



**Supplementary
Financial
Information**

Q3

For the period ended
July 31, 2010

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<http://www.cibc.com/ca/pdf/investor/q310financials.pdf>

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NOTES TO USERS

This document is not audited and should be read in conjunction with our quarterly report to shareholders and news release for Q3/10 and the audited annual consolidated financial statements and accompanying management's discussion & analysis for the year ended October 31, 2009. Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast.

External reporting changes

First quarter

The global repurchase agreement (repo) business that was previously part of Treasury in Corporate and Other was retroactively transferred to capital markets within Wholesale Banking. The results of the repo business were previously allocated substantially to other within CIBC Retail Markets.

Large corporate cash management revenue previously reported in business banking within CIBC Retail Markets was retroactively transferred to corporate and investment banking within Wholesale Banking.

Second quarter

There were no external reporting changes.

Third quarter

There were no external reporting changes.

Non-GAAP measures

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

This document references the following non-GAAP measures:

Net interest income, taxable equivalent basis (TEB)

We adjust net interest income to reflect tax-exempt income on an equivalent before-tax basis. The corresponding entry is made in the income tax expense. This measure enables comparability of net interest income arising from both taxable and tax-exempt sources. Net interest income (TEB) is used to calculate the efficiency ratio and trading revenue (TEB). We believe these measures permit uniform measurement, which may enable users of our financial information to make comparisons more readily.

Economic capital

Economic capital provides the financial framework to evaluate the returns of each business line, commensurate with the risk taken.

Economic capital is an estimate of the amount of equity capital required by the businesses to absorb losses consistent with our targeted risk rating over a one year horizon. It includes credit, market, operational and strategic risk capital. The economic capital methodologies that we employ quantify the level of inherent risk within our products, clients, and business lines, as required. 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, adjusted for a charge on capital, determines economic profit. This measures the return generated by each business line 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 to economic profit is provided with segmented information on pages 6 to 7.

Segmented return on equity

We use return on equity (ROE) on a segmented basis as one of the measures for performance evaluation and resource allocation decisions.

While ROE for consolidated CIBC provides a measure of return on common equity, ROE on a segmented basis provides a similar metric related to the capital allocated to the segments. We use economic capital to calculate ROE on a segmented basis. As a result, segmented ROE is a non-GAAP measure.

EPS and efficiency ratio on cash basis

Cash basis measures are calculated by adjusting the amortization of other intangible assets to net income and non-interest expenses. Management believes these measures permit uniform measurement, which enables users of our financial information to make comparisons more readily.

Reconciliation of non-GAAP to GAAP measures

The table on the following page provides a reconciliation of non-GAAP to GAAP measures.

NOTES TO USERS

RECONCILIATION OF NON-GAAP TO GAAP MEASURES

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Common share information													
Per share (\$)													
Basic earnings (loss)	1.54	1.60	1.59	1.57	1.02	(0.24)	0.29	1.07	0.11	4.72	1.08	2.65	(5.89)
Add: effect of non-cash items	0.01	0.01	0.02	0.02	0.02	0.03	0.03	0.02	0.02	0.05	0.06	0.09	0.09
Cash basic earnings (loss)	1.55	1.61	1.61	1.59	1.04	(0.21)	0.32	1.09	0.13	4.77	1.14	2.74	(5.80)
Diluted earnings (loss) ¹	1.53	1.59	1.58	1.56	1.02	(0.24)	0.29	1.06	0.11	4.71	1.08	2.65	(5.89)
Add: effect of non-cash items	0.02	0.02	0.02	0.03	0.02	0.03	0.02	0.03	0.02	0.05	0.06	0.08	0.09
Cash diluted earnings (loss) ¹	1.55	1.61	1.60	1.59	1.04	(0.21)	0.31	1.09	0.13	4.76	1.14	2.73	(5.80)
Financial measures													
Total revenue (\$ millions)	2,849	2,921	3,061	2,888	2,857	2,161	2,022	2,204	1,905	8,831	7,040	9,928	3,714
Add: adjustment for TEB	11	8	8	7	6	14	15	23	44	27	35	42	188
Revenue (TEB)	2,860	2,929	3,069	2,895	2,863	2,175	2,037	2,227	1,949	8,858	7,075	9,970	3,902
Non-interest expenses	1,741	1,678	1,748	1,669	1,699	1,639	1,653	1,927	1,725	5,167	4,991	6,660	7,201
Less: amortization of other intangible assets	9	9	10	10	10	12	11	11	11	28	33	43	42
Non-interest expenses - cash basis	1,732	1,669	1,738	1,659	1,689	1,627	1,642	1,916	1,714	5,139	4,958	6,617	7,159
Cash efficiency ratio (TEB)	60.6%	57.0%	56.6%	57.3%	59.0%	74.9%	80.6%	86.0%	88.0%	58.0%	70.1%	66.4%	n/m

¹ In case of a loss, the effect of stock options potentially exercisable on diluted earnings (loss) per share will be anti-dilutive; therefore, basic and diluted earnings (loss) per share will be the same.

n/m - not meaningful due to the net loss.

FINANCIAL HIGHLIGHTS

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Common share information													
Per share (\$)													
Basic earnings (loss)	1.54	1.60	1.59	1.57	1.02	(0.24)	0.29	1.07	0.11	4.72	1.08	2.65	(5.89)
Diluted earnings (loss) ¹	1.53	1.59	1.58	1.56	1.02	(0.24)	0.29	1.06	0.11	4.71	1.08	2.65	(5.89)
Dividends	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	2.61	2.61	3.48	3.48
Book value	31.36	30.00	29.91	28.96	27.87	27.95	28.98	29.40	28.40	31.36	27.87	28.96	29.40
Share price (\$)													
High	75.40	77.19	70.66	69.30	67.20	54.90	57.43	65.11	76.75	77.19	67.20	69.30	99.81
Low	65.91	63.16	61.96	60.22	53.02	37.10	41.65	49.00	49.56	61.96	37.10	37.10	49.00
Closing	70.60	74.56	63.90	62.00	66.31	53.57	46.63	54.66	61.98	70.60	66.31	62.00	54.66
Shares outstanding (thousands)													
Average basic	388,815	386,865	384,442	382,793	381,584	381,410	380,911	380,782	380,877	386,706	381,300	381,677	370,229
Average diluted	389,672	387,865	385,598	383,987	382,556	381,779	381,424	381,921	382,172	387,710	381,921	382,442	371,763
End of period	390,781	388,462	386,457	383,982	382,657	381,478	381,070	380,805	380,732	390,781	382,657	383,982	380,805
Market capitalization (\$ millions)	27,589	28,964	24,695	23,807	25,374	20,436	17,769	20,815	23,598	27,589	25,374	23,807	20,815
Value measures													
Dividend yield (based on closing share price)	4.9%	4.8%	5.4%	5.6%	5.2%	6.7%	7.4%	6.3%	5.6%	4.9%	5.3%	5.6%	6.4%
Dividend payout ratio	56.7%	54.5%	54.8%	55.4%	85.0%	n/m	n/m	81.6%	n/m	55.3%	n/m	131.3%	n/m
Market value to book value ratio	2.25	2.49	2.14	2.14	2.38	1.92	1.61	1.86	2.18	2.25	2.38	2.14	1.86
Financial results (\$ millions)													
Total revenue	2,849	2,921	3,061	2,888	2,857	2,161	2,022	2,204	1,905	8,831	7,040	9,928	3,714
Provision for credit losses	221	316	359	424	547	394	284	222	203	896	1,225	1,649	773
Non-interest expenses	1,741	1,678	1,748	1,669	1,699	1,639	1,653	1,927	1,725	5,167	4,991	6,660	7,201
Net income (loss)	640	660	652	644	434	(51)	147	436	71	1,952	530	1,174	(2,060)
Financial measures													
Efficiency ratio	61.1%	57.5%	57.1%	57.8%	59.4%	75.9%	81.8%	87.4%	90.5%	58.5%	70.9%	67.1%	n/m
Cash efficiency ratio (TEB) ²	60.6%	57.0%	56.6%	57.3%	59.0%	74.9%	80.6%	86.0%	88.0%	58.0%	70.1%	66.4%	n/m
Return on equity	19.8%	22.2%	21.5%	22.2%	14.6%	(3.5)%	4.0%	14.8%	1.6%	21.1%	5.1%	9.4%	(19.4)%
Net interest margin	1.74%	1.84%	1.76%	1.66%	1.59%	1.48%	1.43%	1.60%	1.54%	1.78%	1.50%	1.54%	1.51%
Net interest margin on average interest-earning assets ³	2.03%	2.16%	2.08%	1.99%	1.95%	1.85%	1.77%	1.90%	1.82%	2.09%	1.85%	1.89%	1.78%
Return on average assets	0.72%	0.81%	0.76%	0.75%	0.51%	(0.06)%	0.16%	0.51%	0.08%	0.76%	0.20%	0.33%	(0.60)%
Return on average interest-earning assets ³	0.84%	0.95%	0.90%	0.90%	0.62%	(0.07)%	0.19%	0.60%	0.10%	0.90%	0.25%	0.41%	(0.71)%
Total shareholder return	(4.17)%	18.00%	4.40%	(5.25)%	25.69%	17.03%	(13.13)%	(10.61)%	(15.25)%	18.08%	27.77%	21.07%	(43.50)%
On- and off-balance sheet information (\$ millions)													
Cash, deposits with banks and securities	92,049	74,930	84,334	84,583	84,467	87,576	83,803	88,130	89,468	92,049	84,467	84,583	88,130
Loans and acceptances	184,987	183,736	180,115	175,609	172,445	169,909	181,284	180,323	173,386	184,987	172,445	175,609	180,323
Total assets	349,600	336,001	337,239	335,944	335,917	347,363	353,815	353,930	329,040	349,600	335,917	335,944	353,930
Deposits	238,102	226,793	224,269	223,117	214,227	221,912	226,383	232,952	228,601	238,102	214,227	223,117	232,952
Common shareholders' equity	12,256	11,654	11,558	11,119	10,664	10,661	11,041	11,200	10,813	12,256	10,664	11,119	11,200
Average assets	353,092	333,589	340,822	339,197	340,661	353,819	369,249	342,621	343,396	342,599	354,585	350,706	344,865
Average interest-earning assets ³	302,288	283,589	288,575	282,678	277,919	282,414	299,136	288,544	290,598	291,571	286,535	285,563	292,159
Average common shareholders' equity	11,994	11,415	11,269	10,718	10,601	10,644	10,960	10,896	10,664	11,561	10,736	10,731	11,261
Assets under administration ⁴	1,216,719	1,219,054	1,173,180	1,135,539	1,160,473	1,096,028	1,038,958	1,047,326	1,134,843	1,216,719	1,160,473	1,135,539	1,047,326
Balance sheet quality measures ⁵													
Common equity to risk-weighted assets	11.4%	10.8%	10.3%	9.5%	9.2%	8.9%	9.0%	9.5%	9.1%	11.4%	9.2%	9.5%	9.5%
Risk-weighted assets (\$ billions)	107.2	108.3	112.1	117.3	115.4	119.6	122.4	117.9	118.5	107.2	115.4	117.3	117.9
Tier 1 capital ratio	14.2%	13.7%	13.0%	12.1%	12.0%	11.5%	9.8%	10.5%	9.8%	14.2%	12.0%	12.1%	10.5%
Total capital ratio	18.1%	18.8%	17.1%	16.1%	16.5%	15.9%	14.8%	15.4%	14.4%	18.1%	16.5%	16.1%	15.4%
Other information													
Retail/wholesale ratio ⁶	74%/26%	76%/24%	72%/28%	69%/31%	69%/31%	64%/36%	63%/37%	64%/36%	67%/33%	74%/26%	69%/31%	69%/31%	64%/36%
Full-time equivalent employees ⁷	42,642	42,018	41,819	41,941	42,474	42,305	42,320	43,293	44,583	42,642	42,474	41,941	43,293

¹ In case of a loss, the effect of stock options potentially exercisable on diluted earnings (loss) per share will be anti-dilutive; therefore, basic and diluted earnings (loss) per share will be the same.

² See Notes to users: Non-GAAP measures.

³ Average interest-earning assets include interest-bearing deposits with banks, securities, securities borrowed or purchased under resale agreements, and loans.

⁴ Includes assets under administration or custody of CIBC Mellon Global Securities Services Company, which is a 50/50 joint venture between CIBC and The Bank of New York Mellon. See assets under administration on page 16.

⁵ Debt ratings - S & P - Senior Long Term: A+; Moody's - Senior Long Term: Aa2.

⁶ The ratio represents the amount of economic capital attributed to the business lines as at the end of the period.

⁷ Full time equivalent employees is a measure that normalizes the number of full-time and part-time employees, base plus commissioned employees, and 100% commissioned employees into equivalent full time units based on actual hours of paid work during a given period.

n/m - not meaningful

CONDENSED CONSOLIDATED STATEMENT OF OPERATIONS

(\$ millions)										2010	2009	2009	2008
	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	9M	9M	12M	12M
Net interest income	1,548	1,497	1,514	1,419	1,369	1,273	1,333	1,377	1,327	4,559	3,975	5,394	5,207
Non-interest income (loss)	1,301	1,424	1,547	1,469	1,488	888	689	827	578	4,272	3,065	4,534	(1,493)
Total revenue	2,849	2,921	3,061	2,888	2,857	2,161	2,022	2,204	1,905	8,831	7,040	9,928	3,714
Provision for credit losses	221	316	359	424	547	394	284	222	203	896	1,225	1,649	773
Non-interest expenses	1,741	1,678	1,748	1,669	1,699	1,639	1,653	1,927	1,725	5,167	4,991	6,660	7,201
Income (loss) before income taxes and non-controlling interests	887	927	954	795	611	128	85	55	(23)	2,768	824	1,619	(4,260)
Income tax expense (benefit)	244	261	286	145	172	174	(67)	(384)	(101)	791	279	424	(2,218)
	643	666	668	650	439	(46)	152	439	78	1,977	545	1,195	(2,042)
Non-controlling interests	3	6	16	6	5	5	5	3	7	25	15	21	18
Net income (loss)	640	660	652	644	434	(51)	147	436	71	1,952	530	1,174	(2,060)
Dividends on preferred shares	42	43	42	43	44	39	36	29	30	127	119	162	119
Net income (loss) applicable to common shares	598	617	610	601	390	(90)	111	407	41	1,825	411	1,012	(2,179)

CASH MEASURES ¹

(\$ millions)										2010	2009	2009	2008
	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	9M	9M	12M	12M
Cash net income (loss) (\$ millions)													
Net income (loss) applicable to common shares	598	617	610	601	390	(90)	111	407	41	1,825	411	1,012	(2,179)
After-tax effect of amortization of other intangible assets	7	7	8	8	7	9	9	8	8	22	25	33	32
	605	624	618	609	397	(81)	120	415	49	1,847	436	1,045	(2,147)
Average common shareholders' equity (\$ millions)													
Average common shareholders' equity	11,994	11,415	11,269	10,718	10,601	10,644	10,960	10,896	10,664	11,561	10,736	10,731	11,261
Cash measures													
Average number of common shares - basic (thousands)	388,815	386,865	384,442	382,793	381,584	381,410	380,911	380,782	380,877	386,706	381,300	381,677	370,229
Average number of common shares - diluted (thousands)	389,672	387,865	385,598	383,987	382,556	381,779	381,424	381,921	382,172	387,710	381,921	382,442	371,763
Cash basis earnings (loss) per share - basic	\$1.55	\$1.61	\$1.61	\$1.59	\$1.04	\$(0.21)	\$0.32	\$1.09	\$0.13	\$4.77	\$1.14	\$2.74	\$(5.80)
Cash basis earnings (loss) per share - diluted ²	\$1.55	\$1.61	\$1.60	\$1.59	\$1.04	\$(0.21)	\$0.31	\$1.09	\$0.13	\$4.76	\$1.14	\$2.73	\$(5.80)

¹ See Notes to users: Non-GAAP measures.

² In case of a loss, the effect of stock options potentially exercisable on diluted earnings (loss) per share will be anti-dilutive; therefore, basic and diluted earnings (loss) per share will be the same.

NET INTEREST INCOME

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Interest income													
Loans	1,868	1,720	1,761	1,703	1,765	1,699	2,016	2,204	2,212	5,349	5,480	7,183	9,308
Securities borrowed or purchased under resale agreements	49	32	30	31	36	86	171	261	326	111	293	324	1,535
Securities	381	353	371	367	366	418	554	650	671	1,105	1,338	1,705	2,682
Deposits with banks	14	11	9	8	5	18	54	112	104	34	77	85	638
	2,312	2,116	2,171	2,109	2,172	2,221	2,795	3,227	3,313	6,599	7,188	9,297	14,163
Interest expense													
Deposits	558	496	502	527	618	694	1,040	1,415	1,483	1,556	2,352	2,879	6,853
Other liabilities	145	72	104	110	131	194	350	356	430	321	675	785	1,801
Subordinated indebtedness	54	43	43	45	47	52	64	71	66	140	163	208	271
Preferred share liabilities	7	8	8	8	7	8	8	8	7	23	23	31	31
	764	619	657	690	803	948	1,462	1,850	1,986	2,040	3,213	3,903	8,956
Net interest income	1,548	1,497	1,514	1,419	1,369	1,273	1,333	1,377	1,327	4,559	3,975	5,394	5,207

NON-INTEREST INCOME

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Underwriting and advisory fees	108	87	144	132	132	112	102	79	68	339	346	478	411
Deposit and payment fees	194	184	190	193	199	188	193	193	197	568	580	773	776
Credit fees	87	77	87	85	87	72	60	63	58	251	219	304	237
Card fees	72	83	87	68	80	85	95	81	81	242	260	328	306
Investment management and custodial fees	117	117	110	112	103	96	108	129	129	344	307	419	525
Mutual fund fees	188	185	183	175	166	158	159	190	208	556	483	658	814
Insurance fees, net of claims	72	66	67	63	69	60	66	65	62	205	195	258	248
Commissions on securities transactions	108	120	121	124	122	106	120	128	134	349	348	472	565
Trading revenue	84	178	333	301	328	(440)	(720)	(499)	(794)	595	(832)	(531)	(6,821)
Available-for-sale securities gains (losses), net	123	65	93	42	25	60	148	(71)	68	281	233	275	(40)
FVO revenue ¹	(146)	(88)	(205)	(155)	25	53	44	(163)	(39)	(439)	122	(33)	(249)
Income from securitized assets	150	120	151	149	113	137	119	134	161	421	369	518	585
Foreign exchange other than trading ²	88	65	78	63	73	243	117	214	88	231	433	496	437
Other	56	165	108	117	(34)	(42)	78	284	157	329	2	119	713
Total non-interest income	1,301	1,424	1,547	1,469	1,488	888	689	827	578	4,272	3,065	4,534	(1,493)

¹ Represents revenue from financial instruments designated at fair value 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. Also includes accumulated exchange gains and losses within accumulated other comprehensive income recognized in income as a result of reduction in the net investment in foreign operations, if any.

NON-INTEREST EXPENSES

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Employee compensation and benefits													
Salaries	556	530	547	548	547	540	545	694	583	1,633	1,632	2,180	2,435
Performance-based compensation	274	253	293	237	240	245	273	225	226	820	758	995	942
Benefits	143	140	141	101	114	106	114	129	133	424	334	435	540
	973	923	981	886	901	891	932	1,048	942	2,877	2,724	3,610	3,917
Occupancy costs													
Rent and maintenance	138	139	129	134	128	132	111	153	126	406	371	505	521
Depreciation	23	24	22	23	23	23	23	22	22	69	69	92	89
	161	163	151	157	151	155	134	175	148	475	440	597	610
Computer and office equipment													
Rent and maintenance and amortization of software costs ¹	218	213	213	223	235	222	217	270	242	644	674	897	981
Depreciation	28	28	29	28	28	29	28	28	28	85	85	113	114
	246	241	242	251	263	251	245	298	270	729	759	1,010	1,095
Communications													
Telecommunications	28	28	27	30	30	29	28	28	24	83	87	117	112
Postage and courier	30	30	27	25	28	29	25	26	26	87	82	107	104
Stationery	15	18	15	15	16	18	15	17	17	48	49	64	68
	73	76	69	70	74	76	68	71	67	218	218	288	284
Advertising and business development	43	47	42	46	35	45	47	55	51	132	127	173	217
Professional fees	53	48	43	54	53	42	40	60	58	144	135	189	230
Business and capital taxes	22	24	20	28	29	30	30	29	29	66	89	117	118
Other ²	170	156	200	177	193	149	157	191	160	526	499	676	730
Non-interest expenses	1,741	1,678	1,748	1,669	1,699	1,639	1,653	1,927	1,725	5,167	4,991	6,660	7,201
Non-interest expenses to revenue ratio	61.1%	57.5%	57.1%	57.8%	59.4%	75.9%	81.8%	87.4%	90.5%	58.5%	70.9%	67.1%	n/m

¹ Includes amortization of software costs (Q3/10: \$31 million; Q2/10: \$33 million).

² Includes amortization of other intangible assets (Q3/10: \$9 million; Q2/10: \$9 million).

n/m - not meaningful

SEGMENTED INFORMATION

CIBC has two strategic business lines:

► **CIBC Retail Markets** comprises CIBC's personal banking, business banking and wealth management businesses. We provide a full range of financial products and services to almost 11 million clients in Canada, as well as investment management services globally to retail and institutional clients in Hong Kong, Singapore, and the Caribbean. In addition, we offer a full range of financial services to clients in over 17 regional markets in the Caribbean through FirstCaribbean International Bank.

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

Corporate and Other comprises the five functional groups – Technology and Operations; Corporate Development; Finance (including Treasury); Administration; and Risk Management – that support CIBC's business lines. It also includes the CIBC Mellon joint ventures, and other income statement and balance sheet items, including the general allowance, not directly attributable to the business lines. The general allowance applicable to FirstCaribbean is determined locally and is included in CIBC Retail Markets. The impact of securitization is retained within Corporate and Other. The remaining revenue and expenses are generally allocated to the business lines.

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Financial results ¹													
CIBC Retail Markets	599	487	529	468	416	434	577	570	565	1,615	1,427	1,895	2,304
Wholesale Banking	25	189	184	160	90	(345)	(377)	132	(534)	398	(632)	(472)	(4,182)
Corporate and Other	16	(16)	(61)	16	(72)	(140)	(53)	(266)	40	(61)	(265)	(249)	(182)
Net income (loss)	640	660	652	644	434	(51)	147	436	71	1,952	530	1,174	(2,060)

¹ Our Manufacturer / Customer Segment / Distributor Management Model is used to measure and report the results of operations of the two strategic business lines. Under this model, internal payments for sales and trailer commissions and distribution service fees are made among the business lines. As well, revenue, expenses and balance sheet resources relating to certain activities are fully allocated to the strategic business lines.

SEGMENTED INFORMATION - CIBC RETAIL MARKETS

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Financial results													
Personal banking	1,605	1,554	1,601	1,562	1,518	1,398	1,454	1,424	1,478	4,760	4,370	5,932	5,719
Business banking	350	324	331	334	332	301	315	325	327	1,005	948	1,282	1,308
Wealth management	336	345	346	337	318	297	323	363	393	1,027	938	1,275	1,532
FirstCaribbean	141	165	157	160	169	204	180	161	165	463	553	713	574
Other	40	(54)	(33)	(37)	(19)	23	103	72	(16)	(47)	107	70	204
Total revenue	2,472	2,334	2,402	2,356	2,318	2,223	2,375	2,345	2,347	7,208	6,916	9,272	9,337
Provision for credit losses	304	334	365	362	417	325	278	231	212	1,003	1,020	1,382	833
	2,168	2,000	2,037	1,994	1,901	1,898	2,097	2,114	2,135	6,205	5,896	7,890	8,504
Non-interest expenses	1,352	1,330	1,314	1,338	1,310	1,289	1,291	1,350	1,363	3,996	3,890	5,228	5,418
Income before taxes and non-controlling interests	816	670	723	656	591	609	806	764	772	2,209	2,006	2,662	3,086
Income tax expense	214	178	189	182	170	170	224	188	200	581	564	746	763
Non-controlling interests	3	5	5	6	5	5	5	6	7	13	15	21	19
Net income	599	487	529	468	416	434	577	570	565	1,615	1,427	1,895	2,304
Total revenue													
Net interest income	1,515	1,440	1,507	1,493	1,441	1,212	1,258	1,375	1,363	4,462	3,911	5,404	5,475
Non-interest income	957	894	895	863	877	1,010	1,116	969	983	2,746	3,003	3,866	3,857
Intersegment revenue ¹	-	-	-	-	-	1	1	1	1	-	2	2	5
	2,472	2,334	2,402	2,356	2,318	2,223	2,375	2,345	2,347	7,208	6,916	9,272	9,337
Average balances													
Loans and acceptances ²	215,152	210,845	209,604	208,381	206,486	206,498	206,022	203,521	197,296	211,878	206,333	206,849	195,205
Deposits	221,506	212,030	214,679	206,396	204,775	208,352	217,469	218,509	221,502	216,116	210,219	209,256	222,296
Common equity	5,029	5,013	4,794	4,712	4,728	4,774	4,862	4,826	4,869	4,945	4,789	4,769	4,813
Financial measures													
Efficiency ratio	54.7%	57.0%	54.7%	56.8%	56.6%	58.0%	54.4%	57.5%	58.1%	55.4%	56.3%	56.4%	58.0%
Cash efficiency ratio ³	54.4%	56.7%	54.4%	56.5%	56.2%	57.6%	54.0%	57.2%	57.7%	55.2%	55.9%	56.0%	57.7%
Return on equity ³	45.9%	38.3%	42.3%	37.8%	33.2%	35.8%	45.8%	46.0%	45.1%	42.2%	38.3%	38.2%	46.8%
Net income	599	487	529	468	416	434	577	570	565	1,615	1,427	1,895	2,304
Charge for economic capital ³	(179)	(176)	(173)	(169)	(171)	(165)	(168)	(162)	(162)	(528)	(504)	(673)	(634)
Economic profit ³	420	311	356	299	245	269	409	408	403	1,087	923	1,222	1,670
Other information													
Residential mortgages administered	138,578	135,427	133,237	131,998	130,104	127,454	126,287	126,230	123,876	138,578	130,104	131,998	126,230
Card loans administered	13,916	14,045	14,083	14,040	13,938	13,951	13,985	14,350	14,336	13,916	13,938	14,040	14,350
Number of branches - Canada	1,074	1,076	1,071	1,069	1,060	1,058	1,051	1,050	1,050	1,074	1,060	1,069	1,050
Number of branches - Caribbean	66	66	66	67	66	66	66	66	66	66	66	67	66
Number of pavilions (President's Choice Financial)	234	236	236	235	232	233	234	234	233	234	232	235	234
Number of ABMs - Canada	3,843	3,859	3,844	3,850	3,803	3,783	3,754	3,750	3,746	3,843	3,803	3,850	3,750
Number of ABMs - Caribbean	127	127	127	127	126	125	125	125	124	127	126	127	125
Full-time equivalent employees	29,174	28,944	28,933	28,921	29,322	29,235	29,096	29,368	30,054	29,174	29,322	28,921	29,368
Assets under administration⁴													
Individuals	141,893	142,770	136,924	132,358	129,075	119,777	116,030	123,695	140,676	141,893	129,075	132,358	123,695
Institutions	108,389	105,292	104,139	89,480	89,582	97,904	90,521	86,675	86,978	108,389	89,582	89,480	86,675
Retail mutual funds	46,242	46,570	44,859	43,798	42,968	41,706	40,887	43,106	50,052	46,242	42,968	43,798	43,106
	296,524	294,632	285,922	265,636	261,625	259,387	247,438	253,476	277,706	296,524	261,625	265,636	253,476
Assets under management⁴													
Individuals	11,672	11,871	11,802	11,474	11,405	11,073	11,904	13,317	14,627	11,672	11,405	11,474	13,317
Institutions	15,962	16,292	16,410	16,549	14,925	16,107	16,049	15,820	18,331	15,962	14,925	16,549	15,820
Retail mutual funds	46,242	46,570	44,859	43,798	42,968	41,706	40,887	43,106	50,052	46,242	42,968	43,798	43,106
	73,876	74,733	73,071	71,821	69,298	68,886	68,840	72,243	83,010	73,876	69,298	71,821	72,243

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

² Includes assets securitized.

³ See Notes to users: Non-GAAP measures.

⁴ Assets under management are included in assets under administration.

SEGMENTED INFORMATION - WHOLESALE BANKING

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Financial results													
Capital markets	241	275	277	261	336	336	332	14	221	793	1,004	1,265	672
Corporate and investment banking	146	132	212	161	232	211	171	126	123	490	614	775	563
Other	(61)	149	132	88	(10)	(746)	(818)	(419)	(874)	220	(1,574)	(1,486)	(7,004)
Total revenue (TEB) ¹	326	556	621	510	558	(199)	(315)	(279)	(530)	1,503	44	554	(5,769)
TEB adjustment ¹	11	8	8	7	6	14	15	23	44	27	35	42	188
Total revenue	315	548	613	503	552	(213)	(330)	(302)	(574)	1,476	9	512	(5,957)
Provision for (reversal of) credit losses	29	27	24	82	129	18	(11)	(7)	11	80	136	218	12
	286	521	589	421	423	(231)	(319)	(295)	(585)	1,396	(127)	294	(5,969)
Non-interest expenses	258	244	318	245	272	262	281	301	280	820	815	1,060	1,318
Income (loss) before taxes and non-controlling interests	28	277	271	176	151	(493)	(600)	(596)	(865)	576	(942)	(766)	(7,287)
Income tax expense (benefit)	3	87	76	16	61	(148)	(223)	(725)	(331)	166	(310)	(294)	(3,104)
Non-controlling interests	-	1	11	-	-	-	-	(3)	-	12	-	-	(1)
Net income (loss)	25	189	184	160	90	(345)	(377)	132	(534)	398	(632)	(472)	(4,182)
Total revenue													
Net interest income (expense)	145	172	147	89	89	144	108	(21)	(52)	464	341	430	(183)
Non-interest income	170	376	466	414	463	(357)	(438)	(281)	(522)	1,012	(332)	82	(5,774)
	315	548	613	503	552	(213)	(330)	(302)	(574)	1,476	9	512	(5,957)
Average balances													
Loans and acceptances	16,594	17,624	19,459	17,477	19,293	22,678	22,321	14,572	14,297	17,895	21,417	20,424	14,758
Trading securities	17,318	14,673	14,144	13,054	12,155	13,424	17,770	24,688	40,448	15,386	14,461	13,587	39,031
Deposits	10,273	8,682	9,302	8,510	9,825	11,040	12,833	12,586	13,043	9,427	11,235	10,023	13,287
Common equity	1,733	1,727	1,966	2,137	2,334	2,673	2,734	2,438	2,142	1,810	2,578	2,466	2,272
Financial measures													
Efficiency ratio	81.4%	44.5%	52.0%	48.7%	49.2%	n/m	n/m	n/m	n/m	55.5%	n/m	n/m	n/m
Cash efficiency ratio (TEB) ¹	78.9%	43.9%	51.2%	47.9%	48.6%	n/m	n/m	n/m	n/m	54.5%	n/m	n/m	n/m
Return on equity ¹	4.4%	43.3%	35.7%	28.2%	13.8%	(54.5)%	(56.1)%	20.4%	(100.3)%	27.9%	(34.2)%	(20.6)%	(185.1)%
Net income (loss)	25	189	184	160	90	(345)	(377)	132	(534)	398	(632)	(472)	(4,182)
Charge for economic capital ¹	(61)	(61)	(71)	(76)	(83)	(93)	(95)	(83)	(72)	(193)	(271)	(347)	(300)
Economic profit (loss) ¹	(36)	128	113	84	7	(438)	(472)	49	(606)	205	(903)	(819)	(4,482)
Other information													
Full-time equivalent employees	1,134	1,068	1,050	1,077	1,108	1,098	1,106	1,139	1,178	1,134	1,108	1,077	1,139

¹ See Notes to users: Non-GAAP measures.

n/m - not meaningful

SEGMENTED INFORMATION - CORPORATE AND OTHER

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Financial results													
Total revenue	62	39	46	29	(13)	151	(23)	161	132	147	115	144	334
(Reversal of) provision for credit losses	(112)	(45)	(30)	(20)	1	51	17	(2)	(20)	(187)	69	49	(72)
	174	84	76	49	(14)	100	(40)	163	152	334	46	95	406
Non-interest expenses	131	104	116	86	117	88	81	276	82	351	286	372	465
Income (loss) before taxes	43	(20)	(40)	(37)	(131)	12	(121)	(113)	70	(17)	(240)	(277)	(59)
Income tax expense (benefit)	27	(4)	21	(53)	(59)	152	(68)	153	30	44	25	(28)	123
Net income (loss)	16	(16)	(61)	16	(72)	(140)	(53)	(266)	40	(61)	(265)	(249)	(182)
Total revenue													
Net interest (expense) income	(112)	(115)	(140)	(163)	(161)	(83)	(33)	23	16	(367)	(277)	(440)	(85)
Non-interest income	174	154	186	192	148	235	11	139	117	514	394	586	424
Intersegment revenue ¹	-	-	-	-	-	(1)	(1)	(1)	(1)	-	(2)	(2)	(5)
	62	39	46	29	(13)	151	(23)	161	132	147	115	144	334
Other information													
Full-time equivalent employees	12,334	12,006	11,836	11,943	12,044	11,972	12,118	12,786	13,351	12,334	12,044	11,943	12,786

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

TRADING ACTIVITIES

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Trading income ¹													
Net interest income (expense) (TEB) ^{2,3}	56	54	53	66	30	61	118	(77)	(32)	163	209	275	(235)
Non-interest income ²	84	178	333	301	328	(440)	(720)	(499)	(794)	595	(832)	(531)	(6,821)
Total trading income (TEB) ³	140	232	386	367	358	(379)	(602)	(576)	(826)	758	(623)	(256)	(7,056)
TEB adjustment ³	9	7	7	6	5	12	15	23	42	23	32	38	183
Total trading income (loss)	131	225	379	361	353	(391)	(617)	(599)	(868)	735	(655)	(294)	(7,239)
Trading income as a % of total revenue	4.6 %	7.7 %	12.4 %	12.5 %	12.4 %	n/m	n/m	n/m	n/m	8.3 %	n/m	n/m	n/m
Trading income (TEB) as a % of total revenue ³	4.9 %	7.9 %	12.6 %	12.7 %	12.5 %	n/m	n/m	n/m	n/m	8.6 %	n/m	n/m	n/m
Trading income (loss) by product line (TEB) ³													
Interest rates	41	60	47	33	81	6	25	(107)	(26)	148	112	145	(168)
Foreign exchange	69	67	68	66	77	63	85	91	56	204	225	291	264
Equities	26	38	41	39	61	75	79	(137)	25	105	215	254	(75)
Commodities	10	5	12	9	10	15	10	(5)	16	27	35	44	30
Structured credit and other	(6)	62	218	220	129	(538)	(801)	(418)	(897)	274	(1,210)	(990)	(7,107)
Total trading income (loss) (TEB) ³	140	232	386	367	358	(379)	(602)	(576)	(826)	758	(623)	(256)	(7,056)
TEB adjustment ³	9	7	7	6	5	12	15	23	42	23	32	38	183
Total trading income (loss)	131	225	379	361	353	(391)	(617)	(599)	(868)	735	(655)	(294)	(7,239)
Foreign exchange revenue													
Foreign exchange trading income	69	67	68	66	77	63	85	91	56	204	225	291	264
Foreign exchange other than trading ⁴	88	65	78	63	73	243	117	214	88	231	433	496	437
	157	132	146	129	150	306	202	305	144	435	658	787	701

¹ Trading income comprises net interest income (expense) and non-interest income. Net interest income (expense) 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 income excludes underwriting fees and commissions on securities transactions, which are shown separately in the consolidated statement of operations.

² Trading activities and related risk management strategies can periodically shift revenue between net interest income (expense) and non-interest income. Therefore, we view trading-related net interest income (expense) as an integral part of trading revenue.

³ See Notes to users: Non-GAAP measures.

⁴ See footnote 2 on page 3 of non-interest income.

n/m - not meaningful due to the trading loss.

CONSOLIDATED BALANCE SHEET

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
ASSETS									
Cash and non-interest-bearing deposits with banks	2,023	1,563	1,917	1,812	1,852	2,068	1,333	1,558	1,546
Interest-bearing deposits with banks	12,390	6,373	6,373	5,195	5,043	6,233	8,309	7,401	10,900
Securities									
Trading	20,838	17,839	18,823	15,110	14,391	13,477	16,357	37,244	42,195
Available-for-sale (AFS)	38,037	30,416	37,290	40,160	39,672	36,446	36,007	13,302	12,448
Designated at fair value (FVO)	18,761	18,739	19,931	22,306	23,509	29,352	21,798	21,861	22,379
Held-to-maturity (HTM)	-	-	-	-	-	-	-	6,764	-
Securities borrowed or purchased under resale agreements	32,084	39,466	32,497	32,751	31,029	32,674	33,253	35,596	25,513
Loans									
Residential mortgages	96,049	93,942	89,605	86,152	83,550	75,926	85,658	90,695	89,870
Personal	34,000	34,177	34,059	33,869	33,471	33,211	32,493	32,124	31,457
Credit card	11,601	12,379	12,122	11,808	11,134	10,618	10,461	10,829	10,571
Business and government	38,001	38,239	39,296	37,343	37,260	42,397	44,881	39,273	34,108
Allowance for credit losses	(1,973)	(2,002)	(1,964)	(1,960)	(1,899)	(1,693)	(1,551)	(1,446)	(1,398)
Other									
Derivative instruments	23,886	21,830	23,563	24,696	28,357	34,048	34,144	28,644	22,967
Customers' liability under acceptances	7,309	7,001	6,997	8,397	8,929	9,450	9,342	8,848	8,778
Land, buildings and equipment	1,612	1,581	1,624	1,618	1,580	1,653	1,620	1,623	1,495
Goodwill	1,917	1,904	1,954	1,997	1,992	2,099	2,123	2,100	1,932
Software and other intangible assets	579	596	635	669	650	695	798	812	817
Other assets	12,486	11,958	12,517	14,021	15,397	18,709	16,789	16,702	13,462
Total assets	349,600	336,001	337,239	335,944	335,917	347,363	353,815	353,930	329,040
LIABILITIES AND SHAREHOLDERS' EQUITY									
Deposits									
Personal									
Demand	7,688	7,611	7,600	6,485	6,178	6,849	6,803	6,654	6,187
Notice	61,490	59,756	57,996	55,151	52,468	46,886	44,271	41,857	40,929
Fixed	43,881	44,498	45,641	46,688	47,628	50,053	50,105	50,966	50,008
Subtotal	113,059	111,865	111,237	108,324	106,274	103,788	101,179	99,477	97,124
Business and government	118,207	108,469	105,920	107,209	101,254	109,080	113,534	117,772	115,733
Bank	6,836	6,459	7,112	7,584	6,699	9,044	11,670	15,703	15,744
Other									
Derivative instruments	26,287	24,060	25,686	27,162	31,455	38,094	38,851	32,742	24,812
Acceptances	7,309	7,001	6,997	8,397	8,930	9,529	9,345	8,848	8,778
Obligations related to securities sold short	8,824	9,490	7,137	5,916	6,175	7,368	6,465	6,924	7,879
Obligations related to securities lent or sold under repurchase agreements	34,822	36,409	42,105	37,453	41,015	34,689	38,141	38,023	26,652
Other liabilities	12,012	10,607	10,441	13,693	13,834	14,567	13,441	13,167	11,890
Subordinated indebtedness	6,067	6,063	5,119	5,157	5,691	6,612	6,728	6,658	6,521
Preferred share liabilities	600	600	600	600	600	600	600	600	600
Non-controlling interests	165	168	171	174	170	175	189	185	163
Shareholders' equity									
Preferred shares	3,156	3,156	3,156	3,156	3,156	3,156	2,631	2,631	2,331
Common shares	6,662	6,509	6,372	6,241	6,162	6,091	6,074	6,063	6,060
Contributed surplus	96	94	94	92	101	104	100	96	89
Retained earnings	5,972	5,713	5,432	5,156	4,886	4,826	5,257	5,483	5,409
Accumulated other comprehensive (loss) income	(474)	(662)	(340)	(370)	(485)	(360)	(390)	(442)	(745)
Total liabilities and shareholders' equity	349,600	336,001	337,239	335,944	335,917	347,363	353,815	353,930	329,040

BALANCE SHEET MEASURES

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Personal deposits to loans ratio	63.6%	63.3%	64.3%	64.8%	65.0%	64.7%	58.8%	58.0%	59.0%
Cash and deposits with banks to total assets	4.1%	2.4%	2.5%	2.1%	2.1%	2.4%	2.7%	2.5%	3.8%
Securities to total assets	22.2%	19.9%	22.5%	23.1%	23.1%	22.8%	21.0%	22.4%	23.4%
Average common shareholders' equity (\$ millions)	11,994	11,415	11,269	10,718	10,601	10,644	10,960	10,896	10,664

GOODWILL, SOFTWARE AND OTHER INTANGIBLE ASSETS

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Goodwill									
Opening balance	1,904	1,954	1,997	1,992	2,099	2,123	2,100	1,932	1,916
Acquisitions	2	-	-	2	1	7	3	2	-
Dispositions	-	(1)	(31) ¹	-	-	-	-	-	-
Other ²	11	(49)	(12)	3	(108)	(31)	20	166	16
Closing balance	1,917	1,904	1,954	1,997	1,992	2,099	2,123	2,100	1,932
Software									
Opening balance	270	291	302	275	285	374	385	418	426
Changes, net of amortization ²	(10)	(21)	(11)	27	(10)	(89)	(11)	(33)	(8)
Closing balance	260	270	291	302	275	285	374	385	418
Other intangible assets									
Opening balance	326	344	367	375	410	424	427	399	406
Acquisitions	-	-	-	-	-	4	3	1	-
Amortization	(9)	(9)	(10)	(10)	(10)	(12)	(11)	(11)	(11)
Other ²	2	(9)	(13)	2	(25)	(6)	5	38	4
Closing balance	319	326	344	367	375	410	424	427	399
Software and other intangible assets	579	596	635	669	650	695	798	812	817

¹ Includes disposition of certain U.S. businesses.

² Includes foreign currency translation adjustments.

CONSOLIDATED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Preferred shares													
Balance at beginning of period	3,156	3,156	3,156	3,156	3,156	2,631	2,631	2,331	2,331	3,156	2,631	2,631	2,331
Issue of preferred shares	-	-	-	-	-	525	-	300	-	-	525	525	300
Balance at end of period	3,156	3,156	3,156	3,156	3,156	3,156	2,631	2,631	2,331	3,156	3,156	3,156	2,631
Common shares													
Balance at beginning of period	6,509	6,372	6,241	6,162	6,091	6,074	6,063	6,060	6,064	6,241	6,063	6,063	3,137
Issue of common shares	150	137	131	79	71	16	12	3	4	418	99	178	2,963
Issuance costs, net of related income taxes	-	-	-	-	-	-	-	(1)	-	-	-	-	(34)
Treasury shares ¹	3	-	-	-	-	1	(1)	1	(8)	3	-	-	(3)
Balance at end of period	6,662	6,509	6,372	6,241	6,162	6,091	6,074	6,063	6,060	6,662	6,162	6,241	6,063
Contributed surplus													
Balance at beginning of period	94	94	92	101	104	100	96	89	90	92	96	96	96
Stock option expense	2	3	3	2	3	3	4	2	2	8	10	12	9
Stock options exercised	-	(1)	(1)	-	(1)	-	-	-	-	(2)	(1)	(1)	(1)
Net (discount) premium on treasury shares	-	(1)	-	(3)	(1)	1	1	3	-	(1)	1	(2)	(8)
Other	-	(1)	-	(8)	(4)	-	(1)	2	(3)	(1)	(5)	(13)	-
Balance at end of period	96	94	94	92	101	104	100	96	89	96	101	92	96
Retained earnings													
Balance at beginning of period, as previously reported	5,713	5,432	5,156	4,886	4,826	5,257	5,483	5,409	5,699	5,156	5,483	5,483	9,017
Adoption of new accounting policies	-	-	-	-	-	-	(6)	-	-	-	(6)	(6)	(66)
Balance at beginning of period, as restated	5,713	5,432	5,156	4,886	4,826	5,257	5,477	5,409	5,699	5,156	5,477	5,477	8,951
Net income (loss)	640	660	652	644	434	(51)	147	436	71	1,952	530	1,174	(2,060)
Dividends													
Preferred	(42)	(43)	(42)	(43)	(44)	(39)	(36)	(29)	(30)	(127)	(119)	(162)	(119)
Common	(338)	(336)	(335)	(333)	(332)	(331)	(332)	(331)	(331)	(1,009)	(995)	(1,328)	(1,285)
Other	(1)	-	1	2	2	(10)	1	(2)	-	-	(7)	(5)	(4)
Balance at end of period	5,972	5,713	5,432	5,156	4,886	4,826	5,257	5,483	5,409	5,972	4,886	5,156	5,483
Accumulated other comprehensive income, net of tax													
Balance at beginning of period	(662)	(340)	(370)	(485)	(360)	(390)	(442)	(745)	(807)	(370)	(442)	(442)	(1,092)
Other comprehensive income (loss) (OCI)	188	(322)	30	115	(125)	30	52	303	62	(104)	(43)	72	650
Balance at end of period	(474)	(662)	(340)	(370)	(485)	(360)	(390)	(442)	(745)	(474)	(485)	(370)	(442)
Shareholders' equity at end of period	15,412	14,810	14,714	14,275	13,820	13,817	13,672	13,831	13,144	15,412	13,820	14,275	13,831

¹ Assets and liabilities in the form of CIBC common shares, held within certain compensation trusts, have been offset (July 31, 2010: \$154 million; April 30, 2010: \$166 million) within treasury shares.

² Represents the impact of changing the measurement date for employee future benefits.

³ Represents the impact of adopting the amended Canadian Institute of Chartered Accountants (CICA) Emerging Issues Committee Abstract 46, "Leveraged Leases".

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (LOSS)

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Net income (loss)	640	660	652	644	434	(51)	147	436	71	1,952	530	1,174	(2,060)
OCI, net of tax													
Foreign currency translation adjustments													
Net gains (losses) on investment in self-sustaining foreign operations	81	(257)	(57)	(10)	(513)	109	26	1,712	260	(233)	(378)	(388)	2,947
Net (losses) gains on hedges of foreign currency translation adjustments	(33)	77	17	(8)	383	(128)	3	(1,293)	(203)	61	258	250	(2,217)
	48	(180)	(40)	(18)	(130)	(19)	29	419	57	(172)	(120)	(138)	730
Net change in AFS securities													
Net unrealized gains (losses) on AFS securities	255	(158)	112	179	28	168	87	(111)	8	209	283	462	(41)
Transfer of net (gains) losses to net income	(109)	(6)	(36)	(37)	(18)	(119)	(62)	(31)	(5)	(151)	(199)	(236)	5
	146	(164)	76	142	10	49	25	(142)	3	58	84	226	(36)
Net change in cash flow hedges													
Net (losses) gains on derivatives designated as cash flow hedges	(9)	8	(10)	(13)	(8)	(1)	(4)	29	-	(11)	(13)	(26)	(12)
Net losses (gains) on derivatives designated as cash flow hedges transferred to net income	3	14	4	4	3	1	2	(3)	2	21	6	10	(32)
	(6)	22	(6)	(9)	(5)	-	(2)	26	2	10	(7)	(16)	(44)
Total OCI	188	(322)	30	115	(125)	30	52	303	62	(104)	(43)	72	650
Comprehensive income (loss)	828	338	682	759	309	(21)	199	739	133	1,848	487	1,246	(1,410)

INCOME TAX (EXPENSE) BENEFIT ALLOCATED TO EACH COMPONENT OF OCI

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Foreign currency translation adjustments													
Changes on investment in self-sustaining foreign operations	(5)	3	2	(3)	34	10	(7)	(40)	(1)	-	37	34	(44)
Changes on hedges of foreign currency translation adjustments	12	(18)	(4)	1	(119)	117	(15)	588	92	(10)	(17)	(16)	1,013
Net change in AFS securities													
Net unrealized gains (losses) on AFS securities	(96)	64	(45)	(34)	41	(102)	(56)	14	(4)	(77)	(117)	(151)	(25)
Transfer of net (gains) losses to net income	21	2	18	18	8	55	30	8	3	41	93	111	(37)
Net change in cash flow hedges													
Changes on derivatives designated as cash flow hedges	4	(4)	4	6	3	1	3	(14)	-	4	7	13	7
Changes on derivatives designated as cash flow hedges transferred to net income	-	(2)	-	(5)	(2)	(1)	(1)	2	(2)	(2)	(4)	(9)	16
	(64)	45	(25)	(17)	(35)	80	(46)	558	88	(44)	(1)	(18)	930

CONSOLIDATED STATEMENT OF CASH FLOWS

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Cash flows provided by (used in) operating activities													
Net income (loss)	640	660	652	644	434	(51)	147	436	71	1,952	530	1,174	(2,060)
Adjustments to reconcile net income (loss) to cash flows provided by (used in) operating activities													
Provision for credit losses	221	316	359	424	547	394	284	222	203	896	1,225	1,649	773
Amortization ¹	91	94	94	102	98	100	103	101	102	279	301	403	410
Stock option expense (revenue)	2	3	3	2	13	-	(3)	(1)	(3)	8	10	12	(21)
Future income taxes	186	207	228	188	78	(98)	(130)	(494)	(235)	621	(150)	38	(1,547)
AFS securities (gains) losses, net	(123)	(65)	(93)	(42)	(25)	(60)	(148)	71	(68)	(281)	(233)	(275)	40
(Gains) losses on disposal of land, buildings, and equipment	(1)	2	-	(1)	1	3	(1)	1	-	1	3	2	-
Other non-cash items, net	760	(21)	(216)	(122)	(36)	(131)	(8)	251	(54)	523	(175)	(297)	250
Changes in operating assets and liabilities													
Accrued interest receivable	(7)	20	64	(72)	109	95	134	(25)	121	77	338	266	232
Accrued interest payable	49	5	(83)	(160)	(47)	(40)	(92)	(24)	(158)	(29)	(179)	(339)	(299)
Amounts receivable on derivative contracts	(2,209)	1,670	1,086	3,736	5,594	136	(5,196)	(5,398)	517	547	534	4,270	(4,297)
Amounts payable on derivative contracts	2,203	(1,351)	(1,392)	(4,095)	(6,251)	(1,062)	5,345	7,397	(1,280)	(540)	(1,968)	(6,063)	5,081
Net change in trading securities	(2,999)	984	(3,713)	(719)	(914)	2,880	21,031 ²	(2,926) ²	12,701	(5,728)	22,997 ²	22,278 ²	13,658 ²
Net change in FVO securities	(22)	1,192	2,375	1,203	5,843	(7,554)	63	518	(6,794)	3,545	(1,648)	(445)	(11,570)
Net change in other FVO assets and liabilities	(813)	(787)	(167)	(2,648)	(4,598)	3,263	4,083	5,570	2,128	(1,767)	2,748	100	7,034
Current income taxes	73	(121)	(108)	(129)	705	1,499	87	(45)	133	(156)	2,291	2,162	(1,780)
Other, net	(709)	1,536	213	1,181	2,084	(3,029)	(236)	(3,079)	1,254	1,040	(1,181)	-	(5,470)
	(2,658)	4,344	(698)	(508)	3,635	(3,655)	25,463	2,575	8,638	988	25,443	24,935	434
Cash flows provided by (used in) financing activities													
Deposits, net of withdrawals	12,690	3,545	1,422	11,428	(2,542)	(7,151)	(9,304)	(736)	(10,995)	17,657	(18,997)	(7,569)	(4,530)
Obligations related to securities sold short	(1,304)	2,364	1,232	(259)	(1,587)	818	(1,054)	(902)	(2,455)	2,292	(1,823)	(2,082)	(5,785)
Net obligations related to securities lent or sold under repurchase agreements	(1,587)	(5,696)	4,652	(3,562)	6,326	(3,452)	118	11,371	122	(2,631)	2,992	(570)	9,079
Issue of subordinated indebtedness	-	1,100	-	-	-	-	-	-	1,150	1,100	-	-	1,150
Redemption/repurchase of subordinated indebtedness	-	(90)	(5)	(524)	(818)	(77)	-	-	-	(95)	(895)	(1,419)	(339)
Issue of preferred shares	-	-	-	-	-	525	-	300	-	-	525	525	300
Issue of common shares, net	150	137	131	79	71	16	12	2	4	418	99	178	2,929
Net proceeds from treasury shares sold (purchased)	3	-	-	-	-	1	(1)	1	(8)	3	-	-	(3)
Dividends	(380)	(379)	(377)	(376)	(376)	(370)	(368)	(360)	(361)	(1,136)	(1,114)	(1,490)	(1,404)
Other, net	1,232	(588)	(2,036)	25	(133)	617	87	1,878	(949)	(1,392)	571	596	707
	10,804	393	5,019	6,811	941	(9,073)	(10,510)	11,554	(13,492)	16,216	(18,642)	(11,831)	2,104
Cash flows provided by (used in) investing activities													
Interest-bearing deposits with banks	(6,017)	-	(1,178)	(152)	1,190	2,076	(908)	3,499	1,050	(7,195)	2,358	2,206	4,889
Loans, net of repayments	(5,488)	(7,494)	(8,642)	(6,803)	(8,567)	4,661	(1,787)	(12,485)	(2,801)	(21,624)	(5,693)	(12,496)	(22,027)
Proceeds from securitizations	3,883	3,117	2,467	2,775	3,834	6,525	7,610	5,000	3,145	9,467	17,969	20,744	11,328
Purchase of AFS/HTM securities	(18,531)	(10,144)	(17,469)	(19,574)	(20,515)	(22,849)	(28,725)	(7,389)	(6,248)	(46,144)	(72,089)	(91,663)	(18,847)
Proceeds from sale of AFS securities	6,637	10,605	11,916	9,040	7,789	8,215	5,161	6,877	1,073	29,158	21,165	30,205	15,764
Proceeds from maturity of AFS securities	4,520	6,137	8,500	10,179	9,918	14,376	1,155	471	1,409	19,157	25,449	35,628	8,109
Net securities borrowed or purchased under resale agreements	7,382	(6,969)	254	(1,722)	1,645	579	2,343	(10,083)	7,657	667	4,567	2,845	(1,576)
Net cash used in acquisitions	-	(297)	-	-	-	-	-	-	-	(297)	-	-	-
Purchase of land, buildings and equipment	(81)	(11)	(57)	(89)	(40)	(108)	(35)	(51)	(32)	(149)	(183)	(272)	(149)
Proceeds from disposal of land, buildings and equipment	-	-	-	-	-	-	-	-	2	-	-	-	2
	(7,695)	(5,056)	(4,209)	(6,346)	(4,746)	13,475	(15,186)	(14,161)	5,253	(16,960)	(6,457)	(12,803)	(2,507)
Effect of exchange rate changes on cash and non-interest bearing deposits with banks	9	(35)	(7)	3	(46)	(12)	8	44	5	(33)	(50)	(47)	70
Net increase (decrease) in cash and non-interest-bearing deposits with banks during period	460	(354)	105	(40)	(216)	735	(225)	12	404	211	294	254	101
Cash and non-interest-bearing deposits with banks at beginning of period	1,563	1,917	1,812	1,852	2,068	1,333	1,558	1,546	1,142	1,812	1,558	1,558	1,457
Cash and non-interest-bearing deposits with banks at end of period	2,023	1,563	1,917	1,812	1,852	2,068	1,333	1,558	1,546	2,023	1,852	1,812	1,558
Cash interest paid	715	614	740	850	850	988	1,554	1,874	2,144	2,069	3,392	4,242	9,255
Cash income taxes (recovered) paid	(15)	175	167	87	(610)	(1,227)	(25)	155	2	327	(1,862)	(1,775)	1,110

¹ Includes amortization of buildings, furniture, equipment, leasehold improvements, software and other intangible assets.

² Includes securities initially bought as trading securities and subsequently reclassified to loans and AFS securities.

CONDENSED AVERAGE BALANCE SHEET

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Assets													
Cash and deposits with banks	14,080	9,976	8,624	7,198	7,479	8,379	10,318	11,757	14,230	10,904	8,729	8,343	15,222
Securities	75,606	67,805	76,902	76,903	77,973	76,798	81,013	78,076	83,450	73,500	78,615	78,183	80,618
Securities borrowed or purchased under resale agreements	37,369	34,938	34,452	34,826	33,156	32,527	37,706	32,853	31,116	35,593	34,484	34,570	32,984
Loans and acceptances	184,792	180,992	179,165	174,356	170,281	176,258	181,329	176,079	171,423	181,657	175,952	175,550	173,073
Other	41,245	39,878	41,679	45,914	51,772	59,857	58,883	43,856	43,177	40,945	56,805	54,060	42,968
Total assets	353,092	333,589	340,822	339,197	340,661	353,819	369,249	342,621	343,396	342,599	354,585	350,706	344,865
Liabilities and shareholders' equity													
Deposits	233,423	222,330	225,626	214,449	216,265	221,071	232,148	232,533	235,934	227,179	223,184	220,983	236,966
Other	97,684	90,902	94,872	104,533	103,855	111,539	115,988	89,345	87,654	94,525	110,449	108,957	87,604
Subordinated indebtedness	6,063	5,021	5,130	5,572	6,014	6,707	6,735	6,569	6,052	5,409	6,483	6,253	5,898
Preferred share liabilities	600	600	600	600	600	600	600	600	600	600	600	600	600
Non-controlling interests	172	165	169	169	171	188	188	178	161	169	182	179	162
Shareholders' equity	15,150	14,571	14,425	13,874	13,756	13,714	13,590	13,396	12,995	14,717	13,687	13,734	13,635
Total liabilities and shareholders' equity	353,092	333,589	340,822	339,197	340,661	353,819	369,249	342,621	343,396	342,599	354,585	350,706	344,865
Average interest-earning assets¹	302,288	283,589	288,575	282,678	277,919	282,414	299,136	288,544	290,598	291,571	286,535	285,563	292,159

PROFITABILITY MEASURES

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Return on equity	19.8%	22.2%	21.5%	22.2%	14.6%	(3.5)%	4.0%	14.8%	1.6%	21.1%	5.1%	9.4%	(19.4)%
Income statement measures as a percentage of average assets:													
Net interest income	1.74 %	1.84 %	1.76 %	1.66 %	1.59 %	1.48 %	1.43 %	1.60 %	1.54 %	1.78 %	1.50 %	1.54 %	1.51 %
Provision for credit losses	(0.24)%	(0.39)%	(0.42)%	(0.50)%	(0.64)%	(0.46)%	(0.31)%	(0.26)%	(0.24)%	(0.35)%	(0.46)%	(0.47)%	(0.22)%
Non-interest income	1.46 %	1.75 %	1.80 %	1.72 %	1.73 %	1.03 %	0.74 %	0.96 %	0.67 %	1.67 %	1.16 %	1.29 %	(0.43)%
Non-interest expenses	(1.96)%	(2.06)%	(2.03)%	(1.95)%	(1.98)%	(1.90)%	(1.78)%	(2.23)%	(2.00)%	(2.02)%	(1.88)%	(1.90)%	(2.10)%
Income taxes and non-controlling interests	(0.28)%	(0.33)%	(0.35)%	(0.18)%	(0.21)%	(0.21)%	0.07 %	0.44 %	0.11 %	(0.32)%	(0.11)%	(0.13)%	0.64 %
Net income (loss)	0.72 %	0.81 %	0.76 %	0.75 %	0.51 %	(0.06)%	0.16 %	0.51 %	0.08 %	0.76 %	0.20 %	0.33 %	(0.60)%

¹ Average interest-earning assets include interest-bearing deposits with banks, securities, securities borrowed or purchased under resale agreements, and loans.

ASSETS UNDER ADMINISTRATION

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Assets under administration ¹									
Individuals	142,976	143,983	138,153	133,702	130,408	121,303	117,530	124,893	141,951
Institutions ^{2,3}	1,027,501	1,028,501	990,168	958,039	987,097	933,019	880,541	879,327	942,840
Retail mutual funds	46,242	46,570	44,859	43,798	42,968	41,706	40,887	43,106	50,052
Total assets under administration	1,216,719	1,219,054	1,173,180	1,135,539	1,160,473	1,096,028	1,038,958	1,047,326	1,134,843

ASSETS UNDER MANAGEMENT

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Assets under management ¹									
Individuals	11,672	11,871	11,802	11,474	11,405	11,073	11,904	13,317	14,627
Institutions	15,962	16,292	16,410	16,549	14,925	16,107	16,049	15,820	18,331
Retail mutual funds	46,242	46,570	44,859	43,798	42,968	41,706	40,887	43,106	50,052
Total assets under management	73,876	74,733	73,071	71,821	69,298	68,886	68,840	72,243	83,010

¹ Assets under management are included in assets under administration.

² Includes the following mortgages securitized and not sold.

Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
16,581	15,657	17,802	20,083	21,027	26,199	19,185	19,754	20,982

³ Includes the following assets under administration or custody of CIBC Mellon Global Securities Services Company.

Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
898,239	904,292	865,287	842,611	887,180	820,018	776,818	764,878	829,004

ASSET SECURITIZATIONS

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Outstanding at end of period (securitized and sold) ^{1, 2}													
Credit card receivables	2,321	1,673	1,968	2,239	2,812	3,345	3,541	3,541	3,778	2,321	2,812	2,239	3,541
Residential mortgages	29,266	28,647	29,006	28,955	29,078	29,336	25,500	19,365	16,447	29,266	29,078	28,955	19,365
Commercial mortgages	457	474	494	549	581	597	606	621	638	457	581	549	621
	32,044	30,794	31,468	31,743	32,471	33,278	29,647	23,527	20,863	32,044	32,471	31,743	23,527
Income statement effect (securitized and sold) ³													
Net interest income forgone	(103)	(95)	(109)	(117)	(139)	(126)	(113)	(99)	(104)	(307)	(378)	(495)	(426)
Non-interest income													
Securitization revenue	150	120	151	149	113	137	119	134	161	421	369	518	585
Card services fees forgone	(60)	(43)	(50)	(61)	(51)	(41)	(39)	(42)	(46)	(153)	(131)	(192)	(186)
	90	77	101	88	62	96	80	92	115	268	238	326	399
Reversal of credit losses	61	11	21	19	46	55	62	34	25	93	163	182	128
Total income statement effect	48	(7)	13	(10)	(31)	25	29	27	36	54	23	13	101

¹ The amounts represent those assets that we securitized and continue to service.

² We periodically sell groups of loans or receivables to variable interest entities, which issue securities to investors. These transactions meet accepted criteria for recognition as sales and as such, the assets are removed from the consolidated balance sheet.

³ Securitization affects the components of income reported in the consolidated statement of operations, including net interest income, provision for credit losses, and non-interest income. Non-interest income from securitization comprises servicing income and net gains or losses on securitizations (Q3/10: \$70 million; Q2/10: \$57million).

LOANS AND ACCEPTANCES, NET OF ALLOWANCES FOR CREDIT LOSSES

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Business, government and consumer loans									
Canada	165,160	163,562	158,305	155,448	152,275	146,803	156,656	162,375	157,747
United States	4,625	4,625	4,767	5,104	5,179	5,824	6,000	5,833	4,727
Other countries	15,202	15,549	17,043	15,057	14,991	17,282	18,628	12,115	10,912
Total net loans and acceptances	184,987	183,736	180,115	175,609	172,445	169,909	181,284	180,323	173,386
Residential mortgages	96,001	93,897	89,561	86,110	83,507	75,876	85,611	90,649	89,828
Credit card	11,092	11,815	11,563	11,259	10,629	10,167	10,077	10,480	10,268
Personal	33,461	33,618	33,493	33,328	32,944	32,691	31,988	31,631	30,967
Total net consumer loans	140,554	139,330	134,617	130,697	127,080	118,734	127,676	132,760	131,063
Non-residential mortgages	6,428	6,187	6,226	6,287	6,317	6,491	6,589	6,386	6,058
Financial institutions	3,302	3,388	3,424	4,038	4,173	5,235	6,368	6,397	5,389
Retail	3,094	3,003	2,690	2,732	2,765	2,912	3,059	3,229	2,877
Business services	4,148	4,126	4,203	4,471	4,370	4,670	4,721	5,305	5,114
Manufacturing, capital goods	963	934	821	835	1,000	1,049	1,190	1,229	1,338
Manufacturing, consumer goods	1,260	1,264	1,158	1,104	1,150	1,389	1,374	1,409	1,361
Real estate and construction	5,442	5,715	5,710	5,739	5,823	6,327	6,318	5,753	5,062
Agriculture	3,280	3,300	3,104	3,016	3,045	3,163	3,278	3,204	2,934
Oil and gas	2,408	2,412	2,493	3,103	3,328	3,921	3,831	3,663	3,380
Mining	276	407	693	849	883	2,275	2,699	2,951	1,608
Forest products	442	475	375	381	396	449	427	461	556
Hardware and software	410	425	456	486	467	503	503	573	649
Telecommunications and cable	188	222	225	226	220	431	659	885	710
Publishing, printing and broadcasting	376	427	490	544	560	796	763	649	631
Transportation	1,370	1,330	1,431	1,374	1,355	1,450	1,614	1,462	1,379
Utilities	1,139	970	806	1,076	930	1,054	1,130	1,272	783
Education, health and social services	1,358	1,321	1,326	1,306	1,357	1,385	1,386	1,415	1,383
Governments	1,406	1,198	1,466	1,252	1,242	1,145	1,300	1,678	1,463
Others ¹	7,479	7,647	8,760	6,479	6,405	6,947	6,785	-	-
General allowance allocated to business and government loans	(336)	(345)	(359)	(386)	(421)	(417)	(386)	(358)	(352)
Total net business and government loans, including acceptances	44,433	44,406	45,498	44,912	45,365	51,175	53,608	47,563	42,323
Total net loans and acceptances	184,987	183,736	180,115	175,609	172,445	169,909	181,284	180,323	173,386

¹ Comprises of collateralized loan obligations (CLOs)/ collateralized debt obligations (CDOs).

GROSS IMPAIRED LOANS

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Gross impaired loans by portfolio:									
Consumer									
Residential mortgages	472	446	462	402	403	384	343	287	248
Personal	320	334	334	325	335	337	325	297	269
Business and government									
Non-residential mortgages	75	81	73	65	46	49	38	32	28
Financial institutions	1	1	1	136	1	2	2	4	5
Retail	88	50	51	52	65	41	42	43	47
Business services ¹	498	443	450	386	323	314	271	241	214
Manufacturing, capital goods	52	63	36	30	22	22	16	11	6
Manufacturing, consumer goods	49	47	49	59	78	8	8	8	10
Real estate and construction	368	345	308	260	204	38	10	10	16
Agriculture	10	10	12	9	16	18	17	20	26
Oil and gas	30	31	33	19	2	3	2	2	3
Mining	-	-	-	-	-	-	-	-	1
Forest products	16	19	12	7	13	12	16	18	2
Hardware and software	7	7	8	8	9	2	2	2	2
Telecommunications and cable	-	-	-	-	-	3	-	-	-
Publishing, printing and broadcasting	32	66	70	126	123	3	3	3	3
Transportation	21	21	23	24	23	24	27	3	5
Education, health and social services	2	2	2	1	3	3	3	2	4
Government	1	2	2	2	2	-	-	-	-
Total gross impaired loans	2,042	1,968	1,926	1,911	1,668	1,263	1,125	983	889
Gross impaired loans by geography:									
Canada									
Consumer	502	504	512	470	490	468	419	357	334
Business and government	293	314	272	258	276	184	198	170	176
	795	818	784	728	766	652	617	527	510
United States									
Business and government	404	403	390	474	247	73	27	6	15
	404	403	390	474	247	73	27	6	15
Other countries									
Consumer	290	276	284	257	248	253	249	227	183
Business and government	553	471	468	452	407	285	232	223	181
	843	747	752	709	655	538	481	450	364
Total gross impaired loans									
Consumer	792	780	796	727	738	721	668	584	517
Business and government	1,250	1,188	1,130	1,184	930	542	457	399	372
	2,042	1,968	1,926	1,911	1,668	1,263	1,125	983	889

¹ As at July 31, 2010, business services includes \$414 million related to all FirstCaribbean International Bank (FirstCaribbean) business and government categories, other than non-residential mortgages, as FirstCaribbean does not categorize these amounts by industry group in the same way CIBC does. This categorization will be updated in Q4/2010.

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Allowance for credit losses (ACL) by portfolio:									
Specific									
Consumer									
Residential mortgages	40	39	38	35	35	41	39	36	34
Personal	236	250	256	258	246	234	221	207	195
General									
Consumer									
Residential mortgages	8	6	6	7	8	9	8	10	8
Credit card	509	564	559	549	505	451	384	349	303
Personal	303	309	310	283	281	286	284	286	295
Specific									
Business and government									
Non-residential mortgages	21	23	15	11	11	12	7	5	7
Financial institutions	1	1	1	18	1	2	2	1	1
Retail	49	36	38	36	49	40	41	40	47
Business services ¹	153	138	149	125	124	117	116	105	98
Manufacturing, capital goods	42	37	18	18	14	13	7	5	6
Manufacturing, consumer goods	27	26	27	27	44	9	8	7	9
Real estate and construction	168	144	112	97	55	18	9	10	13
Agriculture	9	9	10	7	10	10	10	10	13
Oil and gas	22	22	16	6	1	1	1	1	1
Forest products	12	12	7	6	11	10	6	6	2
Hardware and software	7	7	8	8	8	2	2	2	2
Telecommunications and cable	-	-	-	-	-	3	-	-	-
Publishing, printing and broadcasting	12	16	17	64	55	3	3	2	3
Transportation	16	16	16	18	17	12	14	4	6
Education, health and social services	2	2	2	1	3	3	3	2	3
General - Business and government	336	345	359	386	421	417	386	358	352
	1,973	2,002	1,964	1,960	1,899	1,693	1,551	1,446	1,398
Specific - Letters of credit	-	-	-	1	1	-	-	-	-
General - Undrawn credit facilities	64	68	75	82	80	75	76	77	86
Total allowance	2,037	2,070	2,039	2,043	1,980	1,768	1,627	1,523	1,484

¹ As at July 31, 2010, business services includes \$110 million related to all FirstCaribbean business and government categories, other than non-residential mortgages, as FirstCaribbean does not categorize these amounts by industry group in the same way CIBC does. This categorization will be updated in Q4/2010.

ALLOWANCE FOR CREDIT LOSSES (continued)

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Allowance for credit losses (ACL) by geography:									
Specific									
Canada									
Consumer loans	223	237	238	240	230	213	192	178	177
Business and government loans	195	184	150	134	162	128	132	121	140
	418	421	388	374	392	341	324	299	317
United States									
Business and government loans	194	174	152	147	86	41	13	4	10
Other countries									
Consumer loans	53	52	56	53	51	62	68	65	52
Business and government loans	152	131	134	161	155	86	84	75	61
	205	183	190	214	206	148	152	140	113
Total specific allowance for credit losses (ACL)									
Consumer loans	276	289	294	293	281	275	260	243	229
Business and government loans	541	489	436	442	403	255	229	200	211
Letters of credit	-	-	-	1	1	-	-	-	-
	817	778	730	736	685	530	489	443	440
General									
Canada									
Consumer loans	812	871	868	831	784	734	665	634	597
Business and government loans	252	244	248	254	278	293	290	282	275
	1,064	1,115	1,116	1,085	1,062	1,027	955	916	872
United States									
Business and government loans	62	58	62	76	84	64	58	42	42
	62	58	62	76	84	64	58	42	42
Other countries									
Consumer loans	8	8	7	8	10	12	11	11	9
Business and government loans	22	43	49	56	59	60	38	34	35
	30	51	56	64	69	72	49	45	44
Total general allowance									
Consumer loans	820	879	875	839	794	746	676	645	606
Business and government loans	336	345	359	386	421	417	386	358	352
Undrawn credit facilities	64	68	75	82	80	75	76	77	86
	1,220	1,292	1,309	1,307	1,295	1,238	1,138	1,080	1,044

NET IMPAIRED LOANS

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Net impaired loans by portfolio:									
Consumer									
Residential mortgages	432	407	424	367	368	343	304	251	214
Personal	84	84	78	67	89	103	104	90	74
Business and government									
Non-residential mortgages	54	58	58	54	35	37	31	27	21
Financial institutions	-	-	-	118	-	-	-	3	4
Retail	39	14	13	16	16	1	1	3	-
Business services ¹	345	305	301	261	199	197	155	136	116
Manufacturing, capital goods	10	26	18	12	8	9	9	6	-
Manufacturing, consumer goods	22	21	22	32	34	(1)	-	1	1
Real estate and construction	200	201	196	163	149	20	1	-	3
Agriculture	1	1	2	2	6	8	7	10	13
Oil and gas	8	9	17	13	1	2	1	1	2
Mining	-	-	-	-	-	-	-	-	1
Forest products	4	7	5	1	2	2	10	12	-
Hardware and software	-	-	-	-	1	-	-	-	-
Publishing, printing and broadcasting	20	50	53	62	68	-	-	1	-
Transportation	5	5	7	6	6	12	13	(1)	(1)
Education, health and social services	-	-	-	-	-	-	-	-	1
Government	1	2	2	2	2	-	-	-	-
Total net impaired loans	1,225	1,190	1,196	1,176	984	733	636	540	449
Net impaired loans by geography:									
Canada									
Consumer	279	267	274	230	260	255	227	179	157
Business and government	98	130	122	124	114	56	66	49	36
	377	397	396	354	374	311	293	228	193
United States									
Business and government	210	229	238	327	161	32	14	2	5
	210	229	238	327	161	32	14	2	5
Other countries									
Consumer	237	224	228	204	197	191	181	162	131
Business and government	401	340	334	291	252	199	148	148	120
	638	564	562	495	449	390	329	310	251
Total net impaired loans									
Consumer	516	491	502	434	457	446	408	341	288
Business and government	709	699	694	742	527	287	228	199	161
	1,225	1,190	1,196	1,176	984	733	636	540	449

¹ As at July 31, 2010, business services includes \$304 million related to all FirstCaribbean business and government categories, other than non-residential mortgages, as FirstCaribbean does not categorize these amounts by industry group in the same way CIBC does. This categorization will be updated in Q4/2010.

CHANGES IN GROSS IMPAIRED LOANS

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Gross impaired loans at beginning of period													
Consumer	780	796	727	738	721	668	584	517	523	727	584	584	493
Business and government	1,188	1,130	1,184	930	542	457	399	372	371	1,184	399	399	370
	1,968	1,926	1,911	1,668	1,263	1,125	983	889	894	1,911	983	983	863
New additions													
Consumer	412	417	469	428	471	398	349	293	261	1,298	1,218	1,646	1,041
Business and government	145	149	217	378	496	143	125	110	67	511	764	1,142	297
	557	566	686	806	967	541	474	403	328	1,809	1,982	2,788	1,338
Returned to performing status, repaid or sold													
Consumer	(132)	(155)	(98)	(131)	(151)	(99)	(55)	(34)	(90)	(385)	(305)	(436)	(248)
Business and government	(56)	(68)	(185)	(42)	(75)	(35)	(49)	(25)	(32)	(309)	(159)	(201)	(120)
	(188)	(223)	(283)	(173)	(226)	(134)	(104)	(59)	(122)	(694)	(464)	(637)	(368)
Write-off													
Consumer	(268)	(278)	(302)	(308)	(303)	(246)	(210)	(192)	(177)	(848)	(759)	(1,067)	(702)
Business and government	(27)	(23)	(86)	(82)	(33)	(23)	(18)	(58)	(34)	(136)	(74)	(156)	(148)
	(295)	(301)	(388)	(390)	(336)	(269)	(228)	(250)	(211)	(984)	(833)	(1,223)	(850)
Gross impaired loans at end of period													
Consumer	792	780	796	727	738	721	668	584	517	792	738	727	584
Business and government	1,250	1,188	1,130	1,184	930	542	457	399	372	1,250	930	1,184	399
	2,042	1,968	1,926	1,911	1,668	1,263	1,125	983	889	2,042	1,668	1,911	983

CHANGES IN ALLOWANCE FOR CREDIT LOSSES

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	2010 9M	2009 9M	2009 12M	2008 12M
Total allowance at beginning of period	2,070	2,039	2,043	1,980	1,768	1,627	1,523	1,484	1,468	2,043	1,523	1,523	1,443
Write-offs	(295)	(301)	(388)	(390)	(336)	(269)	(228)	(250)	(211)	(984)	(833)	(1,223)	(850)
Recoveries	31	32	32	26	29	22	44	30	27	95	95	121	114
Provision for credit losses	221	316	359	424	547	394	284	222	203	896	1,225	1,649	773
Other	10	(16)	(7)	3	(28)	(6)	4	37	(3)	(13)	(30)	(27)	43
Total allowance at end of period¹	2,037	2,070	2,039	2,043	1,980	1,768	1,627	1,523	1,484	2,037	1,980	2,043	1,523
Specific allowance	817	778	730	736	685	530	489	443	440	817	685	736	443
General allowance ¹	1,220	1,292	1,309	1,307	1,295	1,238	1,138	1,080	1,044	1,220	1,295	1,307	1,080
Total allowance for credit losses	2,037	2,070	2,039	2,043	1,980	1,768	1,627	1,523	1,484	2,037	1,980	2,043	1,523

¹ Includes \$64 million (Q2/10: \$68 million) of allowance on undrawn credit facilities included in other liabilities.

PAST DUE LOANS BUT NOT IMPAIRED ¹

(\$ millions)				Q3/10	Q2/10	Q1/10	Q4/09	Q3/09
	Less than 31 days	31 to 90 days	Over 90 days	Total	Total	Total	Total	Total
Residential mortgages	1,629	576	221	2,426	2,346	2,548	2,347	2,234
Personal	474	111	30	615	630	665	690	704
Credit card	596	179	118	893	924	988	947	824
Business and government	325	263	18	606	458	921	598	662
	3,024	1,129	387	4,540	4,358	5,122	4,582	4,424

¹ Past due loans are loans where repayment of principal or payment of interest is contractually in arrears. The above table provides an ageing analysis of the past due loans. Consumer overdraft balances past due less than 31 days have been excluded from the table as the information is currently indeterminable.

PROVISION FOR CREDIT LOSSES

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Provision for credit losses by portfolio:									
Specific									
Consumer									
Residential mortgages	4	5	6	2	(1)	5	4	(1)	2
Credit card	148	163	183	184	192	142	128	103	94
Personal	72	80	88	106	100	89	69	67	57
Business and government									
Non-residential mortgages	(1)	8	5	3	-	5	2	(2)	1
Financial institutions	-	-	3	17	-	1	-	-	1
Retail	16	3	4	6	14	4	(14)	4	3
Business services ¹	26	1	34	13	28	17	16	2	26
Manufacturing, capital goods	5	21	1	7	1	7	4	1	-
Manufacturing, consumer goods	2	-	2	3	37	2	1	1	(1)
Real estate and construction	25	39	15	52	45	10	1	2	(1)
Agriculture	-	-	3	-	1	-	-	1	-
Oil and gas	-	6	10	5	1	-	-	-	1
Forest products	-	2	2	1	1	5	-	5	-
Hardware and software	-	1	-	1	7	1	-	-	-
Publishing, printing and broadcasting	(1)	-	(2)	7	57	1	1	2	-
Transportation	1	2	3	1	7	1	11	-	3
Education, health and social services	-	1	-	-	-	1	-	1	-
Total specific provision for credit losses	297	332	357	408	490	291	223	186	186
Total general provision	(76)	(16)	2	16	57	103	61	36	17
Total provision for credit losses	221	316	359	424	547	394	284	222	203
Specific provision for credit loss by geography:									
Canada									
Consumer	219	243	274	290	295	230	198	166	151
Business and government	28	49	34	24	59	28	23	15	16
	247	292	308	314	354	258	221	181	167
United States									
Business and government	17	29	26	72	54	18	9	(5)	4
Other countries									
Consumer	5	5	3	2	(4)	6	3	3	2
Business and government	28	6	20	20	86	9	(10)	7	13
	33	11	23	22	82	15	(7)	10	15
Total specific provision for credit losses									
Consumer	224	248	277	292	291	236	201	169	153
Business and government	73	84	80	116	199	55	22	17	33
	297	332	357	408	490	291	223	186	186

¹ For the quarter ended July 31, 2010, business services includes \$19 million related to all FirstCaribbean business and government categories, other than non-residential mortgages, as FirstCaribbean does not categorize these amounts by industry group in the same way CIBC does. This categorization will be updated in Q4/2010.

NET WRITE-OFFS

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Net write-offs by portfolio:									
Consumer									
Residential mortgages	3	3	1	3	1	4	1	1	1
Credit card	149	162	183	184	193	143	126	107	91
Personal	88	84	91	97	85	78	59	60	61
Business and government									
Non-residential mortgages	-	-	-	1	-	-	-	(1)	-
Financial institutions	-	-	20	1	-	-	-	1	-
Retail	3	4	3	20	3	4	(14)	9	5
Business services ¹	14	8	6	16	7	10	7	22	18
Manufacturing, capital goods	1	1	1	3	3	1	-	3	-
Manufacturing, consumer goods	1	1	2	19	1	2	1	4	1
Real estate and construction	1	1	1	9	6	1	2	6	1
Agriculture	(1)	1	1	3	1	-	-	4	1
Oil and gas	-	1	-	-	1	-	-	-	-
Mining	-	-	-	-	-	-	-	(1)	-
Forest products	-	1	-	5	1	1	-	1	1
Hardware and software	-	-	1	1	1	-	1	1	-
Telecommunications and cable	-	-	-	-	-	-	-	(1)	1
Publishing, printing and broadcasting	4	-	41	-	2	-	-	2	1
Transportation	1	1	5	1	2	2	1	2	1
Education, health and social services	-	1	-	1	-	1	-	-	1
Total net write-offs	264	269	356	364	307	247	184	220	184
Net write-offs by geography:									
Canada									
Consumer	235	244	275	284	277	214	187	166	161
Business and government	18	18	19	52	22	17	16	40	15
	253	262	294	336	299	231	203	206	176
United States									
Business and government	(1)	(1)	21	11	6	-	-	3	14
Other countries									
Consumer	5	5	-	-	2	11	(1)	2	(8)
Business and government	7	3	41	17	-	5	(18)	9	2
	12	8	41	17	2	16	(19)	11	(6)
Total net-write offs									
Consumer	240	249	275	284	279	225	186	168	153
Business and government	24	20	81	80	28	22	(2)	52	31
	264	269	356	364	307	247	184	220	184

¹ For the quarter ended July 31, 2010, business services includes \$8 million related to all FirstCaribbean business and government categories, other than non-residential mortgages, as FirstCaribbean does not categorize these amounts by industry group in the same way CIBC does. This categorization will be updated in Q4/2010.

CREDIT RISK FINANCIAL MEASURES

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08
Diversification ratios									
Gross loans and acceptances									
Consumer	76%	76%	75%	74%	74%	70%	70%	74%	75%
Business and government	24%	24%	25%	26%	26%	30%	30%	26%	25%
Canada	89%	89%	88%	88%	88%	87%	87%	90%	91%
United States	3%	3%	3%	3%	3%	3%	3%	3%	3%
Other countries	8%	8%	9%	9%	9%	10%	10%	7%	6%
Net loans and acceptances									
Consumer	76%	76%	75%	74%	74%	70%	70%	74%	76%
Business and government	24%	24%	25%	26%	26%	30%	30%	26%	24%
Canada	89%	89%	88%	88%	88%	87%	87%	90%	91%
United States	3%	3%	3%	3%	3%	3%	3%	3%	3%
Other countries	8%	8%	9%	9%	9%	10%	10%	7%	6%
Coverage ratios									
Specific allowances for credit losses (ACL)-to-gross impaired loans and acceptances (GIL)									
Total	40%	40%	38%	38%	41%	42%	43%	45%	49%
Consumer	35%	37%	37%	40%	38%	38%	39%	42%	44%
Business and government	43%	41%	39%	37%	43%	47%	50%	50%	57%
Condition ratios									
GIL-to-gross loans and acceptances	1.09 %	1.06 %	1.06 %	1.08 %	0.96 %	0.74 %	0.62 %	0.54 %	0.51 %
Net impaired loans and acceptances (NIL)-to-net loans and acceptances	0.66 %	0.65 %	0.66 %	0.67 %	0.57 %	0.43 %	0.35 %	0.30 %	0.26 %
Segmented NIL-to-segmented net loans and acceptances									
Consumer	0.37 %	0.35 %	0.37 %	0.33 %	0.36 %	0.38 %	0.32 %	0.26 %	0.22 %
Business and government	1.60 %	1.57 %	1.53 %	1.65 %	1.16 %	0.56 %	0.43 %	0.42 %	0.38 %
Canada	0.23 %	0.24 %	0.25 %	0.23 %	0.25 %	0.21 %	0.19 %	0.14 %	0.12 %
United States	4.54 %	4.95 %	4.99 %	6.41 %	3.11 %	0.55 %	0.23 %	0.03 %	0.11 %
Other countries	4.20 %	3.63 %	3.30 %	3.29 %	3.00 %	2.26 %	1.77 %	2.56 %	2.30 %

OUTSTANDING DERIVATIVE CONTRACTS - NOTIONAL AMOUNTS

(\$ millions)

	Q3/10			Q3/10		Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	
	Residual term to contractual maturity			Total notional amount	Analyzed by use		Total notional amount				
	← Less than 1 year	1 - 5 years	Over 5 years →		← Trading	ALM ¹ →					
Interest rate derivatives											
Over-the-counter											
Forward rate agreements	58,873	5,405	492	64,770	62,068	2,702	48,648	71,139	71,180	29,437	41,426
Swap contracts	177,685	423,753	96,423	697,861	450,172	247,689	673,920	632,635	597,212	616,865	613,472
Purchased options	2,273	9,290	7,165	18,728	18,352	376	21,330	32,964	38,509	47,448	97,116
Written options	6,815	9,371	7,331	23,517	21,633	1,884	25,960	33,640	40,041	55,095	59,874
	245,646	447,819	111,411	804,876	552,225	252,651	769,858	770,378	746,942	748,845	811,888
Exchange traded											
Futures contracts	18,237	5,685	-	23,922	17,185	6,737	31,725	30,367	24,451	27,910	38,480
Purchased options	8,741	9,769	-	18,510	18,510	-	17,725	17,248	28,456	23,490	15,032
Written options	9,255	9,769	-	19,024	19,024	-	33,894	24,059	54,961	41,161	18,486
	36,233	25,223	-	61,456	54,719	6,737	83,344	71,674	107,868	92,561	71,998
Total interest rate derivatives	281,879	473,042	111,411	866,332	606,944	259,388	853,202	842,052	854,810	841,406	883,886
Foreign exchange derivatives											
Over-the-counter											
Forward contracts	117,146	4,664	141	121,951	117,874	4,077	122,047	110,146	78,086	84,994	90,492
Swap contracts	15,892	40,923	21,829	78,644	70,646	7,998	68,114	67,997	66,415	65,087	68,288
Purchased options	12,031	1,211	104	13,346	13,264	82	8,522	7,063	5,591	3,725	3,582
Written options	11,271	943	107	12,321	12,224	97	8,259	6,695	5,405	3,619	3,504
	156,340	47,741	22,181	226,262	214,008	12,254	206,942	191,901	155,497	157,425	165,866
Exchange traded											
Futures contracts	26	-	-	26	26	-	28	24	26	17	13
Total foreign exchange derivatives	156,366	47,741	22,181	226,288	214,034	12,254	206,970	191,925	155,523	157,442	165,879
Credit derivatives											
Over-the-counter											
Swap contracts purchased protection	-	-	-	-	-	-	6	7	17	125	203
Swap contracts written protection	-	-	2,944	2,944	2,944	-	3,026	3,511	3,657	3,474	3,906
Purchased options	205	7,655	16,985	24,845	23,441	1,404	25,592	31,672	37,563	37,868	45,347
Written options	80	3,884	9,176	13,140	13,136	4	13,805	14,813	20,547	20,847	26,535
Total credit derivatives	285	11,539	29,105	40,929	39,521	1,408	42,429	50,003	61,784	62,314	75,991
Equity derivatives²											
Over-the-counter	6,155	5,402	29	11,586	11,066	520	7,812	8,089	9,444	9,385	9,656
Exchange traded	6,758	687	-	7,445	7,445	-	9,952	9,183	13,967	13,624	11,791
Total equity derivatives	12,913	6,089	29	19,031	18,511	520	17,764	17,272	23,411	23,009	21,447
Precious metal derivatives²											
Over-the-counter	408	164	-	572	572	-	467	1,240	1,107	1,005	1,404
Exchange traded	20	-	-	20	20	-	58	3	11	2	2
Total precious metal derivatives	428	164	-	592	592	-	525	1,243	1,118	1,007	1,406
Other commodity derivatives²											
Over-the-counter	3,838	2,416	300	6,554	6,554	-	7,043	7,865	7,654	8,668	9,853
Exchange traded	3,575	2,064	2	5,641	5,641	-	5,468	4,986	4,127	3,655	3,875
Total other commodity derivatives	7,413	4,480	302	12,195	12,195	-	12,511	12,851	11,781	12,323	13,728
Total notional amount	459,284	543,055	163,028	1,165,367	891,797	273,570	1,133,401	1,115,346	1,108,427	1,097,501	1,162,337

¹ ALM: Asset/liability management.

² Comprises forwards, futures, swaps and options.

CREDIT RISK ASSOCIATED WITH DERIVATIVES

(\$ millions)

	← Current replacement cost ¹ →			Credit equivalent amount ²	← Risk-weighted amount →					
	Trading	ALM	Total		Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09
	Interest rate derivatives									
Forward rate agreements	80	1	81	51	9	9	10	10	6	8
Swap contracts	12,148	2,395	14,543	3,870	1,108	1,090	1,308	1,500	1,378	1,624
Purchased options	838	21	859	143	48	65	123	133	159	194
	13,066	2,417	15,483	4,064	1,165	1,164	1,441	1,643	1,543	1,826
Foreign exchange derivatives										
Forward contracts	1,693	46	1,739	1,179	246	261	267	228	268	245
Swap contracts	3,476	204	3,680	2,836	640	594	662	673	620	664
Purchased options	236	-	236	114	50	33	39	28	32	45
	5,405	250	5,655	4,129	936	888	968	929	920	954
Credit derivatives ³										
Swap contracts	-	-	-	77	52	53	79	79	75	110
Purchased options	1,692	-	1,692	2,631	3,952	5,106	6,255	7,703	9,845	11,249
Written options ⁴	-	-	-	10	4	4	5	18	28	39
	1,692	-	1,692	2,718	4,008	5,163	6,339	7,800	9,948	11,398
Equity derivatives ⁵	324	2	326	357	124	116	143	146	152	158
Precious metal derivatives ⁵	16	-	16	10	5	6	8	6	6	5
Other commodity derivatives ⁵	435	-	435	595	203	262	243	297	330	439
	20,938	2,669	23,607	11,873	6,441	7,599	9,142	10,821	12,899	14,780
Less: effect of master netting agreements	(16,335)	-	(16,335)	-	-	-	-	-	-	-
Total	4,603	2,669	7,272	11,873	6,441	7,599	9,142	10,821	12,899	14,780

¹ Exchange-traded instruments with a replacement cost of \$272 million (Q2/10: \$308 million) are excluded in accordance with the guidelines of the Office of the Superintendent of Financial Institutions, Canada (OSFI).

² Sum of current replacement cost and potential credit exposure, adjusted for the impact of collateral amounting to \$2,128 million (Q2/10: \$1,988 million). The collateral comprises cash \$2,079 million (Q2/10: \$1,945 million) and government securities \$49 million (Q2/10: \$43 million).

³ Written ALM credit derivatives are treated as guarantee commitment; bought ALM credit derivatives meeting hedge effectiveness criteria under Basel II are treated as credit risk mitigation with no counterparty credit risk charge; and bought ALM credit derivatives not meeting the hedge effectiveness criteria under Basel II receive a counterparty credit risk charge.

⁴ Comprises credit protection sold. Represents the fair value of contracts for which fees are received over the life of the contracts.

⁵ Comprises forwards, swaps and options.

FAIR VALUE OF FINANCIAL INSTRUMENTS

(\$ millions)	Q3/10		Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08
	Book value (includes AFS securities at amortized cost)	Fair value	Fair value over (under) book value									
Assets												
Cash and deposits with banks	14,413	14,413	-	-	-	-	-	-	-	-	-	-
Securities ¹	77,370	77,999	629	386	572	445	270	313	116	(406)	417	519
Securities borrowed or purchased under resale agreements	32,084	32,084	-	-	-	-	-	-	-	-	-	-
Loans	177,678	178,505	827	45	801	567	449	756	1,302	1,328	1,365	1,276
Derivative instruments	23,886	23,886	-	-	-	-	-	-	-	-	-	-
Customers' liability under acceptances	7,309	7,309	-	-	-	-	-	-	-	-	-	-
Other assets	8,536	8,571	35	29	8	19	12	11	7	12	28	21
Liabilities												
Deposits	238,102	240,267	2,165	1,652	2,151	2,054	2,323	1,990	1,441	601	166	17
Derivative instruments	26,287	26,287	-	-	-	-	-	-	-	-	-	-
Acceptances	7,309	7,309	-	-	-	-	-	-	-	-	-	-
Obligations related to securities sold short	8,824	8,824	-	-	-	-	-	-	-	-	-	-
Obligations related to securities lent or sold under repurchase agreements	34,822	34,822	-	-	-	-	-	-	-	-	-	-
Other liabilities	9,328	9,328	-	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	6,067	6,305	238	196	259	156	28	(127)	(241)	(212)	276	215
Preferred share liabilities	600	616	16	13	30	28	26	22	19	1	17	19

¹ The fair value of publicly traded equities classified as AFS does not take into account any adjustments for resale restrictions that expire within one year or for future expenses.

² Includes \$363 million (Q2/10: \$356 million) of unrealized gains on equities that do not have quoted market prices in an active market.

³ The positive and negative fair values of the derivative contracts are stated before the effect of master netting agreements of \$16,335 million. The amount of cash collateral receivable and payable on the contracts subject to master netting agreements were \$5,695 million and \$2,951 million respectively.

⁴ Includes positive and negative fair values of \$272 million (Q2/10: \$308 million) and \$289 million (Q2/10: \$401 million) respectively, for exchange-traded options.

n/a - Not applicable

FAIR VALUE OF AFS / HTM SECURITIES

(\$ millions)	Q3/10		Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08
	Amortized cost	Fair value	Unrealized net gains / (losses)									
AFS securities												
Government debt	26,753	26,877	124	(40)	145	136	(8)	140	73	(18)	42	21
Asset / mortgage-backed securities	6,204	6,335	131	78	109	40	79	83	59	(26)	(97)	(85)
Debt	4,016	4,038	22	4	25	11	(2)	(90)	(61)	(84)	11	14
Equity ¹	798	1,150	352 ²	344 ²	293	258	201	180	45	351	461	569
	37,771	38,400	629	386	572	445	270	313	116	223	417	519
HTM securities												
Asset / mortgage-backed securities	-	-	-	-	-	-	-	-	-	(629)	n/a	n/a
	-	-	-	-	-	-	-	-	-	(629)	n/a	n/a
Total fair value of AFS/ HTM securities	37,771	38,400	629	386	572	445	270	313	116	(406)	417	519

FAIR VALUE OF DERIVATIVE INSTRUMENTS

(\$ millions)	Q3/10		Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08	Q3/08	Q2/08
	Positive ³	Negative ³	Fair value, net									
Total held for trading purposes ⁴	21,210	22,729	(1,519)	(1,641)	(1,170)	(1,875)	(2,211)	(2,774)	(3,379)	(2,914)	(1,095)	(1,557)
Total held for ALM purposes	2,676	3,558	(882)	(589)	(953)	(591)	(887)	(1,271)	(1,328)	(1,184)	(750)	(1,100)
Total fair value	23,886	26,287	(2,401)	(2,230)	(2,123)	(2,466)	(3,098)	(4,045)	(4,707)	(4,098)	(1,845)	(2,657)
Average fair values of derivatives during the quarter	23,402	25,791	(2,389)	(2,367)	(2,350)	(2,853)	(3,520)	(4,697)	(4,799)	(2,699)	(2,367)	(2,580)

INTEREST RATE SENSITIVITY ^{1, 2}

(\$ millions)	Based on earlier of maturity or repricing date of interest-sensitive instruments						Total
	within 3 months	3 to 12 months	Total within 1 year	1 to 5 years	Over 5 years	Non-interest rate sensitive	
Q3/10							
Canadian currency							
Assets	141,332	27,584	168,916	68,139	7,667	23,382	268,104
Structural assumptions ³	(7,079)	3,793	(3,286)	5,581	-	(2,295)	-
Liabilities and shareholders' equity	(141,871)	(29,472)	(171,343)	(37,091)	(7,923)	(51,747)	(268,104)
Structural assumptions ³	11,718	(17,422)	(5,704)	(20,226)	-	25,930	-
Off-balance sheet	11,628	24	11,652	(12,156)	504	-	-
Gap	15,728	(15,493)	235	4,247	248	(4,730)	-
Foreign currencies							
Assets	64,093	3,606	67,699	3,033	1,742	9,022	81,496
Liabilities and shareholders' equity	(64,690)	(3,371)	(68,061)	(5,095)	(1,525)	(6,815)	(81,496)
Off-balance sheet	(5,123)	2,571	(2,552)	3,262	(710)	-	-
Gap	(5,720)	2,806	(2,914)	1,200	(493)	2,207	-
Total gap	10,008	(12,687)	(2,679)	5,447	(245)	(2,523)	-
Q2/10							
Canadian currency	1,945	(11,831)	(9,886)	4,371	1,515	4,000	-
Foreign currencies	(11,316)	4,759	(6,557)	2,282	180	4,095	-
Total gap	(9,371)	(7,072)	(16,443)	6,653	1,695	8,095	-
Q1/10							
Canadian currency	14,025	(19,044)	(5,019)	1,166	(199)	4,052	-
Foreign currencies	(9,921)	3,606	(6,315)	2,308	566	3,441	-
Total gap	4,104	(15,438)	(11,334)	3,474	367	7,493	-
Q4/09							
Canadian currency	6,613	(8,171)	(1,558)	1,440	(1,889)	2,007	-
Foreign currencies	(5,455)	392	(5,063)	2,189	320	2,554	-
Total gap	1,158	(7,779)	(6,621)	3,629	(1,569)	4,561	-
Q3/09							
Canadian currency	11,714	(18,373)	(6,659)	5,416	(1,474)	2,717	-
Foreign currencies	(3,557)	1,314	(2,243)	455	591	1,197	-
Total gap	8,157	(17,059)	(8,902)	5,871	(883)	3,914	-

¹ On- and off-balance sheet financial instruments have been reported on the earlier of their contractual repricing or maturity dates. Certain contractual repricing dates have been adjusted according to management's estimates for prepayments and early redemptions.

² Based on the interest rate sensitivity profile as at July 31, 2010, as adjusted for structural assumptions, estimated prepayments and early withdrawals, an immediate 1% increase in interest rates across all maturities would increase net income after taxes by approximately \$105 million (\$67 million decrease as at April 30, 2010) over the next 12 months, and decrease shareholders' equity as measured on a present value basis by approximately \$38 million (\$195 million decrease as at April 30, 2010).

³ We manage our interest rate gap by inputting a duration to certain assets and liabilities based on historical and forecasted trends in core balances. Commencing this quarter, amounts reported exclude the impact of structural assumptions relating to shareholders' equity.

REGULATORY CAPITAL ¹ (BASEL II BASIS)

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09	Q1/09	Q4/08
Tier 1 capital								
Common shares ²	6,659	6,509	6,372	6,241	6,162	6,091	6,074	6,063
Contributed surplus	96	94	94	92	101	104	100	96
Retained earnings	5,972	5,713	5,432	5,156	4,886	4,826	5,257	5,483
Net after tax fair value losses arising from changes in institution's own credit risk	1	3	3	4	6	10	16	2
Foreign currency translation adjustments (component of AOCI)	(667)	(715)	(535)	(495)	(477)	(347)	(328)	(357)
Net after tax unrealized holding losses on AFS equity securities in OCI	-	-	-	(14)	(16)	(26)	(32)	(10)
Non-cumulative preferred shares ³	3,756	3,756	3,756	3,756	3,756	3,756	3,231	3,231
Innovative instruments ⁴	1,597	1,586	1,599	1,599	1,598	1,589	-	-
Certain non-controlling interests in subsidiaries	165	168	171	174	170	175	178	174
Goodwill	(1,917)	(1,904)	(1,954)	(1,997)	(1,992)	(2,099)	(2,123)	(2,100)
Gains on sale of applicable securitized assets	(58)	(58)	(60)	(59)	(52)	(59)	(62)	(53)
50/50 deductions from each of Tier 1 and Tier 2 ⁵	(425)	(342)	(289)	(303)	(297)	(288)	(294)	(164)
	15,179	14,810	14,589	14,154	13,845	13,732	12,017	12,365
Tier 2 capital								
Perpetual subordinated indebtedness	272	269	283	286	285	360	370	363
Other subordinated indebtedness (net of amortization)	4,397	5,698	4,642	4,736	5,246	5,302	6,118	6,062
Net after tax unrealized holding gains on AFS equity securities in OCI	5	3	-	-	-	-	-	-
Eligible general allowance (standardized approach) ⁶	106	105	112	119	105	111	106	108
50/50 deductions from each of Tier 1 and Tier 2 ⁵	(425)	(342)	(289)	(303)	(297)	(288)	(294)	(164)
Other equity and substantial investments deduction ⁵	(176)	(163)	(170)	(165)	(164)	(186)	(202)	(605)
	4,179	5,570	4,578	4,673	5,175	5,299	6,098	5,764
Total capital	19,358	20,380	19,167	18,827	19,020	19,031	18,115	18,129
Total risk-weighted assets	107,176	108,324	112,122	117,298	115,426	119,561	122,400	117,946
Tier 1 capital ratio	14.2%	13.7%	13.0%	12.1%	12.0%	11.5%	9.8%	10.5%
Total capital ratio	18.1%	18.8%	17.1%	16.1%	16.5%	15.9%	14.8%	15.4%

¹ The capital standards developed by the Bank of International Settlements (BIS) require a minimum Total capital ratio of 8% of which 4% must be Tier 1 capital. The BIS framework allows some domestic regulatory discretion in determining capital. Capital ratios of banks in different countries are, therefore, not strictly comparable unless adjusted for discretionary differences. The Office of the Superintendent of Financial Institutions (OSFI) has minimum standards for Tier 1 and Total capital ratios of 7% and 10%, respectively.

² Does not include short trading positions in CIBC common shares.

³ Includes non-cumulative preferred shares totalling \$600 million (Q2/10: \$600 million) that are redeemable by the holders and as such, are shown as preferred share liabilities on the consolidated balance sheet.

⁴ On March 13, 2009 CIBC Capital Trust, wholly owned by CIBC, issued \$1.3 billion of 9.976% CIBC Tier 1 Notes - Series A due June 30, 2108 and \$300 million of 10.25% CIBC Tier 1 Notes - Series B due June 30, 2108 (together, the Tier 1 Notes). The Tier 1 Notes qualify as our Tier 1 regulatory capital.

⁵ Items which are deducted 50% from each of Tier 1 capital and Tier 2 capital include allowance shortfall calculated under Advanced Internal Ratings Based (AIRB) approach, securitization exposures (other than gain on sale of applicable securitized assets) and substantial investments in unconsolidated entities. The substantial investment amounts which qualified for OSFI's transition rules were deducted 100% from Tier 2 capital during 2008. In addition, investment in insurance activities continue to be deducted 100% from Tier 2 capital in accordance with the OSFI's transition rules.

⁶ Amounts for the periods prior to Q4/09 have not been adjusted for the movement of specific allowance related to credit cards to general allowance.

RISK-WEIGHTED ASSETS (BASEL II BASIS)

(\$ billions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09
Credit risk						
<u>Standardized approach</u>						
Corporate	4.8	4.9	5.1	5.6	5.6	6.3
Sovereign	0.2	0.2	0.2	0.2	0.2	0.2
Banks	0.2	0.2	0.3	0.4	0.3	0.5
Real estate secured personal lending	1.6	1.6	1.8	1.7	1.7	1.8
Other retail	0.8	0.8	0.9	0.9	1.0	1.1
	7.6	7.7	8.3	8.8	8.8	9.9
<u>AIRB approach</u>						
Corporate	31.9	32.2	32.8	34.4	34.8	33.7
Sovereign	1.7	1.5	1.7	1.7	1.6	1.6
Banks	4.0	3.6	4.0	3.5	2.2	2.8
Real estate secured personal lending	4.3	4.2	3.9	4.9	5.0	4.6
Qualifying revolving retail ¹	14.4	14.5	14.7	14.8	11.3	11.0
Other retail	5.3	5.5	5.5	5.7	5.8	5.8
Equity ²	0.8	0.8	0.8	0.9	0.9	0.9
Trading book	3.8	4.4	5.7	7.6	8.8	11.5
Securitization	1.9	2.4	2.7	2.5	2.6	2.5
Adjustment for scaling factor	4.1	4.1	4.3	4.5	4.4	4.5
	72.2	73.2	76.1	80.5	77.4	78.9
Other credit risk-weighted assets	7.0	7.0	7.3	7.9	8.5	8.6
Total credit risk	86.8	87.9	91.7	97.2	94.7	97.4
Market risk (Internal Models Approach)	2.0	1.9	2.0	1.3	1.7	2.5
Operational risk (Advanced Measurement Approach)	18.4	18.5	18.4	18.8	19.0	19.7
	107.2	108.3	112.1	117.3	115.4	119.6
Common equity to risk-weighted assets	11.4%	10.8%	10.3%	9.5%	9.2%	8.9%

¹ As a result of our holdings of subordinated enhancement notes issued by our Cards II Trust, commencing Q4/09, we are required to hold regulatory capital for the underlying securitized credit card receivables as if they had remained on our balance sheet. The securitized exposures are reported as part of the qualifying revolving retail exposures in the Basel II disclosures included in the SFI.

² 100% risk-weighted.

GROSS CREDIT EXPOSURE ¹ (EXPOSURE AT DEFAULT)

(\$ millions)

	Q3/10		Q2/10		Q1/10		Q4/09		Q3/09	
	AIRB approach	Standardized approach	AIRB approach	Standardized approach	AIRB approach	Standardized approach	AIRB approach	Standardized approach	AIRB approach	Standardized approach
Business and government portfolios										
Corporate										
Drawn	32,142	4,501	31,927	4,578	31,560	4,943	32,035	5,286	34,056	5,376
Undrawn commitments	19,599	191	19,262	188	18,012	199	17,341	211	17,268	214
Repo-style transactions	27,292	-	32,798	-	21,457	-	22,207	-	15,951	-
Other off-balance sheet	3,812	185	4,451	203	3,190	199	3,755	216	4,063	220
OTC derivatives	5,407	30	5,705	37	6,636	45	7,594	47	8,093	47
	88,252	4,907	94,143	5,006	80,855	5,386	82,932	5,760	79,431	5,857
Sovereign										
Drawn	52,349	3,118	38,571	3,027	46,503	2,370	55,398	2,078	56,422	1,814
Undrawn commitments	4,583	-	4,351	-	4,066	-	4,216	-	4,087	-
Repo-style transactions	2,039	-	5,056	-	1,803	-	1,815	-	1,393	-
Other off-balance sheet	190	-	167	-	187	-	150	-	145	-
OTC derivatives	1,690	-	1,642	-	1,316	-	1,314	-	1,349	-
	60,851	3,118	49,787	3,027	53,875	2,370	62,893	2,078	63,396	1,814
Banks										
Drawn	17,811	891	17,259	998	17,803	1,227	15,016	1,483	14,698	1,511
Undrawn commitments	906	-	795	-	887	-	811	-	571	-
Repo-style transactions	52,683	150	53,922	149	64,926	149	59,783	148	63,267	225
Other off-balance sheet	44,865	-	43,591	-	36,729	-	30,936	-	29,176	-
OTC derivatives	6,872	8	6,380	9	6,553	8	6,349	13	7,094	24
	123,137	1,049	121,947	1,156	126,898	1,384	112,895	1,644	114,806	1,760
Gross business and government portfolios	272,240	9,074	265,877	9,189	261,628	9,140	258,720	9,482	257,633	9,431
Less: Repo-style transaction collateral	76,283	-	85,224	-	81,503	-	77,291	-	74,979	-
Net business and government portfolios	195,957	9,074	180,653	9,189	180,125	9,140	181,429	9,482	182,654	9,431
Retail portfolios										
Real estate secured personal lending										
Drawn	111,229	2,212	109,774	2,183	104,719	2,341	100,939	2,307	97,636	2,284
Undrawn commitments	25,758	-	27,662	-	24,533	-	24,728	-	22,543	-
	136,987	2,212	137,436	2,183	129,252	2,341	125,667	2,307	120,179	2,284
Qualifying revolving retail										
Drawn	20,594	-	20,776	-	20,926	-	20,940	-	18,012	-
Undrawn commitments	40,310	-	40,344	-	40,432	-	40,351	-	21,104	-
Other off-balance sheet	374	-	392	-	348	-	370	-	284	-
	61,278	-	61,512	-	61,706	-	61,661	-	39,400	-
Other retail										
Drawn	8,130	1,009	8,176	1,005	8,146	1,082	8,149	1,106	7,961	1,034
Undrawn commitments	2,120	20	2,161	20	2,209	21	2,244	21	2,083	21
Other off-balance sheet	36	-	39	-	40	-	42	-	44	-
	10,286	1,029	10,376	1,025	10,395	1,103	10,435	1,127	10,088	1,055
Total retail portfolios	208,551	3,241	209,324	3,208	201,353	3,444	197,763	3,434	169,667	3,339
Securitization exposures	17,534	-	17,748	-	18,813	-	17,446	-	17,601	-
Gross credit exposure	498,325	12,315	492,949	12,397	481,794	12,584	473,929	12,916	444,901	12,770
Less: Repo-style transaction collateral	76,283	-	85,224	-	81,503	-	77,291	-	74,979	-
Net credit exposure	422,042	12,315	407,725	12,397	400,291	12,584	396,638	12,916	369,922	12,770

¹ Gross credit exposure after valuation adjustments related to financial guarantors and before allowance for credit losses.

CREDIT EXPOSURE - GEOGRAPHIC CONCENTRATION ¹

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09
Business and government						
Canada						
Drawn	70,601	62,929	69,024	75,736	78,805	86,554
Undrawn commitments	22,234	21,749	20,410	19,891	19,652	18,985
Repo-style transactions	1,825	2,417	2,871	3,277	2,457	2,269
Other off-balance sheet	35,075	34,514	29,355	26,187	24,506	29,738
OTC derivatives	5,754	5,710	5,406	5,607	5,403	5,891
	135,489	127,319	127,066	130,698	130,823	143,437
United States						
Drawn	19,240	12,378	15,632	18,791	19,446	20,249
Undrawn commitments	1,923	1,927	1,864	1,804	1,701	1,852
Repo-style transactions	2,782	3,040	2,342	2,170	2,318	2,224
Other off-balance sheet	8,128	5,987	4,862	3,562	3,994	3,532
OTC derivatives	3,658	3,605	4,223	4,852	5,540	6,409
	35,731	26,937	28,923	31,179	32,999	34,266
Europe						
Drawn	8,549	7,484	7,340	4,888	5,104	7,846
Undrawn commitments	465	428	393	378	368	376
Repo-style transactions	620	720	884	467	774	978
Other off-balance sheet	5,226	6,664	5,397	4,698	4,700	5,865
OTC derivatives	4,008	3,880	4,238	4,295	5,069	5,129
	18,868	19,176	18,252	14,726	16,015	20,194
Other countries						
Drawn	3,912	4,966	3,870	3,034	1,821	2,893
Undrawn commitments	466	304	298	295	205	253
Repo-style transactions	504	375	586	600	83	115
Other off-balance sheet	438	1,044	492	394	184	273
OTC derivatives	549	532	638	503	524	553
	5,869	7,221	5,884	4,826	2,817	4,087
	195,957	180,653	180,125	181,429	182,654	201,984

¹ This table provides information of our business and government exposures under the AIRB approach. Substantially, all our retail exposures under the AIRB approach are based in Canada. The classification of geography is based upon the country of ultimate risk. Amounts are before allowance for credit losses and risk mitigation, and after valuation adjustments related to financial guarantors.

MAPPING OF INTERNAL RATINGS WITH EXTERNAL RATING AGENCIES ¹

Grade	CIBC rating	Standard & Poor's equivalent	Moody's Investor Services equivalent
Investment grade	00 - 47	AAA to BBB-	Aaa to Baa3
Non-investment grade	51 - 67	BB+ to B-	Ba1 to B3
Watchlist	70 - 80	CCC+ to CC	Caa1 to Ca
Default	90	D	C

¹ The above table for mapping of internal ratings with external rating agencies is used for business and government exposures under risk-rating method.

PD BANDS TO VARIOUS RISK LEVELS ¹

Description	PD bands
Exceptionally low	0.01% - 0.20%
Very low	0.21% - 0.50%
Low	0.51% - 2.00%
Medium	2.01% - 10.00%
High	10.01% - 99.99%
Default	100.00%

¹ The above table for PD bands to various risk levels is used for retail portfolios.

CREDIT QUALITY OF AIRB EXPOSURE - BUSINESS AND GOVERNMENT PORTFOLIOS (RISK RATING METHOD) ¹

(\$ millions)

	Q3/10						Q2/10					
	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %
Corporate												
Investment grade	31,160	17,922	76%	0.19%	34%	29%	32,884	18,027	76%	0.18%	33%	27%
Non-investment grade	22,141	9,780	57%	2.20%	31%	66%	21,127	9,219	57%	2.21%	31%	66%
Watchlist	912	89	48%	18.00%	58%	310%	1,469	157	54%	17.68%	64%	347%
Default	1,179	72	60%	100.00%	45%	251%	1,029	107	64%	100.00%	48%	274%
	55,392	27,863	69%	3.41%	34%	53%	56,509	27,510	69%	3.22%	33%	54%
Sovereign												
Investment grade	58,321	5,644	79%	0.01%	8%	2%	44,463	5,296	79%	0.02%	7%	2%
Non-investment grade	538	289	47%	1.39%	12%	27%	558	267	69%	1.33%	9%	20%
Watchlist	1	-	-	16.36%	45%	250%	2	-	49%	16.36%	43%	236%
Default	1	-	-	100.00%	69%	485%	2	-	-	100.00%	54%	167%
	58,861	5,933	77%	0.03%	8%	2%	45,025	5,563	78%	0.04%	7%	2%
Banks												
Investment grade	72,838	1,151	78%	0.12%	13%	7%	71,114	1,008	78%	0.12%	12%	6%
Non-investment grade	2,219	6	69%	2.16%	9%	22%	1,707	9	70%	2.33%	10%	24%
Watchlist	3	4	70%	16.36%	5%	27%	3	4	70%	16.36%	5%	25%
Default	-	-	-	100.00%	-	-	-	-	-	100.00%	-	-
	75,060	1,161	78%	0.18%	13%	7%	72,824	1,021	78%	0.17%	12%	7%
	189,313	34,957	71%	1.08%	18%	19%	174,358	34,094	71%	1.12%	18%	21%
Commercial mortgages (Slotting approach)												
Strong	6,427						6,079					
Good	129						129					
Satisfactory	66						67					
Weak	13						11					
Default	9						9					
	6,644						6,295					
Total business & government	195,957						180,653					

¹ Amounts provided are before allowance for credit losses, and after credit risk mitigation, valuation adjustments related to financial guarantors, and collateral on repurchase agreement activities.

CREDIT QUALITY OF AIRB EXPOSURE - BUSINESS AND GOVERNMENT PORTFOLIOS (RISK RATING METHOD) ¹

	Q1/10						Q4/09					
	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %
Corporate												
Investment grade	31,160	17,047	76%	0.19%	35%	28%	31,516	16,321	76%	0.20%	35%	31%
Non-investment grade	20,612	8,309	57%	2.24%	33%	72%	21,777	8,529	56%	2.28%	33%	73%
Watchlist	1,691	257	57%	17.96%	64%	348%	1,865	197	52%	18.79%	67%	372%
Default	1,006	128	68%	100.00%	46%	304%	1,041	34	52%	100.00%	49%	370%
	54,469	25,741	70%	3.36%	35%	60%	56,199	25,081	68%	3.59%	35%	65%
Sovereign												
Investment grade	51,699	5,109	78%	0.01%	9%	2%	60,966	5,287	79%	0.01%	8%	2%
Non-investment grade	457	125	59%	1.44%	11%	24%	362	111	47%	1.65%	12%	31%
Watchlist	2	1	63%	16.36%	29%	162%	3	1	63%	16.65%	29%	160%
Default	2	-	-	100.00%	55%	168%	2	-	-	100.00%	55%	167%
	52,160	5,235	78%	0.03%	9%	2%	61,333	5,399	78%	0.03%	8%	2%
Banks												
Investment grade	65,242	1,055	78%	0.12%	13%	7%	55,554	979	77%	0.13%	12%	8%
Non-investment grade	2,112	81	70%	2.02%	15%	37%	2,112	82	70%	2.50%	15%	41%
Watchlist	4	5	70%	16.36%	5%	25%	4	5	70%	16.65%	5%	25%
Default	-	-	-	100.00%	-	-	-	-	90%	100.00%	71%	47%
	67,358	1,141	78%	0.18%	13%	8%	57,670	1,066	76%	0.21%	12%	9%
	173,987	32,117	71%	1.13%	19%	23%	175,202	31,546	71%	1.19%	18%	24%
Commercial mortgages (Slotting approach)												
Strong	5,915						5,999					
Good	140						159					
Satisfactory	66						52					
Weak	8						9					
Default	9						8					
	6,138						6,227					
Total business & government	180,125						181,429					

¹ Amounts provided are before allowance for credit losses, and after credit risk mitigation, valuation adjustments related to financial guarantors, and collateral on repurchase agreement activities.

CREDIT QUALITY OF AIRB EXPOSURE - RETAIL PORTFOLIOS ¹

(\$ millions)

	Q3/10						Q2/10					
	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %
Real estate secured personal lending												
Exceptionally low	117,215	26,029	90%	0.05%	9%	2%	117,026	26,274	91%	0.04%	9%	2%
Very low	11,138	2,148	100%	0.37%	11%	7%	12,400	3,777	100%	0.36%	11%	7%
Low	7,622	1,103	9%	0.93%	19%	21%	7,138	1,095	10%	0.93%	20%	22%
Medium	733	41	3%	5.72%	12%	41%	593	37	2%	6.05%	12%	42%
High	126	-	-	26.36%	16%	86%	139	-	-	27.30%	12%	67%
Default	153	-	-	100.00%	15%	57%	140	-	-	100.00%	15%	57%
	136,987	29,321	88%	0.29%	10%	4%	137,436	31,183	89%	0.27%	10%	3%
Qualifying revolving credit ²												
Exceptionally low	31,986	36,856	72%	0.09%	88%	4%	31,968	37,208	71%	0.09%	88%	4%
Very low	9,426	8,832	75%	0.32%	88%	14%	9,541	8,951	75%	0.32%	88%	14%
Low	12,547	7,195	70%	1.03%	84%	32%	12,703	7,255	70%	1.03%	84%	33%
Medium	5,615	4,004	56%	3.99%	87%	86%	5,551	3,744	57%	3.91%	87%	85%
High	1,535	494	75%	24.85%	83%	184%	1,570	517	75%	26.07%	83%	185%
Default	169	-	-	100.00%	75%	-	179	-	-	100.00%	75%	-
	61,278	57,381	71%	1.57%	87%	24%	61,512	57,675	71%	1.62%	87%	24%
Other retail												
Exceptionally low	2,852	624	77%	0.04%	38%	5%	2,586	652	77%	0.04%	37%	5%
Very low	2,304	1,459	72%	0.43%	60%	39%	2,343	1,488	72%	0.43%	60%	40%
Low	3,222	741	72%	1.02%	68%	70%	3,280	741	72%	1.02%	69%	70%
Medium	1,805	81	76%	3.41%	77%	108%	2,062	82	76%	3.81%	73%	103%
High	48	-	-	42.10%	77%	169%	29	-	-	58.65%	64%	128%
Default	55	-	121%	100.00%	78%	4%	76	-	70%	100.00%	71%	3%
	10,286	2,905	73%	1.75%	60%	52%	10,376	2,963	73%	2.08%	60%	53%
	208,551	89,607	76%	0.74%	35%	12%	209,324	91,821	77%	0.76%	35%	12%

¹ Amounts are before allowance for credit losses and after credit risk mitigation.

² EAD of qualifying revolving credit increased significantly in Q4/09 primarily driven by a revised EAD estimation methodology. In addition, Q4/09 includes securitized credit cards; see footnote 1 on page 33 for additional details.

CREDIT QUALITY OF AIRB EXPOSURE - RETAIL PORTFOLIOS ¹

(\$ millions)

	Q1/10						Q4/09					
	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %	EAD	Notional of undrawn commitments	Exposure weighted-average EAD %	Exposure weighted-average PD %	Exposure weighted-average LGD %	Exposure weighted-average risk weight %
Real estate secured personal lending												
Exceptionally low	111,808	24,574	90%	0.04%	9%	2%	98,402	21,938	89%	0.03%	9%	1%
Very low	9,776	2,288	100%	0.36%	11%	7%	12,058	5,070	100%	0.37%	10%	6%
Low	6,803	1,078	9%	0.93%	21%	23%	14,438	1,073	9%	1.11%	16%	20%
Medium	546	43	3%	6.14%	12%	43%	205	33	3%	7.06%	12%	48%
High	166	-	-	26.41%	12%	69%	402	-	-	36.27%	10%	53%
Default	153	-	-	100.00%	14%	57%	162	-	-	100.00%	14%	48%
	129,252	27,983	88%	0.29%	10%	3%	125,667	28,114	88%	0.44%	10%	4%
Qualifying revolving credit ²												
Exceptionally low	31,728	37,050	71%	0.09%	88%	4%	31,569	36,681	71%	0.09%	88%	4%
Very low	9,534	8,961	75%	0.32%	88%	14%	9,650	9,145	75%	0.32%	88%	14%
Low	13,033	7,394	70%	1.04%	84%	33%	13,080	7,542	70%	1.04%	84%	33%
Medium	5,607	3,921	55%	3.93%	87%	85%	5,556	3,936	55%	4.02%	87%	86%
High	1,621	534	74%	25.85%	83%	185%	1,622	532	73%	26.28%	83%	185%
Default	183	-	-	100.00%	75%	-	184	-	-	100.00%	75%	-
	61,706	57,860	70%	1.65%	87%	24%	61,661	57,836	70%	1.67%	87%	24%
Other retail												
Exceptionally low	2,565	663	77%	0.04%	37%	5%	2,423	670	77%	0.04%	36%	5%
Very low	2,376	1,518	72%	0.43%	60%	40%	2,399	1,543	72%	0.43%	60%	40%
Low	3,266	747	72%	1.02%	68%	70%	4,197	761	72%	1.41%	69%	79%
Medium	2,066	85	77%	3.87%	73%	103%	1,289	86	77%	5.33%	63%	94%
High	41	-	-	58.20%	64%	129%	44	-	-	57.92%	61%	133%
Default	81	-	31%	100.00%	71%	2%	83	-	57%	100.00%	66%	2%
	10,395	3,013	73%	2.21%	60%	53%	10,435	3,060	73%	2.38%	58%	54%
	201,353	88,856	76%	0.81%	36%	12%	197,763	89,010	76%	0.93%	36%	13%

¹ Amounts are before allowance for credit losses and after credit risk mitigation.

² EAD of qualifying revolving credit increased significantly in Q4/09 primarily driven by a revised EAD estimation methodology. In addition, Q4/09 includes securitized credit cards; see footnote 1 on page 33 for additional details.

AIRB CREDIT RISK EXPOSURE : LOSS EXPERIENCE

	Q3/10		Q2/10		Q1/10		Q4/09	
	Actual loss rate ¹	Expected loss rate ¹	Actual loss rate ¹	Expected loss rate ¹	Actual loss rate ¹	Expected loss rate ¹	Actual loss rate ¹	Expected loss rate ¹
Business and government portfolios ²								
Corporate	0.77%	0.99%	1.02%	0.83%	0.87%	0.75%	0.74%	0.67%
Sovereign	0.00%	0.01%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%
Banks	0.00%	0.08%	0.00%	0.07%	0.00%	0.08%	0.00%	0.10%
Retail portfolios ³								
Real estate secured personal lending	0.01%	0.08%	0.01%	0.07%	0.01%	0.06%	0.01%	0.07%
Qualifying revolving retail	5.11%	3.34%	5.43%	3.29%*	5.42%	3.29%	5.02%	3.23%
Other retail	2.09%	2.25%	2.23%	2.39%	2.21%	2.39%	2.01%	2.55%

¹ Actual loss rates on business and government portfolios for each quarter represent the write-offs, less recoveries plus the change in specific allowances for the previous 12 months, divided by the outstanding balance at the beginning of the previous 12 month period. The expected loss rate represents the loss rate that was predicted by the Basel II parameter estimates at the beginning of the period defined above.

Actual loss rates on retail portfolios for each quarter represent write-offs less recoveries for the previous 12 months, divided by the outstanding balance at the beginning of the previous 12 month period. The expected loss rate represents the loss rate that was predicted by the Basel II parameter estimates at the beginning of the period defined above.

Differences between actual and expected loss rates are due to the following reasons:

Expected losses are generally calculated using "through the business cycle" risk parameters while actual losses are determined at a "point in time" and reflect more current economic conditions. "Through the cycle" parameters are estimated to include a long time horizon and as a result, actual losses may exceed expected losses during an economic downturn and may fall below expected losses during times of economic growth.

² Business and government portfolios:

Actual loss rates for business and government exposures were lower than the historically measured expected losses as average default rates and LGDs were higher during the historically measured period than the preceding 12 months. Actual loss rates in Corporate were higher than expected in the current period due to the current economic downturn.

³ Retail portfolios:

Actual loss rates for qualifying revolving retail exposures were higher than the historically measured expected losses as the historical periods include more favourable economic conditions. Expected loss rate for real estate secured personal lending is significantly higher than actual loss experience due to conservative assumptions built into the AIRB capital formula.

* Restated

CREDIT EXPOSURE - MATURITY PROFILE ¹

(\$ millions)	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09
Business and government portfolios						
Corporate						
Less than 1 year ²	21,772	22,663	19,633	19,713	20,272	22,893
1 - 3 years	27,894	27,697	27,968	27,703	25,883	23,929
3 - 5 years	10,083	9,949	10,237	11,837	14,481	19,270
Over 5 years	2,282	2,489	2,766	3,170	3,531	4,184
	62,031	62,798	60,604	62,423	64,167	70,276
Sovereign						
Less than 1 year ²	5,016	5,200	5,047	4,920	4,954	6,160
1 - 3 years	33,779	19,555	26,727	34,195	32,813	27,322
3 - 5 years	19,347	19,513	19,788	21,541	23,585	30,718
Over 5 years	718	756	597	676	678	645
	58,860	45,024	52,159	61,332	62,030	64,845
Banks						
Less than 1 year ²	53,233	52,837	46,226	39,768	39,750	47,137
1 - 3 years	15,999	13,510	14,000	8,839	6,698	9,343
3 - 5 years	4,794	5,381	5,925	7,494	8,179	8,360
Over 5 years	1,040	1,103	1,211	1,573	1,830	2,023
	75,066	72,831	67,362	57,674	56,457	66,863
Total Business and government portfolios	195,957	180,653	180,125	181,429	182,654	201,984
Retail portfolios						
Real estate and secured personal lending						
Less than 1 year ²	56,443	57,302	52,974	50,498	46,594	44,353
1 - 3 years	29,880	27,652	26,684	26,083	24,492	22,754
3 - 5 years	47,229	48,927	46,070	44,644	43,545	36,840
Over 5 years	3,435	3,555	3,524	4,442	5,548	7,156
	136,987	137,436	129,252	125,667	120,179	111,103
Qualifying revolving retail						
Less than 1 year ²	61,278	61,512	61,706	61,661	39,400	38,814
	61,278	61,512	61,706	61,661	39,400	38,814
Other retail						
Less than 1 year ²	9,455	9,345	9,181	8,720	7,959	7,342
1 - 3 years	702	726	902	1,394	1,992	2,722
3 - 5 years	74	72	67	70	72	73
Over 5 years	55	233	245	251	65	71
	10,286	10,376	10,395	10,435	10,088	10,208
Total retail portfolios	208,551	209,324	201,353	197,763	169,667	160,125
Total credit exposure	404,508	389,977	381,478	379,192	352,321	362,109

¹ This table provides residual contractual maturity of our gross exposure at default for our business and government and retail exposures under the AIRB approach. Amounts are after valuation adjustments related to financial guarantors and before allowance for credit losses.

² Demand loans are included in the "Less than 1 year" category.

BUSINESS AND GOVERNMENT EXPOSURES (AIRB) BY INDUSTRY GROUPS ¹

(\$ millions)

	Q3/10					Total	Q2/10 Total	Q1/10 Total	Q4/09 Total	Q3/09 Total	Q2/09 Total
	Drawn	Undrawn commitments	Repo-style transactions	Other off-balance sheet	OTC derivatives						
Commercial mortgages	6,356	289	-	-	-	6,645	6,294	6,138	6,228	6,380	6,323
Financial institutions	27,587	2,784	5,596	45,530	10,582	92,079	85,816	79,517	71,314	69,646	84,003
Retail and wholesale	2,449	1,574	-	282	43	4,348	4,216	3,980	3,903	3,883	3,848
Business and personal services	3,293	1,265	61	341	452	5,412	5,540	5,473	5,065	5,281	4,449
Manufacturing, capital goods	1,001	1,051	-	103	47	2,202	2,176	2,052	2,062	2,112	2,373
Manufacturing, consumer goods	1,296	931	-	38	35	2,300	2,075	1,899	1,960	2,229	2,480
Real estate and construction	5,697	1,878	-	626	64	8,265	8,199	8,186	8,183	8,086	8,716
Agriculture	2,837	1,117	-	33	17	4,004	4,127	3,667	3,486	3,719	3,824
Oil and gas	2,483	4,545	-	430	344	7,802	7,921	7,802	8,128	8,456	8,532
Mining	255	1,112	-	285	59	1,711	1,521	1,742	1,795	1,837	3,177
Forest products	392	323	4	111	32	862	929	727	761	846	968
Technology	397	382	-	30	5	814	797	839	888	842	1,183
Cable and telecommunications	295	893	-	144	321	1,653	1,735	1,677	1,711	1,725	1,755
Broadcasting, publishing and printing	377	408	-	49	16	850	831	901	990	1,000	1,171
Transportation	1,125	784	-	426	33	2,368	2,236	2,303	2,390	2,469	2,476
Utilities	858	1,797	-	318	388	3,361	3,071	3,091	3,185	3,500	3,416
Social/educational services	1,162	932	19	69	67	2,249	2,244	2,086	2,135	2,188	2,133
Governments	44,442	3,023	51	52	1,464	49,032	40,925	48,045	57,245	58,455	61,157
	102,302	25,088	5,731	48,867	13,969	195,957	180,653	180,125	181,429	182,654	201,984

¹ Amounts are before allowance for credit losses and after valuation adjustments related to financial guarantors.

EAD UNDER THE STANDARDIZED APPROACH

(\$ millions)

	Risk-weight category						Total
	0%	20%	50%	75%	100%	150%	
Q3/10							
Corporate	-	1	39	-	4,867	-	4,907
Sovereign	2,901	2	65	-	150	-	3,118
Banks	-	904	134	-	11	-	1,049
Real estate secured personal lending	-	-	-	2,211	1	-	2,212
Other retail	-	-	-	817	212	-	1,029
	2,901	907	238	3,028	5,241	-	12,315
Q2/10	2,792	1,039	259	2,998	5,309	-	12,397
Q1/10	2,159	1,181	428	3,179	5,606	31	12,584
Q4/09	1,847	1,477	361	3,210	5,986	35	12,916
Q3/09	1,580	1,825	340	2,300	6,692	33	12,770
Q2/09	1,523	2,581	398	2,500	7,581	-	14,583

EXPOSURE COVERED BY GUARANTEES AND CREDIT DERIVATIVES ¹

(\$ millions)

	Q3/10			Q2/10			Q1/10			Q4/09			Q3/09		
	Provider of guarantees/ credit derivatives			Provider of guarantees/ credit derivatives			Provider of guarantees/ credit derivatives			Provider of guarantees/ credit derivatives			Provider of guarantees/ credit derivatives		
	Corporate	Sovereign	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign	Bank	Corporate	Sovereign	Bank
Corporate	1,102	733	1,151	1,423	263	1,137	1,277	217	1,356	1,329	298	1,508	1,475	322	1,679
Sovereign	-	1,837	-	-	1,516	-	-	1,481	-	-	1,460	-	-	1,460	4
Banks	-	1,964	912	-	-	1,208	-	-	1,029	-	-	980	-	-	653
Real estate secured personal lending	475	62,178	-	577	63,982	-	571	61,051	-	565	58,356	-	563	53,285	-
Other retail	-	385	-	-	134	-	-	145	-	-	156	-	-	167	-
	1,577	67,097	2,063	2,000	65,895	2,345	1,848	62,894	2,385	1,894	60,270	2,488	2,038	55,234	2,336

¹ This table provides information on credit mitigants against exposures under the AIRB approach.

EXPOSURES SECURITIZED AS ORIGINATOR ¹

(\$ millions)

	Q3/10			Q2/10	Q1/10	Q4/09	Q3/09	
	Residential mortgages ²	Commercial mortgages	Credit cards ³	Total	Total	Total	Total	Total
Securitized and sold assets	29,266	457	N/A	29,723	29,121	29,500	29,504	32,471
Securitized and retained as MBS inventory	16,581	-	N/A	16,581	15,657	17,802	20,083	21,027
Impaired and other past due loans ⁴	264 ⁵	-	N/A	264	298	302	275	294
Net write-offs for the period	-	-	N/A	-	1	1	1	58

BANK SPONSORED MULTI-SELLER CONDUITS EXPOSURE

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09
	Asset amount					
Canadian residential mortgages	586	764	891	1,098	1,454	2,164
Auto leases	189	299	569	737	907	1,129
Franchise loans	495	458	452	529	719	722
Auto loans	-	9	90	138	189	285
Credit cards	975	975	975	975	975	975
Equipment leases/loans	54	71	101	130	163	203
Commercial mortgages	3	4	5	5	6	9
Trade receivables	64	-	-	-	-	-
	2,366	2,580	3,083	3,612	4,413	5,487

SECURITIZATION EXPOSURES (IRB APPROACH)

(\$ millions)

	Q3/10			Q2/10	Q1/10	Q4/09	Q3/09	
	Own securitized assets	Third party assets	Total	Total	Total	Total	Total	
Residential mortgages	Credit cards							
EAD	1,059	7	16,468	17,534	17,748	18,813	17,446	17,602

¹ This table provides the amount of assets securitized by CIBC as originator. Related impaired and other past due loans and the net write-offs on the securitized assets (which are not recognized on CIBC consolidated balance sheet) are also included in the table.

² Includes insured and uninsured residential mortgages.

³ N/A - As stated in Footnote 1 on Page 33, commencing Q4/09, we are required to hold regulatory capital for the underlying securitized credit card receivables as if they had remained on our consolidated balance sheet.

⁴ Other past due loans are loans with repayment of principal and payment of interest overdue for over 90 days.

⁵ Includes insured amount of \$247 million.

SECURITIZATION EXPOSURES - RISK WEIGHTED ASSETS AND CAPITAL CHARGES

(\$ millions)

	Q3/10						Q2/10					
	EAD		RWA		Capital charge		EAD		RWA		Capital charge	
	IRB ²	Standardized	IRB	Standardized	IRB	Standardized	IRB ²	Standardized	IRB	Standardized	IRB	Standardized
Risk ratings ¹												
AAA to BBB-	16,391	-	1,833	-	147	-	16,760	-	1,941	-	155	-
BB+ to BB-	9	-	37	-	3	-	117	-	379	-	30	-
Unrated	253	-	71	-	6	-	269	-	118	-	10	-
	16,653	-	1,941	-	156	-	17,146	-	2,438	-	195	-
Deduction from capital												
Tier 1												
Accumulated gain on sale ³	58	-	-	-	58	-	58	-	-	-	58	-
Tier 1 and 2												
Rated below BB-	330	-	-	-	330	-	126	-	-	-	126	-
Other unrated exposure ⁴	101	-	-	-	101	-	85	-	-	-	85	-
	489	-	-	-	489	-	269	-	-	-	269	-

(\$ millions)

	Q1/10						Q4/09					
	EAD		RWA		Capital charge		EAD		RWA		Capital charge	
	IRB	Standardized	IRB	Standardized	IRB	Standardized	IRB	Standardized	IRB	Standardized	IRB	Standardized
Risk ratings ¹												
AAA to BBB-	17,739	-	2,184	-	175	-	16,367	-	2,015	-	161	-
BB+ to BB-	124	-	400	-	32	-	116	-	365	-	29	-
Unrated	357	-	128	-	10	-	483	-	142	-	11	-
	18,220	-	2,712	-	217	-	16,966	-	2,522	-	201	-
Deduction from capital												
Tier 1												
Accumulated gain on sale ³	60	-	-	-	60	-	59	-	-	-	59	-
Tier 1 and 2												
Rated below BB-	117	-	-	-	117	-	120	-	-	-	120	-
Other unrated exposure ⁴	85	-	-	-	85	-	82	-	-	-	82	-
	262	-	-	-	262	-	261	-	-	-	261	-

SECURITIZATION SUBJECT TO EARLY AMORTIZATION

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09
Retail					
Originator/ Seller's interest					
Drawn - EAD ⁵	N/A	N/A	N/A	N/A	2,812
RWA (for drawn and undrawn)	N/A	N/A	N/A	N/A	28

¹ Includes originator and investor interests.

² Net of financial collateral \$392 million (Q2/10: \$333 million).

³ Underlying assets include residential mortgages of \$956 million (Q2/10: \$932 million) and credit card loans \$3.03 billion (Q2/10: \$1.9 billion).

⁴ Pertains to cash account that is a first loss protection for residential mortgage securitized, unrated credit exposures, and securities.

⁵ Underlying asset comprises credit card loans.

N/A - As stated in Footnote 1 on page 33, commencing Q4/09, we are required to hold regulatory capital for the underlying securitized credit card receivables as if they had remained on our consolidated balance sheet.

REGULATORY CAPITAL (BASEL I BASIS)¹

(\$ millions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09
Tier 1 capital						
Common shares ²	6,659	6,509	6,372	6,241	6,162	6,091
Contributed surplus	96	94	94	92	101	104
Retained earnings	5,972	5,713	5,432	5,156	4,886	4,826
Net after tax fair value losses arising from changes in institution's own credit risk	1	3	3	4	6	10
Foreign currency translation adjustments (component of AOCI)	(667)	(715)	(535)	(495)	(477)	(347)
Net after tax unrealized holding losses on AFS equity securities in OCI	-	-	-	(14)	(16)	(26)
Non-cumulative preferred shares ³	3,756	3,756	3,756	3,756	3,756	3,756
Innovative instruments ⁴	1,597	1,586	1,599	1,599	1,598	1,589
Certain non-controlling interests in subsidiaries	165	168	171	174	170	175
Goodwill	(1,917)	(1,904)	(1,954)	(1,997)	(1,992)	(2,099)
	15,662	15,210	14,938	14,516	14,194	14,079
Tier 2 capital						
Perpetual subordinated indebtedness	272	269	283	286	285	360
Other subordinated indebtedness (net of amortization)	4,397	5,698	4,642	4,736	5,246	5,302
General allowance for credit losses ^{5,6}	1,154	1,131	1,123	1,131	1,030	988
Net after tax unrealized holding gains on AFS equity securities in OCI	5	3	-	-	-	-
	5,828	7,101	6,048	6,153	6,561	6,650
Total Tier 1 and Tier 2 capital	21,490	22,311	20,986	20,669	20,755	20,729
Equity-accounted investments and other	(1,165)	(1,079)	(944)	(929)	(945)	(812)
Total capital	20,325	21,232	20,042	19,740	19,810	19,917
Total risk-weighted assets	131,886	129,222	128,333	129,231	130,837	135,571
Tier 1 capital ratio	11.9%	11.8%	11.6%	11.2%	10.8%	10.4%
Total capital ratio	15.4%	16.4%	15.6%	15.3%	15.1%	14.7%

¹ Regulatory capital and ratios based upon Basel I methodology provided for comparison purposes only.

² Does not include short trading positions in CIBC common shares.

³ Includes non-cumulative preferred shares totaling \$600 million (Q2/10: \$600 million) that are redeemable by the holders and as such, are shown as preferred share liabilities on the consolidated balance sheet.

⁴ On March 13, 2009 CIBC Capital Trust, wholly owned by CIBC, issued \$1.3 billion of 9.976% CIBC Tier 1 Notes - Series A due June 30, 2108 and \$300 million of 10.25% CIBC Tier 1 Notes - Series B due June 30, 2108 (together, the Tier 1 Notes). The Tier 1 Notes qualify as our Tier 1 regulatory capital.

⁵ The amount of general allowance for credit losses eligible for inclusion in Tier 2 capital is the lesser of the total general allowance or 0.875% of risk-weighted assets.

⁶ Amounts for the periods prior to Q4/09 have not been adjusted for the movement of specific allowance related to credit cards to general allowance.

RISK-WEIGHTED ASSETS (BASEL I BASIS) ¹

(\$ billions)

	Q3/10	Q2/10	Q1/10	Q4/09	Q3/09	Q2/09
On-balance sheet assets:						
Cash and deposits with banks	1.5	1.3	1.3	1.1	1.0	1.3
Securities	3.2	3.1	3.2	3.0	3.1	3.8
Securities borrowed or purchased under resale agreements	0.6	0.6	0.6	0.8	0.7	0.7
Loans	68.7	69.9	69.7	69.0	67.9	69.6
Mortgage loans	23.6	21.6	20.7	20.4	21.6	20.1
Other assets	14.2	13.6	14.0	16.3	17.4	18.5
Total on-balance sheet assets	111.8	110.1	109.5	110.6	111.7	114.0
Off-balance sheet instruments:						
Credit-related arrangements:						
Lines of credit	9.4	8.9	8.5	8.3	8.2	8.1
Guarantees, letters of credit and securities lending ^{2,3}	4.5	4.0	3.8	4.0	3.9	4.5
Other	0.4	0.4	0.3	0.3	0.3	0.3
	14.3	13.3	12.6	12.6	12.4	12.9
Derivatives	3.7	3.9	4.2	4.7	5.0	6.2
Total off-balance sheet instruments	18.0	17.2	16.8	17.3	17.4	19.1
Total risk-weighted assets before adjustments for market risk	129.8	127.3	126.3	127.9	129.1	133.1
Add: market risk for trading activity	2.1	1.9	2.0	1.3	1.7	2.5
Total risk-weighted assets	131.9	129.2	128.3	129.2	130.8	135.6
Common equity to risk-weighted assets	9.3%	9.0%	9.0%	8.6%	8.2%	7.9%
General allowance for credit losses to risk-weighted assets ⁴	0.92%	1.00%	1.02%	1.01%	0.79%	0.73%

¹ Risk-weighted assets based upon Basel I methodology provided for comparison purposes only.

² Includes the full contract amount of custodial client securities with indemnification lent by CIBC Mellon Global Securities Services Company.

³ Securities lending of \$7.4 billion (Q2/10: \$6.5 billion) for cash is excluded from the table above because it is reported on the consolidated balance sheet as obligations related to securities lent or sold under repurchase agreements.

⁴ Amounts for the periods prior to Q4/09 have not been adjusted for the movement of specific allowance related to credit cards to general allowance.

Advanced Internal Rating Based (AIRB) approach for credit risk

Internal models based on historical experience of key risk assumptions are used to compute the capital requirements.

Advanced Measurement Approach (AMA) for operational risk

The capital charge for operational risk is calculated based on internal risk measurement models, using a combination of quantitative and qualitative risk measurement techniques.

Business and government portfolios

A category of exposures that includes lending to businesses and governments, where the primary basis of adjudication relies on the determination and assignment of an appropriate risk rating, that reflects the credit risk of the exposure.

Corporate exposures

Direct credit risk exposures to corporations, partnerships and proprietorships, and exposures guaranteed by those entities.

Credit risk

Risk of financial loss due to a borrower or counterparty failing to meet its obligations in accordance with agreed terms.

Drawn exposure

The amount of credit risk exposure resulting from loans already advanced to the customer.

Exposure at default (EAD)

An estimate of the amount of exposure to a customer at the event of, and at the time of, default.

Internal Models Approach (IMA) for market risk

Internal models are used to calculate the regulatory capital requirement CIBC must meet for specific risks and general market risks.

Internal Ratings Based approach for securitization exposures

The computation of capital charge is based on risk-weights that are mapped from internal ratings.

Loss given default (LGD)

An estimate of the amount of exposure to a customer that will not be recovered following a default by that customer, expressed as a percentage of the exposure at default.

Operational risk

The risk of loss resulting from inadequate or failed internal processes, systems, or from human error or external events.

Probability of default (PD)

An estimate of the likelihood of default for any particular customer, which occurs, when that customer is not able to repay its obligations as they become contractually due.

Qualifying revolving retail

This exposure class includes credit cards, unsecured lines of credit and overdraft protection products extended to individuals (except in case of Standardized approach) under the Basel II framework.

Real estate secured and personal lending

This exposure class includes residential mortgages and home equity lines of credit extended to individuals under the Basel II framework.

Regulatory capital

Regulatory capital comprises Tier 1 and Tier 2 capital as defined by OSFI's Capital Adequacy Regulations. Tier 1 capital comprises common shares excluding short trading positions in our own shares, retained earnings, preferred shares, innovative capital instruments non-controlling interests, contributed surplus, and foreign currency translation adjustments. Goodwill and gain on sale of applicable securitized assets is deducted from Tier 1 capital. Tier 2 capital comprises subordinated debt and eligible general allowance. Items which are deducted 50% from each of Tier 1 capital and Tier 2 capital include allowance shortfall calculated under Advanced Internal Ratings Based (AIRB) approach, securitization exposures (other than gain on sale) and substantial investments in unconsolidated entities. The substantial investment amounts which qualified for OSFI's transition rules were deducted 100% from Tier 2 capital during 2008. In addition, investment in insurance activities continue to be deducted 100% from Tier 2 capital in accordance with OSFI's transition rules.

Retail portfolios

A category of exposures that includes primarily personal but also small business lending, where the primary basis of adjudication relies on credit scoring models.

Risk-weighted assets

Under Basel I, RWAs are calculated by applying risk-weighting factors specified by OSFI to all on-balance sheet assets and off-balance sheet exposures for non trading books plus statistically estimated risk exposures in trading books. Under Basel II AIRB approach, RWAs are calculated according to the mathematical formulae utilizing PDs, LGDs, and EADs and in some cases, maturity adjustments. Under the standardized approach, RWAs are calculated by applying the weighting factors specified in the OSFI guidelines to on-and off-balance sheet exposures. Risk-weighted assets for market risk in the trading portfolio are statistically estimated based on models approved by OSFI.

Securitization

The process of selling assets (normally financial assets such as loans, leases, trade receivables, credit card receivables or mortgages) to trusts or other special purpose entities (SPEs). An SPE normally issues securities or other form of interests to investors and/or the asset transferor, and the SPE uses the proceeds of the issue of securities to purchase the transferred assets. The SPE will generally use the cash flows generated by the assets to meet the obligations under the securities or other interests issued by the SPE, which may carry a number of different risk profiles.

Sovereign exposures

Direct credit risk exposures to governments, central banks and certain public sector entities, and exposures guaranteed by those entities.

Standardized approach for credit risk

Credit risk capital requirements are calculated based on a standardized set of risk-weights as prescribed by the regulator. The standardized risk-weights are based on external credit assessment, where available, and other risk-related factors, including exposure asset class, collateral, etc.

Tier 1 and total capital ratios

Tier 1 and total regulatory capital, divided by risk-weighted assets, based on guidelines set by OSFI, based on Bank for International Settlements standards.