



**Supplementary
Financial
Information
Package**
**- Illustrative Template for
the adoption of IFRS 9 in
the first quarter of 2018**

The purpose of this document is to illustrate the format we expect to implement for our Supplementary Financial Information Package upon the adoption of IFRS 9 “Financial Instruments” in the first quarter of 2018. Changes compared with the Supplementary Financial Information Package for the fourth quarter of 2017 are shaded. This document does not include financial information or any changes in content subsequent to the fourth quarter of 2017, apart from those previously noted.

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q1/18 (to be released on February 22, 2018), and our 2017 annual report (including audited consolidated financial statements and accompanying management's discussion and analysis). Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. All relevant information in this document is prepared under International Financial Reporting Standards (IFRS) and all amounts are in millions of Canadian dollars, unless otherwise stated.

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NOTES TO USERS

External reporting change - First Quarter 2018

We adopted IFRS 9 "Financial Instruments" (IFRS 9) effective November 1, 2017. As permitted, prior period amounts were not restated.

As part of the adoption of IFRS 9, we recognize provision for credit losses related to both impaired (stage 3) and non-impaired (stages 1 and 2) loans in the respective strategic business units (SBUs). In prior periods, provision for credit losses related to non-impaired loans was recognized in Corporate and Other (except for provision for credit losses related to CIBC Bank USA, which was recognized in U.S. Commercial Banking and Wealth Management, and provision for credit losses related to: (i) non-impaired residential mortgages greater than 90 days delinquent; and (ii) non-impaired personal loans and scored small business loans greater than 30 days delinquent, which was included in Canadian Personal and Small Business Banking).

Non-GAAP measures

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

Adjusted measures

Management assesses results on a reported and adjusted basis and considers both as useful measures of performance. Adjusted results remove items of note from reported results and are used to calculate our adjusted measures noted below. Items of note include the amortization of intangibles, and certain items of significance that arise from time to time which management believes are not reflective of underlying business performance. We believe that adjusted measures provide the reader with a better understanding of how management assesses underlying business performance and facilitate a more informed analysis of trends. While we believe that adjusted measures may facilitate comparisons between our results and those of some of our Canadian peer banks which make similar adjustments in their public disclosure, it should be noted that there is no standardized meaning for adjusted measures under GAAP.

We also adjust our results to gross up tax-exempt revenue on certain securities to a taxable equivalent basis (TEB), being the amount of fully taxable revenue, which, were it to have incurred tax at the statutory income tax rate, would yield the same after-tax revenue.

Adjusted diluted earnings per share (EPS)

We adjust our reported diluted EPS to remove the impact of items of note, net of income taxes, to calculate the adjusted diluted EPS.

Adjusted efficiency ratio

We adjust our reported revenue and non-interest expenses to remove the impact of items of note and gross up tax-exempt revenue to bring it to a TEB basis, as applicable.

Adjusted dividend payout ratio

We adjust our reported net income attributable to common shareholders to remove the impact of items of note, net of income taxes, to calculate the adjusted dividend payout ratio.

Adjusted return on common shareholders' equity

We adjust our reported net income attributable to common shareholders to remove the impact of items of note, net of income taxes, to calculate the adjusted return on common shareholders' equity.

Adjusted effective tax rate

We adjust our reported income before income taxes and reported income taxes to remove the impact of items of note to calculate the adjusted effective tax rate.

Economic capital

Economic capital provides a framework to evaluate the returns of each SBU, commensurate with risk assumed. The economic capital measure is based upon an estimate of equity capital required by the businesses to absorb unexpected losses consistent with our targeted risk rating over a one-year horizon. Economic capital comprises primarily credit, market, operational and strategic risk capital. The difference between our total equity capital and economic capital is held in Corporate and Other. There is no comparable GAAP measure for economic capital.

Economic profit

Net income attributable to equity shareholders, adjusted for a charge on economic capital, determines economic profit. This measures the return generated by each SBU in excess of our cost of capital, thus enabling users of our financial information to identify relative contributions to shareholder value. Reconciliation of net income attributable to equity shareholders to economic profit is provided with segmented information on pages 9 to 13.

Segmented return on equity

We use return on equity on a segmented basis as one of the measures for performance evaluation and resource allocation decisions. While return on equity for total CIBC provides a measure of return on common equity, return on equity on a segmented basis provides a similar metric relating to the economic capital allocated to the segments. As a result, segmented return on equity is a non-GAAP measure.

Reconciliation of non-GAAP to GAAP measures

Page 2 provides a reconciliation of non-GAAP to GAAP measures related to CIBC on a consolidated basis.

NOTES TO USERS

(\$ millions)		Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Reconciliation of non-GAAP to GAAP measures												
Reported and adjusted diluted EPS												
Reported net income attributable to common shareholders	A	-	-	-	-	-	-	-	-	-	-	-
After-tax impact of items of note		-	-	-	-	-	-	-	-	-	-	-
Adjusted net income attributable to common shareholders ¹	B	-	-	-	-	-	-	-	-	-	-	-
Diluted weighted-average common shares outstanding (thousands)	C	-	-	-	-	-	-	-	-	-	-	-
Reported diluted EPS (\$)	A / C	-	-	-	-	-	-	-	-	-	-	-
Adjusted diluted EPS (\$) ¹	B / C	-	-	-	-	-	-	-	-	-	-	-
Reported and adjusted efficiency ratio												
Reported total revenue	D	-	-	-	-	-	-	-	-	-	-	-
Adjusting items:												
Pre-tax impact of items of note		-	-	-	-	-	-	-	-	-	-	-
TEB		-	-	-	-	-	-	-	-	-	-	-
Adjusted total revenue ¹	E	-	-	-	-	-	-	-	-	-	-	-
Reported non-interest expenses	F	-	-	-	-	-	-	-	-	-	-	-
Adjusting items:												
Pre-tax impact of items of note		-	-	-	-	-	-	-	-	-	-	-
Adjusted non-interest expenses ¹	G	-	-	-	-	-	-	-	-	-	-	-
Reported efficiency ratio	F / D	-	-	-	-	-	-	-	-	-	-	-
Adjusted efficiency ratio ¹	G / E	-	-	-	-	-	-	-	-	-	-	-
Reported and adjusted dividend payout ratio												
Dividends paid to common shareholders	H	-	-	-	-	-	-	-	-	-	-	-
Reported dividend payout ratio	H / A	-	-	-	-	-	-	-	-	-	-	-
Adjusted dividend payout ratio ¹	H / B	-	-	-	-	-	-	-	-	-	-	-
Reported and adjusted return on common shareholders' equity												
Average common shareholders' equity	I	-	-	-	-	-	-	-	-	-	-	-
Reported return on common shareholders' equity	A / I ²	-	-	-	-	-	-	-	-	-	-	-
Adjusted return on common shareholders' equity ¹	B / I ²	-	-	-	-	-	-	-	-	-	-	-
Reported and adjusted effective tax rate												
Reported income before income taxes	J	-	-	-	-	-	-	-	-	-	-	-
Pre-tax impact of items of note		-	-	-	-	-	-	-	-	-	-	-
Adjusted income before income taxes ¹	K	-	-	-	-	-	-	-	-	-	-	-
Reported income taxes	L	-	-	-	-	-	-	-	-	-	-	-
Tax impact of items of note		-	-	-	-	-	-	-	-	-	-	-
Adjusted income taxes ¹	M	-	-	-	-	-	-	-	-	-	-	-
Reported effective tax rate	L / J	-	-	-	-	-	-	-	-	-	-	-
Adjusted effective tax rate ¹	M / K	-	-	-	-	-	-	-	-	-	-	-

¹ Non-GAAP measure.

² Annualized.

NOTES TO USERS

(\$ millions)

Items of note

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Gain on the sale and lease back of certain retail properties	-	-	-	-	-	-	-	-	-	-	-
Gain, net of related transaction costs, on the sale of our minority investment in American Century Investments (ACI)	-	-	-	-	-	-	-	-	-	-	-
Gain, net of related transaction and severance costs, on the sale of a processing centre	-	-	-	-	-	-	-	-	-	-	-
Loss (income) from the structured credit run-off business ¹	-	-	-	-	-	-	-	-	-	-	-
Amortization of intangible assets	-	-	-	-	-	-	-	-	-	-	-
Fees and charges related to the launch of Simplii Financial and the related wind-down of President's Choice Financial	-	-	-	-	-	-	-	-	-	-	-
Transaction and integration-related costs as well as purchase accounting adjustments associated with the acquisition of The PrivateBank and Geneva Advisors ²	-	-	-	-	-	-	-	-	-	-	-
Increase in legal provisions	-	-	-	-	-	-	-	-	-	-	-
Increase (decrease) in collective allowance recognized in Corporate and Other ³	-	-	-	-	-	-	-	-	-	-	-
Loan losses in our exited European leveraged finance portfolio	-	-	-	-	-	-	-	-	-	-	-
Restructuring charges primarily relating to employee severance	-	-	-	-	-	-	-	-	-	-	-
Pre-tax impact of items of note on net income	-	-	-	-	-	-	-	-	-	-	-
Income tax impact on above items of note	-	-	-	-	-	-	-	-	-	-	-
Income tax recovery due to the settlement of transfer pricing-related matters	-	-	-	-	-	-	-	-	-	-	-
Income tax recovery arising from a change in our expected utilization of tax loss carryforwards	-	-	-	-	-	-	-	-	-	-	-
After-tax impact of items of note on net income	-	-	-	-	-	-	-	-	-	-	-

¹ Shown as an item of note through to Q4/16.

² Transaction costs include legal and other advisory fees, as well as financing costs associated with: (i) pre-funding the cash component of the merger consideration; (ii) interest incurred on the obligation payable to dissenting shareholders; and (iii) changes in the fair value of contingent consideration on the Geneva Advisors acquisition. Integration costs are comprised of direct and incremental costs incurred as part of planning for integrating the businesses of The PrivateBank (subsequently rebranded as CIBC Bank USA) and Geneva Advisors with CIBC, including enabling cross-sell opportunities and expansion of services in the U.S. market, the upgrade and conversion of systems and processes, project management, integration-related travel, severance, consulting fees and marketing costs related to rebranding activities. Purchase accounting adjustments, included as items of note beginning in the fourth quarter of 2017, include the accretion of the acquisition date fair value discount on the acquired loans of The PrivateBank, as well as the collective allowance established for new loan originations and renewals of acquired loans.

³ Relates to collective allowance (prior to the adoption of IFRS 9), except for: (i) residential mortgages greater than 90 days delinquent; (ii) personal loans and scored small business loans greater than 30 days delinquent; (iii) net write-offs for the cards portfolio; and (iv) the collective allowance related to CIBC Bank USA, which are all reported in the respective SBUs.

FINANCIAL HIGHLIGHTS

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16		2017 12M	2016 12M
Financial results (\$ millions)												
Net interest income	-	-	-	-	-	-	-	-	-		-	-
Non-interest income	-	-	-	-	-	-	-	-	-		-	-
Total revenue	-	-	-	-	-	-	-	-	-		-	-
Provision for credit losses	-	-	-	-	-	-	-	-	-		-	-
Non-interest expenses	-	-	-	-	-	-	-	-	-		-	-
Income before income taxes	-	-	-	-	-	-	-	-	-		-	-
Income taxes	-	-	-	-	-	-	-	-	-		-	-
Net income	-	-	-	-	-	-	-	-	-		-	-
Net income attributable to non-controlling interests	-	-	-	-	-	-	-	-	-		-	-
Preferred shareholders	-	-	-	-	-	-	-	-	-		-	-
Common shareholders	-	-	-	-	-	-	-	-	-		-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-		-	-
Financial measures												
Reported efficiency ratio	-	-	-	-	-	-	-	-	-		-	-
Adjusted efficiency ratio ¹	-	-	-	-	-	-	-	-	-		-	-
Loan loss ratio ²	-	-	-	-	-	-	-	-	-		-	-
Reported return on common shareholders' equity	-	-	-	-	-	-	-	-	-		-	-
Adjusted return on common shareholders' equity ¹	-	-	-	-	-	-	-	-	-		-	-
Net interest margin	-	-	-	-	-	-	-	-	-		-	-
Net interest margin on average interest-earning assets ³	-	-	-	-	-	-	-	-	-		-	-
Return on average assets ⁴	-	-	-	-	-	-	-	-	-		-	-
Return on average interest-earning assets ^{3,4}	-	-	-	-	-	-	-	-	-		-	-
Total shareholder return	-	-	-	-	-	-	-	-	-		-	-
Reported effective tax rate	-	-	-	-	-	-	-	-	-		-	-
Adjusted effective tax rate ¹	-	-	-	-	-	-	-	-	-		-	-
Common share information												
Per share (\$)												
Basic EPS	-	-	-	-	-	-	-	-	-		-	-
Reported diluted EPS	-	-	-	-	-	-	-	-	-		-	-
Adjusted diluted EPS ¹	-	-	-	-	-	-	-	-	-		-	-
Dividends	-	-	-	-	-	-	-	-	-		-	-
Book value	-	-	-	-	-	-	-	-	-		-	-
Share price (\$)												
High	-	-	-	-	-	-	-	-	-		-	-
Low	-	-	-	-	-	-	-	-	-		-	-
Closing	-	-	-	-	-	-	-	-	-		-	-
Shares outstanding (thousands)												
Weighted-average basic ^{5,6}	-	-	-	-	-	-	-	-	-		-	-
Weighted-average diluted ⁵	-	-	-	-	-	-	-	-	-		-	-
End of period ^{5,6}	-	-	-	-	-	-	-	-	-		-	-
Market capitalization (\$ millions)	-	-	-	-	-	-	-	-	-		-	-
Value measures												
Dividend yield (based on closing share price)	-	-	-	-	-	-	-	-	-		-	-
Reported dividend payout ratio	-	-	-	-	-	-	-	-	-		-	-
Adjusted dividend payout ratio ¹	-	-	-	-	-	-	-	-	-		-	-
Market value to book value ratio	-	-	-	-	-	-	-	-	-		-	-

For footnotes, see next page.



FINANCIAL HIGHLIGHTS (continued)

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
On- and off-balance sheet information											
Cash, deposits with banks and securities	-	-	-	-	-	-	-	-	-	-	-
Loans and acceptances, net of allowance	-	-	-	-	-	-	-	-	-	-	-
Total assets	-	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-
Common shareholders' equity	-	-	-	-	-	-	-	-	-	-	-
Average assets ⁷	-	-	-	-	-	-	-	-	-	-	-
Average interest-earning assets ³	-	-	-	-	-	-	-	-	-	-	-
Average common shareholders' equity	-	-	-	-	-	-	-	-	-	-	-
Assets under administration (AUA) ^{8,9}	-	-	-	-	-	-	-	-	-	-	-
Assets under management (AUM) ⁹	-	-	-	-	-	-	-	-	-	-	-
Balance sheet quality (All-in basis) and liquidity measures¹⁰											
Risk-weighted assets (RWA)	-	-	-	-	-	-	-	-	-	-	-
CET1 capital RWA	-	-	-	-	-	-	-	-	-	-	-
Tier 1 capital RWA	-	-	-	-	-	-	-	-	-	-	-
Total capital RWA	-	-	-	-	-	-	-	-	-	-	-
Capital ratios	-	-	-	-	-	-	-	-	-	-	-
CET1 ratio	-	-	-	-	-	-	-	-	-	-	-
Tier 1 capital ratio	-	-	-	-	-	-	-	-	-	-	-
Total capital ratio	-	-	-	-	-	-	-	-	-	-	-
Basel III leverage ratio	-	-	-	-	-	-	-	-	-	-	-
Leverage ratio exposure	-	-	-	-	-	-	-	-	-	-	-
Leverage ratio	-	-	-	-	-	-	-	-	-	-	-
Liquidity coverage ratio	-	-	-	-	-	-	-	-	-	-	-
Other information											
Full-time equivalent employees ¹¹	-	-	-	-	-	-	-	-	-	-	-

¹ See "Notes to users": Non-GAAP measures. See page 1 for additional details.

² The ratio is calculated as the provision for credit losses on impaired loans to average loans and acceptances, net of allowance for credit losses.

³ Average interest-earning assets include interest-bearing deposits with banks, securities, cash collateral on securities borrowed, securities purchased under resale agreements, and loans net of allowances.

⁴ Net income expressed as a percentage of average assets or average interest-earning assets.

⁵ Excludes _____ common shares which are issued and outstanding but which have not been acquired by a third party as at January 31, 2018 (October 31, 2017: _____). These shares were issued as a component of our acquisition of The PrivateBank. These shares are currently held on behalf of CIBC, and may be cancelled at CIBC's discretion.

⁶ Excludes _____ unvested restricted shares as at January 31, 2018 (October 31, 2017: _____).

⁷ In Q1/18, CIBC Bank USA contributed \$____ billion to average assets (Q4/17: \$____ billion).

⁸ Includes the full contract amount of assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.

⁹ AUM amounts are included in the amounts reported under AUA.

¹⁰ Debt ratings - DBRS Senior Long Term: AA (Negative Outlook); Fitch Senior Long Term: AA- (Negative Outlook); Moody's Senior Long Term: A1 (Negative Outlook); S&P Senior Long Term: A+. Moody's changed our senior debt rating from Aa3 to A1 on May 10, 2017. Fitch revised the outlook from stable to negative on October 27, 2017.

¹¹ 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/a Not applicable.

NET INTEREST INCOME

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Interest income											
Loans	-	-	-	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-	-	-	-
Securities borrowed or purchased under resale agreements	-	-	-	-	-	-	-	-	-	-	-
Deposits with banks	-	-	-	-	-	-	-	-	-	-	-
Interest expense											
Deposits	-	-	-	-	-	-	-	-	-	-	-
Securities sold short	-	-	-	-	-	-	-	-	-	-	-
Securities lent or sold under repurchase agreements	-	-	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Net interest income	-	-	-	-	-	-	-	-	-	-	-

NON-INTEREST INCOME

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Underwriting and advisory fees	-	-	-	-	-	-	-	-	-	-	-
Deposit and payment fees	-	-	-	-	-	-	-	-	-	-	-
Credit fees	-	-	-	-	-	-	-	-	-	-	-
Card fees	-	-	-	-	-	-	-	-	-	-	-
Investment management and custodial fees	-	-	-	-	-	-	-	-	-	-	-
Mutual fund fees	-	-	-	-	-	-	-	-	-	-	-
Insurance fees, net of claims	-	-	-	-	-	-	-	-	-	-	-
Commissions on securities transactions	-	-	-	-	-	-	-	-	-	-	-
Gain (losses) from securities measured/designated at fair value through profit or loss (FVTPL), net (Q4/17 and prior: Trading income (loss) and designated at fair value (FVO) gains (losses), net)	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) from securities measured at FVOCI (debt) and amortized cost, net (Q4/17 and prior: Available-for-sale (AFS) securities gains, net)	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange other than trading ¹	-	-	-	-	-	-	-	-	-	-	-
Income from equity-accounted associates and joint ventures	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total non-interest income	-	-	-	-	-	-	-	-	-	-	-

¹ Includes foreign exchange revenue arising from translation of foreign currency denominated positions, foreign exchange earned on transactions, foreign currency related economic hedging activities and the ineffective portion of foreign currency related accounting hedges. Where applicable it also includes accumulated foreign exchange gains and losses within accumulated other comprehensive income (AOCI) that are reclassified to the consolidated statement of income as a result of a disposal of net investment in a foreign operation.

NON-INTEREST EXPENSES

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Employee compensation and benefits											
Salaries	-	-	-	-	-	-	-	-	-	-	-
Performance-based compensation	-	-	-	-	-	-	-	-	-	-	-
Benefits	-	-	-	-	-	-	-	-	-	-	-
Occupancy costs											
Rent and maintenance	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-
Computer, software and office equipment											
Rent, maintenance and amortization of software costs ¹	-	-	-	-	-	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-	-	-	-	-	-
Communications											
Telecommunications	-	-	-	-	-	-	-	-	-	-	-
Postage and courier	-	-	-	-	-	-	-	-	-	-	-
Stationery	-	-	-	-	-	-	-	-	-	-	-
Advertising and business development											
Professional fees	-	-	-	-	-	-	-	-	-	-	-
Business and capital taxes	-	-	-	-	-	-	-	-	-	-	-
Other ²	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	-	-	-	-	-	-	-	-	-	-	-

¹ Includes \$__ million (Q4/17: \$__ million) of amortization and impairment of software costs.

² Includes \$__ million (Q4/17: \$__ million) of amortization and impairment of other intangible assets.

SEGMENTED INFORMATION

CIBC has four SBUs:

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

Corporate and Other includes the following functional groups – Administration, Client Connectivity and Innovation, Finance, Human Resources and Communications, Internal Audit, Risk Management, and Technology and Operations, as well as other support groups. The expenses of these functional and support groups are generally allocated to the business lines within the SBUs. The functional and support costs of CIBC Bank USA are recognized directly in the expenses of U.S. Commercial Banking and Wealth Management. Corporate and Other also includes the results of CIBC FirstCaribbean and other strategic investments, as well as other income statement and balance sheet items not directly attributable to the business lines.

In the first quarter of 2018, we adopted IFRS 9. See "External reporting change" on page 1 for additional details.

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Financial results											
Canadian Personal and Small Business Banking	-	-	-	-	-	-	-	-	-	-	-
Canadian Commercial Banking and Wealth Management	-	-	-	-	-	-	-	-	-	-	-
U.S. Commercial Banking and Wealth Management	-	-	-	-	-	-	-	-	-	-	-
Capital Markets	-	-	-	-	-	-	-	-	-	-	-
Corporate and Other	-	-	-	-	-	-	-	-	-	-	-
Net income	-	-	-	-	-	-	-	-	-	-	-

SEGMENTED INFORMATION - CANADIAN PERSONAL AND SMALL BUSINESS BANKING

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Financial results											
Personal and small business banking	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total revenue	-	-	-	-	-	-	-	-	-	-	-
Impaired ¹	-	-	-	-	-	-	-	-	-	-	-
Non-impaired ¹	-	-	-	-	-	-	-	-	-	-	-
Total provision for (reversal of) credit losses	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	-	-	-	-	-	-	-	-	-	-	-
Income before income taxes	-	-	-	-	-	-	-	-	-	-	-
Income taxes	-	-	-	-	-	-	-	-	-	-	-
Net income	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Total revenue											
Net interest income	-	-	-	-	-	-	-	-	-	-	-
Non-interest income	-	-	-	-	-	-	-	-	-	-	-
Intersegment revenue ²	-	-	-	-	-	-	-	-	-	-	-
Average balances³											
Real estate secured personal lending	-	-	-	-	-	-	-	-	-	-	-
Unsecured personal lending	-	-	-	-	-	-	-	-	-	-	-
Credit card	-	-	-	-	-	-	-	-	-	-	-
Small business lending	-	-	-	-	-	-	-	-	-	-	-
Interest-earning assets ⁴	-	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-
Common equity ⁵	-	-	-	-	-	-	-	-	-	-	-
Financial measures											
Net interest margin on average interest-earning assets ⁴	-	-	-	-	-	-	-	-	-	-	-
Efficiency ratio	-	-	-	-	-	-	-	-	-	-	-
Return on equity ⁵	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Charge for economic capital ⁵	-	-	-	-	-	-	-	-	-	-	-
Economic profit ⁵	-	-	-	-	-	-	-	-	-	-	-
Other information											
Number of banking centres	-	-	-	-	-	-	-	-	-	-	-
Number of ABMs	-	-	-	-	-	-	-	-	-	-	-
Assets under administration	-	-	-	-	-	-	-	-	-	-	-
Full-time equivalent employees	-	-	-	-	-	-	-	-	-	-	-

¹ As a result of our adoption of IFRS 9 effective November 1, 2017, we now recognize provision for credit losses related to both impaired and non-impaired loans in the SBUs. In prior periods, provision for credit losses related to non-impaired loans was recognized in Corporate and Other, except for: (i) non-impaired residential mortgages greater than 90 days delinquent; and (ii) non-impaired personal loans and scored small business loans greater than 30 days delinquent, which was included in Canadian Personal and Small Business Banking.

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

³ Loan amounts are stated before any related allowances.

⁴ Average interest-earning assets include interest-bearing deposits with banks, securities, and loans net of allowances.

⁵ See "Notes to users": Non-GAAP measures. See page 1 for additional details.

SEGMENTED INFORMATION - CANADIAN COMMERCIAL BANKING AND WEALTH MANAGEMENT

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Financial results											
Commercial banking	-	-	-	-	-	-	-	-	-	-	-
Wealth management	-	-	-	-	-	-	-	-	-	-	-
Total revenue	-	-	-	-	-	-	-	-	-	-	-
Impaired ¹	-	-	-	-	-	-	-	-	-	-	-
Non-impaired	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Total provision for (reversal of) credit losses	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	-	-	-	-	-	-	-	-	-	-	-
Income before income taxes	-	-	-	-	-	-	-	-	-	-	-
Income taxes	-	-	-	-	-	-	-	-	-	-	-
Net income	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Total revenue											
Net interest income	-	-	-	-	-	-	-	-	-	-	-
Non-interest income	-	-	-	-	-	-	-	-	-	-	-
Intersegment revenue ²	-	-	-	-	-	-	-	-	-	-	-
Average balances³											
Commercial loans ⁴	-	-	-	-	-	-	-	-	-	-	-
Wealth management loans	-	-	-	-	-	-	-	-	-	-	-
Interest-earning assets ⁵	-	-	-	-	-	-	-	-	-	-	-
Commercial deposits	-	-	-	-	-	-	-	-	-	-	-
Wealth management deposits	-	-	-	-	-	-	-	-	-	-	-
Common equity ⁶	-	-	-	-	-	-	-	-	-	-	-
Financial measures											
Net interest margin on average interest-earning assets ⁵	-	-	-	-	-	-	-	-	-	-	-
Efficiency ratio	-	-	-	-	-	-	-	-	-	-	-
Return on equity ⁶	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Charge for economic capital ⁶	-	-	-	-	-	-	-	-	-	-	-
Economic profit ⁶	-	-	-	-	-	-	-	-	-	-	-
Other information											
Assets under administration ⁷											
Individuals	-	-	-	-	-	-	-	-	-	-	-
Institutions	-	-	-	-	-	-	-	-	-	-	-
Canadian retail mutual funds	-	-	-	-	-	-	-	-	-	-	-
Assets under management ⁷											
Individuals	-	-	-	-	-	-	-	-	-	-	-
Institutions	-	-	-	-	-	-	-	-	-	-	-
Canadian retail mutual funds	-	-	-	-	-	-	-	-	-	-	-
Full-time equivalent employees	-	-	-	-	-	-	-	-	-	-	-

¹ As a result of our adoption of IFRS 9 effective November 1, 2017, we now recognize provision for credit losses related to both impaired and non-impaired loans in the SBUs. In prior periods, provision for credit losses related to non-impaired loans was recognized in Corporate and Other.

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

³ Loan amounts are stated before any related allowances.

⁴ Comprises loans and acceptances and notional amount of letters of credit.

⁵ Average interest-earning assets include interest-bearing deposits with banks, securities, and loans net of allowances.

⁶ See "Notes to users": Non-GAAP measures. See page 1 for additional details.

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

n/a Not applicable.

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

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Financial results											
Commercial banking	-	-	-	-	-	-	-	-	-	-	-
Wealth management	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total revenue ¹	-	-	-	-	-	-	-	-	-	-	-
Impaired ²	-	-	-	-	-	-	-	-	-	-	-
Non-impaired ²	-	-	-	n/a	n/a	n/a	n/a	n/a	n/a	-	n/a
Total provision for (reversal of) credit losses	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	-	-	-	-	-	-	-	-	-	-	-
Income before income taxes	-	-	-	-	-	-	-	-	-	-	-
Income taxes ¹	-	-	-	-	-	-	-	-	-	-	-
Net income	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Total revenue ¹	-	-	-	-	-	-	-	-	-	-	-
Net interest income ¹	-	-	-	-	-	-	-	-	-	-	-
Non-interest income	-	-	-	-	-	-	-	-	-	-	-
Average balances ³	-	-	-	-	-	-	-	-	-	-	-
Commercial loans	-	-	-	-	-	-	-	-	-	-	-
Commercial real estate loans	-	-	-	-	-	-	-	-	-	-	-
Other loans	-	-	-	-	-	-	-	-	-	-	-
Interest-earning assets ⁴	-	-	-	-	-	-	-	-	-	-	-
Non-interest-bearing demand deposits	-	-	-	-	-	-	-	-	-	-	-
Interest-bearing deposits	-	-	-	-	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-	-	-	-	-
Common equity ⁵	-	-	-	-	-	-	-	-	-	-	-
Financial measures	-	-	-	-	-	-	-	-	-	-	-
Net interest margin on average interest-earning assets ⁴	-	-	-	-	-	-	-	-	-	-	-
Efficiency ratio	-	-	-	-	-	-	-	-	-	-	-
Return on equity ⁵	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Charge for economic capital ⁵	-	-	-	-	-	-	-	-	-	-	-
Economic profit ⁵	-	-	-	-	-	-	-	-	-	-	-
Other information	-	-	-	-	-	-	-	-	-	-	-
Assets under administration ⁶	-	-	-	-	-	-	-	-	-	-	-
Individuals	-	-	-	-	-	-	-	-	-	-	-
Institutions	-	-	-	-	-	-	-	-	-	-	-
Assets under management ⁶	-	-	-	-	-	-	-	-	-	-	-
Individuals	-	-	-	-	-	-	-	-	-	-	-
Institutions	-	-	-	-	-	-	-	-	-	-	-
Full-time equivalent employees	-	-	-	-	-	-	-	-	-	-	-

¹ Revenue and income taxes are reported on a TEB basis. Accordingly, revenue and income taxes include a TEB adjustment of \$ _ million (Q4/17: \$ _ million). The equivalent amounts are offset in the revenue and income taxes of Corporate and Other.

² As a result of our adoption of IFRS 9 effective November 1, 2017, we now recognize provision for credit losses related to both impaired and non-impaired loans in the SBUs. In prior periods, provision for credit losses related to non-impaired loans other than that of CIBC Bank USA was recognized in Corporate and Other.

³ Loan amounts are stated before any related allowances.

⁴ Average interest-earning assets include interest-bearing deposits with banks, securities, and loans net of allowances.

⁵ See "Notes to users": Non-GAAP measures. See page 1 for additional details.

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

n/a Not applicable.



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

(US\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Financial results											
Commercial banking	-	-	-	-	-	-	-	-	-	-	-
Wealth management	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total revenue ¹	-	-	-	-	-	-	-	-	-	-	-
Impaired ²	-	-	-	-	-	-	-	-	-	-	-
Non-impaired ²	-	-	-	n/a	n/a	n/a	n/a	n/a	n/a	-	n/a
Total provision for (reversal of) credit losses	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	-	-	-	-	-	-	-	-	-	-	-
Income before income taxes	-	-	-	-	-	-	-	-	-	-	-
Income taxes ¹	-	-	-	-	-	-	-	-	-	-	-
Net income	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Total revenue ¹											
Net interest income ¹	-	-	-	-	-	-	-	-	-	-	-
Non-interest income	-	-	-	-	-	-	-	-	-	-	-
Average balances ³											
Commercial loans	-	-	-	-	-	-	-	-	-	-	-
Commercial real estate loans	-	-	-	-	-	-	-	-	-	-	-
Other loans	-	-	-	-	-	-	-	-	-	-	-
Interest-earning assets ⁴	-	-	-	-	-	-	-	-	-	-	-
Non-interest-bearing demand deposits	-	-	-	-	-	-	-	-	-	-	-
Interest-bearing deposits	-	-	-	-	-	-	-	-	-	-	-
Other deposits	-	-	-	-	-	-	-	-	-	-	-
Common equity ⁵	-	-	-	-	-	-	-	-	-	-	-
Financial measures											
Net interest margin on average interest-earning assets ⁴	-	-	-	-	-	-	-	-	-	-	-
Efficiency ratio	-	-	-	-	-	-	-	-	-	-	-
Return on equity ⁵	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Charge for economic capital ⁵	-	-	-	-	-	-	-	-	-	-	-
Economic profit ⁵	-	-	-	-	-	-	-	-	-	-	-
Other information											
Assets under administration ⁶	-	-	-	-	-	-	-	-	-	-	-
Individuals	-	-	-	-	-	-	-	-	-	-	-
Institutions	-	-	-	-	-	-	-	-	-	-	-
Assets under management ⁶	-	-	-	-	-	-	-	-	-	-	-
Individuals	-	-	-	-	-	-	-	-	-	-	-
Institutions	-	-	-	-	-	-	-	-	-	-	-
Full-time equivalent employees	-	-	-	-	-	-	-	-	-	-	-

- 1 Revenue and income taxes are reported on a TEB basis. Accordingly, revenue and income taxes include a TEB adjustment of \$__ million (Q4/17: \$__ million). The equivalent amounts are offset in the revenue and income taxes of Corporate and Other.
 - 2 As a result of our adoption of IFRS 9 effective November 1, 2017, we now recognize provision for credit losses related to both impaired and non-impaired loans in the SBUs. In prior periods, provision for credit losses related to non-impaired loans other than that of CIBC Bank USA was recognized in Corporate and Other.
 - 3 Loan amounts are stated before any related allowances.
 - 4 Average interest-earnings assets include interest-bearing deposits with banks, securities, and loans net of allowances.
 - 5 See "Notes to users": Non-GAAP measures. See page 1 for additional details.
 - 6 AUM amounts are included in the amounts reported under AUA.
- n/a Not applicable.



SEGMENTED INFORMATION - CAPITAL MARKETS

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Financial results											
Global markets	-	-	-	-	-	-	-	-	-	-	-
Corporate and investment banking	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total revenue ¹	-	-	-	-	-	-	-	-	-	-	-
Impaired ²	-	-	-	-	-	-	-	-	-	-	-
Non-impaired ²	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Total provision for (reversal of) credit losses	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	-	-	-	-	-	-	-	-	-	-	-
Income before income taxes	-	-	-	-	-	-	-	-	-	-	-
Income taxes ¹	-	-	-	-	-	-	-	-	-	-	-
Net income	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Total revenue ¹											
Net interest income ¹	-	-	-	-	-	-	-	-	-	-	-
Non-interest income	-	-	-	-	-	-	-	-	-	-	-
Intersegment revenue ³	-	-	-	-	-	-	-	-	-	-	-
Average balances											
Loans and acceptances, net of allowance	-	-	-	-	-	-	-	-	-	-	-
Trading securities	-	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-
Common equity ⁴	-	-	-	-	-	-	-	-	-	-	-
Financial measures											
Efficiency ratio	-	-	-	-	-	-	-	-	-	-	-
Return on equity ⁴	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Charge for economic capital ⁴	-	-	-	-	-	-	-	-	-	-	-
Economic profit ⁴	-	-	-	-	-	-	-	-	-	-	-
Other information											
Assets under administration	-	-	-	-	-	-	-	-	-	-	-
Full-time equivalent employees	-	-	-	-	-	-	-	-	-	-	-

¹ Revenue and income taxes are reported on a TEB basis. Accordingly, revenue and income taxes include a TEB adjustment of \$__ million (Q4/17: \$__ million). The equivalent amounts are offset in the revenue and income taxes of Corporate and Other.

² As a result of our adoption of IFRS 9 effective November 1, 2017, we now recognize provision for credit losses related to both impaired and non-impaired loans in the SBUs. In prior periods, provision for credit losses related to non-impaired loans was recognized in Corporate and Other.

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

⁴ See "Notes to users": Non-GAAP measures. See page 1 for additional details.

n/a Not applicable.

SEGMENTED INFORMATION - CORPORATE AND OTHER

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Financial results											
International banking	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total revenue ¹	-	-	-	-	-	-	-	-	-	-	-
Impaired ²	-	-	-	-	-	-	-	-	-	-	-
Non-impaired ²	-	-	-	-	-	-	-	-	-	-	-
Provision for (reversal of) credit losses	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	-	-	-	-	-	-	-	-	-	-	-
Loss before income taxes	-	-	-	-	-	-	-	-	-	-	-
Income taxes ¹	-	-	-	-	-	-	-	-	-	-	-
Net income (loss)	-	-	-	-	-	-	-	-	-	-	-
Net income (loss) attributable to:											
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-
Equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Total revenue¹											
Net interest income (loss) ¹	-	-	-	-	-	-	-	-	-	-	-
Non-interest income	-	-	-	-	-	-	-	-	-	-	-
Other information											
Assets under administration ³											
Individuals	-	-	-	-	-	-	-	-	-	-	-
Institutions ⁴	-	-	-	-	-	-	-	-	-	-	-
Assets under management ³											
Individuals	-	-	-	-	-	-	-	-	-	-	-
Institutions	-	-	-	-	-	-	-	-	-	-	-
Full-time equivalent employees	-	-	-	-	-	-	-	-	-	-	-

¹ Revenue and income taxes of Capital Markets and U.S. Commercial Banking and Wealth Management are reported on a TEB basis. The equivalent amounts are offset in the revenue and income taxes of Corporate and Other. Accordingly, revenue and income taxes include a TEB adjustment of \$__ million (Q4/17: \$__ million).

² As a result of our adoption of IFRS 9 effective November 1, 2017, we now recognize provision for credit losses related to both impaired and non-impaired loans in the SBUs. In prior periods, provision for credit losses related to non-impaired loans was recognized in Corporate and Other (except for the provision for credit losses related to CIBC Bank USA, which was recognized in U.S. Commercial Banking and Wealth Management, and provision for credit losses related to: (i) non-impaired residential mortgages greater than 90 days delinquent; and (ii) non-impaired personal loans and scored small business loans greater than 30 days delinquent, which was included in Canadian Personal and Small Business Banking). All provision for credit losses related to CIBC FirstCaribbean continues to be recognized in Corporate and Other.

³ AUM amounts are included in the amounts reported under AUA.

⁴ Includes the full contract amount noted in the table below relating to AUA or custody under a 50/50 joint venture of CIBC and The Bank of New York Mellon.

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Assets under administration (CIBC Mellon)	-	-	-	-	-	-	-	-	-	-	-

TRADING ACTIVITIES

(\$ millions)		Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Trading revenue¹												
Net interest income (TEB) ²		-	-	-	-	-	-	-	-	-	-	-
Non-interest income ²	A	-	-	-	-	-	-	-	-	-	-	-
Total trading revenue (TEB)		-	-	-	-	-	-	-	-	-	-	-
TEB adjustment ³		-	-	-	-	-	-	-	-	-	-	-
Total trading revenue		-	-	-	-	-	-	-	-	-	-	-
Trading revenue as a % of total revenue		-	-	-	-	-	-	-	-	-	-	-
Trading revenue (TEB) as a % of total revenue		-	-	-	-	-	-	-	-	-	-	-
FVO - non-interest income	B	-	-	-	-	-	-	-	-	-	-	-
Gains (losses) from financial instruments measured/designated at FVTPL, net (Q4/17 and prior: Trading income (loss) and FVO gains, net)	A+B	-	-	-	-	-	-	-	-	-	-	-
Trading revenue by product line (TEB)												
Interest rates		-	-	-	-	-	-	-	-	-	-	-
Foreign exchange		-	-	-	-	-	-	-	-	-	-	-
Equities ⁴		-	-	-	-	-	-	-	-	-	-	-
Commodities		-	-	-	-	-	-	-	-	-	-	-
Other ⁵		-	-	-	-	-	-	-	-	-	-	-
Total trading revenue (TEB)		-	-	-	-	-	-	-	-	-	-	-
TEB adjustment ³		-	-	-	-	-	-	-	-	-	-	-
Total trading revenue		-	-	-	-	-	-	-	-	-	-	-
Foreign exchange revenue												
Foreign exchange trading revenue		-	-	-	-	-	-	-	-	-	-	-
Foreign exchange other than trading ⁶		-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-

¹ Trading revenue comprises net interest income and non-interest income. Net interest income arises from interest and dividends related to trading assets and liabilities other than derivatives, and is reported net of interest expense and income associated with funding these assets and liabilities. Non-interest income includes unrealized gains and losses on security positions held, and gains and losses that are realized from the purchase and sale of securities. Non-interest income also includes realized and unrealized gains and losses on trading derivatives. Trading revenue excludes underwriting fees and commissions on securities transactions, which are shown separately in the consolidated statement of income.

² Trading activities and related risk management strategies can periodically shift income between net interest income and non-interest income. Therefore, we view total trading revenue as the most appropriate measure of trading performance.

³ Reported within Capital Markets. See footnote 1 on page 13 for further details.

⁴ Includes \$__ million (Q4/17: \$__ million) TEB adjustment.

⁵ Other includes structured credit run-off business.

⁶ See footnote 2 on page 6 under Non-interest income.

CONSOLIDATED BALANCE SHEET

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
ASSETS									
Cash and non-interest-bearing deposits with banks	-	-	-	-	-	-	-	-	-
Interest-bearing deposits with banks	-	-	-	-	-	-	-	-	-
Securities									
AFS securities - debt	n/a	-	-	-	-	-	-	-	-
Securities measured at FVOCI (debt)	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AFS securities - equity	n/a	-	-	-	-	-	-	-	-
Securities designated at FVOCI (equity)	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Held-to-maturity (HTM) securities	n/a	-	-	-	-	-	-	-	-
Securities measured at amortized cost	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Trading and FVO securities	n/a	-	-	-	-	-	-	-	-
Securities mandatorily measured and designated at FVTPL	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cash collateral on securities borrowed	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements	-	-	-	-	-	-	-	-	-
Loans									
Residential mortgages	-	-	-	-	-	-	-	-	-
Personal	-	-	-	-	-	-	-	-	-
Credit card	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-
Allowance for credit losses	-	-	-	-	-	-	-	-	-
Other									
Derivative instruments	-	-	-	-	-	-	-	-	-
Customers' liability under acceptances	-	-	-	-	-	-	-	-	-
Land, buildings and equipment	-	-	-	-	-	-	-	-	-
Goodwill	-	-	-	-	-	-	-	-	-
Software and other intangible assets	-	-	-	-	-	-	-	-	-
Investments in equity-accounted associates and joint ventures	-	-	-	-	-	-	-	-	-
Deferred tax assets	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-
Total assets	-	-	-	-	-	-	-	-	-
LIABILITIES AND EQUITY									
Deposits									
Personal	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-
Secured borrowings	-	-	-	-	-	-	-	-	-
Obligations related to securities sold short	-	-	-	-	-	-	-	-	-
Cash collateral on securities lent	-	-	-	-	-	-	-	-	-
Obligations related to securities sold under repurchase agreements	-	-	-	-	-	-	-	-	-
Other									
Derivative instruments	-	-	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	-	-	-	-	-	-	-	-	-
Equity									
Preferred shares	-	-	-	-	-	-	-	-	-
Common shares	-	-	-	-	-	-	-	-	-
Contributed surplus	-	-	-	-	-	-	-	-	-
Retained earnings	-	-	-	-	-	-	-	-	-
AOCI	-	-	-	-	-	-	-	-	-
Total shareholders' equity	-	-	-	-	-	-	-	-	-
Non-controlling interests	-	-	-	-	-	-	-	-	-
Total equity	-	-	-	-	-	-	-	-	-
Total liabilities and equity	-	-	-	-	-	-	-	-	-

n/a Not applicable.



CONDENSED AVERAGE BALANCE SHEET

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Assets											
Cash and deposits with banks	-	-	-	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-	-	-	-
Securities borrowed or purchased under resale agreements	-	-	-	-	-	-	-	-	-	-	-
Loans and acceptances, net of allowance	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Total assets	-	-	-	-	-	-	-	-	-	-	-
Liabilities and equity											
Deposits	-	-	-	-	-	-	-	-	-	-	-
Obligations related to securities lent or sold short or under repurchase agreements	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	-	-	-	-	-	-	-	-	-	-	-
Shareholders' equity	-	-	-	-	-	-	-	-	-	-	-
Non-controlling interests	-	-	-	-	-	-	-	-	-	-	-
Total liabilities and equity	-	-	-	-	-	-	-	-	-	-	-
Average interest-earning assets¹	-	-	-	-	-	-	-	-	-	-	-

¹ Average interest-earning assets include interest-bearing deposits with banks, securities, cash collateral on securities borrowed, securities purchased under resale agreements, and loans net of allowances.

GOODWILL, SOFTWARE AND OTHER INTANGIBLE ASSETS

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
Goodwill									
Opening balance	-	-	-	-	-	-	-	-	-
Acquisitions	-	-	-	-	-	-	-	-	-
Impairment	-	-	-	-	-	-	-	-	-
Adjustments ¹	-	-	-	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-	-	-	-
Software									
Opening balance	-	-	-	-	-	-	-	-	-
Changes, net of amortization and impairment ¹	-	-	-	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-	-	-	-
Other intangible assets									
Opening balance	-	-	-	-	-	-	-	-	-
Acquisitions / Additions	-	-	-	-	-	-	-	-	-
Amortization and impairment	-	-	-	-	-	-	-	-	-
Adjustments ¹	-	-	-	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-	-	-	-
Software and other intangible assets	-	-	-	-	-	-	-	-	-

¹ Includes foreign currency translation adjustments.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Net income	-	-	-	-	-	-	-	-	-	-	-
OCI, net of income tax, that is subject to subsequent reclassification to net income											
Net foreign currency translation adjustments											
Net gains (losses) on investments in foreign operations	-	-	-	-	-	-	-	-	-	-	-
Net (gains) losses on investments in foreign operations reclassified to net income	-	-	-	-	-	-	-	-	-	-	-
Net gains (losses) on hedges of investments in foreign operations	-	-	-	-	-	-	-	-	-	-	-
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	-	-	-	-	-	-	-	-	-	-	-
Net change in debt securities measured at FVOCI (Q4/17 and prior: AFS debt and equity securities)											
Net gains (losses) on securities measured at FVOCI	-	-	-	-	-	-	-	-	-	-	-
Net (gains) losses reclassified to net income	-	-	-	-	-	-	-	-	-	-	-
Net change in cash flow hedges											
Net gains (losses) on derivatives designated as cash flow hedges	-	-	-	-	-	-	-	-	-	-	-
Net (gains) losses reclassified to net income	-	-	-	-	-	-	-	-	-	-	-
OCI, net of income tax, that is not subject to subsequent reclassification to net income											
Net gains (losses) on post-employment defined benefit plans	-	-	-	-	-	-	-	-	-	-	-
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk	-	-	-	-	-	-	-	-	-	-	-
Net change in equity securities designated at FVOCI											
Net gains (losses) on equity securities designated at FVOCI	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net (gains) losses reclassified to retained earnings	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Total OCI¹	-	-	-	-	-	-	-	-	-	-	-
Comprehensive income	-	-	-	-	-	-	-	-	-	-	-
Comprehensive income (loss) attributable to non-controlling interests	-	-	-	-	-	-	-	-	-	-	-
Preferred shareholders	-	-	-	-	-	-	-	-	-	-	-
Common shareholders	-	-	-	-	-	-	-	-	-	-	-
Comprehensive income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-

¹ Includes \$__ million of gains/losses (Q4/17: \$__ million of losses) relating to our investments in equity-accounted associates and joint ventures.

n/a Not applicable.

INCOME TAX ALLOCATED TO EACH COMPONENT OF OCI

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Income tax (expense) benefit											
Subject to subsequent reclassification to net income											
Net foreign currency translation adjustments											
Net gains (losses) on investments in foreign operations	-	-	-	-	-	-	-	-	-	-	-
Net (gains) losses on investments in foreign operations reclassified to net income	-	-	-	-	-	-	-	-	-	-	-
Net gains (losses) on hedges of investments in foreign operations	-	-	-	-	-	-	-	-	-	-	-
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	-	-	-	-	-	-	-	-	-	-	-
Net change in debt securities measured at FVOCI (Q4/17 and prior: AFS debt and equity securities)											
Net gains (losses) on securities measured at FVOCI	-	-	-	-	-	-	-	-	-	-	-
Net (gains) losses reclassified to net income	-	-	-	-	-	-	-	-	-	-	-
Net change in cash flow hedges											
Net gains (losses) on derivatives designated as cash flow hedges	-	-	-	-	-	-	-	-	-	-	-
Net (gains) losses reclassified to net income	-	-	-	-	-	-	-	-	-	-	-
Not subject to subsequent reclassification to net income											
Net gains (losses) on post-employment defined benefit plans	-	-	-	-	-	-	-	-	-	-	-
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk	-	-	-	-	-	-	-	-	-	-	-
Net change in equity securities designated at FVOCI											
Net gains (losses) on equity securities designated at FVOCI	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net (gains) losses reclassified to retained earnings	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	-	-	-	-	-	-	-	-	-	-	-

n/a Not applicable.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Preferred shares											
Balance at beginning of period	-	-	-	-	-	-	-	-	-	-	-
Issue of preferred shares	-	-	-	-	-	-	-	-	-	-	-
Redemption of preferred shares	-	-	-	-	-	-	-	-	-	-	-
Treasury shares	-	-	-	-	-	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-	-	-	-	-	-
Common shares											
Balance at beginning of period	-	-	-	-	-	-	-	-	-	-	-
Issued pursuant to the acquisition of The PrivateBank	-	-	-	-	-	-	-	-	-	-	-
Issued pursuant to the acquisition of Geneva Advisors	-	-	-	-	-	-	-	-	-	-	-
Other issue of common shares	-	-	-	-	-	-	-	-	-	-	-
Purchase of common shares for cancellation	-	-	-	-	-	-	-	-	-	-	-
Treasury shares	-	-	-	-	-	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-	-	-	-	-	-
Contributed surplus											
Balance at beginning of period	-	-	-	-	-	-	-	-	-	-	-
Issue of replacement equity-settled awards pursuant to the acquisition of The PrivateBank	-	-	-	-	-	-	-	-	-	-	-
Stock options and restricted shares expense	-	-	-	-	-	-	-	-	-	-	-
Stock options exercised	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-	-	-	-	-	-
Retained earnings											
Balance at beginning of period under IAS 39	-	-	-	-	-	-	-	-	-	-	-
Impact of adopting IFRS 9 at November 1, 2017	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at beginning of period under IFRS 9	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Dividends											
Preferred	-	-	-	-	-	-	-	-	-	-	-
Common	-	-	-	-	-	-	-	-	-	-	-
Premium on purchase of common shares for cancellation	-	-	-	-	-	-	-	-	-	-	-
Realized gains (losses) on equity securities designated at FVOCI	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other	-	-	-	-	-	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-	-	-	-	-	-

Equity ending balance on next page.

n/a Not applicable.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (continued)

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
AOCI, net of income tax											
AOCI, net of income tax, that is subject to subsequent reclassification to net income											
Net foreign currency translation adjustments											
Balance at beginning of period	-	-	-	-	-	-	-	-	-	-	-
Net change in foreign currency translation adjustments	-	-	-	-	-	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-	-	-	-	-	-
Net gains (losses) on debt securities measured at FVOCI (Q4/17 and prior: AFS debt and equity securities)											
Balance at beginning of period under IAS 39	-	-	-	-	-	-	-	-	-	-	-
Impact of adopting IFRS 9 at November 1, 2017	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at beginning of period under IFRS 9	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net change in securities measured at FVOCI	-	-	-	-	-	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-	-	-	-	-	-
Net gains (losses) on cash flow hedges											
Balance at beginning of period	-	-	-	-	-	-	-	-	-	-	-
Net change in cash flow hedges	-	-	-	-	-	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-	-	-	-	-	-
AOCI, net of income tax, that is not subject to subsequent reclassification to net income											
Net gains (losses) on post-employment defined benefit plans											
Balance at beginning of period	-	-	-	-	-	-	-	-	-	-	-
Net change in post-employment defined benefit plans	-	-	-	-	-	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-	-	-	-	-	-
Net fair value change of FVO liabilities attributable to changes in credit risk											
Balance at beginning of period	-	-	-	-	-	-	-	-	-	-	-
Net change attributable to changes in credit risk	-	-	-	-	-	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-	-	-	-	-	-
Net gains (losses) on equity securities designated at FVOCI											
Impact of adopting IFRS 9 at November 1, 2017	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at beginning of period under IFRS 9	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net change in equity securities designated at FVOCI	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at end of period	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Total AOCI, net of income tax	-	-	-	-	-	-	-	-	-	-	-
Non-controlling interests											
Balance at beginning of period under IAS 39	-	-	-	-	-	-	-	-	-	-	-
Impact of adopting IFRS 9 at November 1, 2017	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at beginning of period under IFRS 9	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Net income attributable to non-controlling interests	-	-	-	-	-	-	-	-	-	-	-
Dividends	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-
Balance at end of period	-	-	-	-	-	-	-	-	-	-	-
Equity at end of period	-	-	-	-	-	-	-	-	-	-	-

n/a Not applicable.

ASSETS UNDER ADMINISTRATION ^{1, 2, 3}

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
Assets under administration									
Individuals	-	-	-	-	-	-	-	-	-
Institutions	-	-	-	-	-	-	-	-	-
Canadian retail mutual funds	-	-	-	-	-	-	-	-	-
Total assets under administration	-	-	-	-	-	-	-	-	-

ASSETS UNDER MANAGEMENT ³

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
Assets under management									
Individuals	-	-	-	-	-	-	-	-	-
Institutions	-	-	-	-	-	-	-	-	-
Canadian retail mutual funds	-	-	-	-	-	-	-	-	-
Total assets under management	-	-	-	-	-	-	-	-	-

- ¹ AUA are assets administered by CIBC that are beneficially owned by clients and are, therefore, not reported on the consolidated balance sheet. Services provided by CIBC are of an administrative nature, such as safekeeping of securities, collection of investment income, and the settlement of purchase and sale transactions. AUM amounts are included in the amounts reported under AUA.
- ² Includes the full contract amount of AUA or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.
- ³ AUM are assets managed by CIBC that are beneficially owned by clients and are, therefore, not reported on the consolidated balance sheet. The service provided in respect of these assets is discretionary portfolio management on behalf of the clients.

LOANS AND ACCEPTANCES, NET OF ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
Business, government and consumer loans									
Canada	-	-	-	-	-	-	-	-	-
United States	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-
Total net loans and acceptances	-	-	-	-	-	-	-	-	-
Total net consumer loans									
Residential mortgages	-	-	-	-	-	-	-	-	-
Personal	-	-	-	-	-	-	-	-	-
Credit card	-	-	-	-	-	-	-	-	-
Total net business and government loans, including acceptances									
Non-residential mortgages	-	-	-	-	-	-	-	-	-
Financial institutions	-	-	-	-	-	-	-	-	-
Retail and wholesale	-	-	-	-	-	-	-	-	-
Business services	-	-	-	-	-	-	-	-	-
Manufacturing - capital goods	-	-	-	-	-	-	-	-	-
Manufacturing - consumer goods	-	-	-	-	-	-	-	-	-
Real estate and construction	-	-	-	-	-	-	-	-	-
Agriculture	-	-	-	-	-	-	-	-	-
Oil and gas	-	-	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-	-	-
Forest products	-	-	-	-	-	-	-	-	-
Hardware and software	-	-	-	-	-	-	-	-	-
Telecommunications and cable	-	-	-	-	-	-	-	-	-
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-
Transportation	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-
Education, health and social services	-	-	-	-	-	-	-	-	-
Governments	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
Stages 1 and 2 allowance for credit losses (Q4/17 and prior: collective allowance allocated to business and government loans) ¹	-	-	-	-	-	-	-	-	-
Total net business and government loans, including acceptances	-	-	-	-	-	-	-	-	-
Total net loans and acceptances	-	-	-	-	-	-	-	-	-

¹ Stage 3 allowance for credit losses (Q4/17 and prior: individual allowance) is allocated to business and government loans, including acceptances, by category above.

GROSS IMPAIRED LOANS ¹

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
GIL by portfolio:									
Consumer ²									
Residential mortgages	-	-	-	-	-	-	-	-	-
Personal	-	-	-	-	-	-	-	-	-
Total GIL - consumer	-	-	-	-	-	-	-	-	-
Business and government									
Non-residential mortgages	-	-	-	-	-	-	-	-	-
Financial institutions	-	-	-	-	-	-	-	-	-
Retail and wholesale	-	-	-	-	-	-	-	-	-
Business services	-	-	-	-	-	-	-	-	-
Manufacturing - capital goods	-	-	-	-	-	-	-	-	-
Manufacturing - consumer goods	-	-	-	-	-	-	-	-	-
Real estate and construction	-	-	-	-	-	-	-	-	-
Agriculture	-	-	-	-	-	-	-	-	-
Oil and gas	-	-	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-	-	-
Forest products	-	-	-	-	-	-	-	-	-
Hardware and software	-	-	-	-	-	-	-	-	-
Telecommunications and cable	-	-	-	-	-	-	-	-	-
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-
Transportation	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-
Education, health and social services	-	-	-	-	-	-	-	-	-
Total GIL - business and government	-	-	-	-	-	-	-	-	-
Total GIL	-	-	-	-	-	-	-	-	-
GIL by geography:									
Consumer									
Canada	-	-	-	-	-	-	-	-	-
United States	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-
Business and government									
Canada	-	-	-	-	-	-	-	-	-
United States	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-
Total GIL	-	-	-	-	-	-	-	-	-

¹ Effective Q1/18, loans are impaired when they are classified as stage 3 under IFRS 9. Impaired loans under IFRS 9 include residential mortgages that are more than 90 days but less than 365 days past due, which were not classified as impaired in prior periods under IAS 39.

² Credit card loans are fully written-off at the earlier of the notice of consumer bankruptcy, settlement proposal, enlistment of credit counselling services, or when payments are contractually 180 days in arrears.

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
Allowance for credit losses by portfolio:									
Consumer									
Residential mortgages	-	-	-	-	-	-	-	-	-
Personal	-	-	-	-	-	-	-	-	-
Total allowance for credit losses - impaired consumer loans ¹	-	-	-	-	-	-	-	-	-
Business and government									
Non-residential mortgages	-	-	-	-	-	-	-	-	-
Financial institutions	-	-	-	-	-	-	-	-	-
Retail and wholesale	-	-	-	-	-	-	-	-	-
Business services	-	-	-	-	-	-	-	-	-
Manufacturing - capital goods	-	-	-	-	-	-	-	-	-
Manufacturing - consumer goods	-	-	-	-	-	-	-	-	-
Real estate and construction	-	-	-	-	-	-	-	-	-
Agriculture	-	-	-	-	-	-	-	-	-
Oil and gas	-	-	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-	-	-
Forest products	-	-	-	-	-	-	-	-	-
Hardware and software	-	-	-	-	-	-	-	-	-
Telecommunications and cable	-	-	-	-	-	-	-	-	-
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-
Transportation	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-
Education, health and social services	-	-	-	-	-	-	-	-	-
Total allowance for credit losses - impaired business and government loans ¹	-	-	-	-	-	-	-	-	-
Total allowance for credit losses - impaired loans¹	-	-	-	-	-	-	-	-	-
Stage 1 and 2 allowance for credit losses (Q4/17 and prior: collective allowance for credit losses for incurred but not yet identified)									
Consumer loans	-	-	-	-	-	-	-	-	-
Business and government loans	-	-	-	-	-	-	-	-	-
Total stage 1 and 2 allowance for credit losses (Q4/17 and prior: collective allowance for credit losses for incurred but not yet identified)	-	-	-	-	-	-	-	-	-
Undrawn credit facilities									
Stage 1 and 2 allowance for credit losses (Q4/17 and prior: collective allowance for credit losses) - undrawn credit facilities ²	-	-	-	-	-	-	-	-	-
Total allowance for credit losses	-	-	-	-	-	-	-	-	-

¹ Effective Q1/18, loans are impaired when they are classified as stage 3 under IFRS 9. Impaired loans under IFRS 9 include insured residential mortgages that are more than 90 days but less than 365 days past due, which were not classified as impaired in prior periods under IAS 39.

² Included in Other liabilities on the consolidated balance sheet.

ALLOWANCE FOR CREDIT LOSSES

	IFRS 9 Q1/18
(\$ millions)	
Stage 3 allowance for credit losses	
By geography:	
Consumer loans	
Canada	-
United States	-
Other countries	-
	-
Business and government loans	
Canada	-
United States	-
Other countries	-
	-
	-
Stage 3 allowance for credit losses	
By portfolio:	
Consumer loans	-
Business and government loans	-
	-
Stage 1 and 2 allowance for credit losses	
By geography:	
Consumer loans	
Canada	-
United States	-
Other countries	-
	-
Business and government loans	
Canada	-
United States	-
Other countries	-
	-
	-
Stage 1 and 2 allowance for credit losses	
By portfolio:	
Consumer loans	-
Business and government loans	-
	-
Undrawn credit facilities ¹	-
	-

¹ Included in Other liabilities on the consolidated balance sheet.

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

Total individually assessed allowance for credit losses

By geography:

Consumer loans

Canada

Business and government loans

Canada

United States

Other countries

Total individually assessed allowance for credit losses

By portfolio:

Consumer loans

Business and government loans

Total collectively assessed allowance for credit losses

By geography:

Consumer loans

Canada

United States

Other countries

Business and government loans

Canada

United States

Other countries

Total collectively assessed allowance for credit losses

By portfolio:

Consumer loans

Business and government loans

Undrawn credit facilities ¹

IAS 39							
Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-

¹ Included in Other liabilities on the consolidated balance sheet.

NET IMPAIRED LOANS ^{1, 2}

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
Net impaired loans by portfolio:									
Consumer									
Residential mortgages	-	-	-	-	-	-	-	-	-
Personal	-	-	-	-	-	-	-	-	-
Total net impaired loans - consumer	-	-	-	-	-	-	-	-	-
Business and government									
Non-residential mortgages	-	-	-	-	-	-	-	-	-
Financial institutions	-	-	-	-	-	-	-	-	-
Retail and wholesale	-	-	-	-	-	-	-	-	-
Business services	-	-	-	-	-	-	-	-	-
Manufacturing - capital goods	-	-	-	-	-	-	-	-	-
Manufacturing - consumer goods	-	-	-	-	-	-	-	-	-
Real estate and construction	-	-	-	-	-	-	-	-	-
Agriculture	-	-	-	-	-	-	-	-	-
Oil and gas	-	-	-	-	-	-	-	-	-
Mining	-	-	-	-	-	-	-	-	-
Forest products	-	-	-	-	-	-	-	-	-
Hardware and software	-	-	-	-	-	-	-	-	-
Telecommunications and cable	-	-	-	-	-	-	-	-	-
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-
Transportation	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-
Education, health and social services	-	-	-	-	-	-	-	-	-
Total net impaired loans - business and government	-	-	-	-	-	-	-	-	-
Total net impaired loans	-	-	-	-	-	-	-	-	-
Net impaired loans by geography:									
Consumer									
Canada	-	-	-	-	-	-	-	-	-
United States	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-
Business and government									
Canada	-	-	-	-	-	-	-	-	-
United States	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-
Total net impaired loans	-	-	-	-	-	-	-	-	-

- 1 Effective Q1/18, net impaired loans are GILs net of stage 3 allowance for credit losses (Q4/17 and prior: net impaired loans are calculated by deducting the individual allowance and the portion of collective allowance relating to impaired loans, which are generally loans that are past 90 days in arrears, from GIL).
- 2 Effective Q1/18, loans are impaired when they are classified as stage 3 under IFRS 9. Impaired loans under IFRS 9 include insured residential mortgages that are more than 90 days but less than 365 days past due, which were not classified as impaired in prior periods under IAS 39.

CHANGES IN GROSS IMPAIRED LOANS ¹

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
GIL at beginning of period											
Consumer:											
Beginning of period under IAS 39	-	-	-	-	-	-	-	-	-	-	-
Impact of adopting IFRS 9 at November 1, 2017	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at beginning of period under IFRS 9	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Business and government:											
Beginning of period under IAS 39	-	-	-	-	-	-	-	-	-	-	-
Impact of adopting IFRS 9 at November 1, 2017	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at beginning of period under IFRS 9	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Classified as impaired during the period											
Consumer ²	-	-	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-	-	-
Transferred to not impaired during the year											
Consumer	-	-	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-	-	-
Net repayments³											
Consumer	-	-	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-	-	-
Amounts written-off											
Consumer ²	-	-	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-	-	-
Purchased credit-impaired loans											
Consumer	-	-	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange and other											
Consumer	-	-	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-	-	-
GIL at end of period											
Consumer	-	-	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-	-	-

¹ Effective Q1/18, loans are impaired when they are classified as stage 3 under IFRS 9. Impaired loans under IFRS 9 include insured residential mortgages that are more than 90 days but less than 365 days past due, which were not classified as impaired in prior periods under IAS 39.

² Credit card loans which are fully written-off when payments are contractually 180 days in arrears or upon customer bankruptcy are included both in classified as impaired and amounts written-off.

³ Includes disposal of loans.

n/a Not applicable.

CHANGES IN ALLOWANCE FOR CREDIT LOSSES

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Total allowance at beginning of period under IAS 39	-	-	-	-	-	-	-	-	-	-	-
Impact of adopting IFRS 9 at November 1, 2017	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Balance at beginning of period under IFRS 9	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Write-offs	-	-	-	-	-	-	-	-	-	-	-
Recoveries	-	-	-	-	-	-	-	-	-	-	-
Provision for credit losses	-	-	-	-	-	-	-	-	-	-	-
Interest income on impaired loans	-	-	-	-	-	-	-	-	-	-	-
Foreign exchange and other	-	-	-	-	-	-	-	-	-	-	-
Total allowance at end of period¹	-	-	-	-	-	-	-	-	-	-	-
Stage 1	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Stage 2	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Stage 3	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Individual allowance	n/a	-	-	-	-	-	-	-	-	-	-
Collective allowance ¹	n/a	-	-	-	-	-	-	-	-	-	-
Total allowance for credit losses	-	-	-	-	-	-	-	-	-	-	-

¹ Includes \$___ million (Q4/17: \$___ million) of allowance on undrawn credit facilities included in Other liabilities on the consolidated balance sheet.

n/a Not applicable.

PROVISION FOR CREDIT LOSSES ¹

(\$ millions)

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Provision for credit losses - impaired loans, by portfolio:											
Consumer											
Residential mortgages	-	-	-	-	-	-	-	-	-	-	-
Credit card	-	-	-	-	-	-	-	-	-	-	-
Personal	-	-	-	-	-	-	-	-	-	-	-
Total provision for credit losses - impaired loans, consumer²	-	-	-	-	-	-	-	-	-	-	-
Business and government											
Non-residential mortgages	-	-	-	-	-	-	-	-	-	-	-
Financial institutions	-	-	-	-	-	-	-	-	-	-	-
Retail and wholesale	-	-	-	-	-	-	-	-	-	-	-
Business services	-	-	-	-	-	-	-	-	-	-	-
Manufacturing - capital goods	-	-	-	-	-	-	-	-	-	-	-
Manufacturing - consumer goods	-	-	-	-	-	-	-	-	-	-	-
Real estate and construction	-	-	-	-	-	-	-	-	-	-	-
Agriculture	-	-	-	-	-	-	-	-	-	-	-
Oil and gas	-	-	-	-	-	-	-	-	-	-	-
Hardware and software	-	-	-	-	-	-	-	-	-	-	-
Telecommunications and cable	-	-	-	-	-	-	-	-	-	-	-
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-	-	-
Transportation	-	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-	-
Education, health and social services	-	-	-	-	-	-	-	-	-	-	-
Total provision for credit losses - impaired loans, business and government²	-	-	-	-	-	-	-	-	-	-	-
Total provision for credit losses - impaired loans	-	-	-	-	-	-	-	-	-	-	-
Provision for credit losses - impaired loans, by geography:											
Consumer											
Canada	-	-	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-	-	-
Business and government											
Canada	-	-	-	-	-	-	-	-	-	-	-
United States	-	-	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-	-	-
Total provision for credit losses - impaired loans, by geography	-	-	-	-	-	-	-	-	-	-	-
Provision for credit losses - stages 1 and 2 (Q4/17 and prior: incurred but not yet identified)											
Consumer	-	-	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-	-	-
Total provision for credit losses - stages 1 and 2 (Q4/17 and prior: incurred but not yet identified)	-	-	-	-	-	-	-	-	-	-	-
Total provision for credit losses	-	-	-	-	-	-	-	-	-	-	-
Of which:											
Collectively assessed	n/a	-	-	-	-	-	-	-	-	-	-
Individually assessed	n/a	-	-	-	-	-	-	-	-	-	-

¹ Effective Q1/18, loans are impaired when they are classified as stage 3 under IFRS 9. Impaired loans under IFRS 9 include insured residential mortgages that are more than 90 days but less than 365 days past due, which were not classified as impaired in prior periods under IAS 39.

² Includes provision for credit losses on: impaired personal, scored small business loans and mortgages; and net credit card write-offs.

n/a Not applicable.

NET WRITE-OFFS

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Net write-offs by portfolio:											
Consumer											
Residential mortgages	-	-	-	-	-	-	-	-	-	-	-
Personal	-	-	-	-	-	-	-	-	-	-	-
Credit card	-	-	-	-	-	-	-	-	-	-	-
Net write-offs on consumer loans	-	-	-	-	-	-	-	-	-	-	-
Business and government											
Non-residential mortgages	-	-	-	-	-	-	-	-	-	-	-
Retail and wholesale	-	-	-	-	-	-	-	-	-	-	-
Business services	-	-	-	-	-	-	-	-	-	-	-
Manufacturing - capital goods	-	-	-	-	-	-	-	-	-	-	-
Manufacturing - consumer goods	-	-	-	-	-	-	-	-	-	-	-
Real estate and construction	-	-	-	-	-	-	-	-	-	-	-
Agriculture	-	-	-	-	-	-	-	-	-	-	-
Oil and gas	-	-	-	-	-	-	-	-	-	-	-
Forest products	-	-	-	-	-	-	-	-	-	-	-
Hardware and software	-	-	-	-	-	-	-	-	-	-	-
Telecommunications and cable	-	-	-	-	-	-	-	-	-	-	-
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-	-	-
Transportation	-	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-	-
Education, health and social services	-	-	-	-	-	-	-	-	-	-	-
Net write-offs on business and government loans	-	-	-	-	-	-	-	-	-	-	-
Total net write-offs	-	-	-	-	-	-	-	-	-	-	-
Net write-offs by geography:											
Consumer											
Canada	-	-	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-	-	-
Business and government											
Canada	-	-	-	-	-	-	-	-	-	-	-
United States	-	-	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-	-	-
Total net write-offs	-	-	-	-	-	-	-	-	-	-	-

CREDIT RISK FINANCIAL MEASURES

	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
Diversification ratios									
Gross loans and acceptances									
Consumer	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-
Canada	-	-	-	-	-	-	-	-	-
United States	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-
Coverage ratios									
Allowance for credit losses to GIL and acceptances - segmented and total ¹									
Consumer	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-
Condition ratios									
Gross impaired loans-to-gross loans and acceptances	-	-	-	-	-	-	-	-	-
Net impaired loans and acceptances-to-net loans and acceptances	-	-	-	-	-	-	-	-	-
Segmented net impaired loans-to-segmented net loans and acceptances									
Consumer	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-
Canada	-	-	-	-	-	-	-	-	-
United States	-	-	-	-	-	-	-	-	-
Other countries	-	-	-	-	-	-	-	-	-

PAST DUE LOANS BUT NOT IMPAIRED ^{2, 3}

(\$ millions)				Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
	Less than 31 days	31 to 90 days	Over 90 days	Total	Total past due loans							
Residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-
Personal	-	-	-	-	-	-	-	-	-	-	-	-
Credit card	-	-	-	-	-	-	-	-	-	-	-	-
Business and government	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-

¹ Effective Q1/18, represents stage 3 allowance for credit losses. Q4/17 and prior: represents individual allowance and the portion of collective allowance relating to impaired loans, which are generally loans that are past 90 days in arrears.

² Past due loans are loans where repayment of principal or payment of interest is contractually in arrears.

³ Effective Q1/18, loans are impaired when they are classified as stage 3 under IFRS 9. Impaired loans under IFRS 9 include insured residential mortgages that are more than 90 days but less than 365 days past due, which were not classified as impaired in prior periods under IAS 39.

OUTSTANDING DERIVATIVE CONTRACTS - NOTIONAL AMOUNTS

(\$ millions)

	Q1/18			Total notional amount	Analyzed by use		Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
	Residual term to contractual maturity				Total notional amount									
	Less than 1 year	1 - 5 years	Over 5 years		Trading	ALM ¹								
Interest rate derivatives														
Over-the-counter (OTC)														
Forward rate agreements	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Centrally cleared forward rate agreements	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Swap contracts														
Centrally cleared swap contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchased options	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Written options	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange-traded														
Futures contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchased options	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Written options	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total interest rate derivatives														
Foreign exchange derivatives														
Over-the-counter														
Forward contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Swap contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchased options	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Written options	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange-traded														
Futures contracts	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total foreign exchange derivatives														
Credit derivatives														
Over-the-counter														
Total return swap contracts - protection sold	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swap contracts - protection purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Centrally cleared credit default swap contracts - protection purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit default swap contracts - protection sold	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Centrally cleared credit default swap contracts - protection sold	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total credit derivatives														
Equity derivatives														
Over-the-counter	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange-traded	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total equity derivatives														
Precious metal derivatives														
Over-the-counter	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange-traded	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total precious metal derivatives														
Other commodity derivatives														
Over-the-counter	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Centrally cleared commodity derivatives	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange-traded	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total other commodity derivatives														
Total notional amount														
Of which:														
Over-the-counter ²	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Exchange-traded	-	-	-	-	-	-	-	-	-	-	-	-	-	-

¹ ALM: asset/liability management.

² For OTC derivatives that are not centrally cleared, \$___ billion (Q4/17: \$___ billion) are with counterparties that have two-way collateral posting arrangements, \$___ billion (Q4/17: \$___ billion) are with counterparties that have one-way collateral posting arrangements, and \$___ billion (Q4/17: \$___ billion) are with counterparties that have no collateral posting arrangements. All counterparties with whom we have one-way collateral posting arrangements are sovereign entities.

FAIR VALUE OF FINANCIAL INSTRUMENTS

(\$ millions)	Q1/18		Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
	Book value (includes securities at amortized cost)	Fair value	Fair value over (under) book value								
Assets											
Cash and deposits with banks	-	-	-	-	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-	-	-	-	-
Cash collateral on securities borrowed	-	-	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements	-	-	-	-	-	-	-	-	-	-	-
Loans, net of allowance	-	-	-	-	-	-	-	-	-	-	-
Derivative instruments	-	-	-	-	-	-	-	-	-	-	-
Customers' liability under acceptances	-	-	-	-	-	-	-	-	-	-	-
Other assets	-	-	-	-	-	-	-	-	-	-	-
Liabilities											
Deposits	-	-	-	-	-	-	-	-	-	-	-
Obligations related to securities sold short	-	-	-	-	-	-	-	-	-	-	-
Cash collateral on securities lent	-	-	-	-	-	-	-	-	-	-	-
Obligations related to securities sold under repurchase agreements	-	-	-	-	-	-	-	-	-	-	-
Derivative instruments	-	-	-	-	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	-	-	-	-	-	-	-	-	-	-	-

FAIR VALUE OF DEBT AND EQUITY SECURITIES MEASURED AT FVOCI

(\$ millions)	Q1/18		Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
	Amortized cost	Fair value	Unrealized net gains (losses)								
Debt and equity securities measured at FVOCI (Q4/17 and prior: AFS securities)											
Government issued or guaranteed	-	-	-	-	-	-	-	-	-	-	-
Mortgage- and asset-backed	-	-	-	-	-	-	-	-	-	-	-
Corporate debt	-	-	-	-	-	-	-	-	-	-	-
Corporate equity	-	-	-	-	-	-	-	-	-	-	-

FAIR VALUE OF DERIVATIVE INSTRUMENTS

(\$ millions)	Q1/18		Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16
	Positive	Negative	Fair value, net								
Total held for trading purposes	-	-	-	-	-	-	-	-	-	-	-
Total held for ALM purposes	-	-	-	-	-	-	-	-	-	-	-
Total fair value¹	-	-	-	-	-	-	-	-	-	-	-

¹ Includes positive fair value of \$____ million (Q4/17: \$____ million) and negative fair value of \$____ million (Q4/17: \$____ million) for exchange-traded derivatives.

APPENDIX - CANADIAN PERSONAL AND COMMERCIAL BANKING

(\$ millions)	Q1/18	Q4/17	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	2017 12M	2016 12M
Financial results											
Total revenue	-	-	-	-	-	-	-	-	-	-	-
Impaired ¹	-	-	-	-	-	-	-	-	-	-	-
Non-impaired ¹	-	-	-	-	-	-	-	-	-	-	-
Total provision for credit losses	-	-	-	-	-	-	-	-	-	-	-
Non-interest expenses	-	-	-	-	-	-	-	-	-	-	-
Income before income taxes	-	-	-	-	-	-	-	-	-	-	-
Income taxes	-	-	-	-	-	-	-	-	-	-	-
Net income	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Total revenue											
Net interest income	-	-	-	-	-	-	-	-	-	-	-
Non-interest income	-	-	-	-	-	-	-	-	-	-	-
Intersegment revenue ²	-	-	-	-	-	-	-	-	-	-	-
Average balances											
Total assets	-	-	-	-	-	-	-	-	-	-	-
Interest-earning assets ³	-	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-
Common equity ⁴	-	-	-	-	-	-	-	-	-	-	-
Financial measures											
Net interest margin on average interest-earning assets ³	-	-	-	-	-	-	-	-	-	-	-
Efficiency ratio	-	-	-	-	-	-	-	-	-	-	-
Return on equity ⁴	-	-	-	-	-	-	-	-	-	-	-
Net income attributable to equity shareholders	-	-	-	-	-	-	-	-	-	-	-
Charge for economic capital ⁴	-	-	-	-	-	-	-	-	-	-	-
Economic profit ⁴	-	-	-	-	-	-	-	-	-	-	-

¹ As a result of our adoption of IFRS 9 effective November 1, 2017, we now recognize provision for credit losses related to both impaired and non-impaired loans in the SBUs. In prior periods, provision for credit losses related to non-impaired loans was recognized in Corporate and Other, except for: (i) non-impaired residential mortgages greater than 90 days delinquent; and (ii) non-impaired personal loans and scored small business loans greater than 30 days delinquent, which was included in Canadian Personal and Small Business Banking.

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

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

⁴ See "Notes to users": Non-GAAP measures. See page 1 for additional details.