

THIRD QUARTER FINANCIAL HIGHLIGHTS

	As at or for the three months ended			As at or for the nine months ended	
	2010 Jul. 31	2010 Apr. 30	2009 Jul. 31	2010 Jul. 31	2009 Jul. 31
Unaudited					
Financial results (\$ millions)					
Net interest income	\$ 1,548	\$ 1,497	\$ 1,369	\$ 4,559	\$ 3,975
Non-interest income	1,301	1,424	1,488	4,272	3,065
Total revenue	2,849	2,921	2,857	8,831	7,040
Provision for credit losses	221	316	547	896	1,225
Non-interest expenses	1,741	1,678	1,699	5,167	4,991
Income before taxes and non-controlling interests	887	927	611	2,768	824
Income tax expense	244	261	172	791	279
Non-controlling interests	3	6	5	25	15
Net income	\$ 640	\$ 660	\$ 434	\$ 1,952	\$ 530
Financial measures					
Efficiency ratio	61.1 %	57.5 %	59.4 %	58.5 %	70.9 %
Cash efficiency ratio, taxable equivalent basis (TEB) ⁽¹⁾	60.6 %	57.0 %	59.0 %	58.0 %	70.1 %
Return on equity	19.8 %	22.2 %	14.6 %	21.1 %	5.1 %
Net interest margin	1.74 %	1.84 %	1.59 %	1.78 %	1.50 %
Net interest margin on average interest-earning assets	2.03 %	2.16 %	1.95 %	2.09 %	1.85 %
Return on average assets	0.72 %	0.81 %	0.51 %	0.76 %	0.20 %
Return on average interest-earning assets	0.84 %	0.95 %	0.62 %	0.90 %	0.25 %
Total shareholder return	(4.17) %	18.00 %	25.69 %	18.08 %	27.77 %
Common share information					
Per share					
- basic earnings	\$ 1.54	\$ 1.60	\$ 1.02	\$ 4.72	\$ 1.08
- cash basic earnings ⁽¹⁾	1.55	1.61	1.04	4.77	1.14
- diluted earnings	1.53	1.59	1.02	4.71	1.08
- cash diluted earnings ⁽¹⁾	1.55	1.61	1.04	4.76	1.14
- dividends	0.87	0.87	0.87	2.61	2.61
- book value	31.36	30.00	27.87	31.36	27.87
Share price					
- high	75.40	77.19	67.20	77.19	67.20
- low	65.91	63.16	53.02	61.96	37.10
- closing	70.60	74.56	66.31	70.60	66.31
Shares outstanding (thousands)					
- average basic	388,815	386,865	381,584	386,706	381,300
- average diluted	389,672	387,865	382,556	387,710	381,921
- end of period	390,781	388,462	382,657	390,781	382,657
Market capitalization (\$ millions)	\$ 27,589	\$ 28,964	\$ 25,374	\$ 27,589	\$ 25,374
Value measures					
Dividend yield (based on closing share price)	4.9 %	4.8 %	5.2 %	4.9 %	5.3 %
Dividend payout ratio	56.7 %	54.5 %	85.0 %	55.3 %	n/m
Market value to book value ratio	2.25	2.49	2.38	2.25	2.38
On- and off-balance sheet information (\$ millions)					
Cash, deposits with banks and securities	\$ 92,049	\$ 74,930	\$ 84,467 ⁽²⁾	\$ 92,049	\$ 84,467 ⁽²⁾
Loans and acceptances, net of allowance	184,987	183,736	172,445 ⁽²⁾	184,987	172,445 ⁽²⁾
Total assets	349,600	336,001	335,917	349,600	335,917
Deposits	238,102	226,793	214,227	238,102	214,227
Common shareholders' equity	12,256	11,654	10,664	12,256	10,664
Average assets	353,092	333,589	340,661	342,599	354,585
Average interest-earning assets	302,288	283,589	277,919	291,571	286,535
Average common shareholders' equity	11,994	11,415	10,601	11,561	10,736
Assets under administration ⁽³⁾	1,216,719	1,219,054	1,160,473	1,216,719	1,160,473
Balance sheet quality measures					
Common equity to risk-weighted assets	11.4 %	10.8 %	9.2 %	11.4 %	9.2 %
Risk-weighted assets (\$ billions)	\$ 107.2	\$ 108.3	\$ 115.4	\$ 107.2	\$ 115.4
Tier 1 capital ratio	14.2 %	13.7 %	12.0 %	14.2 %	12.0 %
Total capital ratio	18.1 %	18.8 %	16.5 %	18.1 %	16.5 %
Other information					
Retail / wholesale ratio ⁽⁴⁾	74 % / 26 %	76 % / 24 %	69 % / 31 %	74 % / 26 %	69 % / 31 %
Full-time equivalent employees	42,642	42,018	42,474	42,642	42,474

(1) For additional information, see the "Non-GAAP measures" section.

(2) Amounts have been restated to conform to the presentation of the current period.

(3) Includes assets under administration or custody of CIBC Mellon Global Securities Services Company, which is a 50/50 joint venture between CIBC and The Bank of New York Mellon.

(4) The ratio represents the amount of economic capital attributed to the business lines as at the end of the period.

n/m Not meaningful.