



Supplementary Financial Information

Q3

For the period ended
July 31, 2005

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<http://www.cibc.com/ca/pdf/investor/q305financials.pdf>

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Non-GAAP measures

We use a number of financial measures to assess the performance of our business lines. Some measures are calculated in accordance with GAAP, while other measures do not have a standardized meaning under GAAP and, accordingly, these measures, described below, may not be comparable to similar measures used by other companies. Investors may find these non-GAAP financial measures useful in analyzing financial performance.

This document references the following non-GAAP measures:

Net interest income (TEB)

We adjust net interest income to reflect tax-exempt income on an equivalent before-tax basis. This measure enables comparability of net interest income arising from both taxable and tax-exempt sources. Net interest income (TEB) is used to calculate the efficiency ratio, trading revenue, net interest margin and net interest margin on average interest-earning assets, all on a taxable equivalent basis. Management believes these measures permit uniform measurement, which enables users of our financial information to make comparisons more readily.

Economic capital

Economic capital provides the financial framework to understand the returns of each business line, commensurate with the risk taken.

Economic capital is based upon an estimate of the equity capital required to protect the business lines from future potential adverse economic scenarios that would result in significant losses. It comprises credit, market, operational and strategic risk capital. The capital methodologies employed quantify the level of risk within products, clients, and business lines, as required. The difference between CIBC total equity capital and economic capital allocated to the business lines is held in Corporate and Other. From time to time, CIBC's economic capital model may be enhanced as part of the risk measurement process and these changes are made prospectively.

There is no comparable GAAP measure for economic capital.

Economic profit

Net income, adjusted for a charge on economic capital, determines economic profit. This measures the return generated by each business line in excess of our cost of equity capital, thus enabling users of our financial information to identify relative contributions to shareholder value.

Reconciliation of net income to economic profit is provided with segmented information on pages 6 to 8.

Segmented return on equity

We use return on equity (ROE) on a segmented basis for performance evaluation and resource allocation decisions.

While ROE for total CIBC provides a measure of return on common equity, ROE on a segmented basis provides a similar metric related to the capital allocated to the segments. We use economic capital to calculate ROE on a segmented basis. As a result, segmented ROE is a non-GAAP measure.

Retail/wholesale ratio: Retail information

While we manage commercial banking operations within CIBC World Markets, some financial institutions include commercial banking in their retail operations. From time to time, some measures will be presented on the basis of CIBC Retail Markets, CIBC Wealth Management, and commercial banking operations for comparison purposes. Such measures include revenue, net income, and economic capital. For reconciliation of business mix: retail information, see the Non-GAAP measures section in the Q3/05 report to shareholders available on www.cibc.com.

ROE and EPS on cash basis

Cash basis measures are calculated by adding back the after-tax effect of goodwill and other intangible expenses to net income. Management believes these measures permit uniform measurement, which enables users of CIBC's financial information to make comparisons more readily.

Reconciliation of non-GAAP to GAAP measures

The table on the following page provides a reconciliation of non-GAAP to GAAP measures.

RECONCILIATION OF NON-GAAP TO GAAP MEASURES

<i>Unaudited, for the period ended</i>	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Common share information													
Per share (\$)													
Basic earnings (loss)	(5.77)	1.21	1.96	1.08	1.62	1.35	1.56	1.29	2.04	(2.50)	4.51	5.60	5.21
add: effect of non-cash items	-	0.01	0.01	-	0.01	0.01	0.01	0.02	-	0.02	0.03	0.04	0.04
Cash basis - basic earnings (loss)	(5.77)	1.22	1.97	1.08	1.63	1.36	1.57	1.31	2.04	(2.48)	4.54	5.64	5.25
Diluted earnings (loss) ¹	(5.77)	1.20	1.94	1.06	1.60	1.33	1.54	1.28	2.02	(2.50)	4.46	5.53	5.18
add: effect of non-cash items	-	-	0.01	0.01	0.01	0.01	0.01	0.02	0.01	0.02	0.03	0.04	0.04
Cash basis - diluted earnings (loss)	(5.77)	1.20	1.95	1.07	1.61	1.34	1.55	1.30	2.03	(2.48)	4.49	5.57	5.22
Financial measures													
Total revenue (\$ millions) ²	3,151	2,820	3,079	2,901	2,906	3,027	2,941	2,874	2,831	9,050	8,874	11,775	11,463
add: TEB adjustment	52	48	41	38	37	35	40	38	35	141	112	150	132
Revenue (TEB) ²	3,203	2,868	3,120	2,939	2,943	3,062	2,981	2,912	2,866	9,191	8,986	11,925	11,595
Efficiency ratio ²	153.9%	72.1%	61.7%	78.1%	67.7%	68.5%	66.1%	70.9%	68.9%	97.0%	67.4%	70.1%	70.9%
less: effect of TEB	2.5%	1.2%	0.8%	1.0%	0.8%	0.8%	0.9%	0.9%	0.8%	1.4%	0.8%	0.9%	0.8%
Efficiency ratio (TEB) ²	151.4%	70.9%	60.9%	77.1%	66.9%	67.7%	65.2%	70.0%	68.1%	95.6%	66.6%	69.2%	70.1%
Return on equity (ROE)	(75.1)%	16.2%	25.7%	14.2%	21.3%	18.4%	21.0%	17.9%	29.6%	(11.0)%	20.2%	18.7%	19.2%
add: effect of non-cash items	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%	0.2%	0.1%	0.1%	0.2%	0.1%	0.2%
Cash basis return on equity	(75.0)%	16.3%	25.8%	14.3%	21.4%	18.5%	21.2%	18.1%	29.7%	(10.9)%	20.4%	18.8%	19.4%

¹ In case of a loss, the effect of stock options potentially exercisable on diluted earnings (loss) per share will be anti-dilutive, therefore basic and diluted earnings (loss) per share are the same.

² See Notes to users: External reporting changes - First quarter, Note 1.

External reporting changes**First quarter**

1. On November 1, 2004, we retroactively adopted the amendments to the Canadian Institute of Chartered Accountants (CICA) handbook section, "Financial Instruments – Disclosure and Presentation." The amended standard requires that preferred shares that are convertible into a variable number of common shares at the option of the holder be presented as liabilities rather than as equity, and dividend payments and premium on redemptions arising from such preferred shares be treated as interest expense in the consolidated statements of income.

2. On November 1, 2004, we adopted the CICA Accounting Guideline (AcG) 15, "Consolidation of Variable Interest Entities," which provides a framework for identifying a variable interest entity (VIE) and requires a company to consolidate a VIE if the company absorbs a majority of the VIE's expected losses or receives a majority of the VIE's expected residual returns, or both.

Second quarter

1. Non-controlling interests were reclassified from other liabilities and disclosed separately on the consolidated balance sheet.

Third quarter

1. Certain prior period amounts have been reclassified to conform to the presentation in the current period.

Management reporting changes**First quarter**

1. Pursuant to the adoption of CICA handbook section, "Financial Instruments - Disclosure and Presentation," as reported under External reporting changes, dividend payments and premiums on redemptions related to such preferred shares are treated as interest expense in the consolidated statements of income. This interest expense has been allocated to the business lines proportionate to their economic capital. This change has been adopted retroactively.

Second quarter

None

Third quarter

None

FINANCIAL HIGHLIGHTS

<i>Unaudited, for the period ended</i>	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Common share information													
Per share (\$)													
Basic earnings (loss)	(5.77)	1.21	1.96	1.08	1.62	1.35	1.56	1.29	2.04	(2.50)	4.51	5.60	5.21
Diluted earnings (loss) ¹	(5.77)	1.20	1.94	1.06	1.60	1.33	1.54	1.28	2.02	(2.50)	4.46	5.53	5.18
Dividends	0.68	0.65	0.65	0.60	0.60	0.50	0.50	0.41	0.41	1.98	1.60	2.20	1.64
Book value	23.51	30.95	30.62	29.92	30.40	30.17	29.70	28.78	28.42	23.51	30.40	29.92	28.78
Share price (\$)													
High	80.80	74.75	73.70	73.90	69.68	71.46	68.60	60.95	55.42	80.80	71.46	73.90	60.95
Low	72.15	68.36	67.95	64.50	62.20	64.80	59.35	51.90	46.27	67.95	59.35	59.35	39.50
Closing	80.01	74.75	68.45	73.90	66.28	67.19	66.66	59.21	54.52	80.01	66.28	73.90	59.21
Shares outstanding (thousands)													
Average basic	336,486	340,461	346,269	349,128	354,003	358,895	359,742	361,266	360,270	341,079	357,954	355,735	360,048
Average diluted	340,125	344,289	350,201	353,152	357,741	363,125	363,917	364,472	362,891	344,878	362,000	359,776	362,307
End of period	333,724	338,730	341,098	347,488	350,929	356,686	360,992	362,043	360,921	333,724	350,929	347,488	362,043
Market capitalization (\$ millions)	26,701	25,320	23,348	25,679	23,260	23,966	24,064	21,437	19,677	26,701	23,260	25,679	21,437
Value measures													
Price to earnings multiple (12 month trailing)	n/m	12.7	11.4	13.2	11.4	10.8	11.8	11.4	15.5	n/m	11.4	13.2	11.4
Dividend yield (based on closing share price)	3.4%	3.6%	3.8%	3.2%	3.6%	3.0%	3.0%	2.7%	3.0%	3.3%	3.2%	3.0%	2.8%
Dividend payout ratio	>100%	53.6%	33.2%	55.7%	37.0%	37.1%	32.3%	31.7%	20.2%	>100%	35.4%	39.2%	31.5%
Market value to book value ratio	3.40	2.41	2.24	2.47	2.18	2.23	2.24	2.06	1.92	3.40	2.18	2.47	2.06
Financial results (\$ millions)													
Total revenue ²	3,151	2,820	3,079	2,901	2,906	3,027	2,941	2,874	2,831	9,050	8,874	11,775	11,463
Provision for credit losses	199	159	178	175	91	207	155	131	425	536	453	628	1,143
Non-interest expenses	4,850	2,032	1,901	2,266	1,968	2,074	1,943	2,038	1,952	8,783	5,985	8,251	8,128
Net income (loss) ²	(1,907)	440	707	402	596	507	586	487	753	(760)	1,689	2,091	1,950
Financial measures													
Efficiency ratio ²	153.9%	72.1%	61.7%	78.1%	67.7%	68.5%	66.1%	70.9%	68.9%	97.0%	67.4%	70.1%	70.9%
Efficiency ratio (TEB) ^{2,3}	151.4%	70.9%	60.9%	77.1%	66.9%	67.7%	65.2%	70.0%	68.1%	95.6%	66.6%	69.2%	70.1%
Return on equity (ROE)	(75.1)%	16.2%	25.7%	14.2%	21.3%	18.4%	21.0%	17.9%	29.6%	(11.0)%	20.2%	18.7%	19.2%
Net interest margin ²	1.66%	1.74%	1.82%	1.84%	1.88%	1.80%	1.97%	1.99%	2.00%	1.74%	1.88%	1.87%	1.94%
Net interest margin on average interest-earning assets ^{2,4}	1.95%	2.05%	2.15%	2.17%	2.22%	2.17%	2.34%	2.37%	2.42%	2.05%	2.24%	2.23%	2.33%
Return on average assets ²	(2.59)%	0.63%	0.97%	0.57%	0.85%	0.73%	0.83%	0.69%	1.05%	(0.35)%	0.80%	0.74%	0.68%
Return on average interest-earning assets ^{2,4}	(3.05)%	0.74%	1.15%	0.68%	1.00%	0.87%	0.99%	0.83%	1.27%	(0.41)%	0.95%	0.89%	0.82%
On- and off-balance sheet information (\$ millions)													
Cash, deposits with banks and securities	86,738	86,198	82,087	79,519	81,185	83,611	83,152	80,082	82,743	86,738	81,185	79,519	80,082
Loans and acceptances	147,357	144,724	143,631	142,282	142,575	140,152	137,743	139,073	141,654	147,357	142,575	142,282	139,073
Total assets	292,854	287,710	285,183	278,764	277,879	284,175	284,935	277,147	283,254	292,854	277,879	278,764	277,147
Deposits	197,143	196,484	193,301	190,577	193,020	195,637	193,214	188,130	198,092	197,143	193,020	190,577	188,130
Common shareholders' equity	7,845	10,485	10,445	10,397	10,667	10,763	10,722	10,421	10,257	7,845	10,667	10,397	10,421
Average assets	292,136	287,802	288,288	278,535	279,008	284,242	281,529	279,009	285,829	289,426	281,574	280,810	284,739
Average interest-earning assets ⁴	248,386	244,978	244,357	236,045	236,421	236,516	236,051	234,064	235,600	245,917	236,328	236,257	236,965
Average common shareholders' equity	10,262	10,425	10,503	10,545	10,704	10,693	10,591	10,374	9,835	10,396	10,663	10,633	9,764
Assets under administration	972,900	876,600	825,600	771,300	749,800	763,100	761,600	705,100	688,600	972,900	749,800	771,300	705,100
Balance sheet quality measures⁵													
Common equity to risk-weighted assets	6.4%	8.8%	8.8%	9.0%	9.1%	9.2%	9.2%	9.0%	8.5%	6.4%	9.1%	9.0%	9.0%
Risk-weighted assets (\$ billions)	122.6	118.6	118.6	115.9	117.3	117.1	116.3	116.3	120.6	122.6	117.3	115.9	116.3
Tier 1 capital ratio	7.5%	10.7%	10.5%	10.5%	10.9%	11.0%	11.1%	10.8%	10.2%	7.5%	10.9%	10.5%	10.8%
Total capital ratio	10.5%	13.4%	13.1%	12.8%	13.3%	12.8%	13.0%	13.0%	12.2%	10.5%	13.3%	12.8%	13.0%
Other information													
Retail/wholesale ratio ^{3,6}	74%/26%	73%/27%	72%/28%	72%/28%	71%/29%	67%/33%	65%/35%	64%/36%	60%/40%	74%/26%	71%/29%	72%/28%	64%/36%
Regular workforce headcount ⁷	37,273	37,057	36,780	37,281	36,965	36,778	36,460	36,630	37,076	37,273	36,965	37,281	36,630

¹ In case of a loss, the effect of stock options potentially exercisable on diluted earnings (loss) per share will be anti-dilutive, therefore basic and diluted earnings (loss) per share are the same.

² See Notes to users: External reporting changes - First quarter, Note 1.

³ See Notes to users: Non-GAAP measures.

⁴ Average interest-earning assets include interest-bearing deposits with banks, securities, securities borrowed or purchased under resale agreements, and loans.

⁵ Debt ratings - S & P - Senior Long Term: A+; Moody's - Senior Long Term: Aa3.

⁶ Retail includes CIBC Retail Markets, CIBC Wealth Management 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. Prior to Q2/03, the ratio was based on the average economic capital attributed to the business lines in the period.

⁷ Regular workforce headcount comprises regular full-time and part-time employees, base plus commissioned employees, and 100% commissioned employees. Full-time employees are counted as one and part-time employees as one-half.

n/m - not meaningful

CONDENSED CONSOLIDATED STATEMENTS OF INCOME

(\$ millions)

Unaudited, for the period ended

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Net interest income ¹	1,219	1,224	1,322	1,287	1,320	1,260	1,391	1,396	1,438	3,765	3,971	5,258	5,517
Provision for credit losses	199	159	178	175	91	207	155	131	425	536	453	628	1,143
	1,020	1,065	1,144	1,112	1,229	1,053	1,236	1,265	1,013	3,229	3,518	4,630	4,374
Non-interest income	1,932	1,596	1,757	1,614	1,586	1,767	1,550	1,478	1,393	5,285	4,903	6,517	5,946
	2,952	2,661	2,901	2,726	2,815	2,820	2,786	2,743	2,406	8,514	8,421	11,147	10,320
Non-interest expenses	4,850	2,032	1,901	2,266	1,968	2,074	1,943	2,038	1,952	8,783	5,985	8,251	8,128
Income (loss) before income taxes and non-controlling interests	(1,898)	629	1,000	460	847	746	843	705	454	(269)	2,436	2,896	2,192
Income tax expense (benefit)	(106)	176	283	46	250	238	256	217	(300)	353	744	790	239
	(1,792)	453	717	414	597	508	587	488	754	(622)	1,692	2,106	1,953
Non-controlling interests	115	13	10	12	1	1	1	1	1	138	3	15	3
Net income (loss) ¹	(1,907)	440	707	402	596	507	586	487	753	(760)	1,689	2,091	1,950
Dividends on preferred shares ¹	36	28	28	27	23	24	26	20	19	92	73	100	75
Net income (loss) applicable to common shares	(1,943)	412	679	375	573	483	560	467	734	(852)	1,616	1,991	1,875

CASH BASIS MEASURES²

Unaudited, for the period ended

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Cash basis net income (loss) (\$ millions)													
Net income (loss) applicable to common shares	(1,943)	412	679	375	573	483	560	467	734	(852)	1,616	1,991	1,875
After-tax effect of goodwill and other valuation intangible expenses	2	2	3	3	3	4	3	7	3	7	10	13	16
	(1,941)	414	682	378	576	487	563	474	737	(845)	1,626	2,004	1,891
Average common shareholders' equity (\$ millions)													
Average common shareholders' equity	10,262	10,425	10,503	10,545	10,704	10,693	10,591	10,374	9,835	10,396	10,663	10,633	9,764
Cash basis measures													
Average number of common shares - basic (thousands)	336,486	340,461	346,269	349,128	354,003	358,895	359,742	361,266	360,270	341,079	357,954	355,735	360,048
Average number of common shares - diluted (thousands)	340,125	344,289	350,201	353,152	357,741	363,125	363,917	364,472	362,891	344,878	362,000	359,776	362,307
Cash basis earnings (loss) per share - basic	\$(5.77)	\$1.22	\$1.97	\$1.08	\$1.63	\$1.36	\$1.57	\$1.31	\$2.04	\$(2.48)	\$4.54	\$5.64	\$5.25
Cash basis earnings (loss) per share - diluted ³	\$(5.77)	\$1.20	\$1.95	\$1.07	\$1.61	\$1.34	\$1.55	\$1.30	\$2.03	\$(2.48)	\$4.49	\$5.57	\$5.22
Cash basis return on equity	(75.0)%	16.3%	25.8%	14.3%	21.4%	18.5%	21.2%	18.1%	29.7%	(10.9)%	20.4%	18.8%	19.4%

¹ See Notes to users: External reporting changes - First quarter, Note 1.

² See Notes to users: Non-GAAP measures.

³ In case of a loss, the effect of stock options potentially exercisable on diluted earnings (loss) per share will be anti-dilutive, therefore basic and diluted earnings (loss) per share are the same.

NET INTEREST INCOME

(\$ millions)

Unaudited, for the period ended

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Interest income													
Loans	1,925	1,854	1,912	1,893	1,849	1,853	1,956	2,022	2,138	5,691	5,658	7,551	8,138
Securities borrowed or purchased under resale agreements	327	269	216	148	124	120	132	117	121	812	376	524	528
Securities	538	529	544	479	499	463	520	547	634	1,611	1,482	1,961	2,375
Deposits with banks	91	78	72	48	40	33	31	32	31	241	104	152	135
	2,881	2,730	2,744	2,568	2,512	2,469	2,639	2,718	2,924	8,355	7,620	10,188	11,176
Interest expense													
Deposits	1,141	1,036	981	875	831	823	862	874	965	3,158	2,516	3,391	3,776
Other liabilities	447	399	370	310	282	314	313	376	435	1,216	909	1,219	1,567
Subordinated indebtedness	59	57	57	59	55	48	50	49	51	173	153	212	203
Preferred share liabilities ¹	15	14	14	37	24	24	23	23	35	43	71	108	113
	1,662	1,506	1,422	1,281	1,192	1,209	1,248	1,322	1,486	4,590	3,649	4,930	5,659
Net interest income¹	1,219	1,224	1,322	1,287	1,320	1,260	1,391	1,396	1,438	3,765	3,971	5,258	5,517

NON-INTEREST INCOME

(\$ millions)

Unaudited, for the period ended

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Underwriting and advisory fees	157	200	223	165	166	252	214	216	219	580	632	797	870
Deposit and payment fees	203	194	200	200	198	181	181	185	185	597	560	760	713
Credit fees	88	76	82	78	76	85	75	79	98	246	236	314	386
Card fees	82	74	88	108	109	94	96	99	88	244	299	407	359
Investment management and custodial fees	95	101	97	94	79	96	84	81	77	293	259	353	340
Mutual fund fees	175	168	166	154	158	156	147	139	135	509	461	615	536
Insurance fees	62	61	73	43	59	25	49	38	37	196	133	176	168
Commissions on securities transactions	212	239	218	198	210	252	232	207	217	669	694	892	884
Trading activities	348	130	157	116	86	226	190	127	128	635	502	618	627
Investment securities gains (losses), net	152	37	32	152	(17)	88	13	8	(57)	221	84	236	(107)
Income from securitized assets	100	81	67	60	50	47	34	60	48	248	131	191	216
Foreign exchange other than trading ²	64	71	56	88	52	49	91	100	52	191	192	280	273
Other	194	164	298	158	360	216	144	139	166	656	720	878	681
Total non-interest income	1,932	1,596	1,757	1,614	1,586	1,767	1,550	1,478	1,393	5,285	4,903	6,517	5,946

¹ See Notes to users: External reporting changes - First quarter, Note 1.

² Includes revenue earned by the retail branch network on foreign exchange transactions and foreign exchange revenue arising from translation of foreign currency denominated positions, and from foreign currency related hedging activity.

NON-INTEREST EXPENSES

(\$ millions) <i>Unaudited, for the period ended</i>	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Employee compensation and benefits													
Salaries	549	519	519	548	535	532	511	583	548	1,587	1,578	2,126	2,260
Incentive bonuses	230	238	265	222	258	340	327	257	238	733	925	1,147	1,164
Commissions	143	152	139	132	119	147	124	114	113	434	390	522	460
Benefits	156	146	131	140	148	155	161	109	133	433	464	604	533
	1,078	1,055	1,054	1,042	1,060	1,174	1,123	1,063	1,032	3,187	3,357	4,399	4,417
Occupancy costs													
Rent and maintenance	127	133	135	151	127	127	111	142	118	395	365	516	494
Depreciation	23	24	24	29	29	36	24	25	29	71	89	118	111
	150	157	159	180	156	163	135	167	147	466	454	634	605
Computer and office equipment													
Rent and maintenance	266	262	241	273	244	242	233	248	245	769	719	992	979
Depreciation	28	31	30	36	35	37	38	45	35	89	110	146	164
	294	293	271	309	279	279	271	293	280	858	829	1,138	1,143
Communications													
Telecommunications	36	37	37	37	37	35	36	37	37	110	108	145	165
Postage and courier	23	25	29	26	28	27	27	27	23	77	82	108	108
Stationery	17	20	20	21	19	19	19	20	19	57	57	78	87
	76	82	86	84	84	81	82	84	79	244	247	331	360
Advertising and business development	58	68	65	84	68	71	56	103	62	191	195	279	289
Professional fees	90	86	68	129	85	72	40	62	64	244	197	326	241
Business and capital taxes	30	33	31	42	34	35	27	40	33	94	96	138	133
Restructuring reversal	-	-	-	(13)	-	(5)	-	(23)	(8)	-	(5)	(18)	(31)
Other	3,074	258	167	409	202	204	209	249	263	3,499	615	1,024	971
	3,252	445	331	651	389	377	332	431	414	4,028	1,098	1,749	1,603
Non-interest expenses	4,850	2,032	1,901	2,266	1,968	2,074	1,943	2,038	1,952	8,783	5,985	8,251	8,128
Non-interest expenses to revenue ratio ¹	153.9%	72.1%	61.7%	78.1%	67.7%	68.5%	66.1%	70.9%	68.9%	97.0%	67.4%	70.1%	70.9%
Non-interest expenses to revenue ratio (TEB) ^{1,2}	151.4%	70.9%	60.9%	77.1%	66.9%	67.7%	65.2%	70.0%	68.1%	95.6%	66.6%	69.2%	70.1%

¹ See Notes to users: External reporting changes - First quarter, Note 1.

² See Notes to users: Non-GAAP measures.

CIBC has three strategic business lines:

- ▶ **CIBC Retail Markets** provides financial services and products to personal and small business clients in Canada. These services are offered through the branch network, telephone banking, online banking and ABMs, as well as through the co-branded retail electronic banking business, President's Choice Financial, a co-venture with Loblaw Companies Limited.
- ▶ **CIBC Wealth Management** provides relationship-based advisory, sales, service and product solutions to the full spectrum of wealth-building clients, primarily in Canada. The business comprises branch-based advice, full service brokerage, private wealth management and online brokerage. We also develop and package a wide range of financial products, including mutual funds, managed solutions and term investments.
- ▶ **CIBC World Markets** is the wholesale banking arm of CIBC, providing a range of integrated credit and capital markets products, investment banking, and merchant banking to clients in key financial markets in North America and around the world. We deliver innovative full capital solutions to growth-oriented companies and are active in all capital markets. We offer advisory expertise across a wide range of industries and provide top-ranked research for our corporate, government and institutional investor clients.

Corporate and Other comprises the five functional groups – Administration; Corporate Development; Finance; Technology & Operations; and Treasury, Balance Sheet and Risk Management – that support CIBC's business lines, as well as Juniper Financial Corp. (sold on December 1, 2004), CIBC Mellon joint ventures, Oppenheimer Holdings Inc. debentures, and other income statement and balance sheet items not directly attributable to the business lines. The revenue and expenses of the functional groups are generally allocated to the business lines.

(\$ millions) Unaudited, for the period ended	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Financial results ^{1, 2, 3}													
CIBC Retail Markets	286	263	364	293	247	199	277	199	238	913	723	1,016	834
CIBC Wealth Management	118	78	114	100	104	96	90	86	84	310	290	390	352
CIBC World Markets	(2,287)	115	173	(34)	253	253	188	120	(8)	(1,999)	694	660	334
Corporate and Other	(24)	(16)	56	43	(8)	(41)	31	82	439	16	(18)	25	430
Net income (loss)	(1,907)	440	707	402	596	507	586	487	753	(760)	1,689	2,091	1,950

¹ Effective November 1, 2003, concurrent with the implementation of the CICA AcG-13, "Hedging Relationships," we refined our internal funds transfer pricing and treasury allocation processes on a prospective basis, as follows:

▶ The funds transfer pricing of retail products with embedded options (examples include: mortgage commitments, mortgage prepayments and redeemable GICs) now includes a specific charge for hedging the consumer behaviour risk applicable to these embedded options. With this change, gains and losses applicable to hedging these risks, previously allocated to the respective businesses, are now allocated to CIBC Retail Markets-other and CIBC Wealth Management-other.

▶ The hedging costs associated with mortgage refinancing before maturity and mortgage securitizations are now allocated to the mortgage business to better align these costs with their respective revenue. Previously, these costs were allocated to CIBC Retail Markets-other.

Also, effective November 1, 2003, a number of cash management accounts previously allocated to investment banking and credit products were transferred to commercial banking on a prospective basis.

² Our Manufacturer / Customer Segment / Distributor Management Model is used to measure and report the results of operations of the three business lines. Under this model, internal payments for sales commissions and distribution service fees are made among the business lines. As well, revenue, expenses and balance sheet resources relating to certain activities, such as the payments and lending products businesses included in CIBC Retail Markets, are fully allocated to the business lines.

³ See Notes to users: External reporting changes - First quarter, Note 1 and Management reporting changes - First quarter, Note 1.

SEGMENTED INFORMATION – CIBC RETAIL MARKETS

(\$ millions) <i>Unaudited, for the period ended</i>	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Financial results													
Personal banking	561	538	551	545	527	492	497	507	487	1,650	1,516	2,061	1,903
Small business banking	152	145	151	146	145	140	143	140	137	448	428	574	542
Cards	368	332	383	357	347	333	347	330	311	1,083	1,027	1,384	1,278
Mortgages ¹	152	146	145	147	148	155	122	192	195	443	425	572	701
Other ^{1,2}	138	147	225	132	158	120	216	129	118	510	494	626	514
Total revenue	1,371	1,308	1,455	1,327	1,325	1,240	1,325	1,298	1,248	4,134	3,890	5,217	4,938
Provision for credit losses	180	162	185	148	202	199	162	184	150	527	563	711	607
	1,191	1,146	1,270	1,179	1,123	1,041	1,163	1,114	1,098	3,607	3,327	4,506	4,331
Non-interest expenses	773	759	771	735	748	738	750	799	734	2,303	2,236	2,971	3,100
Income before taxes	418	387	499	444	375	303	413	315	364	1,304	1,091	1,535	1,231
Income tax expense	132	124	135	151	128	104	136	116	126	391	368	519	397
Net income²	286	263	364	293	247	199	277	199	238	913	723	1,016	834
Total revenue													
Net interest income ²	998	948	1,004	1,004	1,004	966	1,029	1,029	977	2,950	2,999	4,003	3,909
Non-interest income	537	516	617	487	484	424	455	433	428	1,670	1,363	1,850	1,660
Intersegment revenue ³	(164)	(156)	(166)	(164)	(163)	(150)	(159)	(164)	(157)	(486)	(472)	(636)	(631)
	1,371	1,308	1,455	1,327	1,325	1,240	1,325	1,298	1,248	4,134	3,890	5,217	4,938
Average balance sheet information													
Loans and acceptances	116,399	114,670	115,218	114,376	112,860	110,754	110,322	109,303	106,609	115,438	111,316	112,085	105,544
Deposits	107,395	105,179	103,563	102,982	103,739	103,337	101,136	82,709	83,629	105,381	102,733	102,796	84,598
Common equity	2,512	2,580	2,594	2,675	2,687	2,510	2,441	2,599	2,484	2,562	2,546	2,578	2,510
Financial measures													
Efficiency ratio ²	56.4%	58.1%	53.0%	55.3%	56.5%	59.5%	56.6%	61.6%	58.8%	55.7%	57.5%	56.9%	62.8%
Return on equity (ROE) ⁴	43.8%	40.6%	54.7%	42.6%	35.7%	31.4%	44.2%	29.5%	37.2%	46.5%	37.0%	38.5%	32.5%
Net income ²	286	263	364	293	247	199	277	199	238	913	723	1,016	834
Cost of capital adjustment ⁴	(85)	(84)	(84)	(88)	(90)	(81)	(81)	(84)	(82)	(253)	(252)	(340)	(328)
Economic profit ^{2,4}	201	179	280	205	157	118	196	115	156	660	471	676	506
Other information													
Residential mortgages administered	91,007	88,099	86,006	84,375	82,080	79,629	77,855	76,724	74,618	91,007	82,080	84,375	76,724
Intersegment revenue - mortgages	59	47	44	54	58	50	40	48	46	150	148	202	161
Card loans administered	10,506	10,386	10,374	10,286	10,058	9,922	9,926	9,919	9,740	10,506	10,058	10,286	9,919
Intersegment revenue - cards	3	2	1	5	4	8	5	7	9	6	17	22	22
Number of branches - Canada	1,062	1,062	1,064	1,073	1,091	1,098	1,102	1,106	1,125	1,062	1,091	1,073	1,106
Number of pavilions (President's Choice Financial)	228	227	227	225	223	222	221	220	217	228	223	225	220
Number of registered clients (President's Choice Financial)	1,625	1,578	1,536	1,495	1,443	1,388	1,334	1,283	1,223	1,625	1,443	1,495	1,283
Regular workforce headcount	17,602	17,569	17,431	17,659	17,360	17,479	17,409	17,453	17,559	17,602	17,360	17,659	17,453

¹ See footnote 1 on page 5.

² See Notes to users: Management reporting changes - First quarter, Note 1.

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.

SEGMENTED INFORMATION – CIBC WEALTH MANAGEMENT

(\$ millions)

Unaudited, for the period ended

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Financial results													
Imperial Service	207	200	200	195	195	187	188	189	180	607	570	765	724
Retail brokerage	270	288	277	251	233	294	258	246	250	835	785	1,036	1,108
Private Wealth Management	37	36	38	34	35	37	35	30	39	111	107	141	141
Wealth products ¹	132	124	130	113	125	120	119	123	128	386	364	477	511
Other ^{1, 2}	4	15	8	19	21	12	23	13	15	27	56	75	33
Total revenue	650	663	653	612	609	650	623	601	612	1,966	1,882	2,494	2,517
Provision for credit losses	5	7	9	9	8	8	4	6	5	21	20	29	18
	645	656	644	603	601	642	619	595	607	1,945	1,862	2,465	2,499
Non-interest expenses	506	523	474	454	446	500	468	472	477	1,503	1,414	1,868	1,966
Income before taxes	139	133	170	149	155	142	151	123	130	442	448	597	533
Income tax expense	21	55	56	49	51	46	61	37	46	132	158	207	181
Net income ²	118	78	114	100	104	96	90	86	84	310	290	390	352
Total revenue													
Net interest income ²	121	119	124	117	112	120	132	139	150	364	364	481	568
Non-interest income	418	442	419	385	388	430	385	349	354	1,279	1,203	1,588	1,524
Intersegment revenue ³	111	102	110	110	109	100	106	113	108	323	315	425	425
	650	663	653	612	609	650	623	601	612	1,966	1,882	2,494	2,517
Average balance sheet information													
Loans and acceptances	8,946	8,731	8,577	8,438	8,403	8,098	7,820	8,245	8,539	8,752	8,107	8,190	8,831
Deposits	65,454	65,653	65,237	64,507	64,970	65,792	64,655	71,330	72,217	65,446	65,134	64,976	72,732
Common equity	1,081	1,092	1,098	1,120	1,137	1,098	1,172	1,254	1,211	1,090	1,136	1,132	1,229
Financial measures													
Efficiency ratio ²	77.9%	78.8%	72.6%	74.0%	73.2%	76.9%	75.2%	78.5%	78.0%	76.5%	75.2%	74.9%	78.1%
Return on equity (ROE) ⁴	41.8%	28.0%	40.2%	34.7%	35.5%	34.6%	29.5%	26.3%	26.6%	36.8%	33.2%	33.5%	27.8%
Net income ²	118	78	114	100	104	96	90	86	84	310	290	390	352
Cost of capital adjustment ⁴	(37)	(35)	(36)	(37)	(37)	(36)	(39)	(42)	(39)	(108)	(112)	(149)	(161)
Economic profit ^{2, 4}	81	43	78	63	67	60	51	44	45	202	178	241	191
Other information													
Assets under administration ⁵													
Individuals	139,200	131,300	132,600	126,600	125,700	126,400	125,400	121,200	117,400	139,200	125,700	126,600	121,200
Institutions	43,600	44,100	43,600	41,400	42,800	42,000	38,200	36,300	35,700	43,600	42,800	41,400	36,300
Retail mutual funds	44,400	42,400	42,200	40,500	40,600	40,900	39,600	35,700	34,500	44,400	40,600	40,500	35,700
	227,200	217,800	218,400	208,500	209,100	209,300	203,200	193,200	187,600	227,200	209,100	208,500	193,200
Assets under management ⁵													
Individuals	11,400	10,700	10,200	9,600	9,400	9,200	9,500	10,300	9,200	11,400	9,400	9,600	10,300
Institutions	16,300	16,100	16,800	17,100	17,100	17,700	18,100	18,000	17,600	16,300	17,100	17,100	18,000
Retail mutual funds	44,400	42,400	42,200	40,500	40,600	40,900	39,600	35,700	34,500	44,400	40,600	40,500	35,700
	72,100	69,200	69,200	67,200	67,100	67,800	67,200	64,000	61,300	72,100	67,100	67,200	64,000
Regular workforce headcount	6,515	6,482	6,434	6,510	6,522	6,596	6,576	6,601	6,756	6,515	6,522	6,510	6,601

¹ See Footnote 1 on page 5.

² See Notes to users: Management reporting changes - First quarter, Note 1.

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.

⁵ Assets under management are included in assets under administration.

SEGMENTED INFORMATION – CIBC WORLD MARKETS

(\$ millions)

Unaudited, for the period ended

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Financial results													
Capital markets	346	325	349	309	321	421	394	337	378	1,020	1,136	1,445	1,526
Investment banking and credit products	264	299	296	247	326	442	366	372	310	859	1,134	1,381	1,567
Merchant banking	239	61	23	146	108	83	14	9	6	323	205	351	(47)
Commercial banking	114	106	116	112	110	111	119	101	104	336	340	452	436
Other ¹	18	(1)	6	15	8	(10)	5	51	22	23	3	18	84
Total revenue (TEB) ²	981	790	790	829	873	1,047	898	870	820	2,561	2,818	3,647	3,566
TEB adjustment ²	52	48	41	38	37	35	40	38	35	141	112	150	132
Total revenue	929	742	749	791	836	1,012	858	832	785	2,420	2,706	3,497	3,434
Provision for (recovery of) credit losses	13	(9)	(17)	43	(74)	(9)	(15)	86	269	(13)	(98)	(55)	653
	916	751	766	748	910	1,021	873	746	516	2,433	2,804	3,552	2,781
Non-interest expenses	3,423	591	545	876	600	670	595	621	576	4,559	1,865	2,741	2,421
Income (loss) before taxes and non-controlling interests	(2,507)	160	221	(128)	310	351	278	125	(60)	(2,126)	939	811	360
Income tax expense (benefit)	(260)	22	46	(106)	57	98	90	5	(52)	(192)	245	139	28
Non-controlling interests	40	23	2	12	-	-	-	-	-	65	-	12	(2)
Net income (loss) ¹	(2,287)	115	173	(34)	253	253	188	120	(8)	(1,999)	694	660	334
Total revenue													
Net interest income ¹	37	99	137	91	148	119	157	174	191	273	424	515	795
Non-interest income	838	588	556	646	634	843	646	606	544	1,982	2,123	2,769	2,429
Intersegment revenue ³	54	55	56	54	54	50	55	52	50	165	159	213	210
	929	742	749	791	836	1,012	858	832	785	2,420	2,706	3,497	3,434
Average balance sheet information													
Loans and acceptances	21,304	21,004	20,338	20,385	20,185	19,995	20,922	24,161	27,361	20,881	20,370	20,374	28,439
Trading securities	44,274	41,488	42,967	38,221	37,931	37,638	37,178	32,490	31,966	42,925	37,582	37,743	32,007
Deposits	23,040	22,960	22,481	21,983	22,905	22,099	22,641	34,838	35,107	22,825	22,551	22,408	35,538
Common equity	1,823	1,921	2,013	2,086	2,182	2,513	2,621	2,929	3,200	1,918	2,438	2,350	3,397
Financial measures													
Efficiency ratio ¹	368.1%	79.6%	72.7%	110.6%	71.9%	66.2%	69.3%	74.7%	73.4%	188.3%	66.2%	78.4%	70.5%
Efficiency ratio (TEB) ^{1,2}	348.9%	74.8%	68.9%	105.6%	68.8%	64.0%	66.2%	71.4%	70.3%	178.0%	68.9%	75.2%	67.9%
Return on equity (ROE) ²	(499.3)%	23.4%	33.1%	(7.4)%	45.2%	40.1%	27.5%	15.5%	(1.8)%	(140.5)%	37.1%	27.1%	9.1%
Net income (loss) ¹	(2,287)	115	173	(34)	253	253	188	120	(8)	(1,999)	694	660	334
Cost of capital adjustment ²	(61)	(63)	(65)	(69)	(72)	(81)	(88)	(95)	(105)	(189)	(241)	(310)	(444)
Economic profit (loss) ^{1,2}	(2,348)	52	108	(103)	181	172	100	25	(113)	(2,188)	453	350	(110)
Other information													
Regular workforce headcount	2,311	2,287	2,317	2,366	2,326	2,329	2,356	2,374	2,419	2,311	2,326	2,366	2,374

¹ See Notes to users: Management reporting changes - First quarter, Note 1.

² See Notes to users: Non-GAAP measures.

³ Intersegment revenue represents internal sales commissions and revenue allocations under the Manufacturer / Customer Segment / Distributor Management Model.

SEGMENTED INFORMATION – CORPORATE AND OTHER

(\$ millions) Unaudited, for the period ended	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Financial results													
Total revenue ¹	201	107	222	171	136	125	135	143	186	530	396	567	574
Provision for (recovery of) credit losses	1	(1)	1	(25)	(45)	9	4	(145)	1	1	(32)	(57)	(135)
	200	108	221	196	181	116	131	288	185	529	428	624	709
Non-interest expenses	148	159	111	201	174	166	130	146	165	418	470	671	641
Income (loss) before taxes and non-controlling interests	52	(51)	110	(5)	7	(50)	1	142	20	111	(42)	(47)	68
Income tax expense (benefit)	1	(25)	46	(48)	14	(10)	(31)	59	(420)	22	(27)	(75)	(367)
Non-controlling interests	75	(10)	8	-	1	1	1	1	1	73	3	3	5
Net income (loss) ¹	(24)	(16)	56	43	(8)	(41)	31	82	439	16	(18)	25	430
Total revenue													
Net interest income ¹	63	58	57	75	56	55	73	54	120	178	184	259	245
Non-interest income	139	50	165	96	80	70	64	90	67	354	214	310	333
Intersegment revenue ²	(1)	(1)	-	-	-	-	(2)	(1)	(1)	(2)	(2)	(2)	(4)
	201	107	222	171	136	125	135	143	186	530	396	567	574
Other information													
Average loans and acceptances	244	208	241	422	464	438	314	387	444	277	405	409	495
Regular workforce headcount	10,845	10,719	10,598	10,746	10,757	10,374	10,119	10,202	10,342	10,845	10,757	10,746	10,202

¹ See Notes to users: Management reporting changes - First quarter, Note 1.

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

REVENUE FROM TRADING ACTIVITIES

(\$ millions) Unaudited, for the period ended	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Trading revenue ^{1, 7}													
Net interest income (TEB) ^{2, 3}	9	63	70	54	88	50	53	33	68	142	191	245	269
Non-interest income ²	348	130	157	116	86	226	190	127	128	635	502	618	627
Total trading revenue (TEB) ³	357	193	227	170	174	276	243	160	196	777	693	863	896
TEB adjustment ³	43	46	39	35	35	33	35	33	32	128	103	138	118
Total trading revenue	314	147	188	135	139	243	208	127	164	649	590	725	778
Trading revenue as a % of total revenue ⁴	10.0%	5.2%	6.1%	4.7%	4.8%	8.0%	7.1%	4.4%	5.8%	7.2%	6.6%	6.2%	6.8%
Trading revenue (TEB) as a % of total revenue ^{3, 4}	11.3%	6.8%	7.4%	5.9%	6.0%	9.1%	8.3%	5.6%	6.9%	8.6%	7.8%	7.3%	7.8%
Trading revenue by product line (TEB) ³													
Interest rates	49	42	49	58	29	72	72	62	61	140	173	231	308
Foreign exchange	42	40	46	39	41	46	43	40	50	128	130	169	171
Equities ⁷	196	51	63	35	53	92	73	48	58	310	218	253	317
Commodities	8	4	12	17	9	16	12	(2)	12	24	37	54	34
Other ⁵	62	56	57	21	42	50	43	12	15	175	135	156	66
Total trading revenue (TEB) ³	357	193	227	170	174	276	243	160	196	777	693	863	896
TEB adjustment ³	43	46	39	35	35	33	35	33	32	128	103	138	118
Total trading revenue	314	147	188	135	139	243	208	127	164	649	590	725	778
Foreign exchange revenue													
Foreign exchange trading revenue	42	40	46	39	41	46	43	40	50	128	130	169	171
Foreign exchange, other than trading ⁶	64	71	56	88	52	49	91	100	52	191	192	280	273
	106	111	102	127	93	95	134	140	102	319	322	449	444

¹ Trading revenue is earned from on-balance sheet trading assets and related off-balance sheet derivatives for interest rates, equities and commodities and from foreign exchange contracts, including cross currency interest rate swaps. It does not include commissions or new issue revenue. Trading revenue is generated in CIBC World Markets, most significantly capital markets, and in TBRM.

² Trading activities and related risk management strategies can periodically shift revenue between net interest income and non-interest income. Therefore, we view trading-related net interest income as an integral part of trading revenue.

³ See Notes to users: Non-GAAP measures.

⁴ See Notes to users: External reporting changes - First quarter, Note 1.

⁵ Includes credit derivatives and secondary loan trading and sales.

⁶ See footnote 2 on page 3 of non-interest income.

⁷ Includes \$140 million (Q2/05: \$17 million) pertaining to the consolidation of VIEs pursuant to adoption of AcG-15. See Notes to users: External reporting changes - First quarter, Note 2. An offset of \$113 million (Q2/05: \$10 million) is included in Non-controlling interests.

CONSOLIDATED BALANCE SHEETS

(\$ millions)

Unaudited, as at

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
ASSETS									
Cash and non-interest-bearing deposits with banks	1,417	1,279	1,267	1,374	1,273	1,128	1,359	1,593	1,879
Interest-bearing deposits with banks	12,376	10,823	10,952	10,829	9,447	12,409	10,137	8,861	11,180
Securities									
Investment	13,240	15,572	14,937	15,517	14,842	17,351	18,652	17,319	22,587
Trading	59,705	58,524	54,931	51,799	55,623	52,722	52,980	52,282	47,053
Loan substitute	-	-	-	-	-	1	24	27	44
Securities borrowed or purchased under resale agreements	20,575	20,393	21,424	18,165	18,612	21,169	21,652	19,829	19,327
Loans									
Residential mortgages	76,881	74,520	73,464	72,592	71,214	69,955	69,018	70,014	70,082
Personal	27,821	27,129	26,793	26,311	25,732	25,106	23,997	23,390	23,099
Credit card	7,846	8,012	8,550	8,689	9,878	9,755	9,659	9,305	8,843
Business and government	31,306	31,367	31,969	31,737	32,479	32,630	32,250	33,177	36,844
Allowance for credit losses	(1,713)	(1,732)	(1,796)	(1,825)	(1,879)	(1,989)	(1,948)	(1,952)	(2,478)
Other									
Derivative instruments market valuation	21,539	21,752	22,843	23,710	20,789	23,904	25,423	22,796	24,124
Customers' liability under acceptances	5,216	5,428	4,651	4,778	5,151	4,695	4,767	5,139	5,264
Loans held for sale	-	-	-	-	92	335	1,090	1,321 ¹	734 ¹
Land, buildings and equipment	2,144	2,173	2,141	2,107	2,099	2,099	2,124	2,093	2,056
Goodwill	947	947	947	1,055	1,067	1,065	1,041	1,045	1,067
Other intangible assets	202	205	207	244	251	262	252	255	260
Other assets	13,352	11,318	11,903	11,682	11,209	11,578	12,458	10,653	11,289
Total assets	292,854	287,710	285,183	278,764	277,879	284,175	284,935	277,147	283,254
LIABILITIES AND SHAREHOLDERS' EQUITY									
Deposits									
Personal									
Demand	5,172	5,012	5,208	4,999	4,856	5,924	6,446	5,984	6,162
Notice	32,751	32,484	31,558	31,280	31,124	29,107	27,332	26,659	26,114
Fixed	35,972	35,921	35,897	35,770	35,774	36,216	36,641	36,559	36,720
Subtotal	73,895	73,417	72,663	72,049	71,754	71,247	70,419	69,202	68,996
Business and government	112,738	112,436	110,407	106,705	109,260	115,138	111,349	106,768	115,600
Bank	10,510	10,631	10,231	11,823	12,006	9,252	11,446	12,160	13,496
Other									
Derivative instruments market valuation	22,150	21,553	22,392	23,990	20,098	22,321	24,323	21,945	23,103
Acceptances	5,216	5,431	4,651	4,778	5,151	4,695	4,778	5,147	5,264
Obligations related to securities sold short	16,177	16,230	15,382	12,220	11,672	13,074	15,507	11,659	11,331
Obligations related to securities lent or sold under repurchase agreements	16,943	14,415	16,562	16,790	17,013	18,997	16,873	19,293	15,461
Non-controlling interests ²	1,094	1,000	1,034	39	21	21	21	22	23
Other liabilities ²	19,007	14,770	14,506	13,258	12,882	12,145	12,936	13,976	13,380
Subordinated indebtedness	3,853	3,915	3,904	3,889	3,861	3,146	3,201	3,197	3,256
Preferred share liabilities³	1,045	1,052	1,048	1,043	1,711	1,726	1,710	1,707	1,737
Shareholders' equity									
Preferred shares ³	2,381	2,375	1,958	1,783	1,783	1,650	1,650	1,650	1,350
Common shares	2,937	2,943	2,949	2,969	2,949	3,020	2,980	2,950	2,903
Contributed surplus	58	58	59	59	60	57	61	50	46
Foreign currency translation adjustments	(350)	(296)	(327)	(376)	(191)	(119)	(181)	(180)	6
Retained earnings	5,200	7,780	7,764	7,745	7,849	7,805	7,862	7,601	7,302
Total liabilities and shareholders' equity	292,854	287,710	285,183	278,764	277,879	284,175	284,935	277,147	283,254

¹ We transferred \$1.2 billion of business and government loans in Q4/03 and \$885 million in Q3/03 into a held for sale portfolio. These loans were transferred into the held for sale portfolio at the lower of their carrying or market value. On transfer, the loans held for sale were reduced by a provision for credit losses of \$93 million in Q4/03 and \$135 million in Q3/03; and losses of \$7 million in Q4/03 and \$16 million in Q3/03 were recorded in other non-interest income.

² See Notes to users: External reporting changes - Second quarter, Note 1.

³ See Notes to users: External reporting changes - First quarter, Note 1.

BALANCE SHEET MEASURES

<i>Unaudited, as at</i>	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
Personal deposits to loans ratio	52.0%	52.7%	52.3%	52.4%	52.2%	52.6%	53.0%	51.7%	50.6%
Cash and deposits with banks to total assets	4.7%	4.2%	4.3%	4.4%	3.9%	4.8%	4.0%	3.8%	4.6%
Securities to total assets	24.9%	25.8%	24.5%	24.1%	25.4%	24.7%	25.1%	25.1%	24.6%
Average common shareholders' equity (\$ millions)	10,262	10,425	10,503	10,545	10,704	10,693	10,591	10,374	9,835

GOODWILL AND OTHER INTANGIBLE ASSETS

<i>(\$ millions)</i> <i>Unaudited as at</i>	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
Goodwill									
Opening balance	947	947	1,055	1,067	1,065	1,041	1,045	1,067	1,067
Additions	-	-	-	-	3	20	-	-	-
Disposals ¹	-	-	(106)	-	-	-	-	-	-
Other ²	-	-	(2)	(12)	(1)	4	(4)	(22)	-
Closing balance	947	947	947	1,055	1,067	1,065	1,041	1,045	1,067
Other intangible assets									
Opening balance	205	207	244	251	262	252	255	260	265
Additions	-	1	-	-	-	16	-	-	-
Disposals ³	-	-	(33)	-	-	-	-	-	-
Amortization	(3)	(3)	(3)	(4)	(4)	(4)	(4)	(9)	(3)
Other ²	-	-	(1)	(3)	(7)	(2)	1	4	(2)
Closing balance	202	205	207	244	251	262	252	255	260
Goodwill and other intangible assets	1,149	1,152	1,154	1,299	1,318	1,327	1,293	1,300	1,327

¹ In Q1/05, disposals included the sale of Juniper Financial Corp. and EDULINX Canada Corporation.

² Includes foreign exchange translation and other purchase price equation adjustments.

³ In Q1/05, disposals included the sale of Juniper Financial Corp. and EDULINX Canada Corporation.

CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

(\$ millions)

Unaudited, for the period ended

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Preferred shares¹													
Balance at beginning of period	2,375	1,958	1,783	1,783	1,650	1,650	1,650	1,350	1,350	1,783	1,650	1,650	1,100
Issue of preferred shares	10	427	293	-	133	-	-	300	-	730	133	133	550
Conversion of preferred shares ²	(4)	(10)	(118)	-	-	-	-	-	-	(132)	-	-	-
Balance at end of period¹	2,381	2,375	1,958	1,783	1,783	1,650	1,650	1,650	1,350	2,381	1,783	1,783	1,650
Common shares													
Balance at beginning of period	2,943	2,949	2,969	2,949	3,020	2,980	2,950	2,903	2,862	2,969	2,950	2,950	2,842
Issue of common shares	58	29	35	35	8	71	48	47	41	122	127	162	108
Purchase of common shares for cancellation	(54)	(24)	(62)	(38)	(46)	(52)	(18)	-	-	(140)	(116)	(154)	-
Treasury shares ³	(10) ⁴	(11) ⁴	7 ⁴	23	(33)	21	-	-	-	(14)	(12)	11	-
Balance at end of period	2,937	2,943	2,949	2,969	2,949	3,020	2,980	2,950	2,903	2,937	2,949	2,969	2,950
Contributed surplus													
Balance at beginning of period	58	59	59	60	57	61	50	46	41	59	50	50	26
Stock option expense	2	2	2	1	2	3	3	4	5	6	8	9	24
Stock options exercised	(2)	(2)	(3)	(1)	-	(3)	(2)	-	-	(7)	(5)	(6)	-
Net premium (discount) on treasury shares ³	-	(1)	1	(1)	1	(4)	10	-	-	-	7	6	-
Balance at end of period	58	58	59	59	60	57	61	50	46	58	60	59	50
Foreign currency translation adjustments													
Balance at beginning of period	(296)	(327)	(376)	(191)	(119)	(181)	(180)	6	23	(376)	(180)	(180)	42
Foreign exchange gains (losses) from investment in subsidiaries and other items	(448)	217	287	(1,368)	(515)	560	82	(1,024)	(423)	56	127	(1,241)	(3,201)
Foreign exchange (losses) gains from hedging activities	616	(294)	(379)	1,844	708	(768)	(122)	1,452	557	(57)	(182)	1,662	4,391
Income tax benefit (expense)	(222)	108	141	(661)	(265)	270	39	(614)	(151)	27	44	(617)	(1,412)
Balance at end of period	(350)	(296)	(327)	(376)	(191)	(119)	(181)	(180)	6	(350)	(191)	(376)	(180)
Retained earnings													
Balance at beginning of period, as previously reported	7,780	7,764	7,745	7,849	7,805	7,862	7,601	7,302	6,706	7,745	7,601	7,601	6,335
Adjustment for changes in accounting policies	-	-	10 ⁵	-	-	-	6 ⁶	-	-	10	6	6	-
Balance at beginning of period, as restated	7,780	7,764	7,755	7,849	7,805	7,862	7,607	7,302	6,706	7,755	7,607	7,607	6,335
Net income (loss) ¹	(1,907)	440	707	402	596	507	586	487	753	(760)	1,689	2,091	1,950
Dividends													
Preferred ¹	(36)	(28)	(28)	(27)	(23)	(24)	(26)	(20)	(19)	(92)	(73)	(100)	(75)
Common	(228)	(221)	(226)	(209)	(212)	(179)	(181)	(148)	(148)	(675)	(572)	(781)	(591)
Premium on purchase of shares ¹	(409)	(182)	(444)	(270)	(313)	(376)	(125)	-	-	(1,035)	(814)	(1,084)	-
Other	-	7	-	-	(4)	15	1	(20)	10	7	12	12	(18)
Balance at end of period	5,200	7,780	7,764	7,745	7,849	7,805	7,862	7,601	7,302	5,200	7,849	7,745	7,601
Shareholders' equity at end of period¹	10,226	12,860	12,403	12,180	12,450	12,413	12,372	12,071	11,607	10,226	12,450	12,180	12,071

¹ See Notes to users: External reporting changes - First quarter, Note 1.

² Conversion of Class A Series 28 Preferred Shares into Class A Series 29 Preferred Shares.

³ On November 1, 2003, we prospectively adopted the requirements of the CICA handbook section 1100, "Generally Accepted Accounting Principles." We commenced the treasury stock method of accounting for CIBC share positions held within trading portfolios.

⁴ Assets and liabilities in the form of CIBC common shares amounting to approximately \$659 million (April 30, 2005: \$655 million), held within certain compensation trusts, have been offset.

⁵ Represents the effect of implementing the CICA Accounting Guideline (AcG) 15, "Consolidation of Variable Interest Entities."

⁶ Represents the effect of implementing the CICA AcG-17, "Equity-linked Deposit Contracts."

CONSOLIDATED STATEMENTS OF CASH FLOWS

(\$ millions)

Unaudited, for the period ended

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Cash flows provided by (used in) operating activities													
Net income (loss) ¹	(1,907)	440	707	402	596	507	586	487	753	(760)	1,689	2,091	1,950
Adjustments to reconcile net income to cash flows provided by (used in) operating activities													
Provision for credit losses	199	159	178	175	91	207	155	131	425	536	453	628	1,143
Amortization of buildings, furniture, equipment, and leasehold improvements	51	55	54	65	64	73	62	70	64	160	199	264	275
Amortization of intangible assets	3	3	3	4	4	4	4	9	3	9	12	16	20
Stock-based compensation	15	13	(10)	20	-	9	29	27	31	18	38	58	114
Restructuring reversal	-	-	-	(13)	-	(5)	-	(23)	(8)	-	(5)	(18)	(31)
Future income taxes	(238)	28	103	54	13	57	15	164	151	(107)	85	139	309
Investment securities (gains) losses, net	(152)	(37)	(32)	(152)	17	(88)	(13)	(8)	57	(221)	(84)	(236)	107
Gains on divestitures	-	-	(115)	-	-	-	-	(5)	-	(115)	-	-	(53)
Write-down relating to Air Canada contract	-	-	-	-	-	-	-	-	-	-	-	-	128
Losses (gains) on disposal of land, buildings, and equipment	(7)	-	-	(2)	(7)	15	(2)	1	-	(7)	6	4	(1)
Changes in operating assets and liabilities													
Accrued interest receivable	57	(53)	62	(43)	57	87	86	(38)	86	66	230	187	332
Accrued interest payable	138	149	(15)	37	61	(39)	186	(194)	(16)	272	208	245	(374)
Amounts receivable on derivative contracts	213	1,091	870	(2,921)	3,115	1,519	(2,627)	1,328	2,869	2,174	2,007	(914)	1,921
Amounts payable on derivative contracts	597	(839)	(1,636)	3,892	(2,223)	(2,002)	2,378	(1,158)	(3,333)	(1,878)	(1,847)	2,045	(2,849)
Net change in trading securities	(1,181)	(3,593)	(1,768)	3,824	(2,901)	258	(698)	(5,229)	6,765	(6,542)	(3,341)	483	(7,654)
Current income taxes	78	27	(79)	(593)	133	(113)	(2,133)	33	96	26	(2,113)	(2,706)	293
Restructuring payments	-	-	-	(7)	(8)	(6)	(31)	(15)	(42)	-	(45)	(52)	(336)
Insurance proceeds received	-	-	-	-	-	-	11	6	54	-	11	11	80
Other, net	2,433	543	(904)	590	1,518	1,077	(715)	1,660	252	2,072	1,880	2,470	3,227
	299	(2,014)	(2,582)	5,332	530	1,560	(2,707)	(2,754)	8,207	(4,297)	(617)	4,715	(1,399)
Cash flows provided by (used in) financing activities													
Deposits, net of withdrawals	659	3,183	2,724	(2,443)	(2,617)	2,423	5,084	(9,962)	5,106	6,566	4,890	2,447	(8,500)
Obligations related to securities sold short	(53)	848	3,162	548	(1,402)	(2,433)	3,848	328	614	3,957	13	561	3,223
Net obligations related to securities lent or sold under repurchase agreements	2,528	(2,147)	(228)	(223)	(1,984)	2,124	(2,420)	3,832	1,023	153	(2,280)	(2,503)	9,678
Issue of subordinated indebtedness	-	-	-	500	750	-	-	-	-	-	750	1,250	250
Redemption/repurchase of subordinated indebtedness	(41)	-	-	(400)	(7)	(86)	-	-	(423)	(41)	(93)	(493)	(484)
Redemption of preferred share liabilities ¹	-	-	-	(630)	-	-	-	-	(200)	-	-	(630)	(200)
Issue of preferred shares, net of conversions ²	6	417	175	-	133	-	-	300	-	598	133	133	550
Issue of common shares	58	29	35	35	8	71	48	47	41	122	127	162	108
Purchase of common shares for cancellation	(463)	(206)	(506)	(308)	(359)	(428)	(143)	-	-	(1,175)	(930)	(1,238)	-
Net proceeds from treasury shares purchased/sold	(10)	(11)	7	23	(33)	21	-	-	-	(14)	(12)	11	-
Dividends ¹	(264)	(249)	(254)	(236)	(235)	(203)	(207)	(168)	(167)	(767)	(645)	(881)	(666)
Other, net	(259)	155	231	(257)	6	(154)	(117)	(163)	168	127	(265)	(522)	(219)
	2,161	2,019	5,346	(3,391)	(5,740)	1,335	6,093	(5,786)	6,162	9,526	1,688	(1,703)	3,740
Cash flows provided by (used in) investing activities													
Interest-bearing deposits with banks	(1,553)	129	(123)	(1,382)	2,962	(2,272)	(1,276)	2,319	(4,381)	(1,547)	(586)	(1,968)	(649)
Loans, net of repayments	(5,386)	(2,403)	(3,152)	(3,466)	(3,696)	(4,322)	(1,556)	(1,033)	(1,910)	(10,941)	(9,574)	(13,040)	(5,121)
Proceeds from securitizations	2,339	1,931	2,743	3,211	1,638	1,623	2,362	2,289	1,032	7,013	5,623	8,834	5,280
Purchase of investment securities	(669)	(1,920)	(2,401)	(3,404)	(2,746)	(2,480)	(4,347)	(3,386)	(11,125)	(4,990)	(9,573)	(12,977)	(24,009)
Proceeds from sale of investment securities	1,689	953	2,787	2,486	3,507	2,811	2,573	7,613	3,970	5,429	8,891	11,377	21,396
Proceeds from maturity of investment securities	1,464	369	268	384	1,203	1,081	470	1,066	758	2,101	2,754	3,138	5,050
Net securities borrowed or purchased under resale agreements	(182)	1,031	(3,259)	447	2,557	483	(1,823)	(502)	(2,260)	(2,410)	1,217	1,664	(3,809)
Proceeds from divestitures	-	-	347	-	-	-	-	-	-	347	-	-	181
Purchase of land, buildings and equipment	(37)	(88)	(89)	(78)	(66)	(63)	(28)	(116)	(23)	(214)	(157)	(235)	(265)
Proceeds from disposal of land, buildings and equipment	22	1	1	7	9	-	2	3	-	24	11	18	3
	(2,313)	3	(2,878)	(1,795)	5,368	(3,139)	(3,623)	8,253	(13,939)	(5,188)	(1,394)	(3,189)	(1,943)
Effect of exchange rate changes on cash and non-interest bearing deposits with banks	(9)	4	7	(45)	(13)	13	3	1	(45)	2	3	(42)	(105)
Net increase (decrease) in cash and non-interest-bearing deposits with banks during period	138	12	(107)	101	145	(231)	(234)	(286)	385	43	(320)	(219)	293
Cash and non-interest-bearing deposits with banks at beginning of period	1,279	1,267	1,374	1,273	1,128	1,359	1,593	1,879	1,494	1,374	1,593	1,593	1,300
Cash and non-interest-bearing deposits with banks at end of period	1,417	1,279	1,267	1,374	1,273	1,128	1,359	1,593	1,879	1,417	1,273	1,374	1,593
Cash interest paid ¹	1,524	1,357	1,437	1,244	1,131	1,248	1,062	1,516	1,502	4,318	3,441	4,685	6,033
Cash income taxes paid (recovered)	55	120	259	584	104	294	2,374	19	(548)	434	2,772	3,356	(364)

¹ See Notes to users: External reporting changes - First quarter, Note 1.

² Includes \$10 million (Q2/05: \$27 million) issue of Class A Series 29 Preferred Shares (consisting of \$4 million (Q2/05: \$10 million) conversion of Class A Series 28 Preferred Shares and \$6 million (Q2/05: \$17 million) in cash on exercise of Series 29 Purchase Warrants).

CONDENSED AVERAGE BALANCE SHEETS

(\$ millions) <i>Unaudited, average for the period</i>	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Assets													
Cash and deposits with banks	12,981	12,880	13,326	11,457	11,879	11,698	10,958	11,159	10,491	13,064	11,510	11,497	10,224
Securities	74,846	72,956	72,314	68,409	70,174	71,711	71,688	69,809	71,374	73,377	71,187	70,489	71,460
Securities borrowed or purchased under resale agreements	21,452	21,862	21,488	19,809	19,756	20,894	21,420	18,868	19,029	21,598	20,689	20,467	20,389
Loans	140,569	138,570	138,628	137,611	135,832	133,425	133,309	135,526	135,980	139,263	134,195	135,053	136,173
Other	42,288	41,534	42,532	41,249	41,367	46,514	44,154	43,647	48,955	42,124	43,993	43,304	46,493
Total assets	292,136	287,802	288,288	278,535	279,008	284,242	281,529	279,009	285,829	289,426	281,574	280,810	284,739
Liabilities and shareholders' equity													
Deposits	196,796	194,692	192,269	190,753	192,899	192,523	189,746	190,289	192,268	194,585	191,717	191,475	194,339
Other	77,770	75,530	78,632	70,033	68,143	74,497	74,640	71,927	77,116	77,330	72,411	71,813	73,931
Subordinated indebtedness	3,881	3,899	3,884	4,032	3,831	3,164	3,198	3,220	3,336	3,888	3,400	3,559	3,487
Preferred share liabilities ¹	1,047	1,047	1,042	1,391	1,716	1,715	1,704	1,719	1,926	1,045	1,711	1,631	1,896
Shareholders' equity ¹	12,642	12,634	12,461	12,326	12,419	12,343	12,241	11,854	11,183	12,578	12,335	12,332	11,086
Total liabilities and shareholders' equity	292,136	287,802	288,288	278,535	279,008	284,242	281,529	279,009	285,829	289,426	281,574	280,810	284,739
Average interest-earning assets ²	248,386	244,978	244,357	236,045	236,421	236,516	236,051	234,064	235,600	245,917	236,328	236,257	236,965

PROFITABILITY MEASURES

<i>Unaudited, for the period ended</i>	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Return on common equity	(75.1)%	16.2%	25.7%	14.2%	21.3%	18.4%	21.0%	17.9%	29.6%	(11.0)%	20.2%	18.7%	19.2%
Income statement measures as a percentage of average assets:													
Net interest income ¹	1.66 %	1.74 %	1.82 %	1.84 %	1.88 %	1.80 %	1.97 %	1.99 %	2.00 %	1.74 %	1.88 %	1.87 %	1.94 %
Provision for credit losses	(0.27)%	(0.23)%	(0.25)%	(0.25)%	(0.13)%	(0.29)%	(0.22)%	(0.19)%	(0.59)%	(0.25)%	(0.21)%	(0.22)%	(0.40)%
Non-interest income	2.62 %	2.27 %	2.42 %	2.30 %	2.26 %	2.53 %	2.19 %	2.10 %	1.93 %	2.44 %	2.33 %	2.32 %	2.09 %
Non-interest expenses	(6.59)%	(2.89)%	(2.62)%	(3.24)%	(2.80)%	(2.97)%	(2.75)%	(2.90)%	(2.71)%	(4.06)%	(2.84)%	(2.94)%	(2.86)%
Income taxes and non-controlling interests	(0.01)%	(0.26)%	(0.40)%	(0.08)%	(0.36)%	(0.34)%	(0.36)%	(0.31)%	0.42 %	(0.22)%	(0.36)%	(0.29)%	(0.09)%
Net income (loss) ¹	(2.59)%	0.63 %	0.97 %	0.57 %	0.85 %	0.73 %	0.83 %	0.69 %	1.05 %	(0.35)%	0.80 %	0.74 %	0.68 %

¹ See Notes to users: External reporting changes - First quarter, Note 1.

² Average interest-earning assets include interest-bearing deposits with banks, securities, securities borrowed or purchased under resale agreements, and loans.

ASSETS UNDER ADMINISTRATION

(\$ millions)

Unaudited, as at

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
Assets under administration ¹									
Individuals	160,300	150,700	150,500	144,000	135,400	134,800	135,100	128,400	121,900
Institutions	768,200	683,500	632,900	586,800	573,800	587,400	586,900	541,000	532,200
Retail mutual funds	44,400	42,400	42,200	40,500	40,600	40,900	39,600	35,700	34,500
Total assets under administration	972,900	876,600	825,600	771,300	749,800	763,100	761,600	705,100	688,600

ASSETS UNDER MANAGEMENT

(\$ millions)

Unaudited, as at

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
Assets under management ¹									
Individuals	11,400	10,700	10,200	9,600	9,400	9,200	9,500	10,300	9,200
Institutions	16,300	16,100	16,800	17,100	17,100	17,700	18,100	18,000	17,600
Retail mutual funds	44,400	42,400	42,200	40,500	40,600	40,900	39,600	35,700	34,500
Total assets under management	72,100	69,200	69,200	67,200	67,100	67,800	67,200	64,000	61,300

¹ Assets under management are included in assets under administration.

ASSET SECURITIZATIONS¹

<i>(\$ millions)</i> <i>Unaudited, for the period ended</i>	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005	2004	2004	2003
										9M	9M	12M	12M
Outstanding at end of period ²													
Credit card receivables	2,600	2,300	1,700	3,200	1,900	1,900	1,800	2,100	2,500	2,600	1,900	3,200	2,100
Residential mortgages (mortgage-backed securities)	15,500	14,900	14,000	11,800	10,800	10,300	9,200	7,100	4,800	15,500	10,800	11,800	7,100
Commercial mortgages	100	100	100	100	200	200	300	300	400	100	200	100	300
	18,200	17,300	15,800	15,100	12,900	12,400	11,300	9,500	7,700	18,200	12,900	15,100	9,500
Income statement effect ³													
Net interest income	(88)	(76)	(72)	(60)	(55)	(56)	(55)	(61)	(53)	(236)	(166)	(226)	(220)
Non-interest income													
Securitization revenues	100	81	67	60	50	47	34	60	48	248	131	191	216
Card services fees	(29)	(27)	(29)	(25)	(20)	(12)	(10)	(16)	(16)	(85)	(42)	(67)	(69)
Other	-	-	1	1	(1)	1	5	-	-	1	5	6	-
	71	54	39	36	29	36	29	44	32	164	94	130	147
Provision for credit losses	24	30	22	48	29	29	21	25	28	76	79	127	100
	7	8	(11)	24	3	9	(5)	8	7	4	7	31	27

¹ The amounts include only those assets that we securitized and continue to service, and exclude any assets temporarily acquired by CIBC with the intent at acquisition to sell to variable interest entities (VIEs).

² We periodically sell groups of loans or receivables to VIEs, which issue securities to investors. These transactions meet accepted criteria for recognition as sales and as such, the assets are removed from the consolidated balance sheets.

³ Securitization affects the components of income reported in the consolidated statements of income, including net interest income, provision for credit losses, and non-interest income. Non-interest income from securitization comprises servicing income, losses under recourse arrangements, and gains or losses on securitizations (Q3/05: \$14 million; Q2/05: \$13 million).

LOANS AND ACCEPTANCES, NET OF ALLOWANCES FOR CREDIT LOSSES

(\$ millions)
Unaudited, as at

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
Business, government and consumer loans									
Canada	139,093	136,429	135,070	133,650	133,736	130,854	129,049	129,913	129,727
United States	5,009	4,311	4,978	4,896	5,208	5,472	5,439	6,107	7,060
Other countries	3,255	3,984	3,583	3,736	3,631	3,826	3,255	3,053	4,867
Total net loans and acceptances	147,357	144,724	143,631	142,282	142,575	140,152	137,743	139,073	141,654
Residential mortgages	76,840	74,480	73,425	72,553	71,167	69,907	68,971	69,969	70,032
Student	1,637	1,712	2,014	2,089	2,156	2,253	2,561	2,600	2,673
Personal - other	25,601	24,825	24,227	23,700	23,060	22,330	20,934	20,277	19,887
Credit card	7,575	7,758	8,231	8,347	9,506	9,428	9,390	9,090	8,636
Total net consumer loans	111,653	108,775	107,897	106,689	105,889	103,918	101,856	101,936	101,228
Non-residential mortgages	5,171	5,128	5,066	5,030	4,935	4,696	4,597	4,524	4,287
Financial institutions	3,153	3,725	3,680	3,647	4,002	3,353	3,512	3,739	4,018
Retail	2,289	2,315	2,106	2,363	2,312	2,347	2,143	2,464	2,366
Business services	4,304	4,293	4,087	4,080	4,323	4,310	4,574	4,564	5,142
Manufacturing, capital goods	1,863	1,707	1,935	1,810	1,896	1,715	2,066	2,008	2,097
Manufacturing, consumer goods	2,229	1,994	1,828	1,864	1,981	1,981	1,933	1,903	2,179
Real estate and construction	4,019	3,854	4,284	4,174	3,392	3,587	3,567	3,828	3,962
Agriculture	3,544	3,741	4,038	4,120	4,162	4,323	4,394	4,255	4,164
Oil and gas	2,502	2,778	2,498	2,265	2,805	2,197	2,031	2,190	2,580
Mining	183	205	162	225	261	297	350	506	623
Forest products	613	517	527	432	560	616	619	712	768
Hardware and software	243	306	367	408	546	495	470	457	521
Telecommunications and cable	1,023	864	722	737	843	1,027	1,074	1,284	2,723
Publishing, printing and broadcasting	494	381	442	396	470	1,336	618	681	754
Transportation	1,460	1,513	1,485	1,793	1,614	1,602	1,647	1,746	2,074
Utilities	713	1,099	749	593	695	765	796	830	975
Education, health and social services	1,657	1,334	1,435	1,396	1,466	1,452	1,380	1,347	1,310
Governments	726	704	825	769	973	768	811	844	781
General allowance allocated to business and government loans	(482)	(509)	(502)	(509)	(550)	(633)	(695)	(745)	(898)
Total net business and government loans, including acceptances	35,704	35,949	35,734	35,593	36,686	36,234	35,887	37,137	40,426
Total net loans and acceptances	147,357	144,724	143,631	142,282	142,575	140,152	137,743	139,073	141,654

NET IMPAIRED LOANS

(\$ millions)

Unaudited, as at

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
Gross impaired loans									
Canada:									
Consumer	403	422	402	386	371	403	400	400	365
Commercial	475	482	439	432	490	519	471	519	747
	878	904	841	818	861	922	871	919	1,112
United States:									
Consumer	-	-	-	-	1	1	1	1	-
Commercial	71	78	72	75	30	109	101	124	347
	71	78	72	75	31	110	102	125	347
Other countries:									
Consumer	-	-	-	-	-	1	-	-	-
Commercial	46	73	146	216	176	198	295	332	432
	46	73	146	216	176	199	295	332	432
Total:									
Consumer	403	422	402	386	372	405	401	401	365
Commercial	592	633	657	723	696	826	867	975	1,526
Gross impaired loans, loan substitute securities, and loans held for sale	995	1,055	1,059	1,109	1,068	1,231	1,268	1,376	1,891
Specific allowance for credit losses	(688)	(707)	(771)	(801)	(829)	(891)	(851)	(855)	(1,228)
Net impaired loans, loan substitute securities, and loans held for sale	307	348	288	308	239	340	417	521	663
Net impaired loans									
Residential mortgages ¹	117	124	125	103	113	137	143	159	137
Student ¹	34	33	24	19	(35)	(32)	(41)	(80)	(105)
Credit card ¹	(107)	(110)	(123)	(133)	(158)	(148)	(144)	(134)	(121)
Personal - other ¹	7	5	(11)	10	17	17	30	38	10
Non-residential mortgages	3	2	3	4	3	4	7	12	12
Financial institutions	28	59	62	62	7	9	9	8	9
Service and retail industries	44	58	59	103	85	91	118	257	368
Manufacturing, consumer and capital goods	88	45	30	30	36	58	46	61	25
Real estate and construction	6	9	9	14	25	32	31	30	28
Agriculture	65	103	76	70	70	53	38	35	45
Resource-based industries	2	-	-	3	4	16	27	28	33
Telecommunications, media and technology	11	11	25	16	21	40	23	41	170
Transportation	4	3	1	2	14	24	29	11	8
Utilities	1	2	2	2	33	34	97	51	41
Other	4	4	6	3	4	5	4	4	3
	307	348	288	308	239	340	417	521	663

¹ Specific allowances for large numbers of homogeneous balances of relatively small amounts are established by reference to historical ratios of write-offs to balances outstanding. This may result in negative net impaired loans as individual loans are generally classified as impaired when repayment of principal or payment of interest is contractually 90 days in arrears.

CHANGES IN GROSS IMPAIRED LOANS

(\$ millions)

Unaudited, for the period ended

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Gross impaired loans at beginning of period													
Consumer	422	402	386	372	405	401	401	365	410	386	401	401	411
Commercial	633	657	723	696	826	867	975	1,526	1,663	723	975	975	1,864
	1,055	1,059	1,109	1,068	1,231	1,268	1,376	1,891	2,073	1,109	1,376	1,376	2,275
New additions													
Consumer	293	327	298	303	293	322	306	311	275	918	921	1,224	1,114
Commercial	117	121	107	301	84	161	171	175	364	345	416	717	1,098
	410	448	405	604	377	483	477	486	639	1,263	1,337	1,941	2,212
Returned to performing status, repaid or sold													
Consumer	(114)	(125)	(104)	(106)	(134)	(138)	(107)	(66)	(169)	(343)	(379)	(485)	(428)
Commercial	(127)	(69)	(116)	(196)	(130)	(174)	(263)	(429)	(423)	(312)	(567)	(763)	(1,371)
	(241)	(194)	(220)	(302)	(264)	(312)	(370)	(495)	(592)	(655)	(946)	(1,248)	(1,799)
Write-offs													
Consumer	(198)	(182)	(178)	(183)	(192)	(180)	(199)	(209)	(151)	(558)	(571)	(754)	(696)
Commercial	(31)	(76)	(57)	(78)	(84)	(28)	(16)	(297)	(78)	(164)	(128)	(206)	(616)
	(229)	(258)	(235)	(261)	(276)	(208)	(215)	(506)	(229)	(722)	(699)	(960)	(1,312)
Gross impaired loans at end of period													
Consumer	403	422	402	386	372	405	401	401	365	403	372	386	401
Commercial	592	633	657	723	696	826	867	975	1,526	592	696	723	975
	995	1,055	1,059	1,109	1,068	1,231	1,268	1,376	1,891	995	1,068	1,109	1,376

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

Unaudited, for the period ended

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03	2005 9M	2004 9M	2004 12M	2003 12M
Total allowance at beginning of period	1,734	1,798	1,828	1,880	1,992	1,952	1,956	2,479	2,403	1,828	1,956	1,956	2,289
Write-offs	(229)	(258)	(235)	(261)	(276)	(208)	(215)	(506)	(229)	(722)	(699)	(960)	(1,312)
Recoveries ¹	24	30	37	43	78	39	55	49	11	91	172	215	182
Provision for credit losses	199	159	178	175	91	207	155	131	425	536	453	628	1,143
Transfer to loans held for sale	-	-	-	-	-	-	-	(157)	(135)	-	-	-	(292)
Foreign exchange and other adjustments	(13)	5	(10)	(9)	(5)	2	1	(40)	4	(18)	(2)	(11)	(54)
Total allowance at end of period ²	1,715	1,734	1,798	1,828	1,880	1,992	1,952	1,956	2,479	1,715	1,880	1,828	1,956
Specific allowance	690	709	773	803	830	892	852	856	1,229	690	830	803	856
General allowance	1,025	1,025	1,025	1,025	1,050	1,100	1,100	1,100	1,250	1,025	1,050	1,025	1,100
Total allowance for credit losses ²	1,715	1,734	1,798	1,828	1,880	1,992	1,952	1,956	2,479	1,715	1,880	1,828	1,956

¹ Prior to Q1/04, recoveries included credit protection purchased from third parties.

² The total allowance includes the allowance on impaired loans and allowance for letters of credit of \$2 million in Q3/05 (Q2/05: \$2 million).

CREDIT RISK FINANCIAL MEASURES

Unaudited, as at

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
Diversification ratios									
Gross loans and acceptances									
Consumer	76%	75%	75%	75%	74%	74%	74%	73%	71%
Commercial	24%	25%	25%	25%	26%	26%	26%	27%	29%
Canada	95%	94%	93%	93%	93%	93%	93%	93%	91%
United States	3%	3%	4%	4%	4%	4%	4%	5%	5%
Other countries	2%	3%	3%	3%	3%	3%	3%	2%	4%
Net loans and acceptances									
Consumer	76%	75%	75%	75%	74%	74%	74%	73%	71%
Commercial	24%	25%	25%	25%	26%	26%	26%	27%	29%
Canada	95%	94%	95%	94%	93%	93%	94%	94%	92%
United States	3%	3%	3%	3%	4%	4%	4%	4%	5%
Other countries	2%	3%	2%	3%	3%	3%	2%	2%	3%
Coverage ratios									
Specific allowances for credit losses (ACL)-to-gross impaired loans and acceptances (GIL)									
Total	69%	67%	73%	72%	78%	72%	67%	62%	65%
Consumer	87%	88%	96%	100%	117%	106%	103%	104%	122%
Commercial	57%	53%	58%	57%	57%	56%	51%	45%	51%
Condition ratios									
GIL-to-gross loans and acceptances	0.67 %	0.72 %	0.73 %	0.77 %	0.74 %	0.87 %	0.91 %	0.98 %	1.31 %
Net impaired loans and acceptances (NIL)-to-net loans and acceptances	0.21 %	0.24 %	0.20 %	0.22 %	0.17 %	0.24 %	0.30 %	0.37 %	0.47 %
Segmented NIL-to-segmented net loans and acceptances									
Consumer	0.05 %	0.05 %	0.01 %	0.00 %	(0.06)%	(0.03)%	(0.01)%	(0.02)%	(0.08)%
Commercial	0.72 %	0.82 %	0.76 %	0.87 %	0.82 %	1.01 %	1.20 %	1.45 %	1.84 %
Canada	0.17 %	0.18 %	0.14 %	0.13 %	0.11 %	0.14 %	0.14 %	0.18 %	0.17 %
United States	0.68 %	0.95 %	0.68 %	0.53 %	0.02 %	0.80 %	0.75 %	1.11 %	2.66 %
Other countries	0.95 %	1.38 %	1.90 %	2.76 %	2.56 %	2.93 %	5.90 %	7.11 %	5.34 %

REGULATORY CAPITAL¹

(\$ millions)

Unaudited, as at

	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
Tier 1 capital									
Common shares	2,908	2,916	2,917	2,929	2,949	3,000	2,980	2,950	2,903
Contributed surplus	58	58	59	59	60	57	61	50	46
Retained earnings	5,200	7,780	7,764	7,745	7,837	7,805	7,862	7,601	7,302
Foreign currency translation adjustments	(350)	(296)	(327)	(376)	(191)	(119)	(181)	(180)	6
Non-cumulative preferred shares ²	2,296	3,178	3,006	2,826	3,194	3,232	3,233	3,132	3,070
Non-controlling interests in subsidiaries	21	20	22	39	21	21	20	21	23
Goodwill	(947)	(947)	(947)	(1,055)	(1,067)	(1,065)	(1,041)	(1,045)	(1,067)
	9,186	12,709	12,494	12,167	12,803	12,931	12,934	12,529	12,283
Tier 2 capital									
Perpetual debentures	391	442	436	428	467	489	491	488	521
Preferred shares - other	807	249	-	-	-	144	127	225	17
Other debentures (net of amortization)	3,437	3,448	3,443	3,435	3,374	2,636	2,622	2,621	2,651
General allowance for credit losses ³	1,025	1,025	1,025	1,015	1,026	1,024	1,018	1,018	1,055
	5,660	5,164	4,904	4,878	4,867	4,293	4,258	4,352	4,244
Total Tier 1 and Tier 2 capital	14,846	17,873	17,398	17,045	17,670	17,224	17,192	16,881	16,527
Equity accounted investments and other	(1,963)	(2,021)	(1,876)	(2,160)	(2,096)	(2,185)	(2,109)	(1,716)	(1,801)
Total capital	12,883	15,852	15,522	14,885	15,574	15,039	15,083	15,165	14,726
Total risk-weighted assets (see page 23)	122,600	118,600	118,600	115,900	117,300	117,100	116,300	116,300	120,600
Tier 1 capital ratio	7.5%	10.7%	10.5%	10.5%	10.9%	11.0%	11.1%	10.8%	10.2%
Total capital ratio	10.5%	13.4%	13.1%	12.8%	13.3%	12.8%	13.0%	13.0%	12.2%

¹ The capital standards developed by the Bank for International Settlements (BIS) require a minimum total capital ratio of 8% of which 4% must be Tier 1 capital. The BIS framework allows some domestic regulatory discretion in determining capital. Capital ratios of banks in different countries are, therefore, not strictly comparable unless adjusted for discretionary differences. The Canadian regulator has target requirements of 7% Tier 1 and 10% total capital ratios for a bank to be considered "well capitalized."

² Includes non-cumulative preferred shares totalling \$0.722 billion (Q2/05: \$1.052 billion) that are redeemable by the holders and as such, are shown as preferred share liabilities on the consolidated balance sheets pursuant to adoption of the amendments to the CICA handbook section, "Financial Instruments - Disclosure and Presentation." For further details, see Notes to users: External reporting changes - First quarter, Note 1.

³ CIBC's general allowance for credit losses was \$1.025 billion and all of it was included in capital as it was below the maximum that can be included as part of Tier 2 capital. The maximum is 0.875% of total risk-weighted assets.

RISK-WEIGHTED ASSETS

(\$ billions)

Unaudited, as at

	Q3/05	Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
	Total Assets	Risk-weighted amounts	RISK WEIGHTED AMOUNTS							
On-balance sheet amounts:										
Cash and deposits with banks	13.8	1.4	1.0	1.0	1.2	0.9	1.4	0.9	0.8	1.2
Securities issued or guaranteed by Canada, provinces, municipalities, OECD banks and governments	34.5	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.5
Other securities	38.5	3.8	3.9	4.0	2.6	2.8	2.7	3.1	3.6	5.0
Securities borrowed or purchased under resale agreements	20.6	0.8	0.9	0.9	0.9	0.8	0.8	0.9	1.0	1.0
Loans to or guaranteed by Canada, provinces, territories, municipalities, OECD banks and governments	3.4	0.2	0.2	0.2	0.2	0.2	0.2	0.8	0.3	0.3
Mortgage loans	82.0	30.5	29.7	29.0	28.4	27.6	26.5	25.8	25.4	24.5
Other loans	56.7	56.7	56.1	56.8	56.0	57.0	56.6	54.6	54.6	57.0
Other assets	43.4	12.3	11.8	11.4	11.0	11.8	11.5	12.3	12.9	12.4
Total on-balance sheet amounts	292.9	105.8	103.8	103.5	100.5	101.3	99.9	98.6	98.9	101.9
Off-balance sheet amounts:										
		Notional amounts								
Credit-related arrangements:										
Lines of credit	54.9	6.1	4.1	4.1	3.8	3.8	4.0	4.7	4.7	5.2
Guarantees and letters of credit	50.8	3.1	3.1	3.1	3.4	3.7	5.0	4.9	4.6	5.4
Other	0.4	0.4	0.4	0.6	0.5	0.8	0.3	0.3	0.4	0.3
	106.1	9.6	7.6	7.8	7.7	8.3	9.3	9.9	9.7	10.9
Derivatives (analyzed on pages 24 and 25)	1,188.5	3.5	3.5	3.4	3.6	3.9	4.5	5.0	5.1	5.1
Total off-balance sheet amounts	1,294.6	13.1	11.1	11.2	11.3	12.2	13.8	14.9	14.8	16.0
Total risk-weighted assets before adjustment for market risk		118.9	114.9	114.7	111.8	113.5	113.7	113.5	113.7	117.9
Add: market risk for trading activity		3.7	3.7	3.9	4.1	3.8	3.4	2.8	2.6	2.7
Total risk-weighted assets		122.6	118.6	118.6	115.9	117.3	117.1	116.3	116.3	120.6
Common equity to risk-weighted assets		6.4%	8.8%	8.8%	9.0%	9.1%	9.2%	9.2%	9.0%	8.5%
General allowance for credit losses to risk-weighted assets		0.84%	0.86%	0.86%	0.88%	0.90%	0.94%	0.95%	0.95%	1.04%

OUTSTANDING DERIVATIVE CONTRACTS – NOTIONAL AMOUNTS

(\$ millions)

Unaudited, as at

	Q3/05		Q3/05		Q2/05	Q1/05	Q4/04	Q3/04			
	Residual term to contractual maturity				Total notional amounts	Analyzed by use		Total notional amounts			
	Under 3 months	3 - 12 months	1 - 5 years	Over 5 years		Trading	ALM ¹				
Interest rate derivatives											
Over-the-counter											
Forward rate agreements	15,735	7,779	27	-	23,541	23,471	70	27,762	14,951	25,182	35,641
Swap contracts	72,114	134,342	301,453	127,005	634,914	515,643	119,271	660,733	664,828	664,873	691,677
Purchased options	2,910	11,359	16,609	7,771	38,649	38,186	463	36,578	36,529	38,406	44,626
Written options	7,797	15,892	19,651	6,625	49,965	47,785	2,180	42,861	39,490	43,404	48,665
	98,556	169,372	337,740	141,401	747,069	625,085	121,984	767,934	755,798	771,865	820,609
Exchange traded											
Futures contracts	34,188	45,787	15,957	261	96,193	89,022	7,171	82,224	94,269	80,152	86,498
Purchased options	9,885	4,896	857	-	15,638	15,638	-	16,660	7,261	12,849	18,007
Written options	7,016	6,591	2,418	-	16,025	16,025	-	8,298	8,524	5,596	19,717
	51,089	57,274	19,232	261	127,856	120,685	7,171	107,182	110,054	98,597	124,222
Total interest rate derivatives	149,645	226,646	356,972	141,662	874,925	745,770	129,155	875,116	865,852	870,462	944,831
Foreign exchange derivatives											
Over-the-counter											
Forward contracts	67,870	3,596	2,269	885	74,620	52,371	22,249	71,648	83,612	80,446	95,319
Swap contracts	4,805	15,751	32,134	20,970	73,660	56,654	17,006	73,607	76,093	72,370	73,418
Purchased options	1,225	1,504	554	466	3,749	3,749	-	4,677	5,778	9,685	12,807
Written options	1,246	1,478	546	384	3,654	3,654	-	4,479	5,543	8,935	11,744
	75,146	22,329	35,503	22,705	155,683	116,428	39,255	154,411	171,026	171,436	193,288
Exchange traded											
Futures contracts	166	-	-	-	166	166	-	74	104	69	269
Total foreign exchange derivatives	75,312	22,329	35,503	22,705	155,849	116,594	39,255	154,485	171,130	171,505	193,557
Credit derivatives											
Over-the-counter											
Swap contracts	48	513	1,151	120	1,832	1,832	-	1,877	1,699	1,404	1,504
Purchased options	4,658	3,332	17,879	2,554	28,423	20,235	8,188	24,641	23,425	21,691	22,380
Written options	5,525	3,984	12,189	5,944	27,642	27,441	201	24,685	23,726	22,781	22,870
Total credit derivatives	10,231	7,829	31,219	8,618	57,897	49,508	8,389	51,203	48,850	45,876	46,754
Equity derivatives²											
Over-the-counter	4,348	16,765	21,266	1,048	43,427	41,969	1,458	43,711	41,969	40,679	43,702
Exchange traded	16,471	6,482	11,883	144	34,980	34,733	247	39,056	23,069	26,046	34,048
Total equity derivatives	20,819	23,247	33,149	1,192	78,407	76,702	1,705	82,767	65,038	66,725	77,750
Other derivatives³											
Over-the-counter	2,702	7,592	8,705	453	19,452	19,452	-	17,835	16,934	17,280	15,968
Exchange traded	468	882	637	20	2,007	2,007	-	1,633	1,525	1,469	1,308
Total other derivatives	3,170	8,474	9,342	473	21,459	21,459	-	19,468	18,459	18,749	17,276
Total notional amounts	259,177	288,525	466,185	174,650	1,188,537	1,010,033	178,504	1,183,039	1,169,329	1,173,317	1,280,168

¹ ALM: Asset/liability management.

² Includes forwards, futures, swaps and options.

³ Includes precious metals and other commodity forwards, futures, swaps and options.

CREDIT RISK ASSOCIATED WITH DERIVATIVES

(\$ millions)
Unaudited, as at

				Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	
	Current replacement cost			Credit equivalent amount ¹	Risk-weighted amount	Risk-weighted amount			
	Trading	ALM	Total						
Interest rate derivatives²									
Forward rate agreements	4	-	4	4	1	2	1	2	3
Swap contracts	10,512	1,278	11,790	15,103	3,220	3,499	3,675	3,566	3,531
Purchased options	772	2	774	974	237	227	222	208	223
	11,288	1,280	12,568	16,081	3,458	3,728	3,898	3,776	3,757
Foreign exchange derivatives²									
Forward contracts	718	48	766	1,423	409	476	567	1,220	818
Swap contracts	4,134	156	4,290	7,674	1,585	1,641	1,746	1,800	1,574
Purchased options	124	-	124	214	63	86	108	136	142
	4,976	204	5,180	9,311	2,057	2,203	2,421	3,156	2,534
Credit derivatives³									
Swap contracts	57	-	57	194	74	78	68	65	72
Purchased options	115	-	115	1,615	310	213	161	178	199
	172	-	172	1,809	384	291	229	243	271
Equity derivatives⁴	1,725	35	1,760	3,913	1,253	1,170	1,152	1,145	1,177
Other derivatives⁵	2,045	-	2,045	3,905	1,621	1,351	1,242	1,757	1,661
	20,206	1,519	21,725	35,019	8,773	8,743	8,942	10,077	9,400
Less: effect of master netting agreements	(14,897)	-	(14,897)	(20,638)	(5,244)	(5,272)	(5,579)	(6,412)	(5,511)
Total	5,309	1,519	6,828	14,381	3,529	3,471	3,363	3,665	3,889

¹ Sum of current replacement cost plus potential future exposure, adjusted for the impact of collateral.

² Futures contracts and some purchased options are traded through established exchanges and are subject to daily margin requirements. Accordingly, they are deemed to have no credit risk. Options written by CIBC have no credit risk as CIBC has already collected its income from these transactions. Accordingly, these items are excluded from this table.

³ ALM credit derivative options both purchased and written are treated as guarantees for credit risk capital purposes.

⁴ Includes forwards, swaps and options.

⁵ Includes precious metals and other commodity forwards, swaps and options.

FAIR VALUES OF FINANCIAL INSTRUMENTS

(\$ millions)
Unaudited, as at

			Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
	Book value	Fair value	Fair value over book value	Fair value over book value							
Assets											
Cash and deposits with banks	13,793	13,793	-	-	-	-	-	-	-	-	-
Securities ¹	72,945	73,786	841	819	762	736	523	249	861	701	320
Securities borrowed or purchased under resale agreements	20,575	20,575	-	-	-	-	-	-	-	-	-
Loans	142,141	142,895	754	923	773	577	473	491	705	51	263
Customers' liability under acceptances	5,216	5,216	-	-	-	-	-	-	-	-	-
Other assets	8,400	8,694	294	288	288	196	22	439	94	23	-
Liabilities											
Deposits	197,143	197,401	258	325	374	204	207	533	607	298	371
Acceptances	5,216	5,216	-	-	-	-	-	-	-	-	-
Obligations related to securities sold short	16,177	16,177	-	-	-	-	-	-	-	-	-
Obligations related to securities lent or sold under repurchase agreements	16,943	16,943	-	-	-	-	-	-	-	-	-
Other liabilities	11,148	11,148	-	-	(1)	-	-	-	-	-	-
Subordinated indebtedness	3,853	4,319	466	418	427	370	322	379	402	364	391
Preferred share liabilities ²	1,045	1,126	81	73	95	92	116	114	139	143	142
Derivative financial instruments											
Derivatives - held for trading (net)	213	213	-	-	-	-	-	-	-	-	-
Derivatives and hedge-related balances held for ALM ³	(285)	(416)	(131)	(119)	(47)	(280)	375	576	329	317	300

¹ The fair value of publicly traded equities held for investment does not take into account any adjustments for resale restrictions that expire within one year, or adjustments for liquidity or future expenses.

² See Notes to users: External reporting changes - First quarter, Note 1.

³ The book value includes both the carrying value of derivatives held for hedging purposes (Q3/05: (\$635) million; Q2/05: (\$280) million) and commencing Q4/04, any unamortized hedge-related balances (net Q3/05: \$350 million; Q2/05: \$339 million) which are primarily included in other assets and other liabilities.

⁴ Includes certain securities hedged by forward sale contracts, collars and foreign exchange contracts with a range of maturities from 2006 - 2007. The unrealized gains related to these securities would decrease by \$132 million in Q3/05 (Q2/05: \$120 million) as a result of these hedges.

⁵ ALM credit derivative options both purchased and written are treated as guarantees for credit risk capital purposes.

⁶ Certain ALM derivative instruments are carried at fair value because they are ineligible for hedge accounting under AcG-13. Since these derivative instruments mitigate market risks, we consider them to be economic hedges for the corresponding risks of underlying positions. In addition, this category includes derivatives, such as seller swaps, whose risks are managed in the context of ALM activities. Derivatives held for ALM purposes as at July 31, 2005, include positive and negative fair values of \$531 million and \$928 million, respectively, in respect of derivative instruments held for economic hedging purposes.

ESTIMATED FAIR VALUES OF SECURITIES HELD FOR INVESTMENT

(\$ millions)
Unaudited, as at

			Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
	Carrying value	Estimated fair value	Unrealized net gains / (losses)	Unrealized net gains / (losses)							
Government debt	8,707	8,751	44	39	84	122	(159)	(131)	27	(39)	(170)
Asset / mortgage-backed securities	3,080	3,138	58	75	56	59	47	41	75	67	40
Debt	547	551	4	(3)	15	47	5	98	98	91	17
Equity ^{1,4}	907	1,642	735	708	607	508	630	241	661	582	433
	13,241	14,082	841	819	762	736	523	249	861	701	320

FAIR VALUES OF DERIVATIVE FINANCIAL INSTRUMENTS

(\$ millions)
Unaudited, as at

			Q3/05	Q2/05	Q1/05	Q4/04	Q3/04	Q2/04	Q1/04	Q4/03	Q3/03
	Positive	Negative	Fair value net	Fair value net							
Total held for trading purposes	21,008	21,221	(213)	163	618	224	664	1,396	1,048	851	1,021
Total held for ALM purposes ^{5,6}	1,545	1,961	(416)	(60)	(282)	(1,164)	170	657	258	61	709
Total fair value	22,553	23,182	(629)	103	336	(940)	834	2,053	1,306	912	1,730
Less: Effect of master netting agreements	(14,897)	(14,897)	-	-	-	-	-	-	-	-	-
	7,656	8,285	(629)	103	336	(940)	834	2,053	1,306	912	1,730
Average fair values of derivatives during the quarter	22,310	22,037	273	(39)	(89)	639	1,231	1,206	1,159	1,087	823

INTEREST RATE SENSITIVITY ^{1, 2}

(\$ millions) <i>Unaudited</i>	Maturity or repricing date of interest sensitive instruments						Total
	within 3 months	3 to 12 months	Total within 1 year	1 to 5 years	Over 5 years	Non-interest rate sensitive	
Q3/05							
Canadian currency							
Assets	127,352	16,589	143,941	26,009	5,549	33,226	208,725
Structural assumptions ³	(4,428)	3,258	(1,170)	2,736	-	(1,566)	-
Liabilities and shareholders' equity	(125,487)	(20,168)	(145,655)	(19,997)	(8,332)	(34,741)	(208,725)
Structural assumptions ³	13,541	(17,363)	(3,822)	(14,583)	-	18,405	-
Off-balance sheet	(22,770)	9,009	(13,761)	9,464	4,297	-	-
Gap	(11,792)	(8,675)	(20,467)	3,629	1,514	15,324	-
Foreign currencies							
Assets	47,891	2,293	50,184	2,414	10,689	20,842	84,129
Liabilities and shareholders' equity	(60,887)	(8,443)	(69,330)	(2,880)	(699)	(11,220)	(84,129)
Off-balance sheet	(4,183)	11,459	7,276	1,929	(9,205)	-	-
Gap	(17,179)	5,309	(11,870)	1,463	785	9,622	-
Total gap	(28,971)	(3,366)	(32,337)	5,092	2,299	24,946	-
Q2/05							
Canadian currency	(6,074)	(7,518)	(13,592)	(81)	(172)	13,845	-
Foreign currencies	(12,304)	1,944	(10,360)	40	1,809	8,511	-
Total gap	(18,378)	(5,574)	(23,952)	(41)	1,637	22,356	-
Q1/05							
Canadian currency	(4,343)	(18,777)	(23,120)	10,146	900	12,074	-
Foreign currencies	(18,414)	5,720	(12,694)	(105)	1,920	10,879	-
Total gap	(22,757)	(13,057)	(35,814)	10,041	2,820	22,953	-
Q4/04							
Canadian currency	(589)	(20,986)	(21,575)	8,845	1,550	11,180	-
Foreign currencies	(12,564)	592	(11,972)	(296)	2,910	9,358	-
Total gap	(13,153)	(20,394)	(33,547)	8,549	4,460	20,538	-
Q3/04							
Canadian currency	(5,578)	(12,772)	(18,350)	6,845	2,521	8,984	-
Foreign currencies	(12,212)	(1,465)	(13,677)	(86)	2,818	10,945	-
Total gap	(17,790)	(14,237)	(32,027)	6,759	5,339	19,929	-

¹ The financial assets and liabilities have been presented in the consolidated gap table based on the earlier of their contractual re-pricing or maturity date. In the normal course of business, mortgage and other consumer loan clients frequently repay their loans in part or in full prior to the contractual maturity date. Similarly, some term deposits are sometimes cashed before their contractual maturity date. In addition, trading account positions can fluctuate significantly from day to day. Taking into account expected prepayment and early withdrawals on the consolidated gap position as at July 31, 2005, would have the effect of increasing the gap in the periods over one year by approximately \$1.2 billion. (\$1.2 billion increase as at April 30, 2005).

² Given CIBC's consolidated maturity and re-pricing portfolio as at July 31, 2005, as adjusted for estimated prepayments and early withdrawals, an immediate 1% increase in interest rates across all maturities would increase net income after taxes by approximately \$27 million (\$89 million as at April 30, 2005) over the next 12 months, and increase common shareholders' equity as measured on a present value basis by approximately \$227 million including structural assumptions (\$320 million as at April 30, 2005). Excluding the impact of structural assumptions, this would decrease common shareholders' equity by approximately \$270 million (\$146 million as at April 30, 2005).

³ CIBC manages the interest rate gap by imputing a duration to certain assets and liabilities based on historical and forecasted core balance trends.