



Frequently Asked Questions – Q4 2012

Historical Retail & Business Banking and Wealth Management balances:

	Balances (\$B) Q1/11	Balances (\$B) Q2/11	Balances (\$B) Q3/11	Balances (\$B) Q4/11	Balances (\$B) Q1/12	Balances (\$B) Q2/12	Balances (\$B) Q3/12	Balances ⁽¹⁾ (\$B) Q4/12
Cards ⁽²⁾	15.8	15.6	15.5	15.6	15.3	15.4	15.1	15.0
CIBC Brand Mortgages ⁽²⁾	78.3	80.3	83.1	84.8	86.4	88.0	90.9	93.6
CIBC Brand Personal Lending	29.0	29.1	29.5	29.9	30.0	30.3	30.4	30.6
CIBC Brand Personal Deposits & GICs	78.8	80.0	81.2	81.7	82.4	83.0	83.8	83.9
Business Deposits	31.3	32.8	32.6	34.6	34.7	37.4	36.5	37.4
Business Lending	30.7	32.0	32.4	33.2	34.2	34.5	35.1	35.7
Mutual Funds	50.8	52.7	52.1	51.4	53.5	55.1	55.0	57.2
Mortgages - Other ⁽³⁾	60.2	60.6	60.5	59.6	58.7	57.3	54.3	50.6
Personal Deposits & GICs - Other ⁽³⁾	27.3	27.1	26.9	26.9	26.3	26.1	26.3	26.0

⁽¹⁾ Spot balances as at Oct/12.

⁽²⁾ Administered assets.

⁽³⁾ Includes Broker and President's Choice Financial.



A Note About Forward-Looking Statements

From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including in this presentation, in other filings with Canadian securities regulators or the U.S. Securities and Exchange Commission and in other communications. These statements include, but are not limited to, statements about our operations, business lines, financial condition, risk management, priorities, targets, ongoing objectives, strategies and outlook for 2013 and subsequent periods. Forward-looking statements are typically identified by the words “believe”, “expect”, “anticipate”, “intend”, “estimate” and other similar expressions or future or conditional verbs such as “will”, “should”, “would” and “could”. By their nature, these statements require us to make assumptions and are subject to inherent risks and uncertainties that may be general or specific. A variety of factors, many of which are beyond our control, affect our operations, performance and results and could cause actual results to differ materially from the expectations expressed in any of our forward-looking statements. These factors include credit, market, liquidity, strategic, operational, reputation and legal, regulatory and environmental risk; the effectiveness and adequacy of our risk management models and processes; legislative or regulatory developments in the jurisdictions where we operate; amendments to, and interpretations of, risk-based capital guidelines and reporting instructions; the resolution of legal proceedings and related matters; the effect of changes to accounting standards, rules and interpretations; changes in our estimates of reserves and allowances; changes in tax laws; changes to our credit ratings; political conditions and developments; the possible effect on our business of international conflicts and the war on terror; natural disasters, public health emergencies, disruptions to public infrastructure and other catastrophic events; reliance on third parties to provide components of our business infrastructure; the accuracy and completeness of information provided to us by clients and counterparties; the failure of third parties to comply with their obligations to us and our affiliates; intensifying competition from established competitors and new entrants in the financial services industry; technological change; global capital market activity; changes in monetary and economic policy; currency value fluctuations; general business and economic conditions worldwide, as well as in Canada, the U.S. and other countries where we have operations; changes in market rates and prices which may adversely affect the value of financial products; our success in developing and introducing new products and services, expanding existing distribution channels, developing new distribution channels and realizing increased revenue from these channels; changes in client spending and saving habits; our ability to attract and retain key employees and executives; our ability to successfully execute our strategies and complete and integrate acquisitions and joint ventures; and our ability to anticipate and manage the risks associated with these factors. This list is not exhaustive of the factors that may affect any of our forward-looking statements. These and other factors should be considered carefully and readers should not place undue reliance on our forward-looking statements. We do not undertake to update any forward-looking statement that is contained in this presentation or in other communications except as required by law.

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