

## THIRD QUARTER FINANCIAL HIGHLIGHTS

Unaudited	As at or for the three months ended			As at or for the nine months ended	
	2007 Jul. 31	2007 Apr. 30	2006 Jul. 31	2007 Jul. 31	2006 Jul. 31
<b>Common share information</b>					
Per share					
- basic earnings	\$ 2.33	\$ 2.29	\$ 1.88	\$ 6.75	\$ 5.16
- cash basic earnings <sup>(1)</sup>	2.36	2.32	1.89	6.81	5.20
- diluted earnings	2.31	2.27	1.86	6.69	5.11
- cash diluted earnings <sup>(1)</sup>	2.34	2.29	1.87	6.75	5.15
- dividends	0.77	0.77	0.70	2.24	2.06
- book value	33.05	32.67	27.96	33.05	27.96
Share price					
- high	106.75	104.00	83.63	106.75	86.00
- low	92.37	97.70	73.94	92.37	72.90
- closing	92.50	97.70	77.25	92.50	77.25
Shares outstanding (thousands)					
- average basic	335,755	337,320	335,513	336,511	335,004
- average diluted	338,691	340,613	338,461	339,739	338,233
- end of period	334,595	337,487	335,332	334,595	335,332
Market capitalization (\$ millions)	\$ 30,950	\$ 32,972	\$ 25,904	\$ 30,950	\$ 25,904
<b>Value measures</b>					
Price to earnings multiple (12 month trailing)	10.3	11.4	10.8	10.3	10.7
Dividend yield (based on closing share price)	3.3 %	3.2 %	3.6 %	3.2 %	3.6 %
Dividend payout ratio	33.0 %	33.7 %	37.3 %	33.2 %	40.0 %
Market value to book value ratio	2.80	2.99	2.76	2.80	2.76
<b>Financial results (\$ millions)</b>					
Total revenue	\$ 2,979	\$ 3,050	\$ 2,826	\$ 9,120	\$ 8,461
Provision for credit losses	162	166	152	471	456
Non-interest expenses	1,819	1,976	1,883	5,738	5,596
Net income	835	807	662	2,412	1,827
<b>Financial measures</b>					
Efficiency ratio	61.1 %	64.8 %	66.6 %	62.9 %	66.1 %
Cash efficiency ratio, taxable equivalent basis (TEB) <sup>(1)</sup>	59.4 %	63.2 %	65.0 %	61.4 %	64.8 %
Return on equity	28.3 %	28.9 %	27.2 %	28.1 %	26.2 %
Net interest margin	1.41 %	1.36 %	1.53 %	1.37 %	1.53 %
Net interest margin on average interest-earning assets	1.61 %	1.55 %	1.77 %	1.56 %	1.78 %
Return on average assets	1.00 %	1.02 %	0.90 %	0.99 %	0.85 %
Return on average interest-earning assets	1.14 %	1.16 %	1.04 %	1.14 %	0.98 %
Total shareholder return	(4.6) %	(2.4) %	(5.8) %	8.0 %	9.8 %
<b>On- and off-balance sheet information (\$ millions)</b>					
Cash, deposits with banks and securities	\$ 102,143	\$ 100,204	\$ 93,163	\$ 102,143	\$ 93,163
Loans and acceptances	167,828	164,797	149,224	167,828	149,224
Total assets	338,881	326,580	294,990	338,881	294,990
Deposits	230,208	221,169	200,015	230,208	200,015
Common shareholders' equity	11,058	11,025	9,377	11,058	9,377
Average assets	331,553	326,088	291,395	324,572	288,501
Average interest-earning assets	290,157	285,127	251,607	284,015	248,360
Average common shareholders' equity	10,992	10,964	9,167	10,808	8,818
Assets under administration	1,124,079	1,165,585	1,027,931	1,124,079	1,027,931
<b>Balance sheet quality measures</b>					
Common equity to risk-weighted assets	8.8 %	8.7 %	8.0 %	8.8 %	8.0 %
Risk-weighted assets (\$ billions)	\$ 125.0	\$ 127.2	\$ 117.0	\$ 125.0	\$ 117.0
Tier 1 capital ratio	9.7 %	9.5 %	9.6 %	9.7 %	9.6 %
Total capital ratio	13.7 %	14.1 %	14.0 %	13.7 %	14.0 %
<b>Other information</b>					
Retail / wholesale ratio <sup>(2)</sup>	76% / 24 %	73% / 27 %	70% / 30 %	76% / 24 %	70% / 30 %
Regular workforce headcount	40,315	40,488	36,781	40,315	36,781

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

(2) Retail includes CIBC Retail Markets and commercial banking (reported as part of CIBC World Markets). Wholesale reflects CIBC World Markets, excluding commercial banking. The ratio represents the amount of capital attributed to the business lines as at the end of the period. For further details, see the "Non-GAAP measures" section on page 37 of the 2006 Annual Accountability Report.