	88,479	847,140	83,989	814,189	81,224

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

(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 ⁽¹⁾⁽²⁾

(\$ millions)

	Q3/22	Q2/22	Q1/22	Q4/21	Q3/21
Business and government					
Canada					
Drawn	181,638	172,866	169,114	170,156	163,337
Undrawn commitments	51,688	49,179	49,706	50,998	49,317
Repo-style transactions	8,241	8,066	8,605	7,360	6,372
Other off-balance sheet	73,765	74,682	71,697	63,615	58,990
OTC derivatives	9,804	10,770	10,093	9,863	11,253
	325,136	315,563	309,215	301,992	289,269
United States					
Drawn	76,213	79,012	69,936	61,388	55,677
Undrawn commitments	14,497	14,424	14,317	14,133	12,595
Repo-style transactions	4,677	5,087	5,172	5,506	5,368
Other off-balance sheet	7,268	7,917	7,590	8,098	8,805
OTC derivatives	8,929	8,969	6,330	6,436	5,157
	111,584	115,409	103,345	95,561	87,602
Europe					
Drawn	13,917	14,195	12,616	13,678	13,394
Undrawn commitments	3,898	3,820	3,159	2,888	2,856
Repo-style transactions	1,794	1,844	1,406	1,485	1,560
Other off-balance sheet	7,519	10,076	7,011	7,815	7,410
OTC derivatives	2,721	2,736	2,919	2,638	2,628
	29,849	32,671	27,111	28,504	27,848
Other countries					
Drawn	15,896	15,526	14,433	12,487	12,164
Undrawn commitments	2,524	3,198	2,632	3,477	2,051
Repo-style transactions	2,647	2,242	2,446	2,352	2,446
Other off-balance sheet	562	526	481	457	499
OTC derivatives	1,777	2,161	1,641	1,753	1,512
	23,406	23,653	21,633	20,526	18,672
	489,975	487,296	461,304	446,583	423,391

(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 ⁽¹⁾

(\$ millions)	Q3/22	Q2/22	Q1/22	Q4/21	Q3/21
Business and government portfolios					
Corporate					
Less than 1 year ⁽²⁾	89,400	89,662	85,283	78,543	77,586
1 - 3 years	91,649	90,108	88,214	88,578	84,489
3 - 5 years	63,427	59,353	54,495	50,406	44,842
Over 5 years	891	940	1,240	1,227	1,593
	245,367	240,063	229,232	218,754	208,510
Sovereign					
Less than 1 year ⁽²⁾	17,450	23,834	16,112	9,832	13,142
1 - 3 years	62,714	57,340	60,432	81,325	71,528
3 - 5 years	64,195	62,866	59,327	47,107	45,989
Over 5 years	742	571	688	708	832
	145,101	144,611	136,559	138,972	131,491
Banks					
Less than 1 year ⁽²⁾	84,803	87,558	81,102	73,660	68,350
1 - 3 years	11,856	11,958	11,966	12,962	13,625
3 - 5 years	2,669	2,942	2,344	2,126	1,301
Over 5 years	179	164	101	109	114
	99,507	102,622	95,513	88,857	83,390
Total business and government portfolios	489,975	487,296	461,304	446,583	423,391
Retail portfolios					
Real estate and secured personal lending					
Less than 1 year ⁽²⁾	86,866	87,510	89,505	91,047	88,659
1 - 3 years	94,449	88,381	81,189	78,736	80,752
3 - 5 years	133,143	132,962	129,395	125,016	117,557
Over 5 years	3,391	3,533	3,608	3,363	3,354
	317,849	312,386	303,697	298,162	290,322
Qualifying revolving retail					
Less than 1 year ⁽²⁾	75,156	74,679	72,619	73,017	72,244
	75,156	74,679	72,619	73,017	72,244
Other retail					
Less than 1 year ⁽²⁾	13,165	13,128	12,764	12,675	12,385
1 - 3 years	798	745	733	680	632
3 - 5 years	2,075	2,018	1,929	1,880	1,851
Over 5 years	4,543	4,280	3,791	3,320	3,097
	20,581	20,171	19,217	18,555	17,965
Total retail portfolios	413,586	407,236	395,533	389,734	380,531
Total credit exposure	903,561	894,532	856,837	836,317	803,922

(1) Excludes securitization exposures.

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

CREDIT RISK ASSOCIATED WITH DERIVATIVES

(\$ millions)	Q3/22			Q3/22	Q2/22	Q1/22	Q4/21	Q3/21	
	Current replacement cost ⁽¹⁾			Credit equivalent amount ⁽²⁾	Risk-weighted amount				
	Trading	Asset/liability management	Total						
Interest rate derivatives									
Over-the-counter									
Forward rate agreements	-	6	6	11	5	57	3	31	9
Swap contracts	1,068	66	1,134	2,796	709	586	1,177	1,360	1,918
Purchased options	17	-	17	34	15	13	14	14	19
Written options	1	-	1	22	9	4	4	4	4
	1,086	72	1,158	2,863	738	660	1,198	1,409	1,950
Exchange-traded	6	-	6	302	10	20	8	10	16
Total interest rate derivatives	1,092	72	1,164	3,165	748	680	1,206	1,419	1,966
Foreign exchange derivatives									
Over-the-counter									
Forward contracts	856	397	1,253	4,488	1,306	1,920	1,328	1,335	1,322
Swap contracts	392	431	823	2,994	801	756	737	751	790
Purchased options	153	-	153	319	130	126	115	54	64
Written options	21	-	21	88	26	37	37	19	20
	1,422	828	2,250	7,889	2,263	2,839	2,217	2,159	2,196
Credit derivatives									
Over-the-counter									
Credit default swap contracts - protection purchased	3	1	4	131	16	14	17	16	16
Credit default swap contracts - protection sold	2	3	5	28	9	8	8	7	6
	5	4	9	159	25	22	25	23	22
Equity derivatives									
Over-the-counter	72	34	106	3,936	938	966	961	935	940
Exchange-traded	4	-	4	2,948	100	122	158	195	170
	76	34	110	6,884	1,038	1,088	1,119	1,130	1,110
Precious metal derivatives									
Over-the-counter	69	1	70	223	146	128	105	88	100
Exchange-traded	-	-	-	28	1	2	4	2	9
	69	1	70	251	147	130	109	90	109
Other commodity derivatives									
Over-the-counter	5,780	-	5,780	8,762	2,273	2,468	1,645	1,788	1,366
Exchange-traded	13	-	13	3,749	150	212	91	100	69
	5,793	-	5,793	12,511	2,423	2,680	1,736	1,888	1,435
RWA related to non-trade exposures to central counterparties					349	404	403	306	313
RWA related to CVA capital charge					8,442	9,397	7,287	7,174	7,792
Total derivatives	8,457	939	9,396	30,859	15,435	17,240	14,102	14,189	14,943

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

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

AIRB CREDIT RISK EXPOSURE - LOSS EXPERIENCE ⁽¹⁾

	Q3/22		Q2/22		Q1/22		Q4/21		Q3/21	
	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 %
Business and government portfolios										
Corporate	0.48	0.01	0.53	-	0.57	(0.02)	0.61	0.12	0.54	0.15
Sovereign	0.01	-	0.01	-	-	-	0.01	-	0.01	-
Banks	0.30	-	0.17	-	0.14	-	0.13	-	0.13	-
Retail portfolios										
Real estate secured personal lending	0.09	0.01	0.09	0.01	0.10	0.01	0.10	0.01	0.12	0.01
Qualifying revolving retail	3.06	1.88	3.13	1.88	3.52	2.23	3.38	2.11	3.05	2.15
Other retail	1.44	0.26	1.34	0.23	1.66	0.27	1.73	0.34	1.77	0.41

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

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

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

AIRB CREDIT RISK EXPOSURE - BACK-TESTING ⁽¹⁾

	Q3/22						Q2/22					
	Average estimated PD %	Actual default rate % ⁽²⁾	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %	Average estimated PD %	Actual default rate % ⁽²⁾	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %
Business and government portfolios ⁽³⁾												
Corporate	2.83	0.08	36.30	42.87	76.51	92.75	3.06	0.09	39.94	21.31	76.52	92.89
Sovereign	0.78	-	25.00	16.46	96.11	96.79	0.78	0.04	-	-	95.74	-
Banks	5.35	-	n/a	n/a	88.95	-	3.95	-	n/a	n/a	84.12	-
Retail portfolios ⁽⁴⁾												
Real estate secured personal lending												
Uninsured residential mortgages and personal loans	0.51	0.27	17.78	3.11	n/a	n/a	0.53	0.31	18.64	4.82	n/a	n/a
Insured residential mortgages	0.60	0.43	n/a	n/a	n/a	n/a	0.62	0.43	n/a	n/a	n/a	n/a
Home equity line of credit	0.25	0.15	36.61	3.57	93.67	86.22	0.26	0.17	33.25	9.56	92.87	90.39
Qualifying revolving retail	0.90	0.62	87.26	81.11	104.17	100.36	0.99	0.65	88.70	85.02	101.47	97.97
Other retail	1.54	0.96	78.03	50.05	91.55	82.44	1.61	0.93	79.71	62.42	93.72	85.22
	Q1/22						Q4/21					
	Average estimated PD %	Actual default rate % ⁽²⁾	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %	Average estimated PD %	Actual default rate % ⁽²⁾	Average estimated LGD %	Actual LGD %	Estimated EAD %	Actual EAD %
Business and government portfolios ⁽³⁾												
Corporate	3.84	0.12	44.59	19.37	76.27	91.55	3.78	0.17	43.23	24.24	76.94	89.84
Sovereign	0.82	0.04	-	-	96.22	-	1.04	0.04	-	-	96.06	9.50
Banks	4.56	-	n/a	n/a	87.18	-	4.51	-	n/a	n/a	81.52	-
Retail portfolios ⁽⁴⁾												
Real estate secured personal lending												
Uninsured residential mortgages and personal loans	0.50	0.40	19.58	9.25	n/a	n/a	0.50	0.47	19.40	7.31	n/a	n/a
Insured residential mortgages	0.61	0.54	n/a	n/a	n/a	n/a	0.63	0.58	n/a	n/a	n/a	n/a
Home equity line of credit	0.29	0.21	33.89	8.42	91.12	87.83	0.29	0.24	35.91	12.62	92.53	88.86
Qualifying revolving retail	1.05	0.69	88.86	86.97	101.30	97.27	0.96	0.71	88.88	86.21	102.10	98.57
Other retail	1.71	0.98	77.99	59.10	92.59	82.99	1.93	1.08	77.89	61.36	93.05	83.85

(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 2021 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 on 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 Office of the Superintendent of Financial Institutions (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.

Asset/liability management (ALM)

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

Bail-in eligible liabilities

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

Bank exposures

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

Business and government portfolio

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

Central counterparty (CCP)

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

Comprehensive approach for securities financing transactions (SFTs)

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

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

CET1, Tier 1 and total regulatory capital, divided by RWA, as defined by OSFI's Capital Adequacy Requirements (CAR) Guideline, which is based on Basel Committee on Banking Supervision (BCBS) standards.

Corporate exposures

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

Credit risk

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

Drawn exposure

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

Exposure at default (EAD)

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

Internal models approach (IMA) for market risk

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

Internal model method (IMM) for counterparty credit risk

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

Internal ratings-based (IRB) approach for securitization exposures

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

Leverage ratio exposure

The leverage ratio exposure is defined under the OSFI rules as on-balance sheet assets (unweighted) less Tier 1 capital regulatory adjustments plus derivative exposures, SFTs exposures with a limited form of netting under certain conditions, and other off-balance sheet exposures (such as commitments, direct credit substitutes, forward asset purchases, standby/trade letters of credit and securitization exposures). The temporary exclusion of qualifying sovereign-issued securities from the leverage ratio exposure measure announced by OSFI in response to the onset of the COVID-19 pandemic was no longer applicable beginning in Q1/22. OSFI continues to permit exposures arising from central bank reserves that qualify as High Quality Liquid Assets (HQLA) to be excluded from the exposure measure for leverage ratio purposes.

Leverage ratio

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

Loss given default (LGD)

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

Market risk

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

Master netting agreement

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

Non-viability contingent capital (NVCC)

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

Operational risk

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

Other off-balance sheet exposure

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

Other retail

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

Over-the-counter derivatives exposure

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

Probability of default (PD)

An estimate of the likelihood of default for any particular customer which occurs when that customer is not able to repay its obligations as they become contractually due. PD is based on through-the-cycle assumptions for regulatory capital purposes, and based on point-in-time assumptions reflecting forward-looking information for IFRS 9 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 CET1, Additional Tier 1 (AT1) and Tier 2 capital. CET1 capital includes common shares, retained earnings, accumulated other comprehensive income (AOCI) (excluding AOCI relating to cash flow hedges and changes in fair value option liabilities attributable to changes in own credit risk) and qualifying instruments issued by a consolidated banking subsidiary to third parties, less regulatory adjustments for items such as goodwill and other intangible assets, certain deferred tax assets, net assets related to defined benefit pension plans, and certain investments. 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 the end of fiscal 2022. AT1 capital primarily includes NVCC preferred shares, Limited Recourse Capital Notes, and qualifying instruments issued by a consolidated subsidiary to third parties. Tier 1 capital is comprised of CET1 plus AT1. Tier 2 capital includes NVCC subordinated indebtedness, eligible general allowances, and qualifying instruments issued by a consolidated subsidiary to third parties. Total capital is comprised of Tier 1 capital plus Tier 2 capital. Qualifying regulatory capital instruments must be capable of absorbing loss at the point of non-viability of the financial institution.

Repo-style transactions exposure

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

Resecuritization

A securitization exposure in which the risk associated with an underlying pool of exposures is 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, which are calculated using the AIRB and standardized approaches, (ii) RWA for market risk, and (iii) RWA for operational risk. 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. The 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. The RWA for operational risk, which relate to the risk of losses resulting from people, inadequate or failed internal processes, and systems or from external events, are calculated under a standardized approach.

Since the introduction of Basel II in 2008, OSFI has prescribed a capital floor requirement for institutions that use the 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 from the issue of securities or other forms of interest to purchase the transferred assets. The SE will generally use the cash flows generated by the assets to meet the obligations under the securities or other interests issued by the SE, which may carry a number of different risk profiles.

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

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

Total loss absorbing capacity ratio

Defined as TLAC measure divided by risk-weighted assets determined in accordance with guidelines issued by OSFI.

Total loss absorbing capacity leverage ratio

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

Transitional arrangements for capital treatment of expected loss provisioning

On March 27, 2020, OSFI introduced transitional arrangements for expected credit loss provisioning. These arrangements result in a portion of allowances that would otherwise be included in Tier 2 capital qualifying for inclusion in CET1 capital. The amount of expected credit loss 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. For exposures under the IRB approach, the lower of this amount and excess allowances eligible for inclusion in Tier 2 capital is included as CET1 capital under the transitional arrangements.

Value-at-Risk (VaR)

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