



Supplementary Financial Information

For the period ended
July 31, 2016

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TABLE OF CONTENTS

This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q3/16, and our 2015 annual report (including audited consolidated financial statements and accompanying management's discussion and analysis). 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 International Financial Reporting Standards (IFRS) and all amounts are in millions of Canadian dollars, unless otherwise stated.

NOTES TO USERS

External reporting changes	1
Non-GAAP measures	1
Reconciliation of non-GAAP to GAAP measures	2
Items of note	3

CONSOLIDATED FINANCIAL OVERVIEW

Financial Highlights	4
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QUARTERLY TRENDS

Net Interest Income	6	Consolidated Balance Sheet	14
Non-Interest Income	6	Condensed Average Balance Sheet	15
Non-Interest Expenses	7	Goodwill, Software and Other Intangible Assets	15
Segmented Information	8	Consolidated Statement of Comprehensive Income	16
Segmented Information - Retail and Business Banking	9	Income Tax Allocated to Each Component of Other Comprehensive Income (OCI)	16
Segmented Information - Wealth Management	10	Consolidated Statement of Changes in Equity	17
Segmented Information - Capital Markets	11	Assets under Administration	18
Segmented Information - Corporate and Other	12	Assets under Management	18
Trading Activities	13		

CREDIT INFORMATION

Loans and Acceptances, Net of Allowance for Credit Losses	19	Changes in Allowance for Credit Losses	24
Gross Impaired Loans (GIL)	20	Provision for Credit Losses	25
Allowance for Credit Losses	21	Net Write-offs	26
Net Impaired Loans	23	Credit Risk Financial Measures	27
Changes in Gross Impaired Loans	24	Past Due Loans but not Impaired	27

ADDITIONAL QUARTERLY SCHEDULES

Outstanding Derivative Contracts - Notional Amounts	28	Fair Value of Available-For-Sale (AFS) Securities	29
Fair Value of Financial Instruments	29	Fair Value of Derivative Instruments	29



NOTES TO USERS

External reporting changes

The following external reporting changes were made in the first quarter of 2016. Prior period amounts were reclassified accordingly. The changes impacted the results of our strategic business units (SBUs), but there was no impact on consolidated net income resulting from these reclassifications.

- In the corporate and investment banking and business banking lines of business within Capital Markets and Retail and Business Banking, respectively, our client segmentation was redefined in a manner that reinforced our client-focused strategy, and resulted in a greater degree of industry specialization and expertise, while providing enhanced client coverage. We transferred client accounts accordingly between these lines of business.
- The transfer pricing methodology used by Treasury to charge and credit the SBUs for the cost and benefit of funding assets and liabilities, respectively, was enhanced to better align to our liquidity risk models.

In addition:

Within Capital Markets:

- Equity and debt underwriting revenue, previously shared between the global markets and corporate and investment banking lines of business, was transferred to be reported entirely within the corporate and investment banking line of business.

Within Wealth Management:

- The wealth advisory services business, previously reported in the asset management line of business, was transferred to the retail brokerage line of business.
- An "other" line of business was established to include the results of American Century Investments (ACI), previously reported in the asset management line of business.

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 noted below. 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, to calculate the adjusted diluted EPS.

Adjusted efficiency ratio

We adjust our reported revenue and non-interest expenses to remove 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 the adjusted dividend payout ratio.

Adjusted return on common shareholders' equity

We adjust our reported net income attributable to common shareholders to remove the impact of items of note, net of taxes, to calculate the adjusted return on common shareholders' equity.

Adjusted effective tax rate

We adjust our reported income before income taxes and reported income taxes to remove the impact of items of note to calculate the adjusted effective tax rate.

Economic capital

Economic capital provides a framework to evaluate the returns of each SBU, commensurate with risk assumed. The economic capital measure is based upon an estimate of equity capital required by the businesses to absorb unexpected losses consistent with our targeted risk rating over a one-year horizon. Economic capital comprises primarily credit, market, operational and strategic risk capital. 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 9 to 11.

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 2 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

		Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Reported and adjusted diluted EPS														
Reported net income attributable to common shareholders	A	1,426	926	968	767	962	895	907	791	899	3,320	2,764	3,531	3,131
After-tax impact of items of note		(369)	21	47	172	12	13	33	100	(13)	(301)	58	230	432
Adjusted net income attributable to common shareholders ¹	B	1,057	947	1,015	939	974	908	940	891	886	3,019	2,822	3,761	3,563
Diluted weighted-average common shares outstanding (thousands)	C	395,328	395,150	397,428	397,838	397,828	397,785	397,887	397,907	398,022	395,975	397,830	397,832	398,420
Reported diluted EPS (\$)	A / C	3.61	2.35	2.43	1.93	2.42	2.25	2.28	1.98	2.26	8.38	6.95	8.87	7.86
Adjusted diluted EPS (\$) ¹	B / C	2.67	2.40	2.55	2.36	2.45	2.28	2.36	2.24	2.23	7.62	7.09	9.45	8.94
Reported and adjusted efficiency ratio														
Reported total revenue	D	4,136	3,631	3,587	3,483	3,520	3,394	3,459	3,213	3,355	11,354	10,373	13,856	13,363
Adjusting items:														
Pre-tax impact of items of note		(459)	(53)	4	2	4	9	(55)	118	(49)	(508)	(42)	(40)	(276)
TEB		142	120	115	91	131	112	148	85	102	377	391	482	421
Adjusted total revenue ¹	E	3,819	3,698	3,706	3,576	3,655	3,515	3,552	3,416	3,408	11,223	10,722	14,298	13,508
Reported non-interest expenses	F	2,218	2,242	2,164	2,383	2,179	2,104	2,195	2,083	2,044	6,624	6,478	8,861	8,512
Adjusting items:														
Pre-tax impact of items of note		(10)	(95)	(10)	(223)	(12)	(9)	(94)	(20)	(17)	(115)	(115)	(338)	(539)
Adjusted non-interest expenses ¹	G	2,208	2,147	2,154	2,160	2,167	2,095	2,101	2,063	2,027	6,509	6,363	8,523	7,973
Reported efficiency ratio	F / D	53.6%	61.7%	60.3%	68.4%	61.9%	62.0%	63.5%	64.8%	60.9%	58.3%	62.4%	63.9%	63.7%
Adjusted efficiency ratio ¹	G / E	57.8%	58.0%	58.1%	60.4%	59.3%	59.6%	59.2%	60.4%	59.5%	58.0%	59.3%	59.6%	59.0%
Reported and adjusted dividend payout ratio														
Dividends paid to common shareholders	H	478	466	457	445	433	421	409	398	397	1,401	1,263	1,708	1,567
Reported dividend payout ratio	H / A	33.5%	50.2%	47.3%	58.0%	45.0%	47.1%	45.1%	50.3%	44.2%	42.2%	45.7%	48.4%	50.0%
Adjusted dividend payout ratio ¹	H / B	45.2%	49.1%	45.1%	47.4%	44.5%	46.4%	43.5%	44.6%	44.8%	46.4%	44.8%	45.4%	44.0%
Reported and adjusted return on common shareholders' equity														
Average common shareholders' equity	I	21,198	20,899	21,233	20,122	18,733	18,437	18,123	17,528	16,989	21,111	18,431	18,857	17,067
Reported return on common shareholders' equity	A / I ²	26.8%	18.0%	18.1%	15.1%	20.4%	19.9%	19.9%	17.9%	21.0%	21.0%	20.0%	18.7%	18.3%
Adjusted return on common shareholders' equity ¹	B / I ²	19.8%	18.4%	19.0%	18.5%	20.6%	20.2%	20.6%	20.1%	20.7%	19.1%	20.5%	19.9%	20.9%
Reported and adjusted effective tax rate														
Reported income before income taxes	J	1,675	1,065	1,161	902	1,152	1,093	1,077	936	1,116	3,901	3,322	4,224	3,914
Pre-tax impact of items of note		(409)	82	83	225	16	18	39	138	(32)	(244)	73	298	408
Adjusted income before income taxes ¹	K	1,266	1,147	1,244	1,127	1,168	1,111	1,116	1,074	1,084	3,657	3,395	4,522	4,322
Reported income taxes	L	234	124	179	124	174	182	154	125	195	537	510	634	699
Tax impact of items of note		(40)	61	36	51	4	5	6	38	(19)	57	15	66	(34)
Adjusted income taxes ¹	M	194	185	215	175	178	187	160	163	176	594	525	700	665
Reported effective tax rate	L / J	14.0%	11.6%	15.4%	13.7%	15.1%	16.7%	14.3%	13.4%	17.5%	13.8%	15.4%	15.0%	17.9%
Adjusted effective tax rate ¹	M / K	15.4%	16.1%	17.3%	15.5%	15.2%	16.8%	14.3%	15.2%	16.2%	16.2%	15.5%	15.5%	15.4%

¹ Non-GAAP measure.

² Annualized.

NOTES TO USERS

(\$ millions)

Items of note	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Gain, net of related transaction costs, on the sale of our minority investment in ACI	(428)	-	-	-	-	-	-	-	-	(428)	-	-	-
Gain, net of related transaction and severance costs, on the sale of a processing centre	-	(53)	-	-	-	-	-	-	-	(53)	-	-	-
Gain arising from accounting adjustments on credit card-related balance sheet amounts	-	-	-	-	-	-	(46)	-	-	-	(46)	(46)	-
Gain on sale of an investment in our merchant banking portfolio	-	-	-	-	-	-	(23)	-	-	-	(23)	(23)	-
Gain in respect of the Aeroplan transactions with Aimia Canada Inc. and TD, net of costs relating to the development of our enhanced travel rewards program	-	-	-	-	-	-	-	18	9	-	-	-	(190)
Gain within an equity-accounted investment in our merchant banking portfolio	-	-	-	-	-	-	-	-	(52)	-	-	-	(52)
Gain in our exited European leveraged finance portfolio	-	-	-	-	-	-	-	-	-	-	-	-	(78)
Loss (income) from the structured credit run-off business	(28)	11	5	3	6	8	12	(2)	2	(12)	26	29	15
Amortization of intangible assets	7	7	9	11	10	10	11	10	9	23	31	42	36
Increase in legal provisions	-	77	-	-	-	-	-	-	-	77	-	-	-
Increase (decrease) in collective allowance recognized in Corporate and Other ¹	-	40	69	-	-	-	-	-	-	109	-	-	(26)
Charge resulting from operational changes in the processing of write-offs in Retail and Business Banking	-	-	-	-	-	-	-	-	-	-	-	-	26
Loan losses in our exited European leveraged finance portfolio	40	-	-	-	-	-	-	-	-	40	-	-	-
Loan losses in our exited U.S. leveraged finance portfolio	-	-	-	-	-	-	-	-	-	-	-	-	22
Restructuring charges primarily relating to employee severance	-	-	-	211	-	-	85	-	-	-	85	296	-
Charges relating to CIBC FirstCaribbean	-	-	-	-	-	-	-	-	-	-	-	-	543
Charge relating to the incorporation of funding valuation adjustments (FVA) into the valuation of our uncollateralized derivatives	-	-	-	-	-	-	-	112	-	-	-	-	112
Pre-tax impact of items of note on net income	(409)	82	83	225	16	18	39	138	(32)	(244)	73	298	408
Income tax impact on above items of note	40	(31)	(21)	(51)	(4)	(5)	(6)	(38)	19	(12)	(15)	(66)	34
Income tax recovery due to the settlement of transfer pricing-related matters	-	(30)	-	-	-	-	-	-	-	(30)	-	-	-
Income tax recovery arising from a change in our expected utilization of tax loss carryforwards	-	-	(15)	-	-	-	-	-	-	(15)	-	-	-
After-tax impact of items of note on net income	(369)	21	47	174	12	13	33	100	(13)	(301)	58	232	442
After-tax impact of items of note on non-controlling interests	-	-	-	(2)	-	-	-	-	-	-	-	(2)	(10)
After-tax impact of items of note on net income attributable to common shareholders	(369)	21	47	172	12	13	33	100	(13)	(301)	58	230	432

¹ 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 30 days delinquent; and (iii) net write-offs for the cards portfolio, which are all reported in the respective SBUs.

FINANCIAL HIGHLIGHTS

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Financial results (\$ millions)													
Net interest income	2,113	2,037	2,106	2,043	2,021	1,895	1,956	1,881	1,875	6,256	5,872	7,915	7,459
Non-interest income	2,023	1,594	1,481	1,440	1,499	1,499	1,503	1,332	1,480	5,098	4,501	5,941	5,904
Total revenue	4,136	3,631	3,587	3,483	3,520	3,394	3,459	3,213	3,355	11,354	10,373	13,856	13,363
Provision for credit losses	243	324	262	198	189	197	187	194	195	829	573	771	937
Non-interest expenses	2,218	2,242	2,164	2,383	2,179	2,104	2,195	2,083	2,044	6,624	6,478	8,861	8,512
Income before income taxes	1,675	1,065	1,161	902	1,152	1,093	1,077	936	1,116	3,901	3,322	4,224	3,914
Income taxes	234	124	179	124	174	182	154	125	195	537	510	634	699
Net income	1,441	941	982	778	978	911	923	811	921	3,364	2,812	3,590	3,215
Net income (loss) attributable to non-controlling interests	6	5	5	2	5	4	3	2	3	16	12	14	(3)
Preferred shareholders	9	10	9	9	11	12	13	18	19	28	36	45	87
Common shareholders	1,426	926	968	767	962	895	907	791	899	3,320	2,764	3,531	3,131
Net income attributable to equity shareholders	1,435	936	977	776	973	907	920	809	918	3,348	2,800	3,576	3,218
Financial measures													
Reported efficiency ratio	53.6%	61.7%	60.3%	68.4%	61.9%	62.0%	63.5%	64.8%	60.9%	58.3%	62.4%	63.9%	63.7%
Adjusted efficiency ratio ¹	57.8%	58.0%	58.1%	60.4%	59.3%	59.6%	59.2%	60.4%	59.5%	58.0%	59.3%	59.6%	59.0%
Loan loss ratio ²	0.32%	0.38%	0.26%	0.26%	0.25%	0.30%	0.28%	0.30%	0.33%	0.32%	0.28%	0.27%	0.38%
Reported return on common shareholders' equity	26.8%	18.0%	18.1%	15.1%	20.4%	19.9%	19.9%	17.9%	21.0%	21.0%	20.0%	18.7%	18.3%
Adjusted return on common shareholders' equity ¹	19.8%	18.4%	19.0%	18.5%	20.6%	20.2%	20.6%	20.1%	20.7%	19.1%	20.5%	19.9%	20.9%
Net interest margin	1.64%	1.65%	1.69%	1.70%	1.75%	1.73%	1.77%	1.78%	1.81%	1.66%	1.75%	1.74%	1.81%
Net interest margin on average interest-earning assets ³	1.87%	1.89%	1.94%	1.95%	2.01%	2.01%	2.04%	2.02%	2.05%	1.90%	2.02%	2.00%	2.05%
Return on average assets ⁴	1.12%	0.76%	0.79%	0.65%	0.85%	0.83%	0.84%	0.77%	0.89%	0.89%	0.84%	0.79%	0.78%
Return on average interest-earning assets ^{3,4}	1.28%	0.88%	0.91%	0.74%	0.97%	0.97%	0.96%	0.87%	1.01%	1.02%	0.97%	0.91%	0.89%
Total shareholder return	(0.94)%	12.72%	(8.13)%	8.61%	(2.40)%	11.10%	(13.42)%	2.66%	4.65%	2.59%	(6.12)%	1.96%	20.87%
Reported effective tax rate	14.0%	11.6%	15.4%	13.7%	15.1%	16.7%	14.3%	13.4%	17.5%	13.8%	15.4%	15.0%	17.9%
Adjusted effective tax rate ¹	15.4%	16.1%	17.3%	15.5%	15.2%	16.8%	14.3%	15.2%	16.2%	16.2%	15.5%	15.5%	15.4%
Common share information													
Per share (\$)													
Basic EPS	3.61	2.35	2.44	1.93	2.42	2.25	2.28	1.99	2.26	8.40	6.96	8.89	7.87
Reported diluted EPS	3.61	2.35	2.43	1.93	2.42	2.25	2.28	1.98	2.26	8.38	6.95	8.87	7.86
Adjusted diluted EPS ¹	2.67	2.40	2.55	2.36	2.45	2.28	2.36	2.24	2.23	7.62	7.09	9.45	8.94
Dividends	1.21	1.18	1.15	1.12	1.09	1.06	1.03	1.00	1.00	3.54	3.18	4.30	3.94
Book value	54.54	52.16	52.56	51.25	50.02	47.08	45.99	44.30	43.02	54.54	50.02	51.25	44.30
Share price (\$)													
High	104.19	101.76	101.22	102.74	96.99	97.62	107.16	107.01	102.06	104.19	107.16	107.16	107.01
Low	96.84	83.33	83.42	86.00	89.55	89.26	88.18	95.93	95.66	83.33	88.18	86.00	85.49
Closing	99.19	101.34	91.24	100.28	93.46	96.88	88.18	102.89	101.21	99.19	93.46	100.28	102.89
Shares outstanding (thousands)													
Weighted-average basic	394,753	394,679	396,927	397,253	397,270	397,212	397,117	397,009	397,179	395,459	397,199	397,213	397,620
Weighted-average diluted	395,328	395,150	397,428	397,838	397,828	397,785	397,887	397,907	398,022	395,975	397,830	397,832	398,420
End of period	394,838	394,679	395,179	397,291	397,234	397,262	397,142	397,021	396,974	394,838	397,234	397,291	397,021
Market capitalization (\$ millions)	39,164	39,997	36,056	39,840	37,126	38,487	35,020	40,850	40,178	39,164	37,126	39,840	40,850
Value measures													
Dividend yield (based on closing share price)	4.9%	4.7%	5.0%	4.4%	4.6%	4.5%	4.6%	3.9%	3.9%	4.8%	4.5%	4.3%	3.8%
Reported dividend payout ratio	33.5%	50.2%	47.3%	58.0%	45.0%	47.1%	45.1%	50.3%	44.2%	42.2%	45.7%	48.4%	50.0%
Adjusted dividend payout ratio ¹	45.2%	49.1%	45.1%	47.4%	44.5%	46.4%	43.5%	44.6%	44.8%	46.4%	44.8%	45.4%	44.0%
Market value to book value ratio	1.82	1.94	1.74	1.96	1.87	2.06	1.92	2.32	2.35	1.82	1.87	1.96	2.32

For footnotes, see next page.



FINANCIAL HIGHLIGHTS (continued)

(\$ millions)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
On- and off-balance sheet information													
Cash, deposits with banks and securities	98,093	91,054	91,132	93,619	92,997	76,406	74,334	73,089	80,653	98,093	92,997	93,619	73,089
Loans and acceptances, net of allowance	312,273	303,761	301,301	290,981	285,502	276,543	274,966	268,240	262,489	312,273	285,502	290,981	268,240
Total assets	494,490	478,144	479,032	463,309	457,842	439,203	445,223	414,903	405,422	494,490	457,842	463,309	414,903
Deposits	389,573	368,710	377,234	366,657	360,525	341,188	339,875	325,393	322,314	389,573	360,525	366,657	325,393
Common shareholders' equity	21,533	20,585	20,770	20,360	19,869	18,703	18,265	17,588	17,076	21,533	19,869	20,360	17,588
Average assets	511,925	502,408	494,379	476,700	457,774	448,912	437,701	418,414	411,036	502,908	448,120	455,324	411,481
Average interest-earning assets ³	448,834	437,179	431,380	415,783	399,444	385,938	380,984	370,020	363,422	439,145	388,820	395,616	362,997
Average common shareholders' equity	21,198	20,899	21,233	20,122	18,733	18,437	18,123	17,528	16,989	21,111	18,431	18,857	17,067
Assets under administration ^{5,6}	1,993,740	1,878,290	1,833,071	1,846,142	1,871,875	1,894,715	1,794,586	1,703,360	1,699,527	1,993,740	1,871,875	1,846,142	1,703,360
Assets under management ⁶	179,903	169,521	169,389	170,465	172,316	165,810	162,315	151,913	148,340	179,903	172,316	170,465	151,913
Balance sheet quality (All-in basis) and liquidity measures⁷													
Risk-weighted assets (RWA)													
CET1 capital RWA	168,077	165,419	162,583	156,107	153,889	146,951	146,554	141,250	139,920	168,077	153,889	156,107	141,250
Tier 1 capital RWA	168,407	165,746	162,899	156,401	154,176	147,173	146,847	141,446	140,174	168,407	154,176	156,401	141,446
Total capital RWA	168,690	166,027	163,169	156,652	154,422	147,364	147,097	141,739	140,556	168,690	154,422	156,652	141,739
Capital ratios													
CET1 ratio	10.9%	10.4%	10.6%	10.8%	10.8%	10.8%	10.3%	10.3%	10.1%	10.9%	10.8%	10.8%	10.3%
Tier 1 capital ratio	12.4%	11.9%	12.1%	12.5%	12.5%	12.6%	12.1%	12.2%	12.2%	12.4%	12.5%	12.5%	12.2%
Total capital ratio	14.4%	13.9%	14.2%	15.0%	15.0%	15.3%	15.0%	15.5%	14.8%	14.4%	15.0%	15.0%	15.5%
Basel III leverage ratio													
Leverage ratio exposure	537,172	516,838	516,037	502,552	493,475	474,276	471,937	n/a	n/a	537,172	493,475	502,552	n/a
Leverage ratio	3.9%	3.8%	3.8%	3.9%	3.9%	3.9%	3.8%	n/a	n/a	3.9%	3.9%	3.9%	n/a
Liquidity coverage ratio	120%	122%	121%	119%	121%	129%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other information													
Full-time equivalent employees ⁸	43,741	43,380	43,609	44,201	44,385	43,566	43,883	44,424	45,161	43,741	44,385	44,201	44,424

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 AUM amounts are included in the amounts reported under AUA.

⁷ Debt ratings - S&P Senior Long Term: A+; Moody's Senior Long Term: Aa3 (Negative Outlook). S&P changed the outlook on our senior debt ratings from negative to stable in December 2015.

⁸ 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)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Interest income													
Loans	2,492	2,384	2,426	2,385	2,418	2,306	2,464	2,410	2,389	7,302	7,188	9,573	9,504
Securities	446	436	435	385	380	370	389	403	397	1,317	1,139	1,524	1,628
Securities borrowed or purchased under resale agreements	86	80	73	60	69	82	99	82	82	239	250	310	320
Deposits with banks	44	42	33	23	20	14	19	4	5	119	53	76	25
	3,068	2,942	2,967	2,853	2,887	2,772	2,971	2,899	2,873	8,977	8,630	11,483	11,477
Interest expense													
Deposits	814	781	742	680	728	739	843	842	821	2,337	2,310	2,990	3,337
Securities sold short	57	42	55	52	55	50	73	86	81	154	178	230	327
Securities lent or sold under repurchase agreements	36	31	24	23	29	23	35	35	36	91	87	110	127
Subordinated indebtedness	37	37	28	39	40	51	51	45	44	102	142	181	178
Other	11	14	12	16	14	14	13	10	16	37	41	57	49
	955	905	861	810	866	877	1,015	1,018	998	2,721	2,758	3,568	4,018
Net interest income	2,113	2,037	2,106	2,043	2,021	1,895	1,956	1,881	1,875	6,256	5,872	7,915	7,459

NON-INTEREST INCOME

(\$ millions)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Underwriting and advisory fees	142	121	80	100	106	134	87	128	150	343	327	427	444
Deposit and payment fees	206	206	213	208	216	201	205	210	221	625	622	830	848
Credit fees	169	156	147	140	136	130	127	123	124	472	393	533	478
Card fees	115	108	122	115	109	114	111	106	108	345	334	449	414
Investment management and custodial fees	223	214	212	208	211	201	194	186	181	649	606	814	677
Mutual fund fees	369	349	366	363	369	354	371	337	317	1,084	1,094	1,457	1,236
Insurance fees, net of claims	99	100	100	103	81	91	86	88	82	299	258	361	356
Commissions on securities transactions	87	88	84	88	93	102	102	98	99	259	297	385	408
Trading income (loss)	(28)	18	(46)	(114)	(10)	(7)	(8)	(123)	(42)	(56)	(25)	(139)	(176)
AFS securities gains, net	46	13	8	19	17	41	61	44	24	67	119	138	201
Designated at fair value (FVO) gains (losses), net ¹	(6)	8	5	19	(9)	(11)	(2)	(1)	2	7	(22)	(3)	(15)
Foreign exchange other than trading ²	201	56	57	46	29	10	7	-	10	314	46	92	43
Income from equity-accounted associates and joint ventures	23	20	29	37	43	54	43	35	98	72	140	177	226
Other	377	137	104	108	108	85	119	101	106	618	312	420	764
Total non-interest income	2,023	1,594	1,481	1,440	1,499	1,499	1,503	1,332	1,480	5,098	4,501	5,941	5,904

¹ Represents income (loss) from FVO financial instruments 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 accumulated other comprehensive income (AOCI) that are reclassified to the consolidated statement of income as a result of a disposal of net investment in a foreign operation.

NON-INTEREST EXPENSES

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Employee compensation and benefits													
Salaries	658	644	659	835	652	619	720	639	635	1,961	1,991	2,826	2,502
Performance-based compensation	445	385	392	380	403	381	404	364	378	1,222	1,188	1,568	1,483
Benefits	171	170	166	164	176	178	187	164	163	507	541	705	651
	1,274	1,199	1,217	1,379	1,231	1,178	1,311	1,167	1,176	3,690	3,720	5,099	4,636
Occupancy costs													
Rent and maintenance	161	165	165	172	158	160	158	154	153	491	476	648	608
Depreciation	35	34	35	37	33	33	31	26	34	104	97	134	128
	196	199	200	209	191	193	189	180	187	595	573	782	736
Computer, software and office equipment													
Rent, maintenance and amortization of software costs ¹	316	310	292	305	302	288	282	291	277	918	872	1,177	1,090
Depreciation	28	30	29	30	28	29	28	28	27	87	85	115	110
	344	340	321	335	330	317	310	319	304	1,005	957	1,292	1,200
Communications													
Telecommunications	32	38	36	35	34	35	32	34	32	106	101	136	129
Postage and courier	30	35	32	31	32	34	36	32	31	97	102	133	126
Stationery	13	15	13	14	14	15	14	14	15	41	43	57	57
	75	88	81	80	80	84	82	80	78	244	246	326	312
Advertising and business development	66	63	63	80	70	70	61	78	70	192	201	281	285
Professional fees	51	45	44	78	65	48	39	61	43	140	152	230	201
Business and capital taxes	14	15	21	16	15	18	19	15	17	50	52	68	59
Other²	198	293	217	206	197	196	184	183	169	708	577	783	1,083
Non-interest expenses	2,218	2,242	2,164	2,383	2,179	2,104	2,195	2,083	2,044	6,624	6,478	8,861	8,512

¹ Includes \$45 million (Q2/16: \$41 million) of amortization and impairment of software costs.

² Includes \$7 million (Q2/16: \$7 million) of amortization and impairment of other intangible assets.

SEGMENTED INFORMATION ¹

CIBC has three SBUs:

► **Retail and Business Banking** provides personal and business clients across Canada with financial advice, products and services through a strong team of advisors and relationship managers, in our banking centres or through remote channels such as mobile advisors, telephone, online or mobile banking.

► **Wealth Management** provides integrated advice and 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 more than 1,500 advisors across Canada and the U.S. The results of ACI are included in the Other business line.

► **Capital Markets** provides integrated credit and global markets products, investment banking advisory services and top-ranked research to corporate, government and institutional clients around the world.

Corporate and Other includes the following functional groups – Technology and Operations, Finance (including Treasury), Administration, Risk Management, and Internal Audit, as well as other support groups. The expenses of these functional and support 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 other income statement and balance sheet items not directly attributable to the business lines. CIBC's investment in The Bank of N.T. Butterfield and Son Limited was included in Corporate and Other results until it was sold on April 30, 2015.

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Financial results													
Retail and Business Banking	666	652	684	672	630	584	644	595	581	2,002	1,858	2,530	2,459
Wealth Management	506	113	119	122	140	128	128	119	121	738	396	518	470
Capital Markets	304	252	244	181	265	240	271	128	276	800	776	957	869
Corporate and Other	(35)	(76)	(65)	(197)	(57)	(41)	(120)	(31)	(57)	(176)	(218)	(415)	(583)
Net income	1,441	941	982	778	978	911	923	811	921	3,364	2,812	3,590	3,215

¹ Certain information has been reclassified to conform to the presentation adopted in the first quarter of 2016. See "External reporting changes" for additional details.

SEGMENTED INFORMATION - RETAIL AND BUSINESS BANKING ¹

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Financial results													
Personal banking	1,779	1,713	1,749	1,743	1,686	1,604	1,660	1,618	1,597	5,241	4,950	6,693	6,305
Business banking	435	423	425	414	410	399	400	393	388	1,283	1,209	1,623	1,531
Other	11	14	16	19	22	26	23	24	30	41	71	90	387
Total revenue	2,225	2,150	2,190	2,176	2,118	2,029	2,083	2,035	2,015	6,565	6,230	8,406	8,223
Provision for credit losses	197	199	163	163	165	179	163	171	177	559	507	670	731
Non-interest expenses	1,121	1,105	1,097	1,100	1,096	1,058	1,055	1,070	1,062	3,323	3,209	4,309	4,219
Income before income taxes	907	846	930	913	857	792	865	794	776	2,683	2,514	3,427	3,273
Income taxes	241	194	246	241	227	208	221	199	195	681	656	897	814
Net income	666	652	684	672	630	584	644	595	581	2,002	1,858	2,530	2,459
Net income attributable to equity shareholders	666	652	684	672	630	584	644	595	581	2,002	1,858	2,530	2,459
Total revenue													
Net interest income	1,572	1,513	1,534	1,528	1,487	1,401	1,463	1,416	1,397	4,619	4,351	5,879	5,587
Non-interest income	536	526	542	535	516	516	513	514	515	1,604	1,545	2,080	2,239
Intersegment revenue ²	117	111	114	113	115	112	107	105	103	342	334	447	397
2,225	2,150	2,190	2,176	2,118	2,029	2,083	2,035	2,015	6,565	6,230	8,406	8,223	
Average balances ³													
Residential mortgages ⁴	172,001	167,893	165,219	161,145	157,123	154,568	153,239	150,984	148,433	168,375	154,981	156,535	148,180
Personal loans	34,589	33,975	33,820	33,736	33,499	33,258	32,979	32,780	32,475	34,129	33,245	33,369	32,357
Credit card	11,905	11,583	11,797	11,655	11,568	11,323	11,603	11,515	11,494	11,763	11,500	11,539	11,942
Business lending ^{4,5}	49,811	48,248	46,594	45,049	43,601	42,511	41,534	40,365	39,059	48,217	42,549	43,179	38,856
Interest-earning assets ⁶	251,939	246,418	243,243	238,155	232,889	228,686	226,560	223,561	219,928	247,206	229,386	231,596	219,786
Deposits	186,428	183,873	182,378	176,035	172,487	170,872	169,433	165,354	162,848	184,229	170,931	172,218	162,543
Common equity ⁷	5,292	5,089	5,140	4,859	4,752	4,250	4,247	3,996	3,892	5,174	4,417	4,529	3,898
Financial measures													
Net interest margin on average interest-earning assets ⁶	2.48%	2.50%	2.51%	2.54%	2.53%	2.51%	2.56%	2.51%	2.52%	2.50%	2.54%	2.54%	2.54%
Efficiency ratio	50.3%	51.4%	50.1%	50.6%	51.8%	52.2%	50.6%	52.6%	52.7%	50.6%	51.5%	51.3%	51.3%
Return on equity ⁷	50.0%	51.9%	52.7%	54.7%	52.4%	56.0%	59.9%	58.7%	58.8%	51.5%	56.0%	55.6%	62.6%
Net income attributable to equity shareholders	666	652	684	672	630	584	644	595	581	2,002	1,858	2,530	2,459
Charge for economic capital ⁷	(129)	(122)	(127)	(146)	(144)	(127)	(130)	(122)	(123)	(378)	(401)	(547)	(485)
Economic profit ⁷	537	530	557	526	486	457	514	473	458	1,624	1,457	1,983	1,974
Other information													
FirstLine mortgages (\$ millions - average)	7,154	8,904	10,738	12,784	15,201	17,488	19,275	21,253	23,585	8,932	17,319	16,176	24,488
Number of branches - Canada	1,115	1,120	1,124	1,125	1,128	1,131	1,131	1,129	1,126	1,115	1,128	1,125	1,129
Number of sales locations (President's Choice Financial)	310	310	306	302	306	302	302	298	298	310	306	302	298
Number of ABMs - Canada	3,914	3,920	3,910	3,936	4,288	4,228	4,215	4,196	3,987	3,914	4,288	3,936	4,196
Full-time equivalent employees	20,414	20,833	21,160	21,532	21,573	21,257	21,667	21,862	22,395	20,414	21,573	21,532	21,862

¹ Certain information has been reclassified to conform to the presentation adopted in the first quarter of 2016. See "External reporting changes" for additional details.

² Intersegment revenue represents internal sales commissions and revenue allocations under the Manufacturer / Customer Segment / Distributor Management Model.

³ Loan amounts are stated before any related allowances.

⁴ Multi-family dwelling mortgages are included in business lending.

⁵ Comprises loans and acceptances and notional amount of letters of credit.

⁶ Average interest-earning assets include interest-bearing deposits with banks, securities, and loans net of allowances.

⁷ See Notes to users: Non-GAAP measures.

SEGMENTED INFORMATION - WEALTH MANAGEMENT ¹

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Financial results													
Retail brokerage	317	312	308	317	326	324	315	315	320	937	965	1,282	1,232
Asset management	196	179	181	178	180	177	172	164	151	556	529	707	601
Private wealth management	94	91	98	91	93	86	109	79	75	283	288	379	275
Other	428	1	14	21	29	27	23	26	22	443	79	100	92
Total revenue	1,035	583	601	607	628	614	619	584	568	2,219	1,861	2,468	2,200
Provision for (reversal of) credit losses	-	-	-	-	-	(1)	-	-	-	-	(1)	(1)	-
Non-interest expenses	438	432	439	447	443	447	447	427	409	1,309	1,337	1,784	1,582
Income before income taxes	597	151	162	160	185	168	172	157	159	910	525	685	618
Income taxes	91	38	43	38	45	40	44	38	38	172	129	167	148
Net income	506	113	119	122	140	128	128	119	121	738	396	518	470
Net income attributable to:													
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-	-	2
Equity shareholders	506	113	119	122	140	128	128	119	121	738	396	518	468
Total revenue													
Net interest income	50	50	52	51	52	49	51	50	49	152	152	203	196
Non-interest income	1,105	646	666	672	694	679	677	641	624	2,417	2,050	2,722	2,408
Intersegment revenue ²	(120)	(113)	(117)	(116)	(118)	(114)	(109)	(107)	(105)	(350)	(341)	(457)	(404)
	1,035	583	601	607	628	614	619	584	568	2,219	1,861	2,468	2,200
Average balances													
Loans	2,105	2,054	2,158	2,134	2,154	2,062	2,007	1,952	1,867	2,106	2,075	2,089	1,865
Deposits	9,830	9,734	9,505	9,297	9,061	9,027	8,580	8,573	8,425	9,689	8,888	8,991	8,501
Common equity ³	1,498	2,452	2,435	2,385	2,304	2,276	2,190	2,125	2,070	2,126	2,256	2,289	2,052
Financial measures													
Efficiency ratio	42.4%	74.0%	73.0%	73.5%	70.6%	72.8%	72.2%	73.1%	71.9%	59.0%	71.9%	72.3%	71.9%
Return on equity ³	134.1%	18.6%	19.3%	20.2%	23.8%	22.9%	22.9%	21.8%	22.6%	46.2%	23.2%	22.4%	22.3%
Net income attributable to equity shareholders	506	113	119	122	140	128	128	119	121	738	396	518	468
Charge for economic capital ³	(37)	(58)	(60)	(71)	(71)	(67)	(67)	(65)	(66)	(155)	(205)	(276)	(256)
Economic profit ³	469	55	59	51	69	61	61	54	55	583	191	242	212
Other information													
Assets under administration ⁴													
Individuals	200,759	191,287	187,407	190,968	194,313	192,853	189,020	183,979	183,578	200,759	194,313	190,968	183,979
Institutions	30,125	29,449	29,535	29,621	29,346	29,159	29,655	27,660	26,701	30,125	29,346	29,621	27,660
Canadian retail mutual funds	89,602	85,154	83,388	84,187	85,986	83,986	81,251	76,984	76,438	89,602	85,986	84,187	76,984
	320,486	305,890	300,330	304,776	309,645	305,998	299,926	288,623	286,717	320,486	309,645	304,776	288,623
Assets under management ⁴													
Individuals	60,880	55,718	56,896	57,039	57,353	53,095	51,975	47,725	45,605	60,880	57,353	57,039	47,725
Institutions	28,896	28,147	28,550	28,668	28,422	28,199	28,597	26,763	25,865	28,896	28,422	28,668	26,763
Canadian retail mutual funds	89,602	85,154	83,388	84,187	85,986	83,986	81,251	76,984	76,438	89,602	85,986	84,187	76,984
	179,378	169,019	168,834	169,894	171,761	165,280	161,823	151,472	147,908	179,378	171,761	169,894	151,472
Full-time equivalent employees	4,232	4,354	4,388	4,350	4,343	4,256	4,234	4,169	4,176	4,232	4,343	4,350	4,169

¹ Certain information has been reclassified to conform to the presentation adopted in the first quarter of 2016. See "External reporting changes" for additional details.

² Intersegment revenue represents internal sales commissions and revenue allocations under the Manufacturer / Customer Segment / Distributor Management Model.

³ See Notes to users: Non-GAAP measures.

⁴ AUM amounts are included in the amounts reported under AUA.

SEGMENTED INFORMATION - CAPITAL MARKETS ¹

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Financial results													
Global markets	415	469	391	271	363	359	360	142	264	1,275	1,082	1,353	991
Corporate and investment banking	364	296	286	302	324	315	332	311	395	946	971	1,273	1,294
Other	30	(15)	6	(2)	4	(17)	9	8	4	21	(4)	(6)	111
Total revenue ²	809	750	683	571	691	657	701	461	663	2,242	2,049	2,620	2,396
Provision for credit losses	47	81	25	22	10	8	14	14	6	153	32	54	43
Non-interest expenses	370	351	344	326	339	338	329	295	280	1,065	1,006	1,332	1,225
Income before income taxes	392	318	314	223	342	311	358	152	377	1,024	1,011	1,234	1,128
Income taxes ²	88	66	70	42	77	71	87	24	101	224	235	277	259
Net income	304	252	244	181	265	240	271	128	276	800	776	957	869
Net income attributable to equity shareholders	304	252	244	181	265	240	271	128	276	800	776	957	869
Total revenue													
Net interest income	549	523	537	460	496	449	465	368	395	1,609	1,410	1,870	1,540
Non-interest income	257	225	143	108	192	206	234	91	266	625	632	740	849
Intersegment revenue ³	3	2	3	3	3	2	2	2	2	8	7	10	7
	809	750	683	571	691	657	701	461	663	2,242	2,049	2,620	2,396
Average balances													
Loans and acceptances, net of allowance	33,785	33,392	32,719	30,448	29,513	28,634	27,393	24,966	24,608	33,298	28,512	29,000	24,373
Trading securities	48,184	45,542	45,968	45,296	46,986	45,749	46,370	47,147	46,186	46,572	46,375	46,103	46,050
Deposits	23,301	20,456	19,092	18,187	16,133	14,240	14,303	14,265	13,188	20,953	14,899	15,728	12,352
Common equity ⁴	3,605	3,677	3,197	2,794	2,696	2,619	2,508	2,373	2,292	3,492	2,607	2,655	2,308
Financial measures													
Efficiency ratio	45.7%	46.9%	50.3%	57.1%	49.1%	51.4%	46.9%	64.1%	42.1%	47.5%	49.1%	50.8%	51.1%
Return on equity ⁴	33.4%	27.7%	30.2%	25.5%	38.8%	37.3%	42.5%	21.0%	47.3%	30.4%	39.5%	35.8%	37.1%
Net income attributable to equity shareholders	304	252	244	181	265	240	271	128	276	800	776	957	869
Charge for economic capital ⁴	(88)	(89)	(78)	(84)	(81)	(78)	(77)	(73)	(72)	(255)	(236)	(320)	(288)
Economic profit ⁴	216	163	166	97	184	162	194	55	204	545	540	637	581
Other information													
Full-time equivalent employees	1,369	1,304	1,341	1,342	1,368	1,283	1,293	1,306	1,329	1,369	1,368	1,342	1,306

¹ Certain information has been reclassified to conform to the presentation adopted in the first quarter of 2016. See "External reporting changes" for additional details.

² Includes \$142 million (Q2/16: \$120 million) TEB adjustment. The equivalent amounts are offset in Corporate and Other.

³ Intersegment revenue represents internal sales commissions and revenue allocations under the Manufacturer / Customer Segment / Distributor Management Model.

⁴ See Notes to users: Non-GAAP measures.

SEGMENTED INFORMATION - CORPORATE AND OTHER ¹

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Financial results													
International banking	176	175	195	180	174	163	161	150	150	546	498	678	600
Other	(109)	(27)	(82)	(51)	(91)	(69)	(105)	(17)	(41)	(218)	(265)	(316)	(56)
Total revenue ²	67	148	113	129	83	94	56	133	109	328	233	362	544
Provision for credit losses	(1)	44	74	13	14	11	10	9	12	117	35	48	163
Non-interest expenses	289	354	284	510	301	261	364	291	293	927	926	1,436	1,486
Loss before income taxes	(221)	(250)	(245)	(394)	(232)	(178)	(318)	(167)	(196)	(716)	(728)	(1,122)	(1,105)
Income taxes ²	(186)	(174)	(180)	(197)	(175)	(137)	(198)	(136)	(139)	(540)	(510)	(707)	(522)
Net income (loss)	(35)	(76)	(65)	(197)	(57)	(41)	(120)	(31)	(57)	(176)	(218)	(415)	(583)
Net income (loss) attributable to:													
Non-controlling interests	6	5	5	2	5	4	3	2	3	16	12	14	(5)
Equity shareholders	(41)	(81)	(70)	(199)	(62)	(45)	(123)	(33)	(60)	(192)	(230)	(429)	(578)
Total revenue													
Net interest income (loss)	(58)	(49)	(17)	4	(14)	(4)	(23)	47	34	(124)	(41)	(37)	136
Non-interest income	125	197	130	125	97	98	79	86	75	452	274	399	408
	67	148	113	129	83	94	56	133	109	328	233	362	544
Other information													
Assets under administration ³													
Individuals	16,725	16,565	19,306	15,840	16,269	13,168	14,643	13,292	14,270	16,725	16,269	15,840	13,292
Institutions ⁴	1,647,605	1,549,187	1,505,260	1,516,932	1,540,913	1,568,910	1,473,255	1,391,785	1,387,062	1,647,605	1,540,913	1,516,932	1,391,785
	1,664,330	1,565,752	1,524,566	1,532,772	1,557,182	1,582,078	1,487,898	1,405,077	1,401,332	1,664,330	1,557,182	1,532,772	1,405,077
Assets under management ³													
Individuals	315	303	331	342	344	311	290	259	240	315	344	342	259
Institutions	210	199	224	229	211	219	202	182	192	210	211	229	182
	525	502	555	571	555	530	492	441	432	525	555	571	441
Full-time equivalent employees	17,726	16,889	16,720	16,977	17,101	16,770	16,689	17,087	17,261	17,726	17,101	16,977	17,087

¹ Certain information has been reclassified to conform to the presentation adopted in the first quarter of 2016. See "External reporting changes" for additional details.

² TEB adjusted. See footnote 2 on page 11 for details.

³ AUM amounts are included in the amounts reported under AUA.

⁴ Includes the full contract amount noted in the table below relating to AUA or custody under a 50/50 joint venture of CIBC and The Bank of New York Mellon.

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Assets under administration (CIBC Mellon)	1,598,817	1,502,285	1,454,633	1,465,674	1,489,841	1,518,996	1,424,587	1,347,161	1,345,184	1,598,817	1,489,841	1,465,674	1,347,161

TRADING ACTIVITIES

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Trading revenue¹													
Net interest income (TEB) ²	376	368	373	312	332	308	307	235	263	1,117	947	1,259	1,049
Non-interest income ²	(28)	18	(46)	(114)	(10)	(7)	(8)	(123)	(42)	(56)	(25)	(139)	(176)
Total trading revenue (TEB)	348	386	327	198	322	301	299	112	221	1,061	922	1,120	873
TEB adjustment ³	142	120	115	92	130	112	148	85	102	377	390	482	421
Total trading revenue	206	266	212	106	192	189	151	27	119	684	532	638	452
Trading revenue as a % of total revenue	5.0 %	7.3 %	5.9 %	3.0 %	5.4 %	5.6 %	4.4 %	0.8 %	3.5 %	6.0 %	5.1 %	4.6 %	3.4 %
Trading revenue (TEB) as a % of total revenue	8.4 %	10.6 %	9.1 %	5.7 %	9.1 %	8.9 %	8.7 %	3.5 %	6.6 %	9.3 %	8.9 %	8.1 %	6.5 %
Trading revenue by product line (TEB)													
Interest rates	77	93	45	(15)	63	33	28	(99)	23	215	124	109	(22)
Foreign exchange	122	135	146	113	112	115	131	106	89	403	358	471	392
Equities ⁴	126	125	108	76	111	103	124	72	88	359	338	414	369
Commodities	18	27	18	13	14	32	19	13	13	63	65	78	48
Structured credit	3	3	5	4	4	-	(8)	9	(3)	11	(4)	-	35
Other	2	3	5	7	18	18	5	11	11	10	41	48	51
Total trading revenue (TEB)	348	386	327	198	322	301	299	112	221	1,061	922	1,120	873
TEB adjustment ³	142	120	115	92	130	112	148	85	102	377	390	482	421
Total trading revenue	206	266	212	106	192	189	151	27	119	684	532	638	452
Foreign exchange revenue													
Foreign exchange trading revenue	122	135	146	113	112	115	131	106	89	403	358	471	392
Foreign exchange other than trading ⁵	201	56	57	46	29	10	7	-	10	314	46	92	43
	323	191	203	159	141	125	138	106	99	717	404	563	435

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 Capital Markets. See "Strategic business units overview" section in our 2015 annual MD&A for further details.

⁴ Includes \$142 million (Q2/16: \$120 million) TEB adjustment.

⁵ See footnote 2 on page 6 under Non-interest income.

CONSOLIDATED BALANCE SHEET

(\$ millions)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
ASSETS									
Cash and non-interest-bearing deposits with banks	2,942	2,821	3,255	3,053	3,198	3,313	3,009	2,694	2,975
Interest-bearing deposits with banks	10,186	8,634	9,374	15,584	16,877	14,406	10,036	10,853	8,217
Securities									
Trading	49,169	46,198	44,084	46,181	47,549	47,869	46,418	47,061	48,095
AFS	35,534	33,146	34,137	28,534	25,103	10,565	14,596	12,228	21,105
FVO	262	255	282	267	270	253	275	253	261
Cash collateral on securities borrowed	5,317	4,446	3,982	3,245	3,359	3,574	3,913	3,389	3,238
Securities purchased under resale agreements	31,143	31,276	30,829	30,089	27,991	38,200	34,106	33,407	25,105
Loans									
Residential mortgages	181,480	175,438	172,998	169,258	165,337	161,281	160,007	157,526	155,013
Personal	37,579	36,873	36,406	36,517	36,345	36,139	35,682	35,458	35,096
Credit card	12,042	11,917	11,817	11,804	11,702	11,563	11,531	11,629	11,577
Business and government	69,448	68,118	71,297	65,276	65,738	58,969	60,169	56,075	54,232
Allowance for credit losses	(1,780)	(1,800)	(1,790)	(1,670)	(1,711)	(1,689)	(1,727)	(1,660)	(1,703)
Other									
Derivative instruments	28,553	28,740	31,939	26,342	30,030	26,746	39,124	20,680	18,227
Customers' liability under acceptances	13,504	13,215	10,573	9,796	8,091	10,280	9,304	9,212	8,274
Land, buildings and equipment	1,859	1,832	1,930	1,897	1,867	1,821	1,874	1,797	1,728
Goodwill	1,525	1,504	1,564	1,526	1,526	1,484	1,511	1,450	1,435
Software and other intangible assets	1,340	1,289	1,266	1,197	1,135	1,069	1,035	967	918
Investments in equity-accounted associates and joint ventures	725	1,723	1,839	1,847	1,827	1,699	1,927	1,923	1,842
Deferred tax assets	789	739	713	507	585	641	761	506	505
Other assets	12,873	11,780	12,537	12,059	11,023	11,020	11,672	9,455	9,282
Total assets	494,490	478,144	479,032	463,309	457,842	439,203	445,223	414,903	405,422
LIABILITIES AND EQUITY									
Deposits									
Personal	145,731	142,853	142,583	137,378	135,733	134,319	134,882	130,085	129,198
Business and government	187,736	177,287	183,423	178,850	174,987	158,927	155,861	148,793	142,245
Bank	16,541	11,424	12,638	10,785	10,892	9,556	9,118	7,732	7,700
Secured borrowings	39,565	37,146	38,590	39,644	38,913	38,386	40,014	38,783	43,171
Obligations related to securities sold short	9,433	9,625	9,590	9,806	11,397	10,558	10,486	12,999	12,803
Cash collateral on securities lent	2,730	2,314	2,340	1,429	1,567	1,776	1,205	903	1,359
Obligations related to securities sold under repurchase agreements	10,638	14,419	6,544	8,914	8,102	10,311	7,413	9,862	9,437
Other									
Derivative instruments	30,225	32,744	35,702	29,057	31,883	30,468	39,903	21,841	17,957
Acceptances	13,504	13,272	10,579	9,796	8,091	10,280	9,304	9,212	8,274
Deferred tax liabilities	24	27	28	28	28	29	29	29	29
Other liabilities	12,242	11,907	11,665	12,195	11,342	10,844	12,665	10,903	10,550
Subordinated indebtedness	3,400	3,354	3,385	3,874	3,844	3,868	4,864	4,978	4,187
Equity									
Preferred shares	1,000	1,000	1,000	1,000	1,000	1,000	1,031	1,031	1,281
Common shares	7,806	7,792	7,786	7,813	7,800	7,803	7,793	7,782	7,758
Contributed surplus	73	74	75	76	79	77	77	75	78
Retained earnings	13,145	12,197	11,785	11,433	11,119	10,590	10,121	9,626	9,258
AOCI	509	522	1,124	1,038	871	233	274	105	(18)
Total shareholders' equity	22,533	21,585	21,770	21,360	20,869	19,703	19,296	18,619	18,357
Non-controlling interests	188	187	195	193	194	178	183	164	155
Total equity	22,721	21,772	21,965	21,553	21,063	19,881	19,479	18,783	18,512
Total liabilities and equity	494,490	478,144	479,032	463,309	457,842	439,203	445,223	414,903	405,422

CONDENSED AVERAGE BALANCE SHEET

(\$ millions)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Assets													
Cash and deposits with banks	32,998	33,789	31,535	34,400	27,259	20,023	21,498	17,650	16,838	32,767	22,959	25,842	15,484
Securities	83,745	80,534	79,377	73,235	70,633	60,023	61,393	68,975	68,543	81,224	64,060	66,373	70,165
Securities borrowed or purchased under resale agreements	41,682	37,120	37,511	33,186	34,476	43,139	40,447	30,954	30,793	38,783	39,312	37,768	30,374
Loans and acceptances, net of allowance	307,689	300,979	296,902	288,110	280,994	275,595	271,386	264,877	260,284	301,863	275,996	279,049	259,826
Other	45,811	49,986	49,054	47,769	44,412	50,132	42,977	35,958	34,578	48,271	45,793	46,292	35,632
Total assets	511,925	502,408	494,379	476,700	457,774	448,912	437,701	418,414	411,036	502,908	448,120	455,324	411,481
Liabilities and equity													
Deposits	397,874	391,932	393,093	375,360	357,721	344,394	339,490	329,059	321,624	394,317	347,232	354,322	322,506
Obligations related to securities lent or sold short or under repurchase agreements	32,007	25,557	23,029	23,436	25,484	23,919	25,767	27,046	27,278	26,874	25,069	24,657	26,432
Other	56,271	59,475	53,354	52,726	50,794	55,804	48,043	39,092	39,181	56,344	51,501	51,810	39,512
Subordinated indebtedness	3,385	3,361	2,467	3,860	3,854	4,979	4,925	4,253	4,213	3,069	4,582	4,400	4,224
Shareholders' equity	22,198	21,899	22,233	21,122	19,733	19,636	19,303	18,806	18,586	22,111	19,556	19,951	18,636
Non-controlling interests	190	184	203	196	188	180	173	158	154	193	180	184	171
Total liabilities and equity	511,925	502,408	494,379	476,700	457,774	448,912	437,701	418,414	411,036	502,908	448,120	455,324	411,481
Average interest-earning assets¹	448,834	437,179	431,380	415,783	399,444	385,938	380,984	370,020	363,422	439,145	388,820	395,616	362,997

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.

GOODWILL, SOFTWARE AND OTHER INTANGIBLE ASSETS

(\$ millions)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Goodwill									
Opening balance	1,504	1,564	1,526	1,526	1,484	1,511	1,450	1,435	1,438
Acquisitions	-	-	-	-	-	-	-	-	-
Impairment	-	-	-	-	-	-	-	-	-
Adjustments ¹	21	(60)	38	-	42	(27)	61	15	(3)
Closing balance	1,525	1,504	1,564	1,526	1,526	1,484	1,511	1,450	1,435
Software									
Opening balance	953	900	838	768	711	658	618	568	535
Changes, net of amortization and impairment ¹	51	53	62	70	57	53	40	50	33
Closing balance	1,004	953	900	838	768	711	658	618	568
Other intangible assets									
Opening balance	336	366	359	367	358	377	349	350	362
Acquisitions / Additions	-	-	-	-	-	-	11	-	-
Amortization and impairment	(7)	(7)	(8)	(8)	(8)	(8)	(8)	(7)	(7)
Impairment	-	-	-	-	-	-	-	-	-
Adjustments ¹	7	(23)	15	-	17	(11)	25	6	(5)
Closing balance	336	336	366	359	367	358	377	349	350
Software and other intangible assets	1,340	1,289	1,266	1,197	1,135	1,069	1,035	967	918

¹ Includes foreign currency translation adjustments.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Net income	1,441	941	982	778	978	911	923	811	921	3,364	2,812	3,590	3,215
OCI, net of income tax, that is subject to subsequent reclassification to net income													
Net foreign currency translation adjustments													
Net gains (losses) on investments in foreign operations	327	(1,188)	742	2	817	(514)	1,140	296	(48)	(119)	1,443	1,445	694
Net (gains) losses on investments in foreign operations reclassified to net income	(254)	(18)	-	-	-	(21)	-	-	-	(272)	(21)	(21)	-
Net gains (losses) on hedges of investments in foreign operations	(100)	566	(340)	(2)	(413)	258	(563)	(165)	26	126	(718)	(720)	(425)
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	113	8	-	-	-	18	-	-	-	121	18	18	-
	86	(632)	402	-	404	(259)	577	131	(22)	(144)	722	722	269
Net change in AFS securities													
Net gains (losses) on AFS securities	73	54	(16)	(71)	22	(25)	7	36	47	111	4	(67)	152
Net (gains) losses on AFS securities reclassified to net income	(33)	(14)	(6)	(15)	(13)	(27)	(42)	(37)	(15)	(53)	(82)	(97)	(146)
	40	40	(22)	(86)	9	(52)	(35)	(1)	32	58	(78)	(164)	6
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	1	44	(40)	35	(14)	49	(77)	13	20	5	(42)	(7)	94
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	7	(41)	33	(29)	16	(34)	50	(13)	(21)	(1)	32	3	(81)
	8	3	(7)	6	2	15	(27)	-	(1)	4	(10)	(4)	13
OCI, net of income tax, that is not subject to subsequent reclassification to net income													
Net gains (losses) on post-employment defined benefit plans	(148)	(11)	(286)	240	221	257	(344)	(7)	(87)	(445)	134	374	(143)
Net fair value change of FVO liabilities attributable to changes in credit risk	1	(2)	(1)	7	2	(2)	(2)	-	-	(2)	(2)	5	-
Total OCI¹	(13)	(602)	86	167	638	(41)	169	123	(78)	(529)	766	933	145
Comprehensive income	1,428	339	1,068	945	1,616	870	1,092	934	843	2,835	3,578	4,523	3,360
Comprehensive income (loss) attributable to non-controlling interests	6	5	5	2	5	4	3	2	3	16	12	14	(3)
Preferred shareholders	9	10	9	9	11	12	13	18	19	28	36	45	87
Common shareholders	1,413	324	1,054	934	1,600	854	1,076	914	821	2,791	3,530	4,464	3,276
Comprehensive income attributable to equity shareholders	1,422	334	1,063	943	1,611	866	1,089	932	840	2,819	3,566	4,509	3,363

INCOME TAX ALLOCATED TO EACH COMPONENT OF OCI

(\$ millions)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Income tax (expense) benefit													
Subject to subsequent reclassification to net income													
Net foreign currency translation adjustments													
Net gains (losses) on investments in foreign operations	(34)	97	(61)	-	(65)	42	(95)	(23)	3	2	(118)	(118)	(52)
Net (gains) losses on investments in foreign operations reclassified to net income	37	-	-	-	-	3	-	-	-	37	3	3	-
Net gains (losses) on hedges of investments in foreign operations	60	(86)	85	1	51	(30)	69	29	(4)	59	90	91	67
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	(23)	(3)	-	-	-	(6)	-	-	-	(26)	(6)	(6)	-
	40	8	24	1	(14)	9	(26)	6	(1)	72	(31)	(30)	15
Net change in AFS securities													
Net gains (losses) on AFS securities	(16)	(10)	8	18	(8)	9	23	3	(37)	(18)	24	42	(71)
Net (gains) losses on AFS securities reclassified to net income	13	(1)	2	5	11	9	23	9	9	14	43	48	59
	(3)	(11)	10	23	3	18	46	12	(28)	(4)	67	90	(12)
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	(1)	(15)	14	(13)	5	(18)	28	(5)	(7)	(2)	15	2	(34)
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	(2)	14	(11)	10	(6)	12	(18)	5	7	1	(12)	(2)	29
	(3)	(1)	3	(3)	(1)	(6)	10	-	-	(1)	3	-	(5)
Not subject to subsequent reclassification to net income													
Net gains (losses) on post-employment defined benefit plans	54	4	104	(79)	(80)	(92)	122	5	32	162	(50)	(129)	54
Net fair value change of FVO liabilities attributable to changes in credit risk	-	1	-	(2)	(1)	1	1	-	-	1	1	(1)	-
	88	1	141	(60)	(93)	(70)	153	23	3	230	(10)	(70)	52

¹ Includes \$9 million of gains (Q2/16: \$1 million of losses) relating to our investments in equity-accounted associates and joint ventures.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14		2016 9M	2015 9M	2015 12M	2014 12M
Preferred shares														
Balance at beginning of period	1,000	1,000	1,000	1,000	1,000	1,031	1,031	1,281	1,381	1,000	1,031	1,031	1,706	
Issue of preferred shares	-	-	-	-	-	300	300	-	400	-	600	600	400	
Redemption of preferred shares	-	-	-	-	-	(331)	(300)	(250)	(500)	-	(631)	(631)	(1,075)	
Balance at end of period	1,000	1,000	1,000	1,000	1,000	1,000	1,031	1,031	1,281	1,000	1,000	1,000	1,031	
Common shares														
Balance at beginning of period	7,792	7,786	7,813	7,800	7,803	7,793	7,782	7,758	7,745	7,813	7,782	7,782	7,753	
Issue of common shares	23	18	20	8	2	7	13	27	33	61	22	30	96	
Purchase of common shares for cancellation	-	(15)	(46)	(2)	-	-	-	(5)	(15)	(61)	-	(2)	(65)	
Treasury shares	(9)	3	(1)	7	(5)	3	(2)	2	(5)	(7)	(4)	3	(2)	
Balance at end of period	7,806	7,792	7,786	7,813	7,800	7,803	7,793	7,782	7,758	7,806	7,800	7,813	7,782	
Contributed surplus														
Balance at beginning of period	74	75	76	79	77	77	75	78	82	76	75	75	82	
Stock option expense	1	1	1	1	2	1	1	1	1	3	4	5	7	
Stock options exercised	(2)	(2)	(3)	(1)	-	(1)	(2)	(4)	(5)	(7)	(3)	(4)	(14)	
Other	-	-	1	(3)	-	-	3	-	-	1	3	-	-	
Balance at end of period	73	74	75	76	79	77	77	75	78	73	79	76	75	
Retained earnings														
Balance at beginning of period	12,197	11,785	11,433	11,119	10,590	10,121	9,626	9,258	8,820	11,433	9,626	9,626	8,318	
Net income attributable to equity shareholders	1,435	936	977	776	973	907	920	809	918	3,348	2,800	3,576	3,218	
Dividends														
Preferred	(9)	(10)	(9)	(9)	(11)	(12)	(13)	(18)	(19)	(28)	(36)	(45)	(87)	
Common	(478)	(466)	(457)	(445)	(433)	(421)	(409)	(398)	(397)	(1,401)	(1,263)	(1,708)	(1,567)	
Premium on purchase of common shares for cancellation	-	(50)	(159)	(9)	-	-	-	(24)	(59)	(209)	-	(9)	(250)	
Other	-	2	-	1	-	(5)	(3)	(1)	(5)	2	(8)	(7)	(6)	
Balance at end of period	13,145	12,197	11,785	11,433	11,119	10,590	10,121	9,626	9,258	13,145	11,119	11,433	9,626	
AOCI, net of income tax														
AOCI, net of income tax, that is subject to subsequent reclassification to net income														
Net foreign currency translation adjustments														
Balance at beginning of period	805	1,437	1,035	1,035	631	890	313	182	204	1,035	313	313	44	
Net change in foreign currency translation adjustments	86	(632)	402	-	404	(259)	577	131	(22)	(144)	722	722	269	
Balance at end of period	891	805	1,437	1,035	1,035	631	890	313	182	891	1,035	1,035	313	
Net gains (losses) on AFS securities														
Balance at beginning of period	112	72	94	180	171	223	258	259	227	94	258	258	252	
Net change in AFS securities	40	40	(22)	(86)	9	(52)	(35)	(1)	32	58	(78)	(164)	6	
Balance at end of period	152	112	72	94	180	171	223	258	259	152	180	94	258	
Net gains (losses) on cash flow hedges														
Balance at beginning of period	18	15	22	16	14	(1)	26	26	27	22	26	26	13	
Net change in cash flow hedges	8	3	(7)	6	2	15	(27)	-	(1)	4	(10)	(4)	13	
Balance at end of period	26	18	15	22	16	14	(1)	26	26	26	16	22	26	
AOCI, net of income tax, that is not subject to subsequent reclassification to net income														
Net gains (losses) on post-employment defined benefit plans														
Balance at beginning of period	(415)	(404)	(118)	(358)	(579)	(836)	(492)	(485)	(398)	(118)	(492)	(492)	(349)	
Net change in post-employment defined benefit plans	(148)	(11)	(286)	240	221	257	(344)	(7)	(87)	(445)	134	374	(143)	
Balance at end of period	(563)	(415)	(404)	(118)	(358)	(579)	(836)	(492)	(485)	(563)	(358)	(118)	(492)	
Net fair value change of FVO liabilities attributable to changes in credit risk														
Balance at beginning of period	2	4	5	(2)	(4)	(2)	-	-	-	5	-	-	-	
Net change attributable to changes in credit risk	1	(2)	(1)	7	2	(2)	(2)	-	-	(2)	(2)	5	-	
Balance at end of period	3	2	4	5	(2)	(4)	(2)	-	-	3	(2)	5	-	
Total AOCI, net of income tax	509	522	1,124	1,038	871	233	274	105	(18)	509	871	1,038	105	
Non-controlling interests														
Balance at beginning of period	187	195	193	194	178	183	164	155	156	193	164	164	175	
Net income (loss) attributable to non-controlling interests	6	5	5	2	5	4	3	2	3	16	12	14	(3)	
Dividends	(4)	-	(15)	-	(3)	-	(2)	-	(2)	(19)	(5)	(5)	(4)	
Other	(1)	(13)	12	(3)	14	(9)	18	7	(2)	(2)	23	20	(4)	
Balance at end of period	188	187	195	193	194	178	183	164	155	188	194	193	164	
Equity at end of period	22,721	21,772	21,965	21,553	21,063	19,881	19,479	18,783	18,512	22,721	21,063	21,553	18,783	

ASSETS UNDER ADMINISTRATION ^{1, 2, 3}

(\$ millions)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Assets under administration									
Individuals	218,675	208,936	207,748	208,322	211,830	207,715	205,127	199,404	199,924
Institutions	1,685,463	1,584,200	1,541,935	1,553,633	1,574,059	1,603,014	1,508,208	1,426,972	1,423,165
Canadian retail mutual funds	89,602	85,154	83,388	84,187	85,986	83,986	81,251	76,984	76,438
Total assets under administration	1,993,740	1,878,290	1,833,071	1,846,142	1,871,875	1,894,715	1,794,586	1,703,360	1,699,527

ASSETS UNDER MANAGEMENT ³

(\$ millions)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Assets under management									
Individuals	61,195	56,021	57,227	57,381	57,697	53,406	52,265	47,984	45,845
Institutions	29,106	28,346	28,774	28,897	28,633	28,418	28,799	26,945	26,057
Canadian retail mutual funds	89,602	85,154	83,388	84,187	85,986	83,986	81,251	76,984	76,438
Total assets under management	179,903	169,521	169,389	170,465	172,316	165,810	162,315	151,913	148,340

- 1 AUA 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. AUM amounts are included in the amounts reported under AUA.
- 2 Includes the full contract amount of AUA or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.
- 3 AUM 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.

LOANS AND ACCEPTANCES, NET OF ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Business, government and consumer loans									
Canada	282,534	273,826	268,950	262,975	257,475	251,372	248,335	244,184	238,965
United States	15,762	15,405	15,831	12,714	12,373	11,240	12,231	11,223	10,995
Other countries	13,977	14,530	16,520	15,292	15,654	13,931	14,400	12,833	12,529
Total net loans and acceptances	312,273	303,761	301,301	290,981	285,502	276,543	274,966	268,240	262,489
Residential mortgages	181,255	175,213	172,745	169,022	165,096	161,058	159,768	157,317	154,801
Personal	37,088	36,387	35,916	36,049	35,886	35,691	35,213	34,998	34,632
Credit card	11,671	11,546	11,464	11,466	11,364	11,218	11,179	11,243	11,167
Total net consumer loans	230,014	223,146	220,125	216,537	212,346	207,967	206,160	203,558	200,600
Non-residential mortgages	7,269	7,321	7,516	7,698	7,786	7,711	7,448	7,415	7,380
Financial institutions	8,664	10,051	10,533	8,095	7,621	6,185	5,801	5,454	4,953
Retail and wholesale	4,708	4,859	4,303	4,525	4,320	4,132	4,057	4,271	4,128
Business services	7,351	7,287	8,018	7,195	6,725	6,333	6,543	6,244	5,590
Manufacturing - capital goods	2,131	2,163	2,029	1,979	2,093	1,860	1,803	1,777	1,628
Manufacturing - consumer goods	3,053	3,045	2,736	2,767	2,857	2,618	2,561	2,431	2,427
Real estate and construction	20,866	18,747	18,529	16,974	16,414	15,331	15,111	14,485	13,627
Agriculture	5,462	5,311	5,249	4,918	4,760	4,645	4,634	4,306	4,299
Oil and gas	6,895	6,379	6,703	5,931	6,062	6,207	6,634	5,230	4,678
Mining	1,628	1,519	1,825	1,512	1,437	1,489	1,460	1,252	1,264
Forest products	519	554	435	577	603	673	657	549	563
Hardware and software	504	515	449	459	507	403	405	471	655
Telecommunications and cable	880	824	975	942	915	712	793	702	654
Publishing, printing and broadcasting	542	513	352	323	341	370	310	302	264
Transportation	2,868	2,643	2,594	2,531	2,670	2,261	2,231	2,057	2,145
Utilities	3,690	3,862	3,645	3,251	3,308	2,762	3,118	2,717	2,564
Education, health and social services	2,871	2,677	2,605	2,160	2,016	1,930	2,129	2,043	2,008
Governments	2,327	2,200	2,409	2,152	2,082	1,953	1,894	1,657	1,525
Others	383	501	624	780	972	1,316	1,517	1,596	1,803
Collective allowance allocated to business and government loans	(352)	(356)	(353)	(325)	(333)	(315)	(300)	(277)	(266)
Total net business and government loans, including acceptances	82,259	80,615	81,176	74,444	73,156	68,576	68,806	64,682	61,889
Total net loans and acceptances	312,273	303,761	301,301	290,981	285,502	276,543	274,966	268,240	262,489

GROSS IMPAIRED LOANS

(\$ millions)

GIL by portfolio:

Consumer¹

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Residential mortgages	513	538	587	573	603	567	587	534	518
Personal	190	197	202	187	189	197	216	200	216
Total GIL - consumer	703	735	789	760	792	764	803	734	734

Business and government

Non-residential mortgages	22	28	39	38	62	63	72	64	84
Financial institutions	8	5	5	5	5	6	6	6	6
Retail and wholesale	22	25	33	33	41	40	44	37	48
Business services	102	100	141	134	151	160	180	162	210
Manufacturing - capital goods	252	45	50	46	46	43	46	42	44
Manufacturing - consumer goods	10	11	12	9	10	8	7	6	9
Real estate and construction	190	203	260	242	296	324	344	329	293
Agriculture	5	7	4	4	4	6	7	8	7
Oil and gas	409	708	128	125	34	25	-	-	-
Mining	1	1	2	2	1	2	2	2	2
Forest products	2	2	2	2	2	2	3	3	12
Hardware and software	3	1	1	1	1	1	1	1	2
Telecommunications and cable	1	1	1	1	2	2	2	3	3
Publishing, printing and broadcasting	-	-	-	-	-	-	5	5	5
Transportation	3	3	4	3	4	3	12	9	9
Utilities	-	1	1	11	25	23	24	21	21
Education, health and social services	5	5	5	3	3	3	3	2	3
Total GIL - business and government	1,035	1,146	688	659	687	711	758	700	758
Total GIL	1,738	1,881	1,477	1,419	1,479	1,475	1,561	1,434	1,492

GIL by geography:

Consumer

Canada	353	373	342	333	337	338	339	336	348
United States	-	-	-	-	-	-	-	1	1
Other countries	350	362	447	427	455	426	464	397	385
Total GIL - Consumer	703	735	789	760	792	764	803	734	734

Business and government

Canada	256	305	154	180	100	93	66	63	88
United States	303	547	136	105	153	141	151	155	152
Other countries	476	294	398	374	434	477	541	482	518
Total GIL - Business and government	1,035	1,146	688	659	687	711	758	700	758
Total GIL	1,738	1,881	1,477	1,419	1,479	1,475	1,561	1,434	1,492

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)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Allowance for credit losses by portfolio:									
Consumer									
Residential mortgages	174	179	202	188	195	181	194	168	164
Personal	146	145	147	145	146	142	148	139	148
Total allowance for credit losses - impaired consumer loans	320	324	349	333	341	323	342	307	312
Business and government									
Non-residential mortgages	14	14	19	18	31	31	36	32	46
Financial institutions	2	2	3	3	3	3	3	3	3
Retail and wholesale	17	17	17	17	21	20	21	18	26
Business services	54	54	70	67	67	78	82	69	99
Manufacturing - capital goods	84	43	47	43	43	40	41	40	40
Manufacturing - consumer goods	9	9	9	6	6	4	4	5	7
Real estate and construction	80	82	108	102	136	154	160	145	110
Agriculture	2	2	3	3	1	3	4	4	4
Oil and gas	78	140	63	38	11	10	-	-	-
Mining	-	-	1	1	1	1	1	1	-
Forest products	1	1	1	1	1	1	1	1	8
Hardware and software	3	1	1	1	1	1	1	1	1
Telecommunications and cable	1	1	1	1	2	2	2	2	2
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-
Transportation	2	2	3	3	3	3	3	1	3
Utilities	-	1	1	7	20	15	15	14	9
Education, health and social services	2	2	2	2	3	3	3	1	3
Total allowance for credit losses - impaired business and government loans	349	371	349	313	350	369	377	337	361
Total allowance for credit losses - impaired loans	669	695	698	646	691	692	719	644	673
Collective allowance for credit losses - incurred but not yet identified									
Consumer loans	767	758	747	709	697	693	718	748	774
Business and government loans	344	347	345	315	323	304	290	268	256
Total allowance for credit losses - incurred but not yet identified	1,111	1,105	1,092	1,024	1,020	997	1,008	1,016	1,030
Undrawn credit facilities									
Collective allowance for credit losses - undrawn credit facilities ¹	116	118	104	92	90	90	90	76	66
Total allowance for credit losses	1,896	1,918	1,894	1,762	1,801	1,779	1,817	1,736	1,769

¹ Included in Other liabilities on the consolidated balance sheet.

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

Total individually assessed allowance for credit losses

By geography:

Consumer loans

Canada

United States

Business and government loans

Canada

United States

Other countries

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Canada	8	8	8	8	8	8	9	9	9
United States	-	-	-	-	-	-	-	1	1
	8	8	8	8	8	8	9	10	10
Canada	115	121	96	67	47	46	32	29	49
United States	29	81	29	33	69	56	59	60	45
Other countries	197	160	216	203	224	256	276	239	257
	341	362	341	303	340	358	367	328	351
	349	370	349	311	348	366	376	338	361

Total individually assessed allowance for credit losses

By portfolio:

Consumer loans

Business and government loans

Consumer loans	8	8	8	8	8	8	9	10	10
Business and government loans	341	362	341	303	340	358	367	328	351
	349	370	349	311	348	366	376	338	361

Total collectively assessed allowance for credit losses

By geography:

Consumer loans

Canada

Other countries

Business and government loans

Canada

United States

Other countries

Canada	850	844	822	788	778	779	804	829	863
Other countries	229	230	266	246	252	229	247	216	213
	1,079	1,074	1,088	1,034	1,030	1,008	1,051	1,045	1,076
Canada	221	228	230	218	234	220	209	192	187
United States	67	71	62	50	41	41	39	43	37
Other countries	64	57	61	57	58	54	52	42	42
	352	356	353	325	333	315	300	277	266
	1,431	1,430	1,441	1,359	1,363	1,323	1,351	1,322	1,342

Total collectively assessed allowance for credit losses

By portfolio:

Consumer loans

Business and government loans

Undrawn credit facilities ¹

Consumer loans	1,079	1,074	1,088	1,034	1,030	1,008	1,051	1,045	1,076
Business and government loans	352	356	353	325	333	315	300	277	266
	1,431	1,430	1,441	1,359	1,363	1,323	1,351	1,322	1,342
Undrawn credit facilities ¹	116	118	104	92	90	90	90	76	66
	1,547	1,548	1,545	1,451	1,453	1,413	1,441	1,398	1,408

¹ Included in Other liabilities on the consolidated balance sheet.

NET IMPAIRED LOANS ¹

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Net impaired loans by portfolio:									
Consumer									
Residential mortgages	339	359	385	385	408	386	393	366	354
Personal	44	52	55	42	43	55	68	61	68
Total net impaired loans - consumer	383	411	440	427	451	441	461	427	422
Business and government									
Non-residential mortgages	8	14	20	20	31	32	36	32	38
Financial institutions	6	3	2	2	2	3	3	3	3
Retail and wholesale	5	8	16	16	20	20	23	19	22
Business services	48	46	71	67	84	82	98	93	111
Manufacturing - capital goods	168	2	3	3	3	3	5	2	4
Manufacturing - consumer goods	1	2	3	3	4	4	3	1	2
Real estate and construction	110	121	152	140	160	170	184	184	183
Agriculture	3	5	1	1	3	3	3	4	3
Oil and gas	331	568	65	87	23	15	-	-	-
Mining	1	1	1	1	-	1	1	1	2
Forest products	1	1	1	1	1	1	2	2	4
Hardware and software	-	-	-	-	-	-	-	-	1
Telecommunications and cable	-	-	-	-	-	-	-	1	1
Publishing, printing and broadcasting	-	-	-	-	-	-	5	5	5
Transportation	1	1	1	-	1	-	9	8	6
Utilities	-	-	-	4	5	8	9	7	12
Education, health and social services	3	3	3	1	-	-	-	1	-
Total net impaired loans - business and government	686	775	339	346	337	342	381	363	397
Total net impaired loans	1,069	1,186	779	773	788	783	842	790	819
Net impaired loans by geography:									
Consumer									
Canada	230	250	223	213	216	214	212	218	221
Other countries	153	161	217	214	235	227	249	209	201
	383	411	440	427	451	441	461	427	422
Business and government									
Canada	133	175	50	103	43	36	24	25	29
United States	274	466	107	72	84	85	92	95	107
Other countries	279	134	182	171	210	221	265	243	261
	686	775	339	346	337	342	381	363	397
Total net impaired loans	1,069	1,186	779	773	788	783	842	790	819

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 GIL.

CHANGES IN GROSS IMPAIRED LOANS

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14		2016 9M	2015 9M	2015 12M	2014 12M
GIL at beginning of period														
Consumer	735	789	760	792	764	803	734	734	731		760	734	734	704
Business and government	1,146	688	659	687	711	758	700	758	790		659	700	700	843
	1,881	1,477	1,419	1,479	1,475	1,561	1,434	1,492	1,521		1,419	1,434	1,434	1,547
Classified as impaired during the period														
Consumer ¹	291	334	271	275	293	298	288	299	308		896	879	1,154	1,250
Business and government	283	691	58	106	24	40	37	25	53		1,032	101	207	189
	574	1,025	329	381	317	338	325	324	361		1,928	980	1,361	1,439
Transferred to not impaired during the year														
Consumer	(40)	(35)	(22)	(29)	(30)	(25)	(21)	(19)	(33)		(97)	(76)	(105)	(103)
Business and government	(3)	(9)	(4)	(7)	(4)	(4)	(2)	(3)	(2)		(16)	(10)	(17)	(10)
	(43)	(44)	(26)	(36)	(34)	(29)	(23)	(22)	(35)		(113)	(86)	(122)	(113)
Net repayments²														
Consumer	(61)	(83)	(52)	(74)	(61)	(65)	(54)	(68)	(60)		(196)	(180)	(254)	(242)
Business and government	(327)	(144)	(46)	(56)	(30)	(33)	(22)	(38)	(41)		(517)	(85)	(141)	(214)
	(388)	(227)	(98)	(130)	(91)	(98)	(76)	(106)	(101)		(713)	(265)	(395)	(456)
Amounts written-off														
Consumer ¹	(235)	(229)	(197)	(204)	(208)	(225)	(193)	(224)	(210)		(661)	(626)	(830)	(903)
Business and government	(86)	(37)	(12)	(71)	(59)	(16)	(28)	(61)	(38)		(135)	(103)	(174)	(155)
	(321)	(266)	(209)	(275)	(267)	(241)	(221)	(285)	(248)		(796)	(729)	(1,004)	(1,058)
Foreign exchange and other														
Consumer	13	(41)	29	-	34	(22)	49	12	(2)		1	61	61	28
Business and government	22	(43)	33	-	45	(34)	73	19	(4)		12	84	84	47
	35	(84)	62	-	79	(56)	122	31	(6)		13	145	145	75
GIL at end of period														
Consumer	703	735	789	760	792	764	803	734	734		703	792	760	734
Business and government	1,035	1,146	688	659	687	711	758	700	758		1,035	687	659	700
	1,738	1,881	1,477	1,419	1,479	1,475	1,561	1,434	1,492		1,738	1,479	1,419	1,434

CHANGES IN ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14		2016 9M	2015 9M	2015 12M	2014 12M
Total allowance at beginning of period														
Write-offs	1,918	1,894	1,762	1,801	1,779	1,817	1,736	1,769	1,789		1,762	1,736	1,736	1,758
Recoveries	(321)	(266)	(209)	(275)	(267)	(241)	(221)	(285)	(248)		(796)	(729)	(1,004)	(1,058)
Provision for credit losses	46	43	50	42	49	48	47	46	46		139	144	186	192
Interest income on impaired loans	243	324	262	198	189	197	187	194	195		829	573	771	937
Foreign exchange and other	(9)	(5)	(6)	(5)	(6)	(6)	(6)	(6)	(7)		(20)	(18)	(23)	(30)
	19	(72)	35	1	57	(36)	74	18	(6)		(18)	95	96	(63)
	1,896	1,918	1,894	1,762	1,801	1,779	1,817	1,736	1,769		1,896	1,801	1,762	1,736
Total allowance at end of period³														
Individual allowance	349	370	349	311	348	366	376	338	361		349	348	311	338
Collective allowance ³	1,547	1,548	1,545	1,451	1,453	1,413	1,441	1,398	1,408		1,547	1,453	1,451	1,398
	1,896	1,918	1,894	1,762	1,801	1,779	1,817	1,736	1,769		1,896	1,801	1,762	1,736

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 classified as impaired and amounts written-off.

² Includes disposal of loans.

³ Includes \$116 million (Q2/16: \$118 million) of allowance on undrawn credit facilities included in Other liabilities on the consolidated balance sheet.

PROVISION FOR CREDIT LOSSES

(\$ millions)	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Provision for credit losses - impaired loans, by portfolio:													
Consumer													
Residential mortgages	1	8	12	7	8	8	11	12	8	21	27	34	114
Credit card	103	108	92	88	93	99	90	96	102	303	282	370	428
Personal	81	76	59	61	65	68	64	63	67	216	197	258	276
Total provision for credit losses - impaired loans, consumer¹	185	192	163	156	166	175	165	171	177	540	506	662	818
Business and government													
Non-residential mortgages	-	3	-	(2)	1	1	-	(8)	5	3	2	-	10
Financial institutions	(1)	-	(1)	-	-	-	-	(1)	-	(2)	-	-	2
Retail and wholesale	-	-	1	2	-	2	3	-	4	1	5	7	8
Business services	9	6	2	7	(4)	11	10	7	9	17	17	24	55
Manufacturing - capital goods	40	(1)	-	-	-	1	(1)	-	2	39	-	-	2
Manufacturing - consumer goods	2	1	2	-	1	1	(1)	2	-	5	1	1	3
Real estate and construction	7	(2)	1	(2)	7	1	17	19	15	6	25	23	47
Agriculture	(1)	1	-	2	(1)	(1)	-	1	(2)	-	(2)	-	(1)
Oil and gas	2	81	24	28	-	10	-	-	-	107	10	38	-
Forest products	-	-	-	-	-	-	-	1	-	-	-	-	1
Hardware and software	2	-	-	(1)	1	-	-	2	-	2	1	-	2
Telecommunications and cable	-	-	-	-	-	(1)	-	-	-	-	(1)	(1)	-
Publishing, printing and broadcasting	-	-	-	-	-	(1)	-	-	-	-	(1)	(1)	-
Transportation	-	2	(1)	1	1	-	1	1	(4)	1	2	3	19
Utilities	-	-	-	-	4	-	-	5	8	-	4	4	13
Education, health and social services	-	-	-	-	-	2	-	1	-	-	2	2	1
Total provision for credit losses - impaired loans, business and government¹	60	91	28	35	10	26	29	30	37	179	65	100	162
Total provision for credit losses - impaired loans	245	283	191	191	176	201	194	201	214	719	571	762	980
Provision for credit losses - impaired loans, by geography:													
Consumer													
Canada	186	187	153	153	153	168	158	160	166	526	479	632	696
Other countries	(1)	5	10	3	13	7	7	11	11	14	27	30	122
Total provision for credit losses - impaired loans, consumer	185	192	163	156	166	175	165	171	177	540	506	662	818
Business and government													
Canada	13	35	32	36	5	23	7	10	15	80	35	71	33
United States	2	55	1	(5)	9	-	15	15	5	58	24	19	45
Other countries	45	1	(5)	4	(4)	3	7	5	17	41	6	10	84
Total provision for credit losses - impaired loans, business and government	60	91	28	35	10	26	29	30	37	179	65	100	162
Total provision for credit losses - impaired loans, by geography	245	283	191	191	176	201	194	201	214	719	571	762	980
Provision for credit losses - incurred but not yet identified													
Consumer	8	15	36	13	2	(22)	(33)	(26)	(13)	59	(53)	(40)	(73)
Business and government	(10)	26	35	(6)	11	18	26	19	(6)	51	55	49	30
Total provision for credit losses - incurred but not yet identified	(2)	41	71	7	13	(4)	(7)	(7)	(19)	110	2	9	(43)
Total provision for credit losses	243	324	262	198	189	197	187	194	195	829	573	771	937
Of which:													
Collectively assessed	186	238	238	168	183	181	163	171	168	662	527	695	801
Individually assessed	57	86	24	30	6	16	24	23	27	167	46	76	136

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:

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Consumer													
Residential mortgages	7	9	2	13	6	10	3	10	5	18	19	32	27
Personal	82	71	60	62	62	72	56	75	59	213	190	252	269
Credit card	103	108	92	88	93	99	90	96	102	303	282	370	428
Net write-offs on consumer loans	192	188	154	163	161	181	149	181	166	534	491	654	724
Business and government													
Non-residential mortgages	1	5	-	10	3	4	-	5	-	6	7	17	10
Financial institutions	-	-	-	-	-	-	-	-	(1)	-	-	-	-
Retail and wholesale	-	2	-	5	1	-	1	7	7	2	2	7	17
Business services	7	11	(3)	5	14	6	2	17	3	15	22	27	39
Manufacturing - capital goods	-	1	-	-	1	-	(1)	1	-	1	-	-	2
Manufacturing - consumer goods	1	1	-	1	-	1	-	2	1	2	1	2	3
Real estate and construction	4	13	1	34	35	1	22	12	5	18	58	92	35
Agriculture	1	1	-	-	-	-	-	-	-	2	-	-	1
Oil and gas	68	-	-	1	1	-	-	-	-	68	1	2	-
Forest products	-	1	-	-	-	-	-	9	-	1	-	-	9
Hardware and software	-	-	-	-	1	-	-	-	1	-	1	1	1
Telecommunications and cable	-	-	-	1	-	-	-	-	-	-	-	1	-
Publishing, printing and broadcasting	-	-	-	-	-	(1)	-	-	-	-	(1)	(1)	-
Transportation	-	-	1	-	1	-	1	2	20	1	2	2	22
Utilities	1	-	6	13	-	-	-	-	-	7	-	13	-
Education, health and social services	-	-	-	-	-	1	-	3	-	-	1	1	3
Net write-offs on business and government loans	83	35	5	70	57	12	25	58	36	123	94	164	142
Total net write-offs	275	223	159	233	218	193	174	239	202	657	585	818	866

Net write-offs by geography:

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	2016 9M	2015 9M	2015 12M	2014 12M
Consumer													
Canada	183	181	153	154	153	171	147	169	166	517	471	625	702
Other countries	9	7	1	9	8	10	2	12	-	17	20	29	22
Net write-offs on consumer loans	192	188	154	163	161	181	149	181	166	534	491	654	724
Business and government													
Canada	20	6	3	15	8	7	4	28	12	29	19	34	52
United States	53	-	6	30	-	-	21	1	25	59	21	51	41
Other countries	10	29	(4)	25	49	5	-	29	(1)	35	54	79	49
Net write-offs on business and government loans	83	35	5	70	57	12	25	58	36	123	94	164	142
Total net write-offs	275	223	159	233	218	193	174	239	202	657	585	818	866

CREDIT RISK FINANCIAL MEASURES

	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
Diversification ratios									
Gross loans and acceptances									
Consumer	74%	73%	73%	74%	74%	75%	75%	76%	76%
Business and government	26%	27%	27%	26%	26%	25%	25%	24%	24%
Canada	90%	90%	89%	91%	90%	91%	91%	91%	91%
United States	5%	5%	5%	4%	4%	4%	4%	4%	4%
Other countries	5%	5%	6%	5%	6%	5%	5%	5%	5%
Coverage ratios									
Allowance for credit losses to GIL and acceptances - segmented and total ¹									
Consumer	46%	44%	44%	44%	43%	42%	43%	42%	43%
Business and government	34%	32%	51%	47%	51%	52%	50%	48%	48%
Total	38%	37%	47%	46%	47%	47%	46%	45%	45%
Condition ratios									
Gross impaired loans-to-gross loans and acceptances	0.55 %	0.62 %	0.49 %	0.48 %	0.51 %	0.53 %	0.56 %	0.53 %	0.56 %
Net impaired loans and acceptances-to-net loans and acceptances	0.34 %	0.39 %	0.26 %	0.27 %	0.28 %	0.28 %	0.31 %	0.29 %	0.31 %
Segmented net impaired loans-to-segmented net loans and acceptances									
Consumer	0.17 %	0.18 %	0.20 %	0.20 %	0.21 %	0.21 %	0.22 %	0.21 %	0.21 %
Business and government	0.83 %	0.96 %	0.42 %	0.46 %	0.46 %	0.50 %	0.55 %	0.56 %	0.64 %
Canada	0.13 %	0.16 %	0.10 %	0.12 %	0.10 %	0.10 %	0.10 %	0.10 %	0.10 %
United States	1.74 %	3.02 %	0.68 %	0.57 %	0.68 %	0.76 %	0.75 %	0.85 %	0.97 %
Other countries	3.09 %	2.03 %	2.42 %	2.52 %	2.84 %	3.22 %	3.57 %	3.52 %	3.69 %

PAST DUE LOANS BUT NOT IMPAIRED ²

(\$ millions)

				Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
	Less than 31 days	31 to 90 days	Over 90 days	Total	Total past due loans							
Residential mortgages	2,421	871	223	3,515	3,001	3,105	2,855	3,001	2,756	2,690	2,657	2,599
Personal	606	156	25	787	661	723	692	643	649	677	618	644
Credit card	638	187	96	921	805	857	762	686	746	795	723	763
Business and government	292	120	26	438	291	309	344	296	311	310	256	301
	3,957	1,334	370	5,661	4,758	4,994	4,653	4,626	4,462	4,472	4,254	4,307

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.

² Past due loans are loans where repayment of principal or payment of interest is contractually in arrears.

OUTSTANDING DERIVATIVE CONTRACTS - NOTIONAL AMOUNTS

(\$ millions)

	Q3/16			Total notional amount	Analyzed by use		Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	
	Residual term to contractual maturity				Total										Total notional amount
	Less than 1 year	1 - 5 years	Over 5 years		Trading	ALM ¹									
Interest rate derivatives															
Over-the-counter (OTC)															
Forward rate agreements	18,073	48	-	18,121	4,453	13,668	12,443	7,823	10,913	12,906	11,981	8,529	9,520	16,311	
Centrally cleared forward rate agreements	137,384	7,361	-	144,745	144,745	-	149,692	178,257	140,806	179,952	136,332	145,144	157,773	152,610	
Swap contracts	76,066	198,117	76,170	350,353	252,665	97,688	350,867	370,652	375,893	390,022	418,121	443,552	449,706	467,981	
Centrally cleared swap contracts	548,271	562,951	201,598	1,312,820	1,122,676	190,144	1,206,724	1,053,548	897,872	956,102	858,463	740,548	626,545	621,688	
Purchased options	902	5,410	4,070	10,382	4,048	6,334	9,666	7,407	8,136	5,847	5,647	5,160	5,992	7,169	
Written options	2,129	2,008	401	4,538	4,538	-	5,095	3,775	4,532	5,594	4,641	5,426	5,079	5,556	
	782,825	775,895	282,239	1,840,959	1,533,125	307,834	1,734,487	1,621,462	1,438,152	1,550,423	1,435,185	1,348,359	1,254,615	1,271,315	
Exchange-traded															
Futures contracts	43,390	7,269	-	50,659	50,634	25	66,013	69,294	77,890	96,016	62,581	90,698	59,344	63,431	
Purchased options	59	-	-	59	59	-	1,280	1,085	1	654	6,636	13,854	7,664	6,215	
Written options	33	-	-	33	33	-	1,280	1,751	8	654	7,842	20,083	12,623	7,197	
	43,482	7,269	-	50,751	50,726	25	68,573	72,130	77,899	97,324	77,059	124,635	79,631	76,843	
Total interest rate derivatives															
Foreign exchange derivatives															
Over-the-counter															
Forward contracts	287,019	7,455	943	295,417	289,258	6,159	323,397	303,884	263,150	268,721	261,906	232,434	203,971	198,181	
Swap contracts	167,839	57,214	20,747	245,800	192,140	53,660	220,204	225,121	200,297	179,022	167,084	171,490	156,969	146,696	
Purchased options	19,895	2,023	45	21,963	21,963	-	20,359	20,878	19,550	23,538	23,131	26,012	26,508	21,200	
Written options	21,057	1,184	51	22,292	22,103	189	23,535	26,113	22,721	25,609	25,364	26,793	28,490	25,433	
	495,810	67,876	21,786	585,472	525,464	60,008	587,495	575,996	505,718	496,890	477,485	456,729	415,938	391,510	
Exchange-traded															
Futures contracts	-	-	-	-	-	-	-	-	-	44	-	-	-	-	
	495,810	67,876	21,786	585,472	525,464	60,008	587,495	575,996	505,718	496,934	477,485	456,729	415,938	391,510	
Total foreign exchange derivatives															
Credit derivatives															
Over-the-counter															
Total return swap contracts - protection sold	178	-	-	178	178	-	344	450	519	680	954	1,128	1,216	1,441	
Credit default swap contracts - protection purchased	5,404	388	4	5,796	5,796	-	6,047	6,308	6,593	7,202	7,777	8,223	8,310	8,847	
Centrally cleared credit default swap contracts - protection purchased	65	1,291	-	1,356	1,010	346	1,191	1,831	2,377	1,427	26,116	19,965	10,349	3,437	
Credit default swap contracts - protection sold	4,500	188	221	4,909	4,909	-	4,926	5,000	5,032	5,060	5,029	5,084	5,118	5,278	
Centrally cleared credit default swap contracts - protection sold	13	131	-	144	131	13	88	140	732	262	24,729	17,696	8,760	2,826	
	10,160	1,998	225	12,383	12,024	359	12,596	13,729	15,253	14,631	64,605	52,096	33,753	21,829	
Total credit derivatives															
Equity derivatives															
Over-the-counter	52,052	8,473	85	60,610	59,736	874	53,106	42,570	42,936	41,282	42,587	40,255	40,262	41,943	
Exchange-traded	23,274	5,133	23	28,430	28,430	-	22,502	16,917	19,304	15,901	13,641	14,026	16,332	9,781	
	75,326	13,606	108	89,040	88,166	874	75,608	59,487	62,240	57,183	56,228	54,281	56,594	51,724	
Total equity derivatives															
Precious metal derivatives															
Over-the-counter	3,609	32	-	3,641	3,641	-	2,075	944	1,446	1,816	1,884	1,640	837	1,080	
Exchange-traded	1,229	18	-	1,247	1,247	-	1,916	939	2,999	2,128	1,411	1,234	2,750	1,765	
	4,838	50	-	4,888	4,888	-	3,991	1,883	4,445	3,944	3,295	2,874	3,587	2,845	
Total precious metal derivatives															
Other commodity derivatives															
Over-the-counter	10,152	9,266	225	19,643	19,643	-	19,149	20,312	18,671	21,875	21,962	19,671	19,611	20,778	
Centrally cleared commodity derivatives	21	7	-	28	28	-	21	13	14	34	38	33	42	65	
Exchange-traded	11,298	5,462	97	16,857	16,857	-	15,044	16,099	18,049	19,500	19,896	20,613	21,832	23,976	
	21,471	14,735	322	36,528	36,528	-	34,214	36,424	36,734	41,409	41,896	40,317	41,485	44,819	
Total other commodity derivatives															
Total notional amount															
	1,433,912	881,429	304,680	2,620,021	2,250,921	369,100	2,516,964	2,381,111	2,140,441	2,261,848	2,155,753	2,079,291	1,885,603	1,860,885	
Of which:															
Over-the-counter ²	1,354,629	863,547	304,560	2,522,736	2,153,661	369,075	2,408,929	2,275,026	2,022,190	2,126,951	2,043,746	1,918,783	1,765,058	1,748,520	
Exchange-traded	79,283	17,882	120	97,285	97,260	25	108,035	106,085	118,251	134,897	112,007	160,508	120,545	112,365	

¹ ALM: Asset/liability management.

² For OTC derivatives that are not centrally cleared, \$868.1 billion (Q2/16: \$857.6 billion) are with counterparties that have two-way collateral posting arrangements, \$19.8 billion (Q2/16: \$13.9 billion) are with counterparties that have one-way collateral posting arrangements, and \$175.7 billion (Q2/16: \$179.7 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)	Q3/16		Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
	Book value (includes AFS securities at amortized cost)		Fair value over (under) book value								
	Amortized cost	Fair value									
Assets											
Cash and deposits with banks	13,128	13,128	-	-	-	-	-	-	-	-	-
Securities	84,771	84,965	194	161	109	136	246	244	307	399	415
Cash collateral on securities borrowed	5,317	5,317	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements	31,143	31,143	-	-	-	-	-	-	-	-	-
Loans, net of allowance	298,769	299,483	714	477	1,202	1,018	1,315	847	1,498	258	258
Derivative instruments	28,553	28,553	-	-	-	-	-	-	-	-	-
Customers' liability under acceptances	13,504	13,504	-	-	-	-	-	-	-	-	-
Other assets	9,266	9,266	-	-	-	-	-	-	-	-	-
Liabilities											
Deposits	389,573	390,549	976	739	700	697	1,126	1,070	1,420	1,037	1,197
Obligations related to securities sold short	9,433	9,433	-	-	-	-	-	-	-	-	-
Cash collateral on securities lent	2,730	2,730	-	-	-	-	-	-	-	-	-
Obligations related to securities sold under repurchase agreements	10,638	10,638	-	-	-	-	-	-	-	-	-
Derivative instruments	30,225	30,225	-	-	-	-	-	-	-	-	-
Acceptances	13,504	13,504	-	-	-	-	-	-	-	-	-
Other liabilities	7,855	7,855	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	3,400	3,658	258	245	208	257	277	293	344	277	306

FAIR VALUE OF AFS SECURITIES

(\$ millions)	Q3/16		Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
	Amortized cost		Unrealized net gains (losses)								
	Amortized cost	Fair value									
AFS securities											
Government issued or guaranteed	22,846	22,895	49	(11)	(64)	(34)	24	30	81	27	22
Mortgage- and asset-backed	7,019	7,022	3	1	10	10	26	20	31	8	10
Corporate debt	5,235	5,233	(2)	(8)	(15)	(13)	(2)	(1)	(6)	12	35
Corporate equity	240	384	144	179	178	173	198	195	201	352	348
	35,340	35,534	194	161	109	136	246	244	307	399	415

FAIR VALUE OF DERIVATIVE INSTRUMENTS

(\$ millions)	Q3/16		Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14
	Positive		Fair value, net								
	Positive	Negative									
Total held for trading purposes	25,693	26,495	(802)	(3,108)	(3,202)	(2,299)	(1,627)	(3,372)	(1,873)	(2,045)	(740)
Total held for ALM purposes	2,860	3,730	(870)	(896)	(561)	(416)	(226)	(350)	1,094	884	1,010
Total fair value¹	28,553	30,225	(1,672)	(4,004)	(3,763)	(2,715)	(1,853)	(3,722)	(779)	(1,161)	270
Average fair values of derivatives during the quarter	28,269	30,531	(2,262)	(3,861)	(2,615)	(2,168)	(2,188)	(2,545)	(1,290)	162	370

¹ Includes positive fair value of \$1,005 million (Q2/16: \$768 million) and negative fair value of \$790 million (Q2/16: \$750 million) for exchange-traded derivatives.