CIBC Caribbean Bank (Cayman) Limited

Market Discipline Disclosures (Pillar 3)

For the period ended April 30, 2026

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1. Overview and Purpose[1]

This document contains the Market Discipline Disclosures (Pillar 3) for the period ended April 30, 2026, in respect of capital and risk management for CIBC Caribbean Bank (Cayman) Limited (“the Bank”).

The information contained in this Pillar 3 disclosure has been prepared in accordance with the Market Discipline Disclosure Requirements (Pillar 3) Rules and Guidelines (September 1, 2021) issued by the Cayman Islands Monetary Authority.

The aim of Pillar 3 is to encourage market discipline by allowing market participants to access key pieces of information regarding capital adequacy and risk management of institutions through a prescribed set of disclosure requirements.

These disclosures were reviewed and approved internally in line with our Board approved disclosure policy. The levels of internal control processes for these disclosures are similar to those applied to the Bank’s annual Financial Reports.

All amounts in this document are in thousands of United States dollars, unless otherwise stated.

[1] The information contained in this disclosure has not and is not required to be audited by the Bank’s external auditors and does not constitute any form of financial statement. The information should not be relied on in making any judgement on the Bank.

2. Overview of Risk Management and Risk Weighted Assets (RWA)

2.1 OV1 - Overview of Risk Weighted Assets

The Risk Weighted Assets (RWA) are categorized under various risk frameworks and are calculated based on regulatory requirements. The Bank continues to assess emerging risks and manages the risks involved in conducting business to ensure that the regulatory requirements are met.

Template OV1
US$'000

		a	b	c
		RWA		Minimum capital requirements[2]
		Apr 2026	**Jan 2026**	**Apr 2026**
1	Credit risk (excluding counterparty credit risk) (CCR)	1,996,411	2,010,527	279,498
2	Securitisation exposures	-	-	-
3	Counterparty credit risk	524	711	73
4	Of which: current exposure method	524	711	73
5	Of which: standardized method	-	-	-
6	Market risk	30,864	41,904	4,321
7	Of which: Equity risk	-	-	-
8	Operational risk	307,144	307,144	43,000
9	Of which: Basic Indicator Approach	307,144	307,144	43,000
10	Of which: Standardised Approach	-	-	-
11	Of which: Alternative Standardised	-	-	-
12	Total (1+2+3+6+8)	**2,334,943**	**2,360,286**	**326,892**

Decrease in the RWA for credit risk was driven by reduction in the undrawn loan balances with corporate clients reported as off balance sheet items.

[2] The minimum capital requirement is 14%.

3. Capital

3.1 CAP – Details on the Bank's Capital, including specific Capital Instruments

The top corporate entity to which these rules and guidelines apply is CIBC Caribbean Bank (Cayman) Limited

Entities within the Bank include the following, which are all fully consolidated:

- *CIBC Caribbean Bank (Cayman) Limited:* a wholly owned subsidiary of CIBC Caribbean Bank Limited ("the Parent"), a company incorporated in Barbados. The major shareholder and ultimate parent of the Parent is CIBC, a company incorporated in Canada.

  The entity holds a Category "A" Banking Licence issued under the Banks and Trust Companies Act of the Cayman Islands, an Insurance Agent's Licence under the Insurance Law, and a Securities Investment Business Licence issued under the Securities Investment Business Act (Revised). The entity is principally engaged in the provision of full retail and corporate banking services in the following markets: Cayman Islands and the British Virgin Islands. The entity also offers Investment Advisory services in Cayman.

- *FirstCaribbean International Bank (Curacao) N.V.:* a wholly owned subsidiary of CIBC Caribbean Bank (Cayman) Limited

  The entity no longer holds a Banking License under the National Ordinance on the Supervision of Banking and Credit Institutions. The entity was principally engaged in the provision of offshore corporate banking, wealth management and investment advisory services.

- *FirstCaribbean International Finance Corporation (Netherlands Antilles) Limited:* a wholly owned subsidiary of CIBC Caribbean Bank (Cayman) Limited.

  The entity is a special purpose entity used to provide intercompany United States Dollar ("USD") funding between the branches of the Bank.

- *FirstCaribbean International Bank (Cayman) Nominees Company Limited:* a wholly owned subsidiary of CIBC Caribbean Bank (Cayman) Limited.

  The entity acts as a custodian of securities in its capacity as nominee agent on behalf of the parent company.

There are no differences in the basis of consolidation applied for accounting and regulatory purposes.

There are no restrictions or other major impediments on transfer of funds or regulatory capital, subject to applicable regulatory requirements.

The profile consists of standard equity components (Paid up Capital, Reserves and Retained Earnings) adjusted by components of the balance sheet as called for by prevailing regulatory guidelines. There are no complex or hybrid capital instruments in the Bank's capital profile.

Overall, the Bank seeks to employ a strong and efficient capital structure while optimizing return on equity profile and capital utilisation. The Bank's capital profile and related exposures are managed to ensure that prescribed regulatory requirements are always met including during periods of mild and severe economic stress based on internal models.

The Bank utilises a formal Internal Capital Adequacy Assessment Process (ICAAP) in assessing its capital needs annually. This process incorporates projected earnings and financial results over a three year planning horizon, assessment of all relevant key risks and stress testing to ensure the adequacy of the capital profile to satisfy business growth objectives, unplanned losses if any and minimum regulatory requirements.

Capital utilisation is continually monitored and evaluated to ensure that strategic business objectives and regulatory requirements are satisfied. Capital profiles and risk exposures are routinely analysed, measured and reported internally within the organisation with focused discussions held monthly at formal management meetings. Capital metrics are reported to the Board of Directors quarterly.

The Bank is subject to a Minimum Capital Requirement set out in the Cayman Islands Monetary Authority's Rules, Conditions and Guidelines on Minimum Capital Requirements. The Minimum Capital Requirement principally comprises of Credit Risk, Market Risk and Operational Risk requirements.

The table below highlights the composition of capital, minimum capital required and capital adequacy ratios.

	CIBC Caribbean Bank (Cayman) Limited - Consolidated		CIBC Caribbean Bank (Cayman) Limited - Unconsolidated	
	Apr 2026	Oct 2025	Apr 2026	Oct 2025
Tier 1 Capital				
Paid up capital	294,790	294,790	294,790	294,790
Disclosed Reserves				
Share Premium	307,800	307,800	307,800	307,800
Retained Earnings	319,594	314,652	235,993	231,955
General Reserves	(365,397)	(365,397)	(365,397)	(365,397)
Contributed surplus	16,999	16,999	16,999	16,999
Total Tier 1 Capital	**573,786**	**568,844**	**490,185**	**486,147**
Deductions from Tier 1 Capital				
Goodwill	50,436	50,436	50,436	50,436
50/50 pro rata basis deduction	-	-	4,000	4,000
Total Deductions from Tier 1 Capital	**50,436**	**50,436**	**54,436**	**54,436**
Net Tier 1 Capital	**523,350**	**518,408**	**435,749**	**431,711**
Tier 2 Capital				
General Provisions	12,948	17,261	12,948	17,261
Asset Revaluation Reserve	3,609	943	3,609	943
Current year's earnings	44,421	22,442	44,624	21,538
Total Tier 2 Capital	**60,978**	**40,646**	**61,181**	**39,742**
Deduction from Tier 2 Capital				
50/50 pro rata basis deduction	-	-	4,000	4,000
Total Deductions from Tier 2 Capital	-	-	**4,000**	**4,000**
Net Tier 2 Capital	**60,978**	**40,646**	**57,181**	**35,742**
Available Capital Base	**584,328**	**559,054**	**492,930**	**467,453**
Minimum Capital Required				
Credit Risk	279,571	283,492	290,154	294,014
Market Risk	4,321	5,376	4,327	5,635
Operational Risk	43,000	42,039	46,611	49,145
Total	**326,892**	**330,907**	**341,092**	**348,794**
Ratios				
Tier I	22.4%	21.9%	17.9%	17.3%
Total Tier I & II	25.0%	23.7%	20.2%	18.8%

The main driver for the increase in the available capital base was the profits earned during the period.

4. Credit Risk

4.1 CR1 – Credit Quality of Assets

Provides information on the credit quality of the bank's (On and Off Balance Sheet) Assets.

The Bank considers a financial instrument defaulted/impaired and therefore credit-impaired for Expected Credit Loss (ECL) calculations in all cases when the borrower becomes 90 days past due on its contractual payments. As it relates to debt securities, when one of the rating agencies (Moody's & S&P) downgrades the debt securities to default status or the counterparty declares their inability to repay (self-identified default).

Template CR1
US$'000

Item		Gross carrying values of:		Allowances/ impairments (c)	Net values (a+b-c) (d)
		Defaulted exposures (a)	Non-defaulted exposures (b)		
1	Loans	27,138	2,067,400	16,413	2,078,125
2	Debt Securities	24,758	918,939	25,910	917,787
3	Off-balance sheet exposures	-	572,776	-	572,776
4	Total	51,896	3,559,115	42,323	3,568,688

4.2 CR2 – Changes in Stock of Defaulted Loans and Debt Securities

Provides information on the changes in the bank's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.

Template CR2
US$'000

Items		Changes During the Period (a)
1	Defaulted loans and debt securities at end of the previous reporting period	71,473
2	Loans and debt securities that have defaulted since the last reporting period	5,557
3	Returned to non-defaulted status	(154)
4	Amounts written off	(386)
5	Other changes	(24,594)
6	Defaulted loans and debt securities at end of the reporting period	51,896

The other changes relate to payments received from customers during the period of October 2025 to April 2026.

4.3 CR3 – Credit Risk Mitigation Techniques

Disclose the extent of use of Credit Risk Mitigation (CRM) techniques.

Template CR3
US$'000

	Item	Exposures unsecured	Exposures secured by collateral		Exposures secured by financial guarantees		Exposures secured by credit derivatives	
		Carrying amount (a)	Carrying amount (b)	Of which: secured amount (c)	Carrying amount (d)	Of which: secured amount (e)	Carrying amount (f)	Of which: secured amount (g)
1	Loans	582,737	1,495,387	1,495,387	514,739	250,798	-	-
2	Debt securities	917,787	-	-	-	-	-	-
3	**Total**	**1,500,524**	**1,495,387**	**1,495,387**	**514,739**	**250,798**	**-**	**-**
4	Of which defaulted	2,982	19,903	19,903	-	-	-	-

4.4 CR4 – Standardised Approach – Credit Risk Exposure and CRM effects

This disclosure illustrates the effect of CRM (comprehensive and simple approach) on standardised approach capital requirements' calculations. The risk weighted assets (RWA) density provides a synthetic metric on riskiness of each portfolio. The RWA includes the reallocation of the risk due to the credit risk mitigations that were applied.

Template CR4
US$'000

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA Density	
	Asset classes	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	
1	Sovereigns and their central banks	1,024,752	65,000	1,024,752	32,500	7,146	1%
2	Non-central government public sector entities	174,685	-	174,685	-	152,265	87%
3	Multilateral development banks	114,464	-	114,464	-	-	0%
4	Banks	1,056,758	-	1,056,758	-	215,095	20%
5	Securities firms	-	-	-	-	-	0%
6	Corporates	813,987	445,121	813,987	198,683	1,011,102	100%
7	Regulatory retail portfolios	107,038	62,655	107,038	2,776	81,700	74%
8	Secured by residential property	682,206	-	682,206	-	341,103	50%
9	Secured by commercial real estate	8,753	-	8,753	-	8,753	100%
10	Past-due exposures	22,524	-	22,524	-	29,719	132%
11	Higher-risk categories	73,485	-	73,485	-	110,228	150%
12	Other assets	104,972	-	104,972	-	39,300	37%
13	**Total**	**4,183,624**	**572,776**	**4,183,624**	**233,959**	**1,996,411**	**45%**

The increase in total exposures between October 2025 and April 2026 was driven by higher balances held at other banks and low risk marketable securities. Refer to OV1 - Overview of Risk Weighted Assets for the change in the risk weighted assets.

There was no major variation in the RWA density when compared to the previous period.

4.5 CR5 - Standardised Approach – Exposures by Asset Class and Risk

Provides Information on the breakdown of credit risk exposures under the standardised approach by asset class and risk weight (corresponding to the riskiness attributed to the exposure according to the standardised approach).

Template CR5
US$'000

		a	b	c	d	e	f	g
	Risk Weight / Regulatory Portfolio	0%	20%	50%	75%	100%	150%	Total credit exposure amount (post CCF and post-CRM)
1	Sovereigns and their Central Banks	1,022,723	34,164	-	-	365	-	**1,057,252**
2	Non-Central Government Public Sector Entities	22,398	28	-	-	152,259	-	**174,685**
3	Multilateral Development Banks	114,464	-	-	-	-	-	**114,464**
4	Banks	-	1,044,281	12,477	-	-	-	**1,056,758**
5	Securities Firms	-	-	-	-	-	-	**-**
6	Corporates	1,314	-	-	-	1,013,001	-	**1,014,315**
7	Regulatory Retail Portfolios	881	-	-	108,933	-	-	**109,814**
8	Secured by Residential Property	-	-	682,206	-	-	-	**682,206**
9	Secured by Commercial Real Estate	-	-	-	-	8,753	-	**8,753**
10	Past-due Loans	-	-	-	-	8,153	14,389	**22,524**
11	Higher-risk categories	-	-	-	-	-	73,485	**73,485**
12	Other Assets	65,575	121	-	-	39,276	-	**104,972**
13	**Total**	**1,227,355**	**1,078,594**	**694,683**	**108,933**	**1,221,789**	**87,874**	**4,417,552**

The increase in total exposures between October 2025 and April 2026 was driven by higher balances held at other banks and low risk marketable securities.

5. Counterparty Credit Risk

5.1 CCR1 – Analysis of counterparty credit risk exposure by approach

Provides a view of the methods used to calculate CCR regulatory requirements and the main parameters used within each method.

Template CCR1
US$'000

		Total Replacement cost/Mark-to-market	Add-on Potential future exposure (PFE)	EAD post-CRM	RWA
1	Current Exposure Method (CEM)	1,031	338	1,369	524
2	Standardised Method			-	-
3	Simple Approach for credit risk mitigation (for SFTs)			-	-
4	Comprehensive Approach for credit risk mitigation			-	-
5	**Total**				**524**

5.2 CCR3 - CCR Exposures by Regulatory Portfolio and Risk Weights

Provides a breakdown of counterparty credit risk exposures by portfolio (types of counterparties) and by risk weight (riskiness attributed to the standardised approach).

Template CCR3
US$'000

	a	b	c
Regulatory portfolio / **Risk Weight**	**20%**	**100%**	**Total credit exposure**
Sovereigns	-	-	-
Non-Central Government Public Sector Entities	-	-	-
Multilateral Development Banks	-	-	-
Banks	1,056	-	1,056
Securities Firms	-	-	-
Corporates	-	313	313
Regulatory Retail Portfolios	-	-	-
Other Assets	-	-	-
Total	**1,056**	**313**	**1,369**

5.3 CCR5 – Composition of collateral for CCR exposure

The Bank currently has no types of collateral posted or received to support or reduce the counterparty credit risk exposures related to derivative transactions.

5.4 CCR6 – Credit derivatives exposures

The Bank currently has no single-name credit default swaps, index credit default swaps or credit options.

6. Leverage Ratio

6.1 LR1 – Summary Comparison of Accounting Assets vs Leverage Ratio Exposure

Reconciliation of the total assets in the financial statements with the leverage ratio exposure measure.

The exposure measure is calculated based on the regulatory requirements and comprises of on and off-balance assets.

Template LR1
US$'000

		Apr 2026
1	Total consolidated assets as per financial statements	4,160,359
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustments for temporary exemption of central bank reserves	-
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
6	Adjustments for regular way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustments for eligible cash pooling transactions	-
8	Adjustments for derivative financial instruments	1,369
9	Adjustment for securities financing transactions (i.e. repurchase agreements and similar secured lending)	-
10	Adjustment for off balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	233,959
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital[1]	(50,436)
12	Other adjustments[2]	23,265
13	Leverage ratio exposure measure	4,368,516

[1] This relates to Goodwill that is deducted from the balance sheet exposures for calculation of the leverage ratio in template LR2.
[2] Other adjustments consist of:

- Reclassification for general provisions on loans – This amount is reported with the assets on the financial statements but are reported with the liabilities on the quarterly prudential returns for regulatory reporting purposes.
- Reclassification for other assets – The credit balances for suspense accounts, stale dated cheques and items in course of collection that are reported in the overall other assets on the financial statements are individually identified and reported with the liabilities on quarterly prudential returns for regulatory reporting purposes.
- Reclassification for other liabilities – The debit balance for payroll liabilities that is reported in the overall other liabilities on the financial statements is identified and reported with the assets on quarterly prudential returns for regulatory reporting purposes.

6.2 LR2 – Leverage Ratio

The leverage ratio is a non-risk-based ratio established to supplement the risk-based capital requirements. The ratio is calculated using the regulatory capital and on/off balance sheet figures at a point in time. The Bank continues to manage its exposures to remain above the regulatory requirement as seen below.

Template LR2
US$'000

		Apr 2026	Jan 2026
On-balance sheet exposures			
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral)	4,183,624	3,904,914
2	Gross up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	-	-
3	(Deductions of receivable assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(Specific and general provisions associated with on balance sheet exposures that are deducted from Basel III Tier 1 capital)	-	-
6	(Asset amounts deducted in determining Basel III Tier 1 capital and regulatory adjustments)	(50,436)	(50,436)
7	Total on balance sheet exposures (excluding derivatives and SFTs) (sum of rows 1 to 6)	**4,133,188**	**3,854,478**
Derivative exposures			
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin and/or with bilateral netting)	1,031	1,249
9	Add on amounts for potential future exposure associated with all derivatives transactions	338	338
10	(Exempted central counterparty (CCP) leg of client cleared trade exposures)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add on deductions for written credit derivatives)	-	-
13	Total derivative exposures (sum of rows 8 to 12)	**1,369**	**1,587**
Securities financing transaction exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
17	Agent transaction exposures	-	-
18	Total securities financing transaction exposures (sum of rows 14 to 17)	**-**	**-**
Other off-balance sheet exposures			
19	Off-balance balance sheet exposure at gross notional amount	572,776	650,484
20	(Adjustments for conversion to credit equivalent amounts)	(338,817)	(390,200)
21	(Specific and general provisions associated with off balance sheet exposures deducted in determining Tier 1 capital)	-	-
22	Off-balance sheet items (sum of rows 19 to 21)	**233,959**	**260,284**
Capital and total exposures			
23	Tier 1 capital	**523,350**	**535,850**
24	Total exposures (sum of rows 7, 13, 18 and 22)	**4,368,516**	**4,116,349**
Leverage Ratio			
25	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)	**12.0%**	**13.0%**
25a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	**12.0%**	**13.0%**
26	National minimum leverage ratio requirement	**3%**	**3%**
27	Applicable leverage buffers		

The increase in total exposures between October 2025 and April 2026 was driven by higher balances held with other banks and low risk marketable securities. Tier 1 capital decreased due to dividends paid.

7. Liquidity

7.1 LIQ1 – Liquidity Coverage Ratio (LCR)

Outlines the details of a bank's cash outflows and cash inflows, as well as its available high-quality liquid assets (HQLA), as measured and defined according to the Liquidity Cover Ratio standard.

Template LIQ1
US$'000

		Total unweighted value (average)	Total weighted value (average)
High-quality liquid assets			
1	TOTAL HQLA		832,135
Cash outflows			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	23,073	1,154
4	Less stable deposits	518,236	42,952
5	Unsecured wholesale funding, of which:	-	-
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	1,325,170	326,793
7	Non-operational deposits (all counterparties)	710,961	598,866
8	Unsecured debt	-	-
9	Secured wholesale funding		-
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	-	-
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	277,593	23,856
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	-	-
16	**TOTAL CASH OUTFLOWS**		993,621
Cash inflows			
17	Secured lending (e.g. reverse repos)	-	-
18	Inflows from fully performing exposures	885,846	746,905
19	Other cash flows	64	64
20	**TOTAL CASH INFLOWS**	-	746,969
			Total adjusted value
21	Total HQLA		832,135
22	Total net cash outflows (line 16 amount less line 20)		246,652
23	Liquidity Coverage Ratio (%) (line 21 amount divided by line 22)		337%

The Bank's exposure to liquidity risk is governed by a Liquidity Management Policy and Framework approved by the Board and adopted by the Bank. The Asset and Liability Management Team is responsible for monitoring liquidity risk and adherence to the Liquidity Management Policy. Day-to-day management of liquidity is handled by the Treasury team. The Treasury team performs stress tests and scenario analysis to evaluate the impact of stresses on its liquidity position. The results are independently reviewed by the market risk function and reported to the Board quarterly.

The Bank maintains a stable pool of high quality liquid assets (HQLA) reflecting the strength of its balance sheet and adequate short-term placements to cover cash flows under stress. The HQLA is made up of notes and coins, withdrawable balances at Central Banks (branches in Curacao and St. Maarten) and low risk marketable securities. The liquidity coverage ratio remained above regulatory requirements of 100% and management thresholds.

Profile of HQLAs as at April 30, 2026

Asset	Percentage
Level 1	99%
Level 2A	1%
Level 2B	0%

LCR for each month in quarter
US$'000

	Feb-26	Mar-26	Apr-26
HQLA	828,799	845,757	821,849
Outflows	938,351	926,828	1,122,699
Inflows	703,763	695,121	842,024
Net Outflows	234,588	231,707	280,675
Ratio	**353%**	**365%**	**293%**

Average LCR Ratio for the quarter
US$'000

	Apr-25	Jan-26	Variance
HQLA	832,135	737,424	94,711
Outflows	995,959	899,806	96153
Inflows	746,969	643,348	103,621
Net Outflows	248,990	256,458	(7,468)
Ratio	**334%**	**288%**	**47%**

The average LCR over the period moved from 288% at the end of January 2026 to 334% at the end of April 2026. The ratio increased by 47 percentage points over the period under review due to:

- Increase in low risk marketable securities in the HQLA.

The Bank's foreign currency portfolio is deployed predominantly in HQLA.

The entities monitor the concentration of funding through large deposit exposures which are all within management thresholds and are monitored closely by the Asset and Liability Management Team. There are no significant currency mismatches.

7.2 LIQ2 – Net Stable Funding Ratio (NSFR)

The Net Stable Funding Ratio is a liquidity standard requiring the Bank to hold enough stable funding to cover the duration of the long-term assets. The NSFR is defined as the amount of available stable funding (AFS) relative to the amount of required stable funding. The ratio should be equal to at least 100% on an ongoing basis. Available stable funding is defined as the portion of capital and customer deposits expected to be reliable over the time horizon which extends to one year. The required stable funding (RSF) is based on the liquidity risk profile of the Bank's exposures.

Template LIQ2
US$'000

	Item	Unweighted value by residual maturity				Weighted value (e)
		No maturity (a)	< 6 months (b)	6 months to < 1 year (c)	≥ 1 year (d)	
Available stable funding (ASF) item						
1	Capital:					
2	Regulatory capital	-	-	-	634,764	634,764
3	Other capital instruments	-	-	-	-	-
4	Retail deposits and deposits from small business customers:					
5	Stable deposits	-	70,282	876	95	67,695
6	Less stable deposits	-	480,753	25,211	894	456,262
7	Wholesale funding:					
8	Operational deposits	-	1,384,757	-	-	692,378
9	Other wholesale funding	-	1,074,716	356,632	63,851	410,017
10	Liabilities with matching interdependent assets					
11	Other liabilities:					
12	NSFR derivative liabilities	-	-	-	-	-
13	All other liabilities and equity not included in the above categories	-	-	-	-	-
14	**Total ASF**	-	-	-	-	2,261,116
Required stable funding (RSF) item						
15	Total NSFR high-quality liquid assets (HQLA)					41,459
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	54,163
17	Performing loans and securities:					
18	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	-	925,898	22,526	28,163	178,310
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	-	349,008	39,826	1,648,064	1,265,659
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	-	-	-	-
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	-	-	-	-	-
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	110,241	93,705
25	Assets with matching interdependent liabilities					

26	Other assets:					
27	Physical traded commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		-	-	-	-
29	NSFR derivative assets		-	-	-	-
30	NSFR derivative liabilities before deduction of variation margin posted		-	-	-	-
31	All other assets not included in the above categories		16,678	93	140,136	156,907
32	Off-balance sheet items		572,776			110,375
33	**Total RSF**					1,900,578
34	**Net Stable Funding Ratio (%)**					119%

77% of the available stable funding is made up of capital and wholesale funding. Between October 2025 and April 2026, the available stable funding increased by US$247,107,000 and the required stable funding increased by US$28,186,000. This resulted in an increase in the net stable funding ratio of 11 percentage points.

8. Market Risk

8.1 MR1 - Market Risk under the Standardised Approach

Displays the components of the capital requirement under the standardised approach for market risk.

Template MR1
US$'000

		April 2026
		RWA
	Outright products	
1	Interest rate risk (general and specific)	-
2	Equity risk (general and specific)	-
3	Foreign exchange risk	30,864
4	Commodity risk	-
	Options	
5	Simplified approach	-
6	Delta-plus method	-
7	Scenario approach	-
8	Securitisation	-
9	**Total**	30,864

9. Asset Encumbrance

9.1 ENC – Asset Encumbrance

An asset shall be treated as encumbered if it has been pledged or if it is subject to any form of arrangement to secure, collateralize or credit enhance any transaction from which it cannot be freely withdrawn. The encumbered assets represent funds placed with other FCIB entities that were pledged for credit support.

Template ENC
US$'000

Assets	Encumbered	Unencumbered	Total
Cash and balances with Central Banks	-	15,763	15,763
Due from Banks	120,559	930,240	1,050,799
Securities	-	922,532	922,532
Loans and advances to customers	-	2,077,235	2,077,235
Property and equipment	-	26,839	26,839
Other assets	-	16,755	16,755
Intangible assets	-	50,436	50,436
Total assets	**120,559**	**4,039,800**	**4,160,359**

10. Glossary

Term	Definition
CCR	Counterparty Credit Risk
HQLA	High Quality Liquid Assets
LCR	Liquidity Coverage Ratio
RWA	Risk Weighted Assets
SFT	Security Financing Transaction
The Bank	CIBC Caribbean Bank (Cayman) Limited
The Group	CIBC Caribbean Bank Limited (Parent Company)