

CIBC MELLON

Pillar 3 Report

For the period ended January 31, 2026

FOR FURTHER INFORMATION, PLEASE CONTACT:

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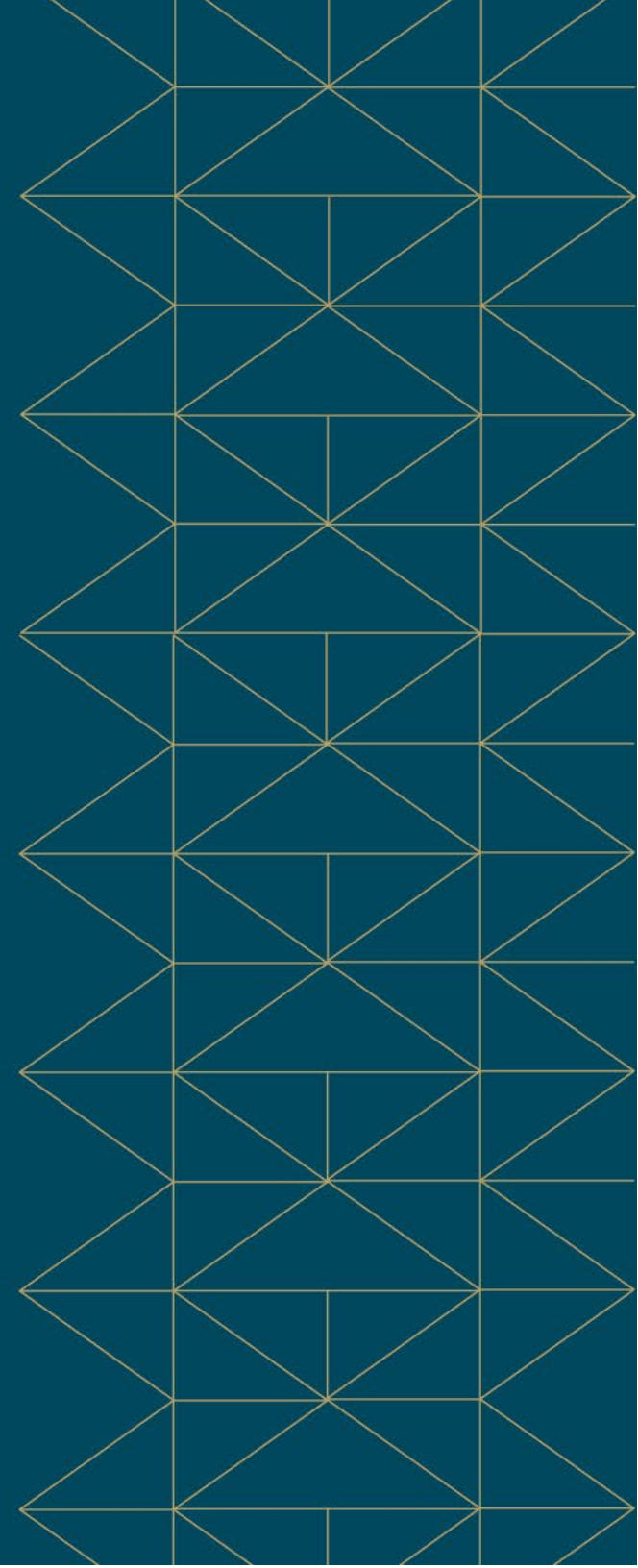


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The index below provides a listing of Pillar 3 disclosure requirements issued by the Basel Committee of Banking Supervision (BCBS), which are currently effective for CIBC Mellon Trust Company, along with their locations. Comparative disclosures for 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.

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KM1: Key metrics (At consolidated group level)

(\$ thousands)

		Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	1,092,644	1,182,565	1,211,009	1,279,584	1,280,332
1a	Common Equity Tier 1 with transitional arrangements for ECL provisioning not applied	-	-	-	-	-
2	Tier 1	1,107,644	1,197,565	1,226,009	1,294,584	1,295,332
2a	Tier 1 with transitional arrangements for ECL provisioning not applied	-	-	-	-	-
3	Total capital	1,107,644	1,197,565	1,226,009	1,294,584	1,295,332
3a	Total capital with transitional arrangements for ECL provisioning not applied(%)	-	-	-	-	-
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	4,762,587	5,102,160	4,485,446	4,539,442	4,562,687
4a	Total risk-weighted assets (pre-floor)	4,762,587	5,102,160	4,485,446	4,539,442	4,562,687
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	22.94	23.18	27.00	28.19	28.06
5a	Common Equity Tier 1 ratio with transitional arrangements for ECL provisioning not applied	-	-	-	-	-
5b	CET1 ratio (%) (pre-floor ratio)	22.94	23.18	27.00	28.19	28.06
6	Tier 1 ratio (%)	23.26	23.47	27.33	28.52	28.39
6a	Tier 1 ratio with transitional arrangements for ECL provisioning not applied (%)	-	-	-	-	-
6b	Tier 1 ratio (%) (pre-floor ratio)	23.26	23.47	27.33	28.52	28.39
7	Total capital ratio (%)	23.26	23.47	27.33	28.52	28.39
7a	Total capital ratio with transitional arrangements for ECL provisioning not applied (%)	-	-	-	-	-
7b	Total capital ratio (%) (pre-floor ratio)	23.26	23.47	27.33	28.52	28.39
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	19,750,251	22,650,509	21,580,878	22,759,651	21,658,629
14	Basel III leverage ratio (row 2 / row 13)	5.61%	5.29%	5.68%	5.69%	5.98%
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 sets 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 to directors, shareholders and regulators that there is an appropriate risk management structure.

The Framework encompasses all senior management committees and requires Risk Management has 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 Board-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 Board.

Modified CC1: Composition of regulatory capital for SMSBs

(\$ thousands)

		Q1 2025		Q2 2025		Q3 2025		Q4 2025		Q1 2026	
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	214,809		214,809		214,809		214,809		214,809	
2	Retained earnings	951,988		1,008,243		1,011,956		1,057,001		1,045,499	
3	Accumulated other comprehensive income (and other reserves)	-44,890		-12,564		10,745		32,621		45,483	
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	1,121,907		1,210,488		1,237,510		1,304,431		1,305,791	
Common Equity Tier 1 capital: regulatory adjustments											
28	Total regulatory adjustments to Common Equity Tier 1	29,263		27,923		26,501		24,847		25,459	
29	Common Equity Tier 1 capital (CET1)	1,092,644		1,182,565		1,211,009		1,279,584		1,280,332	
Additional Tier 1 capital: instruments											
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	15,000		15,000		15,000		15,000		15,000	
31	of which: classified as equity under applicable accounting standards	15,000		15,000		15,000		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	15,000		15,000		15,000		15,000		15,000	
Additional Tier 1 capital: regulatory adjustments											
43	Total regulatory adjustments to Additional Tier 1 capital	-		-		-		-		-	
44	Additional Tier 1 capital (AT1)	15,000		15,000		15,000		15,000		15,000	
45	Tier 1 capital (T1 = CET1 + AT1)	1,107,644		1,197,565		1,226,009		1,294,584		1,295,332	

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)	1,107,644		1,197,565		1,226,009		1,294,584		1,295,332	
60	Total risk weighted assets ⁽¹⁾	4,762,587		5,102,160		4,485,446		4,539,442		4,562,687	
Capital ratios											
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	22.94		23.18		27.00		28.19		28.06	
62	Tier 1 (as a percentage of risk weighted assets)	23.26		23.47		27.33		28.52		28.39	
63	Total capital (as percentage of risk-weighted assets)	23.26		23.47		27.33		28.52		28.39	
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		Exposure		Exposure		Exposure		Exposure	
	Percentage	Buffer Rate	Percentage	Buffer Rate	Percentage	Buffer Rate	Percentage	Buffer Rate	Percentage	Buffer Rate
Japan	24%	0.00%	32%	0.00%	25%	0.00%	21%	0.00%	24%	0.00%
United States	57%	0.00%	52%	0.00%	58%	0.00%	65%	0.00%	63%	0.00%
Canada	19%	0.00%	16%	0.00%	17%	0.00%	14%	0.00%	13%	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)

		Q1 2025	Q2 2025	Q3 2025	Q4 2025	Q1 2026
Modified Leverage Ratio Disclosure Template						
On Balance Sheet Exposures						
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	14,681,287	16,635,586	14,799,809	14,631,865	14,687,057
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)	14,681,287	16,635,586	14,799,809	14,631,865	14,687,057
Derivative Exposures						
6	Replacement cost associated with all derivative transactions	-	-	477	-	49
7	Add-on amounts for potential future exposure associated with all derivative transactions	-	9,562	16,200	18,267	22,132
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	16,677	18,267	22,181
Securities financing transaction exposures						
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	4,684,457	5,625,236	6,340,393	8,109,519	6,949,391
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-	-	-	-
14	Counterparty credit risk (CCR) exposure for SFTs	-	-	99	-	-
15	Agent transaction exposures	-	-	-	-	-
16	Total securities financing transaction exposures (sum of lines 12 to 15)	4,684,457	5,625,236	6,340,492	8,109,519	6,949,391
Other off-balance sheet exposures						
17	Off-balance sheet exposure at gross notional amount	384,507	380,125	423,900	-	-
18	(Adjustments for conversion to credit equivalent amounts)	-	-	-	-	-
19	Off-balance sheet items (sum of lines 17 and 18)	384,507	380,125	423,900	-	-
Capital and Total Exposures						
20	Tier 1 capital	1,107,644	1,197,565	1,226,009	1,294,584	1,295,332
21	Total Exposures (sum of lines 5, 11, 16 and 19)	19,750,251	22,650,509	21,580,878	22,759,651	21,658,629
Leverage Ratios						
22	Basel III leverage ratio	5.61%	5.29%	5.68%	5.69%	5.98%

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)

		Q1/26						
		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	-	762,758	-	-	-	-	762,758
2	Debt Securities	-	15,835,913	71	-	71	-	15,835,842
3	Off-balance sheet exposures	-	-	-	-	-	-	-
4	Total	-	16,598,671	71	-	71	-	16,598,600

CR1: Credit quality of assets (cont'd)

(\$ thousands)

		Q4/25						
		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	751,230	-	-	-	-	751,232
2	Debt Securities	-	15,972,060	77	-	77	-	15,971,983
3	Off-balance sheet exposures	-	-	-	-	-	-	-
4	Total	2	16,723,290	77	-	77	-	16,723,215

CR1: Credit quality of assets (cont'd)

(\$ thousands)

		Q3/25						
		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	263,146	-	-	-	-	263,148
2	Debt Securities	-	16,447,719	87	-	87	-	16,447,632
3	Off-balance sheet exposures	-	423,900	-	-	-	-	423,900
4	Total	2	17,134,765	87	-	87	-	17,134,680

CR1: Credit quality of assets (cont'd)

(\$ 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

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 Global Master Repurchase Agreements and interest rate swap activity governed under 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)

		Q1/26				
		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	762,758	-	-	-	-
2	Debt securities	15,835,842	-	-	-	-
3	Total	16,598,600	-	-	-	-
4	Of which defaulted	-	-	-	-	-

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

(\$ thousands)

		Q4/25				
		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	751,232	-	-	-	-
2	Debt securities	15,971,983	-	-	-	-
3	Total	16,723,215	-	-	-	-
4	Of which defaulted	2	-	-	-	-

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

(\$ thousands)

		Q3/25				
		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	263,148	-	-	-	-
2	Debt securities	16,447,632	-	-	-	-
3	Total	17,134,680	-	-	-	-
4	Of which defaulted	2	-	-	-	-

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

(\$ 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	-	-	-	-

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

(\$ thousands)

Asset Classes		Q1/26					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		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	10,305,786	-	7,553,981	-	-	-
2	Public sector entities (PSEs)	401,208	-	695,306	-	139,060	20%
3	Multilateral development banks	996,620	-	1,065,784	-	-	-
4	Banks	7,929,039	-	7,990,628	-	1,674,497	21%
	Of which: securities firms and other financial institutions treated as banks	157,977	-	157,977	-	38,395	24%
5	Covered bonds	-	-	-	-	-	-
6	Corporates	1,898,359	-	1,907,721	-	1,256,563	66%
	Of which: securities firms and other financial institutions treated as corporates	744,983	-	744,983	-	303,565	41%
7	Subordinated debt, equity and other capital	3,127	-	3,127	-	7,818	250%
8	Retail	-	-	-	-	-	-

9	Real estate	-	-	-	-	-	-
	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	102,344	-	102,344	-	69,483	68%
14	Total	21,636,483	-	19,318,891	-	3,147,421	16%

Note: Additional detail has been included in the current period to enhance disclosure. Comparative information has not been restated as the impact is not significant.

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

(\$ thousands)

Asset Classes		Q4/25					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		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	10,675,833	-	7,174,854	-	-	-
2	Public sector entities (PSEs)	411,695	-	428,393	-	85,679	20%
3	Multilateral development banks	1,082,589	-	1,082,589	-	-	-
4	Banks	8,700,529	-	8,756,169	-	1,800,725	21%
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	1,760,436	-	1,752,228	-	1,207,858	69%
	Of which: securities firms and other financial institutions treated as corporates	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	3,232	-	3,232	-	8,080	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	107,070	-	107,070	-	72,537	68%
14	Total	22,741,384	-	19,304,535	-	3,174,879	16%

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

(\$ thousands)

Asset Classes		Q3/25					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		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	7,593,519	-	7,593,519	-	-	-
2	Public sector entities (PSEs)	431,520	-	444,661	-	88,932	20%
3	Multilateral development banks	1,061,166	-	1,061,166	-	-	-
4	Banks	10,001,025	26,126	9,353,546	26,126	1,910,489	20%
	Of which: securities firms and other financial institutions treated as banks	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-
6	Corporates	1,933,455	397,774	1,989,291	397,774	1,108,004	46%
	Of which: securities firms and other financial institutions treated as corporates	-	-	-	-	-	-
7	Subordinated debt, equity and other capital	3,192	-	3,192	-	7,980	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	116,666	-	116,666	-	81,416	70%
14	Total	21,140,543	423,900	21,655,382	423,900	3,196,821	15%

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

(\$ thousands)

Asset Classes		Q2/25					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		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)

Asset Classes		Q1/25					
		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
		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%

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

(\$ thousands)

Q1/26														
	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	7,553,981	-	-			-	-			-		-	-	7,553,981
Public sector entities (PSEs)	-	-	695,306			-	-			-		-	-	695,306
Multilateral development banks	1,065,784	-	-			-	-			-		-	-	1,065,784
Banks	-	-	7,226,913	763,715	-	-	-			-		-	-	7,990,628
Of which: securities firms and other financial institutions	-	-	89,983	67,994	-	-	-			-		-	-	157,977
Covered bonds	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	386,749			684,785	-	-	-	834,921	-	1,266	-	1,907,721
Of which: securities firms and other financial institutions	-	-	229,756			515,227	-	-	-	-	-	-	-	744,983
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Subordinated debt, equity and other capital	-	-	-			-	-			-		-	3,127	3,127
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	33,748	-	-			-	-		-	68,596		-	-	102,344
Total	8,653,513	-	8,308,968	763,715	-	684,785	-	-	-	903,517	-	1,266	3,127	19,318,891

Note: Additional detail has been included in the current period to enhance disclosure. Comparative information has not been restated as the impact is not significant

		Q1/26			
		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%	17,726,196	-	100%	17,726,196
2	40-70%	684,785	-	100%	684,785
3	75-80%	-	-	100%	-
4	85%	-	-	-	-
5	90-100%	903,517	-	100%	903,517
6	105-130%	-	-	-	-
7	150%	1,266	-	-	1,266
8	250%	3,127	-	-	3,127
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total exposures	19,318,891	-	100%	19,318,891

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

(\$ thousands)

Q4/25														
	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	10,675,833	-	-			-	-			-		-	-	10,675,833
Public sector entities (PSEs)	-	-	411,695			-	-			-		-	-	411,695
Multilateral development banks	1,082,589	-	-			-	-			-		-	-	1,082,589
Banks	-	-	8,205,619	494,910	-	-	-			-		-	-	8,700,529
Of which: securities firms and other financial institutions	-	-	-	-	-	-	-			-		-	-	-
Covered bonds	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	282,851			644,948	-	-	-	832,077	-	560	-	1,760,436
Of which: securities firms and other financial institutions	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Subordinated debt, equity and other capital	-	-	-			-	-			-		-	3,232	3,232
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	35,263	-	-			-	-		-	71,807		-	-	107,070
Total	11,793,685	-	8,900,165	494,910	-	644,948	-	-	-	903,884	-	560	3,232	22,741,384

		Q4/25			
		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%	21,188,760	-	100%	17,760,119
2	40-70%	644,948	-	100%	636,740
3	75-80%	-	-	100%	-
4	85%	-	-	-	-
5	90-100%	903,884	-	100%	903,884
6	105-130%	-	-	-	-
7	150%	560	-	-	560
8	250%	3,232	-	-	3,232
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total exposures	22,741,384	-	100%	19,304,535

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

(\$ thousands)

Q3/25														
	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	7,593,519	-	-			-	-			-		-	-	7,593,519
Public sector entities (PSEs)	-	-	431,520			-	-			-		-	-	431,520
Multilateral development banks	1,061,166	-	-			-	-			-		-	-	1,061,166
Banks	-	-	9,693,646	331,739	-	62	-			1,704		-	-	10,027,151
Of which: securities firms and other financial institutions	-	-	-	-	-	-	-			-		-	-	-
Covered bonds	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	997,217			890,039	41,275	-	-	402,696	-	2	-	2,331,229
Of which: securities firms and other financial institutions	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Subordinated debt, equity and other capital	-	-	-			-	-			-		-	3,192	3,192
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	37,263	-	-			-	-		-	78,506		-	897	116,666
Total	8,691,948	-	11,122,383	331,739	-	890,101	41,275	-	-	482,906	-	2	4,089	21,564,443

		Q3/25			
		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%	20,110,564	35,506	100%	19,505,172
2	40-70%	618,393	271,708	100%	952,497
3	75-80%	566	40,709	100%	41,275
4	85%	-	-	-	-
5	90-100%	406,929	75,977	100%	482,906
6	105-130%	-	-	-	-
7	150%	2	-	-	2
8	250%	4,089	-	-	4,089
9	400%	-	-	-	-
10	1250%	-	-	-	-
11	Total exposures	21,140,543	423,900	100%	20,985,941

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

(\$ 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	-	-	-			-	-			-		-	-	-

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

CCRA: Qualitative disclosure related to CCR

The Credit Risk Management 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 risk 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)

		Q1/26					
		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)	35	15,809		1.4	22,181	887
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					4,562,635	914,311
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						915,198

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

(\$ thousands)

		Q4/25					
		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)	-	13,048		1.4	18,267	731
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					4,672,671	947,026
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						947,757

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

(\$ thousands)

		Q3/25					
		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)	341	11,571		1.4	16,677	668
2	Internal Model Method (for derivatives and SFTs)			-	-	-	-
3	Simple Approach for credit risk mitigation (for SFTs)					6,340,492	1,171,116
4	Comprehensive Approach for credit risk mitigation (for SFTs)					-	-
5	Value-at-risk (VaR) for SFTs					-	-
6	Total						1,171,784

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

(\$ 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

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights

(\$ thousands)

Q1/26														
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight→	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
Regulatory portfolio↓														
Sovereigns	-	-	-			-	-			-		-	-	-
Public sector entities (PSEs)	-	-	-			-	-			-		-	-	-
Multilateral development banks	-	-	-			-	-			-		-	-	-
Banks	-	-	-	-	-	-	-			-		-	-	-
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			-		-	-	-
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights (cont'd)

(\$ thousands)

Q4/25														
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight→	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
Regulatory portfolio↓														
Sovereigns	-	-	-			-	-			-		-	-	-
Public sector entities (PSEs)	-	-	-			-	-			-		-	-	-
Multilateral development banks	-	-	-			-	-			-		-	-	-
Banks	-	-	-	-	-	-	-			-		-	-	-
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			-		-	-	-
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights (cont'd)

(\$ thousands)

Q3/25														
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight→	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
Regulatory portfolio↓														
Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Public sector entities (PSEs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks	-	-	99	-	-	-	-	-	-	-	-	-	-	99
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regulatory retail portfolios	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights (cont'd)

(\$ thousands)

Q2/25														
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight→	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
Regulatory portfolio↓														
Sovereigns	-	-	-			-	-			-		-	-	-
Public sector entities (PSEs)	-	-	-			-	-			-		-	-	-
Multilateral development banks	-	-	-			-	-			-		-	-	-
Banks	-	-	-	-	-	-	-			-		-	-	-
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			-		-	-	-
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CCR3: Standardised approach – CCR exposures by regulatory portfolio and risk weights (cont'd)

(\$ thousands)

Q1/25														
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
Risk weight→	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Others	Total credit exposure
Regulatory portfolio↓														
Sovereigns	-	-	-			-	-			-		-	-	-
Public sector entities (PSEs)	-	-	-			-	-			-		-	-	-
Multilateral development banks	-	-	-			-	-			-		-	-	-
Banks	-	-	-	-	-	-	-			-		-	-	-
Securities firms and other financial institutions treated as Banks	-	-	-	-	-	-	-			-		-	-	-
Corporates	-	-	-			-	-	-	-	-	-	-	-	-
Of which: specialised lending	-	-	-			-	-	-	-	-	-	-	-	-
Securities firms and other financial institutions treated as Corporate	-	-	-			-	-			-		-	-	-
Regulatory retail portfolios	-	-	-			-	-			-		-	-	-
Other assets	-	-	-			-	-			-		-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-

CCR5: Composition of collateral for CCR exposure

(\$ thousands)

		Q1/26					
		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	-	-	-	(21,571)	-	-
2	Cash – other currencies	-	-	-	1,323	-	-
3	Domestic sovereign debt	-	-	62,159	-	4,045,590	-
4	Other sovereign debt	-	-	15,652	-	1,023,414	-
5	Government agency debt	-	-	-	-	440,875	-
6	Corporate bonds	-	-	-	-	13,944	-
7	Equity securities	-	-	-	-	1,717,674	-
8	Other collateral	-	-	-	-	-	-
9	Total	-	-	77,811	(20,248)	7,241,497	-

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

(\$ thousands)

		Q4/25					
		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	-	-	-	2,581	-	-
2	Cash – other currencies	-	-	-	4,353	-	-
3	Domestic sovereign debt	-	-	54,850	-	5,478,847	-
4	Other sovereign debt	-	-	11,929	-	695,048	-
5	Government agency debt	-	-	-	-	455,393	-
6	Corporate bonds	-	-	-	-	776,087	-
7	Equity securities	-	-	-	-	1,022,975	-
8	Other collateral	-	-	-	-	-	-
9	Total	-	-	66,779	6,934	8,428,350	-

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

(\$ thousands)

		Q3/25					
		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	-	27,322	-	-	-	-
2	Cash – other currencies	-	-	-	960	-	-
3	Domestic sovereign debt	-	-	54,359	-	2,794,258	-
4	Other sovereign debt	-	-	11,716	-	3,930	-
5	Government agency debt	-	-	-	-	729,321	-
6	Corporate bonds	-	-	-	-	3,106,487	-
7	Equity securities	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-
9	Total	-	27,322	66,075	960	6,633,996	-

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

(\$ 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	-	1,086	39,177	5,133	5,906,400	-

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	-	-	-	-	4,947,509	-

CCR8: Exposures to central counterparties

(\$ thousands)

		Q1/26	
		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		887
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	22,181	887
3	(i) OTC derivatives	22,181	887
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	77,811	
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	-	-

CCR8: Exposures to central counterparties (cont'd)

(\$ thousands)

		Q4/25	
		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		731
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	18,267	731
3	(i) OTC derivatives	18,267	731
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	66,779	
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	-	-

CCR8: Exposures to central counterparties (cont'd)

(\$ thousands)

		Q3/25	
		a	b
		EAD (post-CRM)	RWA
1	Exposures to QCCPs (total)		668
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	16,677	668
3	(i) OTC derivatives	16,677	668
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	66,075	
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	-	-

CCR8: Exposures to central counterparties (cont'd)

(\$ 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 Management 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, Operational Risk Event reporting, 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 has more granular management limits 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. 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.

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