

SECOND QUARTER FINANCIAL HIGHLIGHTS

Unaudited	As at or for the three months ended			As at or for the six months ended	
	2007 Apr. 30	2007 Jan. 31	2006 Apr. 30	2007 Apr. 30	2006 Apr. 30
Common share information					
Per share					
- basic earnings	\$ 2.29	\$ 2.13	\$ 1.65	\$ 4.42	\$ 3.28
- cash basic earnings ⁽¹⁾	2.32	2.14	1.66	4.46	3.31
- diluted earnings	2.27	2.11	1.63	4.37	3.25
- cash diluted earnings ⁽¹⁾	2.29	2.12	1.65	4.41	3.28
- dividends	0.77	0.70	0.68	1.47	1.36
- book value	32.67	31.85	26.61	32.67	26.61
Share price					
- high	104.00	102.00	86.00	104.00	86.00
- low	97.70	88.96	77.95	88.96	72.90
- closing	97.70	100.88	82.75	97.70	82.75
Shares outstanding (thousands)					
- average basic	337,320	336,486	335,147	336,896	334,745
- average diluted	340,613	339,942	338,544	340,272	338,117
- end of period	337,487	337,139	335,519	337,487	335,519
Market capitalization (\$ millions)	\$ 32,972	\$ 34,011	\$ 27,764	\$ 32,972	\$ 27,764
Value measures					
Price to earnings multiple (12 month trailing)	11.4	12.7	n/m	11.4	n/m
Dividend yield (based on closing share price)	3.2 %	2.8 %	3.4 %	3.0 %	3.3 %
Dividend payout ratio	33.7 %	32.9 %	41.4 %	33.3 %	41.5 %
Market value to book value ratio	2.99	3.17	3.11	2.99	3.11
Financial results (\$ millions)					
Total revenue	\$ 3,050	\$ 3,091	\$ 2,777	\$ 6,141	\$ 5,635
Provision for credit losses	166	143	138	309	304
Non-interest expenses	1,976	1,943	1,836	3,919	3,713
Net income	807	770	585	1,577	1,165
Financial measures					
Efficiency ratio	64.8 %	62.9 %	66.1 %	63.8 %	65.9 %
Cash efficiency ratio, taxable equivalent basis (TEB) ⁽¹⁾	63.2 %	61.5 %	64.9 %	62.3 %	64.6 %
Return on equity	28.9 %	27.1 %	25.7 %	28.0 %	25.6 %
Net interest margin	1.36 %	1.33 %	1.47 %	1.34 %	1.53 %
Net interest margin on average interest-earning assets	1.55 %	1.52 %	1.71 %	1.54 %	1.79 %
Return on average assets	1.02 %	0.97 %	0.83 %	0.99 %	0.82 %
Return on average interest-earning assets	1.16 %	1.10 %	0.97 %	1.13 %	0.95 %
Total shareholder return	(2.4) %	16.0 %	4.4 %	13.2 %	16.5 %
On- and off-balance sheet information (\$ millions)					
Cash, deposits with banks and securities	\$ 100,204	\$ 108,482	\$ 90,295	\$ 100,204	\$ 90,295
Loans and acceptances	164,797	159,530	145,826	164,797	145,826
Total assets	326,580	322,608	290,721	326,580	290,721
Deposits	221,169	223,625	193,503	221,169	193,503
Common shareholders' equity	11,025	10,736	8,929	11,025	8,929
Average assets	326,088	316,122	288,428	321,023	287,030
Average interest-earning assets	285,127	276,799	248,198	280,895	246,709
Average common shareholders' equity	10,964	10,474	8,803	10,715	8,641
Assets under administration	1,165,585	1,122,184	1,027,927	1,165,585	1,027,927
Balance sheet quality measures					
Common equity to risk-weighted assets	8.7 %	8.7 %	7.8 %	8.7 %	7.8 %
Risk-weighted assets (\$ billions)	\$ 127.2	\$ 124.1	\$ 115.1	\$ 127.2	\$ 115.1
Tier 1 capital ratio	9.5 %	9.6 %	9.2 %	9.5 %	9.2 %
Total capital ratio	14.1 %	14.1 %	13.7 %	14.1 %	13.7 %
Other information					
Retail / wholesale ratio ⁽²⁾	73% / 27 %	74% / 26 %	74% / 26 %	73% / 27 %	74% / 26 %
Regular workforce headcount	40,488	40,559	36,741	40,488	36,741

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

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

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