CIBC MELLON

Pillar III Report

For the period ended April 30, 2025

FOR FURTHER INFORMATION, PLEASE CONTACT:

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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 Mellon Trust Company, along with their locations. Beginning in Q2/23, certain updated tables and templates have been incorporated in accordance with the OSFI Pillar 3 Disclosure Guideline for SMSB's on a prospective basis. Comparative disclosures for the updated tables and templates will be included over the future reporting periods.

Effective November 1, 2024, CIBC Mellon Trust Company and CIBC Mellon Global Securities Services Company were amalgamated to continue under the name CIBC Mellon Trust Company (CIBC Mellon). The information presented in this Pillar III report reflects the amalgamated entity commencing from Q1 2025. Comparatives may not be directly comparable due to this organizational change.

KM1: Key metrics (At consolidated group level)

($ thousands)

		Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	1,026,818	1,084,702	1,124,485	1,092,644	1,182,565
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	-	-	-	-	-
2	Tier 1	1,026,818	1,084,702	1,124,485	1,107,644	1,197,565
2a	Tier 1 with transitional arrangements for ECL provisioning not applied	-	-	-	-	-
3	Total capital	1,026,818	1,084,702	1,124,485	1,107,644	1,197,565
3a	Total capital with transitional arrangements for ECL provisioning not applied(%)	-	-	-	-	-
	Risk-weighted assets (amounts)					
4	Total risk-weighted assets (RWA)	3,541,485	3,482,445	3,756,720	4,762,587	5,102,160
4a	Total risk-weighted assets (pre-floor)	3,541,485	3,482,445	3,756,720	4,762,587	5,102,160
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio (%)	28.99	31.15	29.93	22.94	23.18
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied	-	-	-	-	-
5b	CET1 ratio (%) (pre-floor ratio)	28.99	31.15	29.93	22.94	23.18
6	Tier 1 ratio (%)	28.99	31.15	29.93	23.26	23.47
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied (%)	-	-	-	-	-
6b	Tier 1 ratio (%) (pre-floor ratio)	28.99	31.15	29.93	23.26	23.47
7	Total capital ratio (%)	28.99	31.15	29.93	23.26	23.47
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)	-	-	-	-	-
7b	Total capital ratio (%) (pre-floor ratio)	28.99	31.15	29.93	23.26	23.47
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement (2.5% from 2019) (%)	-	-	-	-	-
9	Countercyclical buffer requirement (%)	-	-	-	-	-
10	Bank G-SIB and/or D-SIB additional requirements (%) [Not applicable for SMSBs]	-	-	-	-	-
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	-	-	-	-	-
12	CET1 available after meeting the bank’s minimum capital requirements (%)	-	-	-	-	-
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	17,938,797	19,515,866	18,749,755	19,750,251	22,650,509
14	Basel III leverage ratio (row 2 / row 13)	5.72%	5.56%	6.00%	5.61%	5.29%
14a	Basel III leverage ratio (row 2a / row 13) with transitional arrangements for ECL provisioning not applied	-	-	-	-	-

OVA: Bank risk management approach

CIBC Mellon maintains an Enterprise Risk Management Framework Policy which the standards and requirements regarding the identification, measurement, management, monitoring and escalation of credit, market, liquidity, capital, operational, regulatory, reputation and strategic risks across the enterprise. The Framework provides assurance that a continuous risk management process is in place in CIBC Mellon's Business Units and across the enterprise. It provides assurance to directors, shareholders and regulators that there is an appropriate risk management structure.

The Framework encompasses all senior management committees and requires that Risk Management have direct access to, or membership on these committees. The structure of the Framework, in conjunction with the oversight provided by the Governance Partners, the Risk Committees and management ensures that CIBC Mellon manages risk to remain aligned with the Boards-approved Risk Appetite Statement.

CIBC Mellon has a number of supporting policies, including the Stress Testing Framework Policy which outlines standards and requirements around the performance and management of stress testing activities (scenario and sensitivity analysis) within CIBC Mellon. The Policy includes roles and responsibilities of all groups involved, and ensures that a corporate-wide coordinated approach is in place. Elements of this policy are principles-based, consistent with The Office of the Superintendent of Financial Institution's (OSFI) E-18 Stress Testing Guideline.

The Risk Management Group is responsible for providing oversight and ongoing monitoring of the Framework and the Stress Testing Policy, and for appropriately disclosing the risk metrics, review and analysis of those metrics and an escalation of major risk issues to senior management and the Boards.

Modified CC1: Composition of regulatory capital for SMSBs

($ thousands)

		Q2 2024		Q3 2024		Q4 2024		Q1 2025		Q2 2025	
	Modified Capital Disclosure Template	**All-in**	**Transitional**	**All-in**	**Transitional**	**All-in**	**Transitional**	**All-in**	**Transitional**	**All-in**	**Transitional**
	Common Equity Tier 1 capital: instruments and reserves										
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	199,789		199,789		199,789		214,809		214,809	
2	Retained earnings	1,019,760		998,923		1,000,748		951,988		1,008,243	
3	Accumulated other comprehensive income (and other reserves)	-192,731		-114,010		-76,052		-44,890		-12,564	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A		N/A		N/A		N/A		N/A	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	N/A		N/A		N/A		N/A		N/A	
6	**Common Equity Tier 1 capital before regulatory adjustments**	1,026,818		1,084,702		1,124,485		1,121,907		1,210,488	
	Common Equity Tier 1 capital: regulatory adjustments										
28	Total regulatory adjustments to Common Equity Tier 1	-		-		-		29,263		27,923	
29	**Common Equity Tier 1 capital (CET1)**	1,026,818		1,084,702		1,124,485		1,092,644		1,182,565	
	Additional Tier 1 capital: instruments										
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	N/A		N/A		N/A		15,000		15,000	
31	of which: classified as equity under applicable accounting standards	N/A		N/A		N/A		15,000		15,000	
32	of which: classified as liabilities under applicable accounting standards	N/A		N/A		N/A		N/A		N/A	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A		N/A		N/A		N/A		N/A	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	N/A		N/A		N/A		N/A		N/A	
35	of which: instruments issued by subsidiaries subject to phase out	N/A		N/A		N/A		N/A		N/A	
36	**Additional Tier 1 capital before regulatory adjustments**	N/A		N/A		N/A		15,000		15,000	
	Additional Tier 1 capital: regulatory adjustments										
43	**Total regulatory adjustments to Additional Tier 1 capital**	N/A		N/A		N/A		-		-	
44	**Additional Tier 1 capital (AT1)**	N/A		N/A		N/A		15,000		15,000	
45	**Tier 1 capital (T1 = CET1 + AT1)**	1,026,818		1,084,702		1,124,485		1,107,644		1,197,565	

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	Tier 2 capital: instruments and provisions					
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	N/A	N/A	N/A	N/A	N/A
47	Directly issued capital instruments subject to phase out from Tier 2	N/A	N/A	N/A	N/A	N/A
48	Tier 2 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)	N/A	N/A	N/A	N/A	N/A
49	of which: instruments issued by subsidiaries subject to phase out	N/A	N/A	N/A	N/A	N/A
50	Collective provisions	N/A	N/A	N/A	N/A	N/A
51	**Tier 2 capital before regulatory adjustments**	N/A	N/A	N/A	N/A	N/A
	Tier 2 capital: regulatory adjustments					
57	**Total regulatory adjustments to Tier 2 capital**	N/A	N/A	N/A	N/A	N/A
58	**Tier 2 capital (T2)**	N/A	N/A	N/A	N/A	N/A
59	**Total capital (TC = T1 + T2)**	1,026,818	1,084,702	1,124,485	1,107,644	1,197,565
60	**Total risk weighted assets** [1]	3,541,485	3,482,445	3,756,720	4,762,587	5,102,160
	Capital ratios					
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	28.99	31.15	29.93	22.94	23.18
62	Tier 1 (as a percentage of risk weighted assets)	28.99	31.15	29.93	23.26	23.47
63	Total capital (as percentage of risk-weighted assets)	28.99	31.15	29.93	23.26	23.47
	OSFI – all-in-target					
69	Common Equity Tier 1 all-in target ratio	7.00	7.00	7.00	7.00	7.00
70	Tier 1 capital all-in target ratio	8.50	8.50	8.50	8.50	8.50
71	Total capital all-in target ratio	10.50	10.50	10.50	10.50	10.50
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)					
80	Current cap on CET1 instruments subject to phase out arrangements	N/A	N/A	N/A	N/A	N/A
81	Amounts excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	N/A
82	Current cap on AT1 instruments subject to phase out arrangements	N/A	N/A	N/A	N/A	N/A
83	Amounts excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	N/A
84	Current cap on T2 instruments subject to phase out arrangements	N/A	N/A	N/A	N/A	N/A
85	Amounts excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	N/A	N/A	N/A	N/A

CounterCyclical Capital Buffer	Exposure Percentage	Buffer Rate	Exposure Percentage	Buffer Rate	Exposure Percentage	Buffer Rate	Exposure Percentage	Buffer Rate	Exposure Percentage	Buffer Rate
Japan	17%	0.00%	17%	0.00%	19%	0.00%	24%	0.00%	32%	0.00%
United States	72%	0.00%	71%	0.00%	66%	0.00%	57%	0.00%	52%	0.00%
Canada	11%	0.00%	12%	0.00%	15%	0.00%	19%	0.00%	16%	0.00%
France	0%	0.00%	0%	0.00%	0%	0.00%	0%	0.00%	0%	0.00%
Total CounterCyclical Buffer	100%	0.00%	100%	0.00%	100%	0.00%	100%	0.00%	100%	0.00%

Template LR2: Leverage ratio common disclosure template

($ thousands)

		Q2 2024	Q3 2024	Q4 2024	Q1 2025	Q2 2025
Modified Leverage Ratio Disclosure Template						
On Balance Sheet Exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	13,647,717	15,178,401	14,171,468	14,681,287	16,635,586
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework (IFRS)	-	-	-	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-	-	-	-
4	(Asset amounts deducted in determining Tier 1 capital)	-	-	-	-	-
5	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 to 4)	13,647,717	15,178,401	14,171,468	14,681,287	16,635,586
Derivative Exposures						
6	Replacement cost associated with all derivative transactions	-	-	-	-	-
7	Add-on amounts for potential future exposure associated with all derivative transactions	-	-	-	-	9,562
8	(Exempted central counterparty-leg of client cleared trade exposures)	-	-	-	-	-
9	Adjusted effective notional amount of written credit derivatives	-	-	-	-	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-	-	-	-
11	Total derivative exposures (sum of lines 6 to 10)	-	-	-	-	9,562
Securities financing transaction exposures						
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	4,291,080	4,337,465	4,578,287	4,684,457	5,625,236
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-	-
14	Counterparty credit risk (CCR) exposure for SFTs	-	-	-	-	-
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	4,291,080	4,337,465	4,578,287	4,684,457	5,625,236
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	-	-	-	384,507	380,125
18	(Adjustments for conversion to credit equivalent amounts)	-	-	-	-	-
19	Off-balance sheet items (sum of lines 17 and 18)	-	-	-	384,507	380,125
Capital and Total Exposures						
20	Tier 1 capital	1,026,818	1,084,702	1,124,486	1,107,644	1,197,565
21	Total Exposures (sum of lines 5, 11, 16 and 19)	17,938,797	19,515,866	18,749,755	19,750,251	22,650,509
Leverage Ratios						
22	Basel III leverage ratio	5.72%	5.56%	6.00%	5.61%	5.29%

CRA: General qualitative information about credit risk

The Credit Risk Management Policy outlines CIBC Mellon's principles, standards and requirements, and roles and responsibilities as it relates to the management of credit risk. This includes the identification, assessment, and approval of all associated credit risk limits adjudicated by the Company.

Key Principles of Credit Risk Management:

The key principles that form the foundation of effective credit risk management include the following;

- Establish appropriate segregation of duties between management functions responsible for originating and managing exposures and risk groups responsible for the adjudication and oversight of such exposures;
- Maintain an appropriate hierarchy of approval requirements to ensure decision making authority is granted to those with appropriate experience and skills;
- Document investment risk policies and standards and the process for obtaining approval of changes to them;
- Quantify risk in a consistent manner with the support of risk rating models;
- Conduct an appropriate level of due diligence and analysis for each issuer/facility/transaction;
- Approve new facilities only where risk is acceptable;
- Establish limits to control key concentrations of risk and monitor for compliance;
- Monitor risk on an ongoing basis, based on the type and level of risk, both at the account and portfolio levels;
- Identify situations where risk is deteriorating and take appropriate steps to mitigate exposure;
- Implement a reporting framework to facilitate identification and escalation of risk issues;
- Obtain and retain information relevant to risk qualification, risk decisions, monitoring, and control to support the risk measurement and management process, including validation of risk measurement methodologies; and
- Establish standards for accuracy, timeliness, completeness, and security of key risk data and for testing of data integrity.

Processes in place are subject to regular review. Maximum limits are documented, approved by the CIBC Mellon Board of Directors on an annual basis.

CR1: Credit quality of assets

($ thousands)

		Q2/25						
		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	2	675,498	-	-	-	-	675,500
2	Debt Securities	-	18,100,970	87	-	87	-	18,100,883
3	Off-balance sheet exposures	-	380,125	-	-	-	-	380,125
4	Total	2	19,156,593	87	-	87	-	19,156,508

CR1: Credit quality of assets (cont'd)

($ thousands)

		Q1/25						
		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	3	797,039	-	-	-	-	797,042
2	Debt Securities	-	15,309,046	66	-	66	-	15,308,980
3	Off-balance sheet exposures	-	384,507	-	-	-	-	384,507
4	Total	3	16,490,592	66	-	66	-	16,490,529

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CR1: Credit quality of assets (cont'd)

($ thousands)

		Q4/24						
		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	1	1,190,537	-	-	-	-	1,190,538
2	Debt Securities	-	14,700,501	121	-	121	-	14,700,380
3	Off-balance sheet exposures	-	-	-	-	-	-	-
4	Total	1	15,891,038	121	-	121	-	15,890,918

CR1: Credit quality of assets (cont'd)

($ thousands)

		Q3/24						
		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	1	364,883	-	-	-	-	364,884
2	Debt Securities	-	14,413,976	122	-	122	-	14,413,854
3	Off-balance sheet exposures	-	-	-	-	-	-	-
4	Total	1	14,778,859	122	-	122	-	14,778,738

CR1: Credit quality of assets (cont'd)

($ thousands)

		Q2/24						
		a	b	c	d	e	f	g
		Gross carrying values of		Allowances/ impairments	Of which ECL accounting provisions for credit losses on SA exposures		Of which ECL accounting provisions for credit losses on IRB exposures	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		Allocated in regulatory category of Specific	Allocated in regulatory category of General		
1	Loans	1	779,706	-	-	-	-	779,707
2	Debt Securities	-	14,047,187	154	-	154	-	14,047,033
3	Off-balance sheet exposures	-	-	-	-	-	-	-
4	Total	1	14,826,893	154	-	154	-	14,826,740

CRC: Qualitative disclosure related to credit risk mitigation techniques

CIBC Mellon may pledge assets in order to meet financial obligations through overnight repurchase agreements or if opportunities exist, through term repurchase agreements. Additionally, CIBC Mellon may enter into interest rate swap agreements for hedging purposes.

To support these activities, CIBC Mellon has established a Pledging Policy, aligning with the Office of the Superintendent of Financial Institutions' B-11 Guideline, which outlines the requirements for pledging assets.

The Treasury Group has responsibility for all pledging activities, which include pledging assets to support repurchase agreements governed under a Global Master Repurchase Agreement and interest rate swap activity governed under a Cleared Derivatives Execution Agreements (CDEA). CIBC Mellon satisfies initial and daily variation margin requirements on interest rate swaps by posting cash or eligible securities in accordance with industry standards and regulatory requirements. Activity is subject to approved counterparty limits.

CR3: Credit risk mitigation techniques – overview

($ thousands)

		Q2/25				
		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	675,500	-	-	-	-
2	Debt securities	18,100,883	-	-	-	-
3	Total	19,156,508	-	-	-	-
4	Of which defaulted	2	-	-	-	-

CR3: Credit risk mitigation techniques – overview (cont'd)

($ thousands)

		Q1/25				
		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	797,042	-	-	-	-
2	Debt securities	15,308,980	-	-	-	-
3	Total	16,490,529	-	-	-	-
4	Of which defaulted	3	-	-	-	-

CR3: Credit risk mitigation techniques – overview (cont'd)

($ thousands)

		Q4/24				
		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	1,190,538	-	-	-	-
2	Debt securities	14,700,380	-	-	-	-
3	Total	15,890,918	-	-	-	-
4	Of which defaulted	1	-	-	-	-

CR3: Credit risk mitigation techniques – overview (cont'd)

($ thousands)

		Q3/24				
		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	364,884	-	-	-	-
2	Debt securities	14,413,854	-	-	-	-
3	Total	14,778,738	-	-	-	-
4	Of which defaulted	1	-	-	-	-

CR3: Credit risk mitigation techniques – overview (cont'd)

($ thousands)

		Q2/24				
		a	b	c	d	e
		Exposures unsecured: carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans	779,707	-	-	-	-
2	Debt securities	14,047,033	-	-	-	-
3	Total	14,826,740	-	-	-	-
4	Of which defaulted	1	-	-	-	-

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects

($ thousands)

		Q2/25					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Asset Classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	6,865,939	-	6,865,939	-	-	-
2	Public sector entities (PSEs)	418,859	-	422,068	-	84,414	20%
3	Multilateral development banks	1,055,192	-	1,055,192	-	-	-
4	Banks	12,197,176	40,753	11,522,989	40,753	2,346,260	20%
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	1,593,698	339,372	1,659,236	339,372	1,331,731	67%
	Of which: securities firms and other financial institutions treated as corporates	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	2,494	-	2,494	-	6,235	250%
8	Retail	-	-	-	-	-	-
9	Real estate	-	-	-	-	-	-

9	Of which: general RRE	-	-	-	-	-	-
	Of which: IPRRE	-	-	-	-	-	-
	Of which: other RRE	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-
	Of which: IPCRE	-	-	-	-	-	-
	Of which: land acquisition, development and construction	-	-	-	-	-	-
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	-	-	-	-	-	-
13	Other assets	127,464	-	127,464	-	92,624	73%
14	Total	22,260,822	380,125	21,655,382	380,125	3,861,264	18%

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects (cont'd)

($ thousands)

		Q1/25					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Asset Classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	6,298,826	-	6,298,826	-	-	-
2	Public sector entities (PSEs)	170,504	-	171,229	-	34,246	20%
3	Multilateral development banks	1,027,993	-	1,027,993	-	-	-
4	Banks	10,042,605	41,628	9,628,203	41,628	1,963,316	20%
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	1,536,886	342,879	1,651,362	342,879	1,321,658	66%
	Of which: securities firms and other financial institutions treated as corporates	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	2,615	-	2,615	-	6,538	250%
8	Retail	-	-	-	-	-	-
9	Real estate	-	-	-	-	-	-

9	Of which: general RRE	-	-	-	-	-	-
	Of which: IPRRE	-	-	-	-	-	-
	Of which: other RRE	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-
	Of which: IPCRE	-	-	-	-	-	-
	Of which: land acquisition, development and construction	-	-	-	-	-	-
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	-	-	-	-	-	-
13	Other assets	286,315	-	286,315	-	248,104	87%
14	Total	19,365,744	384,507	19,066,543	384,507	3,573,862	18%

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects (cont'd)

($ thousands)

		Q4/24					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Asset Classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	5,945,358	-	5,945,358	-	-	-
2	Public sector entities (PSEs)	195,184	-	214,014	-	42,803	20%
3	Multilateral development banks	1,003,394	-	1,003,394	-	-	-
4	Banks	9,418,395	-	8,947,532	-	1,813,266	20%
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	2,098,034	-	2,067,109	-	1,550,076	75%
	Of which: securities firms and other financial institutions treated as corporates	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	2,513	-	2,513	-	6,282	250%
8	Retail	-	-	-	-	-	-
9	Real estate	-	-	-	-	-	-

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9	Of which: general RRE	-	-	-	-	-	-
	Of which: IPRRE	-	-	-	-	-	-
	Of which: other RRE	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-
	Of which: IPCRE	-	-	-	-	-	-
	Of which: land acquisition, development and construction	-	-	-	-	-	-
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	-	-	-	-	-	-
13	Other assets	86,877	-	86,877	-	90,093	104%
14	Total	18,749,755	-	18,266,797	-	3,502,520	19%

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects (cont'd)

($ thousands)

		Q3/24					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Asset Classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	6,046,437	-	6,046,437	-	-	-
2	Public sector entities (PSEs)	180,871	-	180,531	-	36,106	20%
3	Multilateral development banks	918,694	-	918,694	-	-	-
4	Banks	10,974,262	-	10,619,460	-	2,305,741	22%
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	1,304,272	-	1,314,540	-	766,709	58%
	Of which: securities firms and other financial institutions treated as corporates	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	2,493	-	2,493	-	6,233	250%
8	Retail	-	-	-	-	-	-
9	Real estate	-	-	-	-	-	-

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9	Of which: general RRE	-	-	-	-	-	-
	Of which: IPRRE	-	-	-	-	-	-
	Of which: other RRE	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-
	Of which: IPCRE	-	-	-	-	-	-
	Of which: land acquisition, development and construction	-	-	-	-	-	-
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	-	-	-	-	-	-
13	Other assets	88,837	-	88,837	-	102,029	115%
14	Total	19,515,866	-	19,170,992	-	3,216,818	17%

CR4: Standardised approach – credit risk exposure and credit risk mitigation (CRM) effects (cont'd)

($ thousands)

		Q2/24					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Asset Classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Sovereigns and their central banks	6,022,314	-	6,022,314	-	-	-
2	Public sector entities (PSEs)	206,347	-	208,944	-	41,789	20%
3	Multilateral development banks	801,165	-	801,165	-	-	-
4	Banks	9,016,190	-	8,656,943	-	1,888,866	22%
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	1,806,077	-	1,834,988	-	1,231,032	67%
	Of which: securities firms and other financial institutions treated as corporates	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	2,407	-	2,407	-	6,016	250%
8	Retail	-	-	-	-	-	-
9	Real estate	-	-	-	-	-	-

9	Of which: general RRE	-	-	-	-	-	-
	Of which: IPRRE	-	-	-	-	-	-
	Of which: other RRE	-	-	-	-	-	-
	Of which: general CRE	-	-	-	-	-	-
	Of which: IPCRE	-	-	-	-	-	-
	Of which: land acquisition, development and construction	-	-	-	-	-	-
10	Reverse mortgages	-	-	-	-	-	-
11	Mortgage-backed securities	-	-	-	-	-	-
12	Defaulted exposures	-	-	-	-	-	-
13	Other assets	84,297	-	84,297	-	97,489	116%
14	Total	17,938,797	-	17,611,058	-	3,265,192	19%

CR5: Standardised approach – exposures by asset classes and risk weights

($ thousands)

	Q2/25													
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Asset Classes	**0%**	**10%**	**20%**	**30%**	**40%**	**50%**	**75%**	**80%**	**85%**	**100%**	**130%**	**150%**	**Others**	**Total credit exposure**
Sovereigns and their central banks	6,865,939	-	-			-	-			-		-	-	6,865,939
Public sector entities (PSEs)	-	-	418,859			-	-			-		-	-	418,859
Multilateral development banks	1,055,192	-	-			-	-			-		-	-	1,055,192
Banks	-	-	11,942,803	289,413	-	-	-			5,713		-	-	12,237,929
Of which: securities firms and other financial institutions	-	-	-	-	-	-	-			-		-	-	-
Covered bonds	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	223,510			897,920	42,806	-	-	768,832	-	2	-	1,933,070
Of which: securities firms and other financial institutions	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Subordinated debt, equity and other capital	-	-	-			-	-		-	-		-	2,494	2,494
Retail	-	-	-			-	-		-	-		-	-	-
Of which: general RRE	-	-	-			-	-		-	-		-	-	-
Of which: IPRRE	-	-	-			-	-		-	-		-	-	-
Of which: other RRE	-	-	-			-	-		-	-		-	-	-
Of which: general CRE	-	-	-			-	-		-	-		-	-	-
Of which: IPCRE	-	-	-			-	-		-	-		-	-	-
Of which: land acquisition, development and construction	-	-	-			-	-		-	-		-	-	-
Reverse mortgages	-	-	-			-	-		-	-		-	-	-

Mortgage-backed securities	-	-	-			-	-		-	-		-	-	-
Defaulted exposures	-	-	-			-	-		-	-		-	-	-
Other assets	38,818	-	-			-	-		-	86,827		-	2,319	127,464
Total	7,959,449	-	12,585,172	289,413	-	897,920	42,806	-	-	861,372	-	2	4,813	22,640,947

		Q2/25			
		a	b	c	e
	Risk weight	**On-balance sheet exposure**	**Off-balance sheet exposure(pre-CCF)**	**Weighted average CCF**	**Exposures(post-CCF and post-CRM)**
1	Less than 40%	20,791,781	42,253	100%	20,148,522
2	40-70%	637,742	260,178	100%	977,992
3	75-80%	1,001	41,805	100%	42,806
4	85%	-	-	-	-
5	90-100%	825,483	35,889	100%	861,372
6	105-130%	-	-	-	-
7	150%	2	-	-	2
8	250%	4,813	-	-	4,813
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total exposures	22,260,822	380,125	100%	22,035,507

CR5: Standardised approach – exposures by asset classes and risk weights (cont'd)

($ thousands)

	Q1/25													
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Asset Classes	**0%**	**10%**	**20%**	**30%**	**40%**	**50%**	**75%**	**80%**	**85%**	**100%**	**130%**	**150%**	**Others**	**Total credit exposure**
Sovereigns and their central banks	6,298,826	-	-			-	-			-		-	-	6,298,826
Public sector entities (PSEs)	-	-	170,504			-	-			-		-	-	170,504
Multilateral development banks	1,027,993	-	-			-	-			-		-	-	1,027,993
Banks	-	-	9,800,307	282,558	-	-	-			1,368		-	-	10,084,233
Of which: securities firms and other financial institutions	-	-	-	-	-	-	-			-		-	-	-
Covered bonds	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	312,924			717,422	41,254	-	-	808,162	-	3	-	1,879,765
Of which: securities firms and other financial institutions	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Subordinated debt, equity and other capital	-	-	-			-	-		-	-		-	2,615	2,615
Retail	-	-	-			-	-		-	-		-	-	-
Of which: general RRE	-	-	-			-	-		-	-		-	-	-
Of which: IPRRE	-	-	-			-	-		-	-		-	-	-
Of which: other RRE	-	-	-			-	-		-	-		-	-	-
Of which: general CRE	-	-	-			-	-		-	-		-	-	-
Of which: IPCRE	-	-	-			-	-		-	-		-	-	-
Of which: land acquisition, development and construction	-	-	-			-	-		-	-		-	-	-
Reverse mortgages	-	-	-			-	-		-	-		-	-	-

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Mortgage-backed securities	-	-	-			-	-		-	-		-	-	-
Defaulted exposures	-	-	-			-	-		-	-		-	-	-
Other assets	39,681	-	-			-	-		-	245,654		-	980	286,315
Total	7,366,500	-	10,283,735	282,558	-	717,422	41,254	-	-	1,055,184	-	3	3,595	19,750,251

		Q1/25			
		a	b	c	e
	Risk weight	**On-balance sheet exposure**	**Off-balance sheet exposure(pre-CCF)**	**Weighted average CCF**	**Exposures(post-CCF and post-CRM)**
1	Less than 40%	17,850,486	82,307	100%	17,505,728
2	40-70%	468,967	248,455	100%	845,286
3	75-80%	-	41,254	100%	41,254
4	85%	-	-	-	-
5	90-100%	1,042,693	12,491	100%	1,055,184
6	105-130%	-	-	-	-
7	150%	3	-	-	3
8	250%	3,595	-	-	3,595
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total exposures	19,365,744	384,507	100%	19,451,050

CR5: Standardised approach – exposures by asset classes and risk weights (cont'd)

($ thousands)

	Q4/24													
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Asset Classes	**0%**	**10%**	**20%**	**30%**	**40%**	**50%**	**75%**	**80%**	**85%**	**100%**	**130%**	**150%**	**Others**	**Total credit exposure**
Sovereigns and their central banks	5,945,358	-	-			-	-			-		-	-	5,945,358
Public sector entities (PSEs)	-	-	195,184			-	-			-		-	-	195,184
Multilateral development banks	1,003,394	-	-			-	-			-		-	-	1,003,394
Banks	-	-	9,180,796	237,599	-	-	-			-		-	-	9,418,395
Of which: securities firms and other financial institutions	-	-	-	-	-	-	-			-		-	-	-
Covered bonds	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	262,496			645,000	-	-	-	1,190,537	-	1	-	2,098,034
Of which: securities firms and other financial institutions	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Subordinated debt, equity and other capital	-	-	-			-	-		-	-		-	2,513	2,513
Retail	-	-	-			-	-		-	-		-	-	-
Of which: general RRE	-	-	-			-	-		-	-		-	-	-
Of which: IPRRE	-	-	-			-	-		-	-		-	-	-
Of which: other RRE	-	-	-			-	-		-	-		-	-	-
Of which: general CRE	-	-	-			-	-		-	-		-	-	-
Of which: IPCRE	-	-	-			-	-		-	-		-	-	-
Of which: land acquisition, development and construction	-	-	-			-	-		-	-		-	-	-
Reverse mortgages	-	-	-			-	-		-	-		-	-	-

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Mortgage-backed securities	-	-	-			-	-		-	-		-	-	-
Defaulted exposures	-	-	-			-	-		-	-		-	-	-
Other assets	-	-	-			-	-		-	84,733		-	2,144	86,877
Total	6,948,752	-	9,638,476	237,599	-	645,000	-	-	-	1,275,270	-	1	4,657	18,749,755

		Q4/24			
		a	b	c	e
	Risk weight	On-balance sheet exposure	Off-balance sheet exposure(pre-CCF)	Weighted average CCF	Exposures(post-CCF and post-CRM)
1	Less than 40%	16,824,827	-	-	16,372,794
2	40-70%	645,000	-	-	614,075
3	75-80%	-	-	-	-
4	85%	-	-	-	-
5	90-100%	1,275,270	-	-	1,275,270
6	105-130%	-	-	-	-
7	150%	1	-	-	1
8	250%	4,657	-	-	4,657
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total exposures	18,749,755	-	-	18,266,797

CR5: Standardised approach – exposures by asset classes and risk weights (cont'd)

($ thousands)

Q3/24														
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Asset Classes	**0%**	**10%**	**20%**	**30%**	**40%**	**50%**	**75%**	**80%**	**85%**	**100%**	**130%**	**150%**	**Others**	**Total credit exposure**
Sovereigns and their central banks	6,046,437	-	-			-	-			-		-	-	6,046,437
Public sector entities (PSEs)	-	-	180,871			-	-			-		-	-	180,871
Multilateral development banks	918,694	-	-			-	-			-		-	-	918,694
Banks	-	-	9,385,147	1,474,429	-	114,686	-			-		-	-	10,974,262
Of which: securities firms and other financial institutions	-	-	-	-	-	-	-			-		-	-	-
Covered bonds	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	393,075			357,742	179,672	-	-	373,782	-	1	-	1,304,272
Of which: securities firms and other financial institutions	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Subordinated debt, equity and other capital	-	-	-			-	-		-	-		-	2,493	2,493
Retail	-	-	-			-	-		-	-		-	-	-
Of which: general RRE	-	-	-			-	-		-	-		-	-	-
Of which: IPRRE	-	-	-			-	-		-	-		-	-	-
Of which: other RRE	-	-	-			-	-		-	-		-	-	-
Of which: general CRE	-	-	-			-	-		-	-		-	-	-
Of which: IPCRE	-	-	-			-	-		-	-		-	-	-
Of which: land acquisition, development and construction	-	-	-			-	-		-	-		-	-	-
Reverse mortgages	-	-	-			-	-		-	-		-	-	-

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Mortgage-backed securities	-	-	-			-	-		-	-		-	-	-
Defaulted exposures	-	-	-			-	-		-	-		-	-	-
Other assets	-	-	-			-	-		-	80,042		-	8,795	88,837
Total	6,965,131	-	9,959,093	1,474,429	-	472,428	179,672	-	-	453,824	-	1	11,288	19,515,866

		Q3/24			
		a	b	c	e
	Risk weight	**On-balance sheet exposure**	**Off-balance sheet exposure(pre-CCF)**	**Weighted average CCF**	**Exposures(post-CCF and post-CRM)**
1	Less than 40%	18,398,653	-	-	18,043,511
2	40-70%	472,428	-	-	491,595
3	75-80%	179,672	-	-	179,672
4	85%	-	-	-	-
5	90-100%	453,824	-	-	444,925
6	105-130%	-	-	-	-
7	150%	1	-	-	1
8	250%	11,288	-	-	11,288
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total exposures	19,515,866	-	-	19,170,992

CR5: Standardised approach – exposures by asset classes and risk weights (cont'd)

($ thousands)

Q2/24														
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Asset Classes	**0%**	**10%**	**20%**	**30%**	**40%**	**50%**	**75%**	**80%**	**85%**	**100%**	**130%**	**150%**	**Others**	**Total credit exposure**
Sovereigns and their central banks	6,022,314	-	-			-	-			-		-	-	6,022,314
Public sector entities (PSEs)	-	-	206,348			-	-			-		-	-	206,348
Multilateral development banks	801,165	-	-			-	-			-		-	-	801,165
Banks	-	-	7,669,147	1,233,179	-	113,864	-			-		-	-	9,016,190
Of which: securities firms and other financial institutions	-	-	-	-	-	-	-			-		-	-	-
Covered bonds	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	390,717			470,314	163,595	-	-	781,450	-	1	-	1,806,077
Of which: securities firms and other financial institutions	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Subordinated debt, equity and other capital	-	-	-			-	-		-	-		-	2,407	2,407
Retail	-	-	-			-	-		-	-		-	-	-
Of which: general RRE	-	-	-			-	-		-	-		-	-	-
Of which: IPRRE	-	-	-			-	-		-	-		-	-	-
Of which: other RRE	-	-	-			-	-		-	-		-	-	-
Of which: general CRE	-	-	-			-	-		-	-		-	-	-
Of which: IPCRE	-	-	-			-	-		-	-		-	-	-
Of which: land acquisition, development and construction	-	-	-			-	-		-	-		-	-	-
Reverse mortgages	-	-	-			-	-		-	-		-	-	-

Mortgage-backed securities	-	-	-			-	-		-	-		-	-	-
Defaulted exposures	-	-	-			-	-		-	-		-	-	-
Other assets	-	-	-			-	-		-	75,501		-	8,795	84,296
Total	6,823,479	-	8,266,212	1,233,179	-	584,178	163,595	-	-	856,951	-	1	11,202	17,938,797

		Q2/24			
		a	b	c	e
	Risk weight	**On-balance sheet exposure**	**Off-balance sheet exposure(pre-CCF)**	**Weighted average CCF**	**Exposures(post-CCF and post-CRM)**
1	Less than 40%	16,322,870	-	-	15,966,219
2	40-70%	584,178	-	-	614,833
3	75-80%	163,595	-	-	163,595
4	85%	-	-	-	-
5	90-100%	856,951	-	-	855,208
6	105-130%	-	-	-	-
7	150%	1	-	-	1
8	250%	11,202	-	-	11,202
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total exposures	17,938,797	-	-	17,611,058

CCRA: Qualitative disclosure related to CCR

The Capital Markets Limits Policy outlines the types of limits in place to control issuer and counterparty exposure on CIBC Mellon's Treasury Book. The policy also outlines the terms and conditions of the limits, and the monitoring and reporting of the exposure against such limits.

Each credit request requires a documented Credit Application that identifies and assesses the level of credit risk associated with the proposed facility(ies). Credit requests are reviewed by Risk Management and are adjudicated by the CIBC Mellon Credit Committee.

An appropriate and risk-based level of due diligence and risk assessment is required for each facility. Creditworthiness and counterparty risk ratings must be monitored on an ongoing basis with action taken should negative trending in the risk profile occur.

New exposures will only be approved where risk is considered acceptable.

Credit facilities are managed to align credit with the risk appetite of CIBC Mellon. Portfolio management requirements include:

- Monitoring compliance to credit portfolio limits;
- Reviewing changes in the credit risk segmentation of the portfolio to identify undue concentration;
- Monitoring collateral to support Repo and swap activities to compliance with policy criteria set to control wrong way risk and ensure appropriate diversification;
- Monitoring industry and economic trends to proactively identify risks/opportunities and incorporate them into credit risk management activities; and
- Identifying and monitoring potential events that could impact the level of credit risk of specific portfolios and triggering a reassessment of the portfolio as necessary.

CCR1: Analysis of CCR exposures by approach

($ thousands)

		Q2/25					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	-	6,830		1.4	9,562	382
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					5,625,237	1,027,981
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						1,028,363

CCR1: Analysis of CCR exposure by approach (cont'd)

($ thousands)

		Q1/25					
		a	b	c	d	e	f
		Replacement cost	**Potential future exposure**	**Effective EPE**	**Alpha used for computing regulatory EAD**	**EAD post-CRM**	**RWA**
1	SA-CCR (for derivatives)	-	-		1.4	-	-
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					4,684,457	915,410
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						915,410

CCR1: Analysis of CCR exposure by approach (cont'd)

($ thousands)

		Q4/24					
		a	b	c	d	e	f
		Replacement cost	**Potential future exposure**	**Effective EPE**	**Alpha used for computing regulatory EAD**	**EAD post-CRM**	**RWA**
1	SA-CCR (for derivatives)	-	-		1.4	-	-
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					4,578,287	828,671
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						828,671

CCR1: Analysis of CCR exposure by approach (cont'd)

($ thousands)

		Q3/24					
		a	b	c	d	e	f
		Replacement cost	**Potential future exposure**	**Effective EPE**	**Alpha used for computing regulatory EAD**	**EAD post-CRM**	**RWA**
1	SA-CCR (for derivatives)	-	-		1.4	-	-
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					4,337,465	804,319
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						804,319

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CCR1: Analysis of CCR exposure by approach (cont'd)

($ thousands)

		Q2/24					
		a	b	c	d	e	f
		Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	-	-		1.4	-	-
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					4,291,080	801,865
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						801,865

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CCR5: Composition of collateral for CCR exposure

($ thousands)

		Q2/25					
		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		
1	Cash – domestic currency	-	1,086	-	-	-	-
2	Cash – other currencies	-	-	39,177	5,133	-	-
3	Domestic sovereign debt	-	-	-	-	3,116,432	-
4	Other sovereign debt	-	-	-	-	6,813	-
5	Government agency debt	-	-	-	-	703,658	-
6	Corporate bonds	-	-	-	-	2,079,497	-
7	Equity securities	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-
9	Total	-	-	-	-	-	-

CCR5: Composition of collateral for CCR exposure (cont'd)

($ thousands)

		Q1/25					
		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		
1	Cash – domestic currency	-	-	-	-	-	-
2	Cash – other currencies	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	3,163,732	-
4	Other sovereign debt	-	-	-	-	13,191	-
5	Government agency debt	-	-	-	-	1,013,044	-
6	Corporate bonds	-	-	-	-	757,542	-
7	Equity securities	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-
9	Total	-	-	-	-	-	-

CCR5: Composition of collateral for CCR exposure (cont'd)

($ thousands)

		Q4/24					
		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		
1	Cash – domestic currency	-	-	-	-	-	-
2	Cash – other currencies	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	3,228,915	-
4	Other sovereign debt	-	-	-	-	48,011	-
5	Government agency debt	-	-	-	-	618,875	-
6	Corporate bonds	-	-	-	-	931,448	-
7	Equity securities	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-
9	Total	-	-	-	-	-	-

CCR5: Composition of collateral for CCR exposure (cont'd)

($ thousands)

		Q3/24					
		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		
1	Cash – domestic currency	-	-	-	-	-	-
2	Cash – other currencies	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	2,850,021	201,300
4	Other sovereign debt	-	-	-	-	23,486	-
5	Government agency debt	-	-	-	-	666,111	-
6	Corporate bonds	-	-	-	-	1,053,405	-
7	Equity securities	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-
9	Total	-	-	-	-	-	-

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CCR5: Composition of collateral for CCR exposure (cont'd)

($ thousands)

		Q2/24					
		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		
1	Cash – domestic currency	-	-	-	-	-	-
2	Cash – other currencies	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	2,335,972	-
4	Other sovereign debt	-	-	-	-	22,699	-
5	Government agency debt	-	-	-	-	518,147	-
6	Corporate bonds	-	-	-	-	1,690,336	-
7	Equity securities	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-
9	Total	-	-	-	-	-	-

CCR8: Exposures to central counterparties

($ thousands)

		Q2/25	
		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		383
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	9,562	383
3	(i) OTC derivatives	9,562	383
4	(ii) Exchange-traded derivatives	-	-
5	(iii) Securities financing transactions	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	39,177	
8	Non-segregated initial margin	-	-
9	Pre-funded default fund contributions	-	-
10	Unfunded default fund contributions	-	-
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	-	-

ORA: General qualitative information on a bank’s operational risk framework

Operational risk management is fully integrated within the CIBC Mellon’s overall risk management program and appropriately documented. The Operational Risk Policy outlines the standards and requirements regarding the identification, measurement, management, monitoring and escalation of operational risk across the enterprise. This policy complies with the Basel Committee on Banking Supervision's Principles for Sound Management of Operational Risk and is aligned with OSFI’s operational risk guidance and requirements.

Operational risk management serves to support the overall corporate governance structure of CIBC Mellon; including the incorporation of operational risk metrics in the organization’s risk appetite statement. CIBC Mellon ensures effective accountability for operational risk management. A ‘three lines of defence’ approach, serves to delineate the key practices of operational risk management and provide adequate independent overview and challenge.

CIBC Mellon ensures comprehensive identification and assessment of operational risk through the use of appropriate management tools. The maintenance and effective use of operational risk management tools provides a mechanism for collecting and communicating relevant operational risk information, within the organization and to relevant supervisory authorities.

The operational risk management processes are coordinated by CIBC Mellon’s Risk Management Group. Utilizing concepts outlined in the Continuous Risk Management Process, operational risks are identified, managed, challenged and reported as appropriate using various tools including the Risk & Control Self-Assessment process, the Operational Risk Committee, Internal Audit reports and Key Risk Indicator reports. After review and discussion by Risk Management, any significant issues are escalated to senior management, the CEO, and the Board, by way of the Quarterly Risk Report.

IRRBB – Risk management objectives, policies and quantitative information

Interest rate risk (IRR) primarily consists of the risk arising due to mismatches in assets and liabilities. The objective of IRR management is to lock in product spreads and deliver stable and predictable net interest income over time, while managing the risk to the economic value of our assets arising from changes in interest rates.

The Board delegates authority to the Asset Liability Management Committee (ALCO) to regularly review structural market risk positions and provide senior management oversight. In addition to Board-approved limits on IRR risk limits and economic value exposure incorporated into the risk appetite statement, ALCO determines more granular management limits are in place to guide day-to-day management of this risk.

ALCO limits are designed to manage the effects of potential interest rate movements. To monitor and control IRR two primary metrics are used: net interest income sensitivity and economic value of equity (EVE) risk. The net interest income sensitivity is a measure of the impact of potential changes in interest rates on the projected 12-month pre-tax net interest income of the company’s portfolio of assets and liabilities in response to prescribed parallel interest rate movements with interest rates floored at zero. The EVE sensitivity is a measure of the impact of potential changes in interest rates on the market value of the bank’s assets and liabilities in response to prescribed parallel interest rate movements with interest rates floored at zero.

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