



Abridged  
Supplementary  
Financial  
Information  
Package

For the period ended October 31, 2020  
Restated Pages

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## NOTES TO USERS

This document updates the information previously reported for the periods noted, to reflect the external reporting changes discussed below. This document includes restated pages only, is unaudited, and should be read in conjunction with the supplementary financial information for the quarter ended October 31, 2020, and our 2020 annual report.

### **External reporting changes**

#### **Changes made to our business segments**

The following external reporting changes were made in the first quarter of 2021:

- Simplii Financial and Investor's Edge, previously reported in Canadian Personal and Business Banking, are now part of the newly-created Direct Financial Services line of business in Capital Markets, along with certain other direct payment services that were previously in Capital Markets. This change was made to align with the mandates of the relevant strategic business units (SBUs).
- The financial results associated with U.S. treasury activities in U.S. Commercial Banking and Wealth Management are now included within Treasury in Corporate and Other. In addition, the transfer pricing methodology between U.S. Commercial Banking and Wealth Management and Treasury in Corporate and Other has been enhanced. Both changes align the treatment of U.S. Commercial Banking and Wealth Management with our other SBUs, and allow for better management of interest rate and liquidity risks.

Prior period amounts have been revised accordingly. The changes impacted the results of our SBUs and how we measure the performance of our SBUs. There was no impact on our consolidated financial results from these changes.

The Canadian Personal and Commercial Banking appendix will continue to include the results of Canadian Personal and Business Banking and Canadian Commercial Banking, as well as Simplii Financial and Investor's Edge, which are now reported in Capital Markets. There was no impact on Canadian Commercial Banking and Wealth Management.

#### **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 understanding how management views underlying business 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 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 facilitates 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.

#### **Allocated common equity**

Common equity is allocated to the SBUs based on the estimated amount of regulatory capital required to support their businesses. Unallocated common equity is reported in Corporate and Other. Allocating capital on this basis provides a consistent framework to evaluate the returns of each SBU commensurate with the risk assumed.

#### **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 based on an allocation of regulatory capital to our SBUs. As a result, segmented return on equity is a non-GAAP measure. Segmented return on equity is calculated as net income attributable to common shareholders for each SBU expressed as a percentage of average allocated common equity.

## SEGMENTED INFORMATION <sup>(1)</sup>

### CIBC has four SBUs:

- ▶ **Canadian Personal and Business Banking** provides personal and business clients across Canada with financial advice, products and services through banking centres, as well as through direct, mobile and remote channels.
- ▶ **Canadian Commercial Banking and Wealth Management** provides high-touch, relationship-oriented banking and wealth management services to middle-market companies, entrepreneurs, high-net-worth individuals and families across Canada, as well as asset management services to institutional investors.
- ▶ **U.S. Commercial Banking and Wealth Management** delivers commercial banking and private wealth services across the U.S., as well as personal and small business banking services in four U.S. Midwestern markets and focuses on middle-market and mid-corporate companies and high-net-worth families.
- ▶ **Capital Markets** provides integrated global markets products and services, investment banking advisory and execution, corporate banking solutions and top-ranked research to our clients around the world. It includes Direct Financial Services which focuses on expanding CIBC's digitally-enabled capabilities to provide a cohesive set of direct banking, direct investing and innovative multi-currency payment solutions for CIBC's clients.

**Corporate and Other** includes the following functional groups – Technology, Infrastructure and Innovation, Risk Management, People, Culture and Brand, Finance and Enterprise Strategy, as well as other support groups. The expenses of these functional and support groups are generally allocated to the business lines within the SBUs. The majority of the functional and support costs of CIBC Bank USA are recognized directly in the U.S. Commercial Banking and Wealth Management SBU. Corporate and Other also includes the results of CIBC FirstCaribbean and other strategic investments, as well as other income statement and balance sheet items not directly attributable to the business lines.

(\$ millions)

	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19	2020 12M	2019 12M
<b>Financial results</b>										
Canadian Personal and Business Banking	590	457	163	575	563	608	532	423	1,785	2,126
Canadian Commercial Banking and Wealth Management	340	320	206	336	305	344	325	313	1,202	1,287
U.S. Commercial Banking and Wealth Management	135	60	15	165	172	164	152	160	375	648
Capital Markets	310	443	177	378	269	284	319	245	1,308	1,117
Corporate and Other	(359)	(108)	(169)	(242)	(116)	(2)	20	41	(878)	(57)
<b>Net income</b>	<b>1,016</b>	<b>1,172</b>	<b>392</b>	<b>1,212</b>	<b>1,193</b>	<b>1,398</b>	<b>1,348</b>	<b>1,182</b>	<b>3,792</b>	<b>5,121</b>

(1) Certain prior period information has been revised. See "External reporting changes" for additional details.

## SEGMENTED INFORMATION - CANADIAN PERSONAL AND BUSINESS BANKING <sup>(1)</sup>

(\$ millions)	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19	2020 12M	2019 12M
<b>Financial results</b>										
Revenue	1,997	1,910	1,936	2,079	2,095	2,108	2,000	2,037	7,922	8,240
Impaired	88	147	201	189	213	193	197	187	625	790
Performing	33	70	439	22	38	19	26	16	564	99
Total provision for (reversal of) credit losses	121	217	640	211	251	212	223	203	1,189	889
Non-interest expenses	1,076	1,072	1,074	1,086	1,082	1,068	1,052	1,257	4,308	4,459
Income before income taxes	800	621	222	782	762	828	725	577	2,425	2,892
Income taxes	210	164	59	207	199	220	193	154	640	766
<b>Net income</b>	<b>590</b>	<b>457</b>	<b>163</b>	<b>575</b>	<b>563</b>	<b>608</b>	<b>532</b>	<b>423</b>	<b>1,785</b>	<b>2,126</b>
Net income attributable to equity shareholders	590	457	163	575	563	608	532	423	1,785	2,126
<b>Total revenue</b>										
Net interest income	1,486	1,426	1,432	1,505	1,520	1,529	1,435	1,460	5,849	5,944
Non-interest income <sup>(2)</sup>	511	484	504	574	575	579	565	577	2,073	2,296
	1,997	1,910	1,936	2,079	2,095	2,108	2,000	2,037	7,922	8,240
<b>Average balances</b>										
Real estate secured personal lending <sup>(3)</sup>	221,739	218,292	216,170	215,415	214,869	214,575	214,911	216,010	217,913	215,093
Other personal lending <sup>(3)</sup>	17,715	17,326	17,727	17,443	17,219	16,716	16,195	15,951	17,552	16,523
Credit card <sup>(3)(4)</sup>	11,335	11,205	12,060	12,653	12,575	12,533	12,287	12,549	11,830	12,488
Business lending <sup>(3)</sup>	2,904	2,907	3,070	2,984	3,009	3,015	3,021	3,004	2,966	3,012
Interest-earning assets <sup>(5)</sup>	252,361	248,480	248,205	247,797	246,996	246,262	245,793	246,905	249,216	246,495
Deposits	182,172	175,324	163,792	161,608	159,317	157,778	157,450	152,837	170,762	156,841
Allocated common equity <sup>(6)</sup>	6,509	6,574	6,734	6,550	6,258	6,301	6,154	6,056	6,591	6,192
<b>Financial measures</b>										
Net interest margin on average interest-earning assets <sup>(5)</sup>	2.34%	2.28%	2.35%	2.42%	2.44%	2.46%	2.40%	2.35%	2.35%	2.41%
Efficiency ratio	53.9%	56.1%	55.5%	52.2%	51.6%	50.7%	52.6%	61.7%	54.4%	54.1%
Return on equity <sup>(6)</sup>	36.1%	27.7%	9.8%	34.9%	35.7%	38.3%	35.5%	27.7%	27.1%	34.3%
<b>Other information</b>										
Number of banking centres	1,022	1,022	1,022	1,022	1,024	1,034	1,042	1,045	1,022	1,024
Number of ABMs	3,011	2,869	2,866	3,073	3,075	3,072	3,073	3,062	3,011	3,075
Full-time equivalent employees	12,437	12,287	12,399	12,948	13,013	13,419	13,324	13,115	12,437	13,013

(1) Certain prior period information has been revised. See "External reporting changes" for additional details.

(2) Includes intersegment revenue, which 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) Includes personal and business cards.

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

(6) See "Notes to users – Non-GAAP measures" for additional details.

# SEGMENTED INFORMATION - U.S. COMMERCIAL BANKING AND WEALTH MANAGEMENT - CANADIAN DOLLARS <sup>(1)</sup>

(\$ millions)

	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19	2020 12M	2019 12M
<b>Financial results</b>										
Commercial banking	362	362	357	340	333	338	311	318	1,421	1,300
Wealth management	157	150	154	161	159	156	148	148	622	611
<b>Total revenue <sup>(2)</sup></b>	<b>519</b>	<b>512</b>	<b>511</b>	<b>501</b>	<b>492</b>	<b>494</b>	<b>459</b>	<b>466</b>	<b>2,043</b>	<b>1,911</b>
Impaired	55	42	20	16	13	38	12	5	133	68
Performing	27	118	210	(1)	4	(9)	(1)	11	354	5
Total provision for (reversal of) credit losses	82	160	230	15	17	29	11	16	487	73
Non-interest expenses	267	270	291	298	285	280	277	272	1,126	1,114
Income (loss) before income taxes	170	82	(10)	188	190	185	171	178	430	724
Income taxes <sup>(2)</sup>	35	22	(25)	23	18	21	19	18	55	76
<b>Net income</b>	<b>135</b>	<b>60</b>	<b>15</b>	<b>165</b>	<b>172</b>	<b>164</b>	<b>152</b>	<b>160</b>	<b>375</b>	<b>648</b>
Net income attributable to equity shareholders	135	60	15	165	172	164	152	160	375	648
<b>Total revenue <sup>(2)</sup></b>										
Net interest income <sup>(2)</sup>	356	354	370	342	331	342	322	332	1,422	1,327
Non-interest income	163	158	141	159	161	152	137	134	621	584
	519	512	511	501	492	494	459	466	2,043	1,911
<b>Average balances</b>										
Commercial banking loans <sup>(3)</sup>	36,197	37,839	38,956	35,472	34,609	33,178	31,233	30,481	37,051	32,385
Wealth management loans <sup>(3)</sup>	6,829	6,763	4,584	3,727	3,510	3,359	3,213	3,152	5,480	3,309
Interest-earning assets <sup>(4)</sup>	42,863	44,519	43,432	39,199	38,146	36,561	34,508	33,724	42,498	35,745
Non-interest-bearing demand deposits	12,212	12,119	9,919	8,207	7,472	7,303	7,526	7,573	10,618	7,468
Interest-bearing deposits	25,590	25,273	23,477	21,514	20,079	18,562	18,517	17,509	23,966	18,668
Allocated common equity <sup>(5)</sup>	9,127	9,488	9,316	8,855	8,765	8,674	8,365	8,321	9,196	8,533
<b>Financial measures</b>										
Net interest margin on average interest-earning assets <sup>(4)</sup>	3.30%	3.16%	3.47%	3.47%	3.44%	3.72%	3.82%	3.92%	3.35%	3.71%
Efficiency ratio	51.7%	52.6%	57.0%	59.4%	58.0%	56.7%	60.2%	58.5%	55.1%	58.3%
Return on equity <sup>(5)</sup>	5.9%	2.5%	0.6%	7.4%	7.8%	7.5%	7.5%	7.6%	4.1%	7.6%
<b>Other information</b>										
Assets under administration <sup>(6)</sup>										
Individuals	74,855	74,469	70,138	71,587	67,620	66,923	66,253	60,383	74,855	67,620
Institutions	22,736	24,102	23,146	23,319	22,072	22,161	19,845	19,253	22,736	22,072
	97,591	98,571	93,284	94,906	89,692	89,084	86,098	79,636	97,591	89,692
Assets under management <sup>(6)</sup>										
Individuals	61,858	61,769	58,385	60,660	57,300	56,247	55,629	50,853	61,858	57,300
Institutions	14,547	12,609	12,074	12,064	11,456	11,640	9,623	9,239	14,547	11,456
	76,405	74,378	70,459	72,724	68,756	67,887	65,252	60,092	76,405	68,756
Full-time equivalent employees	2,085	2,087	2,029	2,060	2,095	2,093	1,998	1,969	2,085	2,095

(1) Certain prior period information has been revised. See "External reporting changes" for additional details.

(2) Revenue and income taxes are reported on a TEB. Accordingly, revenue and income taxes include a TEB adjustment of nil (Q3/20: nil). The equivalent amounts are offset in the revenue and income taxes of Corporate and Other.

(3) Loan amounts are stated before any related allowances or purchase accounting adjustments.

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

(5) See "Notes to users – Non-GAAP measures" for additional details.

(6) Assets under management amounts are included in the amounts reported under assets under administration.

# SEGMENTED INFORMATION - U.S. COMMERCIAL BANKING AND WEALTH MANAGEMENT - U.S. DOLLAR EQUIVALENT <sup>(1)</sup>

(US\$ millions)

	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19		2020 12M	2019 12M
<b>Financial results</b>											
Commercial banking	272	267	259	258	251	255	233	239		1,056	978
Wealth management	120	110	111	123	120	118	112	110		464	460
<b>Total revenue <sup>(2)</sup></b>	<b>392</b>	<b>377</b>	<b>370</b>	<b>381</b>	<b>371</b>	<b>373</b>	<b>345</b>	<b>349</b>		<b>1,520</b>	<b>1,438</b>
Impaired	41	32	14	12	10	29	9	4		99	52
Performing	20	89	151	(1)	3	(7)	(1)	8		259	3
Total provision for (reversal of) credit losses	61	121	165	11	13	22	8	12		358	55
Non-interest expenses	203	197	211	227	215	211	208	204		838	838
Income (loss) before income taxes	128	59	(6)	143	143	140	129	133		324	545
Income taxes <sup>(2)</sup>	26	16	(17)	17	14	16	14	14		42	58
<b>Net income</b>	<b>102</b>	<b>43</b>	<b>11</b>	<b>126</b>	<b>129</b>	<b>124</b>	<b>115</b>	<b>119</b>		<b>282</b>	<b>487</b>
Net income attributable to equity shareholders	102	43	11	126	129	124	115	119		282	487
<b>Total revenue <sup>(2)</sup></b>											
Net interest income <sup>(2)</sup>	269	260	268	260	250	258	242	249		1,057	999
Non-interest income	123	117	102	121	121	115	103	100		463	439
	392	377	370	381	371	373	345	349		1,520	1,438
<b>Average balances</b>											
Commercial banking loans <sup>(3)</sup>	27,369	27,868	28,223	26,942	26,134	25,006	23,475	22,819		27,561	24,362
Wealth management loans <sup>(3)</sup>	5,163	4,981	3,321	2,831	2,651	2,532	2,415	2,360		4,077	2,489
Interest-earning assets <sup>(4)</sup>	32,408	32,788	31,466	29,773	28,805	27,556	25,936	25,247		31,614	26,890
Non-interest-bearing demand deposits	9,233	8,926	7,186	6,233	5,642	5,504	5,656	5,669		7,899	5,618
Interest-bearing deposits	19,349	18,612	17,009	16,341	15,162	13,991	13,918	13,108		17,828	14,043
Allocated common equity <sup>(5)</sup>	6,901	6,987	6,750	6,726	6,618	6,538	6,287	6,229		6,841	6,419
<b>Financial measures</b>											
Net interest margin on average interest-earning assets <sup>(4)</sup>	3.30%	3.16%	3.47%	3.47%	3.44%	3.72%	3.82%	3.92%		3.35%	3.71%
Efficiency ratio	51.7%	52.6%	57.0%	59.4%	58.0%	56.7%	60.2%	58.5%		55.1%	58.3%
Return on equity <sup>(5)</sup>	5.9%	2.5%	0.6%	7.4%	7.8%	7.5%	7.5%	7.6%		4.1%	7.6%
<b>Other information</b>											
Assets under administration <sup>(6)</sup>											
Individuals	56,193	55,603	50,393	54,102	51,348	50,715	49,461	45,960		56,193	51,348
Institutions	17,068	17,996	16,630	17,623	16,761	16,794	14,815	14,654		17,068	16,761
	73,261	73,599	67,023	71,725	68,109	67,509	64,276	60,614		73,261	68,109
Assets under management <sup>(6)</sup>											
Individuals	46,436	46,121	41,949	45,844	43,511	42,624	41,530	38,707		46,436	43,511
Institutions	10,920	9,414	8,675	9,117	8,699	8,821	7,184	7,032		10,920	8,699
	57,356	55,535	50,624	54,961	52,210	51,445	48,714	45,739		57,356	52,210
Full-time equivalent employees	2,085	2,087	2,029	2,060	2,095	2,093	1,998	1,969		2,085	2,095

(1) Certain prior period information has been revised. See "External reporting changes" for additional details.

(2) Revenue and income taxes are reported on a TEB. Accordingly, revenue and income taxes include a TEB adjustment of nil (Q3/20: nil). The equivalent amounts are offset in the revenue and income taxes of Corporate and Other.

(3) Loan amounts are stated before any related allowances or purchase accounting adjustments.

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

(5) See "Notes to users – Non-GAAP measures" for additional details.

(6) Assets under management amounts are included in the amounts reported under assets under administration.



## SEGMENTED INFORMATION - CAPITAL MARKETS <sup>(1)</sup>

(\$ millions)	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19	2020 12M	2019 12M
<b>Financial results</b>										
Global markets	427	610	462	500	388	404	398	393	1,999	1,583
Corporate and investment banking	322	363	329	330	309	309	322	291	1,344	1,231
Direct financial services	185	173	176	176	173	171	161	156	710	661
Total revenue <sup>(2)</sup>	934	1,146	967	1,006	870	884	881	840	4,053	3,475
Impaired	20	60	43	(2)	28	23	11	47	121	109
Performing	(3)	4	193	(4)	20	12	(5)	24	190	51
Total provision for (reversal of) credit losses	17	64	236	(6)	48	35	6	71	311	160
Non-interest expenses	458	487	492	492	460	462	442	438	1,929	1,802
Income before income taxes	459	595	239	520	362	387	433	331	1,813	1,513
Income taxes <sup>(2)</sup>	149	152	62	142	93	103	114	86	505	396
<b>Net income</b>	310	443	177	378	269	284	319	245	1,308	1,117
Net income attributable to equity shareholders	310	443	177	378	269	284	319	245	1,308	1,117
<b>Total revenue <sup>(2)</sup></b>										
Net interest income <sup>(2)</sup>	652	636	568	498	473	449	363	396	2,354	1,681
Non-interest income <sup>(3)</sup>	282	510	399	508	397	435	518	444	1,699	1,794
	934	1,146	967	1,006	870	884	881	840	4,053	3,475
<b>Average balances</b>										
Loans and acceptances, net of allowance	45,090	48,082	46,190	41,329	40,254	41,247	40,220	39,307	45,167	40,257
Trading securities	61,619	58,802	62,036	62,511	54,769	58,497	59,855	54,228	61,237	56,813
Deposits	77,735	72,028	64,551	57,529	56,686	53,452	52,496	52,898	67,979	53,894
Allocated common equity <sup>(4)</sup>	6,926	7,111	7,062	6,697	6,549	6,605	6,414	6,027	6,948	6,399
<b>Financial measures</b>										
Efficiency ratio	49.0%	42.5%	50.9%	48.9%	52.8%	52.3%	50.2%	52.2%	47.6%	51.8%
Return on equity <sup>(4)</sup>	17.8%	24.8%	10.2%	22.4%	16.3%	17.1%	20.4%	16.1%	18.8%	17.5%
<b>Other information</b>										
Assets under administration	63,074	57,118	50,924	55,255	59,387	62,208	58,750	52,646	63,074	59,387
Full-time equivalent employees	1,912	1,929	1,888	1,865	1,867	1,823	1,780	1,776	1,912	1,867

(1) Certain prior period information has been revised. See "External reporting changes" for additional details.

(2) Revenue and income taxes are reported on a TEB. Accordingly, revenue and income taxes include a TEB adjustment of \$37 million (Q3/20: \$51 million). The equivalent amounts are offset in the revenue and income taxes of Corporate and Other.

(3) Includes intersegment revenue, which represents internal sales commissions and revenue allocations under the Manufacturer / Customer Segment / Distributor Management Model.

(4) See "Notes to users – Non-GAAP measures" for additional details.



## SEGMENTED INFORMATION - CORPORATE AND OTHER <sup>(1)</sup>

(\$ millions)	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19	2020 12M	2019 12M
<b>Financial results</b>										
International banking	178	180	170	206	201	202	198	197	734	798
Other	(56)	(53)	(31)	8	88	25	6	41	(132)	160
Total revenue <sup>(2)</sup>	122	127	139	214	289	227	204	238	602	958
Impaired	(6)	6	17	7	5	3	5	8	24	21
Performing	52	21	103	(1)	1	(5)	(13)	(3)	175	(20)
Total provision for (reversal of) credit losses	46	27	120	6	6	(2)	(8)	5	199	1
Non-interest expenses	550	354	288	628	481	329	286	279	1,820	1,375
Loss before income taxes	(474)	(254)	(269)	(420)	(198)	(100)	(74)	(46)	(1,417)	(418)
Income taxes <sup>(2)</sup>	(115)	(146)	(100)	(178)	(82)	(98)	(94)	(87)	(539)	(361)
<b>Net income (loss)</b>	<b>(359)</b>	<b>(108)</b>	<b>(169)</b>	<b>(242)</b>	<b>(116)</b>	<b>(2)</b>	<b>20</b>	<b>41</b>	<b>(878)</b>	<b>(57)</b>
Net income (loss) attributable to:										
Non-controlling interests	1	2	(8)	7	8	6	7	4	2	25
Equity shareholders	(360)	(110)	(161)	(249)	(124)	(8)	13	37	(880)	(82)
<b>Total revenue <sup>(2)</sup></b>	<b>4</b>	<b>(5)</b>	<b>71</b>	<b>101</b>	<b>173</b>	<b>74</b>	<b>52</b>	<b>95</b>	<b>171</b>	<b>394</b>
Net interest income (loss) <sup>(2)</sup>	118	132	68	113	116	153	152	143	431	564
Non-interest income	122	127	139	214	289	227	204	238	602	958
<b>Other information</b>										
Assets under administration <sup>(3)</sup>										
Individuals	8,379	11,919	12,526	12,426	12,194	12,056	12,158	11,676	8,379	12,194
Institutions <sup>(4)</sup>	1,912,090	1,955,293	1,856,671	2,085,330	1,975,160	1,917,585	1,960,650	1,863,131	1,912,090	1,975,160
	1,920,469	1,967,212	1,869,197	2,097,756	1,987,354	1,929,641	1,972,808	1,874,807	1,920,469	1,987,354
Assets under management <sup>(3)</sup>										
Individuals	379	459	476	502	459	458	463	458	379	459
Institutions	282	282	279	307	383	300	331	452	282	383
	661	741	755	809	842	758	794	910	661	842
Full-time equivalent employees	22,435	22,668	22,808	23,126	23,134	23,341	22,667	21,978	22,435	23,134

(1) Certain prior period information has been revised. See "External reporting changes" for additional details.

(2) Revenue and income taxes of Capital Markets and U.S. Commercial Banking and Wealth Management are reported on a TEB. The equivalent amounts are offset in the revenue and income taxes of Corporate and Other. Accordingly, revenue and income taxes include a TEB adjustment of \$37 million (Q3/20: \$51 million).

(3) Assets under management amounts are included in the amounts reported under assets under administration.

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

	Q4/20	Q3/20	Q2/20	Q1/20	Q4/19	Q3/19	Q2/19	Q1/19	2020 12M	2019 12M
Assets under administration (CIBC Mellon)	1,861,530	1,903,712	1,801,466	2,032,203	1,923,244	1,864,387	1,911,879	1,815,806	1,861,530	1,923,244