



Supplementary Financial Information

For the period ended
July 31, 2013

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<http://www.cibc.com/ca/pdf/investor/q313financials.pdf>

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NOTES TO USERS

This supplementary financial information (SFI) is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q3/13, our audited annual consolidated financial statements and accompanying management's discussion and analysis for the year ended October 31, 2012. Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. All relevant information in this document is prepared under IFRS and all amounts are in millions of Canadian dollars, unless otherwise stated. Capital measures for fiscal year 2011 are under Canadian GAAP and have not been restated for IFRS.

External Reporting Changes

Basel III

We adopted the Office of the Superintendent of Financial Institution's (OSFI) revised Capital Adequacy Requirements (CAR) Guideline effective January 2013. The revised CAR Guideline reflects the changes to capital requirements, commonly referred to as Basel III, that have been issued by the Basel Committee on Banking Supervision (BCBS).

Non-GAAP measures

We use a number of financial measures to assess the performance of our business lines as described below. Some measures are calculated in accordance with GAAP (IFRS), while other measures do not have a standardized meaning under GAAP, and accordingly, these measures may not be comparable to similar measures used by other companies. Investors may find these non-GAAP measures useful in analyzing financial performance.

Adjusted measures

Management assesses results on a reported and adjusted basis and considers both as useful measures of performance. Adjusted results remove items of note from reported results and are used to calculate our adjusted measures. Items of note include the results of our structured credit run off business, the amortization of intangibles and certain items of significance that arise from time to time which management believes are not reflective of underlying business performance. We believe that adjusted measures provide the reader with a better understanding of how management assesses underlying business performance and facilitate a more informed analysis of trends. While we believe that adjusted measures may facilitate comparisons between our results and those of some of our Canadian peer banks which make similar adjustments in their public disclosure, it should be noted that there is no standardized meaning for adjusted measures under GAAP.

We also adjust our results to gross up tax-exempt revenue on certain securities to a taxable equivalent basis (TEB), being the amount of fully taxable revenue, which, were it to have incurred tax at the statutory income tax rate, would yield the same after-tax revenue.

Adjusted diluted EPS

We adjust our reported diluted EPS to remove the impact of items of note, net of taxes, and any other item specified in the table on the following page.

Adjusted efficiency ratio

We adjust our reported revenue and non-interest expenses for the impact of items of note and gross up tax-exempt revenue to bring it to a TEB basis, as applicable.

Adjusted dividend payout ratio

We adjust our reported net income attributable to common shareholders to remove the impact of items of note, net of taxes, to calculate adjusted dividend payout ratio.

Economic capital

Economic capital provides the financial framework to evaluate the returns of each strategic business unit (SBU), commensurate with risk assumed.

Economic capital is an estimate of the amount of equity capital required by the businesses to absorb losses consistent with our targeted risk rating over a one-year horizon. Economic capital comprises a number of key risk types including credit, strategic, operational, investment, and market. The economic capital methodologies that we employ quantify the level of inherent risk within our products, clients, and business lines, as required.

The difference between our total equity capital and economic capital is held in Corporate and Other. There is no comparable GAAP measure for economic capital.

Economic profit

Net income attributable to equity shareholders, adjusted for a charge on economic capital, determines economic profit. This measures the return generated by each SBU in excess of our cost of capital, thus enabling users of our financial information to identify relative contributions to shareholder value.

Reconciliation of net income attributable to equity shareholders to economic profit is provided with segmented information on pages 6 to 8.

Segmented return on equity

We use return on equity on a segmented basis as one of the measures for performance evaluation and resource allocation decisions. While return on equity for total CIBC provides a measure of return on common equity, return on equity on a segmented basis provides a similar metric relating to the economic capital allocated to the segments. As a result, segmented return on equity is a non-GAAP measure.

Reconciliation of non-GAAP to GAAP measures

The following table on page ii provides a reconciliation of non-GAAP to GAAP measures related to CIBC on a consolidated basis.



NOTES TO USERS

(\$ millions)

RECONCILIATION OF NON-GAAP TO GAAP MEASURES

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M	
Reported and adjusted diluted EPS														
Reported net income attributable to diluted common shareholders	A	865	849	771	821	810	766	776	718	546	2,485	2,352	3,173	2,728
Adjusting items:														
After-tax impact of items of note		53	-	97	6	25	41	16	(6)	233	150	82	88	316
Dividends on convertible preferred shares ¹		-	-	-	-	-	-	-	(2)	(12)	-	-	-	(38)
Adjusted net income attributable to diluted common shareholders ²	B	918	849	868	827	835	807	792	710	767	2,635	2,434	3,261	3,006
Reported diluted weighted-average common shares outstanding (thousands)	C	400,258	400,812	403,770	405,844	405,517	403,587	401,613	401,972	410,185	401,621	403,571	404,145	406,696
Removal of impact of convertible preferred shares (thousands) ¹		-	-	-	-	-	-	-	(2,235)	(12,145)	-	-	-	(9,609)
Adjusted diluted weighted-average common shares outstanding (thousands) ²	D	400,258	400,812	403,770	405,844	405,517	403,587	401,613	399,737	398,040	401,621	403,571	404,145	397,087
Reported diluted EPS (\$)	A / C	2.16	2.12	1.91	2.02	2.00	1.90	1.93	1.79	1.33	6.19	5.83	7.85	6.71
Adjusted diluted EPS (\$) ²	B / D	2.29	2.12	2.15	2.04	2.06	2.00	1.97	1.78	1.93	6.56	6.03	8.07	7.57
Reported and adjusted efficiency ratio														
Reported total revenue	E	3,263	3,139	3,181	3,159	3,149	3,084	3,157	3,195	3,131	9,583	9,390	12,549	12,435
Adjusting items:														
Pre-tax impact of items of note		7	(29)	(28)	(52)	24	29	(10)	(105)	(3)	(50)	43	(9)	21
TEB		90	97	92	92	71	61	57	56	49	279	189	281	189
Adjusted total revenue ²	F	3,360	3,207	3,245	3,199	3,244	3,174	3,204	3,146	3,177	9,812	9,622	12,821	12,645
Reported non-interest expenses	G	1,874	1,821	1,987	1,829	1,831	1,764	1,791	1,920	2,005	5,682	5,386	7,215	7,486
Adjusting items:														
Pre-tax impact of items of note		(6)	(8)	(165)	(21)	(9)	(16)	(17)	(72)	(228)	(179)	(42)	(63)	(358)
Adjusted non-interest expenses ²	H	1,868	1,813	1,822	1,808	1,822	1,748	1,774	1,848	1,777	5,503	5,344	7,152	7,128
Reported efficiency ratio (%)	G / E	57.4%	58.0%	62.5%	57.9%	58.1%	57.2%	56.7%	60.1%	64.0%	59.3%	57.4%	57.5%	60.2%
Adjusted efficiency ratio (%) ²	H / F	55.6%	56.6%	56.1%	56.5%	56.1%	55.1%	55.3%	58.7%	55.9%	56.1%	55.5%	55.8%	56.4%
Reported and adjusted dividend payout ratio														
Reported net income attributable to common shareholders	I	865	849	771	821	810	766	776	716	534	2,485	2,352	3,173	2,690
Adjusting items:														
After-tax impact of items of note		53	-	97	6	25	41	16	(6)	233	150	82	88	316
Adjusted net income attributable to common shareholders ²	J	918	849	868	827	835	807	792	710	767	2,635	2,434	3,261	3,006
Dividends paid to common shareholders	K	384	376	379	381	365	364	360	359	346	1,139	1,089	1,470	1,391
Reported dividend payout ratio (%)	K / I	44.4%	44.2%	49.2%	46.4%	45.0%	47.4%	46.5%	50.1%	64.6%	45.8%	46.3%	46.3%	51.7%
Adjusted dividend payout ratio (%) ²	K / J	41.8%	44.2%	43.7%	46.1%	43.7%	45.0%	45.5%	50.6%	45.0%	43.2%	44.7%	45.1%	46.3%

(\$ millions)

ITEMS OF NOTE

Gain on sale of our Hong Kong and Singapore-based private wealth management business, net of associated expenses	-	-	(16)	-	-	-	-	-	-	-	(16)	-	-	-
Gain relating to an equity-accounted investment in our Wealth Management strategic business unit	-	-	-	-	-	-	(37)	-	-	-	-	(37)	(37)	-
Gain on sale of a merchant banking investment, net of associated expenses	-	-	-	-	-	-	-	(90)	-	-	-	-	-	(90)
Gain on the sale of CMT issuer services business	-	-	-	-	-	-	-	-	-	-	-	-	-	(37)
Gain on sale of interests in entities in relation to the acquisition of TMX Group Inc. by Maple Group Acquisition Corporation, net of associated expenses	-	-	-	(24)	-	-	-	-	-	-	-	-	(24)	-
Loss (income) from the structured credit run-off business	8	(27)	148	(51)	26	10	35	48	14	14	129	71	20	178
Amortization of intangible assets	5	6	5	7	7	7	9	9	8	8	16	23	30	35
Hedge accounting loss on leveraged leases	-	-	-	-	-	-	28	-	-	-	-	28	28	-
Goodwill impairment relating to CIBC FirstCaribbean	-	-	-	-	-	-	-	-	203	-	-	-	-	203
Loss from MTM volatility prior to the establishment of accounting hedges on securitized mortgages and funding liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	90
Increase (decrease) in collective allowance ³ recognized in Corporate and Other	38	-	-	-	-	-	-	(26)	-	-	38	-	-	(76)
Loan losses in our exited European leveraged finance portfolio	-	21	-	-	-	-	-	25	-	-	21	-	-	25
Loan losses in our exited U.S. leveraged finance portfolio	-	-	-	57	-	-	-	-	-	-	-	-	57	-
Loss relating to the change in valuation of collateralized derivatives to an overnight index swap (OIS) basis	-	-	-	33	-	-	-	-	-	-	-	-	33	-
Charge resulting from a revision of estimated loss parameters on our unsecured lending portfolios	20	-	-	-	-	-	-	-	-	-	20	-	-	-
Pre-tax impact of items of note	71	-	137	22	33	45	7	(34)	225	225	208	85	107	328
Income tax impact on above items of note	(18)	-	(40)	(16)	(8)	(16)	(9)	28	(4)	(4)	(58)	(33)	(49)	(24)
Premium paid on preferred share redemptions	-	-	-	-	-	12	18	-	12	12	-	30	30	12
After-tax impact of items of note	53	-	97	6	25	41	16	(6)	233	233	150	82	88	316

¹ We have irrevocably renounced by way of a deed poll, our rights to convert series 26, 27, and 29 non-cumulative Class A Preferred Shares (the Convertible Preferred Shares) into CIBC common shares, except in circumstances that would be a "Trigger Event" as described in the August 2011 Non-Viability Contingent Capital advisory issued by OSFI. By renouncing our conversion rights, the Convertible Preferred Shares are no longer dilutive subsequent to August 16, 2011, the date the conversion rights were renounced by CIBC. The impact of the dilution prior to August 17, 2011 has been removed for the purposes of calculation of the adjusted diluted EPS.

² Non-GAAP measure.

³ Relates to the collective allowance, except for (i) residential mortgages greater than 90 days delinquent; (ii) personal loans and scored small business loans greater than 90 days delinquent; and (iii) net write-offs for the cards portfolio, which are all reported in the respective SBUs.



FINANCIAL HIGHLIGHTS

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11		2013 9M	2012 9M	2012 12M	2011 12M
Financial results (\$ millions)														
Net interest income	1,883	1,823	1,855	1,848	1,883	1,753	1,842	1,776	1,785		5,561	5,478	7,326	7,062
Non-interest income	1,380	1,316	1,326	1,311	1,266	1,331	1,315	1,419	1,346		4,022	3,912	5,223	5,373
Total revenue	3,263	3,139	3,181	3,159	3,149	3,084	3,157	3,195	3,131		9,583	9,390	12,549	12,435
Provision for credit losses	320	265	265	328	317	308	338	306	310		850	963	1,291	1,144
Non-interest expenses	1,874	1,821	1,987	1,829	1,831	1,764	1,791	1,920	2,005		5,682	5,386	7,215	7,486
Income before taxes	1,069	1,053	929	1,002	1,001	1,012	1,028	969	816		3,051	3,041	4,043	3,805
Income taxes	179	177	131	150	160	201	193	212	225		487	554	704	927
Net income	890	876	798	852	841	811	835	757	591		2,564	2,487	3,339	2,878
Net income attributable to non-controlling interests	-	2	2	2	2	1	3	3	2		4	6	8	11
Preferred shareholders	25	25	25	29	29	44	56	38	55		75	129	158	177
Common shareholders	865	849	771	821	810	766	776	716	534		2,485	2,352	3,173	2,690
Net income attributable to equity shareholders	890	874	796	850	839	810	832	754	589		2,560	2,481	3,331	2,867
Financial measures														
Reported efficiency ratio	57.4%	58.0%	62.5%	57.9%	58.1%	57.2%	56.7%	60.1%	64.0%		59.3%	57.4%	57.5%	60.2%
Adjusted efficiency ratio ¹	55.6%	56.6%	56.1%	56.5%	56.1%	55.1%	55.3%	58.7%	55.9%		56.1%	55.5%	55.8%	56.4%
Loan loss ratio ²	0.45%	0.47%	0.42%	0.53%	0.52%	0.53%	0.54%	0.52%	0.53%		0.45%	0.53%	0.53%	0.51%
Return on common shareholders' equity	21.6%	22.3%	19.9%	21.7%	21.8%	22.1%	22.4%	22.6%	17.1%		21.3%	22.1%	22.0%	22.2%
Net interest margin	1.85%	1.85%	1.83%	1.83%	1.87%	1.82%	1.85%	1.77%	1.76%		1.84%	1.85%	1.84%	1.79%
Net interest margin on average interest-earning assets ³	2.12%	2.14%	2.12%	2.14%	2.18%	2.11%	2.16%	2.05%	1.98%		2.13%	2.15%	2.15%	2.03%
Return on average assets ⁴	0.88%	0.89%	0.79%	0.85%	0.84%	0.84%	0.84%	0.75%	0.58%		0.85%	0.84%	0.84%	0.73%
Return on average interest-earning assets ^{3,4}	1.01%	1.03%	0.91%	0.99%	0.98%	0.98%	0.98%	0.87%	0.66%		0.98%	0.98%	0.98%	0.83%
Total shareholder return	(2.04)%	(2.02)%	7.13%	8.42%	(0.33)%	(1.12)%	2.78%	4.19%	(9.89)%		2.83%	1.29%	9.82%	0.43%
Common share information														
Per share (\$)														
Basic EPS	2.16	2.12	1.91	2.02	2.00	1.90	1.94	1.80	1.35		6.19	5.83	7.86	6.79
Reported diluted EPS	2.16	2.12	1.91	2.02	2.00	1.90	1.93	1.79	1.33		6.19	5.83	7.85	6.71
Adjusted diluted EPS ¹	2.29	2.12	2.15	2.04	2.06	2.00	1.97	1.78	1.93		6.56	6.03	8.07	7.57
Dividends	0.96	0.94	0.94	0.94	0.90	0.90	0.90	0.90	0.87		2.84	2.70	3.64	3.51
Book value	40.11	39.11	38.07	37.48	36.57	35.22	34.31	32.88	31.83		40.11	36.57	37.48	32.88
Share price (\$)														
High	80.64	84.70	84.10	78.56	74.68	78.00	78.00	76.50	84.45		84.70	78.00	78.56	85.49
Low	74.10	77.02	76.70	72.97	69.70	73.27	68.43	67.84	72.75		74.10	68.43	68.43	67.84
Closing	77.93	80.57	83.20	78.56	73.35	74.53	76.25	75.10	72.98		77.93	73.35	78.56	75.10
Shares outstanding (thousands)														
Weighted-average basic	399,952	400,400	403,332	405,404	405,165	403,058	401,099	399,105	397,232		401,237	403,108	403,685	396,233
Weighted-average diluted	400,258	400,812	403,770	405,844	405,517	403,587	401,613	401,972	410,185		401,621	403,571	404,145	406,696
End of period	399,992	399,811	401,960	404,485	405,626	404,945	402,728	400,534	398,856		399,992	405,626	404,485	400,534
Market capitalization (\$ millions)	31,171	32,213	33,443	31,776	29,753	30,181	30,708	30,080	29,109		31,171	29,753	31,776	30,080
Value measures														
Dividend yield (based on closing share price)	4.9%	4.8%	4.5%	4.8%	4.9%	4.9%	4.7%	4.8%	4.7%		4.9%	4.9%	4.6%	4.7%
Reported dividend payout ratio	44.4%	44.2%	49.2%	46.4%	45.0%	47.4%	46.5%	50.1%	64.6%		45.8%	46.3%	46.3%	51.7%
Adjusted dividend payout ratio ¹	41.8%	44.2%	43.7%	46.1%	43.7%	45.0%	45.5%	50.6%	45.0%		43.2%	44.7%	45.1%	46.3%
Market value to book value ratio	1.94	2.06	2.19	2.10	2.01	2.12	2.22	2.28	2.29		1.94	2.01	2.10	2.28

For footnotes, see next page.



FINANCIAL HIGHLIGHTS (continued)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
On- and off-balance sheet information (\$ millions)													
Cash, deposits with banks and securities	76,451	78,361	72,656	70,061	70,776	68,695	71,065	65,437	75,467	76,451	70,776	70,061	65,437
Loans and acceptances, net of allowance	254,221	252,292	251,139	252,732	253,616	251,487	250,719	248,409	244,822	254,221	253,616	252,732	248,409
Total assets	397,547	397,705	392,783	393,385	401,010	387,458	391,449	383,758	392,646	397,547	401,010	393,385	383,758
Deposits	311,490	307,353	306,304	300,344	305,096	297,111	296,137	289,220	295,752	311,490	305,096	300,344	289,220
Common shareholders' equity	16,044	15,638	15,303	15,160	14,834	14,260	13,817	13,171	12,697	16,044	14,834	15,160	13,171
Average assets	403,081	404,782	402,313	401,092	400,543	391,646	396,122	398,386	401,315	403,377	396,136	397,382	394,527
Average interest-earning assets ³	351,753	350,136	347,020	343,840	342,883	337,852	339,567	343,076	357,473	349,631	340,117	341,053	347,634
Average common shareholders' equity	15,921	15,583	15,361	15,077	14,760	14,095	13,826	12,599	12,428	15,622	14,228	14,442	12,145
Assets under administration ⁵	1,460,311	1,468,429	1,429,049	1,445,870	1,377,012	1,397,624	1,364,509	1,317,799	1,327,207	1,460,311	1,377,012	1,445,870	1,317,799
Balance sheet quality measures⁶													
Basel III - Transitional basis													
RWA (\$ billions)	152.2	138.3	134.8	n/a	n/a	n/a	n/a	n/a	n/a	152.2	n/a	n/a	n/a
Common Equity Tier 1 ratio	10.7%	11.5%	11.5%	n/a	n/a	n/a	n/a	n/a	n/a	10.7%	n/a	n/a	n/a
Tier 1 capital ratio	11.4%	12.4%	12.4%	n/a	n/a	n/a	n/a	n/a	n/a	11.4%	n/a	n/a	n/a
Total capital ratio	14.0%	15.2%	15.3%	n/a	n/a	n/a	n/a	n/a	n/a	14.0%	n/a	n/a	n/a
Basel III - All-in basis													
RWA (\$ billions)	134.0	125.9	126.4	n/a	n/a	n/a	n/a	n/a	n/a	134.0	n/a	n/a	n/a
Common Equity Tier 1 ratio	9.3%	9.7%	9.6%	n/a	n/a	n/a	n/a	n/a	n/a	9.3%	n/a	n/a	n/a
Tier 1 capital ratio	11.6%	12.2%	12.0%	n/a	n/a	n/a	n/a	n/a	n/a	11.6%	n/a	n/a	n/a
Total capital ratio	14.7%	15.5%	15.3%	n/a	n/a	n/a	n/a	n/a	n/a	14.7%	n/a	n/a	n/a
Basel II ⁷													
RWA (\$ billions)	n/a	n/a	n/a	115.2	114.9	113.3	111.5	110.0	109.0	n/a	114.9	115.2	110.0
Tier 1 capital ratio	n/a	n/a	n/a	13.8%	14.1%	14.1%	14.3%	14.7%	14.6%	n/a	14.1%	13.8%	14.7%
Total capital ratio	n/a	n/a	n/a	17.3%	17.7%	17.7%	18.1%	18.4%	18.7%	n/a	17.7%	17.3%	18.4%
Other information													
Retail/wholesale ratio ^{1,8}	77%/23%	78%/22%	78%/22%	77%/23%	76%/24%	76%/24%	78%/22%	77%/23%	77%/23%	77%/23%	76%/24%	77%/23%	77%/23%
Full-time equivalent employees ⁹	43,516	43,057	42,793	42,595	42,380	42,267	42,181	42,239	42,425	43,516	42,380	42,595	42,239

¹ See Notes to users: Non-GAAP measures.

² The ratio is calculated as the provision for credit losses on impaired loans to average loans and acceptances, net of allowance for credit losses. The provision for credit losses on impaired loans includes provision for: individual allowance; collective allowance on personal, scored small business and mortgage loans that are greater than 90 days delinquent; and net credit card write-offs.

³ Average interest-earning assets include interest-bearing deposits with banks, securities, cash collateral on securities borrowed, securities purchased under resale agreements, and loans net of allowances.

⁴ Net income expressed as a percentage of average assets or average interest-earning assets.

⁵ Includes the full contract amount of assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.

⁶ Capital measures for fiscal year 2013 are based on Basel III whereas prior years measures are based on Basel II.

⁷ Capital measures for 2011 are under Canadian GAAP and have not been restated for IFRS.

⁸ For the purposes of calculating this ratio, Retail includes Retail and Business Banking, Wealth Management, and International Banking operations (reported as part of Corporate and Other). The ratio represents the amount of economic capital attributed to these businesses as at the end of the period.

⁹ Full-time equivalent employees is a measure that normalizes the number of full-time and part-time employees, base plus commissioned employees, and 100% commissioned employees into equivalent full-time units based on actual hours of paid work during a given period.

n/a Not applicable.



NET INTEREST INCOME

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Interest income													
Loans	2,479	2,389	2,474	2,494	2,532	2,454	2,540	2,536	2,563	7,342	7,526	10,020	10,184
Securities	412	409	403	377	394	363	388	350	368	1,224	1,145	1,522	1,421
Securities borrowed or purchased under resale agreements	82	86	88	87	83	77	76	82	100	256	236	323	365
Deposits with banks	9	10	11	11	11	9	11	15	16	30	31	42	63
	2,982	2,894	2,976	2,969	3,020	2,903	3,015	2,983	3,047	8,852	8,938	11,907	12,033
Interest expense													
Deposits	904	866	904	895	910	910	915	960	959	2,674	2,735	3,630	3,843
Securities sold short	85	82	83	84	85	77	87	89	105	250	249	333	388
Securities lent or sold under repurchase agreements	20	27	30	30	33	41	52	47	63	77	126	156	264
Subordinated indebtedness	46	50	52	52	52	52	52	52	53	148	156	208	215
Capital Trust securities	31	36	34	36	36	36	36	36	37	101	108	144	142
Other	13	10	18	24	21	34	31	23	45	41	86	110	119
	1,099	1,071	1,121	1,121	1,137	1,150	1,173	1,207	1,262	3,291	3,460	4,581	4,971
Net interest income	1,883	1,823	1,855	1,848	1,883	1,753	1,842	1,776	1,785	5,561	5,478	7,326	7,062

NON-INTEREST INCOME

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Underwriting and advisory fees	98	97	106	118	99	114	107	94	130	301	320	438	514
Deposit and payment fees	223	195	191	194	203	188	190	192	195	609	581	775	756
Credit fees	118	109	118	111	112	98	97	97	98	345	307	418	379
Card fees	151	142	156	152	154	149	164	152	156	449	467	619	609
Investment management and custodial fees	119	117	112	110	107	105	102	104	104	348	314	424	411
Mutual fund fees	258	249	240	230	219	219	212	210	218	747	650	880	849
Insurance fees, net of claims	94	86	85	92	81	80	82	86	82	265	243	335	320
Commissions on securities transactions	106	107	101	98	96	107	101	109	110	314	304	402	496
Trading income (loss)	24	(1)	14	(17)	(16)	41	45	(13)	(33)	37	70	53	44
Available-for-sale (AFS) securities gains, net	48	83	72	61	70	81	52	236	65	203	203	264	397
FVO gains (losses), net ¹	2	-	(3)	(4)	(9)	(11)	(8)	(12)	65	(1)	(28)	(32)	(7)
Foreign exchange other than trading ²	18	17	4	9	17	35	30	48	41	39	82	91	204
Income from equity-accounted associates and joint ventures	40	29	25	44	30	24	62	9	27	94	116	160	111
Other	81	86	105	113	103	101	79	107	88	272	283	396	290
Total non-interest income	1,380	1,316	1,326	1,311	1,266	1,331	1,315	1,419	1,346	4,022	3,912	5,223	5,373

¹ Represents income (loss) from financial instruments designated at fair value (FVO) and related hedges.

² Includes foreign exchange revenue arising from translation of foreign currency denominated positions, foreign exchange earned on transactions, foreign currency related economic hedging activities and the ineffective portion of foreign currency related accounting hedges. Where applicable it also includes accumulated foreign exchange gains and losses within AOCI that are reclassified to the consolidated statement of income as a result of a disposal of net investment in a foreign operation. A disposal occurs when we have lost control, significant influence or joint control of a foreign operation. A partial disposal occurs when there has been any reduction in our ownership interest of a foreign operation that does not result in a loss of control, significant influence or joint control. On partial disposal of a foreign operation, the proportionate share of the accumulated exchange gains and losses and any applicable taxes previously recognized in AOCI are reclassified into the consolidated statement of income.

NON-INTEREST EXPENSES

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11				
										2013	2012	2012	2011
										9M	9M	12M	12M
Employee compensation and benefits													
Salaries	599	578	596	586	583	557	559	578	562	1,773	1,699	2,285	2,245
Performance-based compensation	348	314	344	300	315	303	318	324	321	1,006	936	1,236	1,261
Benefits	132	145	142	115	138	134	136	152	139	419	408	523	546
	1,079	1,037	1,082	1,001	1,036	994	1,013	1,054	1,022	3,198	3,043	4,044	4,052
Occupancy costs													
Rent and maintenance	140	150	139	151	142	145	145	150	137	429	432	583	565
Depreciation	31	30	29	31	28	27	28	27	25	90	83	114	102
	171	180	168	182	170	172	173	177	162	519	515	697	667
Computer, software and office equipment													
Rent and maintenance and amortization of software costs ¹	240	222	218	237	231	226	212	225	220	680	669	906	878
Depreciation	29	29	29	29	28	30	29	29	27	87	87	116	111
	269	251	247	266	259	256	241	254	247	767	756	1,022	989
Communications													
Telecommunications	30	31	30	29	30	29	31	31	28	91	90	119	115
Postage and courier	31	34	32	31	30	32	33	29	28	97	95	126	121
Stationery	14	15	15	14	15	15	15	16	14	44	45	59	60
	75	80	77	74	75	76	79	76	70	232	230	304	296
Advertising and business development	59	51	47	69	63	52	49	61	55	157	164	233	213
Professional fees	45	39	36	45	47	43	39	58	43	120	129	174	178
Business and capital taxes	15	14	17	12	15	10	13	5	11	46	38	50	38
Other²	161	169	313	180	166	161	184	235	395	643	511	691	1,053
Non-interest expenses	1,874	1,821	1,987	1,829	1,831	1,764	1,791	1,920	2,005	5,682	5,386	7,215	7,486

¹ Includes amortization of software costs (Q3/13: \$23 million; Q2/13: \$21 million).

² Includes amortization of other intangible assets (Q3/13: \$5 million; Q2/13: \$6 million). In addition, Q1/13 includes US\$150 million in respect of the full settlement of the U.S. Bankruptcy Court adversary proceeding brought by the Estate of Lehman Brothers Holdings, Inc. Q3/11 includes \$203 million of impairment loss relating to CIBC FirstCaribbean goodwill.

SEGMENTED INFORMATION

CIBC has three SBUs:

► **Retail and Business Banking** provides clients across Canada with financial advice, banking, investment, and authorized insurance products and services through a strong team of advisors and more than 1,100 branches, as well as our ABMs, mobile sales force, and telephone, online and mobile banking.

► **Wealth Management** provides relationship-based advisory services and an extensive suite of leading investment solutions to meet the needs of institutional, retail and high net worth clients. Our asset management, retail brokerage and private wealth management businesses combine to create an integrated offer, delivered through nearly 1,500 advisors across Canada.

► **Wholesale Banking** provides a wide range of credit, capital markets, investment banking and research products and services to government, institutional, corporate and retail clients in Canada and in key markets around the world.

Corporate and Other includes the six functional groups – Technology and Operations, Corporate Development, Finance, Treasury, Administration, and Risk Management – that support CIBC’s SBUs. The revenue, expenses and balance sheet resources of these functional groups are generally allocated to the business lines within the SBUs. Corporate and Other also includes our International banking operations comprising mainly CIBC FirstCaribbean, strategic investments in the CIBC Mellon joint ventures and The Bank of N.T. Butterfield and Son Limited, and other income statement and balance sheet items not directly attributable to the business lines.

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Financial results													
Retail and Business Banking	638	604	611	569	594	556	567	597	551	1,853	1,717	2,286	2,184
Wealth Management	102	92	90	84	76	79	100	70	70	284	255	339	279
Wholesale Banking	217	198	91	193	156	131	133	122	141	506	420	613	543
Corporate and Other	(67)	(18)	6	6	15	45	35	(32)	(171)	(79)	95	101	(128)
Net income	890	876	798	852	841	811	835	757	591	2,564	2,487	3,339	2,878

SEGMENTED INFORMATION - RETAIL AND BUSINESS BANKING

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Financial results													
Personal banking	1,672	1,596	1,623	1,616	1,595	1,535	1,563	1,568	1,579	4,891	4,693	6,309	6,270
Business banking	384	372	380	378	382	368	373	358	360	1,136	1,123	1,501	1,411
Other	58	68	62	42	108	101	93	150	96	188	302	344	364
Total revenue	2,114	2,036	2,065	2,036	2,085	2,004	2,029	2,076	2,035	6,215	6,118	8,154	8,045
Provision for credit losses	241	233	241	255	273	271	281	266	291	715	825	1,080	1,096
Non-interest expenses	1,033	1,008	1,021	1,030	1,035	998	996	1,023	1,013	3,062	3,029	4,059	4,034
Income before taxes	840	795	803	751	777	735	752	787	731	2,438	2,264	3,015	2,915
Income taxes	202	191	192	182	183	179	185	190	180	585	547	729	731
Net income	638	604	611	569	594	556	567	597	551	1,853	1,717	2,286	2,184
Net income attributable to equity shareholders	638	604	611	569	594	556	567	597	551	1,853	1,717	2,286	2,184
Total revenue													
Net interest income	1,479	1,422	1,461	1,462	1,469	1,415	1,445	1,429	1,438	4,362	4,329	5,791	5,625
Non-interest income	548	531	525	498	543	515	513	577	525	1,604	1,571	2,069	2,137
Intersegment revenue	87	83	79	76	73	74	71	70	72	249	218	294	283
Total revenue	2,114	2,036	2,065	2,036	2,085	2,004	2,029	2,076	2,035	6,215	6,118	8,154	8,045
Average balances ¹													
Residential mortgages ²	144,103	143,685	144,410	145,241	145,769	145,693	145,554	144,844	142,901	144,070	145,672	145,564	141,668
Personal loans	32,274	32,393	32,548	32,642	32,375	32,295	32,130	31,963	31,608	32,405	32,267	32,361	31,601
Credit card	14,762	14,562	15,053	15,099	15,224	15,095	15,534	15,495	15,619	14,795	15,286	15,239	15,601
Business lending ^{2,3}	36,070	35,637	34,939	35,151	34,137	34,161	33,393	32,662	31,835	35,548	33,896	34,374	31,461
Interest-earning assets ⁴	217,143	216,648	217,302	218,703	218,899	218,463	218,050	216,474	213,826	217,036	218,471	218,529	212,284
Deposits	155,832	154,884	155,387	154,229	152,867	151,356	152,265	151,810	151,020	155,373	152,168	152,686	149,911
Common equity ⁵	4,145	4,243	4,110	3,910	3,881	3,824	3,772	3,581	3,317	4,165	3,827	3,849	3,328
Financial measures													
Net interest margin on average interest-earning assets ^{1,4}	2.63%	2.64%	2.62%	2.58%	2.57%	2.56%	2.52%	2.53%	2.61%	2.63%	2.55%	2.56%	2.64%
Efficiency ratio	48.9%	49.5%	49.4%	50.6%	49.7%	49.8%	49.1%	49.3%	49.8%	49.3%	49.5%	49.8%	50.1%
Return on equity ⁵	60.5%	57.7%	58.3%	57.1%	60.1%	57.9%	58.2%	64.9%	64.2%	58.8%	58.7%	58.3%	64.2%
Net income attributable to equity shareholders	638	604	611	569	594	556	567	597	551	1,853	1,717	2,286	2,184
Charge for economic capital ⁵	(132)	(131)	(132)	(126)	(126)	(125)	(130)	(122)	(118)	(395)	(381)	(507)	(464)
Economic profit ⁵	506	473	479	443	468	431	437	475	433	1,458	1,336	1,779	1,720
Other information													
FirstLine mortgages (\$ millions)	33,665	37,135	39,836	42,973	46,273	48,216	49,068	49,740	50,228	36,876	47,850	46,624	49,858
Number of branches - Canada	1,109	1,108	1,103	1,102	1,094	1,091	1,091	1,089	1,084	1,109	1,094	1,102	1,089
Number of pavilions (President's Choice Financial)	296	287	285	284	242	244	244	244	242	296	242	284	244
Number of ABMs - Canada	3,482	3,482	3,456	3,433	3,535	3,842	3,825	3,830	3,811	3,482	3,535	3,433	3,830
Full-time equivalent employees	22,186	21,987	22,063	21,857	21,588	21,733	21,706	21,658	21,553	22,186	21,588	21,857	21,658

¹ Amounts exclude treasury allocations and loan amounts are stated before any related allowances.

² Multi-family dwelling mortgages are included in business lending.

³ Comprises loans and acceptances and notional amount of letters of credit.

⁴ Average interest-earning assets include interest-bearing deposits with banks, securities, and loans net of allowances.

⁵ See Notes to users: Non-GAAP measures.

SEGMENTED INFORMATION - WEALTH MANAGEMENT

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Financial results													
Retail brokerage	267	262	259	256	246	263	249	256	263	788	758	1,014	1,082
Asset management	159	153	144	138	130	130	162	115	116	456	422	560	456
Private wealth management	32	28	29	26	25	25	24	25	25	89	74	100	98
Total revenue	458	443	432	420	401	418	435	396	404	1,333	1,254	1,674	1,636
Provision for credit losses	-	-	-	-	-	-	-	-	1	-	-	-	4
Non-interest expenses	325	323	315	308	299	313	312	299	304	963	924	1,232	1,241
Income before taxes	133	120	117	112	102	105	123	97	99	370	330	442	391
Income taxes	31	28	27	28	26	26	23	27	29	86	75	103	112
Net income	102	92	90	84	76	79	100	70	70	284	255	339	279
Net income attributable to equity shareholders	102	92	90	84	76	79	100	70	70	284	255	339	279
Total revenue													
Net interest income	46	46	47	46	47	46	48	45	45	139	141	187	179
Non-interest income	500	481	465	451	428	446	458	421	431	1,446	1,332	1,783	1,740
Intersegment revenue	(88)	(84)	(80)	(77)	(74)	(74)	(71)	(70)	(72)	(252)	(219)	(296)	(283)
	458	443	432	420	401	418	435	396	404	1,333	1,254	1,674	1,636
Average balances													
Common equity ¹	1,844	1,825	1,811	1,703	1,662	1,606	1,526	902	820	1,827	1,597	1,624	841
Financial measures													
Efficiency ratio	71.0%	72.7%	73.0%	73.4%	74.6%	74.8%	71.7%	75.4%	75.4%	72.2%	73.7%	73.6%	75.9%
Return on equity ¹	21.4%	19.9%	19.1%	18.9%	17.4%	18.8%	24.5%	29.9%	32.2%	20.2%	20.1%	19.8%	31.7%
Net income attributable to equity shareholders	102	92	90	84	76	79	100	70	70	284	255	339	279
Charge for economic capital ¹	(58)	(57)	(58)	(55)	(55)	(52)	(52)	(31)	(28)	(173)	(159)	(214)	(116)
Economic profit ¹	44	35	32	29	21	27	48	39	42	111	96	125	163
Other information													
Assets under administration ²													
Individuals	145,429	146,183	145,003	141,946	136,834	139,209	137,821	134,956	139,093	145,429	136,834	141,946	134,956
Institutions	15,491	16,600	17,626	17,912	16,908	16,718	17,842	16,606	16,534	15,491	16,908	17,912	16,606
Retail mutual funds	63,804	63,280	60,301	57,225	55,033	55,080	53,542	51,405	52,132	63,804	55,033	57,225	51,405
	224,724	226,063	222,930	217,083	208,775	211,007	209,205	202,967	207,759	224,724	208,775	217,083	202,967
Assets under management ²													
Individuals	13,790	13,845	13,800	13,667	12,067	12,342	12,385	12,128	12,583	13,790	12,067	13,667	12,128
Institutions	15,491	16,600	17,626	17,912	16,908	16,718	17,842	16,606	16,534	15,491	16,908	17,912	16,606
Retail mutual funds	63,804	63,280	60,301	57,225	55,033	55,080	53,542	51,405	52,132	63,804	55,033	57,225	51,405
	93,085	93,725	91,727	88,804	84,008	84,140	83,769	80,139	81,249	93,085	84,008	88,804	80,139
Full-time equivalent employees	3,837	3,792	3,765	3,783	3,708	3,756	3,721	3,731	3,675	3,837	3,708	3,783	3,731

¹ See Notes to users: Non-GAAP measures.

² Assets under management are included in assets under administration.

SEGMENTED INFORMATION - WHOLESALE BANKING

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Financial results													
Capital markets	349	312	328	295	308	285	307	242	247	989	900	1,195	1,099
Corporate and investment banking	243	226	213	206	223	175	197	328	232	682	595	801	948
Other	4	42	22	74	(4)	3	(9)	(9)	24	68	(10)	64	11
Total revenue¹	596	580	563	575	527	463	495	561	503	1,739	1,485	2,060	2,058
Provision for credit losses	14	21	10	66	34	16	26	32	9	45	76	142	47
Non-interest expenses	303	299	445	263	284	279	289	347	297	1,047	852	1,115	1,218
Income before taxes	279	260	108	246	209	168	180	182	197	647	557	803	793
Income taxes ¹	62	62	17	53	53	37	47	60	56	141	137	190	250
Net income	217	198	91	193	156	131	133	122	141	506	420	613	543
Net income attributable to:													
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	1
Equity shareholders	217	198	91	193	156	131	133	122	141	506	420	613	542
Total revenue													
Net interest income	365	368	343	321	326	241	262	244	218	1,076	829	1,150	898
Non-interest income	230	211	219	253	200	222	233	317	285	660	655	908	1,160
Intersegment revenue	1	1	1	1	1	-	-	-	-	3	1	2	-
	596	580	563	575	527	463	495	561	503	1,739	1,485	2,060	2,058
Average balances													
Loans and acceptances, net of allowance ²	22,134	21,135	20,045	19,919	19,203	17,480	16,876	16,117	14,698	21,105	17,856	18,375	15,331
Trading securities ²	42,981	42,377	42,386	39,103	36,931	35,872	33,733	30,886	33,724	42,584	35,510	36,413	30,353
Deposits ²	8,621	8,135	7,883	6,979	6,475	5,863	6,341	6,108	6,478	8,214	6,229	6,415	6,086
Common equity ³	2,189	2,066	2,134	2,144	2,164	2,022	1,884	1,777	1,625	2,130	2,022	2,053	1,702
Financial measures													
Efficiency ratio	50.9%	51.5%	79.0%	45.7%	53.8%	60.4%	58.3%	61.9%	58.9%	60.2%	57.4%	54.1%	59.2%
Return on equity ³	38.7%	38.6%	16.3%	35.0%	27.9%	25.0%	26.5%	25.9%	32.9%	31.1%	26.5%	28.8%	30.4%
Net income attributable to equity shareholders	217	198	91	193	156	131	133	122	141	506	420	613	542
Charge for economic capital ³	(70)	(64)	(68)	(70)	(70)	(66)	(65)	(61)	(57)	(202)	(201)	(271)	(237)
Economic profit ³	147	134	23	123	86	65	68	61	84	304	219	342	305
Other information													
Full-time equivalent employees	1,302	1,245	1,261	1,268	1,274	1,222	1,214	1,206	1,214	1,302	1,274	1,268	1,206

¹ Includes TEB adjustment (Q3/13: \$90 million; Q2/13: \$97 million). The equivalent amounts are offset in Corporate and Other.

² Excludes treasury allocations.

³ See Notes to users: Non-GAAP measures.

SEGMENTED INFORMATION - CORPORATE AND OTHER

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11		2013 9M	2012 9M	2012 12M	2011 12M
Financial results														
International banking	142	140	163	149	146	139	148	139	140		445	433	582	566
Other	(47)	(60)	(42)	(21)	(10)	60	50	23	49		(149)	100	79	130
Total revenue¹	95	80	121	128	136	199	198	162	189		296	533	661	696
Provision for (reversal of) credit losses	65	11	14	7	10	21	31	8	9		90	62	69	(3)
Non-interest expenses	213	191	206	228	213	174	194	251	391		610	581	809	993
Income (loss) before taxes	(183)	(122)	(99)	(107)	(87)	4	(27)	(97)	(211)		(404)	(110)	(217)	(294)
Income taxes ¹	(116)	(104)	(105)	(113)	(102)	(41)	(62)	(65)	(40)		(325)	(205)	(318)	(166)
Net income (loss)	(67)	(18)	6	6	15	45	35	(32)	(171)		(79)	95	101	(128)
Net income (loss) attributable to:														
Non-controlling interests	-	2	2	2	2	1	3	3	2		4	6	8	10
Equity shareholders	(67)	(20)	4	4	13	44	32	(35)	(173)		(83)	89	93	(138)
Total revenue														
Net interest income	(7)	(13)	4	19	41	51	87	58	84		(16)	179	198	360
Non-interest income	102	93	117	109	95	148	111	104	105		312	354	463	336
	95	80	121	128	136	199	198	162	189		296	533	661	696
Other information														
Assets under administration ²														
Individuals	16,651	16,390	14,709	14,413	14,222	13,253	13,622	14,171	14,330		16,651	14,222	14,413	14,171
Institutions ³	1,206,005	1,209,143	1,175,131	1,197,989	1,136,049	1,141,190	1,105,914	1,064,081	1,074,310		1,206,005	1,136,049	1,197,989	1,064,081
	1,222,656	1,225,533	1,189,840	1,212,402	1,150,271	1,154,443	1,119,536	1,078,252	1,088,640		1,222,656	1,150,271	1,212,402	1,078,252
Assets under management ²														
Individuals	119	110	95	109	114	120	121	70	69		119	114	109	70
Institutions	348	335	331	310	313	331	320	312	278		348	313	310	312
	467	445	426	419	427	451	441	382	347		467	427	419	382
Full-time equivalent employees	16,191	16,033	15,704	15,687	15,810	15,556	15,540	15,644	15,983		16,191	15,810	15,687	15,644

¹ TEB adjusted. See footnote 1 on page 8 for details.

² Assets under management are included in assets under administration.

³ Includes the full contract amount noted in the table below relating to assets under administration or custody under a 50/50 joint venture of CIBC and The Bank of New York Mellon.

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11		2013 9M	2012 9M	2012 12M	2011 12M
	1,159,634	1,157,786	1,124,637	1,144,879	1,086,841	1,089,543	1,056,148	1,013,968	1,026,111		1,159,634	1,086,841	1,144,879	1,013,968

TRADING ACTIVITIES

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11		2013	2012	2012	2011	
											9M	9M	12M	12M	
Trading revenue¹															
Net interest income (TEB) ²	239	260	237	224	210	169	159	150	130		736	538	762	519	
Non-interest income ²	24	(1)	14	(17)	(16)	41	45	(13)	(33)		37	70	53	44	
Total trading revenue (TEB)	263	259	251	207	194	210	204	137	97		773	608	815	563	
TEB adjustment ³	90	97	91	91	72	60	57	55	49		278	189	280	187	
Total trading revenue	173	162	160	116	122	150	147	82	48		495	419	535	376	
Trading revenue as a % of total revenue	5.3 %	5.2 %	5.0 %	3.7 %	3.9 %	4.9 %	4.7 %	2.6 %	1.5 %		5.2 %	4.5 %	4.3 %	3.0 %	
Trading revenue (TEB) as a % of total revenue	8.1 %	8.3 %	7.9 %	6.6 %	6.2 %	6.8 %	6.5 %	4.3 %	3.1 %		8.1 %	6.5 %	6.5 %	4.5 %	
Trading revenue by product line (TEB)															
Interest rates	50	35	63	5	44	61	69	23	38		148	174	179	162	
Foreign exchange	84	75	75	68	78	70	74	76	64		234	222	290	276	
Equities	90	88	80	77	68	50	40	52	49		258	158	235	208	
Commodities	16	18	12	11	12	9	20	11	12		46	41	52	43	
Structured credit	12	34	16	25	(12)	11	(17)	(25)	(65)		62	(18)	7	(136)	
Other	11	9	5	21	4	9	18	-	(1)		25	31	52	10	
Total trading revenue (TEB)	263	259	251	207	194	210	204	137	97		773	608	815	563	
TEB adjustment ³	90	97	91	91	72	60	57	55	49		278	189	280	187	
Total trading revenue	173	162	160	116	122	150	147	82	48		495	419	535	376	
Foreign exchange revenue															
Foreign exchange trading revenue	84	75	75	68	78	70	74	76	64		234	222	290	276	
Foreign exchange other than trading ⁴	18	17	4	9	17	35	30	48	41		39	82	91	204	
	102	92	79	77	95	105	104	124	105		273	304	381	480	

¹ Trading revenue comprises net interest income and non-interest income. Net interest income arises from interest and dividends related to trading assets and liabilities other than derivatives, and is reported net of interest expense and income associated with funding these assets and liabilities. Non-interest income includes unrealized gains and losses on security positions held, and gains and losses that are realized from the purchase and sale of securities. Non-interest income also includes realized and unrealized gains and losses on trading derivatives. Trading revenue excludes underwriting fees and commissions on securities transactions, which are shown separately in the consolidated statement of income.

² Trading activities and related risk management strategies can periodically shift income between net interest income and non-interest income. Therefore, we view total trading revenue as the most appropriate measure of trading performance.

³ Reported within Wholesale Banking. See "Strategic business units" section in our 2012 annual MD&A for further details.

⁴ See footnote 2 on page 3 under Non-interest income.

CONSOLIDATED BALANCE SHEET

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
ASSETS									
Cash and non-interest-bearing deposits with banks	2,462	2,586	2,302	2,613	2,319	2,200	1,515	1,481	2,005
Interest-bearing deposits with banks	5,902	4,364	3,334	2,114	6,480	3,957	4,745	3,661	18,526
Securities									
Trading	42,886	45,806	40,839	40,330	39,147	37,651	35,582	32,713	33,616
Available-for-sale	24,915	25,297	25,878	24,700	22,506	24,530	28,826	27,118	20,803
Designated at fair value	286	308	303	304	324	357	397	464	517
Cash collateral on securities borrowed	4,418	3,707	3,477	3,311	3,990	3,116	1,866	1,838	3,714
Securities purchased under resale agreements	27,117	22,779	25,581	25,163	28,967	23,444	22,835	25,641	31,322
Loans									
Residential mortgages	149,440	148,768	149,008	150,056	151,157	151,103	151,458	150,509	149,348
Personal	34,532	34,753	34,785	35,323	35,173	35,114	34,866	34,842	34,594
Credit card	14,800	14,794	14,798	15,153	15,242	15,492	15,433	15,744	15,570
Business and government	46,384	46,195	44,619	43,624	43,860	42,602	41,691	39,663	38,120
Allowance for credit losses	(1,759)	(1,756)	(1,820)	(1,860)	(1,884)	(1,856)	(1,849)	(1,803)	(1,819)
Other									
Derivative instruments	20,715	25,454	25,085	27,039	28,802	25,911	30,388	28,270	24,195
Customers' liability under acceptances	10,824	9,538	9,749	10,436	10,068	9,032	9,120	9,454	9,009
Land, buildings and equipment	1,663	1,660	1,665	1,683	1,610	1,560	1,572	1,580	1,522
Goodwill	1,722	1,708	1,700	1,701	1,682	1,671	1,681	1,677	1,647
Software and other intangible assets	722	689	673	656	673	661	638	633	604
Investments in equity-accounted associates and joint ventures	1,648	1,611	1,589	1,635	1,602	1,389	1,392	1,394	573
Other assets	8,870	9,444	9,218	9,404	9,292	9,524	9,293	8,879	8,780
Total assets	397,547	397,705	392,783	393,385	401,010	387,458	391,449	383,758	392,646
LIABILITIES AND EQUITY									
Deposits									
Personal	121,861	120,369	119,148	118,153	118,080	117,798	117,444	116,592	115,063
Business and government	134,303	129,962	129,022	125,055	129,199	121,332	120,150	117,143	124,408
Bank	6,155	5,629	5,218	4,723	6,723	5,077	5,575	4,177	6,951
Secured borrowings	49,171	51,393	52,916	52,413	51,094	52,904	52,968	51,308	49,330
Obligations related to securities sold short	13,251	13,566	12,313	13,035	11,944	9,891	8,359	10,316	10,805
Cash collateral on securities lent	1,700	1,581	1,460	1,593	2,284	3,041	2,201	2,850	5,048
Capital Trust securities	1,632	1,691	1,669	1,678	1,672	1,617	1,679	1,594	1,594
Obligations related to securities sold under repurchase agreements	6,348	5,702	4,516	6,631	8,527	7,803	10,846	8,564	14,513
Other									
Derivative instruments	20,476	25,073	24,551	27,091	29,092	26,166	30,808	28,792	23,383
Acceptances	10,824	9,547	9,797	10,481	10,072	9,032	9,128	9,489	9,009
Other liabilities	9,690	10,878	10,207	10,671	10,488	11,256	10,876	11,704	11,780
Subordinated indebtedness	4,218	4,802	4,791	4,823	4,828	5,112	5,129	5,138	5,153
Equity									
Preferred shares	1,706	1,706	1,706	1,706	2,006	2,006	2,306	2,756	2,756
Common shares	7,757	7,743	7,765	7,769	7,744	7,697	7,537	7,376	7,254
Contributed surplus	82	80	79	85	87	86	87	93	91
Retained earnings	8,026	7,545	7,229	7,042	6,719	6,276	5,873	5,457	5,100
Accumulated other comprehensive income (AOCI)	179	270	230	264	284	201	320	245	252
Total shareholders' equity	17,750	17,344	17,009	16,866	16,840	16,266	16,123	15,927	15,453
Non-controlling interests	168	168	166	172	167	163	163	164	156
Total equity	17,918	17,512	17,175	17,038	17,007	16,429	16,286	16,091	15,609
Total liabilities and equity	397,547	397,705	392,783	393,385	401,010	387,458	391,449	383,758	392,646

GOODWILL, SOFTWARE AND OTHER INTANGIBLE ASSETS

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Goodwill									
Opening balance	1,708	1,700	1,701	1,682	1,671	1,681	1,677	1,647	1,842
Acquisitions	-	-	-	22	-	-	-	-	-
Impairment	-	-	-	-	-	-	-	-	(203)
Adjustments ¹	14	8	(1)	(3)	11	(10)	4	30	8
Closing balance	1,722	1,708	1,700	1,701	1,682	1,671	1,681	1,677	1,647
Software									
Opening balance	407	387	364	384	366	334	322	296	274
Changes, net of amortization ¹	39	20	23	(20)	18	32	12	26	22
Closing balance	446	407	387	364	384	366	334	322	296
Other intangible assets									
Opening balance	282	286	292	289	295	304	311	308	309
Acquisitions	-	-	-	10	-	-	1	6	6
Amortization	(5)	(6)	(5)	(7)	(7)	(7)	(9)	(9)	(8)
Impairment	(3)	-	-	-	-	-	-	-	-
Adjustments ¹	2	2	(1)	-	1	(2)	1	6	1
Closing balance	276	282	286	292	289	295	304	311	308
Software and other intangible assets	722	689	673	656	673	661	638	633	604

¹ Includes foreign currency translation adjustments.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Net income	890	876	798	852	841	811	835	757	591	2,564	2,487	3,339	2,878
Other comprehensive income (OCI), net of tax, that is subject to subsequent reclassification to net income													
Net foreign currency translation adjustments													
Net gains (losses) on investments in foreign operations	165	82	(21)	36	83	(95)	41	224	40	226	29	65	(101)
Net (gains) losses on investments in foreign operations reclassified to net income	-	-	-	-	-	-	1	-	-	-	1	1	-
Net gains (losses) on hedges of investments in foreign operations	(102)	(53)	11	(50)	(35)	39	(19)	(92)	(8)	(144)	(15)	(65)	13
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	-	-	-	-	-	-	(1)	-	-	-	(1)	(1)	-
	63	29	(10)	(14)	48	(56)	22	132	32	82	14	-	(88)
Net change in AFS securities													
Net gains (losses) on AFS securities	(114)	77	20	36	89	(2)	85	(1)	199	(17)	172	208	182
Net (gains) losses on AFS securities reclassified to net income	(36)	(60)	(52)	(48)	(51)	(57)	(40)	(145)	(33)	(148)	(148)	(196)	(241)
	(150)	17	(32)	(12)	38	(59)	45	(146)	166	(165)	24	12	(59)
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	7	(33)	28	21	(1)	(3)	3	15	(28)	2	(1)	20	(40)
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	(11)	27	(20)	(15)	(2)	(1)	5	(8)	13	(4)	2	(13)	16
	(4)	(6)	8	6	(3)	(4)	8	7	(15)	(2)	1	7	(24)
Total OCI ¹	(91)	40	(34)	(20)	83	(119)	75	(7)	183	(85)	39	19	(171)
Comprehensive income	799	916	764	832	924	692	910	750	774	2,479	2,526	3,358	2,707
Comprehensive income attributable to non-controlling interests	-	2	2	2	2	1	3	3	2	4	6	8	11
Preferred shareholders	25	25	25	29	29	44	56	38	55	75	129	158	177
Common shareholders	774	889	737	801	893	647	851	709	717	2,400	2,391	3,192	2,519
Comprehensive income attributable to equity shareholders	799	914	762	830	922	691	907	747	772	2,475	2,520	3,350	2,696

INCOME TAX ALLOCATED TO EACH COMPONENT OF OCI

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Income tax (expense) benefit													
Net foreign currency translation adjustments													
Net gains (losses) on investments in foreign operations	(12)	(6)	1	(9)	(3)	3	(1)	(4)	2	(17)	(1)	(10)	(1)
Net gains (losses) on hedges of investments in foreign operations	17	10	(2)	7	8	(9)	5	22	1	25	4	11	(2)
	5	4	(1)	(2)	5	(6)	4	18	3	8	3	1	(3)
Net change in AFS securities													
Net gains (losses) on AFS securities	(6)	(19)	(12)	(7)	(20)	12	(34)	(10)	(77)	(37)	(42)	(49)	(82)
Net (gains) losses on AFS securities reclassified to net income	13	22	20	18	7	25	15	66	6	55	47	65	112
	7	3	8	11	(13)	37	(19)	56	(71)	18	5	16	30
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	(2)	12	(10)	(4)	(1)	3	(2)	(6)	11	-	-	(4)	14
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	4	(10)	7	5	1	(1)	(1)	3	(4)	1	(1)	4	(4)
	2	2	(3)	1	-	2	(3)	(3)	7	1	(1)	-	10
	14	9	4	10	(8)	33	(18)	71	(61)	27	7	17	37

¹ Includes \$21 million of losses (Q2/13: \$3 million of gains) relating to our investments in equity-accounted associates and joint ventures.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Preferred shares													
Balance at beginning of period	1,706	1,706	1,706	2,006	2,006	2,306	2,756	2,756	3,156	1,706	2,756	2,756	3,156
Redemption of preferred shares	-	-	-	(300)	-	(300)	(450)	-	(400)	-	(750)	(1,050)	(400)
Balance at end of period	1,706	1,706	1,706	1,706	2,006	2,006	2,306	2,756	2,756	1,706	2,006	1,706	2,756
Common shares													
Balance at beginning of period	7,743	7,765	7,769	7,744	7,697	7,537	7,376	7,254	7,116	7,769	7,376	7,376	6,804
Issue of common shares	15	26	59	64	49	156	161	126	137	100	366	430	575
Purchase of common shares for cancellation	-	(48)	(64)	(39)	-	-	-	-	-	(112)	-	(39)	-
Treasury shares	(1)	-	1	-	(2)	4	-	(4)	1	-	2	2	(3)
Balance at end of period	7,757	7,743	7,765	7,769	7,744	7,697	7,537	7,376	7,254	7,757	7,744	7,769	7,376
Contributed surplus													
Balance at beginning of period	80	79	85	87	86	87	93	91	90	85	93	93	98
Stock option expense	2	1	1	1	2	1	3	3	1	4	6	7	6
Stock options exercised	-	(1)	(6)	(3)	(1)	(2)	(9)	(2)	(1)	(7)	(12)	(15)	(12)
Other	-	1	(1)	-	-	-	-	1	1	-	-	-	1
Balance at end of period	82	80	79	85	87	86	87	93	91	82	87	85	93
Retained earnings													
Balance at beginning of period	7,545	7,229	7,042	6,719	6,276	5,873	5,457	5,100	4,911	7,042	5,457	5,457	4,157
Net income attributable to equity shareholders	890	874	796	850	839	810	832	754	589	2,560	2,481	3,331	2,867
Dividends													
Preferred	(25)	(25)	(25)	(29)	(29)	(32)	(38)	(38)	(43)	(75)	(99)	(128)	(165)
Common	(384)	(376)	(379)	(381)	(365)	(364)	(360)	(359)	(346)	(1,139)	(1,089)	(1,470)	(1,391)
Premium on redemption of preferred shares	-	-	-	-	-	(12)	(18)	-	(12)	-	(30)	(30)	(12)
Premium on purchase of common shares for cancellation	-	(158)	(205)	(118)	-	-	-	-	-	(363)	-	(118)	-
Other	-	1	-	1	(2)	1	-	-	1	1	(1)	-	1
Balance at end of period	8,026	7,545	7,229	7,042	6,719	6,276	5,873	5,457	5,100	8,026	6,719	7,042	5,457
AOCI, net of tax													
Net foreign currency translation adjustments													
Balance at beginning of period	(69)	(98)	(88)	(74)	(122)	(66)	(88)	(220)	(252)	(88)	(88)	(88)	-
Net change in foreign currency translation adjustments	63	29	(10)	(14)	48	(56)	22	132	32	82	14	-	(88)
Balance at end of period	(6)	(69)	(98)	(88)	(74)	(122)	(66)	(88)	(220)	(6)	(74)	(88)	(88)
Net gains (losses) on AFS securities													
Balance at beginning of period	335	318	350	362	324	383	338	484	318	350	338	338	397
Net change in AFS securities	(150)	17	(32)	(12)	38	(59)	45	(146)	166	(165)	24	12	(59)
Balance at end of period	185	335	318	350	362	324	383	338	484	185	362	350	338
Net gains (losses) on cash flow hedges													
Balance at beginning of period	4	10	2	(4)	(1)	3	(5)	(12)	3	2	(5)	(5)	19
Net change in cash flow hedges	(4)	(6)	8	6	(3)	(4)	8	7	(15)	(2)	1	7	(24)
Balance at end of period	-	4	10	2	(4)	(1)	3	(5)	(12)	-	(4)	2	(5)
Total AOCI, net of tax	179	270	230	264	284	201	320	245	252	179	284	264	245
Non-controlling interests													
Balance at beginning of period	168	166	172	167	163	163	164	156	157	172	164	164	168
Net income attributable to non-controlling interests	-	2	2	2	2	1	3	3	2	4	6	8	11
Dividends	(2)	-	(2)	-	(3)	-	(2)	-	(4)	(4)	(5)	(5)	(8)
Other	2	-	(6)	3	5	(1)	(2)	5	1	(4)	2	5	(7)
Balance at end of period	168	168	166	172	167	163	163	164	156	168	167	172	164
Equity at end of period	17,918	17,512	17,175	17,038	17,007	16,429	16,286	16,091	15,609	17,918	17,007	17,038	16,091

CONDENSED AVERAGE BALANCE SHEET

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Assets													
Cash and deposits with banks	11,649	9,865	7,346	8,396	9,972	6,513	6,866	12,206	25,037	9,617	7,793	7,945	18,822
Securities	68,959	70,106	69,827	64,066	63,344	63,744	66,073	59,156	60,215	69,626	64,391	64,310	59,289
Securities borrowed or purchased under resale agreements	30,387	30,996	30,736	31,214	28,479	27,688	26,898	32,359	38,494	30,703	27,688	28,574	36,861
Loans and acceptances, net of allowance	253,620	252,186	251,900	253,308	252,865	250,727	250,568	250,234	244,183	252,573	251,392	251,873	242,875
Other	38,466	41,629	42,504	44,108	45,883	42,974	45,717	44,431	33,386	40,858	44,872	44,680	36,680
Total assets	403,081	404,782	402,313	401,092	400,543	391,646	396,122	398,386	401,315	403,377	396,136	397,382	394,527
Liabilities and equity													
Deposits	312,967	310,487	306,294	303,352	303,619	296,044	293,737	293,874	300,433	309,910	297,813	299,205	292,106
Obligations related to securities lent or sold short or under repurchase agreements	22,745	23,966	24,521	23,094	22,174	23,780	27,980	28,731	36,509	23,742	24,651	24,260	35,623
Capital Trust securities	1,649	1,677	1,681	1,674	1,670	1,645	1,609	1,594	1,594	1,669	1,641	1,649	1,593
Other	43,497	46,418	47,794	50,909	51,139	48,501	50,921	53,494	41,905	45,897	50,199	50,378	44,267
Subordinated indebtedness	4,425	4,777	4,786	4,824	5,008	5,116	5,132	5,173	5,136	4,661	5,085	5,020	5,577
Shareholders' equity	17,626	17,288	17,067	17,073	16,766	16,397	16,577	15,355	15,580	17,328	16,582	16,705	15,199
Non-controlling interests	172	169	170	166	167	163	166	165	158	170	165	165	162
Total liabilities and equity	403,081	404,782	402,313	401,092	400,543	391,646	396,122	398,386	401,315	403,377	396,136	397,382	394,527
Average interest-earning assets ¹	351,753	350,136	347,020	343,840	342,883	337,852	339,567	343,076	357,473	349,631	340,117	341,053	347,634

¹ Average interest-earning assets include interest-bearing deposits with banks, securities, cash collateral on securities borrowed, securities purchased under resale agreements, and loans net of allowances.

ASSETS UNDER ADMINISTRATION

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Assets under administration ^{1, 2, 3}									
Individuals	163,584	163,700	160,901	157,467	152,065	154,042	153,029	150,235	154,629
Institutions	1,232,923	1,241,449	1,207,847	1,231,178	1,169,914	1,188,502	1,157,938	1,116,159	1,120,446
Retail mutual funds	63,804	63,280	60,301	57,225	55,033	55,080	53,542	51,405	52,132
Total assets under administration	1,460,311	1,468,429	1,429,049	1,445,870	1,377,012	1,397,624	1,364,509	1,317,799	1,327,207

ASSETS UNDER MANAGEMENT

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Assets under management ³									
Individuals	13,909	13,955	13,895	13,776	12,181	12,462	12,506	12,198	12,652
Institutions	15,839	16,935	17,957	18,222	17,221	17,049	18,162	16,918	16,812
Retail mutual funds	63,804	63,280	60,301	57,225	55,033	55,080	53,542	51,405	52,132
Total assets under management	93,552	94,170	92,153	89,223	84,435	84,591	84,210	80,521	81,596

- ¹ Assets under administration are assets administered by CIBC that are beneficially owned by clients and are, therefore, not reported on the consolidated balance sheet. Services provided by CIBC are of an administrative nature, such as safekeeping of securities, collection of investment income, and the settlement of purchase and sale transactions.
- ² Includes the full contract amount of assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.
- ³ Assets under management are assets managed by CIBC that are beneficially owned by clients and are, therefore, not reported on the consolidated balance sheet. The service provided in respect of these assets is discretionary portfolio management on behalf of the clients. Assets under management amounts are included in the amounts reported under assets under administration.

LOANS AND ACCEPTANCES, NET OF ALLOWANCE FOR CREDIT LOSSES

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Business, government and consumer loans									
Canada	233,670	232,321	231,257	232,816	233,139	231,888	230,956	230,390	227,872
United States	8,776	8,201	7,951	7,769	8,160	7,746	7,386	6,308	5,672
Other countries	11,775	11,770	11,931	12,147	12,317	11,853	12,377	11,711	11,278
Total net loans and acceptances	254,221	252,292	251,139	252,732	253,616	251,487	250,719	248,409	244,822
Residential mortgages	149,292	148,685	148,930	149,985	151,096	151,044	151,408	150,460	149,304
Credit card	14,288	14,261	14,240	14,570	14,647	14,882	14,807	15,112	14,944
Personal	34,084	34,254	34,300	34,856	34,701	34,632	34,378	34,356	34,102
Total net consumer loans	197,664	197,200	197,470	199,411	200,444	200,558	200,593	199,928	198,350
Non-residential mortgages	7,493	7,337	7,260	7,368	7,293	7,314	7,320	7,348	7,050
Financial institutions	3,676	3,426	3,728	3,918	4,713	3,541	3,888	3,554	3,487
Retail and wholesale	3,562	3,336	3,149	3,266	3,339	3,280	3,033	3,046	3,254
Business services	5,174	5,339	5,095	4,852	4,847	4,762	4,426	4,761	4,596
Manufacturing - capital goods	1,482	1,584	1,495	1,503	1,574	1,515	1,451	1,425	1,427
Manufacturing - consumer goods	2,292	2,349	2,162	2,023	2,092	2,102	1,859	1,607	1,684
Real estate and construction	11,558	10,863	9,727	9,903	9,235	9,281	9,071	7,905	6,804
Agriculture	3,925	3,739	3,754	3,755	3,701	3,567	3,568	3,679	3,622
Oil and gas	3,946	3,750	3,739	3,653	3,882	3,436	3,391	3,297	3,144
Mining	999	959	706	664	675	480	457	472	490
Forest products	516	569	532	499	588	596	568	500	388
Hardware and software	600	576	576	486	235	312	293	339	329
Telecommunications and cable	644	509	519	400	385	389	308	285	228
Publishing, printing and broadcasting	259	329	341	393	430	473	450	446	494
Transportation	2,016	1,778	1,759	1,498	1,647	1,607	1,651	1,441	1,464
Utilities	2,237	2,234	1,989	2,041	1,661	1,286	1,189	1,192	1,015
Education, health and social services	1,994	2,022	2,052	1,981	1,773	1,833	1,824	1,823	1,762
Governments	1,500	1,499	1,679	1,649	1,610	1,599	1,769	1,686	1,553
Others	2,936	3,154	3,669	3,741	3,771	3,833	3,893	3,954	3,987
Collective allowance allocated to business and government loans	(252)	(260)	(262)	(272)	(279)	(277)	(283)	(279)	(306)
Total net business and government loans, including acceptances	56,557	55,092	53,669	53,321	53,172	50,929	50,126	48,481	46,472
Total net loans and acceptances	254,221	252,292	251,139	252,732	253,616	251,487	250,719	248,409	244,822

GROSS IMPAIRED LOANS

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Gross impaired loans by portfolio:									
Consumer ¹									
Residential mortgages	467	482	481	472	494	511	521	524	513
Personal	201	279	276	267	269	278	294	291	285
Total gross impaired loans - consumer	668	761	757	739	763	789	815	815	798
Business and government									
Non-residential mortgages	91	89	88	101	90	88	79	75	72
Financial institutions	2	2	2	2	2	3	5	4	6
Retail and wholesale	58	54	37	33	21	22	24	24	33
Business services	216	244	249	254	263	288	298	287	267
Manufacturing - capital goods	47	49	55	48	44	46	46	49	46
Manufacturing - consumer goods	18	18	17	20	27	33	34	28	45
Real estate and construction	388	346	405	416	546	572	578	504	464
Agriculture	21	17	17	19	21	35	38	38	51
Oil and gas	1	1	1	54	56	1	1	1	7
Mining	1	1	1	1	2	3	2	3	2
Forest products	1	1	-	1	2	2	3	3	3
Hardware and software	2	2	2	2	8	13	13	13	9
Telecommunications and cable	3	3	1	1	-	-	1	25	-
Publishing, printing and broadcasting	50	48	10	68	70	10	9	10	11
Transportation	51	51	103	104	34	33	36	36	38
Utilities	1	1	1	1	1	1	-	-	-
Education, health and social services	4	4	3	3	3	3	2	2	3
Total gross impaired loans - business and government	955	931	992	1,128	1,190	1,153	1,169	1,102	1,057
Total gross impaired loans	1,623	1,692	1,749	1,867	1,953	1,942	1,984	1,917	1,855
Gross impaired loans by geography:									
Consumer									
Canada	318	411	419	414	439	477	505	514	521
United States	4	4	-	-	-	-	-	-	-
Other countries	346	346	338	325	324	312	310	301	277
Total gross impaired loans - consumer	668	761	757	739	763	789	815	815	798
Business and government									
Canada	106	135	102	205	226	133	133	157	158
United States	263	218	323	334	304	321	319	270	262
Other countries	586	578	567	589	660	699	717	675	637
Total gross impaired loans - business and government	955	931	992	1,128	1,190	1,153	1,169	1,102	1,057
Total gross impaired loans	1,623	1,692	1,749	1,867	1,953	1,942	1,984	1,917	1,855

¹ Credit card loans are fully written-off at the earlier of the notice of consumer bankruptcy, settlement proposal, enlistment of credit counselling services, or when payments are contractually 180 days in arrears.

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Allowance for credit losses by portfolio:									
Consumer									
Individual									
Residential mortgages	1	1	1	-	-	-	-	1	1
Personal	9	9	8	8	8	9	9	8	9
Total individual allowance for credit losses on consumer loans	10	10	9	8	8	9	9	9	10
Collective									
Residential mortgages	75	54	50	45	40	40	36	32	27
Personal	132	183	174	176	179	180	174	173	173
Collective allowance for credit losses on consumer loans - impaired ¹	207	237	224	221	219	220	210	205	200
Collective allowance for credit losses on consumer loans - unimpaired	891	868	888	892	901	922	945	953	952
Total collective allowance for credit losses on consumer loans	1,098	1,105	1,112	1,113	1,120	1,142	1,155	1,158	1,152
Total allowance for credit losses on consumer loans	1,108	1,115	1,121	1,121	1,128	1,151	1,164	1,167	1,162
Business and government									
Individual									
Non-residential mortgages	31	28	25	24	39	40	36	29	24
Financial institutions	1	1	1	1	2	1	2	1	2
Retail and wholesale	26	22	16	14	9	11	11	10	20
Business services	99	108	108	101	121	97	93	95	90
Manufacturing - capital goods	40	42	42	41	40	40	40	40	18
Manufacturing - consumer goods	6	6	6	5	10	10	5	6	17
Real estate and construction	131	131	163	166	194	182	168	119	123
Agriculture	6	4	4	6	7	9	9	16	17
Oil and gas	1	-	-	25	12	1	-	-	6
Mining	-	-	-	-	1	2	2	1	1
Forest products	-	-	-	-	1	1	1	1	1
Hardware and software	1	1	1	1	7	11	11	11	7
Telecommunications and cable	2	1	1	1	-	-	1	5	-
Publishing, printing and broadcasting	45	29	9	21	20	9	9	9	9
Transportation	7	5	58	59	13	13	13	13	15
Utilities	1	1	1	1	-	-	-	-	-
Education, health and social services	2	2	2	1	1	1	1	1	1
Total individual allowance for credit losses on business and government loans	399	381	437	467	477	428	402	357	351
Collective									
Collective allowance for credit losses on business and government loans - impaired ¹	6	22	21	25	24	29	30	31	33
Collective allowance for credit losses on business and government loans - unimpaired	246	238	241	247	255	248	253	248	273
Total collective allowance for credit losses on business and government loans	252	260	262	272	279	277	283	279	306
Total allowance for credit losses on business and government loans	651	641	699	739	756	705	685	636	657
Undrawn credit facilities									
Collective allowance for credit losses on undrawn credit facilities ²	64	61	61	56	52	48	46	48	49
Total allowance for credit losses	1,823	1,817	1,881	1,916	1,936	1,904	1,895	1,851	1,868

¹ Includes allowance relating to personal, scored small business loans and mortgages that are greater than 90 days delinquent.

² Included in Other liabilities on the consolidated balance sheet.

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Total individual allowance for credit losses									
By geography:									
Consumer loans									
Canada	9	9	9	8	8	9	9	9	10
United States	1	1	-	-	-	-	-	-	-
	10	10	9	8	8	9	9	9	10
Business and government loans									
Canada	61	52	38	72	74	58	55	57	72
United States	74	75	175	186	148	129	119	98	100
Other countries	264	254	224	209	255	241	228	202	179
	399	381	437	467	477	428	402	357	351
	409	391	446	475	485	437	411	366	361
Total individual allowance for credit losses									
By portfolio:									
Consumer loans	10	10	9	8	8	9	9	9	10
Business and government loans	399	381	437	467	477	428	402	357	351
	409	391	446	475	485	437	411	366	361
Total collective allowance for credit losses									
By geography:									
Consumer loans									
Canada	1,003	1,029	1,043	1,048	1,062	1,087	1,101	1,107	1,106
Other countries	95	76	69	65	58	55	54	51	46
	1,098	1,105	1,112	1,113	1,120	1,142	1,155	1,158	1,152
Business and government loans									
Canada	186	201	206	211	209	212	212	205	228
United States	41	40	36	38	48	46	51	54	60
Other countries	25	19	20	23	22	19	20	20	18
	252	260	262	272	279	277	283	279	306
	1,350	1,365	1,374	1,385	1,399	1,419	1,438	1,437	1,458
Total collective allowance for credit losses									
By portfolio:									
Consumer loans	1,098	1,105	1,112	1,113	1,120	1,142	1,155	1,158	1,152
Business and government loans	252	260	262	272	279	277	283	279	306
	1,350	1,365	1,374	1,385	1,399	1,419	1,438	1,437	1,458
Undrawn credit facilities ¹	64	61	61	56	52	48	46	48	49
	1,414	1,426	1,435	1,441	1,451	1,467	1,484	1,485	1,507

¹ Included in Other liabilities on the consolidated balance sheet.

NET IMPAIRED LOANS ¹

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Net impaired loans by portfolio:									
Consumer									
Residential mortgages	391	427	430	427	454	471	485	491	485
Personal	60	87	94	83	82	89	111	110	103
Total net impaired loans - consumer	451	514	524	510	536	560	596	601	588
Business and government									
Non-residential mortgages	60	61	63	77	51	48	43	46	48
Financial institutions	1	1	1	1	-	2	3	2	3
Retail and wholesale	30	26	15	12	6	4	6	7	7
Business services	117	131	139	148	138	183	196	184	169
Manufacturing - capital goods	6	6	12	6	3	5	5	8	26
Manufacturing - consumer goods	11	11	10	14	15	21	27	20	26
Real estate and construction	256	212	238	246	349	386	406	381	336
Agriculture	15	12	12	12	13	25	28	21	32
Oil and gas	-	1	-	29	44	-	-	-	-
Mining	1	1	1	1	1	1	-	2	1
Forest products	1	1	-	1	-	-	1	1	1
Hardware and software	1	-	-	-	-	1	1	1	1
Telecommunications and cable	1	2	-	-	-	-	-	20	-
Publishing, printing and broadcasting	5	18	-	46	49	1	-	-	1
Transportation	43	44	43	42	18	17	21	21	21
Utilities	-	-	-	-	1	1	-	-	-
Education, health and social services	2	1	-	1	1	1	-	-	1
Total net impaired loans - business and government	550	528	534	636	689	696	737	714	673
Total net impaired loans	1,001	1,042	1,058	1,146	1,225	1,256	1,333	1,315	1,261
Net impaired loans by geography:									
Consumer									
Canada	189	228	242	237	260	293	332	343	349
United States	3	3	-	-	-	-	-	-	-
Other countries	259	283	282	273	276	267	264	258	239
Total net impaired loans - consumer	451	514	524	510	536	560	596	601	588
Business and government									
Canada	39	61	43	108	128	46	48	69	53
United States	189	143	148	148	156	192	200	172	162
Other countries	322	324	343	380	405	458	489	473	458
Total net impaired loans - business and government	550	528	534	636	689	696	737	714	673
Total net impaired loans	1,001	1,042	1,058	1,146	1,225	1,256	1,333	1,315	1,261

¹ Net impaired loans is calculated by deducting the individual allowance and the portion of collective allowance relating to impaired loans, which are generally loans that are past 90 days in arrears, from gross impaired loans.

CHANGES IN GROSS IMPAIRED LOANS

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Gross impaired loans at beginning of period													
Consumer	761	757	739	763	789	815	815	798	793	739	815	815	854
Business and government	931	992	1,128	1,190	1,153	1,169	1,102	1,057	1,038	1,128	1,102	1,102	1,080
	1,692	1,749	1,867	1,953	1,942	1,984	1,917	1,855	1,831	1,867	1,917	1,917	1,934
New additions													
Consumer ¹	374	369	376	375	397	436	438	446	452	1,119	1,271	1,646	1,792
Business and government	114	112	65	158	156	60	116	136	117	291	332	490	431
	488	481	441	533	553	496	554	582	569	1,410	1,603	2,136	2,223
Returned to performing status, repaid or sold													
Consumer	(143)	(118)	(89)	(126)	(137)	(168)	(134)	(149)	(139)	(350)	(439)	(565)	(654)
Business and government	(52)	(52)	(134)	(113)	(82)	(47)	(31)	(8)	(57)	(238)	(160)	(273)	(251)
	(195)	(170)	(223)	(239)	(219)	(215)	(165)	(157)	(196)	(588)	(599)	(838)	(905)
Write-off													
Consumer ¹	(324)	(247)	(269)	(273)	(286)	(294)	(304)	(280)	(308)	(840)	(884)	(1,157)	(1,177)
Business and government	(38)	(121)	(67)	(107)	(37)	(29)	(18)	(83)	(41)	(226)	(84)	(191)	(158)
	(362)	(368)	(336)	(380)	(323)	(323)	(322)	(363)	(349)	(1,066)	(968)	(1,348)	(1,335)
Gross impaired loans at end of period													
Consumer	668	761	757	739	763	789	815	815	798	668	763	739	815
Business and government	955	931	992	1,128	1,190	1,153	1,169	1,102	1,057	955	1,190	1,128	1,102
	1,623	1,692	1,749	1,867	1,953	1,942	1,984	1,917	1,855	1,623	1,953	1,867	1,917

CHANGES IN ALLOWANCE FOR CREDIT LOSSES

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11	2013 9M	2012 9M	2012 12M	2011 12M
Total allowance at beginning of period	1,817	1,881	1,916	1,936	1,904	1,895	1,851	1,868	1,878	1,916	1,851	1,851	1,950
Write-offs	(362)	(368)	(336)	(380)	(323)	(323)	(322)	(363)	(349)	(1,066)	(968)	(1,348)	(1,335)
Recoveries	49	46	44	43	44	43	40	36	37	139	127	170	145
Provision for credit losses	320	265	265	328	317	308	338	306	310	850	963	1,291	1,144
Interest income on impaired loans	(10)	(9)	(9)	(10)	(10)	(11)	(16)	(10)	(12)	(28)	(37)	(47)	(48)
Other	9	2	1	(1)	4	(8)	4	14	4	12	-	(1)	(5)
Total allowance at end of period²	1,823	1,817	1,881	1,916	1,936	1,904	1,895	1,851	1,868	1,823	1,936	1,916	1,851
Individual allowance	409	391	446	475	485	437	411	366	361	409	485	475	366
Collective allowance ²	1,414	1,426	1,435	1,441	1,451	1,467	1,484	1,485	1,507	1,414	1,451	1,441	1,485
Total allowance for credit losses	1,823	1,817	1,881	1,916	1,936	1,904	1,895	1,851	1,868	1,823	1,936	1,916	1,851

¹ Credit card loans which are fully written-off when payments are contractually 180 days in arrears or upon customer bankruptcy are included both in new additions and write-offs.

² Includes \$64 million (Q2/13: \$61 million) of allowance on undrawn credit facilities included in Other liabilities on the consolidated balance sheet.

PAST DUE LOANS BUT NOT IMPAIRED ¹

(\$ millions)

				Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
	Less than 31 days	31 to 90 days	Over 90 days	Total	Total	Total	Total	Total	Total	Total	Total	Total
Residential mortgages	1,843	660	241	2,744	2,662	2,735	2,732	2,931	2,943	3,009	3,103	3,335
Personal	452	97	19	568	545	591	564	595	586	619	619	652
Credit card	699	174	109	982	1,002	1,038	1,060	1,100	1,145	1,145	1,241	1,417
Business and government	147	85	22	254	342	242	284	302	345	306	256	322
	3,141	1,016	391	4,548	4,551	4,606	4,640	4,928	5,019	5,079	5,219	5,726

¹ Past due loans are loans where repayment of principal or payment of interest is contractually in arrears.

PROVISION FOR CREDIT LOSSES

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Provision for credit losses by portfolio:									
Individual									
Consumer									
Residential mortgages	-	-	1	-	-	-	(1)	-	-
Personal	-	-	-	-	-	-	-	-	1
Total provision for individual allowance on consumer loans	-	-	1	-	-	-	(1)	-	1
Business and government									
Non-residential mortgages	3	3	1	(7)	-	3	5	4	8
Financial institutions	-	-	-	2	(1)	-	-	-	17
Retail and wholesale	5	6	1	1	1	1	1	(4)	(1)
Business services	(1)	35	7	17	23	23	8	25	14
Manufacturing - capital goods	(3)	-	1	(3)	-	1	1	24	(1)
Manufacturing - consumer goods	-	-	-	-	1	4	-	(4)	(1)
Real estate and construction	4	(1)	19	12	21	18	52	7	6
Agriculture	-	-	(1)	1	(2)	1	(7)	2	2
Oil and gas	1	-	(1)	14	11	-	-	-	(4)
Mining	-	-	-	(1)	-	-	1	-	-
Forest products	-	-	-	-	-	-	-	(1)	-
Hardware and software	-	-	-	-	9	-	-	5	-
Telecommunications and cable	1	-	-	-	-	1	(5)	5	-
Publishing, printing and broadcasting	14	21	2	(1)	12	-	-	-	-
Transportation	3	(10)	-	53	-	-	1	1	-
Total provision for individual allowance on business and government loans	27	54	29	88	75	52	57	64	40
Total provision for individual allowance	27	54	30	88	75	52	56	64	41
Collective									
Consumer									
Residential mortgages	25	11	11	17	7	10	8	14	7
Credit card	142	142	154	156	167	179	193	180	197
Personal	81	66	68	68	71	71	70	65	64
Provision for collective allowance on consumer loans - impaired ¹	248	219	233	241	245	260	271	259	268
Provision for collective allowance on consumer loans - unimpaired	23	(19)	(3)	(8)	(21)	(14)	(7)	1	(15)
Total provision for collective allowance on consumer loans	271	200	230	233	224	246	264	260	253
Business and government									
Provision for collective allowance on business and government loans - impaired ¹	12	14	6	11	8	12	14	7	17
Provision for collective allowance on business and government loans - unimpaired	10	(3)	(1)	(4)	10	(2)	4	(25)	(1)
Total provision for collective allowance on business and government loans	22	11	5	7	18	10	18	(18)	16
Total provision for collective allowance	293	211	235	240	242	256	282	242	269
Total provision for credit losses	320	265	265	328	317	308	338	306	310
Provision for individual allowance by geography:									
Consumer									
Canada	-	-	1	-	-	-	(1)	-	1
Business and government									
Canada	10	15	4	16	34	5	(2)	10	8
United States	-	-	8	65	24	16	26	4	8
Other countries	17	39	17	7	17	31	33	50	24
Total provision for individual allowance	27	54	29	88	75	52	57	64	40
Total provision for individual allowance	27	54	30	88	75	52	56	64	41

¹ Includes provision for credit losses on: personal, scored small business loans and mortgages that are greater than 90 days delinquent; and net credit card write-offs.

NET WRITE-OFFS

(\$ millions)

Net write-offs by portfolio:

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Consumer									
Residential mortgages	4	4	5	8	5	3	4	4	7
Credit card	142	142	154	156	167	179	193	180	197
Personal	131	58	69	69	72	71	69	64	70
Net write-offs on consumer loans	277	204	228	233	244	253	266	248	274
Business and government									
Non-residential mortgages	-	-	-	5	2	-	-	-	-
Financial institutions	1	-	-	1	-	-	-	1	16
Retail and wholesale	6	1	3	5	6	3	3	10	(2)
Business services	17	18	3	40	6	17	3	44	10
Manufacturing - capital goods	2	-	1	2	1	-	1	2	1
Manufacturing - consumer goods	2	1	-	4	-	-	1	8	3
Real estate and construction	3	43	17	35	5	3	5	5	5
Agriculture	1	-	-	1	-	-	1	(1)	1
Oil and gas	-	-	25	-	1	-	-	6	-
Mining	-	-	-	2	-	-	-	-	-
Forest products	1	-	-	1	-	1	-	1	2
Hardware and software	-	1	-	6	13	1	-	1	-
Publishing, printing and broadcasting	-	-	14	-	1	-	-	-	1
Transportation	2	53	1	2	-	2	1	3	1
Education, health and social services	1	1	-	-	-	-	1	(1)	-
Net write-offs on business and government loans	36	118	64	104	35	27	16	79	38
Total net write-offs	313	322	292	337	279	280	282	327	312

Net write-offs by geography:

Consumer									
Canada	277	203	225	227	242	251	264	248	269
Other countries	-	1	3	6	2	2	2	-	5
	277	204	228	233	244	253	266	248	274
Business and government									
Canada	28	11	49	28	30	14	13	37	30
United States	-	100	15	24	5	1	3	6	5
Other countries	8	7	-	52	-	12	-	36	3
	36	118	64	104	35	27	16	79	38
Total net write-offs	313	322	292	337	279	280	282	327	312

CREDIT RISK FINANCIAL MEASURES

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Diversification ratios									
Gross loans and acceptances									
Consumer	78%	78%	79%	79%	79%	80%	80%	80%	81%
Business and government	22%	22%	21%	21%	21%	20%	20%	20%	19%
Canada	92%	92%	92%	92%	92%	92%	92%	93%	93%
United States	3%	3%	3%	3%	3%	3%	3%	3%	2%
Other countries	5%	5%	5%	5%	5%	5%	5%	4%	5%
Net loans and acceptances									
Consumer	78%	78%	79%	79%	79%	80%	80%	80%	81%
Business and government	22%	22%	21%	21%	21%	20%	20%	20%	19%
Canada	92%	92%	92%	92%	92%	92%	92%	93%	93%
United States	3%	3%	3%	3%	3%	3%	3%	3%	2%
Other countries	5%	5%	5%	5%	5%	5%	5%	4%	5%
Coverage ratios									
Allowance for credit losses to gross impaired loans and acceptances (GIL) - segmented and total ¹									
Consumer	32%	32%	31%	31%	30%	29%	27%	26%	26%
Business and government	42%	43%	46%	44%	42%	40%	37%	35%	36%
Total	38%	38%	40%	39%	37%	35%	33%	31%	32%
Condition ratios									
GIL-to-gross loans and acceptances	0.63 %	0.67 %	0.69 %	0.73 %	0.76 %	0.77 %	0.79 %	0.77 %	0.75 %
Net impaired loans and acceptances (NIL)-to-net loans and acceptances	0.39 %	0.41 %	0.42 %	0.45 %	0.48 %	0.50 %	0.53 %	0.53 %	0.52 %
Segmented NIL-to-segmented net loans and acceptances									
Consumer	0.23 %	0.26 %	0.27 %	0.26 %	0.27 %	0.28 %	0.30 %	0.30 %	0.30 %
Business and government	0.97 %	0.96 %	0.99 %	1.19 %	1.30 %	1.37 %	1.47 %	1.47 %	1.45 %
Canada	0.10 %	0.12 %	0.12 %	0.15 %	0.17 %	0.15 %	0.16 %	0.18 %	0.18 %
United States	2.19 %	1.78 %	1.86 %	1.91 %	1.91 %	2.48 %	2.71 %	2.73 %	2.86 %
Other countries	4.93 %	5.16 %	5.24 %	5.38 %	5.53 %	6.12 %	6.08 %	6.24 %	6.18 %

¹ Represents individual allowance and the portion of collective allowance relating to impaired loans, which are generally loans that are past 90 days in arrears.

OUTSTANDING DERIVATIVE CONTRACTS - NOTIONAL AMOUNTS

(\$ millions)

	Q3/13						Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
	Residual term to contractual maturity			Total notional amount	Analyzed by use		Total notional amount							
	Less than 1 year	1 - 5 years	Over 5 years		Trading	ALM ¹								
Interest rate derivatives														
Over-the-counter														
Forward rate agreements	34,099	1,572	-	35,671	33,684	1,987	72,426	114,284	142,757	184,008	167,959	132,353	121,402	135,509
Centrally cleared forward rate agreements	103,445	56,492	-	159,937	159,937	-	128,899	85,696	56,702	19,767	-	-	-	-
Swap contracts	193,784	357,359	123,761	674,904	525,885	149,019	702,326	737,745	808,193	851,535	844,880	860,381	936,887	912,644
Centrally cleared swap contracts	214,947	281,257	71,919	568,123	485,097	83,026	463,432	384,942	332,786	229,581	132,906	80,527	23,962	14
Purchased options	649	3,006	2,689	6,344	4,944	1,400	6,917	7,420	9,269	10,498	15,678	13,916	11,581	10,591
Written options	1,225	1,633	1,388	4,246	4,246	-	4,672	6,925	6,761	7,628	11,846	12,523	13,356	13,457
	548,149	701,319	199,757	1,449,225	1,213,793	235,432	1,378,672	1,337,012	1,356,468	1,303,017	1,173,269	1,099,700	1,107,188	1,072,215
Exchange-traded														
Futures contracts	30,349	8,515	-	38,864	37,390	1,474	44,772	50,599	48,575	50,997	48,275	51,603	42,665	50,789
Purchased options	9,335	-	-	9,335	9,335	-	1,726	4,249	3,750	6,386	9,134	18,586	24,233	70,396
Written options	9,338	-	-	9,338	9,338	-	1,726	4,499	4,000	6,386	8,151	21,593	29,466	99,730
	49,022	8,515	-	57,537	56,063	1,474	48,224	59,347	56,325	63,769	65,560	91,782	96,364	220,915
Total interest rate derivatives	597,171	709,834	199,757	1,506,762	1,269,856	236,906	1,426,896	1,396,359	1,412,793	1,366,786	1,238,829	1,191,482	1,203,552	1,293,130
Foreign exchange derivatives														
Over-the-counter														
Forward contracts	155,029	6,104	187	161,320	150,477	10,843	168,648	152,385	134,728	143,539	161,766	156,971	136,141	136,544
Swap contracts	23,978	79,927	33,554	137,459	109,659	27,800	132,267	131,890	138,376	131,578	130,751	128,919	125,955	120,592
Purchased options	11,445	261	7	11,713	11,713	-	9,193	9,179	9,515	10,475	8,985	7,892	9,475	9,758
Written options	11,426	681	59	12,166	11,884	282	11,577	9,815	9,545	11,306	9,301	8,534	8,566	9,110
	201,878	86,973	33,807	322,658	283,733	38,925	321,685	303,269	292,164	296,898	310,803	302,316	280,137	276,004
Exchange-traded														
Futures contracts	5	-	-	5	5	-	6	9	10	10	13	17	20	22
Total foreign exchange derivatives	201,883	86,973	33,807	322,663	283,738	38,925	321,691	303,278	292,174	296,908	310,816	302,333	280,157	276,026
Credit derivatives														
Over-the-counter														
Total return swap contracts - protection sold	196	2,145	-	2,341	2,341	-	2,432	2,542	2,547	2,514	2,545	2,573	2,612	2,538
Credit default swap contracts - protection purchased ²	1,063	10,307	196	11,566	11,566	-	11,816	12,643	12,640	12,782	13,152	13,329	15,740	15,703
Credit default swap contracts - protection sold ²	413	6,045	214	6,672	6,672	-	6,372	6,321	7,188	7,301	7,412	7,521	7,642	10,186
Total credit derivatives	1,672	18,497	410	20,579	20,579	-	20,620	21,506	22,375	22,597	23,109	23,423	25,994	28,427
Equity derivatives³														
Over-the-counter														
Over-the-counter	26,414	5,981	41	32,436	31,794	642	31,637	28,694	28,093	27,219	27,430	26,672	24,403	23,500
Exchange-traded	7,791	651	-	8,442	8,442	-	7,449	3,064	2,287	1,973	2,271	3,842	3,853	2,759
Total equity derivatives	34,205	6,632	41	40,878	40,236	642	39,086	31,758	30,380	29,192	29,701	30,514	28,256	26,259
Precious metal derivatives³														
Over-the-counter														
Over-the-counter	1,103	51	-	1,154	1,154	-	1,512	1,118	1,693	1,735	5,514	7,162	1,906	580
Exchange-traded	660	-	-	660	660	-	248	133	128	100	108	121	257	60
Total precious metal derivatives	1,763	51	-	1,814	1,814	-	1,760	1,251	1,821	1,835	5,622	7,283	2,163	640
Other commodity derivatives³														
Over-the-counter														
Over-the-counter	9,844	9,227	211	19,282	19,282	-	16,788	14,947	11,770	11,796	11,807	10,392	8,399	9,408
Exchange-traded	10,942	5,289	125	16,356	16,356	-	14,902	12,618	12,448	12,405	12,807	11,909	11,339	9,723
Total other commodity derivatives	20,786	14,516	336	35,638	35,638	-	31,690	27,565	24,218	24,201	24,614	22,301	19,738	19,131
Total notional amount	857,480	836,503	234,351	1,928,334	1,651,861	276,473	1,841,743	1,781,717	1,783,761	1,741,519	1,632,691	1,577,336	1,559,860	1,643,613
Of which:														
Over-the-counter⁴														
Over-the-counter	789,060	822,048	234,226	1,845,334	1,570,335	274,999	1,770,914	1,706,546	1,712,563	1,663,262	1,551,932	1,469,665	1,448,027	1,410,134
Exchange-traded	68,420	14,455	125	83,000	81,526	1,474	70,829	75,171	71,198	78,257	80,759	107,671	111,833	233,479

¹ ALM: Asset/liability management.

² Certain credit default swap contracts are centrally cleared.

³ Comprises forwards, futures, swaps, and options.

⁴ Comprises \$729 billion (Q2/13: \$593 billion) of OTC derivatives that are centrally cleared and \$1,116 billion (Q2/13: \$1,178 billion) of OTC derivatives that are not centrally cleared. For OTC derivatives that are not centrally cleared, \$944 billion (Q2/13: \$1,023 billion) are with counterparties that have two-way collateral posting arrangements, \$26 billion (Q2/13: \$24 billion) are with counterparties that have one-way collateral posting arrangements, and \$146 billion (Q2/13: \$131 billion) are with counterparties that have no collateral posting arrangements. All counterparties with whom we have one-way collateral posting arrangements are sovereign entities.

FAIR VALUE OF FINANCIAL INSTRUMENTS

(\$ millions)	Q3/13		Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
	Book value (includes AFS securities at amortized cost)		Fair value over (under) book value								
	Fair value										
Assets											
Cash and deposits with banks	8,364	8,364	-	-	-	-	-	-	-	-	-
Securities	67,777	68,087	310	448	435	476	502	450	568	518	698
Cash collateral on securities borrowed	4,418	4,418	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements	27,117	27,117	-	-	-	-	-	-	-	-	-
Loans, net of allowance	243,397	243,277	(120)	527	347	594	628	150	992	1,589	1,414
Derivative instruments	20,715	20,715	-	-	-	-	-	-	-	-	-
Customers' liability under acceptances	10,824	10,824	-	-	-	-	-	-	-	-	-
Other assets	4,653	4,653	-	(1)	-	(1)	(1)	-	3	4	3
Liabilities											
Deposits	311,490	311,858	368	835	663	917	1,060	946	1,110	1,087	1,069
Obligations related to securities sold short	13,251	13,251	-	-	-	-	-	-	-	-	-
Cash collateral on securities lent	1,700	1,700	-	-	-	-	-	-	-	-	-
Capital Trust securities	1,632	2,152	520	548	510	480	456	434	358	476	561
Obligations related to securities sold under repurchase agreements	6,348	6,348	-	-	-	-	-	-	-	-	-
Derivative instruments	20,476	20,476	-	-	-	-	-	-	-	-	-
Acceptances	10,824	10,824	-	-	-	-	-	-	-	-	-
Other liabilities	6,378	6,378	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	4,218	4,524	306	451	401	419	431	372	504	395	272

FAIR VALUE OF AFS SECURITIES

(\$ millions)	Q3/13		Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
	Amortized cost		Fair value								
			Unrealized net gains (losses)								
AFS securities											
Government debt (issued or guaranteed)	14,276	14,279	3	98	77	120	129	95	215	137	147
Mortgage- and asset-backed	2,606	2,610	4	19	14	30	25	29	53	63	60
Corporate debt	7,311	7,344	33	64	67	55	60	25	5	-	2
Corporate equity	412	682	270	267	277	271	288	301	295	318	489
	24,605	24,915	310	448	435	476	502	450	568	518	698

FAIR VALUE OF DERIVATIVE INSTRUMENTS

(\$ millions)	Q3/13		Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
	Positive		Negative								
	Fair value, net										
Total held for trading purposes	18,809	19,310	(501)	(601)	(661)	(1,310)	(1,075)	(925)	(1,255)	(1,343)	222
Total held for ALM purposes	1,906	1,166	740	982	1,195	1,258	785	670	835	821	590
Total fair value¹	20,715	20,476	239	381	534	(52)	(290)	(255)	(420)	(522)	812
Average fair values of derivatives during the quarter	23,157	22,346	811	957	36	(476)	38	(336)	(375)	703	128

¹ Includes positive fair value of \$244 million (Q2/13: \$246 million) and negative fair value of \$276 million (Q2/13: \$187 million) for exchange-traded contracts and centrally cleared derivatives.

INTEREST RATE SENSITIVITY ^{1, 2}

(\$ millions)

	Within 3 months	3 to 12 months	Total within 1 year	1 to 5 years	Over 5 years	Non-interest rate sensitive	Total
Q3/13							
Canadian currency							
Assets	154,609	35,872	190,481	78,274	9,455	51,661	329,871
Structural assumptions ³	(9,326)	3,981	(5,345)	8,276	-	(2,931)	-
Liabilities and equity	(169,031)	(32,054)	(201,085)	(48,165)	(12,289)	(68,332)	(329,871)
Structural assumptions ³	14,641	(21,385)	(6,744)	(25,689)	-	32,433	-
Off-balance sheet	(6,713)	12,079	5,366	(7,884)	2,518	-	-
Gap	(15,820)	(1,507)	(17,327)	4,812	(316)	12,831	-
Foreign currencies							
Assets	50,133	5,225	55,358	4,097	2,214	6,007	67,676
Liabilities and equity	(39,135)	(3,893)	(43,028)	(15,515)	(1,281)	(7,852)	(67,676)
Off-balance sheet	(12,649)	(2,293)	(14,942)	14,729	213	-	-
Gap	(1,651)	(961)	(2,612)	3,311	1,146	(1,845)	-
Total gap	(17,471)	(2,468)	(19,939)	8,123	830	10,986	-
Q2/13							
Canadian currency	(8,068)	(5,932)	(14,000)	1,975	(406)	12,431	-
Foreign currencies	(2,119)	(2)	(2,121)	3,148	960	(1,987)	-
Total gap	(10,187)	(5,934)	(16,121)	5,123	554	10,444	-
Q1/13							
Canadian currency	(20,876)	4,972	(15,904)	2,783	(58)	13,179	-
Foreign currencies	(3,341)	2,366	(975)	2,509	280	(1,814)	-
Total gap	(24,217)	7,338	(16,879)	5,292	222	11,365	-
Q4/12							
Canadian currency	(14,629)	(616)	(15,245)	3,534	(92)	11,803	-
Foreign currencies	(2,324)	1,679	(645)	2,566	(89)	(1,832)	-
Total gap	(16,953)	1,063	(15,890)	6,100	(181)	9,971	-
Q3/12							
Canadian currency	(17,037)	1,552	(15,485)	4,944	288	10,253	-
Foreign currencies	(4,484)	3,712	(772)	1,688	692	(1,608)	-
Total gap	(21,521)	5,264	(16,257)	6,632	980	8,645	-
Q2/12							
Canadian currency	(19,225)	2,707	(16,518)	5,482	35	11,001	-
Foreign currencies	(651)	(85)	(736)	2,450	109	(1,823)	-
Total gap	(19,876)	2,622	(17,254)	7,932	144	9,178	-
Q1/12							
Canadian currency	(18,548)	4,599	(13,949)	4,940	(175)	9,184	-
Foreign currencies	(329)	1,385	1,056	967	16	(2,039)	-
Total gap	(18,877)	5,984	(12,893)	5,907	(159)	7,145	-
Q4/11							
Canadian currency	(8,824)	(3,899)	(12,723)	7,325	(685)	6,083	-
Foreign currencies	(3,689)	3,498	(191)	1,347	752	(1,908)	-
Total gap	(12,513)	(401)	(12,914)	8,672	67	4,175	-
Q3/11							
Canadian currency	13,976	(13,721)	255	(4,792)	705	3,832	-
Foreign currencies	1,742	1,107	2,849	(459)	203	(2,593)	-
Total gap	15,718	(12,614)	3,104	(5,251)	908	1,239	-

¹ On- and off-balance sheet financial instruments have been reported on the earlier of their contractual repricing or maturity dates. Certain contractual repricing and repayment dates have been adjusted according to management's estimates for prepayments and early redemptions.

² Based on the interest rate sensitivity profile as at July 31, 2013, as adjusted for structural assumptions, estimated prepayments and early withdrawals, an immediate 1% increase in interest rates across all maturities would increase net income after taxes by approximately \$159 million (\$186 million increase as at April 30, 2013) over the next 12 months, and decrease equity as measured on a present value basis by approximately \$169 million (\$75 million decrease as at April 30, 2013).

³ We manage our interest rate gap by inputting a duration to certain assets and liabilities based on historical and forecasted trends in core balances.

REGULATORY CAPITAL AND RATIOS - BASEL III (ALL-IN BASIS ¹)

(\$ millions)

Row ²	Q3/13	Cross- reference ³	Q2/13	Q1/13
Common Equity Tier 1 (CET1) capital: instruments and reserves				
1	7,839	A+B	7,823	7,844
2	8,026	C	7,545	7,229
3	179	D	270	230
5	83	E	82	81
6	16,127		15,720	15,384
Common Equity Tier 1 capital: regulatory adjustments				
8	1,653	F+G	1,640	1,643
9	666	H+I	633	632
10	78	J	99	65
11	-	K	4	10
12	49	See footnote 4	10	52
14	63	L	39	52
15	639	M+N	638	431
16	16	See footnote 4	11	17
19	417	O+Q	350	302
22	63		36	103
23	42	P+R	24	67
25	21	S	12	36
28	3,644		3,460	3,307
29	12,483		12,260	12,077
Additional Tier 1 (AT1) capital: instruments				
30	881		881	881
31	881	T	881	881
33	2,255	U+V	2,255	2,255
34	9	W	9	9
36	3,145		3,145	3,145
Additional Tier 1 capital: regulatory adjustments				
41	50		48	43
41b	50	See footnote 4	48	43
43	50		48	43
44	3,095		3,097	3,102
45	15,578		15,357	15,179
Tier 2 capital: instruments and provisions				
47	3,972	X	4,000	4,055
48	11	Y	12	12
50	100	Z+AA	102	106
51	4,083		4,114	4,173
57	-		-	-
58	4,083		4,114	4,173
59	19,661		19,471	19,352

For footnotes, see next page.

REGULATORY CAPITAL AND RATIOS - BASEL III (ALL-IN BASIS ¹) (continued)

(\$ millions)

Row ²

	Q3/13	Q2/13	Q1/13
	Cross- reference ³		
60 Total risk-weighted assets	133,994	125,938	126,366
Capital ratios			
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	9.3%	9.7%	9.6%
62 Tier 1 (as a percentage of risk-weighted assets)	11.6%	12.2%	12.0%
63 Total capital (as a percentage of risk-weighted assets)	14.7%	15.5%	15.3%
64 Institution-specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus G-SIB buffer requirement plus D-SIB buffer requirement expressed as a percentage of risk-weighted assets)	7.0%	7.0%	7.0%
65 of which: capital conservation buffer requirement	2.5%	2.5%	2.5%
68 Common Equity Tier 1 available to meet buffers (as percentage of risk-weighted assets)	4.8%	5.2%	5.1%
OSFI all-in target (minimum + capital conservation buffer + D-SIB surcharge (if applicable))			
69 Common Equity Tier 1 all-in target ratio	7.0%	7.0%	7.0%
Amounts below the thresholds for deduction (before risk-weighting)			
72 Non-significant investments in the capital of other financials	528	597	611
73 Significant investments in the common stock of financials	1,254	1,240	1,181
75 Deferred tax assets arising from temporary differences (net of related tax liability)	618	599	631
Applicable caps on the inclusion of allowances in Tier 2			
76 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	101	113	118
77 Cap on inclusion of allowances in Tier 2 under standardized approach	100	103	106
78 Allowances eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	-	-	-
79 Cap on inclusion of allowances in Tier 2 under ratings-based approach	-	-	-
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
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	n/a	n/a	n/a
82 Current cap on AT1 instruments subject to phase out arrangements	2,255	2,255	2,255
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	202	260	238
84 Current cap on T2 instruments subject to phase out arrangements	4,055	4,055	4,055
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	478

¹ All-in is defined by OSFI as capital calculated to include all of the regulatory adjustments that will be required by 2019, but retaining the phase-out rules for non-qualifying capital instruments. OSFI expects all institutions to establish target capital ratios that meet or exceed the 2019 all-in minimum ratios plus conservation buffer early in the transition period. For the Common Equity Tier 1 ratio, the target is 7% by the first quarter of 2013. The targets for the Tier 1 capital ratio and Total capital ratio are 8.5% and 10.5% respectively, to be established by the first quarter of 2014.

² Per OSFI's "Public Capital Disclosure Requirements related to Basel III Pillar 3" advisory, applicable from Q3/13 onwards, in accordance with Basel III all-in-basis calculations. Prior period information has been reclassified accordingly.

³ Cross-referenced to the consolidated balance sheet, refer to pages 32 and 33.

⁴ Not recorded on the consolidated balance sheet.

⁵ Comprises non-cumulative Class A Preferred Shares series 26, 27, 29 which are treated as non-viability contingent capital in accordance with OSFI's capital adequacy guidelines.

⁶ Comprises CIBC Tier 1 Notes - Series A due June 30, 2108 and \$300 million of 10.25% CIBC Tier 1 Notes - Series B due June 30, 2108 (together, the Tier 1 Notes) and non-cumulative preferred shares series 33, 35, 37.

⁷ Synthetic positions not recorded on the consolidated balance sheet.

RECONCILIATION OF CAPITAL (ALL-IN BASIS) TO CONSOLIDATED REGULATORY BALANCE SHEET ¹

(\$ millions)

	Q3/13			Balance sheet as in the regulatory scope of consolidation	Of which	Cross reference to capital schedule ³
	Balance sheet as in report to shareholders	Insurance entities adjustment Deconsolidation	Equity accounting ²			
Assets						
Cash and non-interest-bearing deposits with banks	2,462	-	-	2,462		
Interest-bearing deposits with banks	5,902	-	-	5,902		
Securities	68,087	(37)	-	68,050		
Significant investments in capital of other financial institutions not exceeding regulatory thresholds					28	AE
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds					211	AH
Significant investments in capital of non-financial institutions					102	AI
Other securities					67,709	
Cash collateral on securities borrowed	4,418	-	-	4,418		
Securities purchased under resale agreements	27,117	-	-	27,117		
Loans	245,156	-	-	245,156		
Allowance for credit losses	(1,759)	-	-	(1,759)		
Collective allowance reflected in Tier 2 capital					(100)	Z
Excess in allowance over expected losses reflected in Tier 2 capital					-	AA
Allowances not reflected in regulatory capital					(1,659)	
Derivative instruments	20,715	-	-	20,715		
Customers' liability under acceptances	10,824	-	-	10,824		
Land, buildings and equipment	1,663	-	-	1,663		
Goodwill	1,722	-	-	1,722		F
Software and other intangible assets	722	-	-	722		H
Investments in equity-accounted associates and joint ventures	1,648	-	377	2,025		
Significant investments in capital of other financial institutions exceeding regulatory thresholds (10% of CET1)					325	O
Significant investments in capital of other financial institutions exceeding regulatory thresholds (15% basket of CET1)					33	P
Significant investments in capital of other financial institutions not exceeding regulatory thresholds					950	AC
Significant investments in capital of non-financial institutions					137	
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (10% of CET1)					92	Q
Investment in deconsolidated subsidiaries exceeding regulatory thresholds (15% basket of CET1)					9	R
Investment in deconsolidated subsidiaries not exceeding regulatory thresholds					276	AD
Non-significant investments in capital of other financial institutions not exceeding regulatory thresholds					197	AJ
Non significant investments in capital of non-financial institutions					6	
Other assets						
Defined benefit pension fund net assets	866	-	-	866		
Defined benefit pension fund net assets - restricted					860	M
Defined benefit pension fund net assets - unrestricted					6	
Deferred tax assets	371	-	-	371		
Deferred tax assets excluding those arising from temporary differences					78	J
Deferred tax assets arising from temporary differences exceeding regulatory thresholds (15% basket of CET1)					21	S
Deferred tax assets arising from temporary differences not exceeding regulatory thresholds					618	AB
Deferred tax liabilities related to goodwill					(69)	G
Deferred tax liabilities related to software and other intangible assets					(56)	I
Deferred tax liabilities related to defined benefit pension fund net assets					(221)	N
Other	7,633	(90)	-	7,543		
Total assets	397,547	(127)	377	397,797		

For footnotes, see next page.

RECONCILIATION OF CAPITAL (ALL-IN BASIS) TO CONSOLIDATED REGULATORY BALANCE SHEET ¹ (continued)

(\$ millions)

	Q3/13			Balance sheet as in the regulatory scope of consolidation	Of which	Cross reference to capital schedule ³
	Balance sheet as in report to shareholders	Insurance entities adjustment Deconsolidation	Equity accounting ²			
Liabilities						
Deposits	311,490	-	-	311,490		
Obligations related to securities sold short	13,251	-	-	13,251		
Cash collateral on securities lent	1,700	-	-	1,700		
Capital Trust securities	1,632	-	-	1,632		
Capital Trust securities allowed for inclusion into additional Tier 1 capital subject to phase out					1,512	U
Capital Trust securities excluded from additional Tier 1 capital due to cap					120	AF
Obligations related to securities sold under repurchase agreements	6,348	-	-	6,348		
Derivative instruments	20,476	-	-	20,476		
Acceptances	10,824	-	-	10,824		
Other liabilities	9,690	280	(30)	9,940		
Subordinated indebtedness	4,218	-	-	4,218		
Subordinated indebtedness allowed for inclusion into Tier 2 capital subject to phase out					3,972	X
Regulatory capital amortization of maturing subordinated debt not allowed for Tier 2 capital					215	
Subordinated indebtedness excluded from Tier 2 capital due to cap					-	
Subordinated indebtedness not allowed for Tier 2 capital					31	
Total liabilities	379,629	280	(30)	379,879		
Equity						
Preferred shares	1,706	-	-	1,706		
Preferred shares allowed for inclusion into additional Tier 1 capital					881	T
Preferred shares allowed for inclusion into additional Tier 1 capital subject to phase out					743	V
Preferred shares excluded from additional Tier 1 capital due to cap					82	AG
Common shares	7,757	-	-	7,757		A
Contributed surplus	82	-	-	82		B
Retained earnings	8,026	(402)	402	8,026		C
Gains and losses due to changes in own credit risk on fair valued liabilities					63	L
Other retained earnings					7,963	
AOCI	179	(5)	5	179		D
Cash flow hedges					-	K
Other					179	
Non-controlling interests	168	-	-	168		
Portion allowed for inclusion into CET1					83	E
Portion allowed for inclusion into additional Tier 1 capital					9	W
Portion allowed for inclusion into Tier 2 capital					11	Y
Portion not allowed for regulatory capital					65	
Total equity	17,918	(407)	407	17,918		
Total liabilities and equity	397,547	(127)	377	397,797		

¹ Per OSFI's "Public Capital Disclosure Requirements related to Basel III Pillar 3" advisory which is applicable from Q3/13 onwards.

² Comprises our insurance subsidiaries: CIBC Reinsurance Company Limited (CIBC Re) and CIBC Life Insurance Company Limited (CIBC Life), which are excluded from the regulatory scope of consolidation. CIBC Re provides Life and Health reinsurance to Canadian insurance and international reinsurance companies. CIBC Re is also an active participant in the North American retrocession market. CIBC Life is primarily involved in direct underwriting of life insurance products and has assumed a closed creditor product block of business from a Canadian underwriter; current policies in-force include accidental death, hospital accident, hospital cash benefit plans, critical accident plan, accident recovery plan, term life, and creditor life and disability insurance products. As at July 31, 2013, CIBC Re had \$67 million in assets, \$(195) million in liabilities, and \$262 million in equity, while CIBC Life had \$60 million in assets, \$(85) million in liabilities, and \$145 million in equity.

³ Refer to pages 30 and 31.

REGULATORY CAPITAL AND RATIOS - BASEL III (TRANSITIONAL BASIS)

(\$ millions)

Row ¹	Q3/13	Q2/13	Q1/13
Common Equity Tier 1 (CET1) capital: instruments and reserves			
Directly issued qualifying common share capital plus related stock surplus	7,839	7,823	7,844
Retained earnings	8,026	7,545	7,229
Accumulated other comprehensive income (and other reserves)	179	270	230
Reverse foreign currency translation adjustments	6	69	98
Certain non-controlling interest in subsidiaries	168	168	165
Common Equity Tier 1 capital before regulatory adjustments	16,218	15,875	15,566
Common Equity Tier 1 capital: regulatory adjustments			
Cash flow hedge reserve	-	4	10
Total regulatory adjustments to Common Equity Tier 1	-	4	10
29 Common Equity Tier 1 capital (CET1)	16,218	15,871	15,566
Additional Tier 1 (AT1) capital: instruments			
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus ²	881	881	881
Directly issued capital instruments subject to phase out from Additional Tier 1 ³	2,255	2,255	2,255
Foreign currency translation adjustments	(6)	(69)	(98)
Additional Tier 1 capital before regulatory adjustments	3,130	3,067	3,038
Additional Tier 1 capital: regulatory adjustments			
Goodwill (net of related tax liability)	1,653	1,640	1,643
Significant investments in financial institutions	208	175	164
Shortfall in allowance	25	5	26
Other deductions from Tier 1 capital as determined by OSFI	50	48	43
Total regulatory adjustments to Additional Tier 1 capital	1,936	1,868	1,876
Additional Tier 1 capital (AT1)	1,194	1,199	1,162
45 Tier 1 capital (T1 = CET1 + AT1)	17,412	17,070	16,718
Tier 2 capital: instruments and provisions			
Directly issued capital instruments subject to phase out from Tier 2	3,972	4,000	4,055
Collective allowance	100	102	106
Tier 2 capital before regulatory adjustments	4,072	4,102	4,161
Tier 2 capital: regulatory adjustments			
Significant investments in financial institutions	208	175	164
Shortfall in allowance	25	5	26
Total regulatory adjustments to Tier 2 capital	233	180	190
Tier 2 capital (T2)	3,839	3,922	3,971
59 Total capital (TC = T1 + T2)	21,251	20,992	20,689
60 Total risk-weighted assets	152,176	138,256	134,821
Capital ratios			
61 Common Equity Tier 1 (as a percentage of risk-weighted assets)	10.7%	11.5%	11.5%
62 Tier 1 (as a percentage of risk-weighted assets)	11.4%	12.4%	12.4%
63 Total capital (as a percentage of risk-weighted assets)	14.0%	15.2%	15.3%
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
Current cap on CET1 instruments subject to phase out arrangements	n/a	n/a	n/a
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	n/a	n/a	n/a
Current cap on AT1 instruments subject to phase out arrangements	2,255	2,255	2,255
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	202	260	238
Current cap on T2 instruments subject to phase out arrangements	4,055	4,055	4,055
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	478

¹ Per OSFI's "Public Capital Disclosure Requirements related to Basel III Pillar 3" advisory which is applicable from Q3/13 onwards. Prior period information has been reclassified accordingly.

² Comprises non-cumulative Class A Preferred Shares series 26, 27, 29 which are treated as non-viability contingent capital in accordance with OSFI's capital adequacy guidelines.

³ Comprises CIBC Tier 1 Notes - Series A due June 30, 2108 and \$300 million of 10.25% CIBC Tier 1 Notes - Series B due June 30, 2108 (together, the Tier 1 Notes) and non-cumulative preferred shares series 33, 35, 37.

n/a Not applicable.

REGULATORY CAPITAL AND RATIOS - BASEL II ¹

(\$ millions)	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Tier 1 capital ²						
Common shares	7,751	7,727	7,681	7,537	7,376	7,254
Contributed surplus	85	87	86	87	90	89
Retained earnings	7,042	6,719	6,276	5,873	7,605	7,208
Adjustment for transition to IFRS ³	274	549	823	1,097	-	-
Net after-tax fair value losses arising from changes in institution's own credit risk	-	-	-	1	-	1
Foreign currency translation adjustments	(88)	(74)	(122)	(66)	(650)	(796)
Non-cumulative preferred shares	1,706	2,006	2,006	2,306	2,756	2,756
Innovative instruments ⁴	1,678	1,672	1,617	1,679	1,600	1,575
Certain non-controlling interests in subsidiaries	172	167	163	163	164	156
Goodwill	(1,702)	(1,682)	(1,671)	(1,681)	(1,894)	(1,855)
Gains on sale of applicable securitized assets	-	-	-	-	(60)	(58)
Other deductions	(43)	(43)	(41)	(73)	-	-
50/50 deductions from each of Tier 1 and Tier 2 ⁵	(935)	(884)	(897)	(946)	(779)	(426)
	15,940	16,244	15,921	15,977	16,208	15,904
Tier 2 capital ²						
Perpetual subordinated indebtedness	219	221	232	236	234	253
Other subordinated indebtedness (net of amortization)	4,398	4,391	4,402	4,676	4,741	4,736
Net after-tax unrealized holding gains on AFS equity securities	196	201	202	175	5	6
Eligible allowance	106	145	150	109	108	110
50/50 deductions from each of Tier 1 and Tier 2 ⁵	(935)	(884)	(897)	(946)	(779)	(426)
Investment in insurance activities ⁵	-	-	-	-	(230)	(200)
	3,984	4,074	4,089	4,250	4,079	4,479
Total regulatory capital	19,924	20,318	20,010	20,227	20,287	20,383
Total RWA	115,229	114,894	113,255	111,480	109,968	108,954
Tier 1 capital ratio	13.8%	14.1%	14.1%	14.3%	14.7%	14.6%
Total capital ratio	17.3%	17.7%	17.7%	18.1%	18.4%	18.7%

¹ Basel II standards required that banks maintain a minimum Tier 1 and Total capital ratios of 4% and 8%, respectively. OSFI has established that Canadian deposit-taking institutions maintain Tier 1 and Total capital ratios of at least 7% and 10%, respectively.

² Excludes short trading positions in CIBC capital instruments.

³ Incorporates OSFI's IFRS transitional relief election over five quarters starting November 1, 2011.

⁴ On March 13, 2009 CIBC Capital Trust, wholly owned by CIBC, issued \$1.3 billion of 9.976% CIBC Tier 1 Notes - Series A due June 30, 2108 and \$300 million of 10.25% CIBC Tier 1 Notes - Series B due June 30, 2108 (together, the Tier 1 Notes). The Tier 1 Notes qualify as our Tier 1 regulatory capital.

⁵ Items which are deducted 50% from each of Tier 1 capital and Tier 2 capital include allowance shortfall calculated under advanced internal ratings-based (AIRB) approach, securitization exposures (other than gain on sale of applicable securitized assets), investment in insurance activities and substantial investments in unconsolidated entities. Prior to Q1/12, investment in insurance activities was deducted 100% from Tier 2 capital.

CHANGES IN REGULATORY CAPITAL - BASEL III (ALL-IN BASIS ¹)

(\$ millions)

	Q3/13	Q2/13 ²
Common Equity Tier 1 (CET1) capital		
Balance at beginning of period	12,260	12,077
Issue of common shares	15	26
Purchase of common shares for cancellation	-	(48)
Net income attributable to equity shareholders	890	874
Preferred and common shares dividends	(409)	(401)
Premium on purchase of common shares for cancellation	-	(158)
Change in OCI		
Net foreign currency translation adjustments	63	29
Net change in AFS securities	(150)	17
Net change in cash flow hedges	(4)	(6)
Change in regulatory adjustments	(184)	(153)
Other	2	3
Balance at end of period	12,483	12,260
Additional Tier 1 (AT1) capital		
Balance at beginning of period	3,097	3,102
Change in regulatory adjustments	(2)	(5)
Balance at end of period	3,095	3,097
Total Tier 1 capital	15,578	15,357
Tier 2 capital		
Balance at beginning of period	4,114	4,173
Change in directly issued capital instruments subject to phase out from Tier 2	(29)	(55)
Change in collective allowance	(2)	(4)
Change in regulatory adjustments	-	-
Balance at end of period	4,083	4,114
Total regulatory capital	19,661	19,471

¹ All-in is defined by OSFI as capital calculated to include all of the regulatory adjustments that will be required by 2019, but retaining the phase-out rules for non-qualifying capital instruments.

² Certain information has been reclassified to conform to the presentation adopted in the current period.

RISK-WEIGHTED ASSETS ¹

(\$ billions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11			
	Basel III						Basel II					
	Transitional basis	All-in-basis ²	Transitional basis	All-in-basis ²	Transitional basis	All-in-basis ²						
Credit risk												
Standardized approach												
Corporate	3.4	3.4	3.3	3.3	3.4	3.4	3.7	3.8	3.7	3.7	3.8	
Sovereign	0.5	0.5	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.7	
Banks	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.3	
Real estate secured personal lending	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.7	1.7	1.6	
Other retail	1.5	1.5	1.6	1.6	1.6	1.6	1.7	1.8	1.8	1.9	2.0	
	7.2	7.2	7.3	7.3	7.5	7.5	7.9	8.1	8.0	8.2	8.4	
AIRB approach												
Corporate	44.7	44.7	40.7	40.7	39.7	39.7	39.3	39.1	37.6	36.1	35.0	
Sovereign	1.7	1.7	1.7	1.7	1.8	1.8	1.7	1.7	1.8	1.8	1.5	
Banks	4.6	4.6	4.8	4.8	4.1	4.1	2.8	3.0	3.3	2.8	3.1	
Real estate secured personal lending	7.7	7.7	5.7	5.7	5.6	5.6	4.8	5.1	4.8	4.7	4.9	
Qualifying revolving retail	16.9	16.9	15.5	15.5	15.9	15.9	15.9	14.7	14.7	15.4	15.5	
Other retail	5.4	5.4	5.1	5.1	5.0	5.0	5.0	5.8	5.8	5.7	5.8	
Equity	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.8	0.6	
Trading book	3.1	3.1	2.9	2.9	2.9	2.9	2.1	2.4	2.6	2.8	2.2	
Securitization	3.0	3.0	3.0	3.0	3.0	3.0	2.6	2.7	2.7	2.4	2.1	
Adjustment for scaling factor	5.2	5.2	4.8	4.8	4.7	4.7	4.5	4.5	4.4	4.4	4.3	
	93.1	93.1	85.1	85.1	83.6	83.6	79.6	79.9	78.5	76.9	75.4	
Other credit RWA ³	11.9	11.9	11.3	11.3	12.5	12.5	5.9	5.7	5.7	5.5	6.2	
Total credit risk	112.2	112.2	103.7	103.7	103.6	103.6	93.4	93.7	92.2	90.6	90.1	
Market risk (Internal Models and IRB Approach) ⁴												
VaR	0.7	0.7	0.8	0.8	0.9	0.9	1.0	1.0	0.9	0.6	1.7	
Stressed VaR	1.4	1.4	1.6	1.6	1.9	1.9	1.1	1.1	1.1	0.9	n/a	
Incremental risk charge	1.3	1.3	1.1	1.1	1.2	1.2	0.9	1.0	0.8	1.0	n/a	
Securitization	-	-	-	-	-	-	-	-	-	-	n/a	
Total market risk	3.4	3.4	3.5	3.5	4.0	4.0	3.0	3.1	2.8	2.5	1.7	
Operational risk (Advanced Measurement Approach)	18.4	18.4	18.7	18.7	18.8	18.8	18.8	18.1	18.3	18.4	18.2	
Floor adjustment	16.7	-	10.9	-	7.1	-	-	-	-	-	-	
RWA adjustment for exposures not deducted during transition	1.5	-	1.5	-	1.3	-	-	-	-	-	-	
Total RWA	152.2	134.0	138.3	125.9	134.8	126.4	115.2	114.9	113.3	111.5	110.0	

¹ The minimum capital requirements for each category can be calculated by multiplying RWA by 8%.

² All-in is defined by OSFI as capital calculated to include all of the regulatory adjustments that will be required by 2019. Certain deductions from capital will be phased in at 20% per year starting in 2014. Transitional RWAs differ from RWAs on an all-in basis largely due to the risk weighting of amounts not yet deducted from capital under OSFI's transitional rules.

³ Effective Q1/13, certain items that were previously deducted from capital under Basel II (such as significant investments in commercial entities and exposures relating to securitization that are deducted from capital) are now risk-weighted at 1,250%. Other items are only deducted under Basel III if they exceed certain thresholds; the amounts not deducted are risk-weighted at 250%.

⁴ Commencing Q1/12, we implemented changes to the capital requirements for securitization transactions outlined in the Basel Committee on Banking Supervision "Enhancements to the Basel II Framework" and changes to the trading book capital rules "Revisions to the Basel II Market Risk Framework".

n/a Not applicable.

GROSS CREDIT EXPOSURE (EXPOSURE AT DEFAULT) ¹

(\$ millions)

	Q3/13		Q2/13		Q1/13		Q4/12		Q3/12		Q2/12		Q1/12		Q4/11	
	AIRB approach	Standardized approach	AIRB approach	Standardized approach	AIRB approach	Standardized approach	AIRB approach	Standardized approach	AIRB approach	Standardized approach	AIRB approach	Standardized approach	AIRB approach	Standardized approach	AIRB approach	Standardized approach
Business and government portfolios																
Corporate																
Drawn	50,182	3,385	48,022	3,207	44,912	3,174	43,836	3,448	42,811	3,610	41,766	3,561	39,987	3,617	39,509	3,559
Undrawn commitments	29,423	181	28,613	131	28,172	153	28,023	233	27,946	198	26,253	185	25,783	101	24,303	139
Repo-style transactions	26,559	115	25,782	141	27,592	166	29,823	138	27,624	110	30,819	325	29,366	98	28,055	139
Other off-balance sheet	9,526	98	11,808	162	9,408	169	8,332	180	7,606	177	10,225	170	8,940	183	5,204	191
OTC derivatives	4,315	-	3,484	-	3,633	-	3,430	-	3,475	-	3,862	-	3,896	-	3,909	-
	120,005	3,779	117,709	3,641	113,717	3,662	113,444	3,999	109,462	4,095	112,925	4,241	107,972	3,999	100,980	4,028
Sovereign																
Drawn	21,775	3,010	21,450	2,888	22,422	2,835	20,849	2,687	20,546	2,596	19,527	2,601	24,937	2,631	39,716	3,792
Undrawn commitments	4,969	-	4,708	-	4,540	-	4,617	-	4,878	-	5,096	-	4,709	-	4,791	-
Repo-style transactions	4,185	-	5,110	-	4,018	-	5,666	-	3,105	-	5,259	-	1,528	-	1,893	-
Other off-balance sheet	590	-	518	-	519	-	486	-	411	-	270	-	347	-	410	-
OTC derivatives	2,532	1	3,294	5	2,924	3	3,055	5	3,141	-	2,992	-	2,737	-	2,572	-
	34,051	3,011	35,080	2,893	34,423	2,838	34,673	2,692	32,081	2,596	33,144	2,601	34,258	2,631	49,382	3,792
Banks																
Drawn	10,493	957	11,357	897	10,789	873	10,981	730	13,544	637	13,145	606	12,831	894	12,960	1,854
Undrawn commitments	813	-	571	-	539	-	568	-	541	-	682	-	654	-	613	-
Repo-style transactions	20,041	-	17,144	-	15,509	-	21,449	-	22,655	-	15,450	-	20,600	-	25,342	362
Other off-balance sheet	48,327	-	49,192	-	44,188	-	43,504	-	50,497	-	46,451	-	46,020	-	43,825	-
OTC derivatives	6,879	7	7,714	7	7,841	8	7,941	9	8,039	5	8,145	4	8,604	6	7,948	5
	86,553	964	85,978	904	78,866	881	84,443	739	95,276	642	83,873	610	88,709	900	90,688	2,221
Gross business and government portfolios	240,609	7,754	238,767	7,438	227,006	7,381	232,560	7,430	236,819	7,333	229,942	7,452	230,939	7,530	241,050	10,041
Less: Repo-style transaction collateral	41,358	-	38,521	-	37,381	-	48,152	-	46,949	-	45,506	-	46,503	-	50,106	-
Net business and government portfolios	199,251	7,754	200,246	7,438	189,625	7,381	184,408	7,430	189,870	7,333	184,436	7,452	184,436	7,530	190,944	10,041
Retail portfolios																
Real estate secured personal lending																
Drawn	164,569	2,184	163,938	2,157	164,357	2,170	165,482	2,183	166,361	2,203	165,547	2,182	165,238	2,222	115,024	2,218
Undrawn commitments	20,386	-	19,654	-	18,425	-	28,811	-	28,935	-	28,857	-	27,758	-	27,993	-
	184,955	2,184	183,592	2,157	182,782	2,170	194,293	2,183	195,296	2,203	194,404	2,182	192,996	2,222	143,017	2,218
Qualifying revolving retail																
Drawn	21,355	-	21,170	-	21,062	-	21,313	-	21,160	-	21,244	-	21,136	-	21,338	-
Undrawn commitments	40,641	-	40,386	-	40,580	-	39,745	-	40,962	-	40,383	-	41,289	-	40,586	-
Other off-balance sheet	347	-	323	-	316	-	341	-	322	-	389	-	302	-	396	-
	62,343	-	61,879	-	61,958	-	61,399	-	62,444	-	62,016	-	62,727	-	62,320	-
Other retail																
Drawn	7,801	1,959	7,766	1,990	7,694	2,080	7,791	2,159	7,881	2,275	8,011	2,352	7,879	2,434	7,963	2,541
Undrawn commitments	1,121	20	1,210	20	1,214	20	1,222	20	1,238	20	1,266	19	1,285	20	1,302	20
Other off-balance sheet	30	18	28	19	29	16	29	16	30	14	31	17	33	13	32	16
	8,952	1,997	9,004	2,029	8,937	2,116	9,042	2,195	9,149	2,309	9,308	2,388	9,197	2,467	9,297	2,577
Total retail portfolios	256,250	4,181	254,475	4,186	253,677	4,286	264,734	4,378	266,889	4,512	265,728	4,570	264,920	4,689	214,634	4,795
Securitization exposures	17,719	-	18,374	-	18,872	-	19,003	-	19,130	-	19,116	-	19,181	-	19,488	-
Gross credit exposure	514,578	11,935	511,616	11,624	499,555	11,667	516,297	11,808	522,838	11,845	514,786	12,022	515,040	12,219	475,172	14,836
Less: Repo-style transaction collateral	41,358	-	38,521	-	37,381	-	48,152	-	46,949	-	45,506	-	46,503	-	50,106	-
Net credit exposure	473,220	11,935	473,095	11,624	462,174	11,667	468,145	11,808	475,889	11,845	469,280	12,022	468,537	12,219	425,066	14,836

¹ Gross credit exposure after credit valuation adjustments for financial guarantors, and before allowance for credit losses.

CREDIT EXPOSURE - GEOGRAPHIC CONCENTRATION ¹

(\$ millions)

	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Business and government									
Canada									
Drawn	54,452	55,782	55,262	52,898	49,245	50,335	53,252	70,941	61,774
Undrawn commitments	27,832	27,167	27,491	27,772	28,414	27,322	26,821	25,421	24,646
Repo-style transactions	7,857	7,732	7,498	7,083	5,364	4,012	3,327	3,126	2,186
Other off-balance sheet	45,091	46,082	42,264	40,995	46,765	43,687	46,338	39,001	40,629
OTC derivatives	6,609	6,703	6,704	6,813	6,892	7,061	6,607	6,365	7,371
	141,841	143,466	139,219	135,561	136,680	132,417	136,345	144,854	136,606
United States									
Drawn	19,765	17,539	15,076	15,244	18,573	15,994	16,796	12,650	24,577
Undrawn commitments	5,603	5,269	4,255	3,927	3,625	3,502	3,239	3,397	3,007
Repo-style transactions	1,043	1,157	1,690	1,291	867	1,228	1,359	1,547	1,527
Other off-balance sheet	9,543	10,331	7,709	7,753	8,575	8,096	5,107	5,204	4,638
OTC derivatives	2,153	2,202	2,361	2,379	2,528	2,721	3,103	2,774	2,737
	38,107	36,498	31,091	30,594	34,168	31,541	29,604	25,572	36,486
Europe									
Drawn	3,398	3,260	3,460	3,358	4,707	4,134	4,050	5,086	6,043
Undrawn commitments	1,127	857	897	865	777	700	486	381	362
Repo-style transactions	383	424	251	127	80	664	237	429	373
Other off-balance sheet	3,700	4,831	3,985	3,303	2,955	4,895	3,656	5,050	5,821
OTC derivatives	4,051	4,720	4,586	4,672	4,733	4,708	5,055	4,664	4,310
	12,659	14,092	13,179	12,325	13,252	15,101	13,484	15,610	16,909
Other countries									
Drawn	4,835	4,248	4,325	4,166	4,376	3,975	3,657	3,508	3,724
Undrawn commitments	643	599	608	644	549	507	600	508	379
Repo-style transactions	144	202	299	285	124	118	68	82	161
Other off-balance sheet	109	274	157	271	219	268	206	184	265
OTC derivatives	913	867	747	562	502	509	472	626	444
	6,644	6,190	6,136	5,928	5,770	5,377	5,003	4,908	4,973
	199,251	200,246	189,625	184,408	189,870	184,436	184,436	190,944	194,974

¹ This table provides information of our business and government exposures under the AIRB approach. Substantially, all our retail exposures under the AIRB approach are based in Canada. Gross credit exposure after credit valuation adjustments for financial guarantors, and before allowance for credit losses.

CREDIT RISK ASSOCIATED WITH DERIVATIVES ¹

(\$ millions)

	Current replacement cost ²			Potential future exposure	Credit equivalent amount ³	Risk-weighted amount								
	Trading	ALM	Total			Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
	Interest rate derivatives													
Over-the-counter														
Forward rate agreements	127	-	127	6	35	5	3	6	4	17	8	10	7	7
Centrally cleared forward rate agreements	-	-	-	45	45	1	-	-	-	-	-	-	-	-
Swap contracts	12,349	1,326	13,675	1,570	3,244	1,186	1,411	1,320	1,031	1,331	1,308	1,505	1,373	1,046
Centrally cleared swap contracts	6	3	9	942	943	19	16	13	-	-	-	-	-	-
Purchased options	204	9	213	31	38	22	19	22	12	15	22	21	20	19
	12,686	1,338	14,024	2,594	4,305	1,233	1,449	1,361	1,047	1,363	1,338	1,536	1,400	1,072
Exchange-traded														
Purchased options	-	-	-	43	43	1	1	1	-	-	-	-	-	-
Total interest rate derivatives	12,686	1,338	14,024	2,637	4,348	1,234	1,450	1,362	1,047	1,363	1,338	1,536	1,400	1,072
Foreign exchange derivatives														
Over-the-counter														
Forward contracts	1,552	18	1,570	1,165	1,452	421	393	396	255	229	247	267	296	277
Swap contracts	3,022	536	3,558	3,278	3,464	980	879	881	604	672	720	731	770	729
Purchased options	128	1	129	85	114	37	30	30	24	26	26	20	32	31
	4,702	555	5,257	4,528	5,030	1,438	1,302	1,307	883	927	993	1,018	1,098	1,037
Credit derivatives														
Over-the-counter														
Credit default swap contracts - protection purchased	342	-	342	12	176	147	115	192	255	364	475	516	613	527
	342	-	342	12	176	147	115	192	255	364	475	516	613	527
Equity derivatives ⁴														
Over-the-counter	301	13	314	957	1,007	114	119	86	42	44	58	54	47	52
Exchange-traded	115	-	115	276	276	6	5	2	-	-	-	-	-	-
	416	13	429	1,233	1,283	120	124	88	42	44	58	54	47	52
Precious metal derivatives ⁴														
Over-the-counter	33	-	33	7	15	4	12	6	4	5	11	38	13	3
Exchange-traded	-	-	-	35	35	1	-	-	-	-	-	-	-	-
	33	-	33	42	50	5	12	6	4	5	11	38	13	3
Other commodity derivatives ⁴														
Over-the-counter	510	-	510	1,379	1,595	602	322	396	249	247	380	347	242	293
Exchange-traded	120	-	120	1,408	1,408	28	25	20	-	-	-	-	-	-
	630	-	630	2,787	3,003	630	347	416	249	247	380	347	242	293
Total derivatives before netting	18,809	1,906	20,715	11,239	13,890	3,574	3,350	3,371	2,480	2,950	3,255	3,509	3,413	2,984
Less: effect of master netting agreements	(17,268)	-	(17,268)	-	-	-	-	-	-	-	-	-	-	-
Total derivatives	1,541	1,906	3,447	11,239	13,890	3,574	3,350	3,371	2,480	2,950	3,255	3,509	3,413	2,984

¹ Certain prior period information has been reclassified to conform to the presentation adopted in the current period.

² Under Basel II (until October 31, 2012), exchange-traded and centrally cleared contracts with a replacement cost (Q4/12: \$245 million; Q3/12: \$270 million) were excluded in accordance with OSFI.

³ Sum of current replacement cost and potential future exposure, adjusted for the master netting agreements and the impact of collateral amounting to \$2,606 million (Q2/13: \$3,723 million). The collateral comprises cash of \$2,039 million (Q2/13: \$2,792 million) and government securities of \$567 million (Q2/13: \$931 million).

⁴ Comprises forwards, swaps, and options.

MAPPING OF INTERNAL RATINGS WITH EXTERNAL RATING AGENCIES ¹

Corporate / Banks

Grade	PD Bands	CIBC rating	Standard & Poor's equivalent	Moody's Investors Service equivalent
Investment grade	0.03%	10	AAA	Aaa
	0.03% - 0.06%	21-27	AA+ to AA-	Aa1-Aa3
	0.06% - 0.16%	31-37	A+ to A-	A1-A3
	0.16% - 0.43%	41-47	BBB+ to BBB-	Baa1-Baa3
Non-investment grade	0.43% - 1.92%	51-57	BB+ to BB-	Ba1 to B3
	1.92% - 12.11%	61-67	B+ to B-	B1-B3
Watchlist	12.11% - 30.00%	70-80	CCC+ to C	Caa1 to Ca
Default	100%	90	D	C

Sovereigns

Grade	PD Bands	CIBC rating	Standard & Poor's equivalent	Moody's Investors Service equivalent
Investment grade	0.01% - 0.02%	00-10	AAA	Aaa
	0.02% - 0.04%	21-27	AA+ to AA-	Aa1-Aa3
	0.04% - 0.08%	31-37	A+ to A-	A1-A3
	0.08% - 0.43%	41-47	BBB+ to BBB-	Baa1-Baa3
Non-investment grade	0.43% - 1.92%	51-57	BB+ to BB-	Ba1 to B3
	1.92% - 12.11%	61-67	B+ to B-	B1-B3
Watchlist	12.11% - 30.00%	70-80	CCC+ to C	Caa1 to Ca
Default	100%	90	D	C

PD BANDS TO VARIOUS RISK LEVELS ²

Risk level	PD bands
Exceptionally low	0.01% - 0.20%
Very low	0.21% - 0.50%
Low	0.51% - 2.00%
Medium	2.01% - 10.00%
High	10.01% - 99.99%
Default	100.00%

¹ Relating to business and government portfolios (corporate, banks, and sovereigns) under risk-rating method.

² Relating to retail portfolios.

CREDIT QUALITY OF AIRB EXPOSURE - BUSINESS AND GOVERNMENT PORTFOLIOS (RISK RATING METHOD) ¹

(\$ millions)

	Q3/13						Q2/13					
	Notional of undrawn EAD commitments		Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %	Notional of undrawn EAD commitments		Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %
	EAD	commitments	EAD %	PD %	LGD %	weight %	EAD	commitments	EAD %	PD %	LGD %	weight %
Corporate												
Investment grade	58,715	27,499	75%	0.18%	33%	31%	58,825	26,802	75%	0.17%	29%	27%
Non-investment grade	32,459	15,535	56%	1.53%	30%	59%	31,533	14,847	56%	1.53%	29%	56%
Watchlist	454	64	48%	19.16%	42%	210%	579	129	52%	17.98%	34%	165%
Default	638	16	55%	100.00%	42%	255%	617	19	37%	100.00%	39%	212%
	92,266	43,114	68%	1.44%	32%	44%	91,554	41,797	68%	1.42%	29%	39%
Sovereign												
Investment grade	30,101	6,240	78%	0.02%	9%	3%	29,802	5,703	79%	0.02%	8%	2%
Non-investment grade	544	267	39%	0.95%	12%	22%	573	348	60%	0.90%	12%	22%
	30,645	6,507	76%	0.04%	9%	3%	30,375	6,051	78%	0.04%	8%	3%
Banks												
Investment grade	66,350	1,145	71%	0.10%	14%	9%	68,362	770	74%	0.11%	14%	9%
Non-investment grade	2,292	1	70%	2.12%	12%	30%	2,334	1	70%	2.13%	13%	33%
Watchlist	13	3	70%	15.27%	20%	107%	8	3	70%	15.27%	31%	160%
	68,655	1,149	71%	0.17%	14%	9%	70,704	774	74%	0.18%	14%	9%
	191,566	50,770	69%	0.76%	22%	25%	192,633	48,622	70%	0.75%	20%	23%
Commercial mortgages (Slotting approach)												
Strong	7,084						7,086					
Good	468						394					
Satisfactory	66						74					
Weak	65						57					
Default	2						2					
	7,685						7,613					
Total business and government	199,251						200,246					

¹ Gross credit exposure after credit valuation adjustments for financial guarantors and credit risk mitigation, and before allowance for credit losses.

CREDIT QUALITY OF AIRB EXPOSURE - BUSINESS AND GOVERNMENT PORTFOLIOS (RISK RATING METHOD) ¹

(\$ millions)	Q1/13						Q4/12					
	Notional of undrawn commitments		Exposure weighted-average	Exposure weighted-average	Exposure weighted-average	Exposure weighted-average risk	Notional of undrawn commitments		Exposure weighted-average	Exposure weighted-average	Exposure weighted-average	Exposure weighted-average risk
	EAD	EAD %	PD %	LGD %	weight %	EAD	EAD %	PD %	LGD %	weight %		
Corporate												
Investment grade	52,430	26,095	76%	0.18%	31%	28%	49,424	26,072	76%	0.18%	31%	29%
Non-investment grade	31,226	14,598	56%	1.55%	29%	57%	30,102	14,255	57%	1.54%	29%	56%
Watchlist	607	125	55%	17.94%	39%	190%	717	127	54%	16.13%	38%	177%
Default	725	45	54%	100.00%	41%	181%	816	27	43%	100.00%	44%	219%
	84,988	40,863	69%	1.66%	31%	41%	81,059	40,481	69%	1.83%	31%	42%
Sovereign												
Investment grade	30,164	5,548	78%	0.02%	8%	3%	30,034	5,693	79%	0.02%	8%	2%
Non-investment grade	604	390	51%	1.39%	13%	27%	547	329	40%	1.07%	13%	25%
	30,768	5,938	76%	0.05%	8%	3%	30,581	6,022	77%	0.04%	8%	3%
Banks												
Investment grade	63,886	811	66%	0.10%	14%	8%	62,919	841	67%	0.10%	12%	6%
Non-investment grade	2,424	3	32%	2.24%	14%	35%	2,206	3	32%	1.88%	13%	28%
Watchlist	8	3	70%	15.27%	31%	142%	15	3	70%	15.17%	28%	126%
	66,318	817	66%	0.18%	14%	9%	65,140	847	67%	0.17%	12%	6%
	182,074	47,618	70%	0.85%	21%	23%	176,780	47,350	70%	0.91%	20%	22%
Commercial mortgages (Slotting approach)												
Strong	7,051						7,120					
Good	347						350					
Satisfactory	94						96					
Weak	58						62					
Default	1						-					
	7,551						7,628					
Total business and government	189,625						184,408					

¹ Gross credit exposure after credit valuation adjustments for financial guarantors and credit risk mitigation, and before allowance for credit losses.

CREDIT QUALITY OF AIRB EXPOSURE - RETAIL PORTFOLIOS ¹

(\$ millions)

	Q3/13						Q2/13					
	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %
Real estate secured personal lending												
Exceptionally low	161,570	34,007	55%	0.04%	10%	2%	155,438	33,036	55%	0.03%	8%	2%
Very low	7,809	1,625	64%	0.28%	21%	11%	14,384	1,647	64%	0.37%	14%	9%
Low	13,045	605	73%	0.83%	20%	22%	12,023	549	72%	0.82%	17%	18%
Medium	2,025	220	40%	3.62%	20%	53%	1,424	154	54%	4.71%	16%	45%
High	387	12	64%	18.86%	19%	100%	206	12	66%	21.66%	17%	88%
Default	119	-	-	100.00%	21%	101%	117	-	-	100.00%	17%	51%
	184,955	36,469	56%	0.25%	11%	5%	183,592	35,398	56%	0.24%	9%	4%
Qualifying revolving credit												
Exceptionally low	32,454	39,786	71%	0.07%	91%	4%	34,925	39,465	72%	0.09%	90%	5%
Very low	8,753	9,244	65%	0.41%	88%	16%	5,503	6,206	54%	0.48%	87%	19%
Low	13,303	8,640	60%	1.19%	91%	39%	14,150	10,765	65%	1.02%	89%	34%
Medium	6,602	2,301	61%	4.59%	89%	99%	5,819	3,091	57%	3.88%	88%	87%
High	1,058	256	71%	30.00%	87%	218%	1,293	399	74%	27.84%	87%	207%
Default	173	-	-	100.00%	48%	106%	189	-	-	100.00%	55%	102%
	62,343	60,227	68%	1.62%	90%	27%	61,879	59,926	68%	1.58%	89%	25%
Other retail												
Exceptionally low	1,194	1,399	45%	0.09%	64%	15%	1,509	1,446	51%	0.09%	63%	15%
Very low	1,608	804	41%	0.38%	70%	42%	1,421	775	38%	0.36%	72%	43%
Low	2,216	260	44%	1.18%	72%	77%	2,154	277	42%	1.14%	72%	76%
Medium	3,562	84	41%	3.11%	41%	58%	3,536	87	40%	3.14%	40%	57%
High	311	58	40%	27.40%	74%	156%	301	52	40%	25.62%	74%	153%
Default	61	-	-	100.00%	68%	362%	83	-	-	100.00%	71%	149%
	8,952	2,605	43%	3.24%	58%	60%	9,004	2,637	46%	3.35%	58%	56%
	256,250	99,301	63%	0.69%	32%	12%	254,475	97,961	63%	0.67%	31%	11%

¹ Amounts are before allowance for credit losses and after credit risk mitigation.

CREDIT QUALITY OF AIRB EXPOSURE - RETAIL PORTFOLIOS (continued)¹

(\$ millions)

	Q1/13						Q4/12					
	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %
Real estate secured personal lending												
Exceptionally low	155,900	31,646	54%	0.03%	8%	1%	170,099	30,742	89%	0.03%	8%	1%
Very low	13,580	1,593	62%	0.37%	15%	9%	12,482	1,305	61%	0.35%	13%	8%
Low	11,518	508	80%	0.82%	17%	18%	10,015	1,536	44%	0.79%	17%	17%
Medium	1,476	136	56%	4.71%	16%	46%	1,414	121	65%	5.08%	15%	48%
High	197	11	68%	21.70%	17%	91%	170	3	69%	20.39%	14%	75%
Default	111	-	-	100.00%	18%	48%	113	-	-	100.00%	15%	49%
	182,782	33,894	54%	0.23%	9%	4%	194,293	33,707	85%	0.20%	9%	3%
Qualifying revolving credit												
Exceptionally low	34,705	39,291	72%	0.09%	90%	5%	34,201	38,610	71%	0.09%	90%	5%
Very low	5,571	6,275	55%	0.48%	87%	19%	5,482	6,130	55%	0.48%	88%	19%
Low	14,233	10,807	66%	1.03%	89%	34%	14,135	10,772	65%	1.03%	89%	35%
Medium	5,859	3,052	57%	3.89%	88%	88%	5,999	3,222	58%	3.88%	87%	87%
High	1,413	430	74%	28.20%	87%	209%	1,393	426	75%	28.11%	87%	208%
Default	177	-	-	100.00%	56%	105%	189	-	-	100.00%	55%	103%
	61,958	59,855	68%	1.63%	89%	26%	61,399	59,160	68%	1.65%	89%	26%
Other retail												
Exceptionally low	1,487	1,453	52%	0.08%	62%	14%	1,626	1,548	50%	0.09%	63%	15%
Very low	1,383	773	38%	0.36%	72%	43%	1,319	689	38%	0.36%	72%	43%
Low	3,744	268	42%	1.31%	39%	42%	3,740	273	43%	1.32%	38%	40%
Medium	1,911	85	41%	4.13%	74%	106%	1,924	89	40%	4.13%	74%	105%
High	327	60	40%	26.64%	74%	155%	343	67	40%	25.52%	74%	154%
Default	85	-	-	100.00%	71%	168%	90	-	-	100.00%	71%	168%
	8,937	2,639	46%	3.43%	57%	56%	9,042	2,666	46%	3.46%	57%	55%
	253,677	96,388	63%	0.68%	31%	11%	264,734	95,533	73%	0.65%	29%	10%

¹ Amounts are before allowance for credit losses and after credit risk mitigation.

AIRB CREDIT RISK EXPOSURE - LOSS EXPERIENCE

	Q3/13		Q2/13		Q1/13	
	Actual loss rate ¹	Expected loss rate ¹	Actual loss rate ¹	Expected loss rate ¹	Actual loss rate ¹	Expected loss rate ¹
Business and government portfolios ²						
Corporate	0.38%	0.60%	0.47%	0.60%	0.45%	0.60%
Sovereign	-	-	-	-	-	-
Banks	-	0.10%	-	0.11%	-	0.09%
Retail portfolios ³						
Real estate secured personal lending	0.01%	0.04%	0.01%	0.04%	0.01%	0.04%
Qualifying revolving retail	3.47%	3.51%	3.36%	3.49%	3.53%	4.20%
Other retail	1.89%	2.67%	1.41%	2.78%	1.49%	2.91%

	Q4/12		Q3/12		Q2/12		Q1/12	
	Actual loss rate ¹	Expected loss rate ¹	Actual loss rate ¹	Expected loss rate ¹	Actual loss rate ¹	Expected loss rate ¹	Actual loss rate ¹	Expected loss rate ¹
Business and government portfolios ²								
Corporate	0.52%	0.64%	0.37%	0.66%	0.27%	0.71%	0.24%	0.74%
Sovereign	-	-	-	-	-	-	-	-
Banks	-	0.13%	-	0.12%	-	0.12%	-	0.14%
Retail portfolios ³								
Real estate secured personal lending	0.02%	0.05%	0.02%	0.05%	0.02%	0.06%	0.02%	0.06%
Qualifying revolving retail	3.60%	4.18%	3.71%	4.23%	3.77%	3.85%	3.74%	3.90%
Other retail	1.52%	3.05%	1.51%	2.89%	1.55%	2.94%	1.53%	2.83%

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

Actual loss rates on retail portfolios for each quarter represent write-offs less recoveries for the previous 12 months, divided by the outstanding balance at the beginning of the previous 12 month period. The expected loss rate represents the loss rate that was predicted by the Basel II parameter estimates at the beginning of the period defined above.

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

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

² Business and government portfolios:

Actual loss rates for business and government exposures were lower than the historically measured expected losses as average default rates and LGDs were higher during the historically measured period than the preceding 12 months.

³ Retail portfolios:

Expected loss rate for real estate secured personal lending is significantly higher than actual loss experience due to conservative assumptions built into the model.

The increases in the actual loss rates for "Qualifying revolving retail" and "Other retail" in Q3/13 are due to a charge of \$20 million in July 2013 resulting from a revision of estimated loss parameters on our unsecured lending portfolios.

The increase in the expected loss rate for "Qualifying revolving retail" as at Q3/12 was due to the implementation of new expected loss methodology for Unsecured Personal Lines of Credit in Q3/11 and the increase in the expected loss rate for "Other retail" as at Q1/12 was due to the implementation of new expected loss methodology for small business in Q1/11.

CREDIT EXPOSURE - MATURITY PROFILE

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
Business and government portfolios									
Corporate									
Less than 1 year ¹	37,113	40,520	36,549	33,205	32,264	33,876	31,516	26,923	25,271
1 - 3 years	33,171	29,785	28,668	28,130	27,035	25,646	25,437	26,670	28,960
3 - 5 years	29,233	28,292	26,789	27,046	26,718	26,087	24,343	21,251	16,756
Over 5 years	394	531	491	261	230	212	285	446	351
	99,911	99,128	92,497	88,642	86,247	85,821	81,581	75,290	71,338
Sovereign									
Less than 1 year ¹	6,745	6,463	6,528	7,850	6,151	6,492	6,108	6,130	21,337
1 - 3 years	11,794	10,541	8,419	8,301	13,426	9,303	12,821	20,640	12,638
3 - 5 years	11,200	12,132	14,483	13,419	8,449	11,325	12,925	19,888	17,906
Over 5 years	945	1,278	1,379	1,051	1,080	1,028	1,034	983	885
	30,684	30,414	30,809	30,621	29,106	28,148	32,888	47,641	52,766
Banks									
Less than 1 year ¹	52,718	53,226	49,206	47,446	55,556	51,397	50,389	48,480	50,993
1 - 3 years	10,786	11,550	13,719	15,909	16,516	16,137	16,572	15,275	16,416
3 - 5 years	3,642	3,998	1,655	1,628	2,116	2,653	2,802	3,683	3,035
Over 5 years	1,510	1,930	1,739	162	329	280	204	575	426
	68,656	70,704	66,319	65,145	74,517	70,467	69,967	68,013	70,870
Total business and government portfolios	199,251	200,246	189,625	184,408	189,870	184,436	184,436	190,944	194,974
Retail portfolios									
Real estate and secured personal lending									
Less than 1 year ¹	63,501	64,097	63,949	75,856	74,840	72,084	70,850	60,623	59,467
1 - 3 years	73,260	69,973	62,510	55,580	54,401	54,226	51,809	24,593	27,131
3 - 5 years	45,686	47,059	53,934	60,479	63,650	65,954	68,169	55,504	55,346
Over 5 years	2,508	2,463	2,389	2,378	2,405	2,140	2,168	2,297	2,554
	184,955	183,592	182,782	194,293	195,296	194,404	192,996	143,017	144,498
Qualifying revolving retail									
Less than 1 year ¹	62,343	61,879	61,958	61,399	62,444	62,016	62,727	62,320	62,323
	62,343	61,879	61,958	61,399	62,444	62,016	62,727	62,320	62,323
Other retail									
Less than 1 year ¹	8,506	8,530	8,458	8,528	8,617	8,740	8,590	8,675	8,774
1 - 3 years	355	382	384	416	431	459	495	507	569
3 - 5 years	46	47	49	50	51	55	60	65	69
Over 5 years	45	45	46	48	50	54	52	50	49
	8,952	9,004	8,937	9,042	9,149	9,308	9,197	9,297	9,461
Total retail portfolios	256,250	254,475	253,677	264,734	266,889	265,728	264,920	214,634	216,282
Total credit exposure	455,501	454,721	443,302	449,142	456,759	450,164	449,356	405,578	411,256

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

BUSINESS AND GOVERNMENT EXPOSURES (AIRB) BY INDUSTRY GROUPS ¹

(\$ millions)

						Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
	Drawn	Undrawn commitments	Repo-style transactions	Other off-balance sheet	OTC derivatives	Total	Total	Total	Total	Total	Total	Total	Total	Total
Commercial mortgages	7,611	74	-	-	-	7,685	7,614	7,550	7,628	7,666	7,562	7,589	7,571	7,186
Financial institutions	18,241	2,918	8,649	52,729	9,437	91,974	96,285	85,009	83,426	94,579	89,495	87,013	81,981	83,460
Retail and wholesale	3,000	2,518	-	288	42	5,848	5,551	5,432	5,305	5,178	5,212	5,014	4,971	4,998
Business services	4,147	1,508	-	346	23	6,024	5,968	5,819	5,583	6,048	6,009	5,914	5,452	5,543
Manufacturing - capital goods	1,570	1,434	-	109	43	3,156	3,054	2,837	2,833	2,874	2,799	2,624	2,767	2,704
Manufacturing - consumer goods	2,384	938	-	134	20	3,476	3,476	3,247	3,019	3,205	3,033	2,762	2,603	2,750
Real estate and construction	12,008	3,966	-	821	62	16,857	16,039	14,986	15,011	14,270	13,860	13,530	12,573	11,334
Agriculture	3,704	1,094	-	41	23	4,862	4,829	4,743	4,718	4,709	4,693	4,452	4,393	4,353
Oil and gas	4,100	7,179	-	1,119	1,105	13,503	12,517	12,309	11,658	11,382	11,117	10,483	9,871	9,603
Mining	978	2,458	-	429	57	3,922	3,854	3,595	3,663	3,501	3,265	3,045	2,691	2,283
Forest products	501	466	-	141	37	1,145	1,162	1,121	1,125	1,179	1,124	1,133	1,115	910
Hardware and software	720	330	-	34	4	1,088	1,051	1,115	999	893	863	732	814	701
Telecommunications and cable	698	917	-	384	116	2,115	2,132	2,081	1,864	1,902	1,678	1,505	1,460	1,511
Broadcasting, publishing, and printing	291	243	-	184	2	720	724	770	846	918	951	937	926	861
Transportation	1,906	1,413	-	185	109	3,613	3,202	3,287	2,799	2,805	2,696	2,730	2,493	2,416
Utilities	1,966	3,507	-	1,022	390	6,885	6,422	5,626	5,768	5,441	4,927	4,513	4,226	3,947
Education, health, and social services	1,387	904	12	51	72	2,426	2,483	2,495	2,402	2,399	2,386	2,409	2,348	2,223
Governments	17,238	3,338	766	426	2,184	23,952	23,883	27,603	25,761	20,921	22,766	28,051	42,689	48,191
	82,450	35,205	9,427	58,443	13,726	199,251	200,246	189,625	184,408	189,870	184,436	184,436	190,944	194,974

¹ Gross credit exposure after credit valuation adjustments for financial guarantors, and before allowance for credit losses.

EAD UNDER THE STANDARDIZED APPROACH

(\$ millions)

	Risk-weight category						Total
	0%	20%	50%	75%	100%	150%	
Q3/13							
Corporate	-	117	88	-	3,574	-	3,779
Sovereign	2,246	21	213	-	521	10	3,011
Banks	-	863	91	-	10	-	964
Real estate secured personal lending	-	-	-	2,184	-	-	2,184
Other retail	-	-	-	1,877	120	-	1,997
	2,246	1,001	392	4,061	4,225	10	11,935
Q2/13	2,124	881	309	4,066	4,234	10	11,624
Q1/13	2,043	748	365	4,152	4,359	-	11,667
Q4/12	1,890	654	283	4,245	4,736	-	11,808
Q3/12	1,770	622	244	4,360	4,849	-	11,845
Q2/12	1,759	583	375	4,420	4,885	-	12,022
Q1/12	1,691	835	458	4,514	4,721	-	12,219
Q4/11	2,910	2,167	399	4,622	4,738	-	14,836
Q3/11	2,992	1,884	318	4,579	4,792	-	14,565

EXPOSURE COVERED BY GUARANTEES AND CREDIT DERIVATIVES ¹

(\$ millions)	Q3/13			Q2/13			Q1/13		
	Provider of guarantees/ credit derivatives			Provider of guarantees/ credit derivatives			Provider of guarantees/ credit derivatives		
	Corporate	Sovereign	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign	Bank
Corporate	2,142	2,321	1,944	2,318	1,609	111	2,195	1,050	121
Sovereign	-	7,468	-	-	8,524	-	-	11,879	-
Banks	9	447	1,052	9	443	2,344	9	518	1,522
Real estate secured personal lending	670	102,822	-	708	105,938	-	739	108,754	-
Other retail	-	47	-	-	53	-	-	57	-
	2,821	113,105	2,996	3,035	116,567	2,455	2,943	122,258	1,643

(\$ millions)	Q4/12			Q3/12			Q2/12			Q1/12		
	Provider of guarantees/ credit derivatives			Provider of guarantees/ credit derivatives			Provider of guarantees/ credit derivatives			Provider of guarantees/ credit derivatives		
	Corporate	Sovereign	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign	Bank
Corporate	2,018	864	124	2,079	816	85	1,880	1,289	164	1,780	1,340	162
Sovereign	-	9,473	-	6	4,726	-	-	4,646	-	-	5,616	-
Banks	-	629	888	1,251	1,714	9	-	1,734	1,814	-	2,687	782
Real estate secured personal lending	773	109,379	-	808	111,313	-	847	113,295	-	803	114,453	-
Other retail	-	62	-	-	67	-	-	73	-	-	80	-
	2,791	120,407	1,012	4,144	118,636	94	2,727	121,037	1,978	2,583	124,176	944

¹ This table provides information on credit mitigants against exposures analyzed under the AIRB approach.

EXPOSURES SECURITIZED AS ORIGINATOR

(\$ millions)

	Q3/13			Q2/13		
	Residential mortgages - Prime and Near Prime / Alt-A program ¹	Commercial mortgages	Total	Residential mortgages - Prime and Near Prime / Alt-A program ¹	Commercial mortgages	Total
Securitized	-	269	269	-	282	282
Sold	-	269	269	-	282	282
Impaired and other past due loans ²	-	-	-	-	-	-
Net write-offs for the period	-	-	-	-	-	-

(\$ millions)

	Q1/13			Q4/12	Q3/12	Q2/12
	Residential mortgages - Prime and Near Prime / Alt-A program ¹	Commercial mortgages	Total	Total	Total	Total
Securitized	-	285	285	300	307	1,158
Sold	-	285	285	300	307	1,158
Impaired and other past due loans ²	-	-	-	-	-	13
Net write-offs for the period	-	-	-	-	-	1

¹ Commencing Q3/12, these are no longer risk-weighted under the securitization approach.

² Other past due loans are loans with repayment of principal and payment of interest overdue for over 90 days.

BANK SPONSORED MULTI-SELLER CONDUITS EXPOSURE

(\$ millions)	Q3/13	Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11
	Asset amount								
Canadian residential mortgages	-	-	-	17	36	84	134	182	245
Auto leases	282	268	257	251	221	197	173	130	125
Auto loans	521	569	-	-	-	-	-	-	-
Franchise loans	393	384	366	402	406	400	361	406	433
Credit cards	975	975	525	525	525	525	525	525	525
Equipment leases/loans	235	226	182	200	157	143	88	2	3
Trade receivables	-	-	-	31	78	77	58	70	57
Dealer floorplan	200	200	200	200	-	-	-	-	-
	2,606	2,622	1,530	1,626	1,423	1,426	1,339	1,315	1,388
Impaired and other past due loans ¹	14	16	16	16	17	18	17	16	21

TOTAL SECURITIZATION EXPOSURES (IRB APPROACH)

(\$ millions)	Q3/13		Q2/13	Q1/13	Q4/12	Q3/12	Q2/12	Q1/12	Q4/11	Q3/11			
	Investment and loans	Undrawn liquidity and credit facilities	Written credit derivatives	Total exposure	Of which resecuritization exposure ^{2,3}	Total Exposure							
Non-Trading													
<u>Own securitized assets</u>													
Residential mortgages - Prime and Near Prime / Alt-A program ⁴	-	-	-	-	-	-	880	900	967	946			
Commercial mortgages	-	-	-	-	-	-	4	4	4	4			
Credit cards	-	-	-	-	-	-	-	-	23	19			
<u>Third party securitized assets</u> ⁵													
CIBC sponsored conduits and structured vehicles	413	3,725	146	4,284	82	4,345	3,264	3,294	3,311	2,607	2,155	2,045	2,088
Third party structured vehicles	4,956	783	7,695	13,434	2,503	14,029	15,609	15,709	15,818	15,625	16,122	16,449	19,337
Trading ⁶	271	-	-	271	-	286	189	320	345	217	135	n/a	n/a
Total exposure (EAD)	5,640	4,508	7,841	17,989	2,585	18,660	19,062	19,323	19,474	19,333	19,316	19,488	22,394

¹ These are in respect of assets that are collateral to the short-term notes, rated R-1(High) (sf) / P-1 (sf) by DBRS/Moody's, issued by the multi-seller conduits and benefit from related credit enhancements. In some instances, the amount is in respect of the entire asset pool that is funded by many parties including the bank sponsored multi-seller conduits. As such, the bank sponsored multi-seller conduits' share is proportional to its ownership interests.

² Resecuritization exposure comprises \$1,316 million (Q2/13: \$1,412 million) of investments and loans, \$238 million (Q2/13: \$238 million) of undrawn credit facilities and \$1,031 million (Q2/13: \$1,033 million) of written credit derivatives.

³ Do not benefit from any financial collateral.

⁴ Commencing Q3/12, these are no longer risk-weighted under the securitization approach.

⁵ Comprises collateralized loan obligations, asset-backed commercial paper, trust preferred securities, collateralized debt obligations, and others.

⁶ Comprises asset-backed securities.

n/a Not applicable.

SECURITIZATION EXPOSURES - RISK WEIGHTED ASSETS AND CAPITAL CHARGES (IRB APPROACH)

(\$ millions)

	EAD ¹		Q3/13 RWA		Capital charge	
	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization
	Trading					
Ratings based approach						
AAA to BBB-	271	-	20	-	2	-
Total trading	271	-	20	-	2	-
Non-trading						
Ratings based approach						
AAA to BBB-	5,241	2,478	426	1,251	34	100
BB+ to BB-	-	-	-	-	-	-
Rated below BB-	19	7	239	86	19	7
	5,260	2,485	665	1,337	53	107
Internal assessment approach						
AAA to BBB-	3,466	-	243	-	19	-
BB+ to BB-	-	-	-	-	-	-
	3,466	-	243	-	19	-
Supervisory formula approach	5,920	62	585	17	47	1
Unrated exposure ²	11	1	141	8	11	1
Deduction from capital						
Tier 1 and 2						
Rated below BB-	-	-	-	-	-	-
Unrated exposure	-	-	-	-	-	-
Total non-trading	14,657	2,548	1,634	1,362	130	109
Total exposure	14,928	2,548	1,654	1,362	132	109

(\$ millions)

	Q2/13						Q1/13					
	EAD ¹		RWA		Capital charge		EAD ¹		RWA		Capital charge	
	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization
Trading												
Ratings based approach												
AAA to BBB-	286	-	22	-	2	-	189	-	14	-	1	-
Total trading	286	-	22	-	2	-	189	-	14	-	1	-
Non-trading												
Ratings based approach												
AAA to BBB-	5,767	2,583	480	1,355	38	108	7,598	2,250	704	1,153	57	92
BB+ to BB-	-	-	-	-	-	-	-	-	-	-	-	
Rated below BB-	19	-	234	-	19	-	19	-	235	-	19	-
	5,786	2,583	714	1,355	57	108	7,617	2,250	939	1,153	76	92
Internal assessment approach												
AAA to BBB-	3,491	-	244	-	20	-	2,177	-	152	-	12	-
BB+ to BB-	-	-	-	-	-	-	-	-	-	-	-	
	3,491	-	244	-	20	-	2,177	-	152	-	12	-
Supervisory formula approach	5,935	64	570	19	46	2	6,276	47	630	14	50	1
Unrated exposure ²	21	1	138	8	11	1	21	-	135	-	11	-
Deduction from capital												
Tier 1 and 2												
Rated below BB-	-	-	-	-	-	-	-	-	-	-	-	
Unrated exposure	-	-	-	-	-	-	-	-	-	-	-	
Total non-trading	15,233	2,648	1,666	1,382	134	111	16,091	2,297	1,856	1,167	149	93
Total exposure	15,519	2,648	1,688	1,382	136	111	16,280	2,297	1,870	1,167	150	93

For footnotes, see next page



SECURITIZATION EXPOSURES - RISK WEIGHTED ASSETS AND CAPITAL CHARGES (IRB APPROACH) (continued)

(\$ millions)	Q4/12						Q3/12					
	EAD ¹		RWA		Capital charge		EAD ¹		RWA		Capital charge	
	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization
Trading												
Ratings based approach												
AAA to BBB-	320	-	23	-	2	-	345	-	25	-	2	-
Total trading	320	-	23	-	2	-	345	-	25	-	2	-
Non-trading												
Ratings based approach												
AAA to BBB-	7,738	2,270	694	1,199	56	96	7,925	2,312	745	1,247	60	100
BB+ to BB-	-	-	-	-	-	-	-	-	-	-	-	-
Rated below BB-	-	-	-	-	-	-	-	-	-	-	-	-
Internal assessment approach												
AAA to BBB-	2,212	-	155	-	12	-	2,173	-	152	-	12	-
BB+ to BB-	-	-	-	-	-	-	-	-	-	-	-	-
Supervisory formula approach	2,212	-	155	-	12	-	2,173	-	152	-	12	-
Unrated exposure ²	6,260	51	561	10	45	1	6,218	29	559	5	45	-
Deduction from capital Tier 1 and 2	10	-	2	-	-	-	10	-	2	-	-	-
Rated below BB-	18	-	-	-	18	-	18	-	-	-	18	-
Unrated exposure	16	-	-	-	16	-	17	-	-	-	17	-
Total non-trading	16,254	2,321	1,412	1,209	147	97	16,361	2,341	1,458	1,252	152	100
Total exposure	16,574	2,321	1,435	1,209	149	97	16,706	2,341	1,483	1,252	154	100

(\$ millions)	Q2/12						Q1/12					
	EAD ¹		RWA		Capital charge		EAD ¹		RWA		Capital charge	
	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization	Securitization	Resecuritization
Trading												
Ratings based approach												
AAA to BBB-	217	-	15	-	1	-	135	-	16	-	1	-
Total trading	217	-	15	-	1	-	135	-	16	-	1	-
Non-trading												
Ratings based approach												
AAA to BBB-	8,447	2,317	805	1,215	64	97	8,085	2,227	787	979	63	78
BB+ to BB-	-	-	-	-	-	-	-	-	-	-	-	-
Internal assessment approach	8,447	2,317	805	1,215	64	97	8,085	2,227	787	979	63	78
Internal assessment approach												
AAA to BBB-	2,197	-	154	-	12	-	2,764	-	194	-	16	-
BB+ to BB-	-	-	-	-	-	-	-	-	-	-	-	-
Supervisory formula approach	2,197	-	154	-	12	-	2,764	-	194	-	16	-
Unrated exposure ²	5,678	23	477	4	38	-	5,625	24	472	5	38	-
Deduction from capital Tier 1 and 2	10	-	2	-	-	-	10	-	3	-	-	-
Rated below BB-	18	-	-	-	18	-	19	-	-	-	19	-
Unrated exposure	76	-	-	-	76	-	76	-	-	-	76	-
Total non-trading	16,426	2,340	1,438	1,219	208	97	16,579	2,252	1,456	984	212	79
Total exposure	16,643	2,340	1,453	1,219	209	97	16,714	2,252	1,472	984	213	79

¹ Net of financial collateral \$513 million (Q2/13: \$493 million).

² Pertains to unrated exposures not subject to supervisory formula approach.

BASEL - GLOSSARY

Advanced internal rating based (AIRB) approach for credit risk

Internal models based on historical experience of key risk assumptions are used to compute the capital requirements.

Advanced measurement approach (AMA) for operational risk

A risk-sensitive approach to calculating the capital charge for operational risk based on internal risk measurement models, using a combination of quantitative and qualitative risk measurement techniques.

Business and government portfolio

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

Common Equity Tier 1, Tier 1 and total capital ratios

Common Equity Tier 1, Tier 1 and total regulatory capital, divided by RWA, based on guidelines set by OSFI, based on Bank for International Settlements standards.

Corporate exposures

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

Credit risk

Risk of financial loss due to a borrower or counterparty failing to meet its obligations in accordance with agreed terms.

Drawn exposure

Exposure reporting, the amount of credit risk exposure resulting from loans already advanced to the customer.

Exposure at default (EAD)

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

Internal models approach (IMA) for market risk

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

Internal ratings based approach for securitization exposures

The computation of capital charge is based on risk weights that are mapped from internal ratings.

Loss given default (LGD)

An estimate of the amount of exposure to a customer that will not be recovered following a default by that customer, expressed as a percentage of the exposure at default.

Operational risk

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

Probability of default (PD)

An estimate of the likelihood of default for any particular customer which occurs when that customer is not able to repay its obligations as they become contractually due.

Qualifying revolving retail

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

Real estate secured personal lending

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

Regulatory capital

Basel III regulatory capital, as defined by OSFI's Capital Adequacy Requirements Guideline, is comprised of Common Equity Tier 1, Additional Tier 1 and Tier 2 capital. Common Equity Tier 1 includes common shares, retained earnings and AOCI (excluding AOCI relating to cash flow hedges), less regulatory adjustments for items such as goodwill and other intangible assets, deferred tax assets, assets related to defined benefit pension plans, and certain investments. Additional Tier 1 capital primarily includes preferred shares and innovative Tier 1 notes. Tier 2 capital consists primarily of subordinated debentures. Both OSFI and BCBS have amended the rules on instruments that can be considered qualifying Tier 1 and Tier 2 capital instruments for the purposes of calculating regulatory capital under Basel III. In particular, capital instruments must be capable of absorbing loss at the point of non-viability of a financial institution in order to qualify as regulatory capital. The instruments that no longer qualify under Basel III will be excluded from regulatory capital at a rate of 10% per annum commencing January 1, 2013 through to January 1, 2022.

Basel II regulatory capital comprises Tier 1 and Tier 2 capital. Tier 1 capital comprises common shares, retained earnings, preferred shares, innovative Tier 1 notes, non-controlling interests, contributed surplus, and foreign currency translation adjustments. All Tier 1 and Tier 2 capital elements are net of trading short positions. Goodwill and gain on sale of applicable securitized assets is deducted from Tier 1 capital. Tier 2 capital comprises subordinated debt and eligible collective/general allowance. Both Tier 1 and Tier 2 capital are subject to certain other deductions on a 50/50 basis except for investment in insurance activities which was 100% deducted from Tier 2 capital until October 31, 2011.

Retail portfolios

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

Resecuritization

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

Risk-weighted assets (RWA)

RWAs consist of three components: (i) RWAs for credit risk are calculated using the AIRB approach and Standardized Approach. The AIRB RWAs are calculated utilizing PDs, LGDs, EADs, and in some cases maturity adjustment, and the Standardized Approach applies risk weighting factors specified in the OSFI guidelines to on- and off- balance sheet exposures; (ii) RWAs for market risk in the trading portfolio are based on the internal models approved by the OSFI with the exception of the RWAs for traded securitization assets where we are using the methodology defined by the OSFI; and (iii) RWAs for operational risk relating to the risk of losses from inadequate or failed processes, people and systems are calculated under the AMA approach.

Securitization

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

Sovereign exposures

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

Standardized approach for credit risk

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