



Supplementary Financial Information

For the period ended
July 31, 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 Q3/17, 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

External reporting changes

The following external reporting changes were made in the third quarter of 2017. Prior period amounts were reclassified accordingly. The changes impacted the results of our strategic business units (SBUs), but there was no impact on prior period consolidated net income resulting from these reclassifications.

U.S. Commercial Banking and Wealth Management

On June 23, 2017, we completed the acquisition of PrivateBancorp, Inc. (PrivateBancorp) and its subsidiary, The PrivateBank and Trust Company (The PrivateBank). As a result of the acquisition, a new U.S. Commercial Banking and Wealth Management SBU was created, and includes the following lines of business:

- Commercial banking;
- Wealth management; and
- Other.

In addition to the results of The PrivateBank, the U.S. Commercial Banking and Wealth Management includes:

- The results of CIBC Atlantic Trust Private Wealth Management in the wealth management line of business, previously reported in the private wealth management line of business within the Wealth Management SBU; and
- The results of U.S. real estate finance in the commercial banking line of business, previously reported in the corporate and investment banking line of business within Capital Markets.

SBU name changes

Given the addition of the U.S. Commercial Banking and Wealth Management SBU, we have changed the name of our Retail and Business Banking SBU to Canadian Retail and Business Banking, and the name of our Wealth Management SBU to Canadian Wealth Management. The lines of business within each SBU remain unchanged, apart from the reclassifications noted above.

Changes to our organizational structure

On June 20, 2017, we announced changes to CIBC's leadership team and organizational structure to further accelerate our transformation. As a result of these changes, we expect to make further external reporting changes in the fourth quarter of 2017.

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 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 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)

Reconciliation of non-GAAP to GAAP measures

		Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Reported and adjusted diluted EPS														
Reported net income attributable to common shareholders	A	1,084	1,035	1,393	917	1,426	926	968	767	962	3,512	3,320	4,237	3,531
After-tax impact of items of note		69	20	(241)	110	(369)	21	47	172	12	(152)	(301)	(191)	230
Adjusted net income attributable to common shareholders ¹	B	1,153	1,055	1,152	1,027	1,057	947	1,015	939	974	3,360	3,019	4,046	3,761
Diluted weighted-average common shares outstanding (thousands)	C	416,385	400,577	398,311	395,750	395,328	395,150	397,428	397,838	397,828	405,139	395,975	395,919	397,832
Reported diluted EPS (\$)	A / C	2.60	2.59	3.50	2.32	3.61	2.35	2.43	1.93	2.42	8.67	8.38	10.70	8.87
Adjusted diluted EPS (\$) ¹	B / C	2.77	2.64	2.89	2.60	2.67	2.40	2.55	2.36	2.45	8.29	7.62	10.22	9.45
Reported and adjusted efficiency ratio														
Reported total revenue	D	4,104	3,698	4,209	3,681	4,136	3,631	3,587	3,483	3,520	12,011	11,354	15,035	13,856
Adjusting items:														
Pre-tax impact of items of note		9	7	(299)	3	(459)	(53)	4	2	4	(283)	(508)	(505)	(40)
TEB		21	123	118	97	142	120	115	91	131	262	377	474	482
Adjusted total revenue ¹	E	4,134	3,828	4,028	3,781	3,819	3,698	3,706	3,576	3,655	11,990	11,223	15,004	14,298
Reported non-interest expenses	F	2,452	2,275	2,274	2,347	2,218	2,242	2,164	2,383	2,179	7,001	6,624	8,971	8,861
Adjusting items:														
Pre-tax impact of items of note		(84)	(19)	(6)	(147)	(10)	(95)	(10)	(223)	(12)	(109)	(115)	(262)	(338)
Adjusted non-interest expenses ¹	G	2,368	2,256	2,268	2,200	2,208	2,147	2,154	2,160	2,167	6,892	6,509	8,709	8,523
Reported efficiency ratio	F / D	59.7%	61.5%	54.0%	63.8%	53.6%	61.7%	60.3%	68.4%	61.9%	58.3%	58.3%	59.7%	63.9%
Adjusted efficiency ratio ¹	G / E	57.3%	58.9%	56.3%	58.2%	57.8%	58.0%	58.1%	60.4%	59.3%	57.5%	58.0%	58.0%	59.6%
Reported and adjusted dividend payout ratio														
Dividends paid to common shareholders	H	551	508	493	478	478	466	457	445	433	1,552	1,401	1,879	1,708
Reported dividend payout ratio	H / A	50.9%	49.0%	35.4%	52.2%	33.5%	50.2%	47.3%	58.0%	45.0%	44.2%	42.2%	44.3%	48.4%
Adjusted dividend payout ratio ¹	H / B	47.8%	48.1%	42.8%	46.6%	45.2%	49.1%	45.1%	47.4%	44.5%	46.2%	46.4%	46.4%	45.4%
Reported and adjusted return on common shareholders' equity														
Average common shareholders' equity	I	26,447	23,932	22,674	21,763	21,198	20,899	21,233	20,122	18,733	24,356	21,111	21,275	18,857
Reported return on common shareholders' equity	A / I ²	16.3%	17.7%	24.4%	16.8%	26.8%	18.0%	18.1%	15.1%	20.4%	19.3%	21.0%	19.9%	18.7%
Adjusted return on common shareholders' equity ¹	B / I ²	17.3%	18.1%	20.1%	18.8%	19.8%	18.4%	19.0%	18.5%	20.6%	18.4%	19.1%	19.0%	19.9%
Reported and adjusted effective tax rate														
Reported income before income taxes	J	1,443	1,244	1,723	1,112	1,675	1,065	1,161	902	1,152	4,410	3,901	5,013	4,224
Pre-tax impact of items of note		93	26	(293)	150	(409)	82	83	225	16	(174)	(244)	(94)	298
Adjusted income before income taxes ¹	K	1,536	1,270	1,430	1,262	1,266	1,147	1,244	1,127	1,168	4,236	3,657	4,919	4,522
Reported income taxes	L	346	194	316	181	234	124	179	124	174	856	537	718	634
Tax impact of items of note		24	6	(52)	40	(40)	61	36	51	4	(22)	57	97	66
Adjusted income taxes ¹	M	370	200	264	221	194	185	215	175	178	834	594	815	700
Reported effective tax rate	L / J	24.0%	15.6%	18.4%	16.2%	14.0%	11.6%	15.4%	13.7%	15.1%	19.4%	13.8%	14.3%	15.0%
Adjusted effective tax rate ¹	M / K	24.1%	15.7%	18.5%	17.5%	15.4%	16.1%	17.3%	15.5%	15.2%	19.7%	16.2%	16.6%	15.5%

¹ Non-GAAP measure.

² Annualized.

NOTES TO USERS

(\$ millions)

Items of note

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	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)	(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	-	(12)	(3)	29
Amortization of intangible assets	10	6	6	7	7	7	9	11	10	22	23	30	42
Transaction and integration-related costs associated with the acquisition of The PrivateBank ²	38	20	-	-	-	-	-	-	-	58	-	-	-
Increase in legal provisions	45	-	-	-	-	77	-	-	-	45	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	40	-
Restructuring charges primarily relating to employee severance	-	-	-	134	-	-	-	211	-	-	-	134	296
Pre-tax impact of items of note on net income	93	26	(293)	150	(409)	82	83	225	16	(174)	(244)	(94)	298
Income tax impact on above items of note	(24)	(6)	52	(40)	40	(31)	(21)	(51)	(4)	22	(12)	(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	69	20	(241)	110	(369)	21	47	174	12	(152)	(301)	(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	69	20	(241)	110	(369)	21	47	172	12	(152)	(301)	(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: (i) pre-funding the cash component of the merger consideration; and (ii) interest incurred on the obligation payable to dissenting shareholders. Integration costs are comprised of direct and incremental costs incurred as part of planning for integrating the businesses of The 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

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results (\$ millions)													
Net interest income	2,276	2,095	2,142	2,110	2,113	2,037	2,106	2,043	2,021	6,513	6,256	8,366	7,915
Non-interest income	1,828	1,603	2,067	1,571	2,023	1,594	1,481	1,440	1,499	5,498	5,098	6,669	5,941
Total revenue	4,104	3,698	4,209	3,681	4,136	3,631	3,587	3,483	3,520	12,011	11,354	15,035	13,856
Provision for credit losses	209	179	212	222	243	324	262	198	189	600	829	1,051	771
Non-interest expenses	2,452	2,275	2,274	2,347	2,218	2,242	2,164	2,383	2,179	7,001	6,624	8,971	8,861
Income before income taxes	1,443	1,244	1,723	1,112	1,675	1,065	1,161	902	1,152	4,410	3,901	5,013	4,224
Income taxes	346	194	316	181	234	124	179	124	174	856	537	718	634
Net income	1,097	1,050	1,407	931	1,441	941	982	778	978	3,554	3,364	4,295	3,590
Net income attributable to non-controlling interests	4	5	5	4	6	5	5	2	5	14	16	20	14
Preferred shareholders	9	10	9	10	9	10	9	9	11	28	28	38	45
Common shareholders	1,084	1,035	1,393	917	1,426	926	968	767	962	3,512	3,320	4,237	3,531
Net income attributable to equity shareholders	1,093	1,045	1,402	927	1,435	936	977	776	973	3,540	3,348	4,275	3,576
Financial measures													
Reported efficiency ratio	59.7%	61.5%	54.0%	63.8%	53.6%	61.7%	60.3%	68.4%	61.9%	58.3%	58.3%	59.7%	63.9%
Adjusted efficiency ratio ¹	57.3%	58.9%	56.3%	58.2%	57.8%	58.0%	58.1%	60.4%	59.3%	57.5%	58.0%	58.0%	59.6%
Loan loss ratio ²	0.24%	0.25%	0.26%	0.27%	0.32%	0.38%	0.26%	0.26%	0.25%	0.25%	0.32%	0.31%	0.27%
Reported return on common shareholders' equity	16.3%	17.7%	24.4%	16.8%	26.8%	18.0%	18.1%	15.1%	20.4%	19.3%	21.0%	19.9%	18.7%
Adjusted return on common shareholders' equity ¹	17.3%	18.1%	20.1%	18.8%	19.8%	18.4%	19.0%	18.5%	20.6%	18.4%	19.1%	19.0%	19.9%
Net interest margin	1.66%	1.63%	1.61%	1.59%	1.64%	1.65%	1.69%	1.70%	1.75%	1.63%	1.66%	1.64%	1.74%
Net interest margin on average interest-earning assets ³	1.85%	1.81%	1.80%	1.81%	1.87%	1.89%	1.94%	1.95%	2.01%	1.82%	1.90%	1.88%	2.00%
Return on average assets ⁴	0.80%	0.82%	1.06%	0.70%	1.12%	0.76%	0.79%	0.65%	0.85%	0.89%	0.89%	0.84%	0.79%
Return on average interest-earning assets ^{3,4}	0.89%	0.91%	1.18%	0.80%	1.28%	0.88%	0.91%	0.74%	0.97%	0.99%	1.02%	0.96%	0.91%
Total shareholder return	(0.65)%	0.58%	11.49%	2.54%	(0.94)%	12.72%	(8.13)%	8.61%	(2.40)%	11.41%	2.59%	5.19%	1.96%
Reported effective tax rate	24.0%	15.6%	18.4%	16.2%	14.0%	11.6%	15.4%	13.7%	15.1%	19.4%	13.8%	14.3%	15.0%
Adjusted effective tax rate ¹	24.1%	15.7%	18.5%	17.5%	15.4%	16.1%	17.3%	15.5%	15.2%	19.7%	16.2%	16.6%	15.5%
Common share information													
Per share (\$)													
Basic EPS	2.61	2.59	3.50	2.32	3.61	2.35	2.44	1.93	2.42	8.68	8.40	10.72	8.89
Reported diluted EPS	2.60	2.59	3.50	2.32	3.61	2.35	2.43	1.93	2.42	8.67	8.38	10.70	8.87
Adjusted diluted EPS ¹	2.77	2.64	2.89	2.60	2.67	2.40	2.55	2.36	2.45	8.29	7.62	10.22	9.45
Dividends	1.27	1.27	1.24	1.21	1.21	1.18	1.15	1.12	1.09	3.78	3.54	4.75	4.30
Book value	64.29	61.42	58.90	56.59	54.54	52.16	52.56	51.25	50.02	64.29	54.54	56.59	51.25
Share price (\$)													
High	109.57	119.86	113.16	104.46	104.19	101.76	101.22	102.74	96.99	119.86	104.19	104.46	107.16
Low	104.87	109.71	97.76	97.51	96.84	83.33	83.42	86.00	89.55	97.76	83.33	83.33	86.00
Closing	108.22	110.25	110.81	100.50	99.19	101.34	91.24	100.28	93.46	108.22	99.19	100.50	100.28
Shares outstanding (thousands)													
Weighted-average basic ^{5,6}	415,561	399,807	397,647	395,181	394,753	394,679	396,927	397,253	397,270	404,388	395,459	395,389	397,213
Weighted-average diluted ⁵	416,385	400,577	398,311	395,750	395,328	395,150	397,428	397,838	397,828	405,139	395,975	395,919	397,832
End of period ^{5,6}	436,059	401,608	399,559	397,070	394,838	394,679	395,179	397,291	397,234	436,059	394,838	397,070	397,291
Market capitalization (\$ millions)	47,190	44,277	44,275	39,906	39,164	39,997	36,056	39,840	37,126	47,190	39,164	39,906	39,840
Value measures													
Dividend yield (based on closing share price)	4.7%	4.7%	4.4%	4.8%	4.9%	4.7%	5.0%	4.4%	4.6%	4.7%	4.8%	4.7%	4.3%
Reported dividend payout ratio	50.9%	49.0%	35.4%	52.2%	33.5%	50.2%	47.3%	58.0%	45.0%	44.2%	42.2%	44.3%	48.4%
Adjusted dividend payout ratio ¹	47.8%	48.1%	42.8%	46.6%	45.2%	49.1%	45.1%	47.4%	44.5%	46.2%	46.4%	46.4%	45.4%
Market value to book value ratio	1.68	1.80	1.88	1.78	1.82	1.94	1.74	1.96	1.87	1.68	1.82	1.78	1.96

For footnotes, see next page.



FINANCIAL HIGHLIGHTS (continued)

(\$ millions)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
On- and off-balance sheet information													
Cash, deposits with banks and securities	108,297	110,472	104,913	101,588	98,093	91,054	91,132	93,619	92,997	108,297	98,093	101,588	93,619
Loans and acceptances, net of allowance	358,993	330,752	322,094	319,781	312,273	303,761	301,301	290,981	285,502	358,993	312,273	319,781	290,981
Total assets	560,912	528,591	513,294	501,357	494,490	478,144	479,032	463,309	457,842	560,912	494,490	501,357	463,309
Deposits	439,357	413,128	409,753	395,647	389,573	368,710	377,234	366,657	360,525	439,357	389,573	395,647	366,657
Common shareholders' equity	28,036	24,668	23,532	22,472	21,533	20,585	20,770	20,360	19,869	28,036	21,533	22,472	20,360
Average assets ⁷	543,138	528,099	528,852	527,702	511,925	502,408	494,379	476,700	457,774	533,421	502,908	509,140	455,324
Average interest-earning assets ³	486,949	475,067	470,943	462,970	448,834	437,179	431,380	415,783	399,444	477,681	439,145	445,134	395,616
Average common shareholders' equity	26,447	23,932	22,674	21,763	21,198	20,899	21,233	20,122	18,733	24,356	21,111	21,275	18,857
Assets under administration (AUA) ^{8,9}	2,105,626	2,120,972	2,036,008	2,041,887	1,993,740	1,878,290	1,833,071	1,846,142	1,871,875	2,105,626	1,993,740	2,041,887	1,846,142
Assets under management (AUM) ⁹	201,275	198,941	186,547	183,715	179,903	169,521	169,389	170,465	172,316	201,275	179,903	183,715	170,465
Balance sheet quality (All-in basis) and liquidity measures¹⁰													
Risk-weighted assets (RWA)													
CET1 capital RWA	198,459	175,431	169,350	168,996	168,077	165,419	162,583	156,107	153,889	198,459	168,077	168,996	156,107
Tier 1 capital RWA	198,686	175,431	169,575	169,322	168,407	165,746	162,899	156,401	154,176	198,686	168,407	169,322	156,401
Total capital RWA	198,867	175,431	169,755	169,601	168,690	166,027	163,169	156,652	154,422	198,867	168,690	169,601	156,652
Capital ratios													
CET1 ratio	10.4%	12.2%	11.9%	11.3%	10.9%	10.4%	10.6%	10.8%	10.8%	10.4%	10.9%	11.3%	10.8%
Tier 1 capital ratio	11.9%	13.5%	13.2%	12.8%	12.4%	11.9%	12.1%	12.5%	12.5%	11.9%	12.4%	12.8%	12.5%
Total capital ratio	13.7%	15.4%	15.2%	14.8%	14.4%	13.9%	14.2%	15.0%	15.0%	13.7%	14.4%	14.8%	15.0%
Basel III leverage ratio													
Leverage ratio exposure	602,314	572,104	555,830	545,480	537,172	516,838	516,037	502,552	493,475	602,314	537,172	545,480	502,552
Leverage ratio	3.9%	4.1%	4.0%	4.0%	3.9%	3.8%	3.8%	3.9%	3.9%	3.9%	3.9%	4.0%	3.9%
Liquidity coverage ratio	125%	125%	119%	124%	120%	122%	121%	119%	121%	n/a	n/a	n/a	n/a
Other information													
Full-time equivalent employees ¹¹	45,685	43,444	43,016	43,213	43,741	43,380	43,609	44,201	44,385	45,685	43,741	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 Excludes 2,010,890 common shares which are issued and outstanding but which have not been acquired by a third party. 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 190,789 unvested restricted shares as at July 31, 2017 (April 30, 2017: nil; July 31, 2016: nil).

⁷ In Q3/17, The PrivateBank contributed \$13.3 billion to average assets.

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 - 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.

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)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Interest income													
Loans	2,802	2,520	2,563	2,531	2,492	2,384	2,426	2,385	2,418	7,885	7,302	9,833	9,573
Securities	441	485	485	457	446	436	435	385	380	1,411	1,317	1,774	1,524
Securities borrowed or purchased under resale agreements	129	111	107	90	86	80	73	60	69	347	239	329	310
Deposits with banks	46	42	37	37	44	42	33	23	20	125	119	156	76
	3,418	3,158	3,192	3,115	3,068	2,942	2,967	2,853	2,887	9,768	8,977	12,092	11,483
Interest expense													
Deposits	974	909	896	878	814	781	742	680	728	2,779	2,337	3,215	2,990
Securities sold short	49	52	61	45	57	42	55	52	55	162	154	199	230
Securities lent or sold under repurchase agreements	77	57	47	36	36	31	24	23	29	181	91	127	110
Subordinated indebtedness	34	35	35	35	37	37	28	39	40	104	102	137	181
Other	8	10	11	11	11	14	12	16	14	29	37	48	57
	1,142	1,063	1,050	1,005	955	905	861	810	866	3,255	2,721	3,726	3,568
Net interest income	2,276	2,095	2,142	2,110	2,113	2,037	2,106	2,043	2,021	6,513	6,256	8,366	7,915

NON-INTEREST INCOME

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Underwriting and advisory fees	124	103	109	103	142	121	80	100	106	336	343	446	427
Deposit and payment fees	211	205	213	207	206	206	213	208	216	629	625	832	830
Credit fees	199	171	175	166	169	156	147	140	136	545	472	638	533
Card fees	110	106	128	125	115	108	122	115	109	344	345	470	449
Investment management and custodial fees	261	249	240	233	223	214	212	208	211	750	649	882	814
Mutual fund fees	399	389	389	378	369	349	366	363	369	1,177	1,084	1,462	1,457
Insurance fees, net of claims	107	106	107	97	99	100	100	103	81	320	299	396	361
Commissions on securities transactions	82	91	90	83	87	88	84	88	93	263	259	342	385
Trading income (loss)	93	(29)	115	(32)	(28)	18	(46)	(114)	(10)	179	(56)	(88)	(139)
AFS securities gains, net	30	43	33	6	46	13	8	19	17	106	67	73	138
Designated at fair value (FVO) gains (losses), net ¹	7	1	-	10	(6)	8	5	19	(9)	8	7	17	(3)
Foreign exchange other than trading ²	74	59	60	53	201	56	57	46	29	193	314	367	92
Income from equity-accounted associates and joint ventures	29	25	21	24	23	20	29	37	43	75	72	96	177
Other	102	84	387	118	377	137	104	108	108	573	618	736	420
Total non-interest income	1,828	1,603	2,067	1,571	2,023	1,594	1,481	1,440	1,499	5,498	5,098	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)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Employee compensation and benefits													
Salaries	698	647	660	780	658	644	659	835	652	2,005	1,961	2,741	2,826
Performance-based compensation	446	420	467	358	445	385	392	380	403	1,333	1,222	1,580	1,568
Benefits	180	182	182	154	171	170	166	164	176	544	507	661	705
	1,324	1,249	1,309	1,292	1,274	1,199	1,217	1,379	1,231	3,882	3,690	4,982	5,099
Occupancy costs													
Rent and maintenance	169	170	163	170	161	165	165	172	158	502	491	661	648
Depreciation	36	34	35	39	35	34	35	37	33	105	104	143	134
	205	204	198	209	196	199	200	209	191	607	595	804	782
Computer, software and office equipment													
Rent, maintenance and amortization of software costs ¹	390	370	338	365	316	310	292	305	302	1,098	918	1,283	1,177
Depreciation	28	27	27	28	28	30	29	30	28	82	87	115	115
	418	397	365	393	344	340	321	335	330	1,180	1,005	1,398	1,292
Communications													
Telecommunications	37	36	35	36	32	38	36	35	34	108	106	142	136
Postage and courier	32	34	29	29	30	35	32	31	32	95	97	126	133
Stationery	12	13	11	10	13	15	13	14	14	36	41	51	57
	81	83	75	75	75	88	81	80	80	239	244	319	326
Advertising and business development	76	63	54	77	66	63	63	80	70	193	192	269	281
Professional fees	72	45	41	61	51	45	44	78	65	158	140	201	230
Business and capital taxes	24	22	24	18	14	15	21	16	15	70	50	68	68
Other²	252	212	208	222	198	293	217	206	197	672	708	930	783
Non-interest expenses	2,452	2,275	2,274	2,347	2,218	2,242	2,164	2,383	2,179	7,001	6,624	8,971	8,861

¹ Includes \$69 million (Q2/17: \$60 million) of amortization and impairment of software costs.

² Includes \$10 million (Q2/17: \$6 million) of amortization and impairment of other intangible assets.

SEGMENTED INFORMATION ¹

CIBC has four SBUs:

► **Canadian 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.

► **Canadian 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 1,500 advisors across Canada. The results of ACI (sold in fiscal 2016) are included in the Other business line.

► **U.S. Commercial Banking and Wealth Management** offers commercial banking, personal, small business, and wealth management services to our U.S. clients.

► **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, 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. The functional and support costs of The PrivateBank 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.

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
Canadian Retail and Business Banking	719	647	953	687	666	652	684	672	630	2,319	2,002	2,689	2,530
Canadian Wealth Management	136	153	130	127	506	116	120	128	141	419	742	869	521
U.S. Commercial Banking and Wealth Management	40	26	28	23	23	16	23	21	27	94	62	85	102
Capital Markets	252	267	346	252	281	233	220	154	237	865	734	986	852
Corporate and Other	(50)	(43)	(50)	(158)	(35)	(76)	(65)	(197)	(57)	(143)	(176)	(334)	(415)
Net income	1,097	1,050	1,407	931	1,441	941	982	778	978	3,554	3,364	4,295	3,590

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 for additional details.

SEGMENTED INFORMATION - CANADIAN RETAIL AND BUSINESS BANKING

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15		2017 9M	2016 9M	2016 12M	2015 12M
Financial results														
Personal banking	1,867	1,771	1,836	1,825	1,779	1,713	1,749	1,743	1,686	5,474	5,241	7,066	6,693	
Business banking	467	447	453	443	435	423	425	414	410	1,367	1,283	1,726	1,623	
Other	8	7	307	22	11	14	16	19	22	322	41	63	90	
Total revenue	2,342	2,225	2,596	2,290	2,225	2,150	2,190	2,176	2,118	7,163	6,565	8,855	8,406	
Provision for credit losses	187	196	205	206	197	199	163	163	165	588	559	765	670	
Non-interest expenses	1,176	1,149	1,129	1,149	1,121	1,105	1,097	1,100	1,096	3,454	3,323	4,472	4,309	
Income before income taxes	979	880	1,262	935	907	846	930	913	857	3,121	2,683	3,618	3,427	
Income taxes	260	233	309	248	241	194	246	241	227	802	681	929	897	
Net income	719	647	953	687	666	652	684	672	630	2,319	2,002	2,689	2,530	
Net income attributable to equity shareholders	719	647	953	687	666	652	684	672	630	2,319	2,002	2,689	2,530	
Total revenue														
Net interest income	1,664	1,558	1,602	1,599	1,572	1,513	1,534	1,528	1,487	4,824	4,619	6,218	5,879	
Non-interest income	549	543	872	570	536	526	542	535	516	1,964	1,604	2,174	2,080	
Intersegment revenue ¹	129	124	122	121	117	111	114	113	115	375	342	463	447	
	2,342	2,225	2,596	2,290	2,225	2,150	2,190	2,176	2,118	7,163	6,565	8,855	8,406	
Average balances²														
Residential mortgages ³	194,557	188,602	184,433	178,489	172,001	167,893	165,219	161,145	157,123	189,204	168,375	170,917	156,535	
Personal loans	36,989	35,917	35,367	35,087	34,589	33,975	33,820	33,736	33,499	36,093	34,129	34,370	33,369	
Credit card	12,156	11,932	12,184	12,004	11,905	11,583	11,797	11,655	11,568	12,092	11,763	11,823	11,539	
Business lending ^{3,4}	54,153	53,323	51,712	51,065	49,811	48,248	46,594	45,049	43,601	53,060	48,217	48,933	43,179	
Interest-earning assets ⁵	278,455	271,189	266,030	259,322	251,939	246,418	243,243	238,155	232,889	271,899	247,206	250,251	231,596	
Deposits	203,189	199,390	198,081	191,408	186,428	183,873	182,378	176,035	172,487	200,229	184,229	186,034	172,218	
Common equity ⁶	5,396	5,530	5,629	5,490	5,292	5,089	5,140	4,859	4,752	5,515	5,174	5,253	4,529	
Financial measures														
Net interest margin on average interest-earning assets ⁵	2.37%	2.36%	2.39%	2.45%	2.48%	2.50%	2.51%	2.54%	2.53%	2.37%	2.50%	2.49%	2.54%	
Efficiency ratio	50.2%	51.6%	43.5%	50.1%	50.3%	51.4%	50.1%	50.6%	51.8%	48.2%	50.6%	50.5%	51.3%	
Return on equity ⁶	52.7%	47.8%	67.0%	49.6%	50.0%	51.9%	52.7%	54.7%	52.4%	56.1%	51.5%	51.0%	55.6%	
Net income attributable to equity shareholders	719	647	953	687	666	652	684	672	630	2,319	2,002	2,689	2,530	
Charge for economic capital ⁶	(134)	(131)	(138)	(135)	(129)	(122)	(127)	(146)	(144)	(403)	(378)	(513)	(547)	
Economic profit ⁶	585	516	815	552	537	530	557	526	486	1,916	1,624	2,176	1,983	
Other information														
FirstLine mortgages (\$ millions - average)	3,760	4,124	4,676	5,693	7,154	8,904	10,738	12,784	15,201	4,187	8,932	8,118	16,176	
Number of banking centres - Canada	1,088	1,096	1,105	1,108	1,115	1,120	1,124	1,125	1,128	1,088	1,115	1,108	1,125	
Number of President's Choice Financial sales locations	206	219	218	218	310	310	306	302	306	206	310	218	302	
Number of ABMs - Canada	3,882	3,924	3,923	3,931	3,914	3,920	3,910	3,936	4,288	3,882	3,914	3,931	3,936	
Full-time equivalent employees	20,843	20,715	20,494	20,280	20,414	20,833	21,160	21,532	21,573	20,843	20,414	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 - CANADIAN WEALTH MANAGEMENT ¹

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
Retail brokerage	354	352	352	332	317	312	308	317	326	1,058	937	1,269	1,282
Asset management	204	207	194	190	196	179	181	178	180	605	556	746	707
Private wealth management	45	42	43	42	41	42	40	40	40	130	123	165	154
Other	-	-	-	-	428	1	14	21	29	-	443	443	100
Total revenue	603	601	589	564	982	534	543	556	575	1,793	2,059	2,623	2,243
Provision for (reversal of) credit losses	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Non-interest expenses	417	405	411	390	385	378	381	387	390	1,233	1,144	1,534	1,559
Income before income taxes	186	196	178	174	597	156	162	169	185	560	915	1,089	685
Income taxes	50	43	48	47	91	40	42	41	44	141	173	220	164
Net income	136	153	130	127	506	116	120	128	141	419	742	869	521
Net income attributable to equity shareholders	136	153	130	127	506	116	120	128	141	419	742	869	521
Total revenue													
Net interest income	54	53	54	51	49	50	51	50	51	161	150	201	200
Non-interest income	681	675	660	637	1,053	597	609	622	642	2,016	2,259	2,896	2,500
Intersegment revenue ²	(132)	(127)	(125)	(124)	(120)	(113)	(117)	(116)	(118)	(384)	(350)	(474)	(457)
	603	601	589	564	982	534	543	556	575	1,793	2,059	2,623	2,243
Average balances													
Loans	2,203	2,166	2,162	2,164	2,105	2,054	2,158	2,134	2,154	2,177	2,106	2,121	2,089
Deposits	10,424	10,925	10,947	10,196	9,830	9,734	9,505	9,297	9,061	10,764	9,689	9,817	8,991
Common equity ³	1,205	1,243	1,297	1,329	1,291	2,234	2,221	2,175	2,103	1,248	1,913	1,766	2,088
Financial measures													
Efficiency ratio	69.1%	67.4%	69.7%	69.1%	39.3%	70.6%	70.2%	69.5%	67.8%	68.7%	55.6%	58.5%	69.5%
Return on equity ³	44.8%	50.1%	39.7%	37.8%	155.8%	21.0%	21.3%	23.4%	26.3%	44.8%	51.6%	49.0%	24.7%
Net income attributable to equity shareholders	136	153	130	127	506	116	120	128	141	419	742	869	521
Charge for economic capital ³	(29)	(30)	(32)	(32)	(32)	(53)	(55)	(64)	(64)	(91)	(140)	(172)	(251)
Economic profit ³	107	123	98	95	474	63	65	64	77	328	602	697	270
Other information													
Assets under administration ⁴													
Individuals	176,150	179,128	173,985	168,377	165,584	159,009	152,590	156,953	159,789	176,150	165,584	168,377	156,953
Institutions	21,855	22,598	21,342	22,152	22,099	21,945	21,966	22,369	22,056	21,855	22,099	22,152	22,369
Canadian retail mutual funds	97,363	98,682	92,625	90,848	89,602	85,154	83,388	84,187	85,986	97,363	89,602	90,848	84,187
	295,368	300,408	287,952	281,377	277,285	266,108	257,944	263,509	267,831	295,368	277,285	281,377	263,509
Assets under management ⁴													
Individuals	36,172	35,706	33,837	32,271	30,664	28,081	26,630	27,730	27,691	36,172	30,664	32,271	27,730
Institutions	21,855	22,598	21,342	22,152	22,099	21,945	21,966	22,369	22,056	21,855	22,099	22,152	22,369
Canadian retail mutual funds	97,363	98,682	92,625	90,848	89,602	85,154	83,388	84,187	85,986	97,363	89,602	90,848	84,187
	155,390	156,986	147,804	145,271	142,365	135,180	131,984	134,286	135,733	155,390	142,365	145,271	134,286
Full-time equivalent employees	4,131	4,059	4,024	4,049	3,983	4,112	4,146	4,114	4,106	4,131	3,983	4,049	4,114

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 for additional details.

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.

⁴ AUM amounts are included in the amounts reported under AUA.

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

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15		2017 9M	2016 9M	2016 12M	2015 12M
Financial results														
Commercial banking	150	42	47	49	39	31	45	47	55	239	115	164	210	
Wealth management	80	58	64	56	53	49	58	51	53	202	160	216	225	
Other	9	1	1	-	1	1	-	-	-	11	2	2	-	
Total revenue ¹	239	101	112	105	93	81	103	98	108	452	277	382	435	
Provision for (reversal of) credit losses	34	-	2	-	-	(2)	-	(7)	4	36	(2)	(2)	10	
Non-interest expenses	154	71	74	77	68	68	75	78	69	299	211	288	294	
Income before income taxes	51	30	36	28	25	15	28	27	35	117	68	96	131	
Income taxes ¹	11	4	8	5	2	(1)	5	6	8	23	6	11	29	
Net income	40	26	28	23	23	16	23	21	27	94	62	85	102	
Net income attributable to equity shareholders	40	26	28	23	23	16	23	21	27	94	62	85	102	
Total revenue ¹														
Net interest income ¹	154	44	42	43	41	37	45	43	45	240	123	166	175	
Non-interest income	85	57	70	62	52	44	58	55	63	212	154	216	260	
	239	101	112	105	93	81	103	98	108	452	277	382	435	
Average balances														
Commercial loans	5,665	1	5	5	5	5	6	22	21	1,911	5	5	26	
Commercial real estate loans	10,894	8,684	8,527	8,460	8,019	7,456	7,800	7,155	6,800	9,376	7,761	7,936	6,844	
Other loans	615	133	59	97	56	44	140	316	325	270	80	85	302	
Non-interest-bearing demand deposits	3,210	67	77	89	69	59	81	90	72	1,130	70	75	71	
Interest-bearing deposits	5,495	42	41	41	36	34	43	42	34	1,879	37	39	35	
Other deposits	537	-	-	-	-	-	-	-	-	181	-	-	-	
Common equity ²	3,062	491	475	474	468	510	515	514	533	1,359	498	492	497	
Financial measures														
Efficiency ratio	64.4%	70.2%	66.3%	73.9%	72.6%	84.9%	72.3%	79.4%	63.9%	66.2%	76.1%	75.5%	67.5%	
Return on equity ²	5.1%	20.7%	23.6%	18.5%	19.5%	12.5%	18.0%	15.9%	19.7%	9.1%	16.6%	17.1%	20.2%	
Net income attributable to equity shareholders	40	26	28	23	23	16	23	21	27	94	62	85	102	
Charge for economic capital ²	(75)	(14)	(10)	(13)	(10)	(13)	(12)	(16)	(17)	(99)	(35)	(48)	(61)	
Economic profit ²	(35)	12	18	10	13	3	11	5	10	(5)	27	37	41	
Other information														
Assets under administration ³														
Individuals	40,726	39,651	36,391	35,859	35,175	32,278	34,817	34,015	34,524	40,726	35,175	35,859	34,015	
Institutions	17,628	8,724	8,287	8,272	8,026	7,504	7,569	7,252	7,290	17,628	8,026	8,272	7,252	
	58,354	48,375	44,678	44,131	43,201	39,782	42,386	41,267	41,814	58,354	43,201	44,131	41,267	
Assets under management ³														
Individuals	34,901	33,957	31,206	30,957	30,216	27,637	30,266	29,309	29,662	34,901	30,216	30,957	29,309	
Institutions	10,593	7,503	7,051	7,018	6,797	6,202	6,584	6,299	6,366	10,593	6,797	7,018	6,299	
	45,494	41,460	38,257	37,975	37,013	33,839	36,850	35,608	36,028	45,494	37,013	37,975	35,608	
Full-time equivalent employees	1,734	311	310	310	317	311	316	308	314	1,734	317	310	308	

¹ Revenue and income taxes are reported on a TEB basis. Accordingly, revenue and income taxes include a TEB adjustment of \$1 million (Q2/17: nil). The equivalent amounts are offset in the revenue and income taxes of Corporate and Other.

² See Notes to users: Non-GAAP measures.

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



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

(US\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15		2017 9M	2016 9M	2016 12M	2015 12M
Financial results														
Commercial banking	120	31	35	37	30	24	33	35	44	186	87	124	168	
Wealth management	61	43	49	42	40	38	42	39	41	153	120	162	181	
Other	6	1	1	-	1	1	-	-	-	8	2	2	1	
Total revenue ¹	187	75	85	79	71	63	75	74	85	347	209	288	350	
Provision for (reversal of) credit losses	26	-	2	-	-	(1)	-	(4)	3	28	(1)	(1)	9	
Non-interest expenses	120	53	56	58	52	53	54	59	54	229	159	217	235	
Income before income taxes	41	22	27	21	19	11	21	19	28	90	51	72	106	
Income taxes ¹	10	4	6	4	1	(1)	4	4	6	20	4	8	24	
Net income	31	18	21	17	18	12	17	15	22	70	47	64	82	
Net income attributable to equity shareholders	31	18	21	17	18	12	17	15	22	70	47	64	82	
Total revenue ¹														
Net interest income ¹	121	32	32	33	31	28	33	32	35	185	92	125	140	
Non-interest income	66	43	53	46	40	35	42	42	50	162	117	163	210	
	187	75	85	79	71	63	75	74	85	347	209	288	350	
Average balances														
Commercial loans	4,365	1	4	4	4	4	4	17	16	1,445	4	4	19	
Commercial real estate loans	8,393	6,476	6,417	6,402	6,155	5,726	5,680	5,424	5,367	7,089	5,852	5,990	5,179	
Other loans	473	99	44	73	43	33	102	239	258	204	61	64	230	
Non-interest-bearing demand deposits	2,473	50	58	68	53	45	59	68	57	854	53	56	54	
Interest-bearing deposits	4,234	31	31	31	28	27	31	32	27	1,421	28	29	26	
Other deposits	413	-	-	-	-	-	-	-	-	137	-	-	-	
Common equity ²	2,359	366	357	359	359	392	375	390	421	1,028	376	371	376	
Financial measures														
Efficiency ratio	64.4%	70.2%	66.3%	73.9%	72.6%	84.9%	72.3%	79.4%	63.9%	66.2%	76.1%	75.5%	67.5%	
Return on equity ²	5.1%	20.7%	23.6%	18.5%	19.5%	12.5%	18.0%	15.9%	19.7%	9.1%	16.6%	17.1%	20.2%	
Net income attributable to equity shareholders	31	18	21	17	18	12	17	15	22	70	47	64	82	
Charge for economic capital ²	(59)	(8)	(9)	(9)	(9)	(9)	(9)	(11)	(13)	(76)	(27)	(36)	(48)	
Economic profit ²	(28)	10	12	8	9	3	8	4	9	(6)	20	28	34	
Other information														
Assets under administration ³														
Individuals	32,670	29,051	27,968	26,738	26,941	25,724	24,859	26,016	26,394	32,670	26,941	26,738	26,016	
Institutions	14,141	6,392	6,369	6,168	6,147	5,980	5,404	5,546	5,573	14,141	6,147	6,168	5,546	
	46,811	35,443	34,337	32,906	33,088	31,704	30,263	31,562	31,967	46,811	33,088	32,906	31,562	
Assets under management ³														
Individuals	27,997	24,879	23,982	23,083	23,143	22,025	21,609	22,417	22,678	27,997	23,143	23,083	22,417	
Institutions	8,498	5,497	5,419	5,233	5,206	4,942	4,701	4,817	4,867	8,498	5,206	5,233	4,817	
	36,495	30,376	29,401	28,316	28,349	26,967	26,310	27,234	27,545	36,495	28,349	28,316	27,234	
Full-time equivalent employees	1,734	311	310	310	317	311	316	308	314	1,734	317	310	308	

¹ Revenue and income taxes are reported on a TEB basis. Accordingly, revenue and income taxes include a TEB adjustment of nil (Q2/17: nil). The equivalent amounts are offset in the revenue and income taxes of Corporate and Other.

² See Notes to users: Non-GAAP measures.

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



SEGMENTED INFORMATION - CAPITAL MARKETS ¹

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
Global markets	360	407	531	365	415	469	391	271	363	1,298	1,275	1,640	1,353
Corporate and investment banking	321	284	288	264	325	265	241	255	269	893	831	1,095	1,063
Other	(2)	(1)	10	(5)	29	(16)	6	(2)	4	7	19	14	(6)
Total revenue ²	679	690	829	624	769	718	638	524	636	2,198	2,125	2,749	2,410
Provision for (reversal of) credit losses	1	(5)	-	-	47	83	25	29	6	(4)	155	155	44
Non-interest expenses	340	348	366	310	355	337	327	308	323	1,054	1,019	1,329	1,263
Income before income taxes	338	347	463	314	367	298	286	187	307	1,148	951	1,265	1,103
Income taxes ²	86	80	117	62	86	65	66	33	70	283	217	279	251
Net income	252	267	346	252	281	233	220	154	237	865	734	986	852
Net income attributable to equity shareholders	252	267	346	252	281	233	220	154	237	865	734	986	852
Total revenue ²													
Net interest income ²	331	487	504	463	509	486	493	418	452	1,322	1,488	1,951	1,698
Non-interest income	345	200	322	158	257	230	142	103	181	867	629	787	702
Intersegment revenue ³	3	3	3	3	3	2	3	3	3	9	8	11	10
	679	690	829	624	769	718	638	524	636	2,198	2,125	2,749	2,410
Average balances													
Loans and acceptances, net of allowance	22,238	22,086	22,900	23,932	25,705	25,888	24,773	22,954	22,367	22,411	25,452	25,070	21,828
Trading securities	51,061	60,440	56,747	51,963	48,184	45,542	45,968	45,296	46,986	56,035	46,572	47,927	46,103
Deposits	27,392	28,242	26,849	24,114	23,196	20,363	18,968	18,055	16,027	27,486	20,846	21,667	15,622
Common equity ⁴	2,996	3,092	3,230	3,247	3,344	3,385	2,896	2,490	2,364	3,105	3,207	3,217	2,359
Financial measures													
Efficiency ratio	50.1%	50.4%	44.2%	49.5%	46.2%	47.0%	51.2%	58.8%	50.9%	47.9%	48.0%	48.3%	52.4%
Return on equity ⁴	33.2%	35.4%	42.3%	30.8%	33.2%	27.8%	30.1%	24.3%	39.6%	37.1%	30.4%	30.5%	35.9%
Net income attributable to equity shareholders	252	267	346	252	281	233	220	154	237	865	734	986	852
Charge for economic capital ⁴	(74)	(72)	(80)	(79)	(83)	(81)	(71)	(75)	(71)	(226)	(235)	(314)	(284)
Economic profit ⁴	178	195	266	173	198	152	149	79	166	639	499	672	568
Other information													
Full-time equivalent employees	1,327	1,262	1,237	1,260	1,301	1,235	1,267	1,270	1,291	1,327	1,301	1,260	1,270

¹ Certain information has been reclassified to reflect external reporting changes discussed in "Notes to users". See page 1 for additional details.

² Revenue and income taxes are reported on a TEB basis. Accordingly, revenue and income taxes include a TEB adjustment of \$20 million (Q2/17: \$123 million). The equivalent amounts are offset in the revenue and income taxes of 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.

SEGMENTED INFORMATION - CORPORATE AND OTHER

(\$ millions)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Financial results													
International banking	183	178	179	176	176	175	195	180	174	540	546	722	678
Other	58	(97)	(96)	(78)	(109)	(27)	(82)	(51)	(91)	(135)	(218)	(296)	(316)
Total revenue¹	241	81	83	98	67	148	113	129	83	405	328	426	362
Provision for (reversal of) credit losses	(13)	(12)	5	16	(1)	44	74	13	14	(20)	117	133	48
Non-interest expenses	365	302	294	421	289	354	284	510	301	961	927	1,348	1,436
Loss before income taxes	(111)	(209)	(216)	(339)	(221)	(250)	(245)	(394)	(232)	(536)	(716)	(1,055)	(1,122)
Income taxes ¹	(61)	(166)	(166)	(181)	(186)	(174)	(180)	(197)	(175)	(393)	(540)	(721)	(707)
Net income (loss)	(50)	(43)	(50)	(158)	(35)	(76)	(65)	(197)	(57)	(143)	(176)	(334)	(415)
Net income (loss) attributable to:													
Non-controlling interests	4	5	5	4	6	5	5	2	5	14	16	20	14
Equity shareholders	(54)	(48)	(55)	(162)	(41)	(81)	(70)	(199)	(62)	(157)	(192)	(354)	(429)
Total revenue¹	241	81	83	98	67	148	113	129	83	405	328	426	362
Net interest income (loss) ¹	73	(47)	(60)	(46)	(58)	(49)	(17)	4	(14)	(34)	(124)	(170)	(37)
Non-interest income	168	128	143	144	125	197	130	125	97	439	452	596	399
Other information													
Assets under administration ²													
Individuals	13,952	15,114	17,462	16,815	16,725	16,565	19,306	15,840	16,269	13,952	16,725	16,815	15,840
Institutions ³	1,722,406	1,743,110	1,671,378	1,690,480	1,647,605	1,549,187	1,505,260	1,516,932	1,540,913	1,722,406	1,647,605	1,690,480	1,516,932
	1,736,358	1,758,224	1,688,840	1,707,295	1,664,330	1,565,752	1,524,566	1,532,772	1,557,182	1,736,358	1,664,330	1,707,295	1,532,772
Assets under management ²													
Individuals	202	273	259	258	315	303	331	342	344	202	315	258	342
Institutions	189	222	227	211	210	199	224	229	211	189	210	211	229
	391	495	486	469	525	502	555	571	555	391	525	469	571
Full-time equivalent employees	17,650	17,097	16,951	17,314	17,726	16,889	16,720	16,977	17,101	17,650	17,726	17,314	16,977
Assets under administration (CIBC Mellon)	1,681,349	1,699,357	1,630,847	1,640,245	1,598,817	1,502,285	1,454,633	1,465,674	1,489,841	1,681,349	1,598,817	1,640,245	1,465,674

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 \$21 million (Q2/17: \$123 million).

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.

TRADING ACTIVITIES

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15		2017	2016	2016	2015	
											9M	9M	12M	12M	
Trading revenue¹															
Net interest income (TEB) ²	175	350	348	327	376	368	373	312	332		873	1,117	1,444	1,259	
Non-interest income ²	93	(29)	115	(32)	(28)	18	(46)	(114)	(10)		179	(56)	(88)	(139)	
Total trading revenue (TEB)	268	321	463	295	348	386	327	198	322		1,052	1,061	1,356	1,120	
TEB adjustment ³	20	123	118	97	142	120	115	92	130		261	377	474	482	
Total trading revenue	248	198	345	198	206	266	212	106	192		791	684	882	638	
Trading revenue as a % of total revenue	6.1 %	5.3 %	8.2 %	5.4 %	5.0 %	7.3 %	5.9 %	3.0 %	5.4 %		6.6 %	6.0 %	5.9 %	4.6 %	
Trading revenue (TEB) as a % of total revenue	6.5 %	8.7 %	11.0 %	8.0 %	8.4 %	10.6 %	9.1 %	5.7 %	9.1 %		8.8 %	9.3 %	9.0 %	8.1 %	
Trading revenue by product line (TEB)															
Interest rates	34	55	71	40	77	93	45	(15)	63		160	215	255	109	
Foreign exchange	130	121	145	108	122	135	146	113	112		396	403	511	471	
Equities ⁴	64	125	170	94	126	125	108	76	111		359	359	453	414	
Commodities	20	21	49	43	18	27	18	13	14		90	63	106	78	
Other ⁵	20	(1)	28	10	5	6	10	11	22		47	21	31	48	
Total trading revenue (TEB)	268	321	463	295	348	386	327	198	322		1,052	1,061	1,356	1,120	
TEB adjustment ³	20	123	118	97	142	120	115	92	130		261	377	474	482	
Total trading revenue	248	198	345	198	206	266	212	106	192		791	684	882	638	
Foreign exchange revenue															
Foreign exchange trading revenue	130	121	145	108	122	135	146	113	112		396	403	511	471	
Foreign exchange other than trading ⁶	74	59	60	53	201	56	57	46	29		193	314	367	92	
	204	180	205	161	323	191	203	159	141		589	717	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 footnote 2 on page 13 for further details.

⁴ Includes \$20 million (Q2/17: \$123 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)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
ASSETS									
Cash and non-interest-bearing deposits with banks	4,207	3,615	3,185	3,500	2,942	2,821	3,255	3,053	3,198
Interest-bearing deposits with banks	15,710	10,788	12,204	10,665	10,186	8,634	9,374	15,584	16,877
Securities									
Trading	48,073	60,277	55,934	49,915	49,169	46,198	44,084	46,181	47,549
AFS and held-to-maturity	40,164	35,638	33,444	37,253	35,534	33,146	34,137	28,534	25,103
FVO	143	154	146	255	262	255	282	267	270
Cash collateral on securities borrowed	5,866	6,694	5,567	5,433	5,317	4,446	3,982	3,245	3,359
Securities purchased under resale agreements	39,206	37,148	38,989	28,377	31,143	31,276	30,829	30,089	27,991
Loans									
Residential mortgages	203,387	196,580	191,888	187,298	181,480	175,438	172,998	169,258	165,337
Personal	40,470	39,163	38,221	38,041	37,579	36,873	36,406	36,517	36,345
Credit card	12,438	12,232	12,180	12,332	12,042	11,917	11,817	11,804	11,702
Business and government	94,913	75,593	73,274	71,437	69,448	68,118	71,297	65,276	65,738
Allowance for credit losses	(1,598)	(1,639)	(1,640)	(1,691)	(1,780)	(1,800)	(1,790)	(1,670)	(1,711)
Other									
Derivative instruments	26,370	25,612	23,897	27,762	28,553	28,740	31,939	26,342	30,030
Customers' liability under acceptances	9,383	8,823	8,171	12,364	13,504	13,215	10,573	9,796	8,091
Land, buildings and equipment	1,762	1,796	1,752	1,898	1,859	1,832	1,930	1,897	1,867
Goodwill	5,101	1,549	1,523	1,539	1,525	1,504	1,564	1,526	1,526
Software and other intangible assets	1,822	1,454	1,428	1,410	1,340	1,289	1,266	1,197	1,135
Investments in equity-accounted associates and joint ventures	740	735	710	766	725	1,723	1,839	1,847	1,827
Deferred tax assets	712	703	639	771	789	739	713	507	585
Other assets	12,043	11,676	11,782	12,032	12,873	11,780	12,537	12,059	11,023
Total assets	560,912	528,591	513,294	501,357	494,490	478,144	479,032	463,309	457,842
LIABILITIES AND EQUITY									
Deposits									
Personal	158,296	154,762	150,380	148,081	145,731	142,853	142,583	137,378	135,733
Business and government	225,342	203,217	205,602	190,240	187,736	177,287	183,423	178,850	174,987
Bank	15,741	17,401	17,117	17,842	16,541	11,424	12,638	10,785	10,892
Secured borrowings	39,978	37,748	36,654	39,484	39,565	37,146	38,590	39,644	38,913
Obligations related to securities sold short	12,582	13,093	11,772	10,338	9,433	9,625	9,590	9,806	11,397
Cash collateral on securities lent	2,061	1,702	2,177	2,518	2,730	2,314	2,340	1,429	1,567
Obligations related to securities sold under repurchase agreements	22,553	24,160	15,046	11,694	10,638	14,419	6,544	8,914	8,102
Other									
Derivative instruments	28,151	24,345	25,923	28,807	30,225	32,744	35,702	29,057	31,883
Acceptances	9,384	8,825	8,173	12,395	13,504	13,272	10,579	9,796	8,091
Deferred tax liabilities	30	20	22	21	24	27	28	28	28
Other liabilities	13,577	14,137	12,400	12,898	12,242	11,907	11,665	12,195	11,342
Subordinated indebtedness	3,195	3,305	3,302	3,366	3,400	3,354	3,385	3,874	3,844
Equity									
Preferred shares	1,796	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Common shares	12,197	8,509	8,286	8,026	7,806	7,792	7,786	7,813	7,800
Contributed surplus	137	65	65	72	73	74	75	76	79
Retained earnings	15,535	15,011	14,483	13,584	13,145	12,197	11,785	11,433	11,119
AOCI	167	1,083	698	790	509	522	1,124	1,038	871
Total shareholders' equity	29,832	25,668	24,532	23,472	22,533	21,585	21,770	21,360	20,869
Non-controlling interests	190	208	194	201	188	187	195	193	194
Total equity	30,022	25,876	24,726	23,673	22,721	21,772	21,965	21,553	21,063
Total liabilities and equity	560,912	528,591	513,294	501,357	494,490	478,144	479,032	463,309	457,842

CONDENSED AVERAGE BALANCE SHEET

(\$ millions)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Assets													
Cash and deposits with banks	20,123	21,150	23,924	33,421	32,998	33,789	31,535	34,400	27,259	21,739	32,767	32,931	25,842
Securities	89,511	95,670	92,788	89,146	83,745	80,534	79,377	73,235	70,633	92,623	81,224	83,215	66,373
Securities borrowed or purchased under resale agreements	47,117	44,009	46,852	42,102	41,682	37,120	37,511	33,186	34,476	46,014	38,783	39,617	37,768
Loans and acceptances, net of allowance	342,705	326,350	321,081	315,424	307,689	300,979	296,902	288,110	280,994	330,086	301,863	305,272	279,049
Other	43,682	40,920	44,207	47,609	45,811	49,986	49,054	47,769	44,412	42,959	48,271	48,105	46,292
Total assets	543,138	528,099	528,852	527,702	511,925	502,408	494,379	476,700	457,774	533,421	502,908	509,140	455,324
Liabilities and equity													
Deposits	423,060	418,625	412,469	413,229	397,874	391,932	393,093	375,360	357,721	418,045	394,317	399,071	354,322
Obligations related to securities lent or sold short or under repurchase agreements	39,947	35,850	38,259	32,767	32,007	25,557	23,029	23,436	25,484	38,043	26,874	28,355	24,657
Other	48,663	45,174	50,938	55,370	56,271	59,475	53,354	52,726	50,794	48,291	56,344	56,088	51,810
Subordinated indebtedness	3,300	3,317	3,313	3,380	3,385	3,361	2,467	3,860	3,854	3,310	3,069	3,147	4,400
Shareholders' equity	27,969	24,932	23,674	22,763	22,198	21,899	22,233	21,122	19,733	25,532	22,111	22,275	19,951
Non-controlling interests	199	201	199	193	190	184	203	196	188	200	193	204	184
Total liabilities and equity	543,138	528,099	528,852	527,702	511,925	502,408	494,379	476,700	457,774	533,421	502,908	509,140	455,324
Average interest-earning assets¹	486,949	475,067	470,943	462,970	448,834	437,179	431,380	415,783	399,444	477,681	439,145	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)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
Goodwill									
Opening balance	1,549	1,523	1,539	1,525	1,504	1,564	1,526	1,526	1,484
Acquisitions	3,824	-	-	-	-	-	-	-	-
Impairment	-	-	-	-	-	-	-	-	-
Adjustments ¹	(272)	26	(16)	14	21	(60)	38	-	42
Closing balance	5,101	1,549	1,523	1,539	1,525	1,504	1,564	1,526	1,526
Software									
Opening balance	1,129	1,104	1,075	1,004	953	900	838	768	711
Changes, net of amortization and impairment ¹	47	25	29	71	51	53	62	70	57
Closing balance	1,176	1,129	1,104	1,075	1,004	953	900	838	768
Other intangible assets									
Opening balance	325	324	335	336	336	366	359	367	358
Acquisitions / Additions	367	-	-	-	-	-	-	-	-
Amortization and impairment	(10)	(6)	(6)	(7)	(7)	(7)	(8)	(8)	(8)
Impairment	-	-	-	-	-	-	-	-	-
Adjustments ¹	(36)	7	(5)	6	7	(23)	15	-	17
Closing balance	646	325	324	335	336	336	366	359	367
Software and other intangible assets	1,822	1,454	1,428	1,410	1,340	1,289	1,266	1,197	1,135

¹ Includes foreign currency translation adjustments.

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Net income	1,097	1,050	1,407	931	1,441	941	982	778	978	3,554	3,364	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	(2,643)	1,095	(684)	606	327	(1,188)	742	2	817	(2,232)	(119)	487	1,445
Net (gains) losses on investments in foreign operations reclassified to net income	-	-	-	-	(254)	(18)	-	-	-	-	(272)	(272)	(21)
Net gains (losses) on hedges of investments in foreign operations	1,586	(592)	431	(383)	(100)	566	(340)	(2)	(413)	1,425	126	(257)	(720)
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	-	-	-	-	113	8	-	-	-	-	121	121	18
	(1,057)	503	(253)	223	86	(632)	402	-	404	(807)	(144)	79	722
Net change in AFS securities													
Net gains (losses) on AFS securities	(23)	70	(47)	14	73	54	(16)	(71)	22	-	111	125	(67)
Net (gains) losses on AFS securities reclassified to net income	(19)	(35)	(23)	(5)	(33)	(14)	(6)	(15)	(13)	(77)	(53)	(58)	(97)
	(42)	35	(70)	9	40	40	(22)	(86)	9	(77)	58	67	(164)
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	(20)	14	56	8	1	44	(40)	35	(14)	50	5	13	(7)
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	1	(6)	(41)	(11)	7	(41)	33	(29)	16	(46)	(1)	(12)	3
	(19)	8	15	(3)	8	3	(7)	6	2	4	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	203	(158)	219	55	(148)	(11)	(286)	240	221	264	(445)	(390)	374
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk	(1)	(3)	(3)	(3)	1	(2)	(1)	7	2	(7)	(2)	(5)	5
Total OCI¹	(916)	385	(92)	281	(13)	(602)	86	167	638	(623)	(529)	(248)	933
Comprehensive income	181	1,435	1,315	1,212	1,428	339	1,068	945	1,616	2,931	2,835	4,047	4,523
Comprehensive income (loss) attributable to non-controlling interests	4	5	5	4	6	5	5	2	5	14	16	20	14
Preferred shareholders	9	10	9	10	9	10	9	9	11	28	28	38	45
Common shareholders	168	1,420	1,301	1,198	1,413	324	1,054	934	1,600	2,889	2,791	3,989	4,464
Comprehensive income attributable to equity shareholders	177	1,430	1,310	1,208	1,422	334	1,063	943	1,611	2,917	2,819	4,027	4,509

INCOME TAX ALLOCATED TO EACH COMPONENT OF OCI

(\$ millions)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	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	89	(35)	22	(19)	(34)	97	(61)	-	(65)	76	2	(17)	(118)
Net (gains) losses on investments in foreign operations reclassified to net income	-	-	-	-	37	-	-	-	-	-	37	37	3
Net gains (losses) on hedges of investments in foreign operations	(343)	117	(80)	69	60	(86)	85	1	51	(306)	59	128	91
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	-	-	-	-	(23)	(3)	-	-	-	-	(26)	(26)	(6)
	(254)	82	(58)	50	40	8	24	1	(14)	(230)	72	122	(30)
Net change in AFS securities													
Net gains (losses) on AFS securities	5	(16)	(4)	(6)	(16)	(10)	8	18	(8)	(15)	(18)	(24)	42
Net (gains) losses on AFS securities reclassified to net income	11	8	10	1	13	(1)	2	5	11	29	14	15	48
	16	(8)	6	(5)	(3)	(11)	10	23	3	14	(4)	(9)	90
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	7	(5)	(20)	(3)	(1)	(15)	14	(13)	5	(18)	(2)	(5)	2
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	-	2	15	4	(2)	14	(11)	10	(6)	17	1	5	(2)
	7	(3)	(5)	1	(3)	(1)	3	(3)	(1)	(1)	(1)	-	-
Not subject to subsequent reclassification to net income													
Net gains (losses) on post-employment defined benefit plans	(73)	57	(80)	(13)	54	4	104	(79)	(80)	(96)	162	149	(129)
Net gains (losses) due to fair value change of FVO liabilities attributable to changes in credit risk	1	1	1	-	-	1	-	(2)	(1)	3	1	1	(1)
	(303)	129	(136)	33	88	1	141	(60)	(93)	(310)	230	263	(70)

¹ Includes \$11 million of losses (Q2/17: \$11 million of gains) relating to our investments in equity-accounted associates and joint ventures.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15		2017 9M	2016 9M	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	1,000	1,000	1,000	1,000	1,000	1,031
Issue of preferred shares	800	-	-	-	-	-	-	-	-	800	-	-	-	600
Redemption of preferred shares	-	-	-	-	-	-	-	-	-	-	-	-	-	(631)
Treasury shares	(4)	-	-	-	-	-	-	-	-	(4)	-	-	-	-
Balance at end of period	1,796	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,796	1,000	1,000	1,000	1,000
Common shares														
Balance at beginning of period	8,509	8,286	8,026	7,806	7,792	7,786	7,813	7,800	7,803	8,026	7,813	7,813	7,782	7,782
Issued pursuant to the acquisition of The PrivateBank	3,443	-	-	-	-	-	-	-	-	3,443	-	-	-	-
Other issue of common shares	224	231	261	212	23	18	20	8	2	716	61	273	30	30
Purchase of common shares for cancellation	-	-	-	-	-	(15)	(46)	(2)	-	-	(61)	(61)	(2)	(2)
Treasury shares	21	(8)	(1)	8	(9)	3	(1)	7	(5)	12	(7)	1	3	3
Balance at end of period	12,197	8,509	8,286	8,026	7,806	7,792	7,786	7,813	7,800	12,197	7,806	8,026	7,813	7,813
Contributed surplus														
Balance at beginning of period	65	65	72	73	74	75	76	79	77	72	76	76	75	75
Issue of replacement equity-settled awards pursuant to the acquisition of The PrivateBank	72	-	-	-	-	-	-	-	-	72	-	-	-	-
Stock options and restricted shares expense	3	1	-	2	1	1	1	1	2	4	3	5	5	5
Stock options exercised	(4)	(1)	(7)	(2)	(2)	(2)	(3)	(1)	-	(12)	(7)	(9)	(4)	(4)
Other	1	-	-	(1)	-	-	1	(3)	-	1	1	-	-	-
Balance at end of period	137	65	65	72	73	74	75	76	79	137	73	72	76	76
Retained earnings														
Balance at beginning of period	15,011	14,483	13,584	13,145	12,197	11,785	11,433	11,119	10,590	13,584	11,433	11,433	9,626	9,626
Net income attributable to equity shareholders	1,093	1,045	1,402	927	1,435	936	977	776	973	3,540	3,348	4,275	3,576	3,576
Dividends														
Preferred	(9)	(10)	(9)	(10)	(9)	(10)	(9)	(9)	(11)	(28)	(28)	(38)	(45)	(45)
Common	(551)	(508)	(493)	(478)	(478)	(466)	(457)	(445)	(433)	(1,552)	(1,401)	(1,879)	(1,708)	(1,708)
Premium on purchase of common shares for cancellation	-	-	-	-	-	(50)	(159)	(9)	-	-	(209)	(209)	(9)	(9)
Other	(9)	1	(1)	-	-	2	-	1	-	(9)	2	2	(7)	(7)
Balance at end of period	15,535	15,011	14,483	13,584	13,145	12,197	11,785	11,433	11,119	15,535	13,145	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	1,364	861	1,114	891	805	1,437	1,035	1,035	631	1,114	1,035	1,035	313	313
Net change in foreign currency translation adjustments	(1,057)	503	(253)	223	86	(632)	402	-	404	(807)	(144)	79	722	722
Balance at end of period	307	1,364	861	1,114	891	805	1,437	1,035	1,035	307	891	1,114	1,035	1,035
Net gains (losses) on AFS securities														
Balance at beginning of period	126	91	161	152	112	72	94	180	171	161	94	94	258	258
Net change in AFS securities	(42)	35	(70)	9	40	40	(22)	(86)	9	(77)	58	67	(164)	(164)
Balance at end of period	84	126	91	161	152	112	72	94	180	84	152	161	94	94
Net gains (losses) on cash flow hedges														
Balance at beginning of period	46	38	23	26	18	15	22	16	14	23	22	22	26	26
Net change in cash flow hedges	(19)	8	15	(3)	8	3	(7)	6	2	4	4	1	(4)	(4)
Balance at end of period	27	46	38	23	26	18	15	22	16	27	26	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	(447)	(289)	(508)	(563)	(415)	(404)	(118)	(358)	(579)	(508)	(118)	(118)	(492)	(492)
Net change in post-employment defined benefit plans	203	(158)	219	55	(148)	(11)	(286)	240	221	264	(445)	(390)	374	374
Balance at end of period	(244)	(447)	(289)	(508)	(563)	(415)	(404)	(118)	(358)	(244)	(563)	(508)	(118)	(118)
Net fair value change of FVO liabilities attributable to changes in credit risk														
Balance at beginning of period	(6)	(3)	-	3	2	4	5	(2)	(4)	-	5	5	-	-
Net change attributable to changes in credit risk	(1)	(3)	(3)	(3)	1	(2)	(1)	7	2	(7)	(2)	(5)	5	5
Balance at end of period	(7)	(6)	(3)	-	3	2	4	5	(2)	(7)	3	-	5	5
Total AOCI, net of income tax	167	1,083	698	790	509	522	1,124	1,038	871	167	509	790	1,038	1,038
Non-controlling interests														
Balance at beginning of period	208	194	201	188	187	195	193	194	178	201	193	193	164	164
Net income attributable to non-controlling interests	4	5	5	4	6	5	5	2	5	14	16	20	14	14
Dividends	(4)	-	(4)	-	(4)	-	(15)	-	(3)	(8)	(19)	(19)	(5)	(5)
Other	(18)	9	(8)	9	(1)	(13)	12	(3)	14	(17)	(2)	7	20	20
Balance at end of period	190	208	194	201	188	187	195	193	194	190	188	201	193	193
Equity at end of period	30,022	25,876	24,726	23,673	22,721	21,772	21,965	21,553	21,063	30,022	22,721	23,673	21,553	21,553

ASSETS UNDER ADMINISTRATION ^{1, 2, 3}

(\$ millions)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
Assets under administration									
Individuals	231,458	234,784	228,555	222,172	218,675	208,936	207,748	208,322	211,830
Institutions	1,776,805	1,787,506	1,714,828	1,728,867	1,685,463	1,584,200	1,541,935	1,553,633	1,574,059
Canadian retail mutual funds	97,363	98,682	92,625	90,848	89,602	85,154	83,388	84,187	85,986
Total assets under administration	2,105,626	2,120,972	2,036,008	2,041,887	1,993,740	1,878,290	1,833,071	1,846,142	1,871,875

ASSETS UNDER MANAGEMENT ³

(\$ millions)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
Assets under management									
Individuals	71,275	69,936	65,302	63,486	61,195	56,021	57,227	57,381	57,697
Institutions	32,637	30,323	28,620	29,381	29,106	28,346	28,774	28,897	28,633
Canadian retail mutual funds	97,363	98,682	92,625	90,848	89,602	85,154	83,388	84,187	85,986
Total assets under management	201,275	198,941	186,547	183,715	179,903	169,521	169,389	170,465	172,316

- 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)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
Business, government and consumer loans									
Canada	310,104	300,864	293,808	289,024	282,534	273,826	268,950	262,975	257,475
United States	35,862	16,903	15,419	16,430	15,762	15,405	15,831	12,714	12,373
Other countries	13,027	12,985	12,867	14,327	13,977	14,530	16,520	15,292	15,654
Total net loans and acceptances	358,993	330,752	322,094	319,781	312,273	303,761	301,301	290,981	285,502
Residential mortgages	203,182	196,354	191,670	187,077	181,255	175,213	172,745	169,022	165,096
Personal	39,953	38,648	37,710	37,544	37,088	36,387	35,916	36,049	35,886
Credit card	12,057	11,836	11,782	11,946	11,671	11,546	11,464	11,466	11,364
Total net consumer loans	255,192	246,838	241,162	236,567	230,014	223,146	220,125	216,537	212,346
Non-residential mortgages	6,864	6,956	6,873	7,069	7,269	7,321	7,516	7,698	7,786
Financial institutions	10,384	7,507	7,777	8,654	8,664	10,051	10,533	8,095	7,621
Retail and wholesale	6,149	5,066	4,849	4,895	4,708	4,859	4,303	4,525	4,320
Business services	11,107	8,387	7,658	7,793	7,351	7,287	8,018	7,195	6,725
Manufacturing - capital goods	3,766	2,101	1,858	2,025	2,131	2,163	2,029	1,979	2,093
Manufacturing - consumer goods	3,673	3,047	2,772	2,805	3,053	3,045	2,736	2,767	2,857
Real estate and construction	28,188	23,106	21,614	21,629	20,866	18,747	18,529	16,974	16,414
Agriculture	5,567	5,456	5,537	5,432	5,462	5,311	5,249	4,918	4,760
Oil and gas	7,147	6,057	5,912	6,751	6,895	6,379	6,703	5,931	6,062
Mining	1,517	1,419	1,540	1,892	1,628	1,519	1,825	1,512	1,437
Forest products	667	502	449	469	519	554	435	577	603
Hardware and software	1,218	509	466	432	504	515	449	459	507
Telecommunications and cable	930	706	731	833	880	824	975	942	915
Publishing, printing and broadcasting	542	503	520	420	542	513	352	323	341
Transportation	4,100	3,477	3,186	3,244	2,868	2,643	2,594	2,531	2,670
Utilities	4,093	4,022	3,830	3,432	3,690	3,862	3,645	3,251	3,308
Education, health and social services	5,949	2,822	2,918	2,858	2,871	2,677	2,605	2,160	2,016
Governments	2,223	2,403	2,539	2,602	2,327	2,200	2,409	2,152	2,082
Others	32	179	212	317	383	501	624	780	972
Collective allowance allocated to business and government loans	(315)	(311)	(309)	(338)	(352)	(356)	(353)	(325)	(333)
Total net business and government loans, including acceptances	103,801	83,914	80,932	83,214	82,259	80,615	81,176	74,444	73,156
Total net loans and acceptances	358,993	330,752	322,094	319,781	312,273	303,761	301,301	290,981	285,502

GROSS IMPAIRED LOANS

(\$ millions)

GIL by portfolio:

Consumer¹

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
Residential mortgages	514	534	522	514	513	538	587	573	603
Personal	176	195	192	193	190	197	202	187	189
Total GIL - consumer	690	729	714	707	703	735	789	760	792

Business and government

Non-residential mortgages	28	20	21	21	22	28	39	38	62
Financial institutions	10	3	4	4	8	5	5	5	5
Retail and wholesale	30	28	24	22	22	25	33	33	41
Business services	109	102	96	100	102	100	141	134	151
Manufacturing - capital goods	15	18	19	223	252	45	50	46	46
Manufacturing - consumer goods	6	6	6	6	10	11	12	9	10
Real estate and construction	232	177	184	189	190	203	260	242	296
Agriculture	5	4	4	5	5	7	4	4	4
Oil and gas	144	236	336	367	409	708	128	125	34
Mining	-	-	-	-	1	1	2	2	1
Forest products	1	1	1	2	2	2	2	2	2
Hardware and software	2	2	2	2	3	1	1	1	1
Telecommunications and cable	1	1	1	1	1	1	1	1	2
Publishing, printing and broadcasting	15	1	1	1	-	-	-	-	-
Transportation	6	3	3	3	3	3	4	3	4
Utilities	-	-	-	-	-	1	1	11	25
Education, health and social services	50	2	2	5	5	5	5	3	3
Total GIL - business and government	654	604	704	951	1,035	1,146	688	659	687
Total GIL	1,344	1,333	1,418	1,658	1,738	1,881	1,477	1,419	1,479

GIL by geography:

Consumer

Canada	400	414	405	374	353	373	342	333	337
United States	10	-	-	-	-	-	-	-	-
Other countries	280	315	309	333	350	362	447	427	455
Total GIL - Consumer	690	729	714	707	703	735	789	760	792

Business and government

Canada	98	100	156	204	256	305	154	180	100
United States	370	294	333	315	303	547	136	105	153
Other countries	186	210	215	432	476	294	398	374	434
Total GIL - Business and government	654	604	704	951	1,035	1,146	688	659	687
Total GIL	1,344	1,333	1,418	1,658	1,738	1,881	1,477	1,419	1,479

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)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
Allowance for credit losses by portfolio:									
Consumer									
Residential mortgages	153	172	165	168	174	179	202	188	195
Personal	143	153	145	145	146	145	147	145	146
Total allowance for credit losses - impaired consumer loans	296	325	310	313	320	324	349	333	341
Business and government									
Non-residential mortgages	12	13	13	14	14	14	19	18	31
Financial institutions	1	1	2	2	2	2	3	3	3
Retail and wholesale	17	18	16	15	17	17	17	17	21
Business services	47	52	50	53	54	54	70	67	67
Manufacturing - capital goods	4	5	5	47	84	43	47	43	43
Manufacturing - consumer goods	6	6	5	5	9	9	9	6	6
Real estate and construction	87	79	79	84	80	82	108	102	136
Agriculture	1	1	2	2	2	2	3	3	1
Oil and gas	6	15	31	28	78	140	63	38	11
Mining	-	-	-	-	-	-	1	1	1
Forest products	1	1	1	1	1	1	1	1	1
Hardware and software	2	2	2	2	3	1	1	1	1
Telecommunications and cable	1	1	1	1	1	1	1	1	2
Publishing, printing and broadcasting	1	1	1	-	-	-	-	-	-
Transportation	2	2	3	3	2	2	3	3	3
Utilities	-	-	-	-	-	1	1	7	20
Education, health and social services	2	2	2	2	2	2	2	2	3
Total allowance for credit losses - impaired business and government loans	190	199	213	259	349	371	349	313	350
Total allowance for credit losses - impaired loans	486	524	523	572	669	695	698	646	691
Collective allowance for credit losses - incurred but not yet identified									
Consumer loans	807	812	817	791	767	758	747	709	697
Business and government loans	305	303	300	328	344	347	345	315	323
Total allowance for credit losses - incurred but not yet identified	1,112	1,115	1,117	1,119	1,111	1,105	1,092	1,024	1,020
Undrawn credit facilities									
Collective allowance for credit losses - undrawn credit facilities ¹	122	114	121	122	116	118	104	92	90
Total allowance for credit losses	1,720	1,753	1,761	1,813	1,896	1,918	1,894	1,762	1,801

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

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
Canada	8	9	8	9	8	8	8	8	8
Business and government loans									
Canada	40	44	56	53	115	121	96	67	47
United States	47	35	35	32	29	81	29	33	69
Other countries	93	112	113	164	197	160	216	203	224
	180	191	204	249	341	362	341	303	340
	188	200	212	258	349	370	349	311	348

Total individually assessed allowance for credit losses

By portfolio:

Consumer loans

Business and government loans

Consumer loans	8	9	8	9	8	8	8	8	8
Business and government loans	180	191	204	249	341	362	341	303	340
	188	200	212	258	349	370	349	311	348

Total collectively assessed allowance for credit losses

By geography:

Consumer loans

Canada

Other countries

Canada	896	904	904	874	850	844	822	788	778
Other countries	199	224	215	221	229	230	266	246	252
	1,095	1,128	1,119	1,095	1,079	1,074	1,088	1,034	1,030
Business and government loans									
Canada	191	187	185	215	221	228	230	218	234
United States	59	57	63	58	67	71	62	50	41
Other countries	65	67	61	65	64	57	61	57	58
	315	311	309	338	352	356	353	325	333
	1,410	1,439	1,428	1,433	1,431	1,430	1,441	1,359	1,363

Total collectively assessed allowance for credit losses

By portfolio:

Consumer loans

Business and government loans

Undrawn credit facilities ¹

Consumer loans	1,095	1,128	1,119	1,095	1,079	1,074	1,088	1,034	1,030
Business and government loans	315	311	309	338	352	356	353	325	333
	1,410	1,439	1,428	1,433	1,431	1,430	1,441	1,359	1,363
Undrawn credit facilities ¹	122	114	121	122	116	118	104	92	90
	1,532	1,553	1,549	1,555	1,547	1,548	1,545	1,451	1,453

¹ Included in Other liabilities on the consolidated balance sheet.

NET IMPAIRED LOANS ¹

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
Net impaired loans by portfolio:									
Consumer									
Residential mortgages	361	362	357	346	339	359	385	385	408
Personal	33	42	47	48	44	52	55	42	43
Total net impaired loans - consumer	394	404	404	394	383	411	440	427	451
Business and government									
Non-residential mortgages	16	7	8	7	8	14	20	20	31
Financial institutions	9	2	2	2	6	3	2	2	2
Retail and wholesale	13	10	8	7	5	8	16	16	20
Business services	62	50	46	47	48	46	71	67	84
Manufacturing - capital goods	11	13	14	176	168	2	3	3	3
Manufacturing - consumer goods	-	-	1	1	1	2	3	3	4
Real estate and construction	145	98	105	105	110	121	152	140	160
Agriculture	4	3	2	3	3	5	1	1	3
Oil and gas	138	221	305	339	331	568	65	87	23
Mining	-	-	-	-	1	1	1	1	-
Forest products	-	-	-	1	1	1	1	1	1
Hardware and software	-	-	-	-	-	-	-	-	-
Telecommunications and cable	-	-	-	-	-	-	-	-	-
Publishing, printing and broadcasting	14	-	-	1	-	-	-	-	-
Transportation	4	1	-	-	1	1	1	-	1
Utilities	-	-	-	-	-	-	-	4	5
Education, health and social services	48	-	-	3	3	3	3	1	-
Total net impaired loans - business and government	464	405	491	692	686	775	339	346	337
Total net impaired loans	858	809	895	1,086	1,069	1,186	779	773	788
Net impaired loans by geography:									
Consumer									
Canada	273	281	277	249	230	250	223	213	216
United States	10	-	-	-	-	-	-	-	-
Other countries	111	123	127	145	153	161	217	214	235
	394	404	404	394	383	411	440	427	451
Business and government									
Canada	48	48	91	141	133	175	50	103	43
United States	323	259	298	283	274	466	107	72	84
Other countries	93	98	102	268	279	134	182	171	210
	464	405	491	692	686	775	339	346	337
Total net impaired loans	858	809	895	1,086	1,069	1,186	779	773	788

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)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
GIL at beginning of period													
Consumer	729	714	707	703	735	789	760	792	764	707	760	760	734
Business and government	604	704	951	1,035	1,146	688	659	687	711	951	659	659	700
	1,333	1,418	1,658	1,738	1,881	1,477	1,419	1,479	1,475	1,658	1,419	1,419	1,434
Classified as impaired during the period													
Consumer ¹	339	349	351 ²	326	291	334	271	275	293	1,039	896	1,222	1,154
Business and government	134	40	85	68	283	691	58	106	24	259	1,032	1,100	207
	473	389	436	394	574	1,025	329	381	317	1,298	1,928	2,322	1,361
Transferred to not impaired during the year													
Consumer	(38)	(36)	(40)	(28)	(40)	(35)	(22)	(29)	(30)	(114)	(97)	(125)	(105)
Business and government	(12)	(1)	(19)	-	(3)	(9)	(4)	(7)	(4)	(32)	(16)	(16)	(17)
	(50)	(37)	(59)	(28)	(43)	(44)	(26)	(36)	(34)	(146)	(113)	(141)	(122)
Net repayments³													
Consumer	(93)	(82)	(61) ²	(70)	(61)	(83)	(52)	(74)	(61)	(236)	(196)	(266)	(254)
Business and government	(107)	(131)	(252)	(44)	(327)	(144)	(46)	(56)	(30)	(490)	(517)	(561)	(141)
	(200)	(213)	(313)	(114)	(388)	(227)	(98)	(130)	(91)	(726)	(713)	(827)	(395)
Amounts written-off													
Consumer ¹	(233)	(230)	(234)	(233)	(235)	(229)	(197)	(204)	(208)	(697)	(661)	(894)	(830)
Business and government	(18)	(28)	(46)	(124)	(86)	(37)	(12)	(71)	(59)	(92)	(135)	(259)	(174)
	(251)	(258)	(280)	(357)	(321)	(266)	(209)	(275)	(267)	(789)	(796)	(1,153)	(1,004)
Purchased credit-impaired loans⁴													
Consumer	12	-	-	-	-	-	-	-	-	12	-	-	-
Business and government	93	-	-	-	-	-	-	-	-	93	-	-	-
	105	-	-	-	-	-	-	-	-	105	-	-	-
Foreign exchange and other													
Consumer	(26)	14	(9)	9	13	(41)	29	-	34	(21)	1	10	61
Business and government	(40)	20	(15)	16	22	(43)	33	-	45	(35)	12	28	84
	(66)	34	(24)	25	35	(84)	62	-	79	(56)	13	38	145
GIL at end of period													
Consumer	690	729	714	707	703	735	789	760	792	690	703	707	760
Business and government	654	604	704	951	1,035	1,146	688	659	687	654	1,035	951	659
	1,344	1,333	1,418	1,658	1,738	1,881	1,477	1,419	1,479	1,344	1,738	1,658	1,419

CHANGES IN ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Total allowance at beginning of period													
Write-offs	1,753	1,761	1,813	1,896	1,918	1,894	1,762	1,801	1,779	1,813	1,762	1,762	1,736
Recoveries	(251)	(258)	(280)	(357)	(321)	(266)	(209)	(275)	(267)	(789)	(796)	(1,153)	(1,004)
Provision for credit losses	48	50	47	44	46	43	50	42	49	145	139	183	186
Interest income on impaired loans	209	179	212	222	243	324	262	198	189	600	829	1,051	771
Foreign exchange and other ⁵	(7)	(6)	(8)	(9)	(9)	(5)	(6)	(5)	(6)	(21)	(20)	(29)	(23)
	(32)	27	(23)	17	19	(72)	35	1	57	(28)	(18)	(1)	96
Total allowance at end of period⁶													
Individual allowance	1,720	1,753	1,761	1,813	1,896	1,918	1,894	1,762	1,801	1,720	1,896	1,813	1,762
Collective allowance ^{5,6}	188	200	212	258	349	370	349	311	348	188	349	258	311
	1,532	1,553	1,549	1,555	1,547	1,548	1,545	1,451	1,453	1,532	1,547	1,555	1,451
Total allowance for credit losses													
	1,720	1,753	1,761	1,813	1,896	1,918	1,894	1,762	1,801	1,720	1,896	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 Reclassified.

³ Includes disposal of loans.

⁴ In Q3/17, we completed the acquisition of The PrivateBank. See "Significant events" section in our Q3/17 MD&A for further details.

⁵ Includes allowances for undrawn commitments related to the acquisition of The PrivateBank which are included in Other liabilities.

⁶ Includes \$122 million (Q2/17: \$114 million) of allowance on undrawn credit facilities included in Other liabilities on the consolidated balance sheet.



PROVISION FOR CREDIT LOSSES

(\$ millions)	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Provision for credit losses - impaired loans, by portfolio:													
Consumer													
Residential mortgages	8	9	11	8	1	8	12	7	8	28	21	29	34
Credit card	102	102	111	101	103	108	92	88	93	315	303	404	370
Personal	76	80	76	75	81	76	59	61	65	232	216	291	258
Total provision for credit losses - impaired loans, consumer¹	186	191	198	184	185	192	163	156	166	575	540	724	662
Business and government													
Non-residential mortgages	-	-	1	(2)	-	3	-	(2)	1	1	3	1	-
Financial institutions	-	(1)	-	1	(1)	-	(1)	-	-	(1)	(2)	(1)	-
Retail and wholesale	1	2	1	3	-	-	1	2	-	4	1	4	7
Business services	10	6	17	8	9	6	2	7	(4)	33	17	25	24
Manufacturing - capital goods	-	-	(2)	16	40	(1)	-	-	-	(2)	39	55	-
Manufacturing - consumer goods	1	-	-	-	2	1	2	-	1	1	5	5	1
Real estate and construction	15	5	(5)	6	7	(2)	1	(2)	7	15	6	12	23
Agriculture	-	-	-	2	(1)	1	-	2	(1)	-	-	2	-
Oil and gas	(4)	(6)	1	(5)	2	81	24	28	-	(9)	107	102	38
Hardware and software	-	-	-	-	2	-	-	(1)	1	-	2	2	-
Telecommunications and cable	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Transportation	-	-	-	-	-	2	(1)	1	1	-	1	1	3
Utilities	-	-	-	-	-	-	-	-	4	-	-	-	4
Education, health and social services	-	-	-	-	-	-	-	-	-	-	-	-	2
Total provision for credit losses - impaired loans, business and government¹	23	6	13	29	60	91	28	35	10	42	179	208	100
Total provision for credit losses - impaired loans	209	197	211	213	245	283	191	191	176	617	719	932	762
Provision for credit losses - impaired loans, by geography:													
Consumer													
Canada	183	190	190	179	186	187	153	153	153	563	526	705	632
Other countries	3	1	8	5	(1)	5	10	3	13	12	14	19	30
Total provision for credit losses - impaired loans, consumer	186	191	198	184	185	192	163	156	166	575	540	724	662
Business and government													
Canada	1	2	7	18	13	35	32	36	5	10	80	98	71
United States	22	5	6	6	2	55	1	(5)	9	33	58	64	19
Other countries	-	(1)	-	5	45	1	(5)	4	(4)	(1)	41	46	10
Total provision for credit losses - impaired loans, business and government	23	6	13	29	60	91	28	35	10	42	179	208	100
Total provision for credit losses - impaired loans, by geography	209	197	211	213	245	283	191	191	176	617	719	932	762
Provision for credit losses - incurred but not yet identified													
Consumer	(2)	(7)	26	23	8	15	36	13	2	17	59	82	(40)
Business and government	2	(11)	(25)	(14)	(10)	26	35	(6)	11	(34)	51	37	49
Total provision for credit losses - incurred but not yet identified	-	(18)	1	9	(2)	41	71	7	13	(17)	110	119	9
Total provision for credit losses	209	179	212	222	243	324	262	198	189	600	829	1,051	771
Of which:													
Collectively assessed	190	178	204	201	186	238	238	168	183	572	662	863	695
Individually assessed	19	1	8	21	57	86	24	30	6	28	167	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:

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Consumer													
Residential mortgages	9	6	8	16	7	9	2	13	6	23	18	34	32
Personal	79	76	73	74	82	71	60	62	62	228	213	287	252
Credit card	102	103	110	101	103	108	92	88	93	315	303	404	370
Net write-offs on consumer loans	190	185	191	191	192	188	154	163	161	566	534	725	654
Business and government													
Non-residential mortgages	-	-	-	-	1	5	-	10	3	-	6	6	17
Retail and wholesale	1	-	1	3	-	2	-	5	1	2	2	5	7
Business services	9	2	2	6	7	11	(3)	5	14	13	15	21	27
Manufacturing - capital goods	(3)	2	38	52	-	1	-	-	1	37	1	53	-
Manufacturing - consumer goods	-	1	-	5	1	1	-	1	-	1	2	7	2
Real estate and construction	3	8	1	4	4	13	1	34	35	12	18	22	92
Agriculture	(1)	-	1	1	1	1	-	-	-	-	2	3	-
Oil and gas	4	9	(1)	48	68	-	-	1	1	12	68	116	2
Forest products	-	-	-	-	-	1	-	-	-	-	1	1	-
Hardware and software	-	-	-	1	-	-	-	-	1	-	-	1	1
Telecommunications and cable	-	-	-	-	-	-	-	1	-	-	-	-	1
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-	-	-	-	(1)
Transportation	-	1	-	1	-	-	1	-	1	1	1	2	2
Utilities	-	-	-	-	1	-	6	13	-	-	7	7	13
Education, health and social services	-	-	-	1	-	-	-	-	-	-	-	1	1
Net write-offs on business and government loans	13	23	42	122	83	35	5	70	57	78	123	245	164
Total net write-offs	203	208	233	313	275	223	159	233	218	644	657	970	818

Net write-offs by geography:

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	2017 9M	2016 9M	2016 12M	2015 12M
Consumer													
Canada	187	182	183	175	183	181	153	154	153	552	517	692	625
Other countries	3	3	8	16	9	7	1	9	8	14	17	33	29
Net write-offs on consumer loans	190	185	191	191	192	188	154	163	161	566	534	725	654
Business and government													
Canada	2	15	4	79	20	6	3	15	8	21	29	108	34
United States	5	3	-	2	53	-	6	30	-	8	59	61	51
Other countries	6	5	38	41	10	29	(4)	25	49	49	35	76	79
Net write-offs on business and government loans	13	23	42	122	83	35	5	70	57	78	123	245	164
Total net write-offs	203	208	233	313	275	223	159	233	218	644	657	970	818

CREDIT RISK FINANCIAL MEASURES

	Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
Diversification ratios									
Gross loans and acceptances									
Consumer	71%	75%	75%	74%	74%	73%	73%	74%	74%
Business and government	29%	25%	25%	26%	26%	27%	27%	26%	26%
Canada	86%	91%	91%	90%	90%	90%	89%	91%	90%
United States	10%	5%	5%	5%	5%	5%	5%	4%	4%
Other countries	4%	4%	4%	5%	5%	5%	6%	5%	6%
Coverage ratios									
Allowance for credit losses to GIL and acceptances - segmented and total ¹									
Consumer	43%	45%	43%	44%	46%	44%	44%	44%	43%
Business and government	29%	33%	30%	27%	34%	32%	51%	47%	51%
Total	36%	39%	37%	34%	38%	37%	47%	46%	47%
Condition ratios									
Gross impaired loans-to-gross loans and acceptances	0.37 %	0.40 %	0.44 %	0.52 %	0.55 %	0.62 %	0.49 %	0.48 %	0.51 %
Net impaired loans and acceptances-to-net loans and acceptances	0.24 %	0.24 %	0.28 %	0.34 %	0.34 %	0.39 %	0.26 %	0.27 %	0.28 %
Segmented net impaired loans-to-segmented net loans and acceptances									
Consumer	0.15 %	0.16 %	0.17 %	0.17 %	0.17 %	0.18 %	0.20 %	0.20 %	0.21 %
Business and government	0.45 %	0.48 %	0.61 %	0.83 %	0.83 %	0.96 %	0.42 %	0.46 %	0.46 %
Canada	0.10 %	0.11 %	0.13 %	0.13 %	0.13 %	0.16 %	0.10 %	0.12 %	0.10 %
United States	0.93 %	1.53 %	1.93 %	1.72 %	1.74 %	3.02 %	0.68 %	0.57 %	0.68 %
Other countries	1.57 %	1.70 %	1.78 %	2.88 %	3.09 %	2.03 %	2.42 %	2.52 %	2.84 %

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

(\$ millions)

	Q3/17			Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	
	Less than 31 days	31 to 90 days	Over 90 days	Total	Total past due loans							
Residential mortgages	2,641	852	190	3,683	3,266	3,217	3,262	3,515	3,001	3,105	2,855	3,001
Personal	716	177	35	928	809	827	810	787	661	723	692	643
Credit card	589	176	95	860	890	825	890	921	805	857	762	686
Business and government	438	129	31	598	394	334	363	438	291	309	344	296
	4,384	1,334	351	6,069	5,359	5,203	5,325	5,661	4,758	4,994	4,653	4,626

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.

³ The results of The PrivateBank are included beginning in Q3/17. See "Significant events" section in our Q3 MD&A for further details.

OUTSTANDING DERIVATIVE CONTRACTS - NOTIONAL AMOUNTS

(\$ millions)

	Q3/17			Total notional amount	Analyzed by use		Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15	
	Residual term to contractual maturity				Trading	ALM	Total notional amount								
	Less than 1 year	1 - 5 years	Over 5 years												
Interest rate derivatives															
Over-the-counter (OTC)															
Forward rate agreements	4,351	718	5,468	10,537	6,186	4,351	10,726	13,021	13,001	18,121	12,443	7,823	10,913	12,906	
Centrally cleared forward rate agreements	201,101	8,816	-	209,917	209,917	-	168,019	146,154	201,237	144,745	149,692	178,257	140,806	179,952	
Swap contracts	75,776	187,126	73,028	335,930	255,563	80,367	327,823	333,798	352,045	350,353	350,867	370,652	375,893	390,022	
Centrally cleared swap contracts	841,232	821,943	235,869	1,899,044	1,645,868	253,176	1,477,238	1,449,069	1,389,095	1,312,820	1,206,724	1,053,548	897,872	956,102	
Purchased options	7,876	2,944	2,793	13,613	6,120	7,493	10,489	9,816	10,044	10,382	9,666	7,407	8,136	5,847	
Written options	3,125	3,473	389	6,987	4,883	2,104	5,612	4,851	4,737	4,538	5,095	3,775	4,532	5,594	
	1,133,461	1,025,020	317,547	2,476,028	2,128,537	347,491	1,999,907	1,956,709	1,970,159	1,840,959	1,734,487	1,621,462	1,438,152	1,550,423	
Exchange-traded															
Futures contracts	68,030	20,901	47	88,978	88,133	845	75,239	71,307	73,699	50,659	66,013	69,294	77,890	96,016	
Purchased options	4,875	-	-	4,875	4,875	-	12,571	26	536	59	1,280	1,085	1	654	
Written options	5,627	-	-	5,627	5,627	-	6,100	26	-	33	1,280	1,751	8	654	
	78,532	20,901	47	99,480	98,635	845	93,910	71,359	74,235	50,751	68,573	72,130	77,899	97,324	
Total interest rate derivatives	1,211,993	1,045,921	317,594	2,575,508	2,227,172	348,336	2,093,817	2,028,068	2,044,394	1,891,710	1,803,060	1,693,592	1,516,051	1,647,747	
Foreign exchange derivatives															
Over-the-counter															
Forward contracts	265,491	8,703	899	275,093	265,777	9,316	332,161	283,844	278,192	295,417	323,397	303,884	263,150	268,721	
Swap contracts	235,803	65,653	18,426	319,882	249,579	70,303	298,285	274,491	254,448	245,800	220,204	225,121	200,297	179,022	
Purchased options	16,214	1,677	58	17,949	17,912	37	21,143	20,306	23,395	21,963	20,359	20,878	19,550	23,538	
Written options	19,404	1,497	44	20,945	20,909	36	24,178	22,865	23,715	22,292	23,535	26,113	22,721	25,609	
	536,912	77,530	19,427	633,869	554,177	79,692	675,767	601,506	579,750	585,472	587,495	575,996	505,718	496,890	
Exchange-traded															
Futures contracts	1	-	-	1	1	-	-	-	-	-	-	-	-	44	
Total foreign exchange derivatives	536,913	77,530	19,427	633,870	554,178	79,692	675,767	601,506	579,750	585,472	587,495	575,996	505,718	496,934	
Credit derivatives															
Over-the-counter															
Total return swap contracts - protection sold	-	-	-	-	-	-	-	18	91	178	344	450	519	680	
Credit default swap contracts - protection purchased	190	726	22	938	854	84	566	531	5,653	5,796	6,047	6,308	6,593	7,202	
Centrally cleared credit default swap contracts - protection purchased	15	853	25	893	744	149	1,110	1,155	1,460	1,356	1,191	1,831	2,377	1,427	
Credit default swap contracts - protection sold	176	105	4	285	177	108	200	202	4,872	4,909	4,926	5,000	5,032	5,060	
Centrally cleared credit default swap contracts - protection sold	-	125	-	125	125	-	-	-	13	144	88	140	732	262	
Total credit derivatives	381	1,809	51	2,241	1,900	341	1,876	1,906	12,089	12,383	12,596	13,729	15,253	14,631	
Equity derivatives															
Over-the-counter	57,069	14,218	34	71,321	70,125	1,196	86,423	80,325	72,619	60,610	53,106	42,570	42,936	41,282	
Exchange-traded	40,920	7,282	-	48,202	48,202	-	45,512	27,670	34,016	28,430	22,502	16,917	19,304	15,901	
Total equity derivatives	97,989	21,500	34	119,523	118,327	1,196	131,935	107,995	106,635	89,040	75,608	59,487	62,240	57,183	
Precious metal derivatives															
Over-the-counter	2,251	20	-	2,271	2,271	-	2,579	4,116	1,088	3,641	2,075	944	1,446	1,816	
Exchange-traded	1,674	-	-	1,674	1,674	-	1,774	1,131	758	1,247	1,916	939	2,999	2,128	
Total precious metal derivatives	3,925	20	-	3,945	3,945	-	4,353	5,247	1,846	4,888	3,991	1,883	4,445	3,944	
Other commodity derivatives															
Over-the-counter	12,955	9,796	1,956	24,707	24,704	3	26,014	24,316	23,563	19,643	19,149	20,312	18,671	21,875	
Centrally cleared commodity derivatives	44	-	-	44	44	-	67	73	47	28	21	13	14	34	
Exchange-traded	12,461	4,510	342	17,313	17,313	-	18,410	17,428	18,556	16,857	15,044	16,099	18,049	19,500	
Total other commodity derivatives	25,460	14,306	2,298	42,064	42,061	3	44,491	41,817	42,166	36,528	34,214	36,424	36,734	41,409	
Total notional amount	1,876,661	1,161,086	339,404	3,377,151	2,947,583	429,568	2,952,239	2,786,539	2,786,880	2,620,021	2,516,964	2,381,111	2,140,441	2,261,848	
Of which:															
Over-the-counter ²	1,743,073	1,128,393	339,015	3,210,481	2,781,758	428,723	2,792,633	2,668,951	2,659,315	2,522,736	2,408,929	2,275,026	2,022,190	2,126,951	
Exchange-traded	133,588	32,693	389	166,670	165,825	845	159,606	117,588	127,565	97,285	108,035	106,085	118,251	134,897	

¹ ALM: asset/liability management.

² For OTC derivatives that are not centrally cleared, \$912.4 billion (Q2/17: \$948.0 billion) are with counterparties that have two-way collateral posting arrangements, \$14.9 billion (Q2/17: \$18.5 billion) are with counterparties that have one-way collateral posting arrangements, and \$173.2 billion (Q2/17: \$179.7 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)	Q3/17		Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
	Book value (includes securities at amortized cost)		Fair value over (under) book value								
	Amortized cost	Fair value									
Assets											
Cash and deposits with banks	19,917	19,917	-	-	-	-	-	-	-	-	-
Securities	88,247	88,374	127	179	147	206	194	161	109	136	246
Cash collateral on securities borrowed	5,866	5,866	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements	39,206	39,206	-	-	-	-	-	-	-	-	-
Loans, net of allowance	349,610	348,683	(927)	202	33	579	714	477	1,202	1,018	1,315
Derivative instruments	26,370	26,370	-	-	-	-	-	-	-	-	-
Customers' liability under acceptances	9,383	9,383	-	-	-	-	-	-	-	-	-
Other assets	7,588	7,588	-	-	-	-	-	-	-	-	-
Liabilities											
Deposits	439,357	439,983	626	899	798	976	976	739	700	697	1,126
Obligations related to securities sold short	12,582	12,582	-	-	-	-	-	-	-	-	-
Cash collateral on securities lent	2,061	2,061	-	-	-	-	-	-	-	-	-
Obligations related to securities sold under repurchase agreements	22,553	22,553	-	-	-	-	-	-	-	-	-
Derivative instruments	28,151	28,151	-	-	-	-	-	-	-	-	-
Acceptances	9,384	9,384	-	-	-	-	-	-	-	-	-
Other liabilities	9,041	9,041	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	3,195	3,526	331	332	271	267	258	245	208	257	277

FAIR VALUE OF AFS SECURITIES

(\$ millions)	Q3/17		Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
	Amortized cost		Unrealized net gains (losses)								
	Amortized cost	Fair value									
AFS securities											
Government issued or guaranteed	23,473	23,494	21	33	(5)	54	49	(11)	(64)	(34)	24
Mortgage- and asset-backed	8,781	8,772	(9)	-	(3)	3	3	1	10	10	26
Corporate debt	5,036	5,024	(12)	(14)	(12)	(4)	(2)	(8)	(15)	(13)	(2)
Corporate equity	349	482	133	160	167	153	144	179	178	173	198
Total	37,639	37,772	133	179	147	206	194	161	109	136	246

FAIR VALUE OF DERIVATIVE INSTRUMENTS

(\$ millions)	Q3/17		Q3/17	Q2/17	Q1/17	Q4/16	Q3/16	Q2/16	Q1/16	Q4/15	Q3/15
	Positive		Fair value, net								
	Positive	Negative									
Total held for trading purposes	23,214	24,675	(1,461)	262	(127)	(406)	(802)	(3,108)	(3,202)	(2,299)	(1,627)
Total held for ALM purposes	3,156	3,476	(320)	1,005	(1,899)	(639)	(870)	(896)	(561)	(416)	(226)
Total fair value¹	26,370	28,151	(1,781)	1,267	(2,026)	(1,045)	(1,672)	(4,004)	(3,763)	(2,715)	(1,853)
Average fair values of derivatives during the quarter	24,963	25,316	(353)	(596)	(1,368)	(1,499)	(2,262)	(3,861)	(2,615)	(2,168)	(2,188)

¹ Includes positive fair value of \$1,289 million (Q2/17: \$1,449 million) and negative fair value of \$895 million (Q2/17: \$934 million) for exchange-traded derivatives.