

# THIRD QUARTER FINANCIAL HIGHLIGHTS

Unaudited	As at or for the three months ended			As at or for the nine months ended	
	2006 Jul. 31	2006 Apr. 30	2005 Jul. 31	2006 Jul. 31	2005 Jul. 31
<b>Common share information</b>					
Per share - basic earnings (loss)	\$ 1.88	\$ 1.65	\$ (5.77)	\$ 5.16	\$ (2.50)
- diluted earnings (loss)	1.86	1.63	(5.77)	5.11	(2.50)
- dividends	0.70	0.68	0.68	2.06	1.98
- book value	27.96	26.61	23.51	27.96	23.51
Share price - high	83.63	86.00	80.80	86.00	80.80
- low	73.94	77.95	72.15	72.90	67.95
- closing	77.25	82.75	80.01	77.25	80.01
Shares outstanding (thousands)					
- average basic	335,513	335,147	336,486	335,004	341,079
- average diluted	338,461	338,544	340,125	338,233	344,878
- end of period	335,332	335,519	333,724	335,332	333,724
Market capitalization (\$ millions)	\$ 25,904	\$ 27,764	\$ 26,701	\$ 25,904	\$ 26,701
<b>Value measures</b>					
Price to earnings multiple (12 month trailing)	10.7	n/m	n/m	10.7	n/m
Dividend yield (based on closing share price)	3.6 %	3.4 %	3.4 %	3.6 %	3.3 %
Dividend payout ratio	37.3 %	41.4 %	>100 %	40.0 %	>100 %
Market value to book value ratio	2.76	3.11	3.40	2.76	3.40
<b>Financial results (\$ millions)</b>					
Total revenue	\$ 2,830	\$ 2,766	\$ 3,151	\$ 8,445	\$ 9,050
Provision for credit losses	152	138	199	456	536
Non-interest expenses	1,887	1,825	4,850	5,580	8,783
Net income (loss)	662	585	(1,907)	1,827	(760)
<b>Financial measures</b>					
Efficiency ratio	66.7 %	66.0 %	153.9 %	66.1 %	97.0 %
Efficiency ratio (TEB) <sup>(1)</sup>	65.3 %	65.0 %	151.4 %	64.9 %	95.6 %
Return on equity	27.2 %	25.7 %	(75.1) %	26.2 %	(11.0) %
Net interest margin	1.53 %	1.47 %	1.66 %	1.53 %	1.74 %
Net interest margin on average interest-earning assets	1.77 %	1.71 %	1.95 %	1.78 %	2.05 %
Return on average assets	0.90 %	0.83 %	(2.59) %	0.85 %	(0.35) %
Return on average interest-earning assets	1.04 %	0.97 %	(3.05) %	0.98 %	(0.41) %
<b>On- and off-balance sheet information (\$ millions)</b>					
Cash, deposits with banks and securities	\$ 93,163	\$ 90,295	\$ 86,738	\$ 93,163	\$ 86,738
Loans and acceptances	149,224	145,826	147,357	149,224	147,357
Total assets	294,990	290,721	292,854	294,990	292,854
Deposits	200,015	193,503	197,143	200,015	197,143
Common shareholders' equity	9,377	8,929	7,845	9,377	7,845
Average assets	291,395	288,428	292,136	288,501	289,426
Average interest-earning assets	251,607	248,198	248,386	248,360	245,917
Average common shareholders' equity	9,167	8,803	10,262	8,818	10,396
Assets under administration	1,028,000	1,027,900	972,900	1,028,000	972,900
<b>Balance sheet quality measures</b>					
Common equity to risk-weighted assets	8.0 %	7.8 %	6.4 %	8.0 %	6.4 %
Risk-weighted assets (\$ billions)	\$ 117.0	\$ 115.1	\$ 122.6	\$ 117.0	\$ 122.6
Tier 1 capital ratio	9.6 %	9.2 %	7.5 %	9.6 %	7.5 %
Total capital ratio	14.0 %	13.7 %	10.5 %	14.0 %	10.5 %
<b>Other information</b>					
Retail / wholesale ratio <sup>(2)</sup>	70% / 30 %	74% / 26 %	74% / 26 %	70% / 30 %	74% / 26 %
Regular workforce headcount	36,781	36,741	37,273	36,781	37,273

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

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

n/m - not meaningful due to the net loss over the 12 month trailing period.