



Pillar 3 Report
and
Supplementary
Regulatory
Capital Disclosure

For the period ended
April 30, 2021

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q2/21, and our 2020 annual report (including audited consolidated financial statements and accompanying management's discussion and analysis). Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. CIBC prepares its consolidated financial statements in accordance with International Financial Reporting Standards (IFRS). For Basel-related terms used in this package, refer to the Glossary. All amounts in this document are in millions of Canadian dollars, unless otherwise stated.

PILLAR 3 REPORT

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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 Annual Report, and supplementary packages, which may be found on our website (www.cibc.com). No information on CIBC's website, including the supplementary packages, should be considered incorporated herein by reference.

The credit risk framework within the Capital Adequacy Requirements (CAR) Guideline issued by the Office of the Superintendent of Financial Institutions (OSFI) is inclusive of requirements relating to counterparty credit risk, securitization activities, as well as other items such as settlement risk, equity investments in funds, and amounts below the threshold for capital deductions which are subject to a 250% risk-weight. Pages 63 to 68 of this document and disclosures in CIBC's 2020 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	2020 Annual Report	Supplementary Financial Information
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Overview of risk management, key prudential metrics and RWA	KM2	Key metrics - TLAC requirements (at resolution group level)	3	31, 43-49, 53-55, 57, 64, 68, 71-72, 74, 80-82	
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	CRE	Qualitative disclosures related to IRB models			
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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 global systemically important bank (G-SIB).

(3) There are several key differences between Basel and IFRS 9 which could lead to significantly different estimates for PD and loss given default (LGD). Basel parameters reflect long run historical experience including periods of downturn and adjustments for conservatism, whereas IFRS 9 parameters are point-in-time estimates based on forward-looking information. See the "Accounting and control matters" section in our 2020 Annual Report for additional details.

(4) As at April 30, 2021, the use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by \$20 million, which is not significant.

(5) Template CR9 is only required to be disclosed on an annual basis. Refer to CIBC's Pillar 3 Report and Supplementary Regulatory Capital Disclosure for the period ended October 31, 2020, which may be found on our website (www.cibc.com).

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

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

n/a Not applicable.

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

(\$ millions)

	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20
	a	b	c	d	e
1 TLAC available ⁽²⁾	65,502	62,731	60,612	58,141	53,493
1a TLAC available with transitional arrangements for expected credit loss (ECL) provisioning not applied ⁽²⁾	65,502	62,731	60,612	58,141	53,493
2 Total RWA at the level of the resolution group	257,997	256,119	254,871	256,683	261,763
3 TLAC ratio: TLAC as a percentage of RWA (row 1 / row 2) (%) ⁽²⁾	25.4%	24.5%	23.8%	22.7%	20.4%
3a TLAC ratio: TLAC as a percentage of RWA (row 1a / row 2) (%) available with transitional arrangements for ECL provisioning not applied ⁽²⁾	25.4%	24.5%	23.8%	22.7%	20.4%
4 Leverage ratio exposure measure at the level of the resolution group	767,391	756,688	741,760	724,111	726,959
5 TLAC Leverage Ratio: TLAC as a percentage of leverage ratio exposure measure (row 1 / row 4) (%) ⁽²⁾	8.5%	8.3%	8.2%	8.0%	7.4%
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) (%) ⁽²⁾	8.5%	8.3%	8.2%	8.0%	7.4%
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 is required to meet target TLAC requirements by November 1, 2021. As a domestic systemically important bank (D-SIB), CIBC will be subject to a target risk-based TLAC Ratio (which comprises a minimum risk-based TLAC ratio of 21.5% plus the then-applicable Domestic Stability Buffer) 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.

n/a Not applicable.

OV1: OVERVIEW OF RWA ⁽¹⁾

	Q2/21		Q1/21	Q4/20	Q3/20	Q2/20
	a	b	c	d	e	f
	RWA ⁽²⁾	Minimum capital requirements	RWA ⁽²⁾			
1 Credit risk (excluding counterparty credit risk)	195,110	15,609	193,242	193,394	194,148	198,899
2 Of which: SA ⁽³⁾	53,194	4,256	54,512	55,652	56,111	58,465
Of which: supervisory slotting approach	407	33	317	291	319	360
3 Of which: AIRB approach	141,509	11,321	138,413	137,451	137,718	140,074
4 Counterparty credit risk ⁽⁴⁾	16,625	1,330	17,120	17,120	18,250	18,369
Of which: CVA capital charge	6,898	552	7,181	7,202	8,189	8,311
Of which: exposures to central counterparties	524	42	491	410	427	458
Of which: comprehensive approach for credit risk mitigation (for securities financing transactions (SFTs))	3,104	248	3,004	2,619	2,232	2,158
5 Of which: standardized approach for counterparty credit risk (SA-CCR)	347	28	208	335	374	426
6 Of which: IMM	5,752	460	6,236	6,554	7,028	7,016
7 Equity positions in banking book under market-based approach	-	-	-	-	-	-
8 Equity investments in funds - look-through approach ⁽⁵⁾	475	38	499	437	413	364
9 Equity investments in funds - mandate-based approach ⁽⁵⁾	31	2	12	12	8	16
10 Equity investments in funds - fall-back approach ⁽⁵⁾	-	-	-	-	-	-
11 Settlement risk	-	-	-	28	-	-
12 Securitization exposures in banking book	2,276	182	2,383	2,735	2,571	2,286
12a Of which: subject to the transitional arrangement	-	-	-	-	-	-
13 Of which: internal ratings-based approach (IRBA)	216	17	168	597	317	321
14 Of which: external ratings-based approach (ERBA), including internal assessment approach (IAA)	1,961	157	1,917	1,848	1,990	1,743
15 Of which: SA ⁽⁶⁾	99	8	298	290	264	222
16 Market risk	7,937	635	7,331	5,858	6,122	7,323
17 Of which: SA	14	1	18	24	14	20
18 Of which: IMM	7,923	634	7,313	5,834	6,108	7,303
19 Operational risk	30,768	2,461	30,495	30,319	29,950	29,581
20 Of which: Basic Indicator Approach	-	-	-	-	-	-
21 Of which: SA	30,768	2,461	30,495	30,319	29,950	29,581
22 Of which: Advanced Measurement Approach	-	-	-	-	-	-
23 Amounts below the thresholds for deduction (subject to 250% risk-weight)	4,775	382	5,037	4,968	5,221	4,925
24 Floor adjustment	-	-	-	-	-	-
25 Total (1+4+7+8+9+10+11+12+16+19+23+24)	257,997	20,640	256,119	254,871	256,683	261,763

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

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

(3) Includes RWA of \$7,233 million (Q1/21: \$6,577 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 \$500 million (Q1/21: \$500 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)	Q2/21 vs. Q1/21			Q1/21 vs. Q4/20	Q4/20 vs. Q3/20	Q3/20 vs. Q2/20
		CR8				
		Of which determined under an IRB approach	Of which all other ⁽¹⁾			
Credit risk						
1 Balance at beginning of period	201,173	138,413	62,760	201,574	202,361	206,490
2 Asset size ⁽²⁾	6,058	4,655	1,403	3,368	(1,423)	(1,808)
3 Asset quality ⁽³⁾	(1,315)	(1,315)	-	(153)	1,388	228
4 Model updates ⁽⁴⁾	1,115	1,115	-	(258)	(61)	289
5 Methodology and policy ⁽⁵⁾	(877)	-	(877)	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(3,224)	(1,359)	(1,865)	(3,257)	(528)	(3,159)
8 Other	(263)	-	(263)	(101)	(163)	321
9 Balance at end of period	202,667	141,509	61,158	201,173	201,574	202,361
		CCR7				
		Of which determined under an IMM approach	Of which all other ⁽⁶⁾			
Counterparty credit risk						
1 Balance at beginning of period	17,120	6,236	10,884	17,120	18,250	18,369
2 Asset size ⁽²⁾	175	(48)	223	688	(847)	261
3 Credit quality of counterparties ⁽³⁾	81	12	69	(126)	(119)	67
4 Model updates ⁽⁴⁾	(236)	(301)	65	(75)	(81)	17
5 Methodology and policy ⁽⁵⁾	-	-	-	-	-	-
6 Acquisitions and disposals	-	-	-	-	-	-
7 Foreign exchange movements	(515)	(147)	(368)	(487)	(83)	(464)
8 Other	-	-	-	-	-	-
9 Balance at end of period	16,625	5,752	10,873	17,120	17,120	18,250
Market risk						
1 Balance at beginning of period	7,331			5,858	6,122	7,323
2 Movement in risk levels ⁽⁷⁾	(807)			1,461	(220)	(1,924)
3 Model updates ⁽⁴⁾	1,318			(13)	(25)	632
4 Methodology and policy ⁽⁵⁾	-			-	-	-
5 Acquisitions and disposals	-			-	-	-
6 Foreign exchange movements	95			25	(19)	91
7 Other	-			-	-	-
8 Balance at end of period	7,937			7,331	5,858	6,122
Operational risk						
Balance at beginning of period	30,495			30,319	29,950	29,581
Movement in risk levels ⁽⁸⁾	273			176	369	369
Methodology and policy ⁽⁵⁾	-			-	-	-
Acquisitions and disposals	-			-	-	-
Balance at end of period	30,768			30,495	30,319	29,950

- (1) Includes credit risk under the standardized and supervisory slotting approaches, equity investments in funds under the look-through and mandate based approaches, settlement risk, securitization exposures in the banking book, and amounts below the thresholds for deduction that are risk-weighted at 250%.
- (2) Relates to net increase/decrease in the underlying exposures and related impacts, including tenor and CVA.
- (3) Relates to changes in credit risk mitigation and credit quality of the borrower/counterparty.
- (4) Relates to internal model or parameter changes.
- (5) Relates to regulatory changes implemented on an industry-wide basis and any capital methodology changes implemented within CIBC for our portfolios.
- (6) 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.
- (7) Relates to changes in open positions and market volatility.
- (8) Relates to changes in revenue.

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

(\$ millions)

	Q2/21						
	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	26,924	26,924	26,924	-	-	-	-
Interest-bearing deposits with banks	20,273	20,272	20,138	-	-	134	-
Securities	155,122	154,920 ⁽⁴⁾	98,002	2,634	1,097	55,822	-
Cash collateral on securities borrowed	11,573	11,573	-	11,573	-	-	-
Securities purchased under resale agreements	63,106	63,106	-	63,106	-	-	-
Loans	421,118	421,118 ⁽⁵⁾	417,815	730	1,952	22,086	798
Other							
Derivative instruments	35,313	35,313 ⁽⁶⁾	-	35,313	-	33,214	-
Customers' liability under acceptances	11,002	11,002	11,002	-	-	-	-
Property and equipment	2,826	2,826	2,826	-	-	-	-
Goodwill	4,928	4,928	-	-	-	-	4,928
Software and other intangible assets	1,944	1,944	-	-	-	-	1,944
Investments in equity-accounted associates and joint ventures	641	987	956	-	-	-	31
Deferred tax assets	433	433	1,002	-	-	-	(569) ⁽⁷⁾
Other assets	27,675	27,586	13,592	9,041	4	4,056	890
	84,762	85,019	29,378	44,354	4	37,270	7,224
Total assets	782,878	782,932	592,257	122,397	3,053	115,312	8,022
LIABILITIES							
Deposits							
Personal	207,028	207,028	-	-	-	-	207,028
Business and government	313,201	313,201	-	-	-	567	312,634
Bank	17,140	17,140	-	-	-	-	17,140
Secured borrowings	39,194	39,194	-	-	-	-	39,194
	576,563	576,563	-	-	-	567	575,996
Obligations related to securities sold short	20,269	20,269	-	-	-	18,803	1,466
Cash collateral on securities lent	3,205	3,205	-	3,205	-	-	-
Obligations related to securities sold under repurchase agreements	66,120	66,120	-	66,120	-	-	-
Other							
Derivative instruments	34,121	34,121 ⁽⁶⁾	-	34,121	-	32,819	-
Acceptances	11,071	11,071	-	-	-	-	11,071
Deferred tax liability	35	35	-	-	-	-	35
Other liabilities	23,161	23,215	-	-	-	1,947	21,268
	68,388	68,442	-	34,121	-	34,766	32,374
Subordinated indebtedness	5,653	5,653	-	-	-	-	5,653
Total liabilities	740,198	740,252	-	103,446	-	54,136	615,489

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

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

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

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

(5) Non-trading loans are subject to credit risk only, with the exception of securitization-related loans, which are risk-weighted under the securitization framework. Bankers' acceptances issued by CIBC are considered trading loans and are subject to both credit and market risk.

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

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

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

(\$ millions)

	Q2/21				
	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)	774,910	592,257	3,053	122,397	115,312
2 Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	124,763	-	-	103,446	54,136
3 Total net amount under regulatory scope of consolidation	650,147	592,257	3,053	18,951	61,176
4 Off-balance sheet amounts ⁽³⁾	342,193	243,558	12,102	86,533	-
5 Differences in valuations	(411)	(411) ⁽⁴⁾	-	-	-
6 Differences due to different netting rules, other than those already included in row 3	10,980	-	-	10,980	-
7 Differences due to consideration of provisions ⁽⁵⁾	2,991	2,991	-	-	-
8 Differences due to prudential filters	-	-	-	-	-
9 Gross-up for securities financing transactions ⁽⁶⁾	138,650	-	-	138,650	-
10 Differences due to inclusion of potential future exposure and alpha multiplier in derivative EAD	10,793	-	-	10,793	-
11 Collateral ⁽⁷⁾	(214,757)	-	-	(214,757)	-
12 Other	-	-	-	-	-
13 Exposure amounts considered for regulatory purposes	940,586	838,395	15,155	51,150	61,176

(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 \$489 million (Q1/21: \$509 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)

		Q2/21	Q1/21	Q4/20	Q3/20	Q2/20	
Row		Cross-reference ⁽¹⁾					
	Common Equity Tier 1 (CET1) capital: instruments and reserves						
1	Directly issued qualifying common share capital plus related stock surplus	14,249	A+B	14,110	14,025	13,922	13,841
2	Retained earnings	24,003	C	23,060	22,119	21,726	21,238
3	Accumulated other comprehensive income (AOCI) (and other reserves)	683	D	1,007	1,435	1,447	2,165
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	n/a	n/a	n/a	n/a	n/a	n/a
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	112	E	124	128	130	135
6	CET1 capital before regulatory adjustments	39,047		38,301	37,707	37,225	37,379
	CET1 capital: regulatory adjustments						
7	Prudential valuation adjustments	23	See footnote 2	21	24	30	30
8	Goodwill (net of related tax liabilities)	4,851	F+G+H	5,008	5,177	5,422	5,596
9	Other intangibles other than mortgage-servicing rights (net of related tax liabilities)	1,677	I+J+AL	1,654	1,662	1,650	1,668
10	Deferred tax assets excluding those arising from temporary differences (net of related tax liabilities)	10	K	11	24	17	33
11	Cash flow hedge reserve	242	L	250	274	304	308
12	Shortfall of provisions to expected losses ⁽³⁾	-	See footnote 2	-	-	-	-
13	Securitization gain on sale	-		-	-	-	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	24	M+AK	(14)	35	51	153
15	Defined benefit pension fund net assets (net of related tax liabilities)	686	N+O	403	206	152	302
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	20	See footnote 2	18	21	7	-
17	Reciprocal cross holdings in common equity	-		-	-	-	-
18	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-		-	-	-	-
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	P+Q	-	-	-	-
20	Mortgage servicing rights (amount above 10% threshold)	-		-	-	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-		-	-	-	-
22	Amount exceeding the 15% threshold	-		-	-	-	-
23	of which: significant investments in the common stock of financials	-	R+S	-	-	-	-
24	of which: mortgage servicing rights	-		-	-	-	-
25	of which: deferred tax assets arising from temporary differences	-	T	-	-	-	-
26	Other deductions or regulatory adjustments to CET1 as determined by OSFI ⁽⁴⁾	(401)		(488)	(592)	(610)	(246)
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 (AT1) and Tier 2 (T2) to cover deductions	-		-	-	-	-
28	Total regulatory adjustments to CET1	7,132		6,863	6,831	7,023	7,844
29	CET1 capital	31,915		31,438	30,876	30,202	29,535
29a	CET1 capital with transitional arrangements for ECL provisioning not applied	31,514		30,950	30,284	29,592	29,289
	AT1 capital: instruments						
30	Directly issued qualifying AT1 instruments plus related stock surplus ⁽⁵⁾	3,575		3,575	3,575	2,825	2,825
31	of which: classified as equity under applicable accounting standards	3,575	U	3,575	3,575	2,825	2,825
32	of which: classified as liabilities under applicable accounting standards	-		-	-	-	-
33	Directly issued capital instruments subject to phase out from AT1	251	V+see footnote 6	251	302	304	305
34	AT1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	18	W	20	22	19	20
35	of which: instruments issued by subsidiaries subject to phase out	-		-	-	-	-
36	AT1 capital before regulatory adjustments	3,844		3,846	3,899	3,148	3,150
	AT1 capital: regulatory adjustments						
37	Investments in own AT1 instruments	-		-	-	-	-
38	Reciprocal cross holdings in AT1 instruments	-		-	-	-	-
39	Non-significant investments in the capital of banking, financial and insurance entities, net of eligible short positions (amount above 10% threshold)	-		-	-	-	-
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions	-		-	-	-	-
41	Other deductions from Tier 1 (T1) capital as determined by OSFI	-		-	-	-	-
41a	of which: reverse mortgages	-		-	-	-	-
42	Regulatory adjustments applied to AT1 due to insufficient T2 to cover deductions	-		-	-	-	-
43	Total regulatory adjustments to AT1 capital	-		-	-	-	-
44	AT1 capital	3,844		3,846	3,899	3,148	3,150
45	T1 capital (T1 = CET1 + AT1)	35,759		35,284	34,775	33,350	32,685
45a	T1 capital with transitional arrangements for ECL provisioning not applied	35,358		34,796	34,183	32,740	32,439
	T2 capital: instruments and provisions						
46	Directly issued qualifying T2 instruments plus related stock surplus ⁽⁷⁾	5,051	X	4,059	5,035	5,098	4,108
47	Directly issued capital instruments subject to phase out from T2	451	Y	451	628	674	677
48	T2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	25	Z	28	29	25	26
49	of which: instruments issued by subsidiaries subject to phase out	-		-	-	-	-
50	General allowances	540	AA+AB	533	502	493	472
51	T2 capital before regulatory adjustments	6,067		5,071	6,194	6,290	5,283

For footnotes, see next page.



CC1: COMPOSITION OF REGULATORY CAPITAL (continued)

(\$ millions)

Row	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20
	Cross-reference ⁽¹⁾				
52	-	-	-	-	-
53	-	-	-	-	-
54	-	-	-	-	-
54a	-	-	-	-	-
55	-	-	-	-	-
56	-	-	-	-	-
57	6,067	5,071	6,194	6,290	5,283
58	41,826	40,355	40,969	39,640	37,968
59	41,826	40,355	40,969	39,640	37,968
59a	257,997	256,119	254,871	256,683	261,763
60	12.4%	12.3%	12.1%	11.8%	11.3%
61	12.2%	12.1%	11.9%	11.5%	11.2%
61a	13.9%	13.8%	13.6%	13.0%	12.5%
62	13.7%	13.6%	13.4%	12.8%	12.4%
62a	16.2%	15.8%	16.1%	15.4%	14.5%
63	16.2%	15.8%	16.1%	15.4%	14.5%
63a	8.0%	8.0%	8.0%	8.0%	8.0%
64	2.5%	2.5%	2.5%	2.5%	2.5%
65	0.0%	0.0%	0.0%	0.0%	0.0%
66	0.0%	0.0%	0.0%	0.0%	0.0%
67	1.0%	1.0%	1.0%	1.0%	1.0%
67a	12.4%	12.3%	12.1%	11.8%	11.3%
68	8.0%	8.0%	8.0%	8.0%	8.0%
69	9.5%	9.5%	9.5%	9.5%	9.5%
70	11.5%	11.5%	11.5%	11.5%	11.5%
71	407	325	392	305	382
72	908	1,026	933	1,008	987
73	-	-	-	-	-
74	1,002	989	1,054	1,081	983
75	479	533	502	493	472
76	645	676	689	704	731
77	61	-	-	-	-
78	1,006	985	981	986	998
79	n/a	n/a	n/a	n/a	n/a
80	n/a	n/a	n/a	n/a	n/a
81	251	251	501	501	501
82	50	51	-	-	-
83	451	451	901	901	901
84	119	150	-	-	-
85					

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

(2) Not recorded on the consolidated balance sheet.

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

(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 adjustments and limitations until fiscal 2022.

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

(6) Comprises CIBC Tier 1 Notes - Series B due June 30, 2108.

(7) Comprises certain debentures which qualify as NVCC.

(8) Excludes the 1.0% (Q1/21, Q4/20, Q3/20 and Q2/20: 1.0%) Domestic Stability Buffer that OSFI requires D-SIBs to hold as this buffer requirement is intended to address Pillar 2 risks that are not adequately captured in the Pillar 1 capital requirements. The table above includes only the Pillar 1 capital requirements.

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

n/a Not applicable.

CC2: RECONCILIATION OF REGULATORY CAPITAL TO BALANCE SHEET

(\$ millions)

	Q2/21				Cross reference to capital schedule ⁽²⁾
	Balance sheet as in report to shareholders	Insurance entities adjustment ⁽¹⁾ Deconsolidation	Equity accounting	Balance sheet as in the regulatory scope of consolidation	
Assets					
Cash and non-interest-bearing deposits with banks	26,924	-	-	26,924	
Interest-bearing deposits with banks	20,273	(1)	-	20,272	
Securities	155,122	(202)	-	154,920	
Significant investments in capital of other financial institutions not exceeding regulatory thresholds				-	AF
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds				34	AG
Significant investments in capital of non-financial institutions				-	
Other securities				154,886	
Cash collateral on securities borrowed	11,573	-	-	11,573	
Securities purchased under resale agreements	63,106	-	-	63,106	
Loans	424,318	-	-	424,318	
Allowance for credit losses	(3,200)	-	-	(3,200)	
General allowance reflected in T2 capital				(479)	AA
Excess in allowance over expected losses reflected in T2 capital				(61)	AB
Allowances reflected in CET1 capital per ECL transitional arrangement				(401)	
Allowances not reflected in regulatory capital				(2,259)	
Derivative instruments	35,313	-	-	35,313	
Customers' liability under acceptances	11,002	-	-	11,002	
Property and equipment	2,826	-	-	2,826	
Goodwill	4,928	-	-	4,928	F
Software and other intangible assets	1,944	-	-	1,944	I
Investments in equity-accounted associates and joint ventures	641	-	346	987	
Significant investments in capital of other financial institutions exceeding regulatory thresholds (10% of CET1)				-	P
Significant investments in capital of other financial institutions exceeding regulatory thresholds (15% basket of CET1)				-	R
Significant investments in capital of other financial institutions not exceeding regulatory thresholds				562	AD
Significant investments in capital of other financial institutions related to goodwill				10	G
Significant investments in capital of other financial institutions related to intangibles				21	AL
Significant investments in capital of non-financial institutions				17	
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (10% of CET1)				-	Q
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (15% basket of CET1)				-	S
Investment in deconsolidated subsidiaries not exceeding regulatory thresholds				346	AE
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds				18	AJ
Non-significant investments in capital of non-financial institutions				13	
Deferred tax assets	433	-	-	433	
Deferred tax assets excluding those arising from temporary differences				10	K
Deferred tax assets arising from temporary differences exceeding regulatory thresholds (15% basket of CET1)				-	T
Deferred tax assets arising from temporary differences not exceeding regulatory thresholds				1,002	AC
Deferred tax liabilities related to goodwill				(87)	H
Deferred tax liabilities related to software and other intangible assets				(288)	J
Deferred tax liabilities related to defined benefit pension fund net assets				(204)	O
Other assets					
Defined benefit pension fund net assets	890	-	-	890	N
Other	26,785	(89)	-	26,696	
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds				5	AI
Other				26,691	
Total assets	782,878	(292)	346	782,932	

For footnotes, see next page.



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

(\$ millions)	Q2/21				Cross reference to capital schedule ⁽²⁾
	Balance sheet as in report to shareholders	Insurance entities Deconsolidation	adjustment ⁽¹⁾ Equity accounting	Balance sheet as in the regulatory scope of consolidation	
Liabilities					
Deposits	576,563	-	-	576,563	
Obligations related to securities sold short	20,269	-	-	20,269	
Cash collateral on securities lent	3,205	-	-	3,205	
Obligations related to securities sold under repurchase agreements	66,120	-	-	66,120	
Derivative instruments	34,121	-	-	34,121	
Acceptances	11,071	-	-	11,071	
Deferred tax liabilities	35	-	-	35	
Other liabilities	23,161	42	12	23,215	
Subordinated indebtedness	5,653	-	-	5,653	
Subordinated indebtedness allowed for inclusion in T2 capital					5,051
Subordinated indebtedness allowed for inclusion in T2 capital subject to phase out					451
Regulatory capital amortization of maturing subordinated indebtedness not allowed for T2 capital					-
Subordinated indebtedness excluded from T2 capital due to cap					119
Subordinated indebtedness not allowed for T2 capital					32
Total liabilities	740,198	42	12	740,252	
Equity					
Preferred shares and other equity instruments	3,575	-	-	3,575	
Preferred shares and other equity instruments allowed for inclusion into additional T1 capital					3,575
Preferred shares and other equity instruments allowed for inclusion into additional T1 capital subject to phase out					-
Preferred shares and other equity instruments excluded from additional T1 capital due to cap					-
Common shares	14,130	-	-	14,130	
Common shares – treasury positions					2
Common shares					14,128
Contributed surplus	119	-	-	119	
Retained earnings	24,003	(335)	335	24,003	
Gains and losses due to changes in own credit risk on fair valued liabilities					79
Other retained earnings					23,924
AOCI	683	1	(1)	683	
Cash flow hedges					242
Net fair value gains (losses) arising from changes in institution's own credit risk					(55)
Other					496
Non-controlling interests	170	-	-	170	
Portion allowed for inclusion into CET1					112
Portion allowed for inclusion into additional T1 capital					18
Portion allowed for inclusion into T2 capital					25
Portion not allowed for regulatory capital					15
Total equity	42,680	(334)	334	42,680	
Total liabilities and equity	782,878	(292)	346	782,932	

(1) Comprises our insurance subsidiaries: CIBC Cayman Re, and CIBC Life which are excluded from the regulatory scope of consolidation. CIBC Cayman Re provides life and health reinsurance to Canadian insurance and international reinsurance companies. CIBC Life is primarily involved in direct underwriting of life insurance products and has assumed a closed creditor product block of business from a Canadian underwriter; current policies in-force include accidental death, hospital accident, hospital cash benefit plans, critical accident plan, accident recovery plan, term life, and creditor life and disability insurance products. As at April 30, 2021, CIBC Cayman Re had \$200 million in assets, \$(4) million in liabilities, and \$204 million in equity, CIBC Life had \$92 million in assets, \$(38) million in liabilities, and \$130 million in equity.

(2) Refer to table CC1.

CHANGES IN REGULATORY CAPITAL

(\$ millions)

	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20
CET1 capital					
Opening amount	31,438	30,876	30,202	29,535	28,407
Shares issued in lieu of cash dividends (add back)	32	32	33	39	36
Other issue of common shares	104	67	56	42	42
Redeemed capital	-	-	-	-	-
Purchase of common shares for cancellation	-	-	-	-	(22)
Premium on purchase of common shares for cancellation	-	-	-	-	(47)
Gross dividends (deduction)	(706)	(683)	(682)	(681)	(679)
Profit for the quarter (attributable to shareholders of the parent company)	1,647	1,621	1,015	1,170	400
Removal of own credit spread (net of tax)	(38)	49	16	102	(100)
Change in AOCI balances included in regulatory capital					
Currency translation differences	(595)	(619)	(84)	(618)	805
Securities measured at fair value through other comprehensive income (FVOCI)	(68)	51	(37)	178	3
Cash flow hedges	(8)	(24)	(30)	(5)	193
Post-employment defined benefit plans	327	199	147	(210)	248
Goodwill and other intangible assets (deduction, net of related tax liabilities)	134	177	233	192	(250)
Shortfall of allowance to expected losses	-	-	-	-	548
Other, including regulatory adjustments and transitional arrangements					
Deferred tax assets that rely on future profitability (excluding those arising from temporary differences)	1	13	(7)	16	(4)
Defined benefit pension fund net assets	(283)	(197)	(54)	150	(162)
Significant investments in financial institutions (amount above 10% threshold)	-	-	-	-	-
Amount exceeding 15% threshold	-	-	-	-	-
Prudential valuation adjustments	(2)	3	6	-	1
Other ⁽¹⁾	(68)	(127)	62	292	116
Closing amount	31,915	31,438	30,876	30,202	29,535
AT1 capital					
Opening amount	3,846	3,899	3,148	3,150	3,144
AT1 eligible capital issues ⁽²⁾	-	-	750	-	-
Redeemed capital	-	-	-	-	-
Impact of the cap on inclusion for instruments subject to phase out	-	(51)	-	-	-
Other, including regulatory adjustments and transitional arrangements ⁽¹⁾	(2)	(2)	1	(2)	6
Closing amount	3,844	3,846	3,899	3,148	3,150
Total T1 capital	35,759	35,284	34,775	33,350	32,685
T2 capital					
Opening amount	5,071	6,194	6,290	5,283	5,019
New T2 eligible capital issues	1,000	-	-	1,000	-
Redeemed capital	-	(1,000)	(32)	-	-
Amortization adjustments	-	-	-	-	-
Impact of the cap on inclusion for instruments subject to phase out	-	(150)	-	-	-
Other, including regulatory adjustments and transitional arrangements ⁽¹⁾	(4)	27	(64)	7	264
Closing amount	6,067	5,071	6,194	6,290	5,283
Total capital	41,826	40,355	40,969	39,640	37,968

(1) 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 adjustments and limitations until fiscal 2022.

(2) Includes LRCN.

TLAC1: TLAC COMPOSITION (AT RESOLUTION GROUP LEVEL)

(\$ millions)

	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20
Regulatory capital elements of TLAC and adjustments					
1 CET1 capital	31,915	31,438	30,876	30,202	29,535
2 AT1 capital before TLAC adjustments	3,844	3,846	3,899	3,148	3,150
3 AT1 ineligible as TLAC as issued out of subsidiaries to third parties	-	-	-	-	-
4 Other adjustments	-	-	-	-	-
5 AT1 instruments eligible under the TLAC framework	3,844	3,846	3,899	3,148	3,150
6 T2 capital before TLAC adjustments	6,067	5,071	6,194	6,290	5,283
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	6,067	5,071	6,194	6,290	5,283
11 TLAC arising from regulatory capital	41,826	40,355	40,969	39,640	37,968
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	23,803	22,467	19,696	18,519	15,585
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	23,803	22,467	19,696	18,519	15,585
Non-regulatory capital elements of TLAC: adjustments					
18 TLAC before deductions	65,629	62,822	60,665	58,159	53,553
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	(127)	(91)	(53)	(18)	(60)
21 Other adjustments to TLAC	-	-	-	-	-
22 TLAC available after deductions	65,502	62,731	60,612	58,141	53,493
RWA and leverage exposure measure for TLAC purposes					
23 Total RWA adjusted as permitted under the TLAC regime	257,997	256,119	254,871	256,683	261,763
24 Leverage exposure measure	767,391	756,688	741,760	724,111	726,959
TLAC ratios and buffers ⁽¹⁾					
25 TLAC Ratio (as a percentage of RWA adjusted as permitted under the TLAC regime) (%)	25.4%	24.5%	23.8%	22.7%	20.4%
26 TLAC Leverage Ratio (as a percentage of leverage exposure) (%)	8.5%	8.3%	8.2%	8.0%	7.4%
27 CET1 (as a percentage of RWA) available after meeting the resolution group's minimum capital and TLAC requirements ⁽²⁾	n/a	n/a	n/a	n/a	n/a
28 Institution-specific buffer (capital conservation buffer plus countercyclical buffer plus higher loss absorbency, expressed as a percentage of RWA)	3.5%	3.5%	3.5%	3.5%	3.5%
29 Of which: capital conservation buffer	2.5%	2.5%	2.5%	2.5%	2.5%
30 Of which: bank specific countercyclical buffer	0.0%	0.0%	0.0%	0.0%	0.0%
31 Of which: D-SIB/G-SIB buffer	1.0%	1.0%	1.0%	1.0%	1.0%

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

(2) Not applicable until Q1/22.

n/a Not applicable.



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

(\$ millions)

	Q2/21					
	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	14,130	3,575	5,510	23,925	-	47,140
3 Subset of row 2 that are excluded liabilities	2	-	14	65	-	81
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	14,128	3,575	5,496	23,860	-	47,059
5 Subset of row 4 that are potentially eligible as TLAC	14,128	3,575	5,496	23,654	-	46,853
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	1,721	-	1,721
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	19,700	-	19,700
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,211	887	-	6,098
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	285	1,346	-	1,631
10 Subset of row 5 that is perpetual securities	14,128	3,575	-	-	-	17,703

(\$ millions)

	Q1/21					
	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	13,991	3,575	4,513	22,711	-	44,790
3 Subset of row 2 that are excluded liabilities	-	-	33	89	-	122
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,991	3,575	4,480	22,622	-	44,668
5 Subset of row 4 that are potentially eligible as TLAC	13,991	3,575	4,480	22,360	-	44,406
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	180	-	180
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	20,293	-	20,293
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,192	863	-	5,055
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	288	1,024	-	1,312
10 Subset of row 5 that is perpetual securities	13,991	3,575	-	-	-	17,566

(\$ millions)

	Q4/20					
	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	13,908	3,575	5,526	19,977	-	42,986
3 Subset of row 2 that are excluded liabilities	16	-	68	52	-	136
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,892	3,575	5,458	19,925	-	42,850
5 Subset of row 4 that are potentially eligible as TLAC	13,892	3,575	5,458	19,656	-	42,581
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	100	-	100
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	17,692	-	17,692
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,957	790	-	5,747
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	501	1,074	-	1,575
10 Subset of row 5 that is perpetual securities	13,892	3,575	-	-	-	17,467

(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.

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

(\$ millions)

	Q3/20					
	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	13,800	2,825	5,560	18,785	-	40,970
3 Subset of row 2 that are excluded liabilities	-	-	15	18	-	33
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,800	2,825	5,545	18,767	-	40,937
5 Subset of row 4 that are potentially eligible as TLAC	13,800	2,825	5,545	18,532	-	40,702
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	118	-	118
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	16,600	-	16,600
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	5,010	1,175	-	6,185
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	535	639	-	1,174
10 Subset of row 5 that is perpetual securities	13,800	2,825	-	-	-	16,625

(\$ millions)

	Q2/20					
	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	13,722	2,825	4,564	15,906	-	37,017
3 Subset of row 2 that are excluded liabilities	-	-	9	60	-	69
4 Total capital and liabilities less excluded liabilities (row 2 minus row 3)	13,722	2,825	4,555	15,846	-	36,948
5 Subset of row 4 that are potentially eligible as TLAC	13,722	2,825	4,555	15,557	-	36,659
6 Subset of row 5 with 1 year ≤ residual maturity < 2 years	-	-	-	102	-	102
7 Subset of row 5 with 2 years ≤ residual maturity < 5 years	-	-	-	14,221	-	14,221
8 Subset of row 5 with 5 years ≤ residual maturity < 10 years	-	-	4,016	1,192	-	5,208
9 Subset of row 5 with residual maturity ≥ 10 years, but excluding perpetual securities	-	-	539	42	-	581
10 Subset of row 5 that is perpetual securities	13,722	2,825	-	-	-	16,547

For footnotes, see page 14.

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

(\$ millions)

Row	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20
1 Total consolidated assets as per published financial statements	782,878	782,908	769,551	768,545	759,136
2 Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	54	141	57	105	86
3 Adjustment for securitized exposures that meet the operational requirements for the recognition of risk transference	(809)	(1,235)	(1,672)	(1,902)	(2,330)
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	(1,186)	370	2,003	(8,531)	(7,083)
6 Adjustment for SFTs (i.e. repos and similar secured lending)	(3,595)	(3,245)	(2,933)	(785)	(3,337)
7 Adjustment for off-balance sheet items (i.e. credit equivalent amounts of off-balance sheet exposures)	86,791	84,764	84,761	81,153	78,405
8 Other adjustments ⁽¹⁾	(96,742)	(107,015)	(110,007)	(114,474)	(97,918)
9 Leverage ratio exposure measure	767,391	756,688	741,760	724,111	726,959

(1) Includes the impact of regulatory flexibility provided by OSFI in respect of exposures arising from central bank reserves and sovereign-issued securities that qualify as high quality liquid assets (HQLA). The treatment specified by OSFI permits these items to be excluded from the leverage ratio exposure measure.

LR2: LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

(\$ millions)

Row	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20
On-balance sheet exposures					
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures, but including collateral) ⁽¹⁾	590,066	578,586	563,075	562,459	564,296
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)	(7,168)	(6,541)	(4,630)	(8,139)	(9,409)
4 (Asset amounts deducted in determining T1 capital)	(7,509)	(7,365)	(7,388)	(7,582)	(7,937)
5 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	575,389	564,680	551,057	546,738	546,950
Derivative exposures					
6 Replacement cost associated with all derivative transactions	11,596	11,921	12,307	13,658	13,581
7 Add-on amounts for potential future exposure associated with all derivative transactions	22,530	22,613	22,425	21,287	19,654
8 (Exempted central counterparty (CCP)-leg of client cleared trade exposures)	-	-	-	-	-
9 Adjusted effective notional amount of written credit derivatives	533	881	1,456	1,477	1,521
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	(532)	(879)	(1,456)	(1,477)	(1,521)
11 Total derivatives exposures (sum of lines 6 to 10)	34,127	34,536	34,732	34,945	33,235
SFT exposures					
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	74,679	75,953	74,143	62,060	71,706
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	(7,834)	(8,084)	(7,077)	(4,992)	(8,132)
14 Counterparty credit risk exposure for SFTs	4,239	4,839	4,144	4,207	4,795
15 Agent transaction exposures	-	-	-	-	-
16 Total SFT exposures (sum of lines 12 to 15)	71,084	72,708	71,210	61,275	68,369
Other off-balance sheet exposures					
17 Off-balance sheet exposure at gross notional amount	310,366	301,329	295,896	288,368	279,555
18 (Adjustments for conversion to credit equivalent amounts)	(223,575)	(216,565)	(211,135)	(207,215)	(201,150)
19 Off-balance sheet items (sum of lines 17 and 18)	86,791	84,764	84,761	81,153	78,405
Capital and Total Exposures					
20 T1 capital	35,759	35,284	34,775	33,350	32,685
20a T1 capital with transitional arrangements for ECL provisioning not applied	35,358	34,796	34,183	32,740	32,439
21 Total Exposures (sum of lines 5, 11, 16 and 19)	767,391	756,688	741,760	724,111	726,959
Leverage Ratio					
22 Leverage ratio	4.7%	4.7%	4.7%	4.6%	4.5%
22a Leverage ratio with transitional arrangements for ECL provisioning not applied	4.6%	4.6%	4.6%	4.5%	4.5%

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

CR1: CREDIT QUALITY OF ASSETS

(\$ millions)

	Q2/21						
	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	2,334	432,986	3,200	209	554	2,437	432,120
2 Debt securities	425	117,482	33	13	19	1	117,874
2a Other investment ⁽²⁾	-	11	-	-	-	-	11
3 Off-balance sheet exposures ⁽³⁾	149	309,650	138	-	33	105	309,661
4 Total	2,908	860,129	3,371	222	606	2,543	859,666

(\$ millions)

	Q1/21						
	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	2,455	422,004	3,484	212	607	2,665	420,975
2 Debt securities	449	114,235	36	13	22	1	114,648
2a Other investment ⁽²⁾	-	11	-	-	-	-	11
3 Off-balance sheet exposures ⁽³⁾	226	301,353	147	-	32	115	301,432
4 Total	3,130	837,603	3,667	225	661	2,781	837,066

(\$ millions)

	Q4/20						
	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	2,349	417,579	3,540	255	686	2,599	416,388
2 Debt securities	463	120,054	38	14	24	-	120,479
2a Other investment ⁽²⁾	-	9	-	-	-	-	9
3 Off-balance sheet exposures ⁽³⁾	156	295,602	182	2	38	142	295,576
4 Total	2,968	833,244	3,760	271	748	2,741	832,452

(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 \$136.7 billion (Q1/21: \$134.2 billion) of personal, home equity and credit card lines, which are unconditionally cancellable at our discretion.

CR1: CREDIT QUALITY OF ASSETS (continued)

(\$ millions)

	Q3/20						
	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	2,583	415,221	3,347	242	566	2,539	414,457
2 Debt securities	443	115,366	40	14	26	-	115,769
2a Other investment ⁽²⁾	-	9	-	-	-	-	9
3 Off-balance sheet exposures ⁽³⁾	251	288,927	262	2	72	188	288,916
4 Total	3,277	819,523	3,649	258	664	2,727	819,151

(\$ millions)

	Q2/20						
	a	b	c	d	e	f	g
	Gross carrying values of			Of which ECL accounting provisions for credit losses on SA exposures ⁽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	2,232	421,411	3,064	255	465	2,344	420,579
2 Debt securities	444	106,618	47	20	27	-	107,015
2a Other investment ⁽²⁾	-	9	-	-	-	-	9
3 Off-balance sheet exposures ⁽³⁾	156	278,934	247	2	37	208	278,843
4 Total	2,832	806,972	3,358	277	529	2,552	806,446

For footnotes, see page 17.

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

(\$ millions)

	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20
	<u>a</u>	<u>b</u>	<u>c</u>	<u>d</u>	<u>e</u>
1 Defaulted loans and debt securities at end of the previous reporting period	3,130	2,968	3,277	2,832	2,425
2 Loans and debt securities that have defaulted since the last reporting period	726	840	705	1,061	944
Amounts repaid ⁽²⁾	(308)	(411)	(396)	(208)	(255)
3 Returned to non-defaulted status	(185)	(68)	(316)	(154)	(104)
4 Amounts written off	(316)	(220)	(203)	(219)	(244)
5 Other changes ⁽³⁾	(139)	21	(99)	(35)	66
6 Defaulted loans and debt securities at end of the reporting period	2,908	3,130	2,968	3,277	2,832

(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)	Q2/21					Q1/21				
	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	48,222	383,898	383,365	533	-	45,407	375,568	374,910	658	-
2 Debt securities	101,603	16,271	2,536	13,735	-	97,960	16,688	2,890	13,798	-
3 Total ⁽³⁾	149,825	400,169	385,901	14,268	-	143,367	392,256	377,800	14,456	-
4 Of which defaulted ⁽⁶⁾	516	1,337	1,336	1	-	517	1,422	1,421	1	-

(\$ millions)	Q4/20					Q3/20				
	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	48,142	368,246	367,589	657	-	48,345	366,112	365,294	818	-
2 Debt securities	104,177	16,302	2,885	13,417	-	98,586	17,183	2,922	14,261	-
3 Total ⁽³⁾	152,319	384,548	370,474	14,074	-	146,931	383,295	368,216	15,079	-
4 Of which defaulted ⁽⁶⁾	120	1,315	1,312	3	-	541	1,563	1,563	-	-

(\$ millions)	Q2/20				
	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	51,497	369,082	368,297	785	-
2 Debt securities	89,421	17,594	2,919	14,675	-
3 Total ⁽³⁾	140,918	386,676	371,216	15,460	-
4 Of which defaulted ⁽⁶⁾	567	1,282	1,281	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	Q2/21										
	a		b		c		d		e		f
	Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density				RWA		RWA
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA	density	density	%
1 Sovereigns and their central banks	24,101	-	24,101	-	1,484	-					6
2 Non-central government public sector entities	-	-	-	-	-	-					-
3 Multilateral development banks	-	-	-	-	-	-					-
4 Banks	1,590	46	1,590	17	394	-					25
5 Securities firms	-	-	-	-	-	-					-
6 Corporates	34,729	20,567	34,729	7,892	39,982	-					94
7 Regulatory retail portfolios	1,288	531	1,288	25	919	-					70
8 Secured by residential property	4,476	143	4,476	-	2,681	-					60
9 Secured by commercial real estate	-	-	-	-	-	-					-
10 Equity ⁽²⁾	472	-	472	-	500	-					106
11 Past-due loans ⁽³⁾	-	-	-	-	-	-					-
12 Higher-risk categories	-	-	-	-	-	-					-
13 Other assets ⁽⁴⁾	17,696	-	17,696	-	12,009	-					68
14 Total	84,352	21,287	84,352	7,934	57,969	-					63

(\$ millions)

Asset classes	Q1/21										
	a		b		c		d		e		f
	Exposures before CCF ⁽¹⁾ and CRM		Exposures post-CCF and CRM		RWA and RWA density				RWA		RWA
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA	density	density	%
1 Sovereigns and their central banks	23,836	-	23,836	-	2,355	-					10
2 Non-central government public sector entities	-	-	-	-	-	-					-
3 Multilateral development banks	-	-	-	-	-	-					-
4 Banks	1,279	29	1,279	12	331	-					26
5 Securities firms	-	-	-	-	-	-					-
6 Corporates	35,485	20,929	35,485	8,040	41,016	-					94
7 Regulatory retail portfolios	1,327	450	1,327	28	961	-					71
8 Secured by residential property	4,593	155	4,593	-	2,770	-					60
9 Secured by commercial real estate	-	-	-	-	-	-					-
10 Equity ⁽²⁾	471	-	471	-	500	-					106
11 Past-due loans ⁽³⁾	-	-	-	-	-	-					-
12 Higher-risk categories	-	-	-	-	-	-					-
13 Other assets ⁽⁴⁾	16,717	-	16,717	-	11,616	-					69
14 Total	83,708	21,563	83,708	8,080	59,549	-					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) Past-due loans relating to CIBC FirstCaribbean and CIBC Bank USA are included in rows 1-9 of this table.

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

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

(\$ millions)

Asset classes	Q4/20							
	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	22,664	-	22,664	-	2,460		11	
2 Non-central government public sector entities	-	-	-	-	-		-	
3 Multilateral development banks	-	-	-	-	-		-	
4 Banks	1,241	48	1,241	16	326		26	
5 Securities firms	-	-	-	-	-		-	
6 Corporates	36,459	21,464	36,459	8,353	41,828		93	
7 Regulatory retail portfolios	1,296	448	1,296	28	939		71	
8 Secured by residential property	4,717	163	4,717	-	2,859		61	
9 Secured by commercial real estate	-	-	-	-	-		-	
10 Equity ⁽²⁾	466	-	466	-	493		106	
11 Past-due loans ⁽³⁾	-	-	-	-	-		-	
12 Higher-risk categories	-	-	-	-	-		-	
13 Other assets ⁽⁴⁾	15,056	-	15,056	-	11,743		78	
14 Total	81,899	22,123	81,899	8,397	60,648		67	

(\$ millions)

Asset classes	Q3/20							
	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	18,056	-	18,056	-	2,489		14	
2 Non-central government public sector entities	-	-	-	-	-		-	
3 Multilateral development banks	-	-	-	-	-		-	
4 Banks	1,225	54	1,225	17	323		26	
5 Securities firms	-	-	-	-	-		-	
6 Corporates	36,723	21,500	36,723	8,560	42,367		94	
7 Regulatory retail portfolios	1,267	407	1,267	27	904		70	
8 Secured by residential property	4,642	172	4,642	1	2,805		60	
9 Secured by commercial real estate	-	-	-	-	-		-	
10 Equity ⁽²⁾	496	-	496	-	525		106	
11 Past-due loans ⁽³⁾	-	-	-	-	-		-	
12 Higher-risk categories	-	-	-	-	-		-	
13 Other assets ⁽⁴⁾	18,713	-	18,713	-	11,919		64	
14 Total	81,122	22,133	81,122	8,605	61,332		68	

For footnotes, see page 21.

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

(\$ millions)

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

For footnotes, see page 21.

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

(\$ millions)

Asset classes	Q2/21									
	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	20,206	-	2,951	-	102	-	842	-	-	24,101
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,515	-	1	-	91	-	-	1,607
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	2,654	-	80	-	33	-	39,661	193	-	42,621
7 Regulatory retail portfolios	82	-	22	-	11	1,161	34	3	-	1,313
8 Secured by residential property	-	-	11	1,741	-	2,626	95	3	-	4,476
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽¹⁾	-	-	-	-	-	-	472	-	-	472
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽²⁾	8,924	-	-	-	-	-	6,830	-	1,942	17,696
14 Total	31,866	-	4,579	1,741	147	3,787	48,025	199	1,942	92,286

(\$ millions)

Asset classes	Q1/21									
	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	19,133	-	3,184	-	132	-	855	532	-	23,836
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-
4 Banks	-	-	1,201	-	1	-	84	5	-	1,291
5 Securities firms	-	-	-	-	-	-	-	-	-	-
6 Corporates	2,490	-	89	-	29	-	40,785	132	-	43,525
7 Regulatory retail portfolios	79	-	22	-	9	1,201	29	15	-	1,355
8 Secured by residential property	-	-	12	1,735	-	2,749	93	4	-	4,593
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-
10 Equity ⁽¹⁾	-	-	-	-	-	-	471	-	-	471
11 Past-due loans	-	-	-	-	-	-	-	-	-	-
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-
13 Other assets ⁽²⁾	8,395	-	-	-	-	-	6,284	-	2,038	16,717
14 Total	30,097	-	4,508	1,735	171	3,950	48,601	688	2,038	91,788

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

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

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

(\$ millions)

Asset classes	Q4/20										Total credit exposures amount (post CCF and post-CRM)
	a	b	c	d	e	f	g	h	i	i	
	Risk weight										
	0%	10%	20%	35%	50%	75%	100%	150%	Others		
1 Sovereigns and their central banks	17,646	-	3,442	-	138	-	906	532	-	22,664	
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	
4 Banks	-	-	1,168	-	1	-	78	10	-	1,257	
5 Securities firms	-	-	-	-	-	-	-	-	-	-	
6 Corporates	2,959	-	95	-	26	-	41,603	129	-	44,812	
7 Regulatory retail portfolios	72	-	18	-	5	1,195	29	5	-	1,324	
8 Secured by residential property	-	-	13	1,742	-	2,872	86	4	-	4,717	
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	
10 Equity ⁽¹⁾	-	-	-	-	-	-	466	-	-	466	
11 Past-due loans	-	-	-	-	-	-	-	-	-	-	
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-	
13 Other assets ⁽²⁾	6,442	-	-	-	-	-	6,615	-	1,999	15,056	
14 Total	27,119	-	4,736	1,742	170	4,067	49,783	680	1,999	90,296	

(\$ millions)

Asset classes	Q3/20										Total credit exposures amount (post CCF and post-CRM)
	a	b	c	d	e	f	g	h	i	i	
	Risk weight										
	0%	10%	20%	35%	50%	75%	100%	150%	Others		
1 Sovereigns and their central banks	12,894	-	3,606	-	107	-	919	530	-	18,056	
2 Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	
3 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	
4 Banks	-	-	1,114	-	61	-	60	7	-	1,242	
5 Securities firms	-	-	-	-	-	-	-	-	-	-	
6 Corporates	2,929	-	95	-	31	-	42,016	212	-	45,283	
7 Regulatory retail portfolios	92	-	13	-	4	1,154	26	5	-	1,294	
8 Secured by residential property	-	-	14	1,733	-	2,811	80	5	-	4,643	
9 Secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	
10 Equity ⁽¹⁾	-	-	-	-	-	-	496	-	-	496	
11 Past-due loans	-	-	-	-	-	-	-	-	-	-	
12 Higher-risk categories	-	-	-	-	-	-	-	-	-	-	
13 Other assets ⁽²⁾	10,060	-	-	-	-	-	6,553	-	2,100	18,713	
14 Total	25,975	-	4,842	1,733	203	3,965	50,150	759	2,100	89,727	

For footnotes, see page 24.

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

(\$ millions)

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

For footnotes, see page 24.

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

(\$ millions)

	Q2/21											
	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	14,825	23,482	72	31,742	0.08	2,066	29	2.0	5,794	18	9	
0.15 to <0.25	24,524	33,311	66	46,669	0.19	4,352	39	2.2	17,488	37	35	
0.25 to <0.50	15,402	15,892	60	24,893	0.33	3,834	37	2.1	11,347	46	30	
0.50 to <0.75	26,249	20,758	51	36,767	0.63	4,092	35	2.1	21,534	59	82	
0.75 to <2.50	13,231	9,190	52	17,977	1.37	4,908	35	1.9	13,130	73	88	
2.50 to <10.00	9,945	6,936	47	13,205	4.34	19,336	33	2.0	13,161	100	185	
10.00 to <100.00	1,237	595	50	1,537	24.12	356	33	1.8	2,608	170	121	
100.00 (Default)	1,073	112	51	1,130	100.00	931	56	1.7	2,871	254	513	
	106,486	110,276	61	173,920	1.58	39,875	35	2.1	87,933	51	1,063	994
Sovereign												
0.00 to <0.15	111,669	14,516	67	121,461	0.02	1,116	7	2.5	2,068	2	2	
0.15 to <0.25	223	174	71	346	0.23	53	26	2.0	90	26	1	
0.25 to <0.50	90	109	62	158	0.33	60	49	2.3	99	63	1	
0.50 to <0.75	72	40	66	99	0.64	46	53	2.2	84	85	-	
0.75 to <2.50	38	13	61	46	1.41	20	26	1.3	25	54	-	
2.50 to <10.00	25	5	76	29	3.23	274	13	2.3	12	41	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	112,117	14,857	67	122,139	0.02	1,569	7	2.5	2,378	2	4	1
Banks												
0.00 to <0.15	10,223	63,367	99	72,823	0.05	453	10	0.2	1,995	3	4	
0.15 to <0.25	749	2,799	83	3,075	0.18	61	7	0.8	157	5	1	
0.25 to <0.50	42	190	67	170	0.33	24	26	0.6	47	28	-	
0.50 to <0.75	194	249	86	408	0.69	25	17	0.6	95	23	-	
0.75 to <2.50	30	74	88	96	1.41	9	25	0.4	51	53	-	
2.50 to <10.00	751	189	96	933	5.50	114	10	2.1	353	38	6	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	11,989	66,868	98	77,505	0.13	686	10	0.3	2,698	3	11	-

(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) For Q2/21 the use of credit derivatives reduced RWA relating to corporate exposures under the AIRB approach by \$20 million (Q1/21: \$21 million).

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

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

(\$ millions)

	Q2/21											
	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⁾
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	63,725	-	n/a	63,725	0.01	323,154	6	n/a	1,108	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)	-	-	-	-	-	-	-	-	-	-	-	-
	63,725	-	n/a	63,725	0.01	323,154	6	n/a	1,108	2	1	21
Real estate secured personal lending (uninsured)												
0.00 to <0.15	100,194	50,607	47	124,031	0.09	695,359	22	n/a	5,971	5	23	
0.15 to <0.25	28,184	15,938	71	39,564	0.18	188,522	24	n/a	3,880	10	18	
0.25 to <0.50	23,043	197	38	23,117	0.33	67,648	21	n/a	2,972	13	16	
0.50 to <0.75	12,861	16	44	12,869	0.58	36,486	18	n/a	2,166	17	14	
0.75 to <2.50	12,433	799	31	12,678	1.16	60,071	24	n/a	4,455	35	35	
2.50 to <10.00	3,340	224	27	3,400	5.85	14,931	21	n/a	2,558	75	39	
10.00 to <100.00	402	19	37	409	35.60	2,418	23	n/a	539	132	30	
100.00 (Default)	409	25	-	409	100.00	2,341	23	n/a	544	133	54	
	180,866	67,825	53	216,477	0.57	1,067,776	22	n/a	23,085	11	229	220
Qualifying revolving retail												
0.00 to <0.15	1,682	48,969	75	38,583	0.05	4,072,907	90	n/a	1,140	3	16	
0.15 to <0.25	3,682	15,600	55	12,253	0.18	1,673,483	86	n/a	1,080	9	19	
0.25 to <0.50	1,226	6,995	48	4,617	0.42	1,717,759	84	n/a	803	17	16	
0.50 to <0.75	1,211	2,142	58	2,451	0.62	460,171	83	n/a	572	23	13	
0.75 to <2.50	4,535	5,267	58	7,602	1.30	1,405,348	86	n/a	3,211	42	85	
2.50 to <10.00	5,508	943	72	6,191	4.20	898,051	88	n/a	6,107	99	227	
10.00 to <100.00	535	201	46	628	32.91	162,641	87	n/a	1,523	243	178	
100.00 (Default)	41	-	n/a	41	100.00	10,997	83	n/a	26	63	32	
	18,420	80,117	67	72,366	0.94	10,401,357	88	n/a	14,462	20	586	1,138
Other retail												
0.00 to <0.15	2,314	1,570	79	3,548	0.10	44,011	34	n/a	221	6	1	
0.15 to <0.25	353	599	56	686	0.19	11,620	74	n/a	209	30	1	
0.25 to <0.50	3,786	752	54	4,191	0.29	172,460	69	n/a	1,591	38	8	
0.50 to <0.75	826	971	57	1,376	0.66	49,459	70	n/a	848	62	6	
0.75 to <2.50	5,670	266	58	5,823	1.22	150,939	69	n/a	4,638	80	51	
2.50 to <10.00	2,437	97	70	2,505	3.81	122,154	47	n/a	1,800	72	51	
10.00 to <100.00	666	277	46	794	59.41	206,851	25	n/a	443	56	60	
100.00 (Default)	58	-	n/a	58	100.00	14,121	75	n/a	95	164	40	
	16,110	4,532	63	18,981	3.81	771,615	58	n/a	9,845	52	218	169
Total (all portfolios)	509,713	344,475	61	745,113	0.71	12,606,032	34	n/a	141,509	19	2,112	2,543

(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)

	Q1/21											
	a	b	c	d	e	f	g	h	i	j	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽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	14,357	24,135	72	31,762	0.08	2,009	30	1.9	5,863	18	9	
0.15 to <0.25	22,685	29,961	67	42,624	0.19	4,197	40	2.2	16,262	38	33	
0.25 to <0.50	15,006	13,678	61	23,325	0.33	3,759	36	2.1	10,413	45	27	
0.50 to <0.75	26,087	21,121	51	36,768	0.63	3,976	36	2.1	21,742	59	83	
0.75 to <2.50	18,580	13,717	50	25,416	1.68	5,682	34	1.9	19,114	75	144	
2.50 to <10.00	4,100	2,682	48	5,382	7.08	18,270	32	2.1	6,443	120	123	
10.00 to <100.00	1,559	851	52	1,999	24.03	362	32	1.9	3,330	167	150	
100.00 (Default)	1,156	195	47	1,247	100.00	924	54	1.9	2,780	223	562	
	103,530	106,340	61	168,523	1.75	39,179	36	2.1	85,947	51	1,131	1,083
Sovereign												
0.00 to <0.15	128,109	14,363	67	137,733	0.02	1,136	7	2.3	2,053	1	2	
0.15 to <0.25	196	163	71	312	0.23	47	25	2.2	83	27	1	
0.25 to <0.50	68	119	61	141	0.33	56	49	2.6	96	68	1	
0.50 to <0.75	59	30	71	81	0.63	43	49	2.9	72	89	-	
0.75 to <2.50	65	21	63	78	1.75	37	22	1.6	37	47	-	
2.50 to <10.00	5	1	65	6	6.30	260	35	1.1	7	117	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	128,502	14,697	67	138,351	0.02	1,579	7	2.3	2,348	2	4	1
Banks												
0.00 to <0.15	11,280	60,797	99	71,392	0.05	437	10	0.2	2,080	3	4	
0.15 to <0.25	684	2,122	75	2,279	0.18	66	8	1.1	135	6	1	
0.25 to <0.50	11	185	72	145	0.33	22	22	0.7	35	24	-	
0.50 to <0.75	4	309	89	279	0.71	30	4	0.2	15	5	-	
0.75 to <2.50	34	100	90	124	1.44	15	23	0.3	59	48	-	
2.50 to <10.00	581	44	95	623	6.08	101	13	2.3	298	48	5	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	12,594	63,557	98	74,842	0.11	671	10	0.3	2,622	4	10	1

For footnotes, see page 27.

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

(\$ millions)

	Q1/21											
	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⁾
Retail portfolios												
Real estate secured personal lending (insured)												
0.00 to <0.15	64,599	-	n/a	64,599	0.01	330,241	6	n/a	1,085	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)	-	-	-	-	-	-	-	-	-	-	-	-
	64,599	-	n/a	64,599	0.01	330,241	6	n/a	1,085	2	1	18
Real estate secured personal lending (uninsured)												
0.00 to <0.15	91,750	49,280	47	114,966	0.07	665,987	22	n/a	4,544	4	17	
0.15 to <0.25	27,034	13,421	66	35,949	0.18	184,913	24	n/a	3,514	10	16	
0.25 to <0.50	22,417	208	38	22,498	0.33	68,364	21	n/a	2,923	13	16	
0.50 to <0.75	13,447	17	41	13,454	0.57	36,926	18	n/a	2,300	17	15	
0.75 to <2.50	13,237	801	31	13,487	1.17	65,993	24	n/a	4,794	36	38	
2.50 to <10.00	2,935	189	28	2,987	5.61	13,058	21	n/a	2,271	76	34	
10.00 to <100.00	585	21	33	592	36.92	2,955	22	n/a	735	124	44	
100.00 (Default)	421	22	-	421	100.00	2,499	24	n/a	582	138	56	
	171,826	63,959	51	204,354	0.62	1,040,695	22	n/a	21,663	11	236	195
Qualifying revolving retail												
0.00 to <0.15	1,390	47,821	76	37,599	0.05	3,968,648	91	n/a	1,114	3	16	
0.15 to <0.25	3,598	15,670	55	12,274	0.18	1,651,001	86	n/a	1,080	9	19	
0.25 to <0.50	1,177	7,047	48	4,588	0.42	1,716,814	84	n/a	795	17	16	
0.50 to <0.75	1,229	2,142	58	2,463	0.62	463,439	83	n/a	574	23	13	
0.75 to <2.50	4,550	5,223	59	7,616	1.31	1,402,065	86	n/a	3,212	42	85	
2.50 to <10.00	5,582	967	73	6,288	4.19	929,948	88	n/a	6,291	100	238	
10.00 to <100.00	655	204	47	750	37.00	188,603	87	n/a	1,900	253	251	
100.00 (Default)	38	-	n/a	38	100.00	10,839	83	n/a	24	63	30	
	18,219	79,074	68	71,616	1.05	10,331,357	88	n/a	14,990	21	668	1,281
Other retail												
0.00 to <0.15	2,098	1,552	79	3,318	0.10	42,864	35	n/a	216	7	1	
0.15 to <0.25	2,628	563	56	2,941	0.21	125,346	69	n/a	888	30	4	
0.25 to <0.50	1,646	768	55	2,068	0.43	72,641	72	n/a	1,025	50	6	
0.50 to <0.75	350	962	57	900	0.67	14,877	66	n/a	527	59	4	
0.75 to <2.50	5,372	292	58	5,541	1.21	153,326	70	n/a	4,460	80	48	
2.50 to <10.00	2,487	104	68	2,558	3.95	129,271	51	n/a	1,994	78	58	
10.00 to <100.00	720	254	45	833	60.78	219,476	28	n/a	563	68	77	
100.00 (Default)	78	-	n/a	78	100.00	9,894	72	n/a	85	109	57	
	15,379	4,495	64	18,237	4.26	767,695	59	n/a	9,758	54	255	202
Total (all portfolios)	514,649	332,122	60	740,522	0.78	12,511,417	34	n/a	138,413	19	2,305	2,781

For footnotes, see page 28.

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

(\$ millions)

	Q4/20											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽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	14,199	23,371	74	31,429	0.08	2,044	31	1.8	5,766	18	9	
0.15 to <0.25	21,129	29,331	67	40,719	0.19	4,096	41	2.3	16,012	39	32	
0.25 to <0.50	16,085	13,489	61	24,297	0.33	3,773	36	2.2	11,311	47	29	
0.50 to <0.75	24,761	20,415	51	35,107	0.64	3,892	36	2.2	21,425	61	81	
0.75 to <2.50	18,619	12,982	50	25,048	1.69	5,624	34	2.0	18,698	75	141	
2.50 to <10.00	4,203	2,484	48	5,398	6.98	18,453	33	2.1	6,460	120	125	
10.00 to <100.00	2,042	944	51	2,521	23.79	361	30	2.1	3,982	158	183	
100.00 (Default)	948	139	56	1,025	100.00	828	49	1.8	1,417	138	485	
	101,986	103,155	62	165,544	1.71	39,071	36	2.1	85,071	51	1,085	989
Sovereign												
0.00 to <0.15	132,194	14,378	67	141,819	0.02	1,161	6	2.4	2,038	1	2	
0.15 to <0.25	158	126	73	250	0.23	47	26	1.8	62	25	-	
0.25 to <0.50	82	114	60	151	0.33	54	49	2.8	102	68	-	
0.50 to <0.75	598	282	39	709	0.73	40	11	-	105	15	1	
0.75 to <2.50	43	13	66	52	1.92	37	16	1.8	20	38	-	
2.50 to <10.00	2	2	65	3	6.82	266	18	1.6	2	67	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	133,077	14,915	66	142,984	0.02	1,605	6	2.4	2,329	2	3	1
Banks												
0.00 to <0.15	11,457	60,035	99	70,754	0.05	471	10	0.3	2,081	3	4	
0.15 to <0.25	690	2,147	77	2,346	0.18	57	7	1.2	122	5	-	
0.25 to <0.50	9	179	71	136	0.33	21	22	0.9	29	21	-	
0.50 to <0.75	8	161	78	133	0.68	32	8	0.3	14	11	-	
0.75 to <2.50	29	99	86	114	1.42	13	24	0.4	59	52	-	
2.50 to <10.00	653	29	80	676	6.08	117	11	2.4	284	42	6	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	12,846	62,650	98	74,159	0.12	711	10	0.3	2,589	3	10	-

For footnotes, see page 27.

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

(\$ millions)

	Q4/20											
	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	67,048	-	n/a	67,048	0.01	343,615	6	n/a	1,104	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)	-	-	-	-	-	-	-	-	-	-	-	-
	67,048	-	n/a	67,048	0.01	343,615	6	n/a	1,104	2	1	19
Real estate secured personal lending (uninsured)												
0.00 to <0.15	86,820	48,104	47	109,289	0.07	644,473	22	n/a	4,355	4	16	
0.15 to <0.25	26,513	12,893	66	35,028	0.18	180,521	25	n/a	3,470	10	16	
0.25 to <0.50	21,531	212	38	21,612	0.33	67,046	21	n/a	2,847	13	15	
0.50 to <0.75	12,073	17	41	12,080	0.58	34,152	18	n/a	2,033	17	13	
0.75 to <2.50	13,503	819	31	13,760	1.17	69,098	24	n/a	4,993	36	39	
2.50 to <10.00	3,017	199	27	3,071	5.55	13,762	22	n/a	2,379	77	36	
10.00 to <100.00	579	18	39	586	37.00	2,836	22	n/a	745	127	44	
100.00 (Default)	443	24	-	443	100.00	2,592	24	n/a	620	140	60	
	164,479	62,286	50	195,869	0.65	1,014,480	23	n/a	21,442	11	239	206
Qualifying revolving retail												
0.00 to <0.15	1,546	47,529	75	37,275	0.05	4,366,343	90	n/a	1,103	3	15	
0.15 to <0.25	3,700	15,420	57	12,517	0.18	1,655,530	85	n/a	1,088	9	19	
0.25 to <0.50	1,173	5,863	56	4,432	0.41	1,109,796	84	n/a	758	17	16	
0.50 to <0.75	1,256	2,387	64	2,786	0.61	603,998	79	n/a	615	22	14	
0.75 to <2.50	4,601	5,184	61	7,774	1.32	1,438,069	85	n/a	3,248	42	85	
2.50 to <10.00	5,756	973	74	6,475	4.19	880,473	88	n/a	6,481	100	242	
10.00 to <100.00	634	270	47	763	33.38	212,203	85	n/a	2,006	263	243	
100.00 (Default)	35	-	n/a	35	100.00	10,001	81	n/a	54	154	24	
	18,701	77,626	69	72,057	1.02	10,276,413	87	n/a	15,353	21	658	1,334
Other retail												
0.00 to <0.15	1,992	1,510	79	3,179	0.10	42,688	36	n/a	212	7	1	
0.15 to <0.25	2,658	522	57	2,958	0.21	122,982	69	n/a	896	30	4	
0.25 to <0.50	1,639	678	55	2,013	0.43	74,430	72	n/a	1,009	50	6	
0.50 to <0.75	353	906	57	869	0.67	11,221	66	n/a	511	59	4	
0.75 to <2.50	5,148	252	59	5,297	1.20	148,738	71	n/a	4,272	81	46	
2.50 to <10.00	2,302	92	67	2,364	4.00	132,572	54	n/a	1,958	83	57	
10.00 to <100.00	707	448	59	973	49.31	199,802	26	n/a	626	64	86	
100.00 (Default)	70	-	n/a	70	100.00	9,943	73	n/a	79	113	53	
	14,869	4,408	65	17,723	4.13	742,376	59	n/a	9,563	54	257	192
Total (all portfolios)	513,006	325,040	61	735,384	0.78	12,418,271	34	n/a	137,451	19	2,253	2,741

For footnotes, see page 28.

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

(\$ millions)

	Q3/20											
	a	b	c	d	e	f	g	h	i	i	k	l
PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF %	EAD post CRM and post-CCF	Average PD %	Number of obligors ⁽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	15,017	24,925	74	33,461	0.08	2,054	30	1.8	6,192	19	9	
0.15 to <0.25	21,803	28,406	65	40,211	0.19	4,087	41	2.4	16,234	40	32	
0.25 to <0.50	16,987	13,447	66	25,848	0.33	3,809	36	2.2	11,813	46	30	
0.50 to <0.75	25,334	19,991	50	35,330	0.64	3,875	36	2.3	21,907	62	81	
0.75 to <2.50	18,467	11,836	52	24,619	1.70	5,497	34	2.0	18,663	76	143	
2.50 to <10.00	3,996	2,321	51	5,184	6.97	16,769	33	2.1	6,407	124	123	
10.00 to <100.00	1,666	762	55	2,083	24.49	376	26	2.3	2,803	135	125	
100.00 (Default)	1,000	228	53	1,121	100.00	896	47	1.8	2,000	178	474	
	104,270	101,916	62	167,857	1.68	37,363	36	2.2	86,019	51	1,017	988
Sovereign												
0.00 to <0.15	137,247	13,729	65	146,105	0.02	1,180	8	2.3	1,971	1	3	
0.15 to <0.25	158	124	73	248	0.23	43	25	1.9	61	25	-	
0.25 to <0.50	86	116	65	161	0.33	58	47	2.6	102	63	1	
0.50 to <0.75	740	104	29	770	0.73	40	9	0.6	96	12	-	
0.75 to <2.50	39	14	64	48	1.94	32	16	1.9	18	38	-	
2.50 to <10.00	3	1	63	3	6.73	260	19	1.8	3	100	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	138,273	14,088	64	147,335	0.02	1,613	8	2.2	2,251	2	4	1
Banks												
0.00 to <0.15	14,325	63,021	99	76,643	0.05	468	11	0.3	2,295	3	4	
0.15 to <0.25	746	1,968	73	2,178	0.18	53	6	1.3	95	4	-	
0.25 to <0.50	48	172	76	180	0.33	20	14	0.7	25	14	-	
0.50 to <0.75	8	102	67	76	0.62	25	12	0.7	12	16	-	
0.75 to <2.50	51	91	87	130	1.42	12	27	0.5	80	62	1	
2.50 to <10.00	449	159	89	590	6.08	119	17	2.4	390	66	6	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	15,627	65,513	98	79,797	0.10	697	11	0.3	2,897	4	11	-

For footnotes, see page 27.

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

(\$ millions)

	Q3/20											
	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	65,391	-	n/a	65,391	0.01	340,246	5	n/a	814	1	1	
0.15 to <0.25	-	-	-	-	-	-	-	-	-	-	-	
0.25 to <0.50	-	-	-	-	-	-	-	-	-	-	-	
0.50 to <0.75	-	-	-	-	-	-	-	-	-	-	-	
0.75 to <2.50	-	-	-	-	-	-	-	-	-	-	-	
2.50 to <10.00	-	-	-	-	-	-	-	-	-	-	-	
10.00 to <100.00	-	-	-	-	-	-	-	-	-	-	-	
100.00 (Default)	-	-	-	-	-	-	-	-	-	-	-	
	65,391	-	n/a	65,391	0.01	340,246	5	n/a	814	1	1	17
Real estate secured personal lending (uninsured)												
0.00 to <0.15	84,924	47,640	47	107,200	0.07	639,271	23	n/a	4,253	4	15	
0.15 to <0.25	25,837	11,564	63	33,181	0.18	176,980	25	n/a	3,278	10	15	
0.25 to <0.50	20,703	219	38	20,785	0.33	66,471	21	n/a	2,738	13	15	
0.50 to <0.75	12,315	18	44	12,322	0.58	35,251	18	n/a	2,091	17	13	
0.75 to <2.50	13,548	830	31	13,806	1.17	70,035	24	n/a	5,007	36	40	
2.50 to <10.00	2,865	222	27	2,926	5.25	14,062	23	n/a	2,286	78	33	
10.00 to <100.00	810	20	35	817	39.06	3,635	21	n/a	1,009	124	66	
100.00 (Default)	548	21	-	548	100.00	3,006	23	n/a	770	141	70	
	161,550	60,534	50	191,585	0.76	1,008,711	23	n/a	21,432	11	267	179
Qualifying revolving retail												
0.00 to <0.15	3,375	52,966	74	42,594	0.07	4,562,282	90	n/a	1,636	4	24	
0.15 to <0.25	696	4,881	87	4,949	0.19	1,013,488	83	n/a	443	9	8	
0.25 to <0.50	2,617	5,547	58	5,810	0.42	976,055	82	n/a	988	17	20	
0.50 to <0.75	1,296	3,934	62	3,744	0.55	971,207	84	n/a	794	21	17	
0.75 to <2.50	6,091	7,569	62	10,780	1.39	1,743,888	86	n/a	4,866	45	133	
2.50 to <10.00	3,839	1,513	62	4,780	4.59	723,546	85	n/a	4,849	101	189	
10.00 to <100.00	505	257	54	645	30.02	186,421	84	n/a	1,462	227	165	
100.00 (Default)	39	-	n/a	39	100.00	12,827	81	n/a	75	192	26	
	18,458	76,667	72	73,341	0.93	10,189,714	88	n/a	15,113	21	582	1,328
Other retail												
0.00 to <0.15	2,111	1,841	80	3,576	0.10	43,810	41	n/a	281	8	1	
0.15 to <0.25	2,149	130	68	2,238	0.21	109,111	68	n/a	686	31	3	
0.25 to <0.50	1,764	826	55	2,216	0.43	72,627	74	n/a	1,143	52	7	
0.50 to <0.75	193	724	57	604	0.69	9,520	59	n/a	322	53	2	
0.75 to <2.50	4,953	264	64	5,123	1.19	140,622	71	n/a	4,141	81	44	
2.50 to <10.00	2,206	117	64	2,280	3.92	133,164	56	n/a	1,965	86	58	
10.00 to <100.00	661	425	59	911	49.49	200,226	26	n/a	576	63	78	
100.00 (Default)	75	-	n/a	75	100.00	10,010	74	n/a	78	104	56	
	14,112	4,327	67	17,023	4.10	719,090	60	n/a	9,192	54	249	214
Total (all portfolios)	517,681	323,045	62	742,329	0.82	12,297,434	35	n/a	137,718	19	2,131	2,727

For footnotes, see page 28.



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

(\$ millions)

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

For footnotes, see page 27.

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

(\$ millions)

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

For footnotes, see page 28.



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

(\$ millions)

		Q2/21									
		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	377	17	70	-	-	-	385	385	286	2
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	103	-	90	-	-	-	103	103	98	1
Satisfactory		19	-	115	-	-	-	19	19	23	-
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		499	17					507	507	407	3

(\$ millions)

		Q1/21									
		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	292	21	70	-	-	-	303	303	224	1
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	72	-	90	-	-	-	72	72	69	1
Satisfactory		19	-	115	-	-	-	19	19	24	-
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		383	21					394	394	317	2

(\$ millions)

		Q4/20									
		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	265	2	70	-	-	-	265	265	198	1
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	71	2	90	-	-	-	71	71	69	1
Satisfactory		20	-	115	-	-	-	20	20	24	-
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		356	4					356	356	291	2

(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)		Q3/20									
		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	292	2	70	-	-	-	292	292	217	1
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	82	-	90	-	-	-	82	82	78	1
Satisfactory		20	-	115	-	-	-	20	20	24	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		394	2					394	394	319	3

(\$ millions)		Q2/20									
		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	327	2	70	-	-	-	327	327	243	1
Good	Less than 2.5 years	-	-	70	-	-	-	-	-	-	-
	Equal to or more than 2.5 years	95	-	90	-	-	-	95	95	91	1
Satisfactory		21	-	115	-	-	-	21	21	26	1
Weak		-	-	250	-	-	-	-	-	-	-
Default		-	-	-	-	-	-	-	-	-	-
Total		443	2					443	443	360	3

For footnotes, see page 37.

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

(\$ millions)

	Q2/21					
	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)	152	597		1.4	1,046	347
2 IMM (for derivatives and SFTs)			12,043	1.4	17,028	5,752
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					16,837	3,104
5 Value at Risk (VaR) for SFTs					-	-
6 Total						9,203

(\$ millions)

	Q1/21					
	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)	65	513		1.4	808	208
2 IMM (for derivatives and SFTs)			12,697	1.4	17,662	6,236
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					16,863	3,004
5 VaR for SFTs					-	-
6 Total						9,448

(\$ millions)

	Q4/20					
	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)	126	680		1.4	1,126	335
2 IMM (for derivatives and SFTs)			13,345	1.4	18,541	6,554
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					14,969	2,619
5 VaR for SFTs					-	-
6 Total						9,508

(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)

	Q3/20					
	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)	92	709		1.4	1,117	374
2 IMM (for derivatives and SFTs)			14,009	1.4	19,450	7,028
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					16,045	2,232
5 VaR for SFTs					-	-
6 Total						9,634

(\$ millions)

	Q2/20					
	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)	262	685		1.4	1,320	426
2 IMM (for derivatives and SFTs)			14,096	1.4	19,538	7,016
3 Simple Approach for credit risk mitigation (for SFTs)					-	-
4 Comprehensive Approach for credit risk mitigation (for SFTs)					15,744	2,158
5 VaR for SFTs					-	-
6 Total						9,600

For footnotes, see page 39.

CCR2: CVA CAPITAL CHARGE

(\$ millions)	Q2/21		Q1/21		Q4/20	
	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	17,527	6,898	18,239	7,181	19,332	7,202
4 Total subject to the CVA capital charge	17,527	6,898	18,239	7,181	19,332	7,202

(\$ millions)	Q3/20		Q2/20	
	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	20,297	8,189	20,533	8,311
4 Total subject to the CVA capital charge	20,297	8,189	20,533	8,311

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

(\$ millions)

	Q2/21								
	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	1	-	-	-	-	-	-	-	1
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	14	-	-	-	-	-	14
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	531	7	-	538
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	1	-	14	-	-	531	7	-	553

(\$ millions)

	Q1/21								
	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	1	-	-	-	-	-	-	-	1
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	18	-	-	-	-	-	18
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	661	8	-	669
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	1	-	18	-	-	661	8	-	688

(\$ millions)

	Q4/20								
	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	2	-	-	-	-	-	-	-	2
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	21	-	-	-	-	-	21
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	775	11	-	786
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	2	-	21	-	-	775	11	-	809

(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)

	Q3/20								
	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	2	-	-	-	-	-	-	-	2
Non-central government public sector entities	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-
Banks	-	-	17	-	-	-	-	-	17
Securities firms	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	922	11	-	933
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total	2	-	17	-	-	922	11	-	952

(\$ millions)

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

For footnotes, see page 42.

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

(\$ millions)

PD scale	Q2/21						
	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	9,092	0.08	1,014	23	0.6	811	9
0.15 to <0.25	3,714	0.20	827	33	1.7	1,073	29
0.25 to <0.50	1,434	0.33	364	31	2.3	554	39
0.50 to <0.75	2,761	0.65	957	35	1.2	1,568	57
0.75 to <2.50	1,406	1.41	670	27	1.1	873	62
2.50 to <10.00	1,326	3.93	1,084	27	0.6	1,095	83
10.00 to <100.00	180	21.97	91	28	1.0	260	144
100.00 (Default)	5	100.00	5	60	0.4	43	860
	19,918	0.77	5,012	28	1.1	6,277	32
Sovereign							
0.00 to <0.15	3,858	0.04	115	18	2.6	159	4
0.15 to <0.25	20	0.23	7	25	17.4	8	40
0.25 to <0.50	137	0.33	5	40	-	42	31
0.50 to <0.75	2	0.63	5	42	-	1	50
0.75 to <2.50	1	1.41	1	35	5.0	1	100
2.50 to <10.00	2	3.44	4	40	-	2	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	4,020	0.05	137	19	2.5	213	5
Banks							
0.00 to <0.15	8,771	0.06	151	40	0.7	1,380	16
0.15 to <0.25	989	0.19	58	41	2.2	428	43
0.25 to <0.50	72	0.33	20	43	1.4	47	65
0.50 to <0.75	491	0.56	40	40	0.1	216	44
0.75 to <2.50	49	1.41	11	40	-	41	84
2.50 to <10.00	48	2.67	33	40	0.1	48	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	10,420	0.12	313	40	0.8	2,160	21
Total (all portfolios)	34,358	0.49	5,462	30	1.2	8,650	25

(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	Q1/21						
	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	8,780	0.08	1,067	22	0.9	798	9
0.15 to <0.25	3,390	0.19	765	34	2.1	1,033	30
0.25 to <0.50	1,598	0.33	357	31	2.7	617	39
0.50 to <0.75	2,689	0.65	914	33	2.2	1,488	55
0.75 to <2.50	2,266	1.82	1,104	31	1.1	1,751	77
2.50 to <10.00	300	7.26	691	28	1.0	332	111
10.00 to <100.00	339	18.96	108	19	0.7	356	105
100.00 (Default)	10	100.00	6	45	0.8	54	540
	19,372	0.90	5,012	27	1.5	6,429	33
Sovereign							
0.00 to <0.15	5,037	0.03	109	11	2.5	126	3
0.15 to <0.25	35	0.23	7	25	17.8	14	40
0.25 to <0.50	192	0.33	5	40	-	58	30
0.50 to <0.75	5	0.68	4	40	-	2	40
0.75 to <2.50	2	1.79	2	37	3.9	2	100
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	5,271	0.04	127	12	2.5	202	4
Banks							
0.00 to <0.15	8,068	0.06	160	40	0.7	1,290	16
0.15 to <0.25	1,062	0.19	59	41	2.1	454	43
0.25 to <0.50	74	0.33	21	43	1.3	49	66
0.50 to <0.75	729	0.55	42	39	0.1	306	42
0.75 to <2.50	68	2.00	15	26	0.1	40	59
2.50 to <10.00	1	7.62	23	27	0.1	1	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	10,002	0.13	320	40	0.8	2,140	21
Total (all portfolios)	34,645	0.54	5,459	29	1.4	8,771	25

For footnotes, see page 44.

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

(\$ millions)

PD scale	Q4/20						
	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	8,963	0.08	1,061	21	1.1	823	9
0.15 to <0.25	3,355	0.19	793	34	2.3	1,025	31
0.25 to <0.50	1,484	0.33	361	33	3.1	643	43
0.50 to <0.75	2,826	0.66	921	34	2.1	1,638	58
0.75 to <2.50	2,265	1.81	1,102	29	1.4	1,659	73
2.50 to <10.00	341	7.32	704	32	1.2	432	127
10.00 to <100.00	209	19.72	102	23	1.9	257	123
100.00 (Default)	14	100.00	8	49	0.2	88	629
	19,457	0.81	5,052	27	1.7	6,565	34
Sovereign							
0.00 to <0.15	5,160	0.03	109	12	3.0	145	3
0.15 to <0.25	41	0.23	9	32	8.9	13	32
0.25 to <0.50	17	0.33	2	40	0.4	6	35
0.50 to <0.75	7	0.67	4	39	1.6	3	43
0.75 to <2.50	10	2.49	4	40	-	10	100
2.50 to <10.00	-	-	-	-	-	-	-
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	5,235	0.04	128	12	3.0	177	3
Banks							
0.00 to <0.15	7,732	0.06	161	40	0.7	1,314	17
0.15 to <0.25	971	0.20	51	42	2.1	417	43
0.25 to <0.50	92	0.33	24	44	1.3	58	63
0.50 to <0.75	280	0.55	34	45	0.2	141	50
0.75 to <2.50	58	1.93	18	28	0.1	36	62
2.50 to <10.00	2	7.90	20	25	0.1	2	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	9,135	0.11	308	40	0.8	1,968	22
Total (all portfolios)	33,827	0.50	5,488	28	1.6	8,710	26

For footnotes, see page 44.

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

(\$ millions)

PD scale	Q3/20						
	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	10,294	0.08	972	22	1.1	937	9
0.15 to <0.25	3,505	0.19	737	34	2.1	1,060	30
0.25 to <0.50	1,680	0.33	333	34	3.0	757	45
0.50 to <0.75	2,705	0.67	909	31	2.4	1,468	54
0.75 to <2.50	2,116	1.72	1,128	30	1.8	1,617	76
2.50 to <10.00	311	7.29	697	35	1.0	431	139
10.00 to <100.00	163	20.55	188	28	1.9	251	154
100.00 (Default)	13	100.00	7	61	0.1	102	785
	20,787	0.69	4,971	27	1.7	6,623	32
Sovereign							
0.00 to <0.15	6,421	0.03	111	13	2.9	194	3
0.15 to <0.25	38	0.23	7	30	11.7	13	34
0.25 to <0.50	15	0.33	3	39	0.5	6	40
0.50 to <0.75	9	0.60	4	39	1.4	4	44
0.75 to <2.50	1	2.49	2	40	-	1	100
2.50 to <10.00	2	6.08	3	40	-	2	100
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	6,486	0.03	130	13	3.0	220	3
Banks							
0.00 to <0.15	7,143	0.06	154	40	0.7	1,235	17
0.15 to <0.25	885	0.20	55	42	2.7	387	44
0.25 to <0.50	103	0.33	20	43	1.2	63	61
0.50 to <0.75	196	0.60	34	42	0.2	108	55
0.75 to <2.50	55	1.42	21	42	-	50	91
2.50 to <10.00	5	6.25	28	33	0.1	6	120
10.00 to <100.00	-	-	-	-	-	-	-
100.00 (Default)	-	-	-	-	-	-	-
	8,387	0.11	312	40	0.9	1,849	22
Total (all portfolios)	35,660	0.43	5,413	28	1.7	8,692	24

For footnotes, see page 44.

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

(\$ millions)

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

For footnotes, see page 44.

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

(\$ millions)

	Q2/21											
	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	received	collateral	received	collateral
Cash - domestic currency	-	1,602	-	2,538	27,083	28,826						
Cash - other currencies	-	4,479	-	5,159	42,236	45,855						
Domestic sovereign debt	-	1,247	1,872	3,274	49,850	55,930						
Other sovereign debt	1,290	145	2,043	755	43,825	45,240						
Corporate bonds	97	61	234	1	4,623	3,496						
Equity securities	778	-	1,622	-	15,264	20,668						
Other collateral	-	-	-	479	-	-						
Total	2,165	7,534	5,771	12,206	182,881	200,015						

(\$ millions)

	Q1/21											
	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	received	collateral	received	collateral ⁽²⁾
Cash - domestic currency	-	1,499	-	2,481	39,296	28,769						
Cash - other currencies	-	4,253	-	4,579	38,966	47,186						
Domestic sovereign debt	3	789	2,481	3,316	50,408	55,291						
Other sovereign debt	826	181	970	1,430	39,020	40,654						
Corporate bonds	276	10	216	1	5,010	12,643						
Equity securities	1,040	-	969	-	15,574	20,607						
Other collateral	-	-	-	646	-	-						
Total	2,145	6,732	4,636	12,453	188,274	205,150						

(\$ millions)

	Q4/20											
	a		b		c		d		e		f	
	Collateral used in derivative transactions ⁽²⁾						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	received	collateral	received	collateral
Cash - domestic currency	-	982	-	1,233	38,601	31,930						
Cash - other currencies	-	3,790	-	3,718	34,874	42,215						
Domestic sovereign debt	70	1,016	2,752	3,789	51,338	43,633						
Other sovereign debt	109	168	402	2,086	36,324	38,566						
Corporate bonds	208	14	174	-	4,773	12,684						
Equity securities	6	-	788	-	12,447	20,834						
Other collateral	-	71	-	396	-	-						
Total	393	6,041	4,116	11,222	178,357	189,862						

(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.

(2) Certain prior period amounts have been restated.

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

(\$ millions)	Q3/20											
	a		b		c		d		e		f	
	Collateral used in derivative transactions ⁽²⁾						Collateral used in SFTs					
	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral ⁽²⁾		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	1,605	-	1,186	39,641	29,289						
Cash - other currencies	-	4,478	-	7,222	26,891	32,774						
Domestic sovereign debt	-	706	3,608	4,821	50,365	50,472						
Other sovereign debt	206	291	1,380	699	32,145	33,500						
Corporate bonds	423	152	119	-	3,820	13,824						
Equity securities	22	-	899	-	13,662	22,334						
Other collateral	-	71	-	334	-	-						
Total	651	7,303	6,006	14,262	166,524	182,193						

(\$ millions)	Q2/20											
	a		b		c		d		e		f	
	Collateral used in derivative transactions ⁽²⁾						Collateral used in SFTs					
	Fair value of collateral received			Fair value of posted collateral			Fair value of collateral received			Fair value of posted collateral ⁽²⁾		
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
Cash - domestic currency	-	2,128	-	2,338	45,363	30,187						
Cash - other currencies	-	3,752	-	7,289	35,978	41,520						
Domestic sovereign debt	22	2,139	2,180	3,332	51,155	57,449						
Other sovereign debt	194	608	1,479	1,696	40,487	41,454						
Corporate bonds	87	175	83	-	4,513	14,320						
Equity securities	13	-	2,869	-	12,974	21,667						
Other collateral	-	411	-	388	-	-						
Total	316	9,213	6,611	15,043	190,470	206,597						

For footnotes, see page 49.

CCR6: CREDIT DERIVATIVES EXPOSURES

(\$ millions)

	Q2/21		Q1/21		Q4/20		Q3/20		Q2/20	
	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	1,308	508	1,438	455	1,552	517	1,437	461	1,277	446
Index credit default swaps	1,382	507	1,836	853	2,845	1,415	2,221	1,463	2,216	1,521
Total return swaps	-	-	-	-	-	-	-	-	-	-
Credit options	-	-	-	-	-	-	-	-	-	-
Other credit derivatives	99	-	111	-	123	-	125	-	131	-
Total notionals	2,789	1,015	3,385	1,308	4,520	1,932	3,783	1,924	3,624	1,967
Fair values										
Positive fair value (asset)	58	3	102	2	104	2	103	1	111	-
Negative fair value (liability)	52	52	59	100	48	100	44	90	11	106

CCR8: EXPOSURES TO CENTRAL COUNTERPARTIES

(\$ millions)

	Q2/21		Q1/21		Q4/20		Q3/20		Q2/20	
	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)	524		491		410		427		458	
2 Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	8,818	259	7,674	227	7,079	217	7,559	236	6,894	227
3 (i) OTC derivatives	533	14	520	14	534	15	497	14	484	14
4 (ii) Exchange-traded derivatives	7,124	222	6,141	193	5,549	182	6,376	208	5,593	197
5 (iii) Securities financing transactions	1,161	23	1,013	20	996	20	686	14	817	16
6 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
7 Segregated initial margin	4,070		3,516		3,683		4,648		3,344	
8 Non-segregated initial margin	1,883	-	1,773	-	1,835	-	2,294	-	2,332	-
9 Pre-funded default fund contributions	618	265	578	264	545	193	509	191	596	231
10 Unfunded default fund contributions	850	-	833	-	791	-	779	-	814	-
11 Exposures to Non-QCCPs (total)	-	-	-	-	-	-	-	-	-	-
12 Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-	-	-	-	-	-	-
13 (i) OTC derivatives	-	-	-	-	-	-	-	-	-	-
14 (ii) Exchange-traded derivatives	-	-	-	-	-	-	-	-	-	-
15 (iii) Securities financing transactions	-	-	-	-	-	-	-	-	-	-
16 (iv) Netting sets where cross-product netting has been approved	-	-	-	-	-	-	-	-	-	-
17 Segregated initial margin	-		-		-		-		-	
18 Non-segregated initial margin	-	-	-	-	-	-	-	-	-	-
19 Pre-funded default fund contributions	-	-	-	-	-	-	-	-	-	-
20 Unfunded default fund contributions	-	-	-	-	-	-	-	-	-	-

SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK

(\$ millions)

		Q2/21								
		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	150	-	150	8,467	-	8,467	2,744	-	2,744
2	residential mortgage	-	-	-	2,251	-	2,251	-	-	-
3	credit card	150	-	150	199	-	199	296	-	296
4	other retail exposures	-	-	-	6,017	-	6,017	2,448	-	2,448
5	resecuritization	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	1,611	-	1,611	2,141	42	2,183
7	loans to corporates	-	-	-	-	-	-	575	-	575
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	874	-	874	1,566	-	1,566
10	other wholesale	-	-	-	737	-	737	-	42	42
11	resecuritization	-	-	-	-	-	-	-	-	-

(\$ millions)

		Q1/21								
		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	126	-	126	8,185	-	8,185	2,520	-	2,520
2	residential mortgage	-	-	-	2,236	-	2,236	-	-	-
3	credit card	126	-	126	296	-	296	306	-	306
4	other retail exposures	-	-	-	5,653	-	5,653	2,214	-	2,214
5	resecuritization	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	1,795	-	1,795	2,246	26	2,272
7	loans to corporates	-	-	-	-	-	-	412	-	412
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	1,065	-	1,065	1,834	-	1,834
10	other wholesale	-	-	-	730	-	730	-	-	-
11	resecuritization	-	-	-	-	-	-	-	26	26

(\$ millions)

		Q4/20								
		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	109	-	109	8,908	-	8,908	2,657	-	2,657
2	residential mortgage	-	-	-	2,254	-	2,254	80	-	80
3	credit card	109	-	109	796	-	796	316	-	316
4	other retail exposures	-	-	-	5,858	-	5,858	2,261	-	2,261
5	resecuritization	-	-	-	-	-	-	-	-	-
6	Wholesale (total) - of which	-	-	-	1,731	-	1,731	2,158	222	2,380
7	loans to corporates	-	-	-	-	-	-	-	197	197
8	commercial mortgage	-	-	-	-	-	-	-	-	-
9	lease and receivables	-	-	-	994	-	994	2,158	-	2,158
10	other wholesale	-	-	-	737	-	737	-	-	-
11	resecuritization	-	-	-	-	-	-	-	25	25

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

SEC1: SECURITIZATION EXPOSURES IN THE BANKING BOOK (continued)

(\$ millions)

	Q3/20								
	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	152	-	152	8,174	-	8,174	2,798	-	2,798
2 residential mortgage	-	-	-	2,006	-	2,006	80	-	80
3 credit card	152	-	152	846	-	846	634	-	634
4 other retail exposures	-	-	-	5,322	-	5,322	2,084	-	2,084
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	1,789	-	1,789	2,420	224	2,644
7 loans to corporates	-	-	-	-	-	-	-	198	198
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1,052	-	1,052	2,420	-	2,420
10 other wholesale	-	-	-	737	-	737	-	-	-
11 resecuritization	-	-	-	-	-	-	-	26	26

(\$ millions)

	Q2/20								
	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	120	-	120	7,859	-	7,859	2,825	-	2,825
2 residential mortgage	-	-	-	2,051	-	2,051	80	-	80
3 credit card	120	-	120	895	-	895	657	-	657
4 other retail exposures	-	-	-	4,913	-	4,913	2,088	-	2,088
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	1,864	-	1,864	2,622	163	2,785
7 loans to corporates	-	-	-	-	-	-	-	136	136
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1,127	-	1,127	2,622	-	2,622
10 other wholesale	-	-	-	737	-	737	-	-	-
11 resecuritization	-	-	-	-	-	-	-	27	27

For footnotes, see page 53.

SEC2: SECURITIZATION EXPOSURES IN THE TRADING BOOK ⁽¹⁾

(\$ millions)

	Q2/21								
	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	2	-	2	1	-	1	58	-	58
2 residential mortgage	-	-	-	-	-	-	17	-	17
3 credit card	2	-	2	-	-	-	28	-	28
4 other retail exposures	-	-	-	1	-	1	13	-	13
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	-	-	-	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	-	-	-	-	-	-
10 other wholesale	-	-	-	-	-	-	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q1/21								
	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	3	-	3	12	-	12	85	-	85
2 residential mortgage	-	-	-	3	-	3	24	-	24
3 credit card	3	-	3	-	-	-	34	-	34
4 other retail exposures	-	-	-	9	-	9	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	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q4/20								
	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	2	-	2	11	-	11	81	-	81
2 residential mortgage	-	-	-	3	-	3	23	-	23
3 credit card	2	-	2	1	-	1	31	-	31
4 other retail exposures	-	-	-	7	-	7	27	-	27
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)

	Q3/20								
	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	4	-	4	7	-	7	67	-	67
2 residential mortgage	-	-	-	2	-	2	14	-	14
3 credit card	4	-	4	1	-	1	26	-	26
4 other retail exposures	-	-	-	4	-	4	27	-	27
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	2	-	2	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1	-	1	-	-	-
10 other wholesale	-	-	-	1	-	1	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q2/20								
	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	31	-	31	9	-	9	75	-	75
2 residential mortgage	-	-	-	2	-	2	19	-	19
3 credit card	31	-	31	1	-	1	22	-	22
4 other retail exposures	-	-	-	6	-	6	34	-	34
5 resecuritization	-	-	-	-	-	-	-	-	-
6 Wholesale (total) - of which	-	-	-	2	-	2	-	-	-
7 loans to corporates	-	-	-	-	-	-	-	-	-
8 commercial mortgage	-	-	-	-	-	-	-	-	-
9 lease and receivables	-	-	-	1	-	1	-	-	-
10 other wholesale	-	-	-	1	-	1	-	-	-
11 resecuritization	-	-	-	-	-	-	-	-	-

For footnotes, see page 55.

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

(\$ millions)

	Q2/21																		
	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%		>50%		>100%														
	≤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
1 Total exposures	10,217	-	-	-	11	11	10,217	-	-	137	1,076	-	-	11	86	-	-		
2 Traditional securitization	10,217	-	-	-	11	11	10,217	-	-	137	1,076	-	-	11	86	-	-		
3 Of which securitization	10,217	-	-	-	11	11	10,217	-	-	137	1,076	-	-	11	86	-	-		
4 Of which retail underlying	8,605	-	-	-	11	11	8,605	-	-	137	915	-	-	11	73	-	-		
5 Of which wholesale	1,612	-	-	-	-	-	1,612	-	-	-	161	-	-	-	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)

	Q1/21																		
	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%		>50%		>100%														
	≤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
1 Total exposures	10,095	-	-	-	11	11	9,935	160	-	137	1,049	16	-	11	84	1	-		
2 Traditional securitization	10,095	-	-	-	11	11	9,935	160	-	137	1,049	16	-	11	84	1	-		
3 Of which securitization	10,095	-	-	-	11	11	9,935	160	-	137	1,049	16	-	11	84	1	-		
4 Of which retail underlying	8,300	-	-	-	11	11	8,300	-	-	137	885	-	-	11	71	-	-		
5 Of which wholesale	1,795	-	-	-	-	-	1,635	160	-	-	164	16	-	-	13	1	-		
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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

(\$ millions)

	Q4/20																
	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%		>50%		>100%												
	≤20% RW	to 50% RW	to 100% RW	to 1250% RW	to < 1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	10,737	-	-	-	11	11	10,570	167	-	137	1,112	17	-	11	89	1	-
2 Traditional securitization	10,737	-	-	-	11	11	10,570	167	-	137	1,112	17	-	11	89	1	-
3 Of which securitization	10,737	-	-	-	11	11	10,570	167	-	137	1,112	17	-	11	89	1	-
4 Of which retail underlying	9,006	-	-	-	11	11	9,006	-	-	137	956	-	-	11	77	-	-
5 Of which wholesale	1,731	-	-	-	-	-	1,564	167	-	-	156	17	-	-	12	1	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q3/20																
	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%		>50%		>100%												
	≤20% RW	to 50% RW	to 100% RW	to 1250% RW	to < 1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	10,048	-	-	56	11	11	9,937	167	-	137	1,136	17	-	11	91	1	-
2 Traditional securitization	10,048	-	-	56	11	11	9,937	167	-	137	1,136	17	-	11	91	1	-
3 Of which securitization	10,048	-	-	56	11	11	9,937	167	-	137	1,136	17	-	11	91	1	-
4 Of which retail underlying	8,259	-	-	56	11	11	8,315	-	-	137	974	-	-	11	78	-	-
5 Of which wholesale	1,789	-	-	-	-	-	1,622	167	-	-	162	17	-	-	13	1	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

		Q2/20																
		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 ≤20% RW	>50% to 50% RW	>100% to 100% RW	>100% to <1250% RW	>100% to <1250% RW	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1	Total exposures	9,776	-	-	56	11	11	9,658	174	-	137	1,110	17	-	11	89	1	-
2	Traditional securitization	9,776	-	-	56	11	11	9,658	174	-	137	1,110	17	-	11	89	1	-
3	Of which securitization	9,776	-	-	56	11	11	9,658	174	-	137	1,110	17	-	11	89	1	-
4	Of which retail underlying	7,912	-	-	56	11	11	7,968	-	-	137	941	-	-	11	75	-	-
5	Of which wholesale	1,864	-	-	-	-	-	1,690	174	-	-	169	17	-	-	14	1	-
6	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

	Q2/21																
	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% ≤20% RW	>50% to 50% RW	>100% to 100% RW	to < 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	4,096	644	111	76	-	257	3,824	846	-	79	885	99	-	6	71	8	-
2 Traditional securitization	4,093	644	72	76	-	257	3,782	846	-	79	845	99	-	6	68	8	-
3 Of which securitization	4,093	644	72	76	-	257	3,782	846	-	79	845	99	-	6	68	8	-
4 Of which retail underlying	2,248	461	-	35	-	-	2,024	720	-	-	384	72	-	-	31	6	-
5 Of which wholesale	1,845	183	72	41	-	257	1,758	126	-	79	461	27	-	6	37	2	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	3	-	39	-	-	-	42	-	-	-	40	-	-	-	3	-	-
10 Of which securitization	3	-	39	-	-	-	42	-	-	-	40	-	-	-	3	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	3	-	39	-	-	-	42	-	-	-	40	-	-	-	3	-	-
13 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(\$ millions)

	Q1/21																
	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% ≤20% RW	>50% to 50% RW	>100% to 100% RW	to < 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	4,023	666	-	103	-	264	3,937	591	-	31	868	282	-	2	69	23	-
2 Traditional securitization	4,023	666	-	77	-	264	3,937	565	-	31	868	81	-	2	69	6	-
3 Of which securitization	4,023	666	-	77	-	264	3,937	565	-	31	868	81	-	2	69	6	-
4 Of which retail underlying	2,028	457	-	35	-	-	2,086	434	-	-	389	43	-	-	31	3	-
5 Of which wholesale	1,995	209	-	42	-	264	1,851	131	-	31	479	38	-	2	38	3	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	-	-	-	26	-	-	-	26	-	-	-	201	-	-	-	17	-
10 Of which securitization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Of which resecuritization	-	-	-	26	-	-	-	26	-	-	-	201	-	-	-	17	-
14 Of which senior	-	-	-	26	-	-	-	26	-	-	-	201	-	-	-	17	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

(\$ millions)

		Q4/20																																												
		a	b	c	d	e	g				h				i				k				l				m				n				o				p				q			
		Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap																													
		>20%	to >50%	to >100%			ERBA (including IAA)				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%	IRBA	IAA	SA	1250%																								
1	Total exposures	3,654	613	666	104	-	1,743	2,785	509	-	460	736	273	-	37	59	22	-																												
2	Traditional securitization	3,457	613	666	79	-	1,743	2,588	484	-	460	697	54	-	37	56	4	-																												
3	Of which securitization	3,457	613	666	79	-	1,743	2,588	484	-	460	697	54	-	37	56	4	-																												
4	Of which retail underlying	1,448	508	666	35	-	1,371	919	367	-	415	241	37	-	33	19	3	-																												
5	Of which wholesale	2,009	105	-	44	-	372	1,669	117	-	45	456	17	-	4	37	1	-																												
6	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																												
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																												
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																												
9	Synthetic securitization	197	-	-	25	-	-	197	25	-	-	39	219	-	-	3	18	-																												
10	Of which securitization	197	-	-	-	-	-	197	-	-	-	39	-	-	-	3	-	-																												
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																												
12	Of which wholesale	197	-	-	-	-	-	197	-	-	-	39	-	-	-	3	-	-																												
13	Of which resecuritization	-	-	-	25	-	-	-	25	-	-	-	219	-	-	-	18	-																												
14	Of which senior	-	-	-	25	-	-	-	25	-	-	-	219	-	-	-	18	-																												
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																												

(\$ millions)

		Q3/20																																												
		a	b	c	d	e	g				h				i				k				l				m				n				o				p				q			
		Exposure values (by RW bands)					Exposure values (by regulatory approach)					RWA (by regulatory approach)					Capital charge after cap																													
		>20%	to >50%	to >100%			ERBA (including IAA)				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%	IRBA	IAA	SA	1250%																								
1	Total exposures	4,597	740	-	105	-	1,751	3,416	275	-	180	854	247	-	14	68	20	-																												
2	Traditional securitization	4,399	740	-	79	-	1,751	3,218	249	-	180	814	30	-	14	65	3	-																												
3	Of which securitization	4,399	740	-	79	-	1,751	3,218	249	-	180	814	30	-	14	65	3	-																												
4	Of which retail underlying	2,219	544	-	35	-	1,377	1,289	132	-	138	285	13	-	11	23	1	-																												
5	Of which wholesale	2,180	196	-	44	-	374	1,929	117	-	42	529	17	-	3	42	2	-																												
6	Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																												
7	Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																												
8	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																												
9	Synthetic securitization	198	-	-	26	-	-	198	26	-	-	40	217	-	-	3	17	-																												
10	Of which securitization	198	-	-	-	-	-	198	-	-	-	40	-	-	-	3	-	-																												
11	Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																												
12	Of which wholesale	198	-	-	-	-	-	198	-	-	-	40	-	-	-	3	-	-																												
13	Of which resecuritization	-	-	-	26	-	-	-	26	-	-	-	217	-	-	-	17	-																												
14	Of which senior	-	-	-	26	-	-	-	26	-	-	-	217	-	-	-	17	-																												
15	Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																												

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

(\$ millions)

	Q2/20																
	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	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%	IRBA	ERBA (including IAA)	SA	1250%
1 Total exposures	4,883	639	26	62	-	1,805	3,778	27	-	184	633	205	-	15	50	17	-
2 Traditional securitization	4,747	639	26	35	-	1,805	3,642	-	-	184	606	-	-	15	48	-	-
3 Of which securitization	4,747	639	26	35	-	1,805	3,642	-	-	184	606	-	-	15	48	-	-
4 Of which retail underlying	2,170	620	-	35	-	1,419	1,406	-	-	142	312	-	-	12	25	-	-
5 Of which wholesale	2,577	19	26	-	-	386	2,236	-	-	42	294	-	-	3	23	-	-
6 Of which resecuritization	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic securitization	136	-	-	27	-	-	136	27	-	-	27	205	-	-	2	17	-
10 Of which securitization	136	-	-	-	-	-	136	-	-	-	27	-	-	-	2	-	-
11 Of which retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Of which wholesale	136	-	-	-	-	-	136	-	-	-	27	-	-	-	2	-	-
13 Of which resecuritization	-	-	-	27	-	-	-	27	-	-	-	205	-	-	-	17	-
14 Of which senior	-	-	-	27	-	-	-	27	-	-	-	205	-	-	-	17	-
15 Of which non-senior	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

SUPPLEMENTARY REGULATORY CAPITAL DISCLOSURES

CREDIT EXPOSURE (EAD ⁽¹⁾)

(\$ millions)

	Q2/21		Q1/21		Q4/20		Q3/20		Q2/20	
	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	106,985	34,820	103,913	35,581	102,342	36,603	104,664	36,842	110,441	39,489
Undrawn commitments	54,161	6,991	51,865	7,098	49,473	7,339	48,298	7,549	46,324	7,023
Repo-style transactions	160,239	-	147,800	-	139,677	-	122,883	-	140,728	-
Other off-balance sheet	13,281	901	13,139	942	14,085	1,016	15,289	1,013	15,573	1,000
OTC derivatives	9,585	538	9,972	669	10,858	786	11,535	933	11,942	932
	344,251	43,250	326,689	44,290	316,435	45,744	302,669	46,337	325,008	48,444
Sovereign										
Drawn	112,117	24,101	128,502	23,836	133,077	22,664	138,273	18,056	117,910	16,447
Undrawn commitments	8,266	-	8,315	-	8,354	-	7,780	-	7,143	-
Repo-style transactions	31,278	-	43,100	-	38,904	-	39,552	-	44,045	-
Other off-balance sheet	1,756	-	1,534	-	1,553	-	1,282	-	1,160	-
OTC derivatives	1,863	1	1,907	1	2,187	2	2,388	2	2,739	2
	155,280	24,102	183,358	23,837	184,075	22,666	189,275	18,058	172,997	16,449
Banks										
Drawn	11,989	1,590	12,594	1,279	12,846	1,241	15,627	1,225	13,425	1,476
Undrawn commitments	1,582	17	1,595	12	1,552	16	1,496	17	1,575	17
Repo-style transactions	30,255	-	27,574	-	24,228	-	22,734	-	26,568	-
Other off-balance sheet	63,934	-	60,653	-	59,761	-	62,674	-	70,264	-
OTC derivatives	6,073	14	5,900	18	5,805	21	5,691	17	5,227	16
	113,833	1,621	108,316	1,309	104,192	1,278	108,222	1,259	117,059	1,509
Gross business and government portfolios	613,364	68,973	618,363	69,436	604,702	69,688	600,166	65,654	615,064	66,402
Less: collateral held for repo-style transactions	204,935	-	201,608	-	187,832	-	169,123	-	195,597	-
Net business and government portfolios	408,429	68,973	416,755	69,436	416,870	69,688	431,043	65,654	419,467	66,402
Retail portfolios										
Real estate secured personal lending										
Drawn	244,591	4,562	236,425	4,678	231,527	4,799	226,941	4,732	224,531	4,719
Undrawn commitments	35,611	-	32,528	-	31,390	-	30,035	1	29,093	1
	280,202	4,562	268,953	4,678	262,917	4,799	256,976	4,733	253,624	4,720
Qualifying revolving retail										
Drawn	18,420	-	18,219	-	18,701	-	18,458	-	18,265	-
Undrawn commitments	53,651	-	53,164	-	53,085	-	54,652	-	53,023	-
Other off-balance sheet	295	-	233	-	271	-	231	-	201	-
	72,366	-	71,616	-	72,057	-	73,341	-	71,489	-
Other retail										
Drawn	16,110	1,320	15,379	1,358	14,869	1,326	14,112	1,299	13,654	1,344
Undrawn commitments	2,831	25	2,819	28	2,819	28	2,878	27	2,809	28
Other off-balance sheet	40	-	39	-	35	-	33	-	33	-
	18,981	1,345	18,237	1,386	17,723	1,354	17,023	1,326	16,496	1,372
Total retail portfolios	371,549	5,907	358,806	6,064	352,697	6,153	347,340	6,059	341,609	6,092
Securitization exposures ⁽³⁾	10,396	4,759	10,146	4,752	12,276	3,509	11,607	3,950	11,414	4,039
Gross credit exposure	995,309	79,639	987,315	80,252	969,675	79,350	959,113	75,663	968,087	76,533
Less: collateral held for repo-style transactions	204,935	-	201,608	-	187,832	-	169,123	-	195,597	-
Net credit exposure ⁽⁴⁾	790,374	79,639	785,707	80,252	781,843	79,350	789,990	75,663	772,490	76,533

(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)	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20
Business and government					
Canada					
Drawn	156,710	170,292	173,199	179,640	166,983
Undrawn commitments	47,806	47,029	45,684	45,042	42,628
Repo-style transactions	6,739	8,625	7,787	8,665	8,957
Other off-balance sheet	60,925	60,429	59,188	64,063	70,460
OTC derivatives	9,496	9,241	9,926	10,465	11,258
	281,676	295,616	295,784	307,875	300,286
United States					
Drawn	50,477	51,365	55,051	54,444	51,989
Undrawn commitments	10,455	10,258	9,717	8,914	8,770
Repo-style transactions	5,931	4,545	4,022	3,758	3,719
Other off-balance sheet	8,866	8,331	9,422	8,534	9,508
OTC derivatives	3,824	3,587	3,770	4,035	3,828
	79,553	78,086	81,982	79,685	77,814
Europe					
Drawn	12,229	12,413	8,396	9,129	9,372
Undrawn commitments	2,898	2,658	2,402	2,172	2,131
Repo-style transactions	1,495	1,401	1,241	970	719
Other off-balance sheet	8,640	5,971	6,138	6,014	6,373
OTC derivatives	2,576	2,968	3,279	3,236	3,105
	27,838	25,411	21,456	21,521	21,700
Other countries					
Drawn	11,675	10,939	11,619	15,351	13,432
Undrawn commitments	2,850	1,830	1,576	1,446	1,513
Repo-style transactions	2,672	2,295	1,927	2,653	2,349
Other off-balance sheet	540	595	651	634	656
OTC derivatives	1,625	1,983	1,875	1,878	1,717
	19,362	17,642	17,648	21,962	19,667
	408,429	416,755	416,870	431,043	419,467

(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)	Q2/21	Q1/21	Q4/20	Q3/20	Q2/20
Business and government portfolios					
Corporate					
Less than 1 year ⁽²⁾	74,975	71,357	69,549	72,257	73,175
1 - 3 years	79,209	78,052	73,110	70,548	68,099
3 - 5 years	38,884	37,104	40,637	43,988	49,833
Over 5 years	1,277	1,775	2,061	2,245	2,062
	194,345	188,288	185,357	189,038	193,169
Sovereign					
Less than 1 year ⁽²⁾	12,365	13,264	12,342	26,404	19,031
1 - 3 years	66,688	83,682	87,538	77,364	65,622
3 - 5 years	46,462	45,955	47,413	48,945	46,938
Over 5 years	645	721	926	1,108	1,063
	126,160	143,622	148,219	153,821	132,654
Banks					
Less than 1 year ⁽²⁾	73,745	70,134	68,520	71,694	78,583
1 - 3 years	12,772	13,469	13,363	14,386	13,656
3 - 5 years	1,272	1,103	1,270	1,954	1,261
Over 5 years	135	139	141	150	144
	87,924	84,845	83,294	88,184	93,644
Total business and government portfolios	408,429	416,755	416,870	431,043	419,467
Retail portfolios					
Real estate and secured personal lending					
Less than 1 year ⁽²⁾	87,191	88,727	89,981	91,550	93,355
1 - 3 years	84,526	86,909	90,317	92,304	92,452
3 - 5 years	105,217	90,702	79,795	70,136	64,627
Over 5 years	3,268	2,615	2,824	2,986	3,190
	280,202	268,953	262,917	256,976	253,624
Qualifying revolving retail					
Less than 1 year ⁽²⁾	72,366	71,616	72,057	73,341	71,489
	72,366	71,616	72,057	73,341	71,489
Other retail					
Less than 1 year ⁽²⁾	13,640	13,216	12,887	12,614	12,323
1 - 3 years	564	527	479	435	396
3 - 5 years	1,818	1,798	1,768	1,685	1,546
Over 5 years	2,959	2,696	2,589	2,289	2,231
	18,981	18,237	17,723	17,023	16,496
Total retail portfolios	371,549	358,806	352,697	347,340	341,609
Total credit exposure	779,978	775,561	769,567	778,383	761,076

(1) Excludes securitization exposures.

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

CREDIT RISK ASSOCIATED WITH DERIVATIVES

(\$ millions)	Q2/21			Q2/21	Q1/21	Q4/20	Q3/20	Q2/20	
	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	-	4	4	27	6	4	12	13	15
Swap contracts	2,373	222	2,595	4,995	1,767	2,284	2,705	3,106	3,066
Purchased options	16	4	20	31	16	20	26	38	44
Written options	5	-	5	8	3	2	2	6	2
	2,394	230	2,624	5,061	1,792	2,310	2,745	3,163	3,127
Exchange-traded	-	-	-	581	17	7	9	9	14
Total interest rate derivatives	2,394	230	2,624	5,642	1,809	2,317	2,754	3,172	3,141
Foreign exchange derivatives									
Over-the-counter									
Forward contracts	839	240	1,079	3,599	1,143	1,281	1,423	1,487	1,794
Swap contracts	573	381	954	2,773	800	778	700	660	605
Purchased options	188	23	211	206	68	67	65	98	183
Written options	72	-	72	67	20	21	20	26	23
	1,672	644	2,316	6,645	2,031	2,147	2,208	2,271	2,605
Credit derivatives									
Over-the-counter									
Credit default swap contracts - protection purchased	4	-	4	87	15	18	21	18	15
Credit default swap contracts - protection sold	-	-	-	13	5	4	6	6	6
	4	-	4	100	20	22	27	24	21
Equity derivatives									
Over-the-counter									
	346	48	394	3,895	895	800	658	667	648
Exchange-traded									
	1,204	-	1,204	4,936	140	137	120	144	102
	1,550	48	1,598	8,831	1,035	937	778	811	750
Precious metal derivatives									
Over-the-counter									
	54	-	54	118	66	74	55	93	62
Exchange-traded									
	-	-	-	175	7	4	1	2	4
	54	-	54	293	73	78	56	95	66
Other commodity derivatives									
Over-the-counter									
	1,641	14	1,655	2,787	997	778	866	832	625
Exchange-traded									
	32	-	32	1,433	57	45	52	52	77
	1,673	14	1,687	4,220	1,054	823	918	884	702
RWA related to non-trade exposures to central counterparties					287	284	213	206	247
RWA related to CVA capital charge					6,898	7,181	7,202	8,189	8,311
Total derivatives					7,347	936	8,283	25,731	13,207
					13,789	14,156	15,652	15,843	

(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⁾

	Q2/21		Q1/21		Q4/20		Q3/20		Q2/20	
	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	0.49	0.27	0.46	0.39	0.50	0.32	0.45	0.36	0.44	0.28
Sovereign	0.01	-	0.01	-	0.01	-	0.01	-	0.01	-
Banks	0.11	-	0.09	-	0.10	-	0.13	-	0.18	-
Retail portfolios										
Real estate secured personal lending	0.14	0.01	0.12	0.01	0.12	0.01	0.11	0.01	0.11	0.01
Qualifying revolving retail	3.59	2.16	3.45	1.95	3.42	2.28	3.36	2.63	3.74	2.88
Other retail	2.14	0.50	1.87	0.54	2.02	0.58	2.10	0.66	2.25	0.69

(1) Actual loss rates for each quarter represent the write-offs less recoveries plus the change in allowance for impaired loans for the previous 12 months, divided by the outstanding balance at the beginning of the previous 12 month period. The expected loss rate represents the loss rate that was predicted by the Basel parameter estimates at the beginning of the period defined above.

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

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

AIRB CREDIT RISK EXPOSURE - BACK-TESTING ⁽¹⁾

	Q2/21						Q1/21					
	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	3.40	0.33	37.71	23.15	80.01	78.57	3.10	1.25	38.65	21.93	77.99	77.89
Sovereign	1.07	0.05	-	-	94.85	89.46	1.07	0.05	-	-	94.59	89.46
Banks	4.47	-	n/a	n/a	90.57	-	4.46	0.17	n/a	n/a	90.90	100.00
Retail portfolios ⁽⁴⁾												
Real estate secured personal lending												
Uninsured residential mortgages and personal	0.56	0.54	19.28	7.70	n/a	n/a	0.53	0.50	18.97	8.54	n/a	n/a
Insured residential mortgages	0.74	0.66	n/a	n/a	n/a	n/a	0.70	0.62	n/a	n/a	n/a	n/a
Home equity line of credit	0.28	0.30	39.04	11.26	94.99	90.64	0.28	0.28	38.36	18.52	95.69	97.93
Qualifying revolving retail	1.34	0.87	88.22	84.73	98.36	96.72	1.32	0.91	88.12	85.49	91.00	85.04
Other retail	1.88	1.32	80.34	65.13	93.74	83.01	1.93	1.43	79.68	63.31	91.47	80.08
	Q4/20						Q3/20					
	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	3.13	1.71	38.62	12.63	77.23	77.58	3.30	1.42	50.74	23.15	77.40	84.00
Sovereign	1.10	0.10	-	-	94.04	90.17	0.84	0.15	-	-	94.40	90.17
Banks	4.50	0.14	n/a	n/a	88.51	100.00	4.48	0.32	n/a	n/a	89.16	100.00
Retail portfolios ⁽⁴⁾												
Real estate secured personal lending												
Uninsured residential mortgages and personal	0.55	0.50	18.55	10.32	n/a	n/a	0.54	0.51	18.83	7.78	n/a	n/a
Insured residential mortgages	0.70	0.67	n/a	n/a	n/a	n/a	0.70	0.76	n/a	n/a	n/a	n/a
Home equity line of credit	0.28	0.29	41.89	11.63	89.53	90.96	0.28	0.29	41.27	16.77	92.35	87.63
Qualifying revolving retail	1.31	1.04	87.80	85.86	96.24	89.16	1.26	1.10	87.98	84.95	98.47	92.74
Other retail	1.97	1.66	81.26	65.76	92.77	82.31	1.99	1.73	81.68	64.79	94.01	85.31

(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 2020 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 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.

Business and government portfolio

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

Central counterparty (CCP)

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

Comprehensive approach for SFTs

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

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

CET1, Tier 1 and total regulatory capital, divided by RWA, as defined by OSFI's CAR Guideline, which is based on BCBS standards.

Corporate exposures

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

Credit risk

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

Drawn exposure

The amount of credit risk exposure resulting from loans already advanced to the customer.

Exposure at default (EAD)

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

Internal models approach (IMA) for market risk

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

Internal model method (IMM) for counterparty credit risk

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

Internal ratings-based (IRB) approach for securitization exposures

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

Leverage ratio exposure

The leverage ratio exposure is defined under the OSFI rules as on-balance sheet assets (unweighted) less Tier 1 capital regulatory adjustments plus derivative exposures, 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). Until December 31, 2021, exposures arising from central bank reserves and sovereign-issued securities that qualify as High Quality Liquid Assets (HQLA) may 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 IFRS 9 expected credit loss purposes.

Non-viability contingent capital (NVCC)

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

Operational risk

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

Probability of default (PD)

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

Qualifying central counterparty (QCCP)

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

Qualifying revolving retail

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

Real estate secured personal lending

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

Regulatory capital

Regulatory capital, as defined by OSFI's CAR Guideline, is comprised of Common Equity Tier 1 (CET1), Additional Tier 1 (AT1) and Tier 2 capital. CET1 capital includes common shares, retained earnings, AOCI (excluding AOCI relating to cash flow hedges and changes in fair value option liabilities attributable to changes in own credit risk) and qualifying instruments issued by a consolidated banking subsidiary to third parties, less regulatory adjustments for items such as goodwill and other intangible assets, deferred tax assets, net assets related to defined benefit pension plans, and certain investments. On March 27, 2020, OSFI introduced transitional arrangements for the capital treatment of expected loss provisioning, such that part of the allowances that would otherwise be included in Tier 2 capital will instead qualify for inclusion in CET1 capital subject to certain adjustments and limitations until fiscal year 2022. AT1 capital primarily includes NVCC preferred shares, Limited Recourse Capital Notes, qualifying instruments issued by a consolidated subsidiary to third parties, and non-qualifying innovative Tier 1 notes which are subject to phase-out rules for capital instruments. Tier 1 capital is comprised of CET1 plus AT1. Tier 2 capital includes NVCC subordinated indebtedness, non-qualifying subordinated indebtedness subject to phase-out rules for capital instruments, eligible general allowances, and qualifying instruments issued by a consolidated subsidiary to third parties. Total capital is comprised of Tier 1 capital plus Tier 2 capital. Qualifying regulatory capital instruments must be capable of absorbing loss at the point of non-viability of the financial institution; non-qualifying capital instruments are excluded from regulatory capital at a rate of 10% per annum commencing January 1, 2013 through to November 1, 2021.

Resecuritization

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

Retail portfolios

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

Risk-weighted assets (RWA)

RWA consist of three components: (i) RWA for credit risk are calculated using the AIRB and standardized approaches. The AIRB RWA are calculated using PDs, LGDs, EADs, and in some cases maturity adjustments, while the standardized approach applies risk weighting factors specified in the OSFI guidelines to on- and off-balance sheet exposures; (ii) RWA for market risk in the trading portfolio are based on the internal models approved by OSFI with the exception of the RWA for traded securitization assets where we are using the methodology defined by OSFI; and (iii) RWA for operational risk relating to the risk of losses resulting from people, inadequate or failed internal processes, and systems or from external events are calculated under standardized approach. Since the introduction of Basel II in 2008, OSFI has prescribed a capital floor requirement for institutions that use the AIRB approach for credit risk. The capital floor is determined by comparing a capital requirement calculated by reference to the Basel II standardized approach against the Basel III calculation, as specified by OSFI. Any shortfall in the Basel III capital requirement is added to RWA.

Securitization

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

Sovereign exposures

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

Standardized approach for credit risk

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

Standardized approach for operational risk

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

Standardized approach for securitization exposures

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

Total loss absorbing capacity (TLAC) measure

Is defined as the sum of Total capital and bail-in-eligible liabilities that have a residual maturity greater than one year. Bail-in-eligible liabilities include long-term (original maturity over 400 days), unsecured senior debt issued on or after September 23, 2018, that is tradable and transferrable, and any preferred shares and subordinated debt that are not NVCC. Consumer deposits, secured liabilities (for example, covered bonds), eligible financial contracts (for example derivatives) and certain structured notes are excluded from the bail-in power.

Transitional arrangements for capital treatment of expected loss provisioning

On March 27, 2020 OSFI introduced transitional arrangements for expected credit loss provisioning. This arrangement results in a portion of allowances that would otherwise be included in Tier 2 capital qualifying for inclusion in CET1 capital. The amount of ECL allowances eligible for inclusion in CET1 capital is determined based on the increase in stage 1 and stage 2 allowances relative to balances as at January 31, 2020 as a baseline. This amount is then adjusted for tax effects and is subject to a scaling factor that will decrease over time. The scaling factor has been set at 70% for fiscal 2020, 50% for fiscal 2021, and 25% for fiscal 2022. 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.