



**Abridged
Supplementary
Financial
Information
Package**

**For the period ended July 31, 2017
Restated Pages**

For further information, please contact:

Amy South, Senior Vice-President, Investor Relations (416) 594-7386

Jason Patchett, Senior Director, Investor Relations (416) 980-8691

TABLE OF CONTENTS

Notes to Users	1
Segmented Information	3
Segmented Information - Canadian Personal and Small Business Banking	4
Segmented Information - Canadian Commercial Banking and Wealth Management	5
Segmented Information - U.S. Commercial Banking and Wealth Management – Canadian Dollars	6
Segmented Information - U.S. Commercial Banking and Wealth Management – U.S. Dollar Equivalent	7
Segmented Information - Capital Markets	8
Segmented Information - Corporate and Other	9
Appendix - Canadian Personal and Commercial Banking	10



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 July 31, 2017, and our 2016 annual report.

External reporting changes

The following external reporting changes were made in 2017. Prior period amounts were reclassified accordingly. The changes impacted the results of our strategic business units (SBUs), but there was no impact on prior period consolidated net income resulting from these reclassifications.

Fourth Quarter

Changes to our organizational structure

On June 20, 2017, we announced changes to CIBC's leadership team and organizational structure to further accelerate our transformation. As a result of these changes, our new reporting structure is as follows:

Canadian Personal and Small Business Banking – provides personal and small business clients across Canada with financial advice, products and services through a team of advisors in our banking centres, as well as through our direct, mobile and remote channels. Included in Canadian Personal and Small Business Banking are the following lines of business:

- Personal and small business banking; and
- Other.

Canadian Commercial Banking and Wealth Management – provides high-touch, relationship-oriented commercial and private banking, as well as wealth management services to meet the needs of middle-market companies, entrepreneurs, high-net-worth individuals and families, along with institutional clients across Canada. Included in Canadian Commercial Banking and Wealth Management are the following lines of business:

- Commercial banking; and
- Wealth management.

U.S. Commercial Banking and Wealth Management – provides high-touch, relationship-oriented commercial, personal and small business banking, as well as wealth management services to meet the needs of middle-market companies, executives, entrepreneurs, high-net-worth individuals and families in the markets we serve in the U.S. Included in U.S. Commercial Banking and Wealth Management are the following lines of business:

- Commercial banking;
- Wealth management; and
- Other.

Capital Markets – provides integrated global markets products and services, investment banking advisory and execution, corporate banking and top-ranked research to corporate, government and institutional clients around the world. Included in Capital Markets are the following lines of business:

- Global markets;
- Corporate and investment banking; and
- Other.

Corporate and Other includes the following functional groups – Administration, Client Connectivity & Innovation, Finance, Human Resources and Communications, Internal Audit, Risk Management, and Technology and Operations, 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 functional and support costs of CIBC Bank USA are recognized directly in the expenses of U.S. Commercial Banking and Wealth Management. 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.

In addition to the above:

- The results of CIBC Investor's Edge, previously reported in Canadian Wealth Management, are now included in Canadian Personal and Small Business Banking; and
- The historical results of our minority investment in American Century Investments (ACI) sold in 2016 were reclassified from Canadian Wealth Management to Corporate and Other.

Changes to our transfer pricing methodology

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.

Third Quarter

U.S. Commercial Banking and Wealth Management

On June 23, 2017, we completed the acquisition of PrivateBancorp, Inc. (PrivateBancorp) and its subsidiary, The PrivateBank and Trust Company (The PrivateBank, subsequently rebranded as CIBC Bank USA). As a result of the acquisition, a new U.S. Commercial Banking and Wealth Management SBU was created.

In addition to the results of CIBC Bank USA, U.S. Commercial Banking and Wealth Management includes:

- The results of CIBC Atlantic Trust Private Wealth Management (CIBC Atlantic Trust) in the wealth management line of business, previously reported in the private wealth management line of business within the Wealth Management SBU; and
- The results of U.S. real estate finance in the commercial banking line of business, previously reported in the corporate and investment banking line of business within Capital Markets.

SBU name changes

Given the addition of the U.S. Commercial Banking and Wealth Management SBU, we changed the name of our Retail and Business Banking SBU to Canadian Retail and Business Banking, and the name of our Wealth Management SBU to Canadian Wealth Management. Further changes to our SBU structure were made in the fourth quarter, as noted above.



NOTES TO USERS

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.

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.

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 4 to 8.

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.

SEGMENTED INFORMATION ¹

CIBC has four SBUs:

- ▶ **Canadian Personal and Small Business Banking** provides personal and small business clients across Canada with financial advice, products and services through a team of advisors in our banking centres, as well as through our direct, mobile and remote channels.
- ▶ **Canadian Commercial Banking and Wealth Management** provides high-touch, relationship-oriented commercial and private banking, as well as wealth management services to meet the needs of middle-market companies, entrepreneurs, high-net-worth individuals and families, along with institutional clients across Canada.
- ▶ **U.S. Commercial Banking and Wealth Management** provides high-touch, relationship-oriented commercial, personal and small business banking, as well as wealth management services to meet the needs of middle-market companies, executives, entrepreneurs, high-net-worth individuals and families in the markets we serve in the U.S.
- ▶ **Capital Markets** provides integrated global markets products and services, investment banking advisory and execution, corporate banking and top-ranked research to corporate, government and institutional clients around the world.

Corporate and Other includes the following functional groups – Administration, Client Connectivity & Innovation, Finance, Human Resources and Communications, Internal Audit, Risk Management, and Technology and Operations, 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 functional and support costs of CIBC Bank USA are recognized directly in the expenses of U.S. Commercial Banking and Wealth Management. 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)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
Canadian Personal and Small Business Banking	561	503	805	559	532	518	551	543	503	1,869	1,601	2,160	2,026
Canadian Commercial Banking and Wealth Management	291	284	276	254	256	245	236	236	238	851	737	991	921
U.S. Commercial Banking and Wealth Management	41	26	29	23	23	17	24	21	28	96	64	87	104
Capital Markets	252	269	347	255	282	234	221	153	236	868	737	992	847
Corporate and Other	(48)	(32)	(50)	(160)	348	(73)	(50)	(175)	(27)	(130)	225	65	(308)
Net income	1,097	1,050	1,407	931	1,441	941	982	778	978	3,554	3,364	4,295	3,590

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 for additional details.

SEGMENTED INFORMATION - CANADIAN PERSONAL AND SMALL BUSINESS BANKING ¹

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
Personal and small business banking	2,028	1,927	1,992	1,981	1,931	1,863	1,900	1,893	1,837	5,947	5,694	7,675	7,286
Other	11	10	311	24	15	16	18	20	23	332	49	73	94
Total revenue	2,039	1,937	2,303	2,005	1,946	1,879	1,918	1,913	1,860	6,279	5,743	7,748	7,380
Provision for credit losses	190	191	202	189	192	195	160	161	166	583	547	736	664
Non-interest expenses	1,085	1,061	1,041	1,056	1,029	1,020	1,009	1,015	1,010	3,187	3,058	4,114	3,975
Income before income taxes	764	685	1,060	760	725	664	749	737	684	2,509	2,138	2,898	2,741
Income taxes	203	182	255	201	193	146	198	194	181	640	537	738	715
Net income	561	503	805	559	532	518	551	543	503	1,869	1,601	2,160	2,026
Net income attributable to equity shareholders	561	503	805	559	532	518	551	543	503	1,869	1,601	2,160	2,026
Total revenue													
Net interest income	1,467	1,370	1,410	1,410	1,387	1,329	1,347	1,342	1,308	4,247	4,063	5,473	5,160
Non-interest income	460	463	790	494	463	459	480	479	461	1,713	1,402	1,896	1,867
Intersegment revenue ²	112	104	103	101	96	91	91	92	91	319	278	379	353
Total revenue	2,039	1,937	2,303	2,005	1,946	1,879	1,918	1,913	1,860	6,279	5,743	7,748	7,380
Average balances ³													
Real estate secured personal lending	216,287	209,622	205,141	199,013	192,263	187,772	185,101	181,083	177,126	210,358	188,383	191,055	176,548
Unsecured personal lending	15,395	15,036	14,772	14,702	14,470	14,239	14,109	13,968	13,702	15,068	14,273	14,381	13,575
Credit card	12,156	11,932	12,184	12,004	11,905	11,583	11,797	11,655	11,568	12,092	11,763	11,823	11,539
Small business lending	2,922	2,851	2,755	2,697	2,655	2,534	2,446	2,413	2,343	2,843	2,545	2,583	2,301
Interest-earning assets ⁴	246,889	239,557	235,096	228,541	221,423	216,255	213,568	209,111	204,719	240,525	217,088	219,967	203,943
Deposits	163,756	162,448	161,105	156,343	153,247	151,182	149,196	144,091	142,591	162,436	151,208	152,499	141,946
Common equity ⁵	3,598	3,754	3,911	3,809	3,700	3,530	3,626	3,421	3,423	3,752	3,619	3,667	3,191
Financial measures													
Net interest margin on average interest-earning assets ⁴	2.36%	2.35%	2.38%	2.45%	2.49%	2.50%	2.51%	2.55%	2.53%	2.36%	2.50%	2.49%	2.53%
Efficiency ratio	53.2%	54.7%	45.2%	52.7%	52.9%	54.3%	52.6%	53.1%	54.3%	50.7%	53.2%	53.1%	53.9%
Return on equity ⁵	61.7%	54.8%	81.5%	58.2%	57.0%	59.6%	60.2%	62.7%	58.1%	66.5%	58.9%	58.7%	63.2%
Net income attributable to equity shareholders	561	503	805	559	532	518	551	543	503	1,869	1,601	2,160	2,026
Charge for economic capital ⁵	(89)	(89)	(96)	(94)	(91)	(85)	(89)	(104)	(103)	(274)	(265)	(359)	(385)
Economic profit ⁵	472	414	709	465	441	433	462	439	400	1,595	1,336	1,801	1,641
Other information													
Number of banking centres	1,088	1,096	1,105	1,108	1,115	1,120	1,124	1,125	1,128	1,088	1,115	1,108	1,125
Number of ABMs	3,882	3,924	3,923	3,931	3,914	3,920	3,910	3,936	4,288	3,882	3,914	3,931	3,936
Assets under administration	32,367	32,529	31,209	29,702	29,340	27,849	26,318	26,828	27,414	32,367	29,340	29,702	26,828
Full-time equivalent employees	15,127	15,374	15,568	15,501	15,699	15,877	16,206	16,582	16,651	15,127	15,699	15,501	16,582

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 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 Average interest-earning assets include interest-bearing deposits with banks, securities, and loans net of allowances.

⁵ See "Notes to users": Non-GAAP measures. See page 2 for additional details.

SEGMENTED INFORMATION - CANADIAN COMMERCIAL BANKING AND WEALTH MANAGEMENT ¹

(\$ millions)

Financial results

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Commercial banking	333	320	323	312	306	297	296	287	282	976	899	1,211	1,119
Wealth management	570	566	556	534	524	503	500	506	518	1,692	1,527	2,061	2,030
Total revenue	903	886	879	846	830	800	796	793	800	2,668	2,426	3,272	3,149
Provision for (reversal of) credit losses	(3)	4	4	18	5	3	3	1	-	5	11	29	5
Non-interest expenses	508	495	498	481	476	465	468	471	475	1,501	1,409	1,890	1,889
Income before income taxes	398	387	377	347	349	332	325	321	325	1,162	1,006	1,353	1,255
Income taxes	107	103	101	93	93	87	89	85	87	311	269	362	334
Net income	291	284	276	254	256	245	236	236	238	851	737	991	921
Net income attributable to equity shareholders	291	284	276	254	256	245	236	236	238	851	737	991	921

Total revenue

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Net interest income	247	237	243	237	232	229	232	230	225	727	693	930	893
Non-interest income	771	756	742	713	696	665	658	658	669	2,269	2,019	2,732	2,619
Intersegment revenue ²	(115)	(107)	(106)	(104)	(98)	(94)	(94)	(95)	(94)	(328)	(286)	(390)	(363)
Total revenue	903	886	879	846	830	800	796	793	800	2,668	2,426	3,272	3,149

Average balances ³

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Commercial loans ⁴	51,583	50,804	49,288	48,660	47,415	45,956	44,392	42,893	41,495	50,556	45,921	46,609	40,997
Wealth management loans	1,702	1,680	1,708	1,713	1,680	1,646	1,715	1,696	1,695	1,697	1,681	1,689	1,652
Interest-earning assets ⁵	33,847	33,880	33,176	33,214	32,793	32,214	31,832	31,190	30,335	33,632	32,280	32,515	29,739
Commercial deposits	43,825	41,516	41,429	39,246	37,162	36,471	36,690	35,486	33,407	42,265	36,777	37,397	33,718
Wealth management deposits	6,032	6,351	6,493	6,015	5,849	5,954	5,997	5,755	5,550	6,291	5,933	5,954	5,545
Common equity ⁶	3,000	3,016	3,011	3,006	2,879	2,812	2,728	2,620	2,514	3,007	2,806	2,856	2,507

Financial measures

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Net interest margin on average interest-earning assets ⁵	2.90%	2.87%	2.91%	2.84%	2.82%	2.90%	2.90%	2.91%	2.94%	2.89%	2.87%	2.86%	3.00%
Efficiency ratio	56.4%	55.8%	56.7%	56.9%	57.3%	58.1%	58.9%	59.3%	59.5%	56.3%	58.1%	57.8%	60.0%
Return on equity ⁶	38.4%	38.5%	36.2%	33.4%	35.2%	35.3%	34.2%	35.6%	37.3%	37.7%	34.9%	34.5%	36.5%
Net income attributable to equity shareholders	291	284	276	254	256	245	236	236	238	851	737	991	921
Charge for economic capital ⁶	(73)	(72)	(74)	(74)	(71)	(67)	(67)	(80)	(77)	(219)	(205)	(279)	(303)
Economic profit ⁶	218	212	202	180	185	178	169	156	161	632	532	712	618

Other information

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Assets under administration ⁷	143,924	146,748	142,983	138,976	136,611	131,543	126,671	130,528	132,782	143,924	136,611	138,976	130,528
Individuals	21,855	22,598	21,342	22,152	22,099	21,945	21,966	22,369	22,056	21,855	22,099	22,152	22,369
Institutions	97,363	98,682	92,625	90,848	89,602	85,154	83,388	84,187	85,986	97,363	89,602	90,848	84,187
Canadian retail mutual funds	263,142	268,028	256,950	251,976	248,312	238,642	232,025	237,084	240,824	263,142	248,312	251,976	237,084
Assets under management ⁷	36,172	35,706	33,837	32,271	30,664	28,081	26,630	27,730	27,691	36,172	30,664	32,271	27,730
Individuals	21,855	22,598	21,342	22,152	22,099	21,945	21,966	22,369	22,056	21,855	22,099	22,152	22,369
Institutions	97,363	98,682	92,625	90,848	89,602	85,154	83,388	84,187	85,986	97,363	89,602	90,848	84,187
Canadian retail mutual funds	155,390	156,986	147,804	145,271	142,365	135,180	131,984	134,286	135,733	155,390	142,365	145,271	134,286
Full-time equivalent employees	5,090	4,981	4,908	4,986	4,929	5,055	5,034	5,024	5,008	5,090	4,929	4,986	5,024

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 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 Comprises loans and acceptances and notional amount of letters of credit.

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. See page 2 for additional details.

⁷ AUM amounts are included in the amounts reported under AUA.



SEGMENTED INFORMATION - U.S. COMMERCIAL BANKING AND WEALTH MANAGEMENT - CANADIAN DOLLARS ¹

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
Commercial banking	150	43	47	49	40	32	45	47	56	240	117	166	212
Wealth management	80	59	64	57	52	50	58	52	53	203	160	217	226
Other	9	-	2	-	1	1	-	-	-	11	2	2	1
Total revenue ²	239	102	113	106	93	83	103	99	109	454	279	385	439
Provision for (reversal of) credit losses	34	-	2	-	-	(2)	-	(6)	4	36	(2)	(2)	11
Non-interest expenses	154	71	74	77	68	69	74	78	69	299	211	288	294
Income before income taxes	51	31	37	29	25	16	29	27	36	119	70	99	134
Income taxes ²	10	5	8	6	2	(1)	5	6	8	23	6	12	30
Net income	41	26	29	23	23	17	24	21	28	96	64	87	104
Net income attributable to equity shareholders	41	26	29	23	23	17	24	21	28	96	64	87	104
Total revenue ²													
Net interest income ²	154	45	43	44	41	38	46	44	45	242	125	169	178
Non-interest income	85	57	70	62	52	45	57	55	64	212	154	216	261
	239	102	113	106	93	83	103	99	109	454	279	385	439
Average balances ³													
Commercial loans	5,675	16	5	5	5	5	6	22	21	1,919	5	5	26
Commercial real estate loans	10,921	8,695	8,527	8,460	8,019	7,456	7,800	7,155	6,800	9,389	7,761	7,936	6,844
Other loans	614	133	59	97	56	44	140	316	325	270	80	85	302
Interest-earning assets ⁴	20,432	8,884	8,658	8,627	8,143	7,568	8,022	7,558	7,151	12,699	7,914	8,093	7,192
Non-interest-bearing demand deposits	3,210	67	77	89	69	59	81	90	72	1,130	70	75	71
Interest-bearing deposits	5,495	42	41	41	36	34	43	42	34	1,879	37	39	35
Other deposits	537	-	-	-	-	-	-	-	-	181	-	-	-
Common equity ⁵	3,062	491	475	474	468	510	515	514	533	1,359	498	492	497
Financial measures													
Net interest margin on average interest-earning assets ⁴	2.99%	2.03%	1.99%	2.04%	2.04%	2.02%	2.27%	2.30%	2.54%	2.54%	2.11%	2.09%	2.48%
Efficiency ratio	64.3%	69.7%	65.9%	73.3%	72.0%	84.0%	71.7%	78.7%	63.3%	65.9%	75.4%	74.8%	67.0%
Return on equity ⁵	5.2%	21.1%	24.0%	19.0%	20.0%	13.0%	18.4%	16.4%	20.2%	9.2%	17.1%	17.6%	20.7%
Net income attributable to equity shareholders	41	26	29	23	23	17	24	21	28	96	64	87	104
Charge for economic capital ⁵	(76)	(13)	(11)	(12)	(10)	(13)	(13)	(15)	(17)	(100)	(36)	(48)	(60)
Economic profit ⁵	(35)	13	18	11	13	4	11	6	11	(4)	28	39	44
Other information													
Assets under administration ⁶													
Individuals	40,726	39,651	36,391	35,859	35,175	32,278	34,817	34,015	34,524	40,726	35,175	35,859	34,015
Institutions	17,628	8,724	8,287	8,272	8,026	7,504	7,569	7,252	7,290	17,628	8,026	8,272	7,252
	58,354	48,375	44,678	44,131	43,201	39,782	42,386	41,267	41,814	58,354	43,201	44,131	41,267
Assets under management ⁶													
Individuals	34,901	33,957	31,206	30,957	30,216	27,637	30,266	29,309	29,662	34,901	30,216	30,957	29,309
Institutions	10,593	7,503	7,051	7,018	6,797	6,202	6,584	6,299	6,366	10,593	6,797	7,018	6,299
	45,494	41,460	38,257	37,975	37,013	33,839	36,850	35,608	36,028	45,494	37,013	37,975	35,608
Full-time equivalent employees	1,734	311	310	310	317	311	316	308	314	1,734	317	310	308

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 for additional details.

² Revenue and income taxes are reported on a TEB basis. Accordingly, revenue and income taxes include a TEB adjustment of \$1 million (Q2/17: 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.

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. See page 2 for additional details.

⁶ AUM amounts are included in the amounts reported under AUA.



SEGMENTED INFORMATION - U.S. COMMERCIAL BANKING AND WEALTH MANAGEMENT - U.S. DOLLAR EQUIVALENT ¹

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
Commercial banking	120	31	35	37	31	25	33	35	44	186	89	126	169
Wealth management	62	43	49	43	40	38	42	40	42	154	120	163	182
Other	6	2	1	-	1	1	-	-	-	9	2	2	1
Total revenue ²	188	76	85	80	72	64	75	75	86	349	211	291	352
Provision for (reversal of) credit losses	26	-	2	-	-	(1)	-	(4)	3	28	(1)	(1)	9
Non-interest expenses	120	53	56	58	52	53	54	59	54	229	159	217	235
Income before income taxes	42	23	27	22	20	12	21	20	29	92	53	75	108
Income taxes ²	10	4	6	4	2	(1)	4	4	7	20	5	9	25
Net income	32	19	21	18	18	13	17	16	22	72	48	66	83
Net income attributable to equity shareholders	32	19	21	18	18	13	17	16	22	72	48	66	83
Total revenue ²													
Net interest income ²	122	33	32	34	32	29	33	33	36	187	94	128	142
Non-interest income	66	43	53	46	40	35	42	42	50	162	117	163	210
	188	76	85	80	72	64	75	75	86	349	211	291	352
Average balances ³													
Commercial loans	4,372	12	4	4	4	4	4	17	16	1,451	4	4	20
Commercial real estate loans	8,414	6,485	6,417	6,402	6,155	5,726	5,680	5,424	5,367	7,099	5,852	5,990	5,455
Other loans	473	99	44	73	43	33	102	239	258	204	61	64	241
Interest-earning assets ⁴	15,741	6,625	6,515	6,528	6,251	5,812	5,841	5,729	5,644	9,602	5,968	6,108	5,732
Non-interest-bearing demand deposits	2,473	50	58	68	53	45	59	68	57	854	53	56	56
Interest-bearing deposits	4,234	31	31	31	28	27	31	32	27	1,421	28	29	28
Other deposits	413	-	-	-	-	-	-	-	-	137	-	-	-
Common equity ⁵	2,359	366	357	359	359	392	375	390	421	1,028	376	371	396
Financial measures													
Net interest margin on average interest-earning assets ⁴	2.99%	2.03%	1.99%	2.04%	2.04%	2.02%	2.27%	2.30%	2.54%	2.54%	2.11%	2.09%	2.48%
Efficiency ratio	64.3%	69.7%	65.9%	73.3%	72.0%	84.0%	71.7%	78.7%	63.3%	65.9%	75.4%	74.8%	67.0%
Return on equity ⁵	5.2%	21.1%	24.0%	19.0%	20.0%	13.0%	18.4%	16.4%	20.2%	9.2%	17.1%	17.6%	20.7%
Net income attributable to equity shareholders	32	19	21	18	18	13	17	16	22	72	48	66	83
Charge for economic capital ⁵	(60)	(9)	(8)	(9)	(9)	(9)	(9)	(12)	(12)	(77)	(27)	(36)	(47)
Economic profit ⁵	(28)	10	13	9	9	4	8	4	10	(5)	21	30	36
Other information													
Assets under administration ⁶													
Individuals	32,670	29,051	27,968	26,738	26,941	25,724	24,859	26,016	26,394	32,670	26,941	26,738	26,016
Institutions	14,141	6,392	6,369	6,168	6,147	5,980	5,404	5,546	5,573	14,141	6,147	6,168	5,546
	46,811	35,443	34,337	32,906	33,088	31,704	30,263	31,562	31,967	46,811	33,088	32,906	31,562
Assets under management ⁶													
Individuals	27,997	24,879	23,982	23,083	23,143	22,025	21,609	22,417	22,678	27,997	23,143	23,083	22,417
Institutions	8,498	5,497	5,419	5,233	5,206	4,942	4,701	4,817	4,867	8,498	5,206	5,233	4,817
	36,495	30,376	29,401	28,316	28,349	26,967	26,310	27,234	27,545	36,495	28,349	28,316	27,234
Full-time equivalent employees	1,734	311	310	310	317	311	316	308	314	1,734	317	310	308

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 for additional details.

² Revenue and income taxes are reported on a TEB basis. Accordingly, revenue and income taxes include a TEB adjustment of nil (Q2/17: 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.

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. See page 2 for additional details.

⁶ AUM amounts are included in the amounts reported under AUA.



SEGMENTED INFORMATION - CAPITAL MARKETS ¹

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
Global markets	362	408	532	366	417	470	392	271	365	1,302	1,279	1,645	1,356
Corporate and investment banking	318	284	288	265	324	265	239	253	265	890	828	1,093	1,050
Other	(1)	-	10	(5)	31	(16)	8	-	4	9	23	18	(2)
Total revenue ²	679	692	830	626	772	719	639	524	634	2,201	2,130	2,756	2,404
Provision for (reversal of) credit losses	1	(5)	-	-	47	83	25	29	5	(4)	155	155	44
Non-interest expenses	340	347	366	308	357	336	327	309	324	1,053	1,020	1,328	1,264
Income before income taxes	338	350	464	318	368	300	287	186	305	1,152	955	1,273	1,096
Income taxes ²	86	81	117	63	86	66	66	33	69	284	218	281	249
Net income	252	269	347	255	282	234	221	153	236	868	737	992	847
Net income attributable to equity shareholders	252	269	347	255	282	234	221	153	236	868	737	992	847
Total revenue ²													
Net interest income ²	331	489	505	465	512	488	493	417	450	1,325	1,493	1,958	1,691
Non-interest income	345	200	322	158	258	228	143	104	181	867	629	787	703
Intersegment revenue ³	3	3	3	3	2	3	3	3	3	9	8	11	10
	679	692	830	626	772	719	639	524	634	2,201	2,130	2,756	2,404
Average balances													
Loans and acceptances, net of allowance	22,238	22,086	22,900	23,932	25,705	25,888	24,773	22,967	22,381	22,411	25,452	25,070	21,921
Trading securities	51,061	60,440	56,747	51,963	48,184	45,542	45,968	45,296	46,986	56,035	46,572	47,927	46,103
Deposits	27,392	28,242	26,848	24,114	23,196	20,363	18,968	18,055	16,027	27,486	20,846	21,667	15,622
Common equity ⁴	2,996	3,092	3,230	3,247	3,344	3,385	2,896	2,490	2,364	3,105	3,207	3,217	2,359
Financial measures													
Efficiency ratio	50.0%	50.3%	44.1%	49.3%	46.0%	46.8%	51.2%	58.9%	51.0%	47.9%	47.9%	48.2%	52.6%
Return on equity ⁴	33.3%	35.5%	42.4%	31.0%	33.4%	28.0%	30.1%	24.2%	39.4%	37.2%	30.5%	30.6%	35.7%
Net income attributable to equity shareholders	252	269	347	255	282	234	221	153	236	868	737	992	847
Charge for economic capital ⁴	(74)	(73)	(80)	(80)	(82)	(81)	(71)	(75)	(71)	(227)	(234)	(314)	(284)
Economic profit ⁴	178	196	267	175	200	153	150	78	165	641	503	678	563
Other information													
Assets under administration	15,405	13,816	14,331	8,783	8,557	6,265	7,776	8,191	4,641	15,405	8,557	8,783	8,191
Full-time equivalent employees	1,327	1,262	1,237	1,260	1,301	1,235	1,267	1,270	1,291	1,327	1,301	1,260	1,270

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 for additional details.

² Revenue and income taxes are reported on a TEB basis. Accordingly, revenue and income taxes include a TEB adjustment of \$20 million (Q2/17: \$123 million). The equivalent amounts are offset in the revenue and income taxes of 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. See page 2 for additional details.

SEGMENTED INFORMATION - CORPORATE AND OTHER ¹

(\$ millions)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
International banking	183	178	179	176	176	175	195	180	174	540	546	722	678
Other	61	(97)	(95)	(78)	319	(25)	(64)	(26)	(57)	(131)	230	152	(194)
Total revenue ²	244	81	84	98	495	150	131	154	117	409	776	874	484
Provision for (reversal of) credit losses	(13)	(11)	4	15	(1)	45	74	13	14	(20)	118	133	47
Non-interest expenses	365	301	295	425	288	352	286	510	301	961	926	1,351	1,439
Loss before income taxes	(108)	(209)	(215)	(342)	208	(247)	(229)	(369)	(198)	(532)	(268)	(610)	(1,002)
Income taxes ²	(60)	(177)	(165)	(182)	(140)	(174)	(179)	(194)	(171)	(402)	(493)	(675)	(694)
Net income (loss)	(48)	(32)	(50)	(160)	348	(73)	(50)	(175)	(27)	(130)	225	65	(308)
Net income (loss) attributable to:													
Non-controlling interests	4	5	5	4	6	5	5	2	5	14	16	20	14
Equity shareholders	(52)	(37)	(55)	(164)	342	(78)	(55)	(177)	(32)	(144)	209	45	(322)
Total revenue ²													
Net interest income (loss) ²	77	(46)	(59)	(46)	(59)	(47)	(12)	10	(7)	(28)	(118)	(164)	(7)
Non-interest income	167	127	143	144	554	197	143	144	124	437	894	1,038	491
	244	81	84	98	495	150	131	154	117	409	776	874	484
Other information													
Assets under administration ³													
Individuals	13,952	15,114	17,462	16,815	16,725	16,565	19,306	15,840	16,269	13,952	16,725	16,815	15,840
Institutions ⁴	1,722,406	1,743,110	1,671,378	1,690,480	1,647,605	1,549,187	1,505,260	1,516,932	1,540,913	1,722,406	1,647,605	1,690,480	1,516,932
	1,736,358	1,758,224	1,688,840	1,707,295	1,664,330	1,565,752	1,524,566	1,532,772	1,557,182	1,736,358	1,664,330	1,707,295	1,532,772
Assets under management ³													
Individuals	202	273	259	258	315	303	331	342	344	202	315	258	342
Institutions	189	222	227	211	210	199	224	229	211	189	210	211	229
	391	495	486	469	525	502	555	571	555	391	525	469	571
Full-time equivalent employees	22,407	21,516	20,993	21,156	21,495	20,902	20,786	21,017	21,121	22,407	21,495	21,156	21,017

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 for additional details.

² Revenue and income taxes of Capital Markets and U.S. Commercial Banking and Wealth Management are reported on a TEB basis. 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 \$21 million (Q2/17: \$123 million).

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.

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Assets under administration (CIBC Mellon)	1,681,349	1,699,357	1,630,847	1,640,245	1,598,817	1,502,285	1,454,633	1,465,674	1,489,841	1,681,349	1,598,817	1,640,245	1,465,674

APPENDIX - CANADIAN PERSONAL AND COMMERCIAL BANKING ¹

(\$ millions)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
Total revenue	2,372	2,257	2,626	2,317	2,252	2,176	2,214	2,200	2,142	7,255	6,642	8,959	8,499
Provision for credit losses	187	195	206	207	197	198	163	162	166	588	558	765	670
Non-interest expenses	1,195	1,169	1,148	1,165	1,135	1,125	1,113	1,115	1,111	3,512	3,373	4,538	4,373
Income before income taxes	990	893	1,272	945	920	853	938	923	865	3,155	2,711	3,656	3,456
Income taxes	263	238	311	250	245	196	248	243	229	812	689	939	905
Net income	727	655	961	695	675	657	690	680	636	2,343	2,022	2,717	2,551
Net income attributable to equity shareholders	727	655	961	695	675	657	690	680	636	2,343	2,022	2,717	2,551
Total revenue													
Net interest income	1,680	1,574	1,620	1,615	1,588	1,528	1,548	1,541	1,502	4,874	4,664	6,279	5,933
Non-interest income	596	591	916	613	579	569	586	578	561	2,103	1,734	2,347	2,257
Intersegment revenue ²	96	92	90	89	85	79	80	81	79	278	244	333	309
	2,372	2,257	2,626	2,317	2,252	2,176	2,214	2,200	2,142	7,255	6,642	8,959	8,499
Average balances													
Total assets	297,790	289,658	283,858	276,759	268,445	261,889	257,592	251,397	245,753	290,444	262,647	266,195	244,196
Interest-earning assets ³	278,963	271,683	266,492	259,780	252,371	246,832	243,693	238,612	233,366	272,387	247,638	250,690	232,038
Deposits	207,581	203,964	202,534	195,589	190,409	187,653	185,886	179,577	175,998	204,701	187,985	189,896	175,664
Common equity ⁴	5,426	5,563	5,657	5,514	5,314	5,110	5,158	4,873	4,768	5,546	5,194	5,275	4,541
Financial measures													
Net interest margin on average interest-earning assets ³	2.39%	2.38%	2.41%	2.47%	2.50%	2.52%	2.53%	2.56%	2.55%	2.39%	2.52%	2.50%	2.56%
Efficiency ratio	50.4%	51.8%	43.7%	50.3%	50.4%	51.7%	50.2%	50.6%	51.9%	48.4%	50.8%	50.7%	51.5%
Return on equity ⁴	53.0%	48.2%	67.2%	50.0%	50.3%	52.1%	53.0%	55.1%	52.7%	56.4%	51.8%	51.3%	55.9%
Net income attributable to equity shareholders	727	655	961	695	675	657	690	680	636	2,343	2,022	2,717	2,551
Charge for economic capital ⁴	(134)	(131)	(139)	(136)	(131)	(123)	(127)	(146)	(143)	(404)	(381)	(517)	(543)
Economic profit ⁴	593	524	822	559	544	534	563	534	493	1,939	1,641	2,200	2,008

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 for additional details.

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

³ Average interest-earning assets include interest-bearing deposits with banks, securities, and loans net of allowances.

⁴ See "Notes to users": Non-GAAP measures. See page 2 for additional details.