



**Supplementary  
Financial  
Information**

**Q2**

For the period ended  
April 30, 2011

**RESTATED PAGES**

For further information, please contact:

Geoff Weiss, Vice-President, Investor Relations (416) 980-5093

Shuaib Shariff, Senior Vice-President and Chief Accountant (416) 980-5465

<http://www.cibc.com/ca/pdf/investor/resegmentedq211financials.pdf>

## NOTES TO USERS

This document updates the information previously reported for the quarter ended April 30, 2011, to reflect the reporting changes following the announcement of a new organizational structure on March 28, 2011. This document is not audited and should be read in conjunction with the supplementary financial information for the quarter ended April 30, 2011, our quarterly news release for Q2/11, and the audited annual consolidated financial statements and accompanying management's discussion & analysis for the year ended October 31, 2010.

### **External reporting changes**

#### **Third quarter**

##### New organizational structure

On March 28, 2011, we announced a new organizational structure to build on the progress of implementing our business strategy and delivering strong financial performance. Beginning in the third quarter of 2011, wealth management and international banking operations (including CIBC FirstCaribbean International Bank (CIBC FirstCaribbean)) have been reported separately from CIBC Retail Markets and included in the newly created Wealth Management strategic business unit (SBU) and Corporate and Other, respectively. Following these changes, CIBC Retail Markets which includes the remaining businesses was renamed Retail and Business Banking. Under the new organizational structure, CIBC now has three SBUs - Retail and Business Banking, Wealth Management and Wholesale Banking. Prior period information has been restated.

Additionally, in the third quarter of 2011, we realigned certain items within Wholesale Banking from Other to Capital markets and Corporate and investment banking business lines to better reflect the nature and management of the activities. Prior period information has been restated.

## FINANCIAL HIGHLIGHTS

	Q2/11	Q1/11	Q4/10	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	2011 6M	2010 6M	2010 12M	2009 12M
<b>Common share information</b>													
Per share (\$)													
Basic earnings (loss)	1.61	1.92	1.17	1.54	1.60	1.59	1.57	1.02	(0.24)	3.53	3.18	5.89	2.65
Diluted earnings (loss) <sup>1</sup>	1.60	1.92	1.17	1.53	1.59	1.58	1.56	1.02	(0.24)	3.52	3.17	5.87	2.65
Dividends	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.74	1.74	3.48	3.48
Book value	33.47	32.98	32.17	31.36	30.00	29.91	28.96	27.87	27.95	33.47	30.00	32.17	28.96
Share price (\$)													
High	85.49	81.05	79.50	75.40	77.19	70.66	69.30	67.20	54.90	85.49	77.19	79.50	69.30
Low	76.75	75.12	66.81	65.91	63.16	61.96	60.22	53.02	37.10	75.12	61.96	61.96	37.10
Closing	81.91	76.27	78.23	70.60	74.56	63.90	62.00	66.31	53.57	81.91	74.56	78.23	62.00
Shares outstanding (thousands)													
Average basic	395,373	393,193	391,055	388,815	386,865	384,442	382,793	381,584	381,410	394,265	385,634	387,802	381,677
Average diluted	396,394	394,195	392,063	389,672	387,865	385,598	383,987	382,556	381,779	395,276	386,713	388,807	382,442
End of period	396,978	394,848	392,739	390,781	388,462	386,457	383,982	382,657	381,478	396,978	388,462	392,739	383,982
Market capitalization (\$ millions)	32,516	30,115	30,724	27,589	28,964	24,695	23,807	25,374	20,436	32,516	28,964	30,724	23,807
<b>Value measures</b>													
Dividend yield (based on closing share price)	4.4%	4.5%	4.4%	4.9%	4.8%	5.4%	5.6%	5.2%	6.7%	4.3%	4.7%	4.4%	5.6%
Dividend payout ratio	54.1%	45.2%	74.3%	56.7%	54.5%	54.8%	55.4%	85.0%	n/m	49.3%	54.7%	59.1%	>100%
Market value to book value ratio	2.45	2.31	2.43	2.25	2.49	2.14	2.14	2.38	1.92	2.45	2.49	2.43	2.14
<b>Financial results (\$ millions)</b>													
Total revenue	2,889	3,101	3,254	2,849	2,921	3,061	2,888	2,857	2,161	5,990	5,982	12,085	9,928
Provision for credit losses	194	209	150	221	316	359	424	547	394	403	675	1,046	1,649
Non-interest expenses	1,794	1,822	1,860	1,741	1,678	1,748	1,669	1,699	1,639	3,616	3,426	7,027	6,660
Net income (loss)	678	799	500	640	660	652	644	434	(51)	1,477	1,312	2,452	1,174
<b>Financial measures</b>													
Efficiency ratio	62.1%	58.8%	57.2%	61.1%	57.5%	57.1%	57.8%	59.4%	75.9%	60.4%	57.3%	58.1%	67.1%
Cash efficiency ratio (TEB) <sup>2</sup>	60.8%	57.7%	56.4%	60.6%	57.0%	56.6%	57.3%	59.0%	74.9%	59.2%	56.8%	57.6%	66.4%
Return on common shareholders' equity	19.9%	23.3%	14.6%	19.8%	22.2%	21.5%	22.2%	14.6%	(3.5)%	21.6%	21.8%	19.4%	9.4%
Net interest margin	1.70%	1.80%	1.83%	1.74%	1.84%	1.76%	1.66%	1.59%	1.48%	1.75%	1.80%	1.79%	1.54%
Net interest margin on average interest-earning assets <sup>3</sup>	1.94%	2.08%	2.15%	2.03%	2.16%	2.08%	1.99%	1.95%	1.85%	2.01%	2.12%	2.11%	1.89%
Return on average assets	0.76%	0.89%	0.56%	0.72%	0.81%	0.76%	0.75%	0.51%	(0.06)%	0.82%	0.78%	0.71%	0.33%
Return on average interest-earning assets <sup>3</sup>	0.86%	1.03%	0.66%	0.84%	0.95%	0.90%	0.90%	0.62%	(0.07)%	0.94%	0.93%	0.83%	0.41%
Total shareholder return	8.52%	(1.40)%	12.12%	(4.17)%	18.00%	4.40%	(5.25)%	25.69%	17.03%	6.96%	23.20%	32.38%	21.07%
<b>On- and off-balance sheet information (\$ millions)</b>													
Cash, deposits with banks and securities	121,486	102,990	89,660	92,049	74,930	84,334	84,583	84,467	87,576	121,486	74,930	89,660	84,583
Loans and acceptances, net of allowances	188,169	185,261	184,576	184,987	183,736	180,115	175,609	172,445	169,909	188,169	183,736	184,576	175,609
Total assets	384,106	363,219	352,040	349,600	336,001	337,239	335,944	335,917	347,363	384,106	336,001	352,040	335,944
Deposits	278,602	258,983	246,671	238,102	226,793	224,269	223,117	214,227	221,912	278,602	226,793	246,671	223,117
Common shareholders' equity	13,286	13,021	12,634	12,256	11,654	11,558	11,119	10,664	10,661	13,286	11,654	12,634	11,119
Average assets	368,058	354,267	355,868	353,092	333,589	340,822	339,197	340,661	353,819	361,048	337,265	345,943	350,706
Average interest-earning assets <sup>3</sup>	323,969	307,606	302,907	302,288	283,589	288,575	282,678	277,919	282,414	315,652	286,124	294,428	285,563
Average common shareholders' equity	13,102	12,870	12,400	11,994	11,415	11,269	10,718	10,601	10,644	12,984	11,341	11,772	10,731
Assets under administration <sup>4</sup>	1,348,229	1,344,843	1,260,989	1,216,719	1,219,054	1,173,180	1,135,539	1,160,473	1,096,028	1,348,229	1,219,054	1,260,989	1,135,539
<b>Balance sheet quality measures <sup>5</sup></b>													
Risk-weighted assets (\$ billions)	106.3	107.0	106.7	107.2	108.3	112.1	117.3	115.4	119.6	106.3	108.3	106.7	117.3
Tangible common equity ratio <sup>2</sup>	10.6%	10.2%	9.9%	9.5%	8.9%	8.4%	7.6%	7.3%	7.0%	10.6%	8.9%	9.9%	7.6%
Tier 1 capital ratio	14.7%	14.3%	13.9%	14.2%	13.7%	13.0%	12.1%	12.0%	11.5%	14.7%	13.7%	13.9%	12.1%
Total capital ratio	18.9%	18.4%	17.8%	18.1%	18.8%	17.1%	16.1%	16.5%	15.9%	18.9%	18.8%	17.8%	16.1%
<b>Other information</b>													
Retail/wholesale ratio <sup>1,5</sup>	76%/24%	75%/25%	74%/26%	74%/26%	76%/24%	72%/28%	69%/31%	69%/31%	64%/36%	76%/24%	76%/24%	74%/26%	69%/31%
Full-time equivalent employees <sup>6</sup>	41,928	42,078	42,354	42,642	42,018	41,819	41,941	42,474	42,305	41,928	42,018	42,354	41,941

<sup>1</sup> See Notes to users: Non-GAAP measures.

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

<sup>3</sup> Includes assets under administration or custody of CIBC Mellon Global Securities Services Company, which is a 50/50 joint venture between CIBC and The Bank of New York Mellon. See assets under administration on page 16.

<sup>4</sup> Debt ratings - S & P - Senior Long Term: A+; Moody's - Senior Long Term: Aa2.

<sup>5</sup> For the purposes of calculating the ratio, Retail includes Retail and Business Banking, Wealth Management, and International banking (reported as part of Corporate and Other). The ratio represents the amount of economic capital attributed to these businesses as at the end of the period.

<sup>6</sup> Full time equivalent employees is a measure that normalizes the number of full-time and part-time employees, base plus commissioned employees, and 100% commissioned employees into equivalent full time units based on actual hours of paid work during a given period.

n/m - not meaningful



## SEGMENTED INFORMATION

**CIBC has three SBUs:**

► **Retail and Business Banking** comprises personal banking and business banking businesses. We provide a full range of financial products, services and advice to nearly 10 million personal and business clients in Canada.  
 ► **Wealth Management** comprises asset management, retail brokerage and private wealth management businesses. Combined, these businesses offer an extensive suite of leading investment and relationship-based advisory services to meet the needs of institutional, retail, and high net worth clients.

► **Wholesale Banking** provides a wide range of credit, capital markets, investment banking, merchant banking and research products and services to government, institutional, corporate and retail clients in Canada and in key markets around the world.

**Corporate and Other** comprises the six functional groups – Technology and Operations; Corporate Development; Finance; Treasury; Administration; and Risk Management – that support CIBC's SBUs. The revenue, expenses and balance sheet resources of these functional groups are generally allocated to the business lines within the SBUs. It also includes our International Banking operations comprising mainly CIBC FirstCaribbean; strategic investments including the CIBC Mellon joint ventures and The Bank of N.T. Butterfield & Son Limited; and other income statement and balance sheet items, including the general allowance, not directly attributable to the business lines. The impact of securitization is also retained within Corporate and Other.

(\$ millions)	Q2/11	Q1/11	Q4/10	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	2011 6M	2010 6M	2010 12M	2009 12M
<b>Financial results</b> <sup>1</sup>													
Retail and Business Banking	476	530	505	526	383	429	357	328	352	1,006	812	1,843	1,517
Wealth Management	70	76	54	53	52	66	59	43	31	146	118	225	189
Wholesale Banking	112	136	(56)	25	189	184	160	90	(345)	248	373	342	(472)
Corporate and Other	20	57	(3)	36	36	(27)	68	(27)	(89)	77	9	42	(60)
<b>Net income (loss)</b>	<b>678</b>	<b>799</b>	<b>500</b>	<b>640</b>	<b>660</b>	<b>652</b>	<b>644</b>	<b>434</b>	<b>(51)</b>	<b>1,477</b>	<b>1,312</b>	<b>2,452</b>	<b>1,174</b>

<sup>1</sup> Certain prior period information has been restated to conform to the presentation in the current period.

## SEGMENTED INFORMATION - RETAIL AND BUSINESS BANKING <sup>1</sup>

(\$ millions)	Q2/11	Q1/11	Q4/10	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	2011 6M	2010 6M	2010 12M	2009 12M
<b>Financial results</b>													
Personal banking	1,577	1,647	1,615	1,569	1,516	1,560	1,510	1,476	1,357	3,224	3,076	6,260	5,753
Business banking	339	349	356	353	327	334	338	336	305	688	661	1,370	1,299
Other	(11)	(16)	(10)	40	(54)	(33)	(38)	(19)	23	(27)	(87)	(57)	71
<b>Total revenue</b>	<b>1,905</b>	<b>1,980</b>	<b>1,961</b>	<b>1,962</b>	<b>1,789</b>	<b>1,861</b>	<b>1,810</b>	<b>1,793</b>	<b>1,685</b>	<b>3,885</b>	<b>3,650</b>	<b>7,573</b>	<b>7,123</b>
Provision for credit losses	260	261	241	281	321	343	354	403	307	521	664	1,186	1,329
	1,645	1,719	1,720	1,681	1,468	1,518	1,456	1,390	1,378	3,364	2,986	6,387	5,794
Non-interest expenses	1,003	1,007	1,017	968	935	922	952	928	884	2,010	1,857	3,842	3,670
Income before taxes	642	712	703	713	533	596	504	462	494	1,354	1,129	2,545	2,124
Income tax expense	166	182	198	187	150	167	147	134	142	348	317	702	607
<b>Net income</b>	<b>476</b>	<b>530</b>	<b>505</b>	<b>526</b>	<b>383</b>	<b>429</b>	<b>357</b>	<b>328</b>	<b>352</b>	<b>1,006</b>	<b>812</b>	<b>1,843</b>	<b>1,517</b>
<b>Total revenue</b>													
Net interest income	1,439	1,453	1,449	1,373	1,302	1,351	1,329	1,271	1,024	2,892	2,653	5,475	4,669
Non-interest income	394	458	442	523	420	444	419	465	608	852	864	1,829	2,224
Intersegment revenue	72	69	70	66	67	66	62	57	53	141	133	269	230
	1,905	1,980	1,961	1,962	1,789	1,861	1,810	1,793	1,685	3,885	3,650	7,573	7,123
<b>Average balances</b>													
Loans and acceptances	215,209	212,935	210,355	206,047	201,887	200,358	198,950	196,934	196,003	214,053	201,110	204,684	196,827
Deposits	222,547	213,369	209,506	201,444	192,023	193,968	188,042	185,962	187,647	217,882	193,011	199,294	189,781
Common equity	3,311	3,233	3,051	3,079	3,095	2,864	2,775	2,749	2,666	3,271	2,978	3,023	2,718
<b>Financial measures</b>													
Efficiency ratio	52.7%	50.9%	51.8%	49.3%	52.3%	49.6%	52.6%	51.8%	52.5%	51.7%	50.9%	50.7%	51.5%
Cash efficiency ratio <sup>2</sup>	52.5%	50.7%	51.7%	49.3%	52.3%	49.6%	52.6%	51.8%	52.5%	51.6%	50.9%	50.7%	51.5%
Return on equity <sup>2</sup>	57.7%	63.7%	64.3%	66.4%	49.3%	57.8%	49.5%	45.6%	52.6%	60.7%	53.5%	59.6%	54.3%
Net income	476	530	505	526	383	429	357	328	352	1,006	812	1,843	1,517
Charge for economic capital <sup>2</sup>	(111)	(113)	(108)	(109)	(107)	(104)	(100)	(100)	(93)	(224)	(211)	(428)	(384)
Economic profit <sup>2</sup>	365	417	397	417	276	325	257	228	259	782	601	1,415	1,133
<b>Other information</b>													
Residential mortgages administered <sup>3</sup>	140,877	138,511	137,285	136,375	133,252	130,954	129,703	127,831	124,985	140,877	133,252	137,285	129,703
Card loans administered <sup>4</sup>	15,563	15,778	15,805	13,811	13,942	13,975	13,929	13,830	13,830	15,563	13,942	15,805	13,929
Number of branches - Canada	1,080	1,077	1,076	1,074	1,076	1,071	1,069	1,060	1,058	1,080	1,076	1,076	1,069
Number of pavilions (President's Choice Financial)	241	241	238	234	236	236	235	232	233	241	236	238	235
Number of ABMs - Canada	3,806	3,783	3,820	3,843	3,859	3,844	3,850	3,803	3,783	3,806	3,859	3,820	3,850
Full-time equivalent employees	21,581	21,716	21,622	21,765	21,570	21,593	21,457	21,709	21,529	21,581	21,570	21,622	21,457

<sup>1</sup> Prior period information has been restated to conform to the presentation in the current period.

<sup>2</sup> See Notes to users: Non-GAAP measures.

<sup>3</sup> Includes \$49,057 million (Q1/11: \$49,956 million) of securitized residential mortgages which we continue to administer.

<sup>4</sup> Includes \$5,177 million (Q1/11: \$5,323 million) of securitized card loans which we continue to administer.

## SEGMENTED INFORMATION - WEALTH MANAGEMENT

(\$ millions)	Q2/11	Q1/11	Q4/10	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	2011 6M	2010 6M	2010 12M	2009 12M
<b>Financial results</b>													
Retail brokerage	282	281	255	235	248	249	254	229	208	563	497	987	919
Asset management	114	111	99	99	97	97	92	89	89	225	194	392	366
Private wealth management	24	24	24	26	25	25	26	24	24	48	50	100	99
Total revenue	420	416	378	360	370	371	372	342	321	836	741	1,479	1,384
Provision for credit losses	3	-	1	-	-	-	1	-	1	3	-	1	3
	417	416	377	360	370	371	371	342	320	833	741	1,478	1,381
Non-interest expenses	318	309	298	283	294	288	282	277	273	627	582	1,163	1,097
Income before taxes	99	107	79	77	76	83	89	65	47	206	159	315	284
Income tax expense	29	31	25	24	24	17	30	22	16	60	41	90	95
<b>Net income</b>	<b>70</b>	<b>76</b>	<b>54</b>	<b>53</b>	<b>52</b>	<b>66</b>	<b>59</b>	<b>43</b>	<b>31</b>	<b>146</b>	<b>118</b>	<b>225</b>	<b>189</b>
<b>Total revenue</b>													
Net interest income	43	46	44	41	37	38	38	40	38	89	75	160	174
Non-interest income	449	439	404	385	400	399	396	359	335	888	799	1,588	1,438
Intersegment revenue	(72)	(69)	(70)	(66)	(67)	(66)	(62)	(57)	(52)	(141)	(133)	(269)	(228)
	420	416	378	360	370	371	372	342	321	836	741	1,479	1,384
<b>Average balances</b>													
Common equity	834	840	815	818	812	803	809	809	814	837	807	812	820
<b>Financial measures</b>													
Efficiency ratio	75.7%	74.2%	78.9%	78.8%	79.4%	77.3%	75.8%	80.8%	84.9%	75.0%	78.4%	78.6%	79.2%
Cash efficiency ratio <sup>1</sup>	75.6%	74.1%	78.8%	78.7%	79.3%	77.2%	75.7%	80.7%	84.8%	74.9%	78.3%	78.5%	79.1%
Return on equity <sup>1</sup>	33.1%	34.7%	25.1%	24.0%	24.9%	31.2%	27.4%	19.6%	14.6%	33.9%	28.1%	26.3%	21.5%
Net income	70	76	54	53	52	66	59	43	31	146	118	225	189
Charge for economic capital <sup>1</sup>	(28)	(29)	(28)	(30)	(28)	(29)	(29)	(29)	(27)	(57)	(57)	(115)	(116)
Economic profit <sup>1</sup>	42	47	26	23	24	37	30	14	4	89	61	110	73
<b>Other information</b>													
<b>Assets under administration <sup>2</sup></b>													
Individuals	143,226	139,955	134,062	128,264	130,124	124,118	119,555	116,443	105,276	143,226	130,124	134,062	119,555
Institutions	16,150	16,051	16,310	15,727	16,062	16,174	16,300	14,679	14,858	16,150	16,062	16,310	16,300
Retail mutual funds	52,672	50,778	48,578	46,242	46,570	44,859	43,798	42,968	41,706	52,672	46,570	48,578	43,798
	212,048	206,784	198,950	190,233	192,756	185,151	179,653	174,090	161,840	212,048	192,756	198,950	179,653
<b>Assets under management <sup>2</sup></b>													
Individuals	12,685	12,605	11,822	11,446	11,656	11,520	11,256	11,191	10,602	12,685	11,656	11,822	11,256
Institutions	16,150	16,051	16,310	15,727	16,062	16,174	16,300	14,679	14,858	16,150	16,062	16,310	16,300
Retail mutual funds	52,672	50,778	48,578	46,242	46,570	44,859	43,798	42,968	41,706	52,672	46,570	48,578	43,798
	81,507	79,434	76,710	73,415	74,288	72,553	71,354	68,838	67,166	81,507	74,288	76,710	71,354
Full-time equivalent employees	3,614	3,557	3,547	3,566	3,535	3,527	3,570	3,666	3,809	3,614	3,535	3,547	3,570

<sup>1</sup> See Notes to users: Non-GAAP measures.

<sup>2</sup> Assets under management are included in assets under administration.

## SEGMENTED INFORMATION - WHOLESALE BANKING

(\$ millions)	Q2/11	Q1/11	Q4/10	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	2011 6M	2010 6M	2010 12M	2009 12M
<b>Financial results</b>													
Capital markets <sup>1</sup>	291	318	233	256	274	288	275	361	336	609	562	1,051	1,291
Corporate and investment banking <sup>1</sup>	164	222	146	161	164	247	186	249	164	386	411	718	694
Other <sup>1</sup>	(17)	(30)	(115)	(91)	118	86	49	(52)	(699)	(47)	204	(2)	(1,431)
<b>Total revenue (TEB) <sup>2</sup></b>	<b>438</b>	<b>510</b>	<b>264</b>	<b>326</b>	<b>556</b>	<b>621</b>	<b>510</b>	<b>558</b>	<b>(199)</b>	<b>948</b>	<b>1,177</b>	<b>1,767</b>	<b>554</b>
TEB adjustment <sup>2</sup>	45	39	26	11	8	8	7	6	14	84	16	53	42
<b>Total revenue</b>	<b>393</b>	<b>471</b>	<b>238</b>	<b>315</b>	<b>548</b>	<b>613</b>	<b>503</b>	<b>552</b>	<b>(213)</b>	<b>864</b>	<b>1,161</b>	<b>1,714</b>	<b>512</b>
Provision for (reversal of) credit losses	1	(2)	8	29	27	24	82	129	18	(1)	51	88	218
	392	473	230	286	521	589	421	423	(231)	865	1,110	1,626	294
Non-interest expenses	271	303	327	258	244	318	245	272	262	574	562	1,147	1,060
Income (loss) before taxes and non-controlling interests	121	170	(97)	28	277	271	176	151	(493)	291	548	479	(766)
Income tax expense (benefit)	9	34	(41)	3	87	76	16	61	(148)	43	163	125	(294)
Non-controlling interests	-	-	-	-	1	11	-	-	-	-	12	12	-
<b>Net income (loss)</b>	<b>112</b>	<b>136</b>	<b>(56)</b>	<b>25</b>	<b>189</b>	<b>184</b>	<b>160</b>	<b>90</b>	<b>(345)</b>	<b>248</b>	<b>373</b>	<b>342</b>	<b>(472)</b>
<b>Total revenue</b>													
Net interest income	172	180	187	145	172	147	89	89	144	352	319	651	430
Non-interest income	221	291	51	170	376	466	414	463	(357)	512	842	1,063	82
	393	471	238	315	548	613	503	552	(213)	864	1,161	1,714	512
<b>Average balances</b>													
Loans and acceptances	16,508	16,738	16,520	16,594	17,624	19,459	17,477	19,293	22,678	16,625	18,557	17,549	20,424
Trading securities	32,707	26,974	22,006	17,318	14,673	14,144	13,054	12,155	13,424	29,793	14,404	17,055	13,587
Deposits	15,803	13,454	11,529	10,273	8,682	9,302	8,510	9,825	11,040	14,609	8,997	9,957	10,023
Common equity	1,703	1,769	1,745	1,733	1,727	1,966	2,137	2,334	2,673	1,737	1,849	1,794	2,466
<b>Financial measures</b>													
Efficiency ratio	69.0%	64.3%	n/m	81.4%	44.5%	52.0%	48.7%	49.2%	n/m	66.4%	48.4%	66.9%	n/m
Cash efficiency ratio (TEB) <sup>2</sup>	62.0%	59.3%	n/m	78.9%	43.9%	51.2%	47.9%	48.6%	n/m	60.6%	47.7%	64.9%	n/m
Return on equity <sup>2</sup>	25.8%	29.1%	(14.1)%	4.4%	43.3%	35.7%	28.2%	13.8%	(54.5)%	27.5%	39.2%	17.6%	(20.6)%
Net income (loss)	112	136	(56)	25	189	184	160	90	(345)	248	373	342	(472)
Charge for economic capital <sup>2</sup>	(57)	(62)	(61)	(61)	(61)	(71)	(76)	(83)	(93)	(119)	(132)	(254)	(347)
Economic profit (loss) <sup>2</sup>	55	74	(117)	(36)	128	113	84	7	(438)	129	241	88	(819)
<b>Other information</b>													
Full-time equivalent employees	1,144	1,149	1,159	1,134	1,068	1,050	1,077	1,108	1,098	1,144	1,068	1,159	1,077

<sup>1</sup> Prior period information has been restated to conform to the presentation in the current period.

<sup>2</sup> See Notes to users: Non-GAAP measures.

n/m - not meaningful



## SEGMENTED INFORMATION - CORPORATE AND OTHER <sup>1</sup>

(\$ millions)	Q2/11	Q1/11	Q4/10	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	2011 6M	2010 6M	2010 12M	2009 12M
<b>Financial results</b>													
International banking	127	140	140	151	175	170	173	182	217	267	345	636	765
Other	44	94	537	61	39	46	30	(12)	151	138	85	683	144
Total revenue	171	234	677	212	214	216	203	170	368	405	430	1,319	909
(Reversal of) provision for credit losses	(70)	(50)	(100)	(89)	(32)	(8)	(13)	15	68	(120)	(40)	(229)	99
	241	284	777	301	246	224	216	155	300	525	470	1,548	810
Non-interest expenses	202	203	218	232	205	220	190	222	220	405	425	875	833
Income (loss) before taxes and non-controlling interests	39	81	559	69	41	4	26	(67)	80	120	45	673	(23)
Income tax expense (benefit)	17	21	560	30	-	26	(48)	(45)	164	38	26	616	16
Non-controlling interests	2	3	2	3	5	5	6	5	5	5	10	15	21
<b>Net income (loss)</b>	<b>20</b>	<b>57</b>	<b>(3)</b>	<b>36</b>	<b>36</b>	<b>(27)</b>	<b>68</b>	<b>(27)</b>	<b>(89)</b>	<b>77</b>	<b>9</b>	<b>42</b>	<b>(60)</b>
<b>Total revenue</b>													
Net interest expense	(126)	(69)	(35)	(11)	(14)	(22)	(37)	(31)	67	(195)	(36)	(82)	121
Non-interest income	297	303	712	223	228	238	240	201	302	600	466	1,401	790
Intersegment revenue	-	-	-	-	-	-	-	-	(1)	-	-	-	(2)
	171	234	677	212	214	216	203	170	368	405	430	1,319	909
<b>Other information</b>													
Assets under administration <sup>2</sup>													
Individuals	14,559	14,282	14,330	13,629	12,646	12,806	12,803	12,632	14,501	14,559	12,646	14,330	12,803
Institutions <sup>3</sup>	1,037,760	1,039,500	972,354	946,345	951,144	908,578	868,287	912,504	847,129	1,037,760	951,144	972,354	868,287
	1,052,319	1,053,782	986,684	959,974	963,790	921,384	881,090	925,136	861,630	1,052,319	963,790	986,684	881,090
Assets under management <sup>2</sup>													
Individuals	77	172	175	226	215	282	218	214	471	77	215	175	218
Institutions	283	286	276	235	230	236	249	246	1,249	283	230	276	249
	360	458	451	461	445	518	467	460	1,720	360	445	451	467
Full-time equivalent employees	15,589	15,656	16,026	16,177	15,845	15,649	15,837	15,991	15,869	15,589	15,845	16,026	15,837

<sup>1</sup> Prior period information has been restated to conform to the presentation in the current period.

<sup>2</sup> Assets under management are included in assets under administration.

<sup>3</sup> Includes the following assets under administration or custody of CIBC Mellon Global Securities Services Company:

Q2/11	Q1/11	Q4/10	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	2011 6M	2010 6M	2010 12M	2009 12M
991,860	992,965	923,538	898,239	904,292	865,287	842,611	887,180	820,018	991,860	904,292	923,538	842,611

