



Supplementary Financial Information

For the period ended
April 30, 2017

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q2/17, and our 2016 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

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 EPS

We adjust our reported diluted EPS to remove the impact of items of note, net of 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 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 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 11.

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

The following table on page 2 provides a reconciliation of non-GAAP to GAAP measures related to CIBC on a consolidated basis.

NOTES TO USERS

(\$ millions)

Reconciliation of non-GAAP to GAAP measures

		Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Reported and adjusted diluted EPS														
Reported net income attributable to common shareholders	A	1,035	1,393	917	1,426	926	968	767	962	895	2,428	1,894	4,237	3,531
After-tax impact of items of note		20	(241)	110	(369)	21	47	172	12	13	(221)	68	(191)	230
Adjusted net income attributable to common shareholders ¹	B	1,055	1,152	1,027	1,057	947	1,015	939	974	908	2,207	1,962	4,046	3,761
Diluted weighted-average common shares outstanding (thousands)	C	400,577	398,311	395,750	395,328	395,150	397,428	397,838	397,828	397,785	399,413	396,302	395,919	397,832
Reported diluted EPS (\$)	A / C	2.59	3.50	2.32	3.61	2.35	2.43	1.93	2.42	2.25	6.08	4.78	10.70	8.87
Adjusted diluted EPS (\$) ¹	B / C	2.64	2.89	2.60	2.67	2.40	2.55	2.36	2.45	2.28	5.53	4.95	10.22	9.45
Reported and adjusted efficiency ratio														
Reported total revenue	D	3,698	4,209	3,681	4,136	3,631	3,587	3,483	3,520	3,394	7,907	7,218	15,035	13,856
Adjusting items:														
Pre-tax impact of items of note		7	(299)	3	(459)	(53)	4	2	4	9	(292)	(49)	(505)	(40)
TEB		123	118	97	142	120	115	91	131	112	241	235	474	482
Adjusted total revenue ¹	E	3,828	4,028	3,781	3,819	3,698	3,706	3,576	3,655	3,515	7,856	7,404	15,004	14,298
Reported non-interest expenses	F	2,275	2,274	2,347	2,218	2,242	2,164	2,383	2,179	2,104	4,549	4,406	8,971	8,861
Adjusting items:														
Pre-tax impact of items of note		(19)	(6)	(147)	(10)	(95)	(10)	(223)	(12)	(9)	(25)	(105)	(262)	(338)
Adjusted non-interest expenses ¹	G	2,256	2,268	2,200	2,208	2,147	2,154	2,160	2,167	2,095	4,524	4,301	8,709	8,523
Reported efficiency ratio	F / D	61.5%	54.0%	63.8%	53.6%	61.7%	60.3%	68.4%	61.9%	62.0%	57.5%	61.0%	59.7%	63.9%
Adjusted efficiency ratio ¹	G / E	58.9%	56.3%	58.2%	57.8%	58.0%	58.1%	60.4%	59.3%	59.6%	57.6%	58.1%	58.0%	59.6%
Reported and adjusted dividend payout ratio														
Dividends paid to common shareholders	H	508	493	478	478	466	457	445	433	421	1,001	923	1,879	1,708
Reported dividend payout ratio	H / A	49.0%	35.4%	52.2%	33.5%	50.2%	47.3%	58.0%	45.0%	47.1%	41.2%	48.7%	44.3%	48.4%
Adjusted dividend payout ratio ¹	H / B	48.1%	42.8%	46.6%	45.2%	49.1%	45.1%	47.4%	44.5%	46.4%	45.4%	47.0%	46.4%	45.4%
Reported and adjusted return on common shareholders' equity														
Average common shareholders' equity	I	23,932	22,674	21,763	21,198	20,899	21,233	20,122	18,733	18,437	23,293	21,068	21,275	18,857
Reported return on common shareholders' equity	A / I ²	17.7%	24.4%	16.8%	26.8%	18.0%	18.1%	15.1%	20.4%	19.9%	21.0%	18.1%	19.9%	18.7%
Adjusted return on common shareholders' equity ¹	B / I ²	18.1%	20.1%	18.8%	19.8%	18.4%	19.0%	18.5%	20.6%	20.2%	19.1%	18.7%	19.0%	19.9%
Reported and adjusted effective tax rate														
Reported income before income taxes	J	1,244	1,723	1,112	1,675	1,065	1,161	902	1,152	1,093	2,967	2,226	5,013	4,224
Pre-tax impact of items of note		26	(293)	150	(409)	82	83	225	16	18	(267)	165	(94)	298
Adjusted income before income taxes ¹	K	1,270	1,430	1,262	1,266	1,147	1,244	1,127	1,168	1,111	2,700	2,391	4,919	4,522
Reported income taxes	L	194	316	181	234	124	179	124	174	182	510	303	718	634
Tax impact of items of note		6	(52)	40	(40)	61	36	51	4	5	(46)	97	97	66
Adjusted income taxes ¹	M	200	264	221	194	185	215	175	178	187	464	400	815	700
Reported effective tax rate	L / J	15.6%	18.4%	16.2%	14.0%	11.6%	15.4%	13.7%	15.1%	16.7%	17.2%	13.6%	14.3%	15.0%
Adjusted effective tax rate ¹	M / K	15.7%	18.5%	17.5%	15.4%	16.1%	17.3%	15.5%	15.2%	16.8%	17.2%	16.7%	16.6%	15.5%

¹ Non-GAAP measure.

² Annualized.

NOTES TO USERS

(\$ millions)

Items of note

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Gain on the sale and lease back of certain retail properties	-	(299)	-	-	-	-	-	-	-	(299)	-	-	-
Gain, net of related transaction costs, on the sale of our minority investment in American Century Investments (ACI)	-	-	-	(428)	-	-	-	-	-	-	-	(428)	-
Gain, net of related transaction and severance costs, on the sale of a processing centre	-	-	-	-	(53)	-	-	-	-	-	(53)	(53)	-
Gain arising from accounting adjustments on credit card-related balance sheet amounts	-	-	-	-	-	-	-	-	-	-	-	-	(46)
Gain on sale of an investment in our merchant banking portfolio	-	-	-	-	-	-	-	-	-	-	-	-	(23)
Loss (income) from the structured credit run-off business ¹	-	-	9	(28)	11	5	3	6	8	-	16	(3)	29
Amortization of intangible assets	6	6	7	7	7	9	11	10	10	12	16	30	42
Transaction and integration-related costs associated with the acquisition of PrivateBank ²	20	-	-	-	-	-	-	-	-	20	-	-	-
Increase in legal provisions	-	-	-	-	77	-	-	-	-	-	77	77	-
Increase in collective allowance recognized in Corporate and Other ³	-	-	-	-	40	69	-	-	-	-	109	109	-
Loan losses in our exited European leveraged finance portfolio	-	-	-	40	-	-	-	-	-	-	-	40	-
Restructuring charges primarily relating to employee severance	-	-	134	-	-	-	211	-	-	-	-	134	296
Pre-tax impact of items of note on net income	26	(293)	150	(409)	82	83	225	16	18	(267)	165	(94)	298
Income tax impact on above items of note	(6)	52	(40)	40	(31)	(21)	(51)	(4)	(5)	46	(52)	(52)	(66)
Income tax recovery due to the settlement of transfer pricing-related matters	-	-	-	-	(30)	-	-	-	-	-	(30)	(30)	-
Income tax recovery arising from a change in our expected utilization of tax loss carryforwards	-	-	-	-	-	(15)	-	-	-	-	(15)	(15)	-
After-tax impact of items of note on net income	20	(241)	110	(369)	21	47	174	12	13	(221)	68	(191)	232
After-tax impact of items of note on non-controlling interests	-	-	-	-	-	-	(2)	-	-	-	-	-	(2)
After-tax impact of items of note on net income attributable to common shareholders	20	(241)	110	(369)	21	47	172	12	13	(221)	68	(191)	230

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 pre-funding the cash component of the merger consideration. Integration costs are comprised of direct and incremental costs incurred as part of planning for integrating the businesses of PrivateBank 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, consulting fees and marketing costs related to rebranding activities.

³ Relates to the collective allowance, except for: (i) residential mortgages greater than 90 days delinquent; (ii) personal loans and scored small business loans greater than 30 days delinquent; and (iii) net write-offs for the card portfolio, which are all reported in the respective SBUs.

FINANCIAL HIGHLIGHTS

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15		2017 6M	2016 6M	2016 12M	2015 12M
Financial results (\$ millions)														
Net interest income	2,095	2,142	2,110	2,113	2,037	2,106	2,043	2,021	1,895	4,237	4,143	8,366	7,915	
Non-interest income	1,603	2,067	1,571	2,023	1,594	1,481	1,440	1,499	1,499	3,670	3,075	6,669	5,941	
Total revenue	3,698	4,209	3,681	4,136	3,631	3,587	3,483	3,520	3,394	7,907	7,218	15,035	13,856	
Provision for credit losses	179	212	222	243	324	262	198	189	197	391	586	1,051	771	
Non-interest expenses	2,275	2,274	2,347	2,218	2,242	2,164	2,383	2,179	2,104	4,549	4,406	8,971	8,861	
Income before income taxes	1,244	1,723	1,112	1,675	1,065	1,161	902	1,152	1,093	2,967	2,226	5,013	4,224	
Income taxes	194	316	181	234	124	179	124	174	182	510	303	718	634	
Net income	1,050	1,407	931	1,441	941	982	778	978	911	2,457	1,923	4,295	3,590	
Net income attributable to non-controlling interests	5	5	4	6	5	5	2	5	4	10	10	20	14	
Preferred shareholders	10	9	10	9	10	9	9	11	12	19	19	38	45	
Common shareholders	1,035	1,393	917	1,426	926	968	767	962	895	2,428	1,894	4,237	3,531	
Net income attributable to equity shareholders	1,045	1,402	927	1,435	936	977	776	973	907	2,447	1,913	4,275	3,576	
Financial measures														
Reported efficiency ratio	61.5%	54.0%	63.8%	53.6%	61.7%	60.3%	68.4%	61.9%	62.0%	57.5%	61.0%	59.7%	63.9%	
Adjusted efficiency ratio ¹	58.9%	56.3%	58.2%	57.8%	58.0%	58.1%	60.4%	59.3%	59.6%	57.6%	58.1%	58.0%	59.6%	
Loan loss ratio ²	0.25%	0.26%	0.27%	0.32%	0.38%	0.26%	0.26%	0.25%	0.30%	0.25%	0.32%	0.31%	0.27%	
Reported return on common shareholders' equity	17.7%	24.4%	16.8%	26.8%	18.0%	18.1%	15.1%	20.4%	19.9%	21.0%	18.1%	19.9%	18.7%	
Adjusted return on common shareholders' equity ¹	18.1%	20.1%	18.8%	19.8%	18.4%	19.0%	18.5%	20.6%	20.2%	19.1%	18.7%	19.0%	19.9%	
Net interest margin	1.63%	1.61%	1.59%	1.64%	1.65%	1.69%	1.70%	1.75%	1.73%	1.62%	1.67%	1.64%	1.74%	
Net interest margin on average interest-earning assets ³	1.81%	1.80%	1.81%	1.87%	1.89%	1.94%	1.95%	2.01%	2.01%	1.81%	1.92%	1.88%	2.00%	
Return on average assets ⁴	0.82%	1.06%	0.70%	1.12%	0.76%	0.79%	0.65%	0.85%	0.83%	0.94%	0.78%	0.84%	0.79%	
Return on average interest-earning assets ^{3,4}	0.91%	1.18%	0.80%	1.28%	0.88%	0.91%	0.74%	0.97%	0.97%	1.05%	0.89%	0.96%	0.91%	
Total shareholder return	0.58%	11.49%	2.54%	(0.94)%	12.72%	(8.13)%	8.61%	(2.40)%	11.10%	12.14%	3.56%	5.19%	1.96%	
Reported effective tax rate	15.6%	18.4%	16.2%	14.0%	11.6%	15.4%	13.7%	15.1%	16.7%	17.2%	13.6%	14.3%	15.0%	
Adjusted effective tax rate ¹	15.7%	18.5%	17.5%	15.4%	16.1%	17.3%	15.5%	15.2%	16.8%	17.2%	16.7%	16.6%	15.5%	
Common share information														
Per share (\$)														
Basic EPS	2.59	3.50	2.32	3.61	2.35	2.44	1.93	2.42	2.25	6.09	4.79	10.72	8.89	
Reported diluted EPS	2.59	3.50	2.32	3.61	2.35	2.43	1.93	2.42	2.25	6.08	4.78	10.70	8.87	
Adjusted diluted EPS ¹	2.64	2.89	2.60	2.67	2.40	2.55	2.36	2.45	2.28	5.53	4.95	10.22	9.45	
Dividends	1.27	1.24	1.21	1.21	1.18	1.15	1.12	1.09	1.06	2.51	2.33	4.75	4.30	
Book value	61.42	58.90	56.59	54.54	52.16	52.56	51.25	50.02	47.08	61.42	52.16	56.59	51.25	
Share price (\$)														
High	119.86	113.16	104.46	104.19	101.76	101.22	102.74	96.99	97.62	119.86	101.76	104.46	107.16	
Low	109.71	97.76	97.51	96.84	83.33	83.42	86.00	89.55	89.26	97.76	83.33	83.33	86.00	
Closing	110.25	110.81	100.50	99.19	101.34	91.24	100.28	93.46	96.88	110.25	101.34	100.50	100.28	
Shares outstanding (thousands)														
Weighted-average basic	399,807	397,647	395,181	394,753	394,679	396,927	397,253	397,270	397,212	398,709	395,815	395,389	397,213	
Weighted-average diluted	400,577	398,311	395,750	395,328	395,150	397,428	397,838	397,828	397,785	399,413	396,302	395,919	397,832	
End of period	401,608	399,559	397,070	394,838	394,679	395,179	397,291	397,234	397,262	401,608	394,679	397,070	397,291	
Market capitalization (\$ millions)	44,277	44,275	39,906	39,164	39,997	36,056	39,840	37,126	38,487	44,277	39,997	39,906	39,840	
Value measures														
Dividend yield (based on closing share price)	4.7%	4.4%	4.8%	4.9%	4.7%	5.0%	4.4%	4.6%	4.5%	4.6%	4.6%	4.7%	4.3%	
Reported dividend payout ratio	49.0%	35.4%	52.2%	33.5%	50.2%	47.3%	58.0%	45.0%	47.1%	41.2%	48.7%	44.3%	48.4%	
Adjusted dividend payout ratio ¹	48.1%	42.8%	46.6%	45.2%	49.1%	45.1%	47.4%	44.5%	46.4%	45.4%	47.0%	46.4%	45.4%	
Market value to book value ratio	1.80	1.88	1.78	1.82	1.94	1.74	1.96	1.87	2.06	1.80	1.94	1.78	1.96	

For footnotes, see next page.



FINANCIAL HIGHLIGHTS (continued)

(\$ millions)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
On- and off-balance sheet information													
Cash, deposits with banks and securities	110,472	104,913	101,588	98,093	91,054	91,132	93,619	92,997	76,406	110,472	91,054	101,588	93,619
Loans and acceptances, net of allowance	330,752	322,094	319,781	312,273	303,761	301,301	290,981	285,502	276,543	330,752	303,761	319,781	290,981
Total assets	528,591	513,294	501,357	494,490	478,144	479,032	463,309	457,842	439,203	528,591	478,144	501,357	463,309
Deposits	413,128	409,753	395,647	389,573	368,710	377,234	366,657	360,525	341,188	413,128	368,710	395,647	366,657
Common shareholders' equity	24,668	23,532	22,472	21,533	20,585	20,770	20,360	19,869	18,703	24,668	20,585	22,472	20,360
Average assets	528,099	528,852	527,702	511,925	502,408	494,379	476,700	457,774	448,912	528,482	498,350	509,140	455,324
Average interest-earning assets ³	475,067	470,943	462,970	448,834	437,179	431,380	415,783	399,444	385,938	472,970	434,248	445,134	395,616
Average common shareholders' equity	23,932	22,674	21,763	21,198	20,899	21,233	20,122	18,733	18,437	23,293	21,068	21,275	18,857
Assets under administration ^{5,6}	2,120,972	2,036,008	2,041,887	1,993,740	1,878,290	1,833,071	1,846,142	1,871,875	1,894,715	2,120,972	1,878,290	2,041,887	1,846,142
Assets under management ⁶	198,941	186,547	183,715	179,903	169,521	169,389	170,465	172,316	165,810	198,941	169,521	183,715	170,465
Balance sheet quality (All-in basis) and liquidity measures⁷													
Risk-weighted assets (RWA)													
CET1 capital RWA	175,431	169,350	168,996	168,077	165,419	162,583	156,107	153,889	146,951	175,431	165,419	168,996	156,107
Tier 1 capital RWA	175,431	169,575	169,322	168,407	165,746	162,899	156,401	154,176	147,173	175,431	165,746	169,322	156,401
Total capital RWA	175,431	169,755	169,601	168,690	166,027	163,169	156,652	154,422	147,364	175,431	166,027	169,601	156,652
Capital ratios													
CET1 ratio	12.2%	11.9%	11.3%	10.9%	10.4%	10.6%	10.8%	10.8%	10.8%	12.2%	10.4%	11.3%	10.8%
Tier 1 capital ratio	13.5%	13.2%	12.8%	12.4%	11.9%	12.1%	12.5%	12.5%	12.6%	13.5%	11.9%	12.8%	12.5%
Total capital ratio	15.4%	15.2%	14.8%	14.4%	13.9%	14.2%	15.0%	15.0%	15.3%	15.4%	13.9%	14.8%	15.0%
Basel III leverage ratio													
Leverage ratio exposure	572,104	555,830	545,480	537,172	516,838	516,037	502,552	493,475	474,276	572,104	516,838	545,480	502,552
Leverage ratio	4.1%	4.0%	4.0%	3.9%	3.8%	3.8%	3.9%	3.9%	3.9%	4.1%	3.8%	4.0%	3.9%
Liquidity coverage ratio	125%	119%	124%	120%	122%	121%	119%	121%	129%	n/a	n/a	n/a	n/a
Other information													
Full-time equivalent employees ⁸	43,444	43,016	43,213	43,741	43,380	43,609	44,201	44,385	43,566	43,444	43,380	43,213	44,201

¹ See Notes to users: Non-GAAP measures.

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. The provision for credit losses on impaired loans includes provision for: individual allowance; collective allowance on impaired personal, scored small business and mortgage loans; and net credit card write-offs.

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 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.

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

⁷ Debt ratings - S&P Senior Long Term: A+; Moody's Senior Long Term: A1 (Negative Outlook). Moody's changed our senior debt rating from Aa3 to A1 on May 10, 2017.

⁸ 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)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Interest income													
Loans	2,520	2,563	2,531	2,492	2,384	2,426	2,385	2,418	2,306	5,083	4,810	9,833	9,573
Securities	485	485	457	446	436	435	385	380	370	970	871	1,774	1,524
Securities borrowed or purchased under resale agreements	111	107	90	86	80	73	60	69	82	218	153	329	310
Deposits with banks	42	37	37	44	42	33	23	20	14	79	75	156	76
	3,158	3,192	3,115	3,068	2,942	2,967	2,853	2,887	2,772	6,350	5,909	12,092	11,483
Interest expense													
Deposits	909	896	878	814	781	742	680	728	739	1,805	1,523	3,215	2,990
Securities sold short	52	61	45	57	42	55	52	55	50	113	97	199	230
Securities lent or sold under repurchase agreements	57	47	36	36	31	24	23	29	23	104	55	127	110
Subordinated indebtedness	35	35	35	37	37	28	39	40	51	70	65	137	181
Other	10	11	11	11	14	12	16	14	14	21	26	48	57
	1,063	1,050	1,005	955	905	861	810	866	877	2,113	1,766	3,726	3,568
Net interest income	2,095	2,142	2,110	2,113	2,037	2,106	2,043	2,021	1,895	4,237	4,143	8,366	7,915

NON-INTEREST INCOME

(\$ millions)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Underwriting and advisory fees	103	109	103	142	121	80	100	106	134	212	201	446	427
Deposit and payment fees	205	213	207	206	206	213	208	216	201	418	419	832	830
Credit fees	171	175	166	169	156	147	140	136	130	346	303	638	533
Card fees	106	128	125	115	108	122	115	109	114	234	230	470	449
Investment management and custodial fees	249	240	233	223	214	212	208	211	201	489	426	882	814
Mutual fund fees	389	389	378	369	349	366	363	369	354	778	715	1,462	1,457
Insurance fees, net of claims	106	107	97	99	100	100	103	81	91	213	200	396	361
Commissions on securities transactions	91	90	83	87	88	84	88	93	102	181	172	342	385
Trading income (loss)	(29)	115	(32)	(28)	18	(46)	(114)	(10)	(7)	86	(28)	(88)	(139)
AFS securities gains, net	43	33	6	46	13	8	19	17	41	76	21	73	138
Designated at fair value (FVO) gains (losses), net ¹	1	-	10	(6)	8	5	19	(9)	(11)	1	13	17	(3)
Foreign exchange other than trading ²	59	60	53	201	56	57	46	29	10	119	113	367	92
Income from equity-accounted associates and joint ventures	25	21	24	23	20	29	37	43	54	46	49	96	177
Other	84	387	118	377	137	104	108	108	85	471	241	736	420
Total non-interest income	1,603	2,067	1,571	2,023	1,594	1,481	1,440	1,499	1,499	3,670	3,075	6,669	5,941

¹ Represents income (loss) from FVO financial instruments and related hedges.

² 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)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15		2017	2016	2016	2015
											6M	6M	12M	12M
Employee compensation and benefits														
Salaries	647	660	780	658	644	659	835	652	619	1,307	1,303	2,741	2,826	
Performance-based compensation	420	467	358	445	385	392	380	403	381	887	777	1,580	1,568	
Benefits	182	182	154	171	170	166	164	176	178	364	336	661	705	
	1,249	1,309	1,292	1,274	1,199	1,217	1,379	1,231	1,178	2,558	2,416	4,982	5,099	
Occupancy costs														
Rent and maintenance	170	163	170	161	165	165	172	158	160	333	330	661	648	
Depreciation	34	35	39	35	34	35	37	33	33	69	69	143	134	
	204	198	209	196	199	200	209	191	193	402	399	804	782	
Computer, software and office equipment														
Rent, maintenance and amortization of software costs ¹	370	338	365	316	310	292	305	302	288	708	602	1,283	1,177	
Depreciation	27	27	28	28	30	29	30	28	29	54	59	115	115	
	397	365	393	344	340	321	335	330	317	762	661	1,398	1,292	
Communications														
Telecommunications	36	35	36	32	38	36	35	34	35	71	74	142	136	
Postage and courier	34	29	29	30	35	32	31	32	34	63	67	126	133	
Stationery	13	11	10	13	15	13	14	14	15	24	28	51	57	
	83	75	75	75	88	81	80	80	84	158	169	319	326	
Advertising and business development	63	54	77	66	63	63	80	70	70	117	126	269	281	
Professional fees	45	41	61	51	45	44	78	65	48	86	89	201	230	
Business and capital taxes	22	24	18	14	15	21	16	15	18	46	36	68	68	
Other ²	212	208	222	198	293	217	206	197	196	420	510	930	783	
Non-interest expenses	2,275	2,274	2,347	2,218	2,242	2,164	2,383	2,179	2,104	4,549	4,406	8,971	8,861	

¹ Includes \$60 million (Q1/17: \$52 million) of amortization and impairment of software costs.

² Includes \$6 million (Q1/17: \$6 million) of amortization and impairment of other intangible assets.

SEGMENTED INFORMATION

CIBC has three SBUs:

► **Retail and Business Banking** provides personal and business clients across Canada with financial advice, products and services through a strong team of advisors and relationship managers, in our banking centres or through remote channels such as mobile advisors, telephone, online or mobile banking.

► **Wealth Management** provides integrated advice and investment solutions to meet the needs of institutional, retail, and high net worth clients. Our asset management, retail brokerage and private wealth management businesses combine to create an integrated offer, delivered through approximately 1,600 advisors across Canada and the U.S. The results of ACI (sold in fiscal 2016) are included in the Other business line.

► **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 – Technology and Operations, Finance (including Treasury), Administration, Risk Management, and Internal Audit, as well as other support groups. The expenses of these functional and support groups are generally allocated to the business lines within the SBUs. Corporate and Other also includes our international banking operations comprising mainly CIBC FirstCaribbean, strategic investments in the CIBC Mellon joint ventures, and other income statement and balance sheet items not directly attributable to the business lines.

(\$ millions)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Financial results													
Retail and Business Banking	647	953	687	666	652	684	672	630	584	1,600	1,336	2,689	2,530
Wealth Management	154	133	126	506	113	119	122	140	128	287	232	864	518
Capital Markets	292	371	276	304	252	244	181	265	240	663	496	1,076	957
Corporate and Other	(43)	(50)	(158)	(35)	(76)	(65)	(197)	(57)	(41)	(93)	(141)	(334)	(415)
Net income	1,050	1,407	931	1,441	941	982	778	978	911	2,457	1,923	4,295	3,590

SEGMENTED INFORMATION - RETAIL AND BUSINESS BANKING

(\$ millions)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Financial results													
Personal banking	1,771	1,836	1,825	1,779	1,713	1,749	1,743	1,686	1,604	3,607	3,462	7,066	6,693
Business banking	447	453	443	435	423	425	414	410	399	900	848	1,726	1,623
Other	7	307	22	11	14	16	19	22	26	314	30	63	90
Total revenue	2,225	2,596	2,290	2,225	2,150	2,190	2,176	2,118	2,029	4,821	4,340	8,855	8,406
Provision for credit losses	196	205	206	197	199	163	163	165	179	401	362	765	670
Non-interest expenses	1,149	1,129	1,149	1,121	1,105	1,097	1,100	1,096	1,058	2,278	2,202	4,472	4,309
Income before income taxes	880	1,262	935	907	846	930	913	857	792	2,142	1,776	3,618	3,427
Income taxes	233	309	248	241	194	246	241	227	208	542	440	929	897
Net income	647	953	687	666	652	684	672	630	584	1,600	1,336	2,689	2,530
Net income attributable to equity shareholders	647	953	687	666	652	684	672	630	584	1,600	1,336	2,689	2,530
Total revenue													
Net interest income	1,558	1,602	1,599	1,572	1,513	1,534	1,528	1,487	1,401	3,160	3,047	6,218	5,879
Non-interest income	543	872	570	536	526	542	535	516	516	1,415	1,068	2,174	2,080
Intersegment revenue ¹	124	122	121	117	111	114	113	115	112	246	225	463	447
	2,225	2,596	2,290	2,225	2,150	2,190	2,176	2,118	2,029	4,821	4,340	8,855	8,406
Average balances ²													
Residential mortgages ³	188,602	184,433	178,489	172,001	167,893	165,219	161,145	157,123	154,568	186,483	166,541	170,917	156,535
Personal loans	35,917	35,367	35,087	34,589	33,975	33,820	33,736	33,499	33,258	35,637	33,897	34,370	33,369
Credit card	11,932	12,184	12,004	11,905	11,583	11,797	11,655	11,568	11,323	12,060	11,691	11,823	11,539
Business lending ^{3,4}	53,323	51,712	51,065	49,811	48,248	46,594	45,049	43,601	42,511	52,504	47,412	48,933	43,179
Interest-earning assets ⁵	271,189	266,030	259,322	251,939	246,418	243,243	238,155	232,889	228,686	268,567	244,813	250,251	231,596
Deposits	199,390	198,081	191,408	186,428	183,873	182,378	176,035	172,487	170,872	198,724	183,117	186,034	172,218
Common equity ⁶	5,530	5,629	5,490	5,292	5,089	5,140	4,859	4,752	4,250	5,580	5,115	5,253	4,529
Financial measures													
Net interest margin on average interest-earning assets ⁵	2.36%	2.39%	2.45%	2.48%	2.50%	2.51%	2.54%	2.53%	2.51%	2.37%	2.50%	2.49%	2.54%
Efficiency ratio	51.6%	43.5%	50.1%	50.3%	51.4%	50.1%	50.6%	51.8%	52.2%	47.2%	50.7%	50.5%	51.3%
Return on equity ⁶	47.8%	67.0%	49.6%	50.0%	51.9%	52.7%	54.7%	52.4%	56.0%	57.7%	52.3%	51.0%	55.6%
Net income attributable to equity shareholders	647	953	687	666	652	684	672	630	584	1,600	1,336	2,689	2,530
Charge for economic capital ⁶	(131)	(138)	(135)	(129)	(122)	(127)	(146)	(144)	(127)	(269)	(249)	(513)	(547)
Economic profit ⁶	516	815	552	537	530	557	526	486	457	1,331	1,087	2,176	1,983
Other information													
FirstLine mortgages (\$ millions - average)	4,124	4,676	5,693	7,154	8,904	10,738	12,784	15,201	17,488	4,404	9,831	8,118	16,176
Number of banking centres - Canada	1,096	1,105	1,108	1,115	1,120	1,124	1,125	1,128	1,131	1,096	1,120	1,108	1,125
Number of President's Choice Financial sales locations	219	218	218	310	310	306	302	306	302	219	310	218	302
Number of ABMs - Canada	3,924	3,923	3,931	3,914	3,920	3,910	3,936	4,288	4,228	3,924	3,920	3,931	3,936
Full-time equivalent employees	20,715	20,494	20,280	20,414	20,833	21,160	21,532	21,573	21,257	20,715	20,833	20,280	21,532

¹ Intersegment revenue represents internal sales commissions and revenue allocations under the Manufacturer / Customer Segment / Distributor Management Model.

² Loan amounts are stated before any related allowances.

³ Multi-family dwelling mortgages are included in business lending.

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.

SEGMENTED INFORMATION - WEALTH MANAGEMENT

(\$ millions)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15		2017 6M	2016 6M	2016 12M	2015 12M
Financial results														
Retail brokerage	352	352	332	317	312	308	317	326	324	704	620	1,269	1,282	
Asset management	207	194	190	196	179	181	178	180	177	401	360	746	707	
Private wealth management	100	107	98	94	91	98	91	93	86	207	189	381	379	
Other	-	-	-	428	1	14	21	29	27	-	15	443	100	
Total revenue	659	653	620	1,035	583	601	607	628	614	1,312	1,184	2,839	2,468	
Provision for (reversal of) credit losses	-	-	-	-	-	-	-	-	(1)	-	-	-	(1)	
Non-interest expenses	461	469	444	438	432	439	447	443	447	930	871	1,753	1,784	
Income before income taxes	198	184	176	597	151	162	160	185	168	382	313	1,086	685	
Income taxes	44	51	50	91	38	43	38	45	40	95	81	222	167	
Net income	154	133	126	506	113	119	122	140	128	287	232	864	518	
Net income attributable to equity shareholders	154	133	126	506	113	119	122	140	128	287	232	864	518	
Total revenue														
Net interest income	53	54	51	50	50	52	51	52	49	107	102	203	203	
Non-interest income	733	724	693	1,105	646	666	672	694	679	1,457	1,312	3,110	2,722	
Intersegment revenue ¹	(127)	(125)	(124)	(120)	(113)	(117)	(116)	(118)	(114)	(252)	(230)	(474)	(457)	
	659	653	620	1,035	583	601	607	628	614	1,312	1,184	2,839	2,468	
Average balances														
Loans	2,166	2,162	2,164	2,105	2,054	2,158	2,134	2,154	2,062	2,164	2,106	2,121	2,089	
Deposits	10,925	10,947	10,196	9,830	9,734	9,505	9,297	9,061	9,027	10,936	9,618	9,817	8,991	
Common equity ²	1,430	1,503	1,540	1,498	2,452	2,435	2,385	2,304	2,276	1,467	2,443	1,979	2,289	
Financial measures														
Efficiency ratio	70.0%	71.7%	71.5%	42.4%	74.0%	73.0%	73.5%	70.6%	72.8%	70.8%	73.5%	61.7%	72.3%	
Return on equity ²	43.8%	35.1%	32.4%	134.1%	18.6%	19.3%	20.2%	23.8%	22.9%	39.2%	18.9%	43.5%	22.4%	
Net income attributable to equity shareholders	154	133	126	506	113	119	122	140	128	287	232	864	518	
Charge for economic capital ²	(35)	(36)	(38)	(37)	(58)	(60)	(71)	(71)	(67)	(71)	(118)	(193)	(276)	
Economic profit ²	119	97	88	469	55	59	51	69	61	216	114	671	242	
Other information														
Assets under administration ³														
Individuals	218,779	210,376	204,236	200,759	191,287	187,407	190,968	194,313	192,853	218,779	191,287	204,236	190,968	
Institutions	31,322	29,629	30,424	30,125	29,449	29,535	29,621	29,346	29,159	31,322	29,449	30,424	29,621	
Canadian retail mutual funds	98,682	92,625	90,848	89,602	85,154	83,388	84,187	85,986	83,986	98,682	85,154	90,848	84,187	
	348,783	332,630	325,508	320,486	305,890	300,330	304,776	309,645	305,998	348,783	305,890	325,508	304,776	
Assets under management ³														
Individuals	69,663	65,043	63,228	60,880	55,718	56,896	57,039	57,353	53,095	69,663	55,718	63,228	57,039	
Institutions	30,101	28,393	29,170	28,896	28,147	28,550	28,668	28,422	28,199	30,101	28,147	29,170	28,668	
Canadian retail mutual funds	98,682	92,625	90,848	89,602	85,154	83,388	84,187	85,986	83,986	98,682	85,154	90,848	84,187	
	198,446	186,061	183,246	179,378	169,019	168,834	169,894	171,761	165,280	198,446	169,019	183,246	169,894	
Full-time equivalent employees	4,307	4,270	4,295	4,232	4,354	4,388	4,350	4,343	4,256	4,307	4,354	4,295	4,350	

¹ Intersegment revenue represents internal sales commissions and revenue allocations under the Manufacturer / Customer Segment / Distributor Management Model.

² See Notes to users: Non-GAAP measures.

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

SEGMENTED INFORMATION - CAPITAL MARKETS

(\$ millions)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Financial results													
Global markets	407	531	365	415	469	391	271	363	359	938	860	1,640	1,353
Corporate and investment banking	326	335	313	364	296	286	302	324	315	661	582	1,259	1,273
Other	-	11	(5)	30	(15)	6	(2)	4	(17)	11	(9)	16	(6)
Total revenue ¹	733	877	673	809	750	683	571	691	657	1,610	1,433	2,915	2,620
Provision for credit losses	(5)	2	-	47	81	25	22	10	8	(3)	106	153	54
Non-interest expenses	363	382	333	370	351	344	326	339	338	745	695	1,398	1,332
Income before income taxes	375	493	340	392	318	314	223	342	311	868	632	1,364	1,234
Income taxes ¹	83	122	64	88	66	70	42	77	71	205	136	288	277
Net income	292	371	276	304	252	244	181	265	240	663	496	1,076	957
Net income attributable to equity shareholders	292	371	276	304	252	244	181	265	240	663	496	1,076	957
Total revenue													
Net interest income	531	546	506	549	523	537	460	496	449	1,077	1,060	2,115	1,870
Non-interest income	199	328	164	257	225	143	108	192	206	527	368	789	740
Intersegment revenue ²	3	3	3	3	2	3	3	3	2	6	5	11	10
	733	877	673	809	750	683	571	691	657	1,610	1,433	2,915	2,620
Average balances													
Loans and acceptances, net of allowance	30,903	31,491	32,495	33,785	33,392	32,719	30,448	29,513	28,634	31,202	33,052	33,096	29,000
Trading securities	60,440	56,747	51,963	48,184	45,542	45,968	45,296	46,986	45,749	58,563	45,757	47,927	46,103
Deposits	28,351	26,967	24,244	23,301	20,456	19,092	18,187	16,133	14,240	27,648	19,766	21,781	15,728
Common equity ³	3,396	3,499	3,510	3,605	3,677	3,197	2,794	2,696	2,619	3,448	3,434	3,496	2,655
Financial measures													
Efficiency ratio	49.5%	43.6%	49.4%	45.7%	46.9%	50.3%	57.1%	49.1%	51.4%	46.3%	48.5%	47.9%	50.8%
Return on equity ³	35.1%	41.9%	31.1%	33.4%	27.7%	30.2%	25.5%	38.8%	37.3%	38.6%	28.9%	30.6%	35.8%
Net income attributable to equity shareholders	292	371	276	304	252	244	181	265	240	663	496	1,076	957
Charge for economic capital ³	(81)	(86)	(86)	(88)	(89)	(78)	(84)	(81)	(78)	(167)	(167)	(341)	(320)
Economic profit ³	211	285	190	216	163	166	97	184	162	496	329	735	637
Other information													
Full-time equivalent employees	1,325	1,301	1,324	1,369	1,304	1,341	1,342	1,368	1,283	1,325	1,304	1,324	1,342

¹ Includes \$123 million (Q1/17: \$118 million) TEB adjustment. The equivalent amounts are offset in Corporate and Other.

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

³ See Notes to users: Non-GAAP measures.

SEGMENTED INFORMATION - CORPORATE AND OTHER

(\$ millions)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Financial results													
International banking	178	179	176	176	175	195	180	174	163	357	370	722	678
Other	(97)	(96)	(78)	(109)	(27)	(82)	(51)	(91)	(69)	(193)	(109)	(296)	(316)
Total revenue¹	81	83	98	67	148	113	129	83	94	164	261	426	362
Provision for credit losses	(12)	5	16	(1)	44	74	13	14	11	(7)	118	133	48
Non-interest expenses	302	294	421	289	354	284	510	301	261	596	638	1,348	1,436
Loss before income taxes	(209)	(216)	(339)	(221)	(250)	(245)	(394)	(232)	(178)	(425)	(495)	(1,055)	(1,122)
Income taxes ¹	(166)	(166)	(181)	(186)	(174)	(180)	(197)	(175)	(137)	(332)	(354)	(721)	(707)
Net income (loss)	(43)	(50)	(158)	(35)	(76)	(65)	(197)	(57)	(41)	(93)	(141)	(334)	(415)
Net income (loss) attributable to:													
Non-controlling interests	5	5	4	6	5	5	2	5	4	10	10	20	14
Equity shareholders	(48)	(55)	(162)	(41)	(81)	(70)	(199)	(62)	(45)	(103)	(151)	(354)	(429)
Total revenue													
Net interest income (loss)	(47)	(60)	(46)	(58)	(49)	(17)	4	(14)	(4)	(107)	(66)	(170)	(37)
Non-interest income	128	143	144	125	197	130	125	97	98	271	327	596	399
	81	83	98	67	148	113	129	83	94	164	261	426	362
Other information													
Assets under administration ²													
Individuals	15,114	17,462	16,815	16,725	16,565	19,306	15,840	16,269	13,168	15,114	16,565	16,815	15,840
Institutions ³	1,743,110	1,671,378	1,690,480	1,647,605	1,549,187	1,505,260	1,516,932	1,540,913	1,568,910	1,743,110	1,549,187	1,690,480	1,516,932
	1,758,224	1,688,840	1,707,295	1,664,330	1,565,752	1,524,566	1,532,772	1,557,182	1,582,078	1,758,224	1,565,752	1,707,295	1,532,772
Assets under management ²													
Individuals	273	259	258	315	303	331	342	344	311	273	303	258	342
Institutions	222	227	211	210	199	224	229	211	219	222	199	211	229
	495	486	469	525	502	555	571	555	530	495	502	469	571
Full-time equivalent employees	17,097	16,951	17,314	17,726	16,889	16,720	16,977	17,101	16,770	17,097	16,889	17,314	16,977

¹ TEB adjusted. See footnote 1 on page 11 for details.

² AUM amounts are included in the amounts reported under AUA.

³ 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.

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Assets under administration (CIBC Mellon)	1,699,357	1,630,847	1,640,245	1,598,817	1,502,285	1,454,633	1,465,674	1,489,841	1,518,996	1,699,357	1,502,285	1,640,245	1,465,674

TRADING ACTIVITIES

(\$ millions)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Trading revenue¹													
Net interest income (TEB) ²	350	348	327	376	368	373	312	332	308	698	741	1,444	1,259
Non-interest income ²	(29)	115	(32)	(28)	18	(46)	(114)	(10)	(7)	86	(28)	(88)	(139)
Total trading revenue (TEB)	321	463	295	348	386	327	198	322	301	784	713	1,356	1,120
TEB adjustment ³	123	118	97	142	120	115	92	130	112	241	235	474	482
Total trading revenue	198	345	198	206	266	212	106	192	189	543	478	882	638
Trading revenue as a % of total revenue	5.3 %	8.2 %	5.4 %	5.0 %	7.3 %	5.9 %	3.0 %	5.4 %	5.6 %	6.9 %	6.6 %	5.9 %	4.6 %
Trading revenue (TEB) as a % of total revenue	8.7 %	11.0 %	8.0 %	8.4 %	10.6 %	9.1 %	5.7 %	9.1 %	8.9 %	9.9 %	9.9 %	9.0 %	8.1 %
Trading revenue by product line (TEB)													
Interest rates	55	71	40	77	93	45	(15)	63	33	126	138	255	109
Foreign exchange	121	145	108	122	135	146	113	112	115	266	281	511	471
Equities ⁴	125	170	94	126	125	108	76	111	103	295	233	453	414
Commodities	21	49	43	18	27	18	13	14	32	70	45	106	78
Other ⁵	(1)	28	10	5	6	10	11	22	18	27	16	31	48
Total trading revenue (TEB)	321	463	295	348	386	327	198	322	301	784	713	1,356	1,120
TEB adjustment ³	123	118	97	142	120	115	92	130	112	241	235	474	482
Total trading revenue	198	345	198	206	266	212	106	192	189	543	478	882	638
Foreign exchange revenue													
Foreign exchange trading revenue	121	145	108	122	135	146	113	112	115	266	281	511	471
Foreign exchange other than trading ⁶	59	60	53	201	56	57	46	29	10	119	113	367	92
	180	205	161	323	191	203	159	141	125	385	394	878	563

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 "Strategic business units overview" section in our 2016 annual MD&A for further details.

⁴ Includes \$123 million (Q1/17: \$118 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)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
ASSETS									
Cash and non-interest-bearing deposits with banks	3,615	3,185	3,500	2,942	2,821	3,255	3,053	3,198	3,313
Interest-bearing deposits with banks	10,788	12,204	10,665	10,186	8,634	9,374	15,584	16,877	14,406
Securities									
Trading	60,277	55,934	49,915	49,169	46,198	44,084	46,181	47,549	47,869
AFS	35,638	33,444	37,253	35,534	33,146	34,137	28,534	25,103	10,565
FVO	154	146	255	262	255	282	267	270	253
Cash collateral on securities borrowed	6,694	5,567	5,433	5,317	4,446	3,982	3,245	3,359	3,574
Securities purchased under resale agreements	37,148	38,989	28,377	31,143	31,276	30,829	30,089	27,991	38,200
Loans									
Residential mortgages	196,580	191,888	187,298	181,480	175,438	172,998	169,258	165,337	161,281
Personal	39,163	38,221	38,041	37,579	36,873	36,406	36,517	36,345	36,139
Credit card	12,232	12,180	12,332	12,042	11,917	11,817	11,804	11,702	11,563
Business and government	75,593	73,274	71,437	69,448	68,118	71,297	65,276	65,738	58,969
Allowance for credit losses	(1,639)	(1,640)	(1,691)	(1,780)	(1,800)	(1,790)	(1,670)	(1,711)	(1,689)
Other									
Derivative instruments	25,612	23,897	27,762	28,553	28,740	31,939	26,342	30,030	26,746
Customers' liability under acceptances	8,823	8,171	12,364	13,504	13,215	10,573	9,796	8,091	10,280
Land, buildings and equipment	1,796	1,752	1,898	1,859	1,832	1,930	1,897	1,867	1,821
Goodwill	1,549	1,523	1,539	1,525	1,504	1,564	1,526	1,526	1,484
Software and other intangible assets	1,454	1,428	1,410	1,340	1,289	1,266	1,197	1,135	1,069
Investments in equity-accounted associates and joint ventures	735	710	766	725	1,723	1,839	1,847	1,827	1,699
Deferred tax assets	703	639	771	789	739	713	507	585	641
Other assets	11,676	11,782	12,032	12,873	11,780	12,537	12,059	11,023	11,020
Total assets	528,591	513,294	501,357	494,490	478,144	479,032	463,309	457,842	439,203
LIABILITIES AND EQUITY									
Deposits									
Personal	154,762	150,380	148,081	145,731	142,853	142,583	137,378	135,733	134,319
Business and government	203,217	205,602	190,240	187,736	177,287	183,423	178,850	174,987	158,927
Bank	17,401	17,117	17,842	16,541	11,424	12,638	10,785	10,892	9,556
Secured borrowings	37,748	36,654	39,484	39,565	37,146	38,590	39,644	38,913	38,386
Obligations related to securities sold short	13,093	11,772	10,338	9,433	9,625	9,590	9,806	11,397	10,558
Cash collateral on securities lent	1,702	2,177	2,518	2,730	2,314	2,340	1,429	1,567	1,776
Obligations related to securities sold under repurchase agreements	24,160	15,046	11,694	10,638	14,419	6,544	8,914	8,102	10,311
Other									
Derivative instruments	24,345	25,923	28,807	30,225	32,744	35,702	29,057	31,883	30,468
Acceptances	8,825	8,173	12,395	13,504	13,272	10,579	9,796	8,091	10,280
Deferred tax liabilities	20	22	21	24	27	28	28	28	29
Other liabilities	14,137	12,400	12,898	12,242	11,907	11,665	12,195	11,342	10,844
Subordinated indebtedness	3,305	3,302	3,366	3,400	3,354	3,385	3,874	3,844	3,868
Equity									
Preferred shares	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Common shares	8,509	8,286	8,026	7,806	7,792	7,786	7,813	7,800	7,803
Contributed surplus	65	65	72	73	74	75	76	79	77
Retained earnings	15,011	14,483	13,584	13,145	12,197	11,785	11,433	11,119	10,590
AOCI	1,083	698	790	509	522	1,124	1,038	871	233
Total shareholders' equity	25,668	24,532	23,472	22,533	21,585	21,770	21,360	20,869	19,703
Non-controlling interests	208	194	201	188	187	195	193	194	178
Total equity	25,876	24,726	23,673	22,721	21,772	21,965	21,553	21,063	19,881
Total liabilities and equity	528,591	513,294	501,357	494,490	478,144	479,032	463,309	457,842	439,203

CONDENSED AVERAGE BALANCE SHEET

(\$ millions)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Assets													
Cash and deposits with banks	21,150	23,924	33,421	32,998	33,789	31,535	34,400	27,259	20,023	22,560	32,650	32,931	25,842
Securities	95,670	92,788	89,146	83,745	80,534	79,377	73,235	70,633	60,023	94,205	79,949	83,215	66,373
Securities borrowed or purchased under resale agreements	44,009	46,852	42,102	41,682	37,120	37,511	33,186	34,476	43,139	45,454	37,317	39,617	37,768
Loans and acceptances, net of allowance	326,350	321,081	315,424	307,689	300,979	296,902	288,110	280,994	275,595	323,672	298,918	305,272	279,049
Other	40,920	44,207	47,609	45,811	49,986	49,054	47,769	44,412	50,132	42,591	49,516	48,105	46,292
Total assets	528,099	528,852	527,702	511,925	502,408	494,379	476,700	457,774	448,912	528,482	498,350	509,140	455,324
Liabilities and equity													
Deposits	418,625	412,469	413,229	397,874	391,932	393,093	375,360	357,721	344,394	415,496	392,519	399,071	354,322
Obligations related to securities lent or sold short or under repurchase agreements	35,850	38,259	32,767	32,007	25,557	23,029	23,436	25,484	23,919	37,074	24,279	28,355	24,657
Other	45,174	50,938	55,370	56,271	59,475	53,354	52,726	50,794	55,804	48,104	56,382	56,088	51,810
Subordinated indebtedness	3,317	3,313	3,380	3,385	3,361	2,467	3,860	3,854	4,979	3,315	2,909	3,147	4,400
Shareholders' equity	24,932	23,674	22,763	22,198	21,899	22,233	21,122	19,733	19,636	24,293	22,068	22,275	19,951
Non-controlling interests	201	199	193	190	184	203	196	188	180	200	193	204	184
Total liabilities and equity	528,099	528,852	527,702	511,925	502,408	494,379	476,700	457,774	448,912	528,482	498,350	509,140	455,324
Average interest-earning assets¹	475,067	470,943	462,970	448,834	437,179	431,380	415,783	399,444	385,938	472,970	434,248	445,134	395,616

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)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
Goodwill									
Opening balance	1,523	1,539	1,525	1,504	1,564	1,526	1,526	1,484	1,511
Acquisitions	-	-	-	-	-	-	-	-	-
Impairment	-	-	-	-	-	-	-	-	-
Adjustments ¹	26	(16)	14	21	(60)	38	-	42	(27)
Closing balance	1,549	1,523	1,539	1,525	1,504	1,564	1,526	1,526	1,484
Software									
Opening balance	1,104	1,075	1,004	953	900	838	768	711	658
Changes, net of amortization and impairment ¹	25	29	71	51	53	62	70	57	53
Closing balance	1,129	1,104	1,075	1,004	953	900	838	768	711
Other intangible assets									
Opening balance	324	335	336	336	366	359	367	358	377
Acquisitions / Additions	-	-	-	-	-	-	-	-	-
Amortization and impairment	(6)	(6)	(7)	(7)	(7)	(8)	(8)	(8)	(8)
Impairment	-	-	-	-	-	-	-	-	-
Adjustments ¹	7	(5)	6	7	(23)	15	-	17	(11)
Closing balance	325	324	335	336	336	366	359	367	358
Software and other intangible assets	1,454	1,428	1,410	1,340	1,289	1,266	1,197	1,135	1,069

¹ Includes foreign currency translation adjustments.



CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Net income	1,050	1,407	931	1,441	941	982	778	978	911	2,457	1,923	4,295	3,590
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	1,095	(684)	606	327	(1,188)	742	2	817	(514)	411	(446)	487	1,445
Net (gains) losses on investments in foreign operations reclassified to net income	-	-	-	(254)	(18)	-	-	-	(21)	-	(18)	(272)	(21)
Net gains (losses) on hedges of investments in foreign operations	(592)	431	(383)	(100)	566	(340)	(2)	(413)	258	(161)	226	(257)	(720)
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	-	-	-	113	8	-	-	-	18	-	8	121	18
	503	(253)	223	86	(632)	402	-	404	(259)	250	(230)	79	722
Net change in AFS securities													
Net gains (losses) on AFS securities	70	(47)	14	73	54	(16)	(71)	22	(25)	23	38	125	(67)
Net (gains) losses on AFS securities reclassified to net income	(35)	(23)	(5)	(33)	(14)	(6)	(15)	(13)	(27)	(58)	(20)	(58)	(97)
	35	(70)	9	40	40	(22)	(86)	9	(52)	(35)	18	67	(164)
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	14	56	8	1	44	(40)	35	(14)	49	70	4	13	(7)
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	(6)	(41)	(11)	7	(41)	33	(29)	16	(34)	(47)	(8)	(12)	3
	8	15	(3)	8	3	(7)	6	2	15	23	(4)	1	(4)
OCI, net of income tax, that is not subject to subsequent reclassification to net income													
Net gains (losses) on post-employment defined benefit plans	(158)	219	55	(148)	(11)	(286)	240	221	257	61	(297)	(390)	374
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk	(3)	(3)	(3)	1	(2)	(1)	7	2	(2)	(6)	(3)	(5)	5
Total OCI¹	385	(92)	281	(13)	(602)	86	167	638	(41)	293	(516)	(248)	933
Comprehensive income	1,435	1,315	1,212	1,428	339	1,068	945	1,616	870	2,750	1,407	4,047	4,523
Comprehensive income (loss) attributable to non-controlling interests	5	5	4	6	5	5	2	5	4	10	10	20	14
Preferred shareholders	10	9	10	9	10	9	9	11	12	19	19	38	45
Common shareholders	1,420	1,301	1,198	1,413	324	1,054	934	1,600	854	2,721	1,378	3,989	4,464
Comprehensive income attributable to equity shareholders	1,430	1,310	1,208	1,422	334	1,063	943	1,611	866	2,740	1,397	4,027	4,509

INCOME TAX ALLOCATED TO EACH COMPONENT OF OCI

(\$ millions)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 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	(35)	22	(19)	(34)	97	(61)	-	(65)	42	(13)	36	(17)	(118)
Net (gains) losses on investments in foreign operations reclassified to net income	-	-	-	37	-	-	-	-	3	-	-	37	3
Net gains (losses) on hedges of investments in foreign operations	117	(80)	69	60	(86)	85	1	51	(30)	37	(1)	128	91
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	-	-	-	(23)	(3)	-	-	-	(6)	-	(3)	(26)	(6)
	82	(58)	50	40	8	24	1	(14)	9	24	32	122	(30)
Net change in AFS securities													
Net gains (losses) on AFS securities	(16)	(4)	(6)	(16)	(10)	8	18	(8)	9	(20)	(2)	(24)	42
Net (gains) losses on AFS securities reclassified to net income	8	10	1	13	(1)	2	5	11	9	18	1	15	48
	(8)	6	(5)	(3)	(11)	10	23	3	18	(2)	(1)	(9)	90
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	(5)	(20)	(3)	(1)	(15)	14	(13)	5	(18)	(25)	(1)	(5)	2
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	2	15	4	(2)	14	(11)	10	(6)	12	17	3	5	(2)
	(3)	(5)	1	(3)	(1)	3	(3)	(1)	(6)	(8)	2	-	-
Not subject to subsequent reclassification to net income													
Net gains (losses) on post-employment defined benefit plans	57	(80)	(13)	54	4	104	(79)	(80)	(92)	(23)	108	149	(129)
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk	1	1	-	-	1	-	(2)	(1)	1	2	1	1	(1)
	129	(136)	33	88	1	141	(60)	(93)	(70)	(7)	142	263	(70)

¹ Includes \$11 million of gains (Q1/17: \$17 million of losses) relating to our investments in equity-accounted associates and joint ventures.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(\$ millions)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15		2017 6M	2016 6M	2016 12M	2015 12M
Preferred shares														
Balance at beginning of period	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,031	1,000	1,000	1,000	1,000	1,031
Issue of preferred shares	-	-	-	-	-	-	-	-	300	-	-	-	-	600
Redemption of preferred shares	-	-	-	-	-	-	-	-	(331)	-	-	-	-	(631)
Balance at end of period	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Common shares														
Balance at beginning of period	8,286	8,026	7,806	7,792	7,786	7,813	7,800	7,803	7,793	8,026	7,813	7,813	7,782	7,782
Issue of common shares	231	261	212	23	18	20	8	2	7	492	38	273	30	30
Purchase of common shares for cancellation	-	-	-	-	(15)	(46)	(2)	-	-	-	(61)	(61)	-	(2)
Treasury shares	(8)	(1)	8	(9)	3	(1)	7	(5)	3	(9)	2	1	3	3
Balance at end of period	8,509	8,286	8,026	7,806	7,792	7,786	7,813	7,800	7,803	8,509	7,792	8,026	7,813	7,813
Contributed surplus														
Balance at beginning of period	65	72	73	74	75	76	79	77	77	72	76	76	75	75
Stock option expense	1	-	2	1	1	1	1	2	1	1	2	5	5	5
Stock options exercised	(1)	(7)	(2)	(2)	(2)	(3)	(1)	-	(1)	(8)	(5)	(9)	(4)	(4)
Other	-	-	(1)	-	-	1	(3)	-	-	-	1	-	-	-
Balance at end of period	65	65	72	73	74	75	76	79	77	65	74	72	76	76
Retained earnings														
Balance at beginning of period	14,483	13,584	13,145	12,197	11,785	11,433	11,119	10,590	10,121	13,584	11,433	11,433	9,626	9,626
Net income attributable to equity shareholders	1,045	1,402	927	1,435	936	977	776	973	907	2,447	1,913	4,275	3,576	3,576
Dividends														
Preferred	(10)	(9)	(10)	(9)	(10)	(9)	(9)	(11)	(12)	(19)	(19)	(38)	(45)	(45)
Common	(508)	(493)	(478)	(478)	(466)	(457)	(445)	(433)	(421)	(1,001)	(923)	(1,879)	(1,708)	(1,708)
Premium on purchase of common shares for cancellation	-	-	-	-	(50)	(159)	(9)	-	-	-	(209)	(209)	(9)	(9)
Other	1	(1)	-	-	2	-	1	-	(5)	-	2	2	(7)	(7)
Balance at end of period	15,011	14,483	13,584	13,145	12,197	11,785	11,433	11,119	10,590	15,011	12,197	13,584	11,433	11,433
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	861	1,114	891	805	1,437	1,035	1,035	631	890	1,114	1,035	1,035	313	313
Net change in foreign currency translation adjustments	503	(253)	223	86	(632)	402	-	404	(259)	250	(230)	79	722	722
Balance at end of period	1,364	861	1,114	891	805	1,437	1,035	1,035	631	1,364	805	1,114	1,035	1,035
Net gains (losses) on AFS securities														
Balance at beginning of period	91	161	152	112	72	94	180	171	223	161	94	94	258	258
Net change in AFS securities	35	(70)	9	40	40	(22)	(86)	9	(52)	(35)	18	67	(164)	(164)
Balance at end of period	126	91	161	152	112	72	94	180	171	126	112	161	94	94
Net gains (losses) on cash flow hedges														
Balance at beginning of period	38	23	26	18	15	22	16	14	(1)	23	22	22	26	26
Net change in cash flow hedges	8	15	(3)	8	3	(7)	6	2	15	23	(4)	1	(4)	(4)
Balance at end of period	46	38	23	26	18	15	22	16	14	46	18	23	22	22
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	(289)	(508)	(563)	(415)	(404)	(118)	(358)	(579)	(836)	(508)	(118)	(118)	(492)	(492)
Net change in post-employment defined benefit plans	(158)	219	55	(148)	(11)	(286)	240	221	257	61	(297)	(390)	374	374
Balance at end of period	(447)	(289)	(508)	(563)	(415)	(404)	(118)	(358)	(579)	(447)	(415)	(508)	(118)	(118)
Net fair value change of FVO liabilities attributable to changes in credit risk														
Balance at beginning of period	(3)	-	3	2	4	5	(2)	(4)	(2)	-	5	5	-	-
Net change attributable to changes in credit risk	(3)	(3)	(3)	1	(2)	(1)	7	2	(2)	(6)	(3)	(5)	5	5
Balance at end of period	(6)	(3)	-	3	2	4	5	(2)	(4)	(6)	2	-	5	5
Total AOCI, net of income tax	1,083	698	790	509	522	1,124	1,038	871	233	1,083	522	790	1,038	1,038
Non-controlling interests														
Balance at beginning of period	194	201	188	187	195	193	194	178	183	201	193	193	164	164
Net income attributable to non-controlling interests	5	5	4	6	5	5	2	5	4	10	10	20	14	14
Dividends	-	(4)	-	(4)	-	(15)	-	(3)	-	(4)	(15)	(19)	(5)	(5)
Other	9	(8)	9	(1)	(13)	12	(3)	14	(9)	1	(1)	7	20	20
Balance at end of period	208	194	201	188	187	195	193	194	178	208	187	201	193	193
Equity at end of period	25,876	24,726	23,673	22,721	21,772	21,965	21,553	21,063	19,881	25,876	21,772	23,673	21,553	21,553

ASSETS UNDER ADMINISTRATION ^{1, 2, 3}

(\$ millions)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
Assets under administration									
Individuals	234,784	228,555	222,172	218,675	208,936	207,748	208,322	211,830	207,715
Institutions	1,787,506	1,714,828	1,728,867	1,685,463	1,584,200	1,541,935	1,553,633	1,574,059	1,603,014
Canadian retail mutual funds	98,682	92,625	90,848	89,602	85,154	83,388	84,187	85,986	83,986
Total assets under administration	2,120,972	2,036,008	2,041,887	1,993,740	1,878,290	1,833,071	1,846,142	1,871,875	1,894,715

ASSETS UNDER MANAGEMENT ³

(\$ millions)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
Assets under management									
Individuals	69,936	65,302	63,486	61,195	56,021	57,227	57,381	57,697	53,406
Institutions	30,323	28,620	29,381	29,106	28,346	28,774	28,897	28,633	28,418
Canadian retail mutual funds	98,682	92,625	90,848	89,602	85,154	83,388	84,187	85,986	83,986
Total assets under management	198,941	186,547	183,715	179,903	169,521	169,389	170,465	172,316	165,810

- 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)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
Business, government and consumer loans									
Canada	300,864	293,808	289,024	282,534	273,826	268,950	262,975	257,475	251,372
United States	16,903	15,419	16,430	15,762	15,405	15,831	12,714	12,373	11,240
Other countries	12,985	12,867	14,327	13,977	14,530	16,520	15,292	15,654	13,931
Total net loans and acceptances	330,752	322,094	319,781	312,273	303,761	301,301	290,981	285,502	276,543
Residential mortgages	196,354	191,670	187,077	181,255	175,213	172,745	169,022	165,096	161,058
Personal	38,648	37,710	37,544	37,088	36,387	35,916	36,049	35,886	35,691
Credit card	11,836	11,782	11,946	11,671	11,546	11,464	11,466	11,364	11,218
Total net consumer loans	246,838	241,162	236,567	230,014	223,146	220,125	216,537	212,346	207,967
Non-residential mortgages	6,956	6,873	7,069	7,269	7,321	7,516	7,698	7,786	7,711
Financial institutions	7,507	7,777	8,654	8,664	10,051	10,533	8,095	7,621	6,185
Retail and wholesale	5,066	4,849	4,895	4,708	4,859	4,303	4,525	4,320	4,132
Business services	8,387	7,658	7,793	7,351	7,287	8,018	7,195	6,725	6,333
Manufacturing - capital goods	2,101	1,858	2,025	2,131	2,163	2,029	1,979	2,093	1,860
Manufacturing - consumer goods	3,047	2,772	2,805	3,053	3,045	2,736	2,767	2,857	2,618
Real estate and construction	23,106	21,614	21,629	20,866	18,747	18,529	16,974	16,414	15,331
Agriculture	5,456	5,537	5,432	5,462	5,311	5,249	4,918	4,760	4,645
Oil and gas	6,057	5,912	6,751	6,895	6,379	6,703	5,931	6,062	6,207
Mining	1,419	1,540	1,892	1,628	1,519	1,825	1,512	1,437	1,489
Forest products	502	449	469	519	554	435	577	603	673
Hardware and software	509	466	432	504	515	449	459	507	403
Telecommunications and cable	706	731	833	880	824	975	942	915	712
Publishing, printing and broadcasting	503	520	420	542	513	352	323	341	370
Transportation	3,477	3,186	3,244	2,868	2,643	2,594	2,531	2,670	2,261
Utilities	4,022	3,830	3,432	3,690	3,862	3,645	3,251	3,308	2,762
Education, health and social services	2,822	2,918	2,858	2,871	2,677	2,605	2,160	2,016	1,930
Governments	2,403	2,539	2,602	2,327	2,200	2,409	2,152	2,082	1,953
Others	179	212	317	383	501	624	780	972	1,316
Collective allowance allocated to business and government loans	(311)	(309)	(338)	(352)	(356)	(353)	(325)	(333)	(315)
Total net business and government loans, including acceptances	83,914	80,932	83,214	82,259	80,615	81,176	74,444	73,156	68,576
Total net loans and acceptances	330,752	322,094	319,781	312,273	303,761	301,301	290,981	285,502	276,543

GROSS IMPAIRED LOANS

(\$ millions)

GIL by portfolio:

Consumer¹

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
Residential mortgages	534	522	514	513	538	587	573	603	567
Personal	195	192	193	190	197	202	187	189	197
Total GIL - consumer	729	714	707	703	735	789	760	792	764

Business and government

Non-residential mortgages	20	21	21	22	28	39	38	62	63
Financial institutions	3	4	4	8	5	5	5	5	6
Retail and wholesale	28	24	22	22	25	33	33	41	40
Business services	102	96	100	102	100	141	134	151	160
Manufacturing - capital goods	18	19	223	252	45	50	46	46	43
Manufacturing - consumer goods	6	6	6	10	11	12	9	10	8
Real estate and construction	177	184	189	190	203	260	242	296	324
Agriculture	4	4	5	5	7	4	4	4	6
Oil and gas	236	336	367	409	708	128	125	34	25
Mining	-	-	-	1	1	2	2	1	2
Forest products	1	1	2	2	2	2	2	2	2
Hardware and software	2	2	2	3	1	1	1	1	1
Telecommunications and cable	1	1	1	1	1	1	1	2	2
Publishing, printing and broadcasting	1	1	1	-	-	-	-	-	-
Transportation	3	3	3	3	3	4	3	4	3
Utilities	-	-	-	-	1	1	11	25	23
Education, health and social services	2	2	5	5	5	5	3	3	3
Total GIL - business and government	604	704	951	1,035	1,146	688	659	687	711
Total GIL	1,333	1,418	1,658	1,738	1,881	1,477	1,419	1,479	1,475

GIL by geography:

Consumer

Canada	414	405	374	353	373	342	333	337	338
Other countries	315	309	333	350	362	447	427	455	426
Total GIL - consumer	729	714	707	703	735	789	760	792	764

Business and government

Canada	100	156	204	256	305	154	180	100	93
United States	294	333	315	303	547	136	105	153	141
Other countries	210	215	432	476	294	398	374	434	477
Total GIL - business and government	604	704	951	1,035	1,146	688	659	687	711
Total GIL	1,333	1,418	1,658	1,738	1,881	1,477	1,419	1,479	1,475

¹ 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)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
Allowance for credit losses by portfolio:									
Consumer									
Residential mortgages	172	165	168	174	179	202	188	195	181
Personal	153	145	145	146	145	147	145	146	142
Total allowance for credit losses - impaired consumer loans	325	310	313	320	324	349	333	341	323
Business and government									
Non-residential mortgages	13	13	14	14	14	19	18	31	31
Financial institutions	1	2	2	2	2	3	3	3	3
Retail and wholesale	18	16	15	17	17	17	17	21	20
Business services	52	50	53	54	54	70	67	67	78
Manufacturing - capital goods	5	5	47	84	43	47	43	43	40
Manufacturing - consumer goods	6	5	5	9	9	9	6	6	4
Real estate and construction	79	79	84	80	82	108	102	136	154
Agriculture	1	2	2	2	2	3	3	1	3
Oil and gas	15	31	28	78	140	63	38	11	10
Mining	-	-	-	-	-	1	1	1	1
Forest products	1	1	1	1	1	1	1	1	1
Hardware and software	2	2	2	3	1	1	1	1	1
Telecommunications and cable	1	1	1	1	1	1	1	2	2
Publishing, printing and broadcasting	1	1	-	-	-	-	-	-	-
Transportation	2	3	3	2	2	3	3	3	3
Utilities	-	-	-	-	1	1	7	20	15
Education, health and social services	2	2	2	2	2	2	2	3	3
Total allowance for credit losses - impaired business and government loans	199	213	259	349	371	349	313	350	369
Total allowance for credit losses - impaired loans	524	523	572	669	695	698	646	691	692
Collective allowance for credit losses - incurred but not yet identified									
Consumer loans	812	817	791	767	758	747	709	697	693
Business and government loans	303	300	328	344	347	345	315	323	304
Total allowance for credit losses - incurred but not yet identified	1,115	1,117	1,119	1,111	1,105	1,092	1,024	1,020	997
Undrawn credit facilities									
Collective allowance for credit losses - undrawn credit facilities ¹	114	121	122	116	118	104	92	90	90
Total allowance for credit losses	1,753	1,761	1,813	1,896	1,918	1,894	1,762	1,801	1,779

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

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
Canada	9	8	9	8	8	8	8	8	8
9	8	9	8	8	8	8	8	8	8
Business and government loans									
Canada	44	56	53	115	121	96	67	47	46
United States	35	35	32	29	81	29	33	69	56
Other countries	112	113	164	197	160	216	203	224	256
191	204	249	341	362	341	303	340	358	358
200	212	258	349	370	349	311	348	366	366

Total individually assessed allowance for credit losses

By portfolio:

Consumer loans

Business and government loans

Consumer loans	9	8	9	8	8	8	8	8	8
Business and government loans	191	204	249	341	362	341	303	340	358
200	212	258	349	370	349	311	348	366	366

Total collectively assessed allowance for credit losses

By geography:

Consumer loans

Canada

Other countries

Canada	904	904	874	850	844	822	788	778	779
Other countries	224	215	221	229	230	266	246	252	229
1,128	1,119	1,095	1,079	1,074	1,088	1,034	1,030	1,008	1,008
Business and government loans									
Canada	187	185	215	221	228	230	218	234	220
United States	57	63	58	67	71	62	50	41	41
Other countries	67	61	65	64	57	61	57	58	54
311	309	338	352	356	353	325	333	315	315
1,439	1,428	1,433	1,431	1,430	1,441	1,359	1,363	1,323	1,323

Total collectively assessed allowance for credit losses

By portfolio:

Consumer loans

Business and government loans

Undrawn credit facilities ¹

Consumer loans	1,128	1,119	1,095	1,079	1,074	1,088	1,034	1,030	1,008
Business and government loans	311	309	338	352	356	353	325	333	315
1,439	1,428	1,433	1,431	1,430	1,441	1,359	1,363	1,323	1,323
Undrawn credit facilities ¹	114	121	122	116	118	104	92	90	90
1,553	1,549	1,555	1,547	1,548	1,545	1,451	1,453	1,413	1,413

¹ Included in Other liabilities on the consolidated balance sheet.

NET IMPAIRED LOANS ¹

(\$ millions)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
Net impaired loans by portfolio:									
Consumer									
Residential mortgages	362	357	346	339	359	385	385	408	386
Personal	42	47	48	44	52	55	42	43	55
Total net impaired loans - consumer	404	404	394	383	411	440	427	451	441
Business and government									
Non-residential mortgages	7	8	7	8	14	20	20	31	32
Financial institutions	2	2	2	6	3	2	2	2	3
Retail and wholesale	10	8	7	5	8	16	16	20	20
Business services	50	46	47	48	46	71	67	84	82
Manufacturing - capital goods	13	14	176	168	2	3	3	3	3
Manufacturing - consumer goods	-	1	1	1	2	3	3	4	4
Real estate and construction	98	105	105	110	121	152	140	160	170
Agriculture	3	2	3	3	5	1	1	3	3
Oil and gas	221	305	339	331	568	65	87	23	15
Mining	-	-	-	1	1	1	1	-	1
Forest products	-	-	1	1	1	1	1	1	1
Hardware and software	-	-	-	-	-	-	-	-	-
Telecommunications and cable	-	-	-	-	-	-	-	-	-
Publishing, printing and broadcasting	-	-	1	-	-	-	-	-	-
Transportation	1	-	-	1	1	1	-	1	-
Utilities	-	-	-	-	-	-	4	5	8
Education, health and social services	-	-	3	3	3	3	1	-	-
Total net impaired loans - business and government	405	491	692	686	775	339	346	337	342
Total net impaired loans	809	895	1,086	1,069	1,186	779	773	788	783
Net impaired loans by geography:									
Consumer									
Canada	281	277	249	230	250	223	213	216	214
Other countries	123	127	145	153	161	217	214	235	227
Total net impaired loans - consumer	404	404	394	383	411	440	427	451	441
Business and government									
Canada	48	91	141	133	175	50	103	43	36
United States	259	298	283	274	466	107	72	84	85
Other countries	98	102	268	279	134	182	171	210	221
Total net impaired loans - business and government	405	491	692	686	775	339	346	337	342
Total net impaired loans	809	895	1,086	1,069	1,186	779	773	788	783

¹ Net impaired loans is 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.

CHANGES IN GROSS IMPAIRED LOANS

(\$ millions)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
GIL at beginning of period													
Consumer	714	707	703	735	789	760	792	764	803	707	760	760	734
Business and government	704	951	1,035	1,146	688	659	687	711	758	951	659	659	700
	1,418	1,658	1,738	1,881	1,477	1,419	1,479	1,475	1,561	1,658	1,419	1,419	1,434
Classified as impaired during the period													
Consumer ¹	349	314	326	291	334	271	275	293	298	663	605	1,222	1,154
Business and government	40	85	68	283	691	58	106	24	40	125	749	1,100	207
	389	399	394	574	1,025	329	381	317	338	788	1,354	2,322	1,361
Transferred to not impaired during the year													
Consumer	(36)	(40)	(28)	(40)	(35)	(22)	(29)	(30)	(25)	(76)	(57)	(125)	(105)
Business and government	(1)	(19)	-	(3)	(9)	(4)	(7)	(4)	(4)	(20)	(13)	(16)	(17)
	(37)	(59)	(28)	(43)	(44)	(26)	(36)	(34)	(29)	(96)	(70)	(141)	(122)
Net repayments²													
Consumer	(82)	(24)	(70)	(61)	(83)	(52)	(74)	(61)	(65)	(106)	(135)	(266)	(254)
Business and government	(131)	(252)	(44)	(327)	(144)	(46)	(56)	(30)	(33)	(383)	(190)	(561)	(141)
	(213)	(276)	(114)	(388)	(227)	(98)	(130)	(91)	(98)	(489)	(325)	(827)	(395)
Amounts written-off													
Consumer ¹	(230)	(234)	(233)	(235)	(229)	(197)	(204)	(208)	(225)	(464)	(426)	(894)	(830)
Business and government	(28)	(46)	(124)	(86)	(37)	(12)	(71)	(59)	(16)	(74)	(49)	(259)	(174)
	(258)	(280)	(357)	(321)	(266)	(209)	(275)	(267)	(241)	(538)	(475)	(1,153)	(1,004)
Foreign exchange and other													
Consumer	14	(9)	9	13	(41)	29	-	34	(22)	5	(12)	10	61
Business and government	20	(15)	16	22	(43)	33	-	45	(34)	5	(10)	28	84
	34	(24)	25	35	(84)	62	-	79	(56)	10	(22)	38	145
GIL at end of period													
Consumer	729	714	707	703	735	789	760	792	764	729	735	707	760
Business and government	604	704	951	1,035	1,146	688	659	687	711	604	1,146	951	659
	1,333	1,418	1,658	1,738	1,881	1,477	1,419	1,479	1,475	1,333	1,881	1,658	1,419

CHANGES IN ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Total allowance at beginning of period													
Write-offs	1,761	1,813	1,896	1,918	1,894	1,762	1,801	1,779	1,817	1,813	1,762	1,762	1,736
Recoveries	(258)	(280)	(357)	(321)	(266)	(209)	(275)	(267)	(241)	(538)	(475)	(1,153)	(1,004)
Provision for credit losses	50	47	44	46	43	50	42	49	48	97	93	183	186
Interest income on impaired loans	179	212	222	243	324	262	198	189	197	391	586	1,051	771
Foreign exchange and other	(6)	(8)	(9)	(9)	(5)	(6)	(5)	(6)	(6)	(14)	(11)	(29)	(23)
	27	(23)	17	19	(72)	35	1	57	(36)	4	(37)	(1)	96
Total allowance at end of period³													
Individual allowance	1,753	1,761	1,813	1,896	1,918	1,894	1,762	1,801	1,779	1,753	1,918	1,813	1,762
Collective allowance ³	200	212	258	349	370	349	311	348	366	200	370	258	311
	1,553	1,549	1,555	1,547	1,548	1,545	1,451	1,453	1,413	1,553	1,548	1,555	1,451
Total allowance for credit losses													
	1,753	1,761	1,813	1,896	1,918	1,894	1,762	1,801	1,779	1,753	1,918	1,813	1,762

¹ 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.

² Includes disposal of loans.

³ Includes \$114 million (Q1/17: \$121 million) of allowance on undrawn credit facilities included in Other liabilities on the consolidated balance sheet.

PROVISION FOR CREDIT LOSSES

(\$ millions)	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Provision for credit losses - impaired loans, by portfolio:													
Consumer													
Residential mortgages	9	11	8	1	8	12	7	8	8	20	20	29	34
Credit card	102	111	101	103	108	92	88	93	99	213	200	404	370
Personal	80	76	75	81	76	59	61	65	68	156	135	291	258
Total provision for credit losses - impaired loans, consumer¹	191	198	184	185	192	163	156	166	175	389	355	724	662
Business and government													
Non-residential mortgages	-	1	(2)	-	3	-	(2)	1	1	1	3	1	-
Financial institutions	(1)	-	1	(1)	-	(1)	-	-	-	(1)	(1)	(1)	-
Retail and wholesale	2	1	3	-	-	1	2	-	2	3	1	4	7
Business services	6	17	8	9	6	2	7	(4)	11	23	8	25	24
Manufacturing - capital goods	-	(2)	16	40	(1)	-	-	-	1	(2)	(1)	55	-
Manufacturing - consumer goods	-	-	-	2	1	2	-	1	1	-	3	5	1
Real estate and construction	5	(5)	6	7	(2)	1	(2)	7	1	-	(1)	12	23
Agriculture	-	-	2	(1)	1	-	2	(1)	(1)	-	1	2	-
Oil and gas	(6)	1	(5)	2	81	24	28	-	10	(5)	105	102	38
Hardware and software	-	-	-	2	-	-	(1)	1	-	-	-	2	-
Telecommunications and cable	-	-	-	-	-	-	-	-	(1)	-	-	-	(1)
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	(1)	-	-	-	(1)
Transportation	-	-	-	-	2	(1)	1	1	-	-	1	1	3
Utilities	-	-	-	-	-	-	-	4	-	-	-	-	4
Education, health and social services	-	-	-	-	-	-	-	-	2	-	-	-	2
Total provision for credit losses - impaired loans, business and government¹	6	13	29	60	91	28	35	10	26	19	119	208	100
Total provision for credit losses - impaired loans	197	211	213	245	283	191	191	176	201	408	474	932	762
Provision for credit losses - impaired loans, by geography:													
Consumer													
Canada	190	190	179	186	187	153	153	153	168	380	340	705	632
Other countries	1	8	5	(1)	5	10	3	13	7	9	15	19	30
Total provision for credit losses - impaired loans, consumer¹	191	198	184	185	192	163	156	166	175	389	355	724	662
Business and government													
Canada	2	7	18	13	35	32	36	5	23	9	67	98	71
United States	5	6	6	2	55	1	(5)	9	-	11	56	64	19
Other countries	(1)	-	5	45	1	(5)	4	(4)	3	(1)	(4)	46	10
Total provision for credit losses - impaired loans, by geography	6	13	29	60	91	28	35	10	26	19	119	208	100
Total provision for credit losses - impaired loans	197	211	213	245	283	191	191	176	201	408	474	932	762
Provision for credit losses - incurred but not yet identified													
Consumer	(7)	26	23	8	15	36	13	2	(22)	19	51	82	(40)
Business and government	(11)	(25)	(14)	(10)	26	35	(6)	11	18	(36)	61	37	49
Total provision for credit losses - incurred but not yet identified	(18)	1	9	(2)	41	71	7	13	(4)	(17)	112	119	9
Total provision for credit losses	179	212	222	243	324	262	198	189	197	391	586	1,051	771
Of which:													
Collectively assessed	178	204	201	186	238	238	168	183	181	382	476	863	695
Individually assessed	1	8	21	57	86	24	30	6	16	9	110	188	76

¹ Includes provision for credit losses on: impaired personal, scored small business loans and mortgages; and net credit card write-offs.

NET WRITE-OFFS

(\$ millions)

Net write-offs by portfolio:

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Consumer													
Residential mortgages	6	8	16	7	9	2	13	6	10	14	11	34	32
Personal	76	73	74	82	71	60	62	62	72	149	131	287	252
Credit card	103	110	101	103	108	92	88	93	99	213	200	404	370
Net write-offs on consumer loans	185	191	191	192	188	154	163	161	181	376	342	725	654
Business and government													
Non-residential mortgages	-	-	-	1	5	-	10	3	4	-	5	6	17
Retail and wholesale	-	1	3	-	2	-	5	1	-	1	2	5	7
Business services	2	2	6	7	11	(3)	5	14	6	4	8	21	27
Manufacturing - capital goods	2	38	52	-	1	-	-	1	-	40	1	53	-
Manufacturing - consumer goods	1	-	5	1	1	-	1	-	1	1	1	7	2
Real estate and construction	8	1	4	4	13	1	34	35	1	9	14	22	92
Agriculture	-	1	1	1	1	-	-	-	-	1	1	3	-
Oil and gas	9	(1)	48	68	-	-	1	1	-	8	-	116	2
Forest products	-	-	-	-	1	-	-	-	-	-	1	1	-
Hardware and software	-	-	1	-	-	-	-	1	-	-	-	1	1
Telecommunications and cable	-	-	-	-	-	-	1	-	-	-	-	-	1
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	(1)	-	-	-	(1)
Transportation	1	-	1	-	-	1	-	1	-	1	1	2	2
Utilities	-	-	-	1	-	6	13	-	-	-	6	7	13
Education, health and social services	-	-	1	-	-	-	-	-	1	-	-	1	1
Net write-offs on business and government loans	23	42	122	83	35	5	70	57	12	65	40	245	164
Total net write-offs	208	233	313	275	223	159	233	218	193	441	382	970	818

Net write-offs by geography:

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	2017 6M	2016 6M	2016 12M	2015 12M
Consumer													
Canada	182	183	175	183	181	153	154	153	171	365	334	692	625
Other countries	3	8	16	9	7	1	9	8	10	11	8	33	29
Net write-offs on consumer loans	185	191	191	192	188	154	163	161	181	376	342	725	654
Business and government													
Canada	15	4	79	20	6	3	15	8	7	19	9	108	34
United States	3	-	2	53	-	6	30	-	-	3	6	61	51
Other countries	5	38	41	10	29	(4)	25	49	5	43	25	76	79
Net write-offs on business and government loans	23	42	122	83	35	5	70	57	12	65	40	245	164
Total net write-offs	208	233	313	275	223	159	233	218	193	441	382	970	818

CREDIT RISK FINANCIAL MEASURES

	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
Diversification ratios									
Gross loans and acceptances									
Consumer	75%	75%	74%	74%	73%	73%	74%	74%	75%
Business and government	25%	25%	26%	26%	27%	27%	26%	26%	25%
Canada	91%	91%	90%	90%	90%	89%	91%	90%	91%
United States	5%	5%	5%	5%	5%	5%	4%	4%	4%
Other countries	4%	4%	5%	5%	5%	6%	5%	6%	5%
Coverage ratios									
Allowance for credit losses to GIL and acceptances - segmented and total ¹									
Consumer	45%	43%	44%	46%	44%	44%	44%	43%	42%
Business and government	33%	30%	27%	34%	32%	51%	47%	51%	52%
Total	39%	37%	34%	38%	37%	47%	46%	47%	47%
Condition ratios									
Gross impaired loans-to-gross loans and acceptances	0.40 %	0.44 %	0.52 %	0.55 %	0.62 %	0.49 %	0.48 %	0.51 %	0.53 %
Net impaired loans and acceptances-to-net loans and acceptances	0.24 %	0.28 %	0.34 %	0.34 %	0.39 %	0.26 %	0.27 %	0.28 %	0.28 %
Segmented net impaired loans-to-segmented net loans and acceptances									
Consumer	0.16 %	0.17 %	0.17 %	0.17 %	0.18 %	0.20 %	0.20 %	0.21 %	0.21 %
Business and government	0.48 %	0.61 %	0.83 %	0.83 %	0.96 %	0.42 %	0.46 %	0.46 %	0.50 %
Canada	0.11 %	0.13 %	0.13 %	0.13 %	0.16 %	0.10 %	0.12 %	0.10 %	0.10 %
United States	1.53 %	1.93 %	1.72 %	1.74 %	3.02 %	0.68 %	0.57 %	0.68 %	0.76 %
Other countries	1.70 %	1.78 %	2.88 %	3.09 %	2.03 %	2.42 %	2.52 %	2.84 %	3.22 %

PAST DUE LOANS BUT NOT IMPAIRED ²

(\$ millions)	Q2/17				Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
	Less than 31 days	31 to 90 days	Over 90 days	Total	Total past due loans							
Residential mortgages	2,300	762	204	3,266	3,217	3,262	3,515	3,001	3,105	2,855	3,001	2,756
Personal	616	168	25	809	827	810	787	661	723	692	643	649
Credit card	608	177	105	890	825	890	921	805	857	762	686	746
Business and government	221	134	39	394	334	363	438	291	309	344	296	311
	3,745	1,241	373	5,359	5,203	5,325	5,661	4,758	4,994	4,653	4,626	4,462

¹ 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.

OUTSTANDING DERIVATIVE CONTRACTS - NOTIONAL AMOUNTS

(\$ millions)

	Q2/17						Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
	Residual term to contractual maturity			Total notional amount	Analyzed by use		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	10,315	411	-	10,726	5,674	5,052	13,021	13,001	18,121	12,443	7,823	10,913	12,906	11,981
Centrally cleared forward rate agreements	157,027	10,992	-	168,019	168,019	-	146,154	201,237	144,745	149,692	178,257	140,806	179,952	136,332
Swap contracts	61,162	190,081	76,580	327,823	250,197	77,626	333,798	352,045	350,353	350,867	370,652	375,893	390,022	418,121
Centrally cleared swap contracts	628,488	647,955	200,795	1,477,238	1,260,486	216,752	1,449,069	1,389,095	1,312,820	1,206,724	1,053,548	897,872	956,102	858,463
Purchased options	5,169	2,425	2,895	10,489	4,790	5,699	9,816	10,044	10,382	9,666	7,407	8,136	5,847	5,647
Written options	2,952	2,292	368	5,612	5,612	-	4,851	4,737	4,538	5,095	3,775	4,532	5,594	4,641
	865,113	854,156	280,638	1,999,907	1,694,778	305,129	1,956,709	1,970,159	1,840,959	1,734,487	1,621,462	1,438,152	1,550,423	1,435,185
Exchange-traded														
Futures contracts	59,355	15,827	57	75,239	72,631	2,608	71,307	73,699	50,659	66,013	69,294	77,890	96,016	62,581
Purchased options	12,571	-	-	12,571	12,571	-	26	536	59	1,280	1,085	1	654	6,636
Written options	6,100	-	-	6,100	6,100	-	26	-	33	1,280	1,751	8	654	7,842
	78,026	15,827	57	93,910	91,302	2,608	71,359	74,235	50,751	68,573	72,130	77,899	97,324	77,059
Total interest rate derivatives	943,139	869,983	280,695	2,093,817	1,786,080	307,737	2,028,068	2,044,394	1,891,710	1,803,060	1,693,592	1,516,051	1,647,747	1,512,244
Foreign exchange derivatives														
Over-the-counter														
Forward contracts	321,964	9,198	999	332,161	325,974	6,187	283,844	278,192	295,417	323,397	303,884	263,150	268,721	261,906
Swap contracts	227,098	48,365	22,822	298,285	230,784	67,501	274,491	254,448	245,800	220,204	225,121	200,297	179,022	167,084
Purchased options	19,833	1,232	78	21,143	21,121	22	20,306	23,395	21,963	20,359	20,878	19,550	23,538	23,131
Written options	23,165	968	45	24,178	24,178	-	22,865	23,715	22,292	23,535	26,113	22,721	25,609	25,364
	592,060	59,763	23,944	675,767	602,057	73,710	601,506	579,750	585,472	587,495	575,996	505,718	496,934	477,485
Exchange-traded														
Futures contracts	-	-	-	-	-	-	-	-	-	-	-	-	44	-
Total foreign exchange derivatives	592,060	59,763	23,944	675,767	602,057	73,710	601,506	579,750	585,472	587,495	575,996	505,718	496,934	477,485
Credit derivatives														
Over-the-counter														
Total return swap contracts - protection sold	-	-	-	-	-	-	18	91	178	344	450	519	680	954
Credit default swap contracts - protection purchased	360	206	-	566	566	-	531	5,653	5,796	6,047	6,308	6,593	7,202	7,777
Centrally cleared credit default swap contracts - protection purchased	14	243	853	1,110	946	164	1,155	1,460	1,356	1,191	1,831	2,377	1,427	26,116
Credit default swap contracts - protection sold	196	-	4	200	200	-	202	4,872	4,909	4,926	5,000	5,032	5,060	5,029
Centrally cleared credit default swap contracts - protection sold	-	-	-	-	-	-	-	13	144	88	140	732	262	24,729
Total credit derivatives	570	449	857	1,876	1,712	164	1,906	12,089	12,383	12,596	13,729	15,253	14,631	64,605
Equity derivatives														
Over-the-counter	68,925	17,410	88	86,423	85,372	1,051	80,325	72,619	60,610	53,106	42,570	42,936	41,282	42,587
Exchange-traded	37,590	7,922	-	45,512	45,512	-	27,670	34,016	28,430	22,502	16,917	19,304	15,901	13,641
Total equity derivatives	106,515	25,332	88	131,935	130,884	1,051	107,995	106,635	89,040	75,608	59,487	62,240	57,183	56,228
Precious metal derivatives														
Over-the-counter	2,557	22	-	2,579	2,579	-	4,116	1,088	3,641	2,075	944	1,446	1,816	1,884
Exchange-traded	1,774	-	-	1,774	1,774	-	1,131	758	1,247	1,916	939	2,999	2,128	1,411
Total precious metal derivatives	4,331	22	-	4,353	4,353	-	5,247	1,846	4,888	3,991	1,883	4,445	3,944	3,295
Other commodity derivatives														
Over-the-counter	13,845	9,065	3,104	26,014	26,011	3	24,316	23,563	19,643	19,149	20,312	18,671	21,875	21,962
Centrally cleared commodity derivatives	67	-	-	67	67	-	73	47	28	21	13	14	34	38
Exchange-traded	12,743	5,300	367	18,410	18,410	-	17,428	18,556	16,857	15,044	16,099	18,049	19,500	19,896
Total other commodity derivatives	26,655	14,365	3,471	44,491	44,488	3	41,817	42,166	36,528	34,214	36,424	36,734	41,409	41,896
Total notional amount	1,673,270	969,914	309,055	2,952,239	2,569,574	382,665	2,786,539	2,786,880	2,620,021	2,516,964	2,381,111	2,140,441	2,261,848	2,155,753
Of which:														
Over-the-counter ²	1,543,137	940,865	308,631	2,792,633	2,412,576	380,057	2,668,951	2,659,315	2,522,736	2,408,929	2,275,026	2,022,190	2,126,951	2,043,746
Exchange-traded	130,133	29,049	424	159,606	156,998	2,608	117,588	127,565	97,285	108,035	106,085	118,251	134,897	112,007

¹ ALM: Asset/liability management.

² For OTC derivatives that are not centrally cleared, \$948.0 billion (Q1/17: \$887.6 billion) are with counterparties that have two-way collateral posting arrangements, \$18.5 billion (Q1/17: \$16.4 billion) are with counterparties that have one-way collateral posting arrangements, and \$179.7 billion (Q1/17: \$168.5 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)	Q2/17		Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
	Book value (includes AFS securities at amortized cost)		Fair value over (under) book value								
	Amortized cost	Fair value									
Assets											
Cash and deposits with banks	14,403	14,403	-	-	-	-	-	-	-	-	-
Securities	95,890	96,069	179	147	206	194	161	109	136	246	244
Cash collateral on securities borrowed	6,694	6,694	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements	37,148	37,148	-	-	-	-	-	-	-	-	-
Loans, net of allowance	321,929	322,131	202	33	579	714	477	1,202	1,018	1,315	847
Derivative instruments	25,612	25,612	-	-	-	-	-	-	-	-	-
Customers' liability under acceptances	8,823	8,823	-	-	-	-	-	-	-	-	-
Other assets	8,338	8,338	-	-	-	-	-	-	-	-	-
Liabilities											
Deposits	413,128	414,027	899	798	976	976	739	700	697	1,126	1,070
Obligations related to securities sold short	13,093	13,093	-	-	-	-	-	-	-	-	-
Cash collateral on securities lent	1,702	1,702	-	-	-	-	-	-	-	-	-
Obligations related to securities sold under repurchase agreements	24,160	24,160	-	-	-	-	-	-	-	-	-
Derivative instruments	24,345	24,345	-	-	-	-	-	-	-	-	-
Acceptances	8,825	8,825	-	-	-	-	-	-	-	-	-
Other liabilities	9,825	9,825	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	3,305	3,637	332	271	267	258	245	208	257	277	293

FAIR VALUE OF AFS SECURITIES

(\$ millions)	Q2/17		Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
	Amortized cost		Unrealized net gains (losses)								
	Amortized cost	Fair value									
AFS securities											
Government issued or guaranteed	22,600	22,633	33	(5)	54	49	(11)	(64)	(34)	24	30
Mortgage- and asset-backed	7,882	7,882	-	(3)	3	3	1	10	10	26	20
Corporate debt	4,759	4,745	(14)	(12)	(4)	(2)	(8)	(15)	(13)	(2)	(1)
Corporate equity	218	378	160	167	153	144	179	178	173	198	195
	35,459	35,638	179	147	206	194	161	109	136	246	244

FAIR VALUE OF DERIVATIVE INSTRUMENTS

(\$ millions)	Q2/17		Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15
	Positive		Fair value, net								
	Positive	Negative									
Total held for trading purposes	22,226	21,964	262	(127)	(406)	(802)	(3,108)	(3,202)	(2,299)	(1,627)	(3,372)
Total held for ALM purposes	3,386	2,381	1,005	(1,899)	(639)	(870)	(896)	(561)	(416)	(226)	(350)
Total fair value¹	25,612	24,345	1,267	(2,026)	(1,045)	(1,672)	(4,004)	(3,763)	(2,715)	(1,853)	(3,722)
Average fair values of derivatives during the quarter	23,741	24,337	(596)	(1,368)	(1,499)	(2,262)	(3,861)	(2,615)	(2,168)	(2,188)	(2,545)

¹ Includes positive fair value of \$1,449 million (Q1/17: \$1,080 million) and negative fair value of \$934 million (Q1/17: \$754 million) for exchange-traded derivatives.