



Supplementary Financial Information

For the period ended
April 30, 2016

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q2/16, and our 2015 annual report (including audited consolidated financial statements and accompanying management's discussion and analysis). Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. All relevant information in this document is prepared under International Financial Reporting Standards (IFRS) and all amounts are in millions of Canadian dollars, unless otherwise stated.

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NOTES TO USERS

External reporting changes

The following external reporting changes were made in the first quarter of 2016. Prior period amounts were reclassified accordingly. The changes impacted the results of our strategic business units (SBUs), but there was no impact on consolidated net income resulting from these reclassifications.

- In the corporate and investment banking and business banking lines of business within Capital Markets and Retail and Business Banking, respectively, our client segmentation was redefined in a manner that reinforced our client-focused strategy, and resulted in a greater degree of industry specialization and expertise, while providing enhanced client coverage. We transferred client accounts accordingly between these lines of business.
- The transfer pricing methodology used by Treasury to charge and credit the SBUs for the cost and benefit of funding assets and liabilities, respectively, was enhanced to better align to our liquidity risk models.

In addition:

Within Capital Markets:

- Equity and debt underwriting revenue, previously shared between the global markets and corporate and investment banking lines of business, was transferred to be reported entirely within the corporate and investment banking line of business.

Within Wealth Management:

- The wealth advisory services business previously reported in the asset management line of business was transferred to the retail brokerage line of business.
- An "other" line of business was established to include the results of American Century Investments (ACI), previously reported in the asset management line of business.

Non-GAAP measures

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

Adjusted measures

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

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

Adjusted diluted EPS

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

Adjusted efficiency ratio

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

Adjusted dividend payout ratio

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

Adjusted return on common shareholders' equity

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

Adjusted effective tax rate

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

Economic capital

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

Economic profit

Net income attributable to equity shareholders, adjusted for a charge on economic capital, determines economic profit. This measures the return generated by each SBU in excess of our cost of capital, thus enabling users of our financial information to identify relative contributions to shareholder value. Reconciliation of net income attributable to equity shareholders to economic profit is provided with segmented information on pages 9 to 11.

Segmented return on equity

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

Reconciliation of non-GAAP to GAAP measures

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



NOTES TO USERS

(\$ millions)		Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Reconciliation of non-GAAP to GAAP measures														
Reported and adjusted diluted EPS														
Reported net income attributable to common shareholders	A	926	968	767	962	895	907	791	899	292	1,894	1,802	3,531	3,131
After-tax impact of items of note		21	47	172	12	13	33	100	(13)	571	68	46	230	432
Adjusted net income attributable to common shareholders ¹	B	947	1,015	939	974	908	940	891	886	863	1,962	1,848	3,761	3,563
Diluted weighted-average common shares outstanding (thousands)	C	395,150	397,428	397,838	397,828	397,785	397,887	397,907	398,022	398,519	396,302	397,833	397,832	398,420
Reported diluted EPS (\$)	A / C	2.35	2.43	1.93	2.42	2.25	2.28	1.98	2.26	0.73	4.78	4.53	8.87	7.86
Adjusted diluted EPS (\$) ¹	B / C	2.40	2.55	2.36	2.45	2.28	2.36	2.24	2.23	2.17	4.95	4.64	9.45	8.94
Reported and adjusted efficiency ratio														
Reported total revenue	D	3,631	3,587	3,483	3,520	3,394	3,459	3,213	3,355	3,164	7,218	6,853	13,856	13,363
Adjusting items:														
Pre-tax impact of items of note		(53)	4	2	4	9	(55)	118	(49)	8	(49)	(46)	(40)	(276)
TEB		120	115	91	131	112	148	85	102	124	235	260	482	421
Adjusted total revenue ¹	E	3,698	3,706	3,576	3,655	3,515	3,552	3,416	3,408	3,296	7,404	7,067	14,298	13,508
Reported non-interest expenses	F	2,242	2,164	2,383	2,179	2,104	2,195	2,083	2,044	2,409	4,406	4,299	8,861	8,512
Adjusting items:														
Pre-tax impact of items of note		(95)	(10)	(223)	(12)	(9)	(94)	(20)	(17)	(447)	(105)	(103)	(338)	(539)
Adjusted non-interest expenses ¹	G	2,147	2,154	2,160	2,167	2,095	2,101	2,063	2,027	1,962	4,301	4,196	8,523	7,973
Reported efficiency ratio	F / D	61.7%	60.3%	68.4%	61.9%	62.0%	63.5%	64.8%	60.9%	76.1%	61.0%	62.7%	63.9%	63.7%
Adjusted efficiency ratio ¹	G / E	58.0%	58.1%	60.4%	59.3%	59.6%	59.2%	60.4%	59.5%	59.5%	58.1%	59.4%	59.6%	59.0%
Reported and adjusted dividend payout ratio														
Dividends paid to common shareholders	H	466	457	445	433	421	409	398	397	390	923	830	1,708	1,567
Reported dividend payout ratio	H / A	50.2%	47.3%	58.0%	45.0%	47.1%	45.1%	50.3%	44.2%	133.5%	48.7%	46.1%	48.4%	50.0%
Adjusted dividend payout ratio ¹	H / B	49.1%	45.1%	47.4%	44.5%	46.4%	43.5%	44.6%	44.8%	45.2%	47.0%	44.9%	45.4%	44.0%
Reported and adjusted return on common shareholders' equity														
Average common shareholders' equity	I	20,899	21,233	20,122	18,733	18,437	18,123	17,528	16,989	17,173	21,068	18,277	18,857	17,067
Reported return on common shareholders' equity	A / I ²	18.0%	18.1%	15.1%	20.4%	19.9%	19.9%	17.9%	21.0%	7.0%	18.1%	19.9%	18.7%	18.3%
Adjusted return on common shareholders' equity ¹	B / I ²	18.4%	19.0%	18.5%	20.6%	20.2%	20.6%	20.1%	20.7%	20.6%	18.7%	20.4%	19.9%	20.9%
Reported and adjusted effective tax rate														
Reported income before income taxes	J	1,065	1,161	902	1,152	1,093	1,077	936	1,116	425	2,226	2,170	4,224	3,914
Pre-tax impact of items of note		82	83	225	16	18	39	138	(32)	600	165	57	298	408
Adjusted income before income taxes ¹	K	1,147	1,244	1,127	1,168	1,111	1,116	1,074	1,084	1,025	2,391	2,227	4,522	4,322
Reported income taxes	L	124	179	124	174	182	154	125	195	119	303	336	634	699
Tax impact of items of note		61	36	51	4	5	6	38	(19)	19	97	11	66	(34)
Adjusted income taxes ¹	M	185	215	175	178	187	160	163	176	138	400	347	700	665
Reported effective tax rate	L / J	11.6%	15.4%	13.7%	15.1%	16.7%	14.3%	13.4%	17.5%	28.1%	13.6%	15.5%	15.0%	17.9%
Adjusted effective tax rate ¹	M / K	16.1%	17.3%	15.5%	15.2%	16.8%	14.3%	15.2%	16.2%	13.5%	16.7%	15.6%	15.5%	15.4%

¹ Non-GAAP measure.

² Annualized.

NOTES TO USERS

(\$ millions)

Items of note	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Gain, net of related transaction and severance costs, on the sale of a processing centre	(53)	-	-	-	-	-	-	-	-	(53)	-	-	-
Gain arising from accounting adjustments on credit card-related balance sheet amounts	-	-	-	-	-	(46)	-	-	-	-	(46)	(46)	-
Gain on sale of an investment in our merchant banking portfolio	-	-	-	-	-	(23)	-	-	-	-	(23)	(23)	-
Gain in respect of the Aeroplan transactions with Aimia Canada Inc. and TD, net of costs relating to the development of our enhanced travel rewards program	-	-	-	-	-	-	18	9	22	-	-	-	(190)
Gain within an equity-accounted investment in our merchant banking portfolio	-	-	-	-	-	-	-	(52)	-	-	-	-	(52)
Loss (income) from the structured credit run-off business	11	5	3	6	8	12	(2)	2	4	16	20	29	15
Amortization of intangible assets	7	9	11	10	10	11	10	9	9	16	21	42	36
Increase in legal provisions	77	-	-	-	-	-	-	-	-	77	-	-	-
Increase (decrease) in collective allowance recognized in Corporate and Other ¹	40	69	-	-	-	-	-	-	-	109	-	-	(26)
Charge resulting from operational changes in the processing of write-offs in Retail and Business Banking	-	-	-	-	-	-	-	-	-	-	-	-	26
Losses (gains) in our exited European leveraged finance portfolio	-	-	-	-	-	-	-	-	-	-	-	-	(78)
Loan losses in our exited U.S. leveraged finance portfolio	-	-	-	-	-	-	-	-	22	-	-	-	22
Restructuring charges primarily relating to employee severance	-	-	211	-	-	85	-	-	-	-	85	296	-
Charges relating to CIBC FirstCaribbean	-	-	-	-	-	-	-	-	543	-	-	-	543
Charge relating to the incorporation of funding valuation adjustments (FVA) into the valuation of our uncollateralized derivatives	-	-	-	-	-	-	112	-	-	-	-	-	112
Pre-tax impact of items of note on net income	82	83	225	16	18	39	138	(32)	600	165	57	298	408
Income tax impact on above items of note	(31)	(21)	(51)	(4)	(5)	(6)	(38)	19	(19)	(52)	(11)	(66)	34
Income tax recovery due to the settlement of transfer pricing-related matters	(30)	-	-	-	-	-	-	-	-	(30)	-	-	-
Income tax recovery arising from a change in our expected utilization of tax loss carryforwards	-	(15)	-	-	-	-	-	-	-	(15)	-	-	-
After-tax impact of items of note on net income	21	47	174	12	13	33	100	(13)	581	68	46	232	442
After-tax impact of items of note on non-controlling interests	-	-	(2)	-	-	-	-	-	(10)	-	-	(2)	(10)
After-tax impact of items of note on net income attributable to common shareholders	21	47	172	12	13	33	100	(13)	571	68	46	230	432

¹ Relates to the collective allowance, except for: (i) residential mortgages greater than 90 days delinquent; (ii) personal loans and scored small business loans greater than 30 days delinquent; and (iii) net write-offs for the cards portfolio, which are all reported in the respective SBUs.

FINANCIAL HIGHLIGHTS

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Financial results (\$ millions)													
Net interest income	2,037	2,106	2,043	2,021	1,895	1,956	1,881	1,875	1,798	4,143	3,851	7,915	7,459
Non-interest income	1,594	1,481	1,440	1,499	1,499	1,503	1,332	1,480	1,366	3,075	3,002	5,941	5,904
Total revenue	3,631	3,587	3,483	3,520	3,394	3,459	3,213	3,355	3,164	7,218	6,853	13,856	13,363
Provision for credit losses	324	262	198	189	197	187	194	195	330	586	384	771	937
Non-interest expenses	2,242	2,164	2,383	2,179	2,104	2,195	2,083	2,044	2,409	4,406	4,299	8,861	8,512
Income before income taxes	1,065	1,161	902	1,152	1,093	1,077	936	1,116	425	2,226	2,170	4,224	3,914
Income taxes	124	179	124	174	182	154	125	195	119	303	336	634	699
Net income	941	982	778	978	911	923	811	921	306	1,923	1,834	3,590	3,215
Net income (loss) attributable to non-controlling interests	5	5	2	5	4	3	2	3	(11)	10	7	14	(3)
Preferred shareholders	10	9	9	11	12	13	18	19	25	19	25	45	87
Common shareholders	926	968	767	962	895	907	791	899	292	1,894	1,802	3,531	3,131
Net income attributable to equity shareholders	936	977	776	973	907	920	809	918	317	1,913	1,827	3,576	3,218
Financial measures													
Reported efficiency ratio	61.7%	60.3%	68.4%	61.9%	62.0%	63.5%	64.8%	60.9%	76.1%	61.0%	62.7%	63.9%	63.7%
Adjusted efficiency ratio ¹	58.0%	58.1%	60.4%	59.3%	59.6%	59.2%	60.4%	59.5%	59.5%	58.1%	59.4%	59.6%	59.0%
Loan loss ratio ²	0.38%	0.26%	0.26%	0.25%	0.30%	0.28%	0.30%	0.33%	0.51%	0.32%	0.29%	0.27%	0.38%
Reported return on common shareholders' equity	18.0%	18.1%	15.1%	20.4%	19.9%	19.9%	17.9%	21.0%	7.0%	18.1%	19.9%	18.7%	18.3%
Adjusted return on common shareholders' equity ¹	18.4%	19.0%	18.5%	20.6%	20.2%	20.6%	20.1%	20.7%	20.6%	18.7%	20.4%	19.9%	20.9%
Net interest margin	1.65%	1.69%	1.70%	1.75%	1.73%	1.77%	1.78%	1.81%	1.81%	1.67%	1.75%	1.74%	1.81%
Net interest margin on average interest-earning assets ³	1.89%	1.94%	1.95%	2.01%	2.01%	2.04%	2.02%	2.05%	2.07%	1.92%	2.03%	2.00%	2.05%
Return on average assets ⁴	0.76%	0.79%	0.65%	0.85%	0.83%	0.84%	0.77%	0.89%	0.31%	0.78%	0.83%	0.79%	0.78%
Return on average interest-earning assets ^{3,4}	0.88%	0.91%	0.74%	0.97%	0.97%	0.96%	0.87%	1.01%	0.35%	0.89%	0.96%	0.91%	0.89%
Total shareholder return	12.72%	(8.13)%	8.61%	(2.40)%	11.10%	(13.42)%	2.66%	4.65%	14.05%	3.56%	(3.81)%	1.96%	20.87%
Reported effective tax rate	11.6%	15.4%	13.7%	15.1%	16.7%	14.3%	13.4%	17.5%	28.1%	13.6%	15.5%	15.0%	17.9%
Adjusted effective tax rate ¹	16.1%	17.3%	15.5%	15.2%	16.8%	14.3%	15.2%	16.2%	13.5%	16.7%	15.6%	15.5%	15.4%
Common share information													
Per share (\$)													
Basic EPS	2.35	2.44	1.93	2.42	2.25	2.28	1.99	2.26	0.73	4.79	4.54	8.89	7.87
Reported diluted EPS	2.35	2.43	1.93	2.42	2.25	2.28	1.98	2.26	0.73	4.78	4.53	8.87	7.86
Adjusted diluted EPS ¹	2.40	2.55	2.36	2.45	2.28	2.36	2.24	2.23	2.17	4.95	4.64	9.45	8.94
Dividends	1.18	1.15	1.12	1.09	1.06	1.03	1.00	1.00	0.98	2.33	2.09	4.30	3.94
Book value	52.16	52.56	51.25	50.02	47.08	45.99	44.30	43.02	42.04	52.16	47.08	51.25	44.30
Share price (\$)													
High	101.76	101.22	102.74	96.99	97.62	107.16	107.01	102.06	97.72	101.76	107.16	107.16	107.01
Low	83.33	83.42	86.00	89.55	89.26	88.18	95.93	95.66	85.49	83.33	88.18	86.00	85.49
Closing	101.34	91.24	100.28	93.46	96.88	88.18	102.89	101.21	97.72	101.34	96.88	100.28	102.89
Shares outstanding (thousands)													
Weighted-average basic	394,679	396,927	397,253	397,270	397,212	397,117	397,009	397,179	397,758	395,815	397,164	397,213	397,620
Weighted-average diluted	395,150	397,428	397,838	397,828	397,785	397,887	397,907	398,022	398,519	396,302	397,833	397,832	398,420
End of period	394,679	395,179	397,291	397,234	397,262	397,142	397,021	396,974	397,375	394,679	397,262	397,291	397,021
Market capitalization (\$ millions)	39,997	36,056	39,840	37,126	38,487	35,020	40,850	40,178	38,832	39,997	38,487	39,840	40,850
Value measures													
Dividend yield (based on closing share price)	4.7%	5.0%	4.4%	4.6%	4.5%	4.6%	3.9%	3.9%	4.1%	4.6%	4.4%	4.3%	3.8%
Reported dividend payout ratio	50.2%	47.3%	58.0%	45.0%	47.1%	45.1%	50.3%	44.2%	133.5%	48.7%	46.1%	48.4%	50.0%
Adjusted dividend payout ratio ¹	49.1%	45.1%	47.4%	44.5%	46.4%	43.5%	44.6%	44.8%	45.2%	47.0%	44.9%	45.4%	44.0%
Market value to book value ratio	1.94	1.74	1.96	1.87	2.06	1.92	2.32	2.35	2.32	1.94	2.06	1.96	2.32

For footnotes, see next page.



FINANCIAL HIGHLIGHTS (continued)

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
On- and off-balance sheet information													
Cash, deposits with banks and securities	91,054	91,132	93,619	92,997	76,406	74,334	73,089	80,653	77,892	91,054	76,406	93,619	73,089
Loans and acceptances, net of allowance	303,761	301,301	290,981	285,502	276,543	274,966	268,240	262,489	258,680	303,761	276,543	290,981	268,240
Total assets	478,144	479,032	463,309	457,842	439,203	445,223	414,903	405,422	397,102	478,144	439,203	463,309	414,903
Deposits	368,710	377,234	366,657	360,525	341,188	339,875	325,393	322,314	314,023	368,710	341,188	366,657	325,393
Common shareholders' equity	20,585	20,770	20,360	19,869	18,703	18,265	17,588	17,076	16,707	20,585	18,703	20,360	17,588
Average assets	502,408	494,379	476,700	457,774	448,912	437,701	418,414	411,036	406,285	498,350	443,214	455,324	411,481
Average interest-earning assets ³	437,179	431,380	415,783	399,444	385,938	380,984	370,020	363,422	356,492	434,248	383,420	395,616	362,997
Average common shareholders' equity	20,899	21,233	20,122	18,733	18,437	18,123	17,528	16,989	17,173	21,068	18,277	18,857	17,067
Assets under administration ^{5,6}	1,878,290	1,833,071	1,846,142	1,871,875	1,894,715	1,794,586	1,703,360	1,699,527	1,650,229	1,878,290	1,894,715	1,846,142	1,703,360
Assets under management ⁶	169,521	169,389	170,465	172,316	165,810	162,315	151,913	148,340	143,344	169,521	165,810	170,465	151,913
Balance sheet quality (All-in basis) and liquidity measures⁷													
Risk-weighted assets (RWA)													
CET1 capital RWA	165,419	162,583	156,107	153,889	146,951	146,554	141,250	139,920	135,883	165,419	146,951	156,107	141,250
Tier 1 capital RWA	165,746	162,899	156,401	154,176	147,173	146,847	141,446	140,174	135,883	165,746	147,173	156,401	141,446
Total capital RWA	166,027	163,169	156,652	154,422	147,364	147,097	141,739	140,556	135,883	166,027	147,364	156,652	141,739
Capital ratios													
CET1 ratio	10.4%	10.6%	10.8%	10.8%	10.8%	10.3%	10.3%	10.1%	10.0%	10.4%	10.8%	10.8%	10.3%
Tier 1 capital ratio	11.9%	12.1%	12.5%	12.5%	12.6%	12.1%	12.2%	12.2%	12.1%	11.9%	12.6%	12.5%	12.2%
Total capital ratio	13.9%	14.2%	15.0%	15.0%	15.3%	15.0%	15.5%	14.8%	14.9%	13.9%	15.3%	15.0%	15.5%
Basel III leverage ratio													
Tier 1 capital	A	19,682	19,716	19,520	19,284	18,551	17,771	17,300	16,488	19,682	18,551	19,520	17,300
Leverage ratio exposure	B	516,838	516,037	502,552	493,475	474,276	471,937	n/a	n/a	516,838	474,276	502,552	n/a
Leverage ratio	A/B	3.8%	3.8%	3.9%	3.9%	3.9%	3.8%	n/a	n/a	3.8%	3.9%	3.9%	n/a
Liquidity coverage ratio		122%	121%	119%	121%	129%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other information													
Full-time equivalent employees ⁸	43,380	43,609	44,201	44,385	43,566	43,883	44,424	45,161	43,907	43,380	43,566	44,201	44,424

¹ See Notes to users: Non-GAAP measures.

² The ratio is calculated as the provision for credit losses on impaired loans to average loans and acceptances, net of allowance for credit losses. The provision for credit losses on impaired loans includes provision for: individual allowance; collective allowance on personal, scored small business and mortgage loans that are greater than 90 days delinquent; and net credit card write-offs.

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

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

⁵ Includes the full contract amount of assets under administration or custody under a 50/50 joint venture between CIBC and The Bank of New York Mellon.

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

⁷ Debt ratings - S&P Senior Long Term: A+; Moody's Senior Long Term: Aa3 (Negative Outlook). S&P changed the outlook on our senior debt ratings from negative to stable in December 2015.

⁸ Full-time equivalent employees is a measure that normalizes the number of full-time and part-time employees, base plus commissioned employees, and 100% commissioned employees into equivalent full-time units based on actual hours of paid work during a given period.

n/a Not applicable.

NET INTEREST INCOME

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Interest income													
Loans	2,384	2,426	2,385	2,418	2,306	2,464	2,410	2,389	2,282	4,810	4,770	9,573	9,504
Securities	436	435	385	380	370	389	403	397	399	871	759	1,524	1,628
Securities borrowed or purchased under resale agreements	80	73	60	69	82	99	82	82	74	153	181	310	320
Deposits with banks	42	33	23	20	14	19	4	5	8	75	33	76	25
	2,942	2,967	2,853	2,887	2,772	2,971	2,899	2,873	2,763	5,909	5,743	11,483	11,477
Interest expense													
Deposits	781	742	680	728	739	843	842	821	801	1,523	1,582	2,990	3,337
Securities sold short	42	55	52	55	50	73	86	81	78	97	123	230	327
Securities lent or sold under repurchase agreements	31	24	23	29	23	35	35	36	28	55	58	110	127
Subordinated indebtedness	37	28	39	40	51	51	45	44	45	65	102	181	178
Other	14	12	16	14	14	13	10	16	13	26	27	57	49
	905	861	810	866	877	1,015	1,018	998	965	1,766	1,892	3,568	4,018
Net interest income	2,037	2,106	2,043	2,021	1,895	1,956	1,881	1,875	1,798	4,143	3,851	7,915	7,459

NON-INTEREST INCOME

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Underwriting and advisory fees	121	80	100	106	134	87	128	150	88	201	221	427	444
Deposit and payment fees	206	213	208	216	201	205	210	221	205	419	406	830	848
Credit fees	156	147	140	136	130	127	123	124	114	303	257	533	478
Card fees	108	122	115	109	114	111	106	108	87	230	225	449	414
Investment management and custodial fees	214	212	208	211	201	194	186	181	168	426	395	814	677
Mutual fund fees	349	366	363	369	354	371	337	317	300	715	725	1,457	1,236
Insurance fees, net of claims	100	100	103	81	91	86	88	82	92	200	177	361	356
Commissions on securities transactions	88	84	88	93	102	102	98	99	108	172	204	385	408
Trading income (loss)	18	(46)	(114)	(10)	(7)	(8)	(123)	(42)	(12)	(28)	(15)	(139)	(176)
AFS securities gains, net	13	8	19	17	41	61	44	24	76	21	102	138	201
Designated at fair value (FVO) gains (losses), net ¹	8	5	19	(9)	(11)	(2)	(1)	2	(21)	13	(13)	(3)	(15)
Foreign exchange other than trading ²	56	57	46	29	10	7	-	10	12	113	17	92	43
Income from equity-accounted associates and joint ventures	20	29	37	43	54	43	35	98	52	49	97	177	226
Other	137	104	108	108	85	119	101	106	97	241	204	420	764
Total non-interest income	1,594	1,481	1,440	1,499	1,499	1,503	1,332	1,480	1,366	3,075	3,002	5,941	5,904

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

² Includes foreign exchange revenue arising from translation of foreign currency denominated positions, foreign exchange earned on transactions, foreign currency related economic hedging activities and the ineffective portion of foreign currency related accounting hedges. Where applicable it also includes accumulated foreign exchange gains and losses within accumulated other comprehensive income (AOCI) that are reclassified to the consolidated statement of income as a result of a disposal of net investment in a foreign operation.

NON-INTEREST EXPENSES

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14				
										2016	2015	2015	2014
										6M	6M	12M	12M
Employee compensation and benefits													
Salaries	644	659	835	652	619	720	639	635	604	1,303	1,339	2,826	2,502
Performance-based compensation	385	392	380	403	381	404	364	378	365	777	785	1,568	1,483
Benefits	170	166	164	176	178	187	164	163	164	336	365	705	651
	1,199	1,217	1,379	1,231	1,178	1,311	1,167	1,176	1,133	2,416	2,489	5,099	4,636
Occupancy costs													
Rent and maintenance	165	165	172	158	160	158	154	153	155	330	318	648	608
Depreciation	34	35	37	33	33	31	26	34	35	69	64	134	128
	199	200	209	191	193	189	180	187	190	399	382	782	736
Computer, software and office equipment													
Rent and maintenance and amortization of software costs ¹	310	292	305	302	288	282	291	277	266	602	570	1,177	1,090
Depreciation	30	29	30	28	29	28	28	27	28	59	57	115	110
	340	321	335	330	317	310	319	304	294	661	627	1,292	1,200
Communications													
Telecommunications	38	36	35	34	35	32	34	32	32	74	67	136	129
Postage and courier	35	32	31	32	34	36	32	31	32	67	70	133	126
Stationery	15	13	14	14	15	14	14	15	15	28	29	57	57
	88	81	80	80	84	82	80	78	79	169	166	326	312
Advertising and business development	63	63	80	70	70	61	78	70	72	126	131	281	285
Professional fees	45	44	78	65	48	39	61	43	52	89	87	230	201
Business and capital taxes	15	21	16	15	18	19	15	17	12	36	37	68	59
Other²	293	217	206	197	196	184	183	169	577	510	380	783	1,083
Non-interest expenses	2,242	2,164	2,383	2,179	2,104	2,195	2,083	2,044	2,409	4,406	4,299	8,861	8,512

¹ Includes \$41 million (Q1/16: \$34 million) of amortization and impairment of software costs.

² Includes \$7 million (Q1/16: \$8 million) of amortization and impairment of other intangible assets. In addition, Q2/14 includes \$420 million of impairment loss relating to CIBC FirstCaribbean goodwill.

SEGMENTED INFORMATION ¹

CIBC has three SBUs:

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

► **Wealth Management** provides integrated advice and investment solutions to meet the needs of institutional, retail, and high net worth clients. Our asset management, retail brokerage and private wealth management businesses combine to create an integrated offer, delivered through more than 1,500 advisors across Canada and the U.S. Other includes the results of ACI.

► **Capital Markets** provides integrated credit and global markets products, investment banking advisory services and top-ranked research to corporate, government and institutional clients around the world.

Corporate and Other includes the following functional groups – Technology and Operations, Finance (including Treasury), Administration, Risk Management, and Internal Audit, as well as other support groups. The expenses of these functional and support groups are generally allocated to the business lines within the SBUs. Corporate and Other also includes our international banking operations comprising mainly CIBC FirstCaribbean, strategic investments in the CIBC Mellon joint ventures, and other income statement and balance sheet items not directly attributable to the business lines. CIBC's investment in The Bank of N.T. Butterfield and Son Limited was included in Corporate and Other results until it was sold on April 30, 2015.

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Financial results													
Retail and Business Banking	652	684	672	630	584	644	595	581	542	1,336	1,228	2,530	2,459
Wealth Management	113	119	122	140	128	128	119	121	116	232	256	518	470
Capital Markets	252	244	181	265	240	271	128	276	208	496	511	957	869
Corporate and Other	(76)	(65)	(197)	(57)	(41)	(120)	(31)	(57)	(560)	(141)	(161)	(415)	(583)
Net income	941	982	778	978	911	923	811	921	306	1,923	1,834	3,590	3,215

¹ Certain information has been reclassified to conform to the presentation adopted in the first quarter of 2016. See "External reporting changes" for additional details.

SEGMENTED INFORMATION - RETAIL AND BUSINESS BANKING ¹

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Financial results													
Personal banking	1,713	1,749	1,743	1,686	1,604	1,660	1,618	1,597	1,526	3,462	3,264	6,693	6,305
Business banking	423	425	414	410	399	400	393	388	370	848	799	1,623	1,531
Other	14	16	19	22	26	23	24	30	33	30	49	90	387
Total revenue	2,150	2,190	2,176	2,118	2,029	2,083	2,035	2,015	1,929	4,340	4,112	8,406	8,223
Provision for credit losses	199	163	163	165	179	163	171	177	173	362	342	670	731
Non-interest expenses	1,105	1,097	1,100	1,096	1,058	1,055	1,070	1,062	1,036	2,202	2,113	4,309	4,219
Income before income taxes	846	930	913	857	792	865	794	776	720	1,776	1,657	3,427	3,273
Income taxes	194	246	241	227	208	221	199	195	178	440	429	897	814
Net income	652	684	672	630	584	644	595	581	542	1,336	1,228	2,530	2,459
Net income attributable to equity shareholders	652	684	672	630	584	644	595	581	542	1,336	1,228	2,530	2,459
Total revenue													
Net interest income	1,513	1,534	1,528	1,487	1,401	1,463	1,416	1,397	1,347	3,047	2,864	5,879	5,587
Non-interest income	526	542	535	516	516	513	514	515	486	1,068	1,029	2,080	2,239
Intersegment revenue ²	111	114	113	115	112	107	105	103	96	225	219	447	397
2,150	2,190	2,176	2,118	2,029	2,083	2,035	2,015	1,929	4,340	4,112	8,406	8,223	
Average balances ³													
Residential mortgages ⁴	167,893	165,219	161,145	157,123	154,568	153,239	150,984	148,433	146,871	166,541	153,892	156,535	148,180
Personal loans	33,975	33,820	33,736	33,499	33,258	32,979	32,780	32,475	32,153	33,897	33,116	33,369	32,357
Credit card	11,583	11,797	11,655	11,568	11,323	11,603	11,515	11,494	11,227	11,691	11,466	11,539	11,942
Business lending ^{4,5}	48,248	46,594	45,049	43,601	42,511	41,534	40,365	39,059	38,486	47,412	42,014	43,179	38,856
Interest-earning assets ⁶	246,418	243,243	238,155	232,889	228,686	226,560	223,561	219,928	217,319	244,813	227,605	231,596	219,786
Deposits	183,873	182,378	176,035	172,487	170,872	169,433	165,354	162,848	160,981	183,117	170,141	172,218	162,543
Common equity ⁷	5,089	5,140	4,859	4,752	4,250	4,247	3,996	3,892	3,878	5,115	4,249	4,529	3,898
Financial measures													
Net interest margin on average interest-earning assets ⁶	2.50%	2.51%	2.54%	2.53%	2.51%	2.56%	2.51%	2.52%	2.54%	2.50%	2.54%	2.54%	2.54%
Efficiency ratio	51.4%	50.1%	50.6%	51.8%	52.2%	50.6%	52.6%	52.7%	53.7%	50.7%	51.4%	51.3%	51.3%
Return on equity ⁷	51.9%	52.7%	54.7%	52.4%	56.0%	59.9%	58.7%	58.8%	56.7%	52.3%	58.0%	55.6%	62.6%
Net income attributable to equity shareholders	652	684	672	630	584	644	595	581	542	1,336	1,228	2,530	2,459
Charge for economic capital ⁷	(122)	(127)	(146)	(144)	(127)	(130)	(122)	(123)	(119)	(249)	(257)	(547)	(485)
Economic profit ⁷	530	557	526	486	457	514	473	458	423	1,087	971	1,983	1,974
Other information													
FirstLine mortgages (\$ millions - average)	8,904	10,738	12,784	15,201	17,488	19,275	21,253	23,585	25,743	9,831	18,396	16,176	24,488
Number of branches - Canada	1,120	1,124	1,125	1,128	1,131	1,131	1,129	1,126	1,123	1,120	1,131	1,125	1,129
Number of sales locations (President's Choice Financial)	310	306	302	306	302	302	298	298	298	310	302	302	298
Number of ABMs - Canada	3,920	3,910	3,936	4,288	4,228	4,215	4,196	3,987	3,669	3,920	4,228	3,936	4,196
Full-time equivalent employees	20,833	21,160	21,532	21,573	21,257	21,667	21,862	22,395	22,305	20,833	21,257	21,532	21,862

- 1 Certain information has been reclassified to conform to the presentation adopted in the first quarter of 2016. See "External reporting changes" for additional details.
- 2 Intersegment revenue represents internal sales commissions and revenue allocations under the Manufacturer / Customer Segment / Distributor Management Model.
- 3 Loan amounts are stated before any related allowances.
- 4 Multi-family dwelling mortgages are included in business lending.
- 5 Comprises loans and acceptances and notional amount of letters of credit.
- 6 Average interest-earning assets include interest-bearing deposits with banks, securities, and loans net of allowances.
- 7 See Notes to users: Non-GAAP measures.

SEGMENTED INFORMATION - WEALTH MANAGEMENT ¹

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Financial results													
Retail brokerage	312	308	317	326	324	315	315	320	302	620	639	1,282	1,232
Asset management	179	181	178	180	177	172	164	151	145	360	349	707	601
Private wealth management	91	98	91	93	86	109	79	75	75	189	195	379	275
Other	1	14	21	29	27	23	26	22	24	15	50	100	92
Total revenue	583	601	607	628	614	619	584	568	546	1,184	1,233	2,468	2,200
Provision for (reversal of) credit losses	-	-	-	-	(1)	-	-	-	1	-	(1)	(1)	-
Non-interest expenses	432	439	447	443	447	447	427	409	395	871	894	1,784	1,582
Income before income taxes	151	162	160	185	168	172	157	159	150	313	340	685	618
Income taxes	38	43	38	45	40	44	38	38	34	81	84	167	148
Net income	113	119	122	140	128	128	119	121	116	232	256	518	470
Net income attributable to:													
Non-controlling interests	-	-	-	-	-	-	-	-	1	-	-	-	2
Equity shareholders	113	119	122	140	128	128	119	121	115	232	256	518	468
Total revenue													
Net interest income	50	52	51	52	49	51	50	49	48	102	100	203	196
Non-interest income	646	666	672	694	679	677	641	624	596	1,312	1,356	2,722	2,408
Intersegment revenue ²	(113)	(117)	(116)	(118)	(114)	(109)	(107)	(105)	(98)	(230)	(223)	(457)	(404)
	583	601	607	628	614	619	584	568	546	1,184	1,233	2,468	2,200
Average balances													
Loans	2,054	2,158	2,134	2,154	2,062	2,007	1,952	1,867	1,836	2,106	2,034	2,089	1,865
Deposits	9,734	9,505	9,297	9,061	9,027	8,580	8,573	8,425	8,482	9,618	8,800	8,991	8,501
Common equity ³	2,452	2,435	2,385	2,304	2,276	2,190	2,125	2,070	2,076	2,443	2,233	2,289	2,052
Financial measures													
Efficiency ratio	74.0%	73.0%	73.5%	70.6%	72.8%	72.2%	73.1%	71.9%	72.3%	73.5%	72.5%	72.3%	71.9%
Return on equity ³	18.6%	19.3%	20.2%	23.8%	22.9%	22.9%	21.8%	22.6%	22.3%	18.9%	22.9%	22.4%	22.3%
Net income attributable to equity shareholders	113	119	122	140	128	128	119	121	115	232	256	518	468
Charge for economic capital ³	(58)	(60)	(71)	(71)	(67)	(67)	(65)	(66)	(63)	(118)	(134)	(276)	(256)
Economic profit ³	55	59	51	69	61	61	54	55	52	114	122	242	212
Other information													
Assets under administration ⁴													
Individuals	191,287	187,407	190,968	194,313	192,853	189,020	183,979	183,578	178,831	191,287	192,853	190,968	183,979
Institutions	29,449	29,535	29,621	29,346	29,159	29,655	27,660	26,701	25,887	29,449	29,159	29,621	27,660
Canadian retail mutual funds	85,154	83,388	84,187	85,986	83,986	81,251	76,984	76,438	73,528	85,154	83,986	84,187	76,984
	305,890	300,330	304,776	309,645	305,998	299,926	288,623	286,717	278,246	305,890	305,998	304,776	288,623
Assets under management ⁴													
Individuals	55,718	56,896	57,039	57,353	53,095	51,975	47,725	45,605	44,218	55,718	53,095	57,039	47,725
Institutions	28,147	28,550	28,668	28,422	28,199	28,597	26,763	25,865	25,170	28,147	28,199	28,668	26,763
Canadian retail mutual funds	85,154	83,388	84,187	85,986	83,986	81,251	76,984	76,438	73,528	85,154	83,986	84,187	76,984
	169,019	168,834	169,894	171,761	165,280	161,823	151,472	147,908	142,916	169,019	165,280	169,894	151,472
Full-time equivalent employees	4,354	4,388	4,350	4,343	4,256	4,234	4,169	4,176	4,108	4,354	4,256	4,350	4,169

¹ Certain information has been reclassified to conform to the presentation adopted in the first quarter of 2016. See "External reporting changes" for additional details.

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

³ See Notes to users: Non-GAAP measures.

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

SEGMENTED INFORMATION - CAPITAL MARKETS ¹

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Financial results													
Global markets	469	391	271	363	359	360	142	264	290	860	719	1,353	991
Corporate and investment banking	296	286	302	324	315	332	311	395	310	582	647	1,273	1,294
Other	(15)	6	(2)	4	(17)	9	8	4	(1)	(9)	(8)	(6)	111
Total revenue ²	750	683	571	691	657	701	461	663	599	1,433	1,358	2,620	2,396
Provision for credit losses	81	25	22	10	8	14	14	6	21	106	22	54	43
Non-interest expenses	351	344	326	339	338	329	295	280	320	695	667	1,332	1,225
Income before income taxes	318	314	223	342	311	358	152	377	258	632	669	1,234	1,128
Income taxes ²	66	70	42	77	71	87	24	101	50	136	158	277	259
Net income	252	244	181	265	240	271	128	276	208	496	511	957	869
Net income attributable to equity shareholders	252	244	181	265	240	271	128	276	208	496	511	957	869
Total revenue													
Net interest income	523	537	460	496	449	465	368	395	393	1,060	914	1,870	1,540
Non-interest income	225	143	108	192	206	234	91	266	204	368	440	740	849
Intersegment revenue ³	2	3	3	3	2	2	2	2	2	5	4	10	7
	750	683	571	691	657	701	461	663	599	1,433	1,358	2,620	2,396
Average balances													
Loans and acceptances, net of allowance	33,392	32,719	30,448	29,513	28,634	27,393	24,966	24,608	24,425	33,052	28,003	29,000	24,373
Trading securities	45,542	45,968	45,296	46,986	45,749	46,370	47,147	46,186	44,819	45,757	46,065	46,103	46,050
Deposits	20,456	19,092	18,187	16,133	14,240	14,303	14,265	13,188	11,146	19,766	14,272	15,728	12,352
Common equity ⁴	3,677	3,197	2,794	2,696	2,619	2,508	2,373	2,292	2,322	3,434	2,562	2,655	2,308
Financial measures													
Efficiency ratio	46.9%	50.3%	57.1%	49.1%	51.4%	46.9%	64.1%	42.1%	53.5%	48.5%	49.1%	50.8%	51.1%
Return on equity ⁴	27.7%	30.2%	25.5%	38.8%	37.3%	42.5%	21.0%	47.3%	36.0%	28.9%	39.9%	35.8%	37.1%
Net income attributable to equity shareholders	252	244	181	265	240	271	128	276	208	496	511	957	869
Charge for economic capital ⁴	(89)	(78)	(84)	(81)	(78)	(77)	(73)	(72)	(72)	(167)	(155)	(320)	(288)
Economic profit ⁴	163	166	97	184	162	194	55	204	136	329	356	637	581
Other information													
Full-time equivalent employees	1,304	1,341	1,342	1,368	1,283	1,293	1,306	1,329	1,250	1,304	1,283	1,342	1,306

¹ Certain information has been reclassified to conform to the presentation adopted in the first quarter of 2016. See "External reporting changes" for additional details.

² Includes \$120 million (Q1/16: \$115 million) TEB adjustment. The equivalent amounts are offset in Corporate and Other.

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

⁴ See Notes to users: Non-GAAP measures.

SEGMENTED INFORMATION - CORPORATE AND OTHER ¹

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Financial results													
International banking	175	195	180	174	163	161	150	150	146	370	324	678	600
Other	(27)	(82)	(51)	(91)	(69)	(105)	(17)	(41)	(56)	(109)	(174)	(316)	(56)
Total revenue ²	148	113	129	83	94	56	133	109	90	261	150	362	544
Provision for credit losses	44	74	13	14	11	10	9	12	135	118	21	48	163
Non-interest expenses	354	284	510	301	261	364	291	293	658	638	625	1,436	1,486
Loss before income taxes	(250)	(245)	(394)	(232)	(178)	(318)	(167)	(196)	(703)	(495)	(496)	(1,122)	(1,105)
Income taxes ²	(174)	(180)	(197)	(175)	(137)	(198)	(136)	(139)	(143)	(354)	(335)	(707)	(522)
Net income (loss)	(76)	(65)	(197)	(57)	(41)	(120)	(31)	(57)	(560)	(141)	(161)	(415)	(583)
Net income (loss) attributable to:													
Non-controlling interests	5	5	2	5	4	3	2	3	(12)	10	7	14	(5)
Equity shareholders	(81)	(70)	(199)	(62)	(45)	(123)	(33)	(60)	(548)	(151)	(168)	(429)	(578)
Total revenue													
Net interest income (loss)	(49)	(17)	4	(14)	(4)	(23)	47	34	10	(66)	(27)	(37)	136
Non-interest income	197	130	125	97	98	79	86	75	80	327	177	399	408
	148	113	129	83	94	56	133	109	90	261	150	362	544
Other information													
Assets under administration ³													
Individuals	16,565	19,306	15,840	16,269	13,168	14,643	13,292	14,270	18,041	16,565	13,168	15,840	13,292
Institutions ⁴	1,549,187	1,505,260	1,516,932	1,540,913	1,568,910	1,473,255	1,391,785	1,387,062	1,342,371	1,549,187	1,568,910	1,516,932	1,391,785
	1,565,752	1,524,566	1,532,772	1,557,182	1,582,078	1,487,898	1,405,077	1,401,332	1,360,412	1,565,752	1,582,078	1,532,772	1,405,077
Assets under management ³													
Individuals	303	331	342	344	311	290	259	240	115	303	311	342	259
Institutions	199	224	229	211	219	202	182	192	313	199	219	229	182
	502	555	571	555	530	492	441	432	428	502	530	571	441
Full-time equivalent employees	16,889	16,720	16,977	17,101	16,770	16,689	17,087	17,261	16,244	16,889	16,770	16,977	17,087

¹ Certain information has been reclassified to conform to the presentation adopted in the first quarter of 2016. See "External reporting changes" for additional details.

² TEB adjusted. See footnote 2 on page 11 for details.

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

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

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Assets under administration (CIBC Mellon)	1,502,285	1,454,633	1,465,674	1,489,841	1,518,996	1,424,587	1,347,161	1,345,184	1,299,641	1,502,285	1,518,996	1,465,674	1,347,161

TRADING ACTIVITIES

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14		2016	2015	2015	2014	
											6M	6M	12M	12M	
Trading revenue¹															
Net interest income (TEB) ²	368	373	312	332	308	307	235	263	286		741	615	1,259	1,049	
Non-interest income ²	18	(46)	(114)	(10)	(7)	(8)	(123)	(42)	(12)		(28)	(15)	(139)	(176)	
Total trading revenue (TEB)	386	327	198	322	301	299	112	221	274		713	600	1,120	873	
TEB adjustment ³	120	115	92	130	112	148	85	102	124		235	260	482	421	
Total trading revenue	266	212	106	192	189	151	27	119	150		478	340	638	452	
Trading revenue as a % of total revenue	7.3 %	5.9 %	3.0 %	5.4 %	5.6 %	4.4 %	0.8 %	3.5 %	4.7 %		6.6 %	5.1 %	4.6 %	3.4 %	
Trading revenue (TEB) as a % of total revenue	10.6 %	9.1 %	5.7 %	9.1 %	8.9 %	8.7 %	3.5 %	6.6 %	8.7 %		9.9 %	8.8 %	8.1 %	6.5 %	
Trading revenue by product line (TEB)															
Interest rates	93	45	(15)	63	33	28	(99)	23	26		138	61	109	(22)	
Foreign exchange	135	146	113	112	115	131	106	89	90		281	246	471	392	
Equities ⁴	125	108	76	111	103	124	72	88	109		233	227	414	369	
Commodities	27	18	13	14	32	19	13	13	9		45	51	78	48	
Structured credit	3	5	4	4	-	(8)	9	(3)	24		8	(8)	-	35	
Other	3	5	7	18	18	5	11	11	16		8	23	48	51	
Total trading revenue (TEB)	386	327	198	322	301	299	112	221	274		713	600	1,120	873	
TEB adjustment ³	120	115	92	130	112	148	85	102	124		235	260	482	421	
Total trading revenue	266	212	106	192	189	151	27	119	150		478	340	638	452	
Foreign exchange revenue															
Foreign exchange trading revenue	135	146	113	112	115	131	106	89	90		281	246	471	392	
Foreign exchange other than trading ⁵	56	57	46	29	10	7	-	10	12		113	17	92	43	
	191	203	159	141	125	138	106	99	102		394	263	563	435	

- 1 Trading revenue comprises net interest income and non-interest income. Net interest income arises from interest and dividends related to trading assets and liabilities other than derivatives, and is reported net of interest expense and income associated with funding these assets and liabilities. Non-interest income includes unrealized gains and losses on security positions held, and gains and losses that are realized from the purchase and sale of securities. Non-interest income also includes realized and unrealized gains and losses on trading derivatives. Trading revenue excludes underwriting fees and commissions on securities transactions, which are shown separately in the consolidated statement of income.
- 2 Trading activities and related risk management strategies can periodically shift income between net interest income and non-interest income. Therefore, we view total trading revenue as the most appropriate measure of trading performance.
- 3 Reported within Capital Markets. See "Strategic business units overview" section in our 2015 annual MD&A for further details.
- 4 Includes \$120 million (Q1/16: \$115 million) TEB adjustment.
- 5 See footnote 2 on page 6 under Non-interest income.

CONSOLIDATED BALANCE SHEET

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
ASSETS									
Cash and non-interest-bearing deposits with banks	2,821	3,255	3,053	3,198	3,313	3,009	2,694	2,975	2,873
Interest-bearing deposits with banks	8,634	9,374	15,584	16,877	14,406	10,036	10,853	8,217	7,815
Securities									
Trading	46,198	44,084	46,181	47,549	47,869	46,418	47,061	48,095	45,148
AFS	33,146	34,137	28,534	25,103	10,565	14,596	12,228	21,105	21,769
FVO	255	282	267	270	253	275	253	261	287
Cash collateral on securities borrowed	4,446	3,982	3,245	3,359	3,574	3,913	3,389	3,238	2,891
Securities purchased under resale agreements	31,276	30,829	30,089	27,991	38,200	34,106	33,407	25,105	24,434
Loans									
Residential mortgages	175,438	172,998	169,258	165,337	161,281	160,007	157,526	155,013	152,569
Personal	36,873	36,406	36,517	36,345	36,139	35,682	35,458	35,096	34,746
Credit card	11,917	11,817	11,804	11,702	11,563	11,531	11,629	11,577	11,545
Business and government	68,118	71,297	65,276	65,738	58,969	60,169	56,075	54,232	52,246
Allowance for credit losses	(1,800)	(1,790)	(1,670)	(1,711)	(1,689)	(1,727)	(1,660)	(1,703)	(1,726)
Other									
Derivative instruments	28,740	31,939	26,342	30,030	26,746	39,124	20,680	18,227	19,346
Customers' liability under acceptances	13,215	10,573	9,796	8,091	10,280	9,304	9,212	8,274	9,300
Land, buildings and equipment	1,832	1,930	1,897	1,867	1,821	1,874	1,797	1,728	1,741
Goodwill	1,504	1,564	1,526	1,526	1,484	1,511	1,450	1,435	1,438
Software and other intangible assets	1,289	1,266	1,197	1,135	1,069	1,035	967	918	897
Investments in equity-accounted associates and joint ventures	1,723	1,839	1,847	1,827	1,699	1,927	1,923	1,842	1,766
Deferred tax assets	739	713	507	585	641	761	506	505	536
Other assets	11,780	12,537	12,059	11,023	11,020	11,672	9,455	9,282	7,481
Total assets	478,144	479,032	463,309	457,842	439,203	445,223	414,903	405,422	397,102
LIABILITIES AND EQUITY									
Deposits									
Personal	142,853	142,583	137,378	135,733	134,319	134,882	130,085	129,198	128,128
Business and government	177,287	183,423	178,850	174,987	158,927	155,861	148,793	142,245	136,073
Bank	11,424	12,638	10,785	10,892	9,556	9,118	7,732	7,700	7,182
Secured borrowings	37,146	38,590	39,644	38,913	38,386	40,014	38,783	43,171	42,640
Obligations related to securities sold short	9,625	9,590	9,806	11,397	10,558	10,486	12,999	12,803	12,263
Cash collateral on securities lent	2,314	2,340	1,429	1,567	1,776	1,205	903	1,359	1,236
Obligations related to securities sold under repurchase agreements	14,419	6,544	8,914	8,102	10,311	7,413	9,862	9,437	8,411
Other									
Derivative instruments	32,744	35,702	29,057	31,883	30,468	39,903	21,841	17,957	18,746
Acceptances	13,272	10,579	9,796	8,091	10,280	9,304	9,212	8,274	9,300
Deferred tax liabilities	27	28	28	28	29	29	29	29	30
Other liabilities	11,907	11,665	12,195	11,342	10,844	12,665	10,903	10,550	10,623
Subordinated indebtedness	3,354	3,385	3,874	3,844	3,868	4,864	4,978	4,187	4,226
Equity									
Preferred shares	1,000	1,000	1,000	1,000	1,000	1,031	1,031	1,281	1,381
Common shares	7,792	7,786	7,813	7,800	7,803	7,793	7,782	7,758	7,745
Contributed surplus	74	75	76	79	77	77	75	78	82
Retained earnings	12,197	11,785	11,433	11,119	10,590	10,121	9,626	9,258	8,820
AOCI	522	1,124	1,038	871	233	274	105	(18)	60
Total shareholders' equity	21,585	21,770	21,360	20,869	19,703	19,296	18,619	18,357	18,088
Non-controlling interests	187	195	193	194	178	183	164	155	156
Total equity	21,772	21,965	21,553	21,063	19,881	19,479	18,783	18,512	18,244
Total liabilities and equity	478,144	479,032	463,309	457,842	439,203	445,223	414,903	405,422	397,102

CONDENSED AVERAGE BALANCE SHEET

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Assets													
Cash and deposits with banks	33,789	31,535	34,400	27,259	20,023	21,498	17,650	16,838	14,133	32,650	20,773	25,842	15,484
Securities	80,534	79,377	73,235	70,633	60,023	61,393	68,975	68,543	68,838	79,949	60,719	66,373	70,165
Securities borrowed or purchased under resale agreements	37,120	37,511	33,186	34,476	43,139	40,447	30,954	30,793	29,600	37,317	41,770	37,768	30,374
Loans and acceptances, net of allowance	300,979	296,902	288,110	280,994	275,595	271,386	264,877	260,284	257,336	298,918	273,456	279,049	259,826
Other	49,986	49,054	47,769	44,412	50,132	42,977	35,958	34,578	36,378	49,516	46,496	46,292	35,632
Total assets	502,408	494,379	476,700	457,774	448,912	437,701	418,414	411,036	406,285	498,350	443,214	455,324	411,481
Liabilities and equity													
Deposits	391,932	393,093	375,360	357,721	344,394	339,490	329,059	321,624	317,278	392,519	341,901	354,322	322,506
Obligations related to securities lent or sold short or under repurchase agreements	25,557	23,029	23,436	25,484	23,919	25,767	27,046	27,278	25,635	24,279	24,858	24,657	26,432
Other	59,475	53,354	52,726	50,794	55,804	48,043	39,092	39,181	40,094	56,382	51,861	51,810	39,512
Subordinated indebtedness	3,361	2,467	3,860	3,854	4,979	4,925	4,253	4,213	4,216	2,909	4,951	4,400	4,224
Shareholders' equity	21,899	22,233	21,122	19,733	19,636	19,303	18,806	18,586	18,875	22,068	19,467	19,951	18,636
Non-controlling interests	184	203	196	188	180	173	158	154	187	193	176	184	171
Total liabilities and equity	502,408	494,379	476,700	457,774	448,912	437,701	418,414	411,036	406,285	498,350	443,214	455,324	411,481
Average interest-earning assets¹	437,179	431,380	415,783	399,444	385,938	380,984	370,020	363,422	356,492	434,248	383,420	395,616	362,997

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

GOODWILL, SOFTWARE AND OTHER INTANGIBLE ASSETS

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
Goodwill									
Opening balance	1,564	1,526	1,526	1,484	1,511	1,450	1,435	1,438	1,870
Acquisitions	-	-	-	-	-	-	-	-	1
Impairment	-	-	-	-	-	-	-	-	(420)
Adjustments ¹	(60)	38	-	42	(27)	61	15	(3)	(13)
Closing balance	1,504	1,564	1,526	1,526	1,484	1,511	1,450	1,435	1,438
Software									
Opening balance	900	838	768	711	658	618	568	535	509
Changes, net of amortization and impairment ¹	53	62	70	57	53	40	50	33	26
Closing balance	953	900	838	768	711	658	618	568	535
Other intangible assets									
Opening balance	366	359	367	358	377	349	350	362	372
Acquisitions / Additions	-	-	-	-	-	11	-	-	-
Amortization and impairment	(7)	(8)	(8)	(8)	(8)	(8)	(7)	(7)	(7)
Adjustments ¹	(23)	15	-	17	(11)	25	6	(5)	(3)
Closing balance	336	366	359	367	358	377	349	350	362
Software and other intangible assets	1,289	1,266	1,197	1,135	1,069	1,035	967	918	897

¹ Includes foreign currency translation adjustments.



CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Net income	941	982	778	978	911	923	811	921	306	1,923	1,834	3,590	3,215
OCI, net of income tax, that is subject to subsequent reclassification to net income													
Net foreign currency translation adjustments													
Net gains (losses) on investments in foreign operations	(1,188)	742	2	817	(514)	1,140	296	(48)	(153)	(446)	626	1,445	694
Net (gains) losses on investments in foreign operations reclassified to net income	(18)	-	-	-	(21)	-	-	-	-	(18)	(21)	(21)	-
Net gains (losses) on hedges of investments in foreign operations	566	(340)	(2)	(413)	258	(563)	(165)	26	82	226	(305)	(720)	(425)
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	8	-	-	-	18	-	-	-	-	8	18	18	-
	(632)	402	-	404	(259)	577	131	(22)	(71)	(230)	318	722	269
Net change in AFS securities													
Net gains (losses) on AFS securities	54	(16)	(71)	22	(25)	7	36	47	24	38	(18)	(67)	152
Net (gains) losses on AFS securities reclassified to net income	(14)	(6)	(15)	(13)	(27)	(42)	(37)	(15)	(56)	(20)	(69)	(97)	(146)
	40	(22)	(86)	9	(52)	(35)	(1)	32	(32)	18	(87)	(164)	6
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	44	(40)	35	(14)	49	(77)	13	20	66	4	(28)	(7)	94
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	(41)	33	(29)	16	(34)	50	(13)	(21)	(50)	(8)	16	3	(81)
	3	(7)	6	2	15	(27)	-	(1)	16	(4)	(12)	(4)	13
OCI, net of income tax, that is not subject to subsequent reclassification to net income													
Net gains (losses) on post-employment defined benefit plans	(11)	(286)	240	221	257	(344)	(7)	(87)	9	(297)	(87)	374	(143)
Net fair value change of FVO liabilities attributable to changes in credit risk	(2)	(1)	7	2	(2)	(2)	-	-	-	(3)	(4)	5	-
Total OCI ¹	(602)	86	167	638	(41)	169	123	(78)	(78)	(516)	128	933	145
Comprehensive income	339	1,068	945	1,616	870	1,092	934	843	228	1,407	1,962	4,523	3,360
Comprehensive income (loss) attributable to non-controlling interests	5	5	2	5	4	3	2	3	(11)	10	7	14	(3)
Preferred shareholders	10	9	9	11	12	13	18	19	25	19	25	45	87
Common shareholders	324	1,054	934	1,600	854	1,076	914	821	214	1,378	1,930	4,464	3,276
Comprehensive income attributable to equity shareholders	334	1,063	943	1,611	866	1,089	932	840	239	1,397	1,955	4,509	3,363

INCOME TAX ALLOCATED TO EACH COMPONENT OF OCI

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Income tax (expense) benefit													
Subject to subsequent reclassification to net income													
Net foreign currency translation adjustments													
Net gains (losses) on investments in foreign operations	97	(61)	-	(65)	42	(95)	(23)	3	11	36	(53)	(118)	(52)
Net (gains) losses on investments in foreign operations reclassified to net income	-	-	-	-	3	-	-	-	-	-	3	3	-
Net gains (losses) on hedges of investments in foreign operations	(86)	85	1	51	(30)	69	29	(4)	(13)	(1)	39	91	67
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	(3)	-	-	-	(6)	-	-	-	-	(3)	(6)	(6)	-
	8	24	1	(14)	9	(26)	6	(1)	(2)	32	(17)	(30)	15
Net change in AFS securities													
Net gains (losses) on AFS securities	(10)	8	18	(8)	9	23	3	(37)	(7)	(2)	32	42	(71)
Net (gains) losses on AFS securities reclassified to net income	(1)	2	5	11	9	23	9	9	20	1	32	48	59
	(11)	10	23	3	18	46	12	(28)	13	(1)	64	90	(12)
Net change in cash flow hedges													
Net gains (losses) on derivatives designated as cash flow hedges	(15)	14	(13)	5	(18)	28	(5)	(7)	(24)	(1)	10	2	(34)
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	14	(11)	10	(6)	12	(18)	5	7	18	3	(6)	(2)	29
	(1)	3	(3)	(1)	(6)	10	-	-	(6)	2	4	-	(5)
Not subject to subsequent reclassification to net income													
Net gains (losses) on post-employment defined benefit plans	4	104	(79)	(80)	(92)	122	5	32	(3)	108	30	(129)	54
Net fair value change of FVO liabilities attributable to changes in credit risk	1	-	(2)	(1)	1	1	-	-	-	1	2	(1)	-
	1	141	(60)	(93)	(70)	153	23	3	2	142	83	(70)	52

¹ Includes \$1 million of losses (Q1/16: \$4 million of losses) relating to our investments in equity-accounted associates and joint ventures.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14		2016 6M	2015 6M	2015 12M	2014 12M
Preferred shares														
Balance at beginning of period	1,000	1,000	1,000	1,000	1,031	1,031	1,281	1,381	1,706	1,000	1,031	1,031	1,706	
Issue of preferred shares	-	-	-	-	300	300	-	400	-	-	600	600	400	
Redemption of preferred shares	-	-	-	-	(331)	(300)	(250)	(500)	(325)	-	(631)	(631)	(1,075)	
Balance at end of period	1,000	1,000	1,000	1,000	1,000	1,031	1,031	1,281	1,381	1,000	1,000	1,000	1,031	
Common shares														
Balance at beginning of period	7,786	7,813	7,800	7,803	7,793	7,782	7,758	7,745	7,750	7,813	7,782	7,782	7,753	
Issue of common shares	18	20	8	2	7	13	27	33	12	38	20	30	96	
Purchase of common shares for cancellation	(15)	(46)	(2)	-	-	-	(5)	(15)	(18)	(61)	-	(2)	(65)	
Treasury shares	3	(1)	7	(5)	3	(2)	2	(5)	1	2	1	3	(2)	
Balance at end of period	7,792	7,786	7,813	7,800	7,803	7,793	7,782	7,758	7,745	7,792	7,803	7,813	7,782	
Contributed surplus														
Balance at beginning of period	75	76	79	77	77	75	78	82	82	76	75	75	82	
Stock option expense	1	1	1	2	1	1	1	1	2	2	2	5	7	
Stock options exercised	(2)	(3)	(1)	-	(1)	(2)	(4)	(5)	(2)	(5)	(3)	(4)	(14)	
Other	-	1	(3)	-	-	3	-	-	-	1	3	-	-	
Balance at end of period	74	75	76	79	77	77	75	78	82	74	77	76	75	
Retained earnings														
Balance at beginning of period	11,785	11,433	11,119	10,590	10,121	9,626	9,258	8,820	8,985	11,433	9,626	9,626	8,318	
Net income attributable to equity shareholders	936	977	776	973	907	920	809	918	317	1,913	1,827	3,576	3,218	
Dividends														
Preferred	(10)	(9)	(9)	(11)	(12)	(13)	(18)	(19)	(25)	(19)	(25)	(45)	(87)	
Common	(466)	(457)	(445)	(433)	(421)	(409)	(398)	(397)	(390)	(923)	(830)	(1,708)	(1,567)	
Premium on purchase of common shares for cancellation	(50)	(159)	(9)	-	-	-	(24)	(59)	(67)	(209)	-	(9)	(250)	
Other	2	-	1	-	(5)	(3)	(1)	(5)	-	2	(8)	(7)	(6)	
Balance at end of period	12,197	11,785	11,433	11,119	10,590	10,121	9,626	9,258	8,820	12,197	10,590	11,433	9,626	
AOCI, net of income tax														
AOCI, net of income tax, that is subject to subsequent reclassification to net income														
Net foreign currency translation adjustments														
Balance at beginning of period	1,437	1,035	1,035	631	890	313	182	204	275	1,035	313	313	44	
Net change in foreign currency translation adjustments	(632)	402	-	404	(259)	577	131	(22)	(71)	(230)	318	722	269	
Balance at end of period	805	1,437	1,035	1,035	631	890	313	182	204	805	631	1,035	313	
Net gains (losses) on AFS securities														
Balance at beginning of period	72	94	180	171	223	258	259	227	259	94	258	258	252	
Net change in AFS securities	40	(22)	(86)	9	(52)	(35)	(1)	32	(32)	18	(87)	(164)	6	
Balance at end of period	112	72	94	180	171	223	258	259	227	112	171	94	258	
Net gains (losses) on cash flow hedges														
Balance at beginning of period	15	22	16	14	(1)	26	26	27	11	22	26	26	13	
Net change in cash flow hedges	3	(7)	6	2	15	(27)	-	(1)	16	(4)	(12)	(4)	13	
Balance at end of period	18	15	22	16	14	(1)	26	26	27	18	14	22	26	
AOCI, net of income tax, that is not subject to subsequent reclassification to net income														
Net gains (losses) on post-employment defined benefit plans														
Balance at beginning of period	(404)	(118)	(358)	(579)	(836)	(492)	(485)	(398)	(407)	(118)	(492)	(492)	(349)	
Net change in post-employment defined benefit plans	(11)	(286)	240	221	257	(344)	(7)	(87)	9	(297)	(87)	374	(143)	
Balance at end of period	(415)	(404)	(118)	(358)	(579)	(836)	(492)	(485)	(398)	(415)	(579)	(118)	(492)	
Net fair value change of FVO liabilities attributable to changes in credit risk														
Balance at beginning of period	4	5	(2)	(4)	(2)	-	-	-	-	5	-	-	-	
Net change attributable to changes in credit risk	(2)	(1)	7	2	(2)	(2)	-	-	-	(3)	(4)	5	-	
Balance at end of period	2	4	5	(2)	(4)	(2)	-	-	-	2	(4)	5	-	
Total AOCI, net of income tax	522	1,124	1,038	871	233	274	105	(18)	60	522	233	1,038	105	
Non-controlling interests														
Balance at beginning of period	195	193	194	178	183	164	155	156	226	193	164	164	175	
Net income (loss) attributable to non-controlling interests	5	5	2	5	4	3	2	3	(11)	10	7	14	(3)	
Dividends	-	(15)	-	(3)	-	(2)	-	(2)	-	(15)	(2)	(5)	(4)	
Other	(13)	12	(3)	14	(9)	18	7	(2)	(59)	(1)	9	20	(4)	
Balance at end of period	187	195	193	194	178	183	164	155	156	187	178	193	164	
Equity at end of period	21,772	21,965	21,553	21,063	19,881	19,479	18,783	18,512	18,244	21,772	19,881	21,553	18,783	

ASSETS UNDER ADMINISTRATION ^{1, 2, 3}

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
Assets under administration									
Individuals	208,936	207,748	208,322	211,830	207,715	205,127	199,404	199,924	198,880
Institutions	1,584,200	1,541,935	1,553,633	1,574,059	1,603,014	1,508,208	1,426,972	1,423,165	1,377,821
Canadian retail mutual funds	85,154	83,388	84,187	85,986	83,986	81,251	76,984	76,438	73,528
Total assets under administration	1,878,290	1,833,071	1,846,142	1,871,875	1,894,715	1,794,586	1,703,360	1,699,527	1,650,229

ASSETS UNDER MANAGEMENT ³

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
Assets under management									
Individuals	56,021	57,227	57,381	57,697	53,406	52,265	47,984	45,845	44,333
Institutions	28,346	28,774	28,897	28,633	28,418	28,799	26,945	26,057	25,483
Canadian retail mutual funds	85,154	83,388	84,187	85,986	83,986	81,251	76,984	76,438	73,528
Total assets under management	169,521	169,389	170,465	172,316	165,810	162,315	151,913	148,340	143,344

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

LOANS AND ACCEPTANCES, NET OF ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
Business, government and consumer loans									
Canada	273,826	268,950	262,975	257,475	251,372	248,335	244,184	238,965	235,802
United States	15,405	15,831	12,714	12,373	11,240	12,231	11,223	10,995	10,650
Other countries	14,530	16,520	15,292	15,654	13,931	14,400	12,833	12,529	12,228
Total net loans and acceptances	303,761	301,301	290,981	285,502	276,543	274,966	268,240	262,489	258,680
Residential mortgages	175,213	172,745	169,022	165,096	161,058	159,768	157,317	154,801	152,343
Personal	36,387	35,916	36,049	35,886	35,691	35,213	34,998	34,632	34,293
Credit card	11,546	11,464	11,466	11,364	11,218	11,179	11,243	11,167	11,131
Total net consumer loans	223,146	220,125	216,537	212,346	207,967	206,160	203,558	200,600	197,767
Non-residential mortgages	7,321	7,516	7,698	7,786	7,711	7,448	7,415	7,380	7,163
Financial institutions	10,051	10,533	8,095	7,621	6,185	5,801	5,454	4,953	4,232
Retail and wholesale	4,859	4,303	4,525	4,320	4,132	4,057	4,271	4,128	4,358
Business services	7,287	8,018	7,195	6,725	6,333	6,543	6,244	5,590	5,254
Manufacturing - capital goods	2,163	2,029	1,979	2,093	1,860	1,803	1,777	1,628	1,378
Manufacturing - consumer goods	3,045	2,736	2,767	2,857	2,618	2,561	2,431	2,427	2,381
Real estate and construction	18,747	18,529	16,974	16,414	15,331	15,111	14,485	13,627	12,844
Agriculture	5,311	5,249	4,918	4,760	4,645	4,634	4,306	4,299	4,412
Oil and gas	6,379	6,703	5,931	6,062	6,207	6,634	5,230	4,678	5,223
Mining	1,519	1,825	1,512	1,437	1,489	1,460	1,252	1,264	1,047
Forest products	554	435	577	603	673	657	549	563	626
Hardware and software	515	449	459	507	403	405	471	655	706
Telecommunications and cable	824	975	942	915	712	793	702	654	686
Publishing, printing and broadcasting	513	352	323	341	370	310	302	264	280
Transportation	2,643	2,594	2,531	2,670	2,261	2,231	2,057	2,145	2,168
Utilities	3,862	3,645	3,251	3,308	2,762	3,118	2,717	2,564	2,668
Education, health and social services	2,677	2,605	2,160	2,016	1,930	2,129	2,043	2,008	1,968
Governments	2,200	2,409	2,152	2,082	1,953	1,894	1,657	1,525	1,554
Others	501	624	780	972	1,316	1,517	1,596	1,803	2,238
Collective allowance allocated to business and government loans	(356)	(353)	(325)	(333)	(315)	(300)	(277)	(266)	(273)
Total net business and government loans, including acceptances	80,615	81,176	74,444	73,156	68,576	68,806	64,682	61,889	60,913
Total net loans and acceptances	303,761	301,301	290,981	285,502	276,543	274,966	268,240	262,489	258,680

GROSS IMPAIRED LOANS

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
GIL by portfolio:									
Consumer ¹									
Residential mortgages	538	587	573	603	567	587	534	518	517
Personal	197	202	187	189	197	216	200	216	214
Total GIL - consumer	735	789	760	792	764	803	734	734	731
Business and government									
Non-residential mortgages	28	39	38	62	63	72	64	84	87
Financial institutions	5	5	5	5	6	6	6	6	6
Retail and wholesale	25	33	33	41	40	44	37	48	43
Business services	100	141	134	151	160	180	162	210	206
Manufacturing - capital goods	45	50	46	46	43	46	42	44	46
Manufacturing - consumer goods	11	12	9	10	8	7	6	9	9
Real estate and construction	203	260	242	296	324	344	329	293	309
Agriculture	7	4	4	4	6	7	8	7	10
Oil and gas	708	128	125	34	25	-	-	-	-
Mining	1	2	2	1	2	2	2	2	1
Forest products	2	2	2	2	2	3	3	12	13
Hardware and software	1	1	1	1	1	1	1	2	1
Telecommunications and cable	1	1	1	2	2	2	3	3	3
Publishing, printing and broadcasting	-	-	-	-	-	5	5	5	5
Transportation	3	4	3	4	3	12	9	9	47
Utilities	1	1	11	25	23	24	21	21	1
Education, health and social services	5	5	3	3	3	3	2	3	3
Total GIL - business and government	1,146	688	659	687	711	758	700	758	790
Total GIL	1,881	1,477	1,419	1,479	1,475	1,561	1,434	1,492	1,521
GIL by geography:									
Consumer									
Canada	373	342	333	337	338	339	336	348	343
United States	-	-	-	-	-	-	1	1	3
Other countries	362	447	427	455	426	464	397	385	385
Total GIL - consumer	735	789	760	792	764	803	734	734	731
Business and government									
Canada	305	154	180	100	93	66	63	88	88
United States	547	136	105	153	141	151	155	152	178
Other countries	294	398	374	434	477	541	482	518	524
Total GIL - business and government	1,146	688	659	687	711	758	700	758	790
Total GIL	1,881	1,477	1,419	1,479	1,475	1,561	1,434	1,492	1,521

¹ Credit card loans are fully written-off at the earlier of the notice of consumer bankruptcy, settlement proposal, enlistment of credit counselling services, or when payments are contractually 180 days in arrears.

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
Allowance for credit losses by portfolio:									
Consumer									
Residential mortgages	179	202	188	195	181	194	168	164	163
Personal	145	147	145	146	142	148	139	148	142
Total allowance for credit losses - impaired consumer loans	324	349	333	341	323	342	307	312	305
Business and government									
Non-residential mortgages	14	19	18	31	31	36	32	46	41
Financial institutions	2	3	3	3	3	3	3	3	4
Retail and wholesale	17	17	17	21	20	21	18	26	27
Business services	54	70	67	67	78	82	69	99	92
Manufacturing - capital goods	43	47	43	43	40	41	40	40	42
Manufacturing - consumer goods	9	9	6	6	4	4	5	7	6
Real estate and construction	82	108	102	136	154	160	145	110	107
Agriculture	2	3	3	1	3	4	4	4	6
Oil and gas	140	63	38	11	10	-	-	-	-
Mining	-	1	1	1	1	1	1	-	-
Forest products	1	1	1	1	1	1	1	8	8
Hardware and software	1	1	1	1	1	1	1	1	1
Telecommunications and cable	1	1	1	2	2	2	2	2	2
Publishing, printing and broadcasting	-	-	-	-	-	-	-	-	-
Transportation	2	3	3	3	3	3	1	3	28
Utilities	1	1	7	20	15	15	14	9	1
Education, health and social services	2	2	2	3	3	3	1	3	3
Total allowance for credit losses - impaired business and government loans	371	349	313	350	369	377	337	361	368
Total allowance for credit losses - impaired loans	695	698	646	691	692	719	644	673	673
Collective allowance for credit losses - incurred but not yet identified									
Consumer loans	758	747	709	697	693	718	748	774	788
Business and government loans	347	345	315	323	304	290	268	256	265
Total allowance for credit losses - incurred but not yet identified	1,105	1,092	1,024	1,020	997	1,008	1,016	1,030	1,053
Undrawn credit facilities									
Collective allowance for credit losses - undrawn credit facilities ¹	118	104	92	90	90	90	76	66	63
Total allowance for credit losses	1,918	1,894	1,762	1,801	1,779	1,817	1,736	1,769	1,789

¹ Included in Other liabilities on the consolidated balance sheet.

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
Total individually assessed allowance for credit losses									
By geography:									
Consumer loans									
Canada	8	8	8	8	8	9	9	9	9
United States	-	-	-	-	-	-	1	1	1
	8	8	8	8	8	9	10	10	10
Business and government loans									
Canada	121	96	67	47	46	32	29	49	49
United States	81	29	33	69	56	59	60	45	66
Other countries	160	216	203	224	256	276	239	257	245
	362	341	303	340	358	367	328	351	360
	370	349	311	348	366	376	338	361	370
Total individually assessed allowance for credit losses									
By portfolio:									
Consumer loans	8	8	8	8	8	9	10	10	10
Business and government loans	362	341	303	340	358	367	328	351	360
	370	349	311	348	366	376	338	361	370
Total collectively assessed allowance for credit losses									
By geography:									
Consumer loans									
Canada	844	822	788	778	779	804	829	863	878
Other countries	230	266	246	252	229	247	216	213	205
	1,074	1,088	1,034	1,030	1,008	1,051	1,045	1,076	1,083
Business and government loans									
Canada	228	230	218	234	220	209	192	187	197
United States	71	62	50	41	41	39	43	37	31
Other countries	57	61	57	58	54	52	42	42	45
	356	353	325	333	315	300	277	266	273
	1,430	1,441	1,359	1,363	1,323	1,351	1,322	1,342	1,356
Total collectively assessed allowance for credit losses									
By portfolio:									
Consumer loans	1,074	1,088	1,034	1,030	1,008	1,051	1,045	1,076	1,083
Business and government loans	356	353	325	333	315	300	277	266	273
	1,430	1,441	1,359	1,363	1,323	1,351	1,322	1,342	1,356
Undrawn credit facilities ¹	118	104	92	90	90	90	76	66	63
	1,548	1,545	1,451	1,453	1,413	1,441	1,398	1,408	1,419

¹ Included in Other liabilities on the consolidated balance sheet.

NET IMPAIRED LOANS ¹

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
Net impaired loans by portfolio:									
Consumer									
Residential mortgages	359	385	385	408	386	393	366	354	354
Personal	52	55	42	43	55	68	61	68	72
Total net impaired loans - consumer	411	440	427	451	441	461	427	422	426
Business and government									
Non-residential mortgages	14	20	20	31	32	36	32	38	46
Financial institutions	3	2	2	2	3	3	3	3	2
Retail and wholesale	8	16	16	20	20	23	19	22	16
Business services	46	71	67	84	82	98	93	111	114
Manufacturing - capital goods	2	3	3	3	3	5	2	4	4
Manufacturing - consumer goods	2	3	3	4	4	3	1	2	3
Real estate and construction	121	152	140	160	170	184	184	183	202
Agriculture	5	1	1	3	3	3	4	3	4
Oil and gas	568	65	87	23	15	-	-	-	-
Mining	1	1	1	-	1	1	1	2	1
Forest products	1	1	1	1	1	2	2	4	5
Hardware and software	-	-	-	-	-	-	-	1	-
Telecommunications and cable	-	-	-	-	-	-	1	1	1
Publishing, printing and broadcasting	-	-	-	-	-	5	5	5	5
Transportation	1	1	-	1	-	9	8	6	19
Utilities	-	-	4	5	8	9	7	12	-
Education, health and social services	3	3	1	-	-	-	1	-	-
Total net impaired loans - business and government	775	339	346	337	342	381	363	397	422
Total net impaired loans	1,186	779	773	788	783	842	790	819	848
Net impaired loans by geography:									
Consumer									
Canada	250	223	213	216	214	212	218	221	216
United States	-	-	-	-	-	-	-	-	2
Other countries	161	217	214	235	227	249	209	201	208
Total net impaired loans - consumer	411	440	427	451	441	461	427	422	426
Business and government									
Canada	175	50	103	43	36	24	25	29	31
United States	466	107	72	84	85	92	95	107	112
Other countries	134	182	171	210	221	265	243	261	279
Total net impaired loans - business and government	775	339	346	337	342	381	363	397	422
Total net impaired loans	1,186	779	773	788	783	842	790	819	848

¹ Net impaired loans is calculated by deducting the individual allowance and the portion of collective allowance relating to impaired loans, which are generally loans that are past 90 days in arrears, from GIL.

CHANGES IN GROSS IMPAIRED LOANS

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
GIL at beginning of period													
Consumer	789	760	792	764	803	734	734	731	746	760	734	734	704
Business and government	688	659	687	711	758	700	758	790	841	659	700	700	843
	1,477	1,419	1,479	1,475	1,561	1,434	1,492	1,521	1,587	1,419	1,434	1,434	1,547
Classified as impaired during the period													
Consumer ¹	334	271	275	293	298	288	299	308	291	605	586	1,154	1,250
Business and government	691	58	106	24	40	37	25	53	46	749	77	207	189
	1,025	329	381	317	338	325	324	361	337	1,354	663	1,361	1,439
Transferred to not impaired during the year													
Consumer	(35)	(22)	(29)	(30)	(25)	(21)	(19)	(33)	(31)	(57)	(46)	(105)	(103)
Business and government	(9)	(4)	(7)	(4)	(4)	(2)	(3)	(2)	(2)	(13)	(6)	(17)	(10)
	(44)	(26)	(36)	(34)	(29)	(23)	(22)	(35)	(33)	(70)	(52)	(122)	(113)
Net repayments²													
Consumer	(83)	(52)	(74)	(61)	(65)	(54)	(68)	(60)	(54)	(135)	(119)	(254)	(242)
Business and government	(144)	(46)	(56)	(30)	(33)	(22)	(38)	(41)	(50)	(190)	(55)	(141)	(214)
	(227)	(98)	(130)	(91)	(98)	(76)	(106)	(101)	(104)	(325)	(174)	(395)	(456)
Amounts written-off													
Consumer ¹	(229)	(197)	(204)	(208)	(225)	(193)	(224)	(210)	(214)	(426)	(418)	(830)	(903)
Business and government	(37)	(12)	(71)	(59)	(16)	(28)	(61)	(38)	(34)	(49)	(44)	(174)	(155)
	(266)	(209)	(275)	(267)	(241)	(221)	(285)	(248)	(248)	(475)	(462)	(1,004)	(1,058)
Foreign exchange and other													
Consumer	(41)	29	-	34	(22)	49	12	(2)	(7)	(12)	27	61	28
Business and government	(43)	33	-	45	(34)	73	19	(4)	(11)	(10)	39	84	47
	(84)	62	-	79	(56)	122	31	(6)	(18)	(22)	66	145	75
GIL at end of period													
Consumer	735	789	760	792	764	803	734	734	731	735	764	760	734
Business and government	1,146	688	659	687	711	758	700	758	790	1,146	711	659	700
	1,881	1,477	1,419	1,479	1,475	1,561	1,434	1,492	1,521	1,881	1,475	1,419	1,434

CHANGES IN ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Total allowance at beginning of period													
Write-offs	1,894	1,762	1,801	1,779	1,817	1,736	1,769	1,789	1,685	1,762	1,736	1,736	1,758
Recoveries	(266)	(209)	(275)	(267)	(241)	(221)	(285)	(248)	(248)	(475)	(462)	(1,004)	(1,058)
Provision for credit losses	43	50	42	49	48	47	46	46	50	93	95	186	192
Interest income on impaired loans	324	262	198	189	197	187	194	195	330	586	384	771	937
Foreign exchange and other	(5)	(6)	(5)	(6)	(6)	(6)	(6)	(7)	(8)	(11)	(12)	(23)	(30)
	(72)	35	1	57	(36)	74	18	(6)	(20)	(37)	38	96	(63)
Total allowance at end of period³													
Individual allowance	1,918	1,894	1,762	1,801	1,779	1,817	1,736	1,769	1,789	1,918	1,779	1,762	1,736
Collective allowance ³	370	349	311	348	366	376	338	361	370	370	366	311	338
	1,548	1,545	1,451	1,453	1,413	1,441	1,398	1,408	1,419	1,548	1,413	1,451	1,398
Total allowance for credit losses													
	1,918	1,894	1,762	1,801	1,779	1,817	1,736	1,769	1,789	1,918	1,779	1,762	1,736

¹ Credit card loans which are fully written-off when payments are contractually 180 days in arrears or upon customer bankruptcy are included both in classified as impaired and amounts written-off.

² Includes disposal of loans.

³ Includes \$118 million (Q1/16: \$104 million) of allowance on undrawn credit facilities included in Other liabilities on the consolidated balance sheet.

PROVISION FOR CREDIT LOSSES

(\$ millions)	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Provision for credit losses - impaired loans, by portfolio:													
Consumer													
Residential mortgages	8	12	7	8	8	11	12	8	87	20	19	34	114
Credit card	108	92	88	93	99	90	96	102	99	200	189	370	428
Personal	76	59	61	65	68	64	63	67	77	135	132	258	276
Total provision for credit losses - impaired loans, consumer¹	192	163	156	166	175	165	171	177	263	355	340	662	818
Business and government													
Non-residential mortgages	3	-	(2)	1	1	-	(8)	5	8	3	1	-	10
Financial institutions	-	(1)	-	-	-	-	(1)	-	2	(1)	-	-	2
Retail and wholesale	-	1	2	-	2	3	-	4	3	1	5	7	8
Business services	6	2	7	(4)	11	10	7	9	22	8	21	24	55
Manufacturing - capital goods	(1)	-	-	-	1	(1)	-	2	-	(1)	-	-	2
Manufacturing - consumer goods	1	2	-	1	1	(1)	2	-	1	3	-	1	3
Real estate and construction	(2)	1	(2)	7	1	17	19	15	1	(1)	18	23	47
Agriculture	1	-	2	(1)	(1)	-	1	(2)	(1)	1	(1)	-	(1)
Oil and gas	81	24	28	-	10	-	-	-	-	105	10	38	-
Forest products	-	-	-	-	-	-	1	-	-	-	-	-	1
Hardware and software	-	-	(1)	1	-	-	2	-	-	-	-	-	2
Telecommunications and cable	-	-	-	-	(1)	-	-	-	-	-	(1)	(1)	-
Publishing, printing and broadcasting	-	-	-	-	(1)	-	-	-	-	-	(1)	(1)	-
Transportation	2	(1)	1	1	-	1	1	(4)	23	1	1	3	19
Utilities	-	-	-	4	-	-	5	8	-	-	-	4	13
Education, health and social services	-	-	-	-	2	-	1	-	-	-	2	2	1
Total provision for credit losses - impaired loans, business and government¹	91	28	35	10	26	29	30	37	59	119	55	100	162
Total provision for credit losses - impaired loans	283	191	191	176	201	194	201	214	322	474	395	762	980
Provision for credit losses - impaired loans, by geography:													
Consumer													
Canada	187	153	153	153	168	158	160	166	167	340	326	632	696
Other countries	5	10	3	13	7	7	11	11	96	15	14	30	122
Total provision for credit losses - impaired loans, consumer	192	163	156	166	175	165	171	177	263	355	340	662	818
Business and government													
Canada	35	32	36	5	23	7	10	15	4	67	30	71	33
United States	55	1	(5)	9	-	15	15	5	21	56	15	19	45
Other countries	1	(5)	4	(4)	3	7	5	17	34	(4)	10	10	84
Total provision for credit losses - impaired loans, business and government	91	28	35	10	26	29	30	37	59	119	55	100	162
Total provision for credit losses - impaired loans, geography	283	191	191	176	201	194	201	214	322	474	395	762	980
Provision for credit losses - incurred but not yet identified													
Consumer	15	36	13	2	(22)	(33)	(26)	(13)	(8)	51	(55)	(40)	(73)
Business and government	26	35	(6)	11	18	26	19	(6)	16	61	44	49	30
Total provision for credit losses - incurred but not yet identified	41	71	7	13	(4)	(7)	(7)	(19)	8	112	(11)	9	(43)
Total provision for credit losses	324	262	198	189	197	187	194	195	330	586	384	771	937
Of which:													
Collectively assessed	238	238	168	183	181	163	171	168	275	476	344	695	801
Individually assessed	86	24	30	6	16	24	23	27	55	110	40	76	136

¹ Includes provision for credit losses on: personal, scored small business loans and mortgages that are greater than 90 days delinquent; and net credit card write-offs.

NET WRITE-OFFS

(\$ millions)

Net write-offs by portfolio:

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Consumer													
Residential mortgages	9	2	13	6	10	3	10	5	9	11	13	32	27
Personal	71	60	62	62	72	56	75	59	59	131	128	252	269
Credit card	108	92	88	93	99	90	96	102	99	200	189	370	428
Net write-offs on consumer loans	188	154	163	161	181	149	181	166	167	342	330	654	724
Business and government													
Non-residential mortgages	5	-	10	3	4	-	5	-	5	5	4	17	10
Financial institutions	-	-	-	-	-	-	-	(1)	1	-	-	-	-
Retail and wholesale	2	-	5	1	-	1	7	7	2	2	1	7	17
Business services	11	(3)	5	14	6	2	17	3	18	8	8	27	39
Manufacturing - capital goods	1	-	-	1	-	(1)	1	-	-	1	(1)	-	2
Manufacturing - consumer goods	1	-	1	-	1	-	2	1	-	1	1	2	3
Real estate and construction	13	1	34	35	1	22	12	5	4	14	23	92	35
Agriculture	1	-	-	-	-	-	-	-	1	1	-	-	1
Oil and gas	-	-	1	1	-	-	-	-	-	-	-	2	-
Forest products	1	-	-	-	-	-	9	-	-	1	-	-	9
Hardware and software	-	-	-	1	-	-	-	1	-	-	-	1	1
Telecommunications and cable	-	-	1	-	-	-	-	-	-	-	-	1	-
Publishing, printing and broadcasting	-	-	-	-	(1)	-	-	-	-	-	(1)	(1)	-
Transportation	-	1	-	1	-	1	2	20	-	1	1	2	22
Utilities	-	6	13	-	-	-	-	-	-	6	-	13	-
Education, health and social services	-	-	-	-	1	-	3	-	-	-	1	1	3
Net write-offs on business and government loans	35	5	70	57	12	25	58	36	31	40	37	164	142
Total net write-offs	223	159	233	218	193	174	239	202	198	382	367	818	866

Net write-offs by geography:

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	2016 6M	2015 6M	2015 12M	2014 12M
Consumer													
Canada	181	153	154	153	171	147	169	166	158	334	318	625	702
Other countries	7	1	9	8	10	2	12	-	9	8	12	29	22
Net write-offs on consumer loans	188	154	163	161	181	149	181	166	167	342	330	654	724
Business and government													
Canada	6	3	15	8	7	4	28	12	8	9	11	34	52
United States	-	6	30	-	-	21	1	25	2	6	21	51	41
Other countries	29	(4)	25	49	5	-	29	(1)	21	25	5	79	49
Net write-offs on business and government loans	35	5	70	57	12	25	58	36	31	40	37	164	142
Total net write-offs	223	159	233	218	193	174	239	202	198	382	367	818	866

CREDIT RISK FINANCIAL MEASURES

	Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
Diversification ratios									
Gross loans and acceptances									
Consumer	73%	73%	74%	74%	75%	75%	76%	76%	76%
Business and government	27%	27%	26%	26%	25%	25%	24%	24%	24%
Canada	90%	89%	91%	90%	91%	91%	91%	91%	91%
United States	5%	5%	4%	4%	4%	4%	4%	4%	4%
Other countries	5%	6%	5%	6%	5%	5%	5%	5%	5%
Coverage ratios									
Allowance for credit losses to GIL and acceptances - segmented and total ¹									
Consumer	44%	44%	44%	43%	42%	43%	42%	43%	42%
Business and government	32%	51%	47%	51%	52%	50%	48%	48%	47%
Total	37%	47%	46%	47%	47%	46%	45%	45%	44%
Condition ratios									
Gross impaired loans-to-gross loans and acceptances	0.62 %	0.49 %	0.48 %	0.51 %	0.53 %	0.56 %	0.53 %	0.56 %	0.58 %
Net impaired loans and acceptances-to-net loans and acceptances	0.39 %	0.26 %	0.27 %	0.28 %	0.28 %	0.31 %	0.29 %	0.31 %	0.33 %
Segmented net impaired loans-to-segmented net loans and acceptances									
Consumer	0.18 %	0.20 %	0.20 %	0.21 %	0.21 %	0.22 %	0.21 %	0.21 %	0.22 %
Business and government	0.96 %	0.42 %	0.46 %	0.46 %	0.50 %	0.55 %	0.56 %	0.64 %	0.69 %
Canada	0.16 %	0.10 %	0.12 %	0.10 %	0.10 %	0.10 %	0.10 %	0.10 %	0.10 %
United States	3.02 %	0.68 %	0.57 %	0.68 %	0.76 %	0.75 %	0.85 %	0.97 %	1.07 %
Other countries	2.03 %	2.42 %	2.52 %	2.84 %	3.22 %	3.57 %	3.52 %	3.69 %	3.98 %

PAST DUE LOANS BUT NOT IMPAIRED ²

(\$ millions)				Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
	Less than 31 days	31 to 90 days	Over 90 days	Total	Total past due loans							
Residential mortgages	2,079	707	215	3,001	3,105	2,855	3,001	2,756	2,690	2,657	2,599	2,550
Personal	508	122	31	661	723	692	643	649	677	618	644	635
Credit card	542	169	94	805	857	762	686	746	795	723	763	768
Business and government	200	65	26	291	309	344	296	311	310	256	301	304
	3,329	1,063	366	4,758	4,994	4,653	4,626	4,462	4,472	4,254	4,307	4,257

¹ Represents individual allowance and the portion of collective allowance relating to impaired loans, which are generally loans that are past 90 days in arrears.

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

OUTSTANDING DERIVATIVE CONTRACTS - NOTIONAL AMOUNTS

(\$ millions)

	Q2/16			Total notional amount		Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	
	Residual term to contractual maturity			Total notional amount	Analyzed by use		Total notional amount							
	Less than 1 year	1 - 5 years	Over 5 years		Trading	ALM ¹								
Interest rate derivatives														
Over-the-counter (OTC)														
Forward rate agreements	12,264	179	-	12,443	3,526	8,917	7,823	10,913	12,906	11,981	8,529	9,520	16,311	15,140
Centrally cleared forward rate agreements	144,087	5,605	-	149,692	149,692	-	178,257	140,806	179,952	136,332	145,144	157,773	152,610	186,587
Swap contracts	88,566	182,516	79,785	350,867	257,408	93,459	370,652	375,893	390,022	418,121	443,552	449,706	467,981	518,050
Centrally cleared swap contracts	434,098	590,397	182,229	1,206,724	1,028,668	178,056	1,053,548	897,872	956,102	858,463	740,548	626,545	621,688	799,824
Purchased options	170	5,280	4,216	9,666	4,036	5,630	7,407	8,136	5,847	5,647	5,160	5,992	7,169	7,897
Written options	2,799	1,901	395	5,095	5,095	-	3,775	4,532	5,594	4,641	5,426	5,079	5,556	4,978
	681,984	785,878	266,625	1,734,487	1,448,425	286,062	1,621,462	1,438,152	1,550,423	1,435,185	1,348,359	1,254,615	1,271,315	1,532,476
Exchange-traded														
Futures contracts	56,758	9,255	-	66,013	63,340	2,673	69,294	77,890	96,016	62,581	90,698	59,344	63,431	60,182
Purchased options	1,280	-	-	1,280	1,280	-	1,085	1	654	6,636	13,854	7,664	6,215	6,138
Written options	1,280	-	-	1,280	1,280	-	1,751	8	654	7,842	20,083	12,623	7,197	6,138
	59,318	9,255	-	68,573	65,900	2,673	72,130	77,899	97,324	77,059	124,635	79,631	76,843	72,458
Total interest rate derivatives	741,302	795,133	266,625	1,803,060	1,514,325	288,735	1,693,592	1,516,051	1,647,747	1,512,244	1,472,994	1,334,246	1,348,158	1,604,934
Foreign exchange derivatives														
Over-the-counter														
Forward contracts	315,151	7,311	935	323,397	316,246	7,151	303,884	263,150	268,721	261,906	232,434	203,971	198,181	176,400
Swap contracts	149,442	54,980	15,782	220,204	175,473	44,731	225,121	200,297	179,022	167,084	171,490	156,969	146,696	145,534
Purchased options	18,951	1,370	38	20,359	20,359	-	20,878	19,550	23,538	23,131	26,012	26,508	21,200	14,587
Written options	22,487	999	49	23,535	23,477	58	26,113	22,721	25,609	25,364	26,793	28,490	25,433	18,891
	506,031	64,660	16,804	587,495	535,555	51,940	575,996	505,718	496,934	477,485	456,729	415,938	391,510	355,412
Exchange-traded														
Futures contracts	-	-	-	-	-	-	-	-	44	-	-	-	-	-
Total foreign exchange derivatives	506,031	64,660	16,804	587,495	535,555	51,940	575,996	505,718	496,934	477,485	456,729	415,938	391,510	355,412
Credit derivatives														
Over-the-counter														
Total return swap contracts - protection sold	344	-	-	344	344	-	450	519	680	954	1,128	1,216	1,441	1,834
Credit default swap contracts - protection purchased	5,337	705	5	6,047	6,047	-	6,308	6,593	7,202	7,777	8,223	8,310	8,847	9,380
Centrally cleared credit default swap contracts - protection purchased	88	451	652	1,191	733	458	1,831	2,377	1,427	26,116	19,965	10,349	3,437	3,028
Credit default swap contracts - protection sold	4,511	184	231	4,926	4,926	-	5,000	5,032	5,060	5,029	5,084	5,118	5,278	5,420
Centrally cleared credit default swap contracts - protection sold	13	75	-	88	-	88	140	732	262	24,729	17,696	8,760	2,826	2,234
Total credit derivatives	10,293	1,415	888	12,596	12,050	546	13,729	15,253	14,631	64,605	52,096	33,753	21,829	21,896
Equity derivatives														
Over-the-counter	45,780	7,007	319	53,106	52,316	790	42,570	42,936	41,282	42,587	40,255	40,262	41,943	38,716
Exchange-traded	17,481	4,998	23	22,502	22,502	-	16,917	19,304	15,901	13,641	14,026	16,332	9,781	8,699
Total equity derivatives	63,261	12,005	342	75,608	74,818	790	59,487	62,240	57,183	56,228	54,281	56,594	51,724	47,415
Precious metal derivatives														
Over-the-counter	2,075	-	-	2,075	2,075	-	944	1,446	1,816	1,884	1,640	837	1,080	770
Exchange-traded	1,916	-	-	1,916	1,916	-	939	2,999	2,128	1,411	1,234	2,750	1,765	2,213
Total precious metal derivatives	3,991	-	-	3,991	3,991	-	1,883	4,445	3,944	3,295	2,874	3,587	2,845	2,983
Other commodity derivatives														
Over-the-counter	10,585	8,336	228	19,149	19,149	-	20,312	18,671	21,875	21,962	19,671	19,611	20,778	20,568
Centrally cleared commodity derivatives	21	-	-	21	21	-	13	14	34	38	33	42	65	-
Exchange-traded	10,648	4,358	38	15,044	15,044	-	16,099	18,049	19,500	19,896	20,613	21,832	23,976	19,339
Total other commodity derivatives	21,254	12,694	266	34,214	34,214	-	36,424	36,734	41,409	41,896	40,317	41,485	44,819	39,907
Total notional amount	1,346,132	885,907	284,925	2,516,964	2,174,953	342,011	2,381,111	2,140,441	2,261,848	2,155,753	2,079,291	1,885,603	1,860,885	2,072,547
Of which:														
Over-the-counter ²	1,256,769	867,296	284,864	2,408,929	2,069,591	339,338	2,275,026	2,022,190	2,126,951	2,043,746	1,918,783	1,765,058	1,748,520	1,969,838
Exchange-traded	89,363	18,611	61	108,035	105,362	2,673	106,085	118,251	134,897	112,007	160,508	120,545	112,365	102,709

¹ ALM: Asset/liability management.

² For OTC derivatives that are not centrally cleared, \$857.6 billion (Q1/16: \$849.0 billion) are with counterparties that have two-way collateral posting arrangements, \$13.9 billion (Q1/16: \$16.2 billion) are with counterparties that have one-way collateral posting arrangements, and \$179.7 billion (Q1/16: \$176.0 billion) are with counterparties that have no collateral posting arrangements. All counterparties with whom we have one-way collateral posting arrangements are sovereign entities.

FAIR VALUE OF FINANCIAL INSTRUMENTS

(\$ millions)	Q2/16		Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
	Book value (includes AFS securities at amortized cost)		Fair value over (under) book value								
	Amortized cost	Fair value									
Assets											
Cash and deposits with banks	11,455	11,455	-	-	-	-	-	-	-	-	-
Securities	79,438	79,599	161	109	136	246	244	307	399	415	353
Cash collateral on securities borrowed	4,446	4,446	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements	31,276	31,276	-	-	-	-	-	-	-	-	-
Loans, net of allowance	290,546	291,023	477	1,202	1,018	1,315	847	1,498	258	258	228
Derivative instruments	28,740	28,740	-	-	-	-	-	-	-	-	-
Customers' liability under acceptances	13,215	13,215	-	-	-	-	-	-	-	-	-
Other assets	8,107	8,107	-	-	-	-	-	-	-	-	-
Liabilities											
Deposits	368,710	369,449	739	700	697	1,126	1,070	1,420	1,037	1,197	1,270
Obligations related to securities sold short	9,625	9,625	-	-	-	-	-	-	-	-	-
Cash collateral on securities lent	2,314	2,314	-	-	-	-	-	-	-	-	-
Obligations related to securities sold under repurchase agreements	14,419	14,419	-	-	-	-	-	-	-	-	-
Derivative instruments	32,744	32,744	-	-	-	-	-	-	-	-	-
Acceptances	13,272	13,272	-	-	-	-	-	-	-	-	-
Other liabilities	7,791	7,791	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	3,354	3,599	245	208	257	277	293	344	277	306	342

FAIR VALUE OF AFS SECURITIES

(\$ millions)	Q2/16		Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
	Amortized cost	Fair value	Unrealized net gains (losses)								
AFS securities											
Government issued or guaranteed	21,934	21,923	(11)	(64)	(34)	24	30	81	27	22	13
Mortgage- and asset-backed	6,092	6,093	1	10	10	26	20	31	8	10	12
Corporate debt	4,714	4,706	(8)	(15)	(13)	(2)	(1)	(6)	12	35	39
Corporate equity	245	424	179	178	173	198	195	201	352	348	289
	32,985	33,146	161	109	136	246	244	307	399	415	353

FAIR VALUE OF DERIVATIVE INSTRUMENTS

(\$ millions)	Q2/16		Q2/16	Q1/16	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14
	Positive	Negative	Fair value, net								
Total held for trading purposes	26,113	29,221	(3,108)	(3,202)	(2,299)	(1,627)	(3,372)	(1,873)	(2,045)	(740)	(520)
Total held for ALM purposes	2,627	3,523	(896)	(561)	(416)	(226)	(350)	1,094	884	1,010	1,120
Total fair value¹	28,740	32,744	(4,004)	(3,763)	(2,715)	(1,853)	(3,722)	(779)	(1,161)	270	600
Average fair values of derivatives during the quarter	30,615	34,476	(3,861)	(2,615)	(2,168)	(2,188)	(2,545)	(1,290)	162	370	1,196

¹ Includes positive fair value of \$768 million (Q1/16: \$741 million) and negative fair value of \$750 million (Q1/16: \$763 million) for exchange-traded derivatives.