CIBC

Canadian Imperial Bank of Commerce, HK Branch
Disclosure Statement as at April 30, 2026

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Section A – Branch Information (Hong Kong Office Only)

Part I Profit & Loss

Profit & Loss information	Apr 30, 2026 (HK$'000)	Apr 30, 2025 (HK$'000)
Interest Income	1,030,477	877,290
Interest Expense	(1,004,116)	(849,367)
Other operating income: (refer to the next 4 rows below)	n/a	n/a
Gains less losses arising from non-trading activities in foreign currencies	7,769	(4,448)
Income from non-trading investments	12	2
Net fees and commission income	3,696	606
Others	194,065	161,681
Total Income	**231,903**	**185,764**
Operating expenses: (refer to the next 3 rows below)	n/a	n/a
Staff expenses	(83,400)	(73,254)
Rental expenses	(10,451)	(10,889)
Other expenses	(17,840)	(15,600)
Net charge for debt provision	(842)	(9)
Total Expenses	**(112,533)**	**(99,752)**
Profit before taxation	119,370	86,012
Tax charge	(20,942)	(13,629)
Profit after tax and exceptional items	**98,428**	**72,383**

Part II Balance Sheet

Assets	Apr 30, 2026 (HK$'000)	Oct 31, 2025 (HK$'000)
Cash and balances with banks	5,032	7,507
Due from Exchange Fund	6,392	4,114
Placement with banks which have a residual contractual maturity of more than one month but not more than 12 months	-	-
Amount due from overseas offices of the institution	52,350,760	31,415,012
Loans and receivables	6,189,464	4,516,779
Securities held	3,939,861	3,387,419
Property, plant and equipment and investment properties	8,394	10,016
Other accounts and general provisions	(2,726)	(1,846)
Total Assets	**62,497,177**	**39,339,001**

Liabilities	Apr 30, 2026 (HK$'000)	Oct 31, 2025 (HK$'000)
Deposits and balances from banks	14,310,310	5,829,810
Deposits of customers (refer to the next 2 rows below)	n/a	n/a
Demand deposits and current accounts	2,559	2,512
Time, call and notice deposits	13,707,881	8,903,788
Amount due to overseas offices of the institution	9,944,064	10,719,602
Negotiable debt instruments issued and outstanding	23,997,198	13,452,797
Other liabilities	535,165	430,492
Total Liabilities	**62,497,177**	**39,339,001**

Part III Additional Balance Sheet Information

i) Advances and receivables

Advances and receivables total	Apr 30, 2026 (HK$'000)	Oct 31, 2025 (HK$'000)
Advances to customers	3,972,819	3,488,010
Accrued interest and other accounts	2,216,645	1,028,769
Total:	**6,189,464**	**4,516,779**

ii) Provision for impaired loans, receivables and others

Provision	Apr 30, 2026 (HK$'000)	Oct 31, 2025 (HK$'000)
General provision	2,726	1,846
Specific provision	-	-
Total:	**2,726**	**1,846**

iii) Impaired Loans and Advances, Overdue or Rescheduled Assets

There were no impaired loans and advances or overdue loans or rescheduled assets as at 30 Apr 2026 and 31 Oct 2025.

iv) Analysis of Loans and advances to customers by industry sector:

By Industry	Apr 30, 2026 (HK$'000)	Apr 30, 2026 Collateral (%)	Oct 31, 2025 (HK$'000)	Oct 31, 2025 Collateral (%)
Loans and advances for use inside HK (refer to rows below)	n/a	n/a	n/a	n/a
Industrial, commercial & financial: (refer to the next 2 rows below)	n/a	n/a	n/a	n/a
Financial concerns	1,720,076	-	1,250,000	-
Transport and transport equipment	110,250	-	122,500	-
Other: (refer to the row below)	n/a	n/a	n/a	n/a
Private purposes	17	-	114	-
Loans and advances for use outside HK	**2,142,476**	**-**	**2,115,396**	**-**
Total	**3,972,819**	**-**	**3,488,010**	**-**

v) Analysis of gross amount of advances to customers by geographical area:

Advances to customers by geographical area are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when an advance is guaranteed by a party in an area which is different from that of the counterparty.

By geographical area	Apr 30, 2026 (HK$'000)	Apr 30, 2026 % to total advances to customers	Oct 31, 2025 (HK$'000)	Oct 31, 2025 % to total advances to customers
Hong Kong	3,972,819	100.00%	3,488,010	100.00%

vi) International Claims:

Breakdown of international claims by major jurisdictions or geographical segments where only major jurisdictions constitute 10% or more of the total international claims after taking into account of risk transfer.

As at Apr 30, 2026 (HKD million)	Banks	Official Sector	Non Bank Private Sector: Non-bank financial institutions	Non Bank Private Sector: Non-financial private sector	Others	Total
Developed economies: (refer to the row below)	n/a	n/a	n/a	n/a	n/a	n/a
Canada	53,069	-	-	-	-	53,069

As at Oct 31, 2025 (HKD million)	Banks	Official Sector	Non Bank Private Sector: Non-bank financial institutions	Non Bank Private Sector: Non-financial private sector	Others	Total
Developed economies: (refer to the row below)	n/a	n/a	n/a	n/a	n/a	n/a
Canada	31,784	-	6	-	-	31,790

vii) Analysis of foreign currency exposures

As at Apr 30, 2026 (HKD million)	Spot Assets	Spot Liabilities	Forward Purchases	Forward Sales	Net Option Position	Net Long or Short Position
USD	25,478	(18,872)	3,438	(10,056)	-	(12)
CAD	2,453	(2,451)	-	-	-	2
CNY	-	-	6	(6)	-	-
AUD	2,163	(439)	446	(2,164)	-	6
EUR	5	(5)	-	-	-	-
Total	**30,099**	**(21,767)**	**3,890**	**(12,226)**	**-**	**(4)**

As at Oct 31, 2025 (HKD million)	Spot Assets	Spot Liabilities	Forward Purchases	Forward Sales	Net Option Position	Net Long or Short Position
USD	21,805	(16,331)	2,521	(7,980)	-	15
CAD	1,922	(1,912)	-	-	-	10
GBP	166	(166)	-	-	-	-
AUD	2,134	(3)	-	(2,134)	-	(3)
EUR	3	(3)	-	-	-	-
Total	**26,030**	**(18,415)**	**2,521**	**(10,114)**	**-**	**22**

The net options position is calculated in accordance with our internal reporting method. We do not have structural positions as at Apr 30, 2026. (Oct 31, 2025: NIL)

Part IV Off Balance Sheet Exposures

Contingent Liabilities And Commitments (Contractual Amounts)	Apr 30, 2026 (HK$'000)	Oct 31, 2025 (HK$'000)
Forward forward deposits placed	1,126,714	328,542
Forward forward deposits accepted	1,616,005	783,204
Other commitments	2,178,584	2,178,555

Derivatives	Apr 30, 2026 (HK$'000)	Oct 31, 2025 (HK$'000)
Exchange rate contracts (excluding forward foreign exchange contracts arising from swap deposit arrangements)	-	333
Interest rate contracts	-	-

Fair value (after taking into account the effect of bilateral netting agreement)	Apr 30, 2026 (HK$'000)	Oct 31, 2025 (HK$'000)
Exchange rate contracts (include interbranch)	-	1
Interest rate contracts	-	-

Part V Liquidity Information

(For the period)	Feb 26 - Apr 26	Nov 25 - Jan 26	Feb 25 - Apr 25	Nov 25 - Apr 26	Nov 24 - Apr 25
The Average Liquidity Maintenance ratio	84.41%	90.08%	82.96%	87.25%	81.04%

The average LMR for above periods is calculated on the simple average of the average LMR for each calendar month's average and computed in accordance with the Banking (Liquidity) Rules.

Part VI Additional Profit and Loss Statement Information

Breakdown of Fee and Commission income from November to April:	Apr 30, 2026 (HK$'000)	Apr 30, 2025 (HK$'000)
Fees and commission income	3,696	606
Fees and commission expense	-	-
Net fees and commission income	3,696	606

Canadian Imperial Bank of Commerce (Including HK Branch) Disclosure Statement as at Apr 30, 2026

(based on CIBC second quarter report for the period ended Apr 30, 2026)

Section B – Bank Information (Consolidated Basis)

Capital and Capital Adequacy	Apr 30, 2026 CAD Million	Oct 31, 2025 CAD Million
Total shareholders' equity	65,967	64,413
Capital adequacy ratio	17.6%	17.4%

CIBC's regulatory capital requirements are determined in accordance with OSFI's capital adequacy guidelines.

Other Financial Information	Apr 30, 2026 CAD Million	Oct 31,2025 CAD Million
Total assets	1,160,560	1,116,938
Total liabilities	1,094,593	1,052,525
Total advances	600,967	589,494
Total customer deposits	741,823	715,423

Other Financial Information	Apr 30, 2026 CAD Million	Apr 30, 2025 CAD Million
Pre-tax profit	6,703	5,428

Statement by Chief Executive

This Disclosure Statement is in compliance with the Banking (Disclosure) Rules and recommendations as stated in the Hong Kong Monetary Authority's Supervisory Policy Manual on "Guideline on the Application of the Banking (Disclosure) Rules". To the best of my knowledge, the disclosure is not false or misleading.

TAM Alex Kin Chung

Chief Executive
Canadian Imperial Bank of Commerce, Hong Kong Branch