



Supplementary Financial Information

For the period ended
July 31, 2015

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This document is unaudited and should be read in conjunction with our quarterly report to shareholders and news release for Q3/15, and our 2014 annual report (including audited consolidated financial statements and accompanying management's discussion and analysis). Additional financial information is also available through our quarterly investor presentations as well as the quarterly conference call webcast. All relevant information in this document is prepared under International Financial Reporting Standards (IFRS) and all amounts are in millions of Canadian dollars, unless otherwise stated.

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NOTES TO USERS

External reporting change

The following external reporting change was made in the first quarter of 2015. Prior period amounts were reclassified accordingly.

Income statement presentation

We reclassified certain amounts relating to our insurance business within Retail and Business Banking from non-interest expenses to non-interest income. There was no impact on consolidated net income due to this reclassification.

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)

Reconciliation of non-GAAP to GAAP measures

		Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Reported and adjusted diluted EPS														
Reported net income attributable to diluted common shareholders	A	962	895	907	791	899	292	1,149	808	852	2,764	2,340	3,131	3,253
After-tax impact of items of note		12	13	33	100	(13)	571	(226)	69	53	58	332	432	219
Adjusted net income attributable to diluted common shareholders ¹	B	974	908	940	891	886	863	923	877	905	2,822	2,672	3,563	3,472
Diluted weighted-average common shares outstanding (thousands)	C	397,828	397,785	397,887	397,907	398,022	398,519	399,217	400,255	400,258	397,830	398,584	398,420	401,261
Reported diluted EPS (\$)	A / C	2.42	2.25	2.28	1.98	2.26	0.73	2.88	2.02	2.13	6.95	5.87	7.86	8.11
Adjusted diluted EPS (\$) ¹	B / C	2.45	2.28	2.36	2.24	2.23	2.17	2.31	2.19	2.26	7.09	6.70	8.94	8.65
Reported and adjusted efficiency ratio														
Reported total revenue ²	D	3,520	3,394	3,459	3,213	3,355	3,164	3,631	3,176	3,246	10,373	10,150	13,363	12,705
Adjusting items:														
Pre-tax impact of items of note		4	9	(55)	118	(49)	8	(353)	20	7	(42)	(394)	(276)	(30)
TEB		131	112	148	85	102	124	110	78	90	391	336	421	357
Adjusted total revenue ¹	E	3,655	3,515	3,552	3,416	3,408	3,296	3,388	3,274	3,343	10,722	10,092	13,508	13,032
Reported non-interest expenses ²	F	2,179	2,104	2,195	2,083	2,044	2,409	1,976	1,926	1,875	6,478	6,429	8,512	7,608
Adjusting items:														
Pre-tax impact of items of note		(12)	(9)	(94)	(20)	(17)	(447)	(55)	(70)	(6)	(115)	(519)	(539)	(249)
Adjusted non-interest expenses ¹	G	2,167	2,095	2,101	2,063	2,027	1,962	1,921	1,856	1,869	6,363	5,910	7,973	7,359
Reported efficiency ratio (%) ²	F / D	61.9%	62.0%	63.5%	64.8%	60.9%	76.1%	54.4%	60.6%	57.8%	62.4%	63.3%	63.7%	59.9%
Adjusted efficiency ratio (%) ^{1,2}	G / E	59.3%	59.6%	59.2%	60.4%	59.5%	59.5%	56.7%	56.6%	55.9%	59.3%	58.6%	59.0%	56.5%
Reported and adjusted dividend payout ratio														
Dividends paid to common shareholders	H	433	421	409	398	397	390	382	384	384	1,263	1,169	1,567	1,523
Reported dividend payout ratio (%)	H / A	45.0%	47.1%	45.1%	50.3%	44.2%	133.5%	33.3%	47.6%	45.1%	45.7%	50.0%	50.0%	46.8%
Adjusted dividend payout ratio (%) ¹	H / B	44.5%	46.4%	43.5%	44.6%	44.8%	45.2%	41.4%	43.8%	42.5%	44.8%	43.8%	44.0%	43.9%
Reported and adjusted return on common shareholders' equity														
Average common shareholders' equity	I	18,733	18,437	18,123	17,528	16,989	17,173	16,581	15,885	15,162	18,431	16,911	17,067	15,167
Reported return on common shareholders' equity (%)	A / I	20.4%	19.9%	19.9%	17.9%	21.0%	7.0%	27.5%	20.2%	22.3%	20.0%	18.5%	18.3%	21.4%
Adjusted return on common shareholders' equity (%) ¹	B / I	20.6%	20.2%	20.6%	20.1%	20.7%	20.6%	22.1%	21.9%	23.7%	20.5%	21.1%	20.9%	22.9%
Reported and adjusted effective tax														
Reported income before income taxes	J	1,152	1,093	1,077	936	1,116	425	1,437	979	1,051	3,322	2,978	3,914	3,976
Pre-tax impact of items of note		16	18	39	138	(32)	600	(298)	90	71	73	270	408	298
Adjusted income before income taxes ¹	K	1,168	1,111	1,116	1,074	1,084	1,025	1,139	1,069	1,122	3,395	3,248	4,322	4,274
Reported income taxes	L	174	182	154	125	195	119	260	154	173	510	574	699	626
Tax impact of items of note		4	5	6	38	(19)	19	(72)	21	18	15	(72)	(34)	79
Adjusted income taxes ¹	M	178	187	160	163	176	138	188	175	191	525	502	665	705
Reported effective tax rate (%)	L / J	15.1%	16.7%	14.3%	13.4%	17.5%	28.1%	18.1%	15.9%	16.5%	15.4%	19.3%	17.9%	15.8%
Adjusted effective tax rate (%) ¹	M / K	15.2%	16.8%	14.3%	15.2%	16.2%	13.5%	16.5%	16.5%	17.0%	15.5%	15.5%	15.4%	16.5%

¹ Non-GAAP measure.

² Certain prior period information has been reclassified to conform to the presentation adopted in the first quarter of 2015. See "External reporting change" for additional details.

NOTES TO USERS

(\$ millions)

Items of note

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13		2015 9M	2014 9M	2014 12M	2013 12M
Gain arising from accounting adjustments on credit card-related balance sheet amounts	-	-	(46)	-	-	-	-	-	-	(46)	-	-	-	-
Gain on sale of an investment in our merchant banking portfolio	-	-	(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	(239)	24	-	-	(208)	(190)	24	-
Gain within an equity-accounted investment in our merchant banking portfolio	-	-	-	-	(52)	-	-	-	-	-	(52)	(52)	-	-
Gain on sale of our Hong Kong and Singapore-based private wealth management business	-	-	-	-	-	-	-	-	-	-	-	-	-	(16)
Loss (income) from the structured credit run-off business	6	8	12	(2)	2	4	11	(15)	8	26	17	15	114	-
Amortization of intangible assets ¹	10	10	11	10	9	9	8	7	5	31	26	36	23	-
Increase (decrease) in collective allowance ² recognized in Corporate and Other	-	-	-	-	-	-	(26)	-	38	-	(26)	(26)	38	-
Charge resulting from operational changes in the processing of write-offs in Retail and Business Banking	-	-	-	-	-	-	26	-	-	-	26	26	-	-
Losses (gains) in our exited European leveraged finance portfolio	-	-	-	-	-	-	(78)	-	-	-	(78)	(78)	21	-
Loan losses in our exited U.S. leveraged finance portfolio	-	-	-	-	-	22	-	-	-	-	22	22	-	-
Charge resulting from a revision of estimated loss parameters on our unsecured lending portfolios	-	-	-	-	-	-	-	-	20	-	-	-	20	-
Restructuring charges relating to employee severance	-	-	85	-	-	-	-	-	-	85	-	-	-	-
Charges relating to CIBC FirstCaribbean	-	-	-	-	-	543	-	39	-	-	543	543	39	-
Impairment of an equity position associated with our exited U.S. leveraged finance portfolio	-	-	-	-	-	-	-	35	-	-	-	-	35	-
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	16	18	39	138	(32)	600	(298)	90	71	73	270	408	298	-
Income tax impact on above items of note	(4)	(5)	(6)	(38)	19	(19)	72	(21)	(18)	(15)	72	34	(79)	-
After-tax impact of items of note on net income	12	13	33	100	(13)	581	(226)	69	53	58	342	442	219	-
After-tax impact of items of note on non-controlling interests	-	-	-	-	-	10	-	-	-	-	10	10	-	-
After-tax impact of items of note on net income attributable to common shareholders	12	13	33	100	(13)	571	(226)	69	53	58	332	432	219	-

¹ Beginning in the fourth quarter of 2013, also includes amortization of intangible assets for equity-accounted associates.

² 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

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Financial results (\$ millions)													
Net interest income	2,021	1,895	1,956	1,881	1,875	1,798	1,905	1,893	1,883	5,872	5,578	7,459	7,453
Non-interest income ¹	1,499	1,499	1,503	1,332	1,480	1,366	1,726	1,283	1,363	4,501	4,572	5,904	5,252
Total revenue	3,520	3,394	3,459	3,213	3,355	3,164	3,631	3,176	3,246	10,373	10,150	13,363	12,705
Provision for credit losses	189	197	187	194	195	330	218	271	320	573	743	937	1,121
Non-interest expenses ¹	2,179	2,104	2,195	2,083	2,044	2,409	1,976	1,926	1,875	6,478	6,429	8,512	7,608
Income before taxes	1,152	1,093	1,077	936	1,116	425	1,437	979	1,051	3,322	2,978	3,914	3,976
Income taxes	174	182	154	125	195	119	260	154	173	510	574	699	626
Net income	978	911	923	811	921	306	1,177	825	878	2,812	2,404	3,215	3,350
Net income (loss) attributable to non-controlling interests	5	4	3	2	3	(11)	3	(7)	1	12	(5)	(3)	(2)
Preferred shareholders	11	12	13	18	19	25	25	24	25	36	69	87	99
Common shareholders	962	895	907	791	899	292	1,149	808	852	2,764	2,340	3,131	3,253
Net income attributable to equity shareholders	973	907	920	809	918	317	1,174	832	877	2,800	2,409	3,218	3,352
Financial measures													
Reported efficiency ratio ¹	61.9%	62.0%	63.5%	64.8%	60.9%	76.1%	54.4%	60.6%	57.8%	62.4%	63.3%	63.7%	59.9%
Adjusted efficiency ratio ^{1,2}	59.3%	59.6%	59.2%	60.4%	59.5%	59.5%	56.7%	56.6%	55.9%	59.3%	58.6%	59.0%	56.5%
Loan loss ratio ³	0.25%	0.30%	0.28%	0.30%	0.33%	0.51%	0.38%	0.41%	0.45%	0.28%	0.40%	0.38%	0.44%
Reported return on common shareholders' equity	20.4%	19.9%	19.9%	17.9%	21.0%	7.0%	27.5%	20.2%	22.3%	20.0%	18.5%	18.3%	21.4%
Adjusted return on common shareholders' equity ²	20.6%	20.2%	20.6%	20.1%	20.7%	20.6%	22.1%	21.9%	23.7%	20.5%	21.1%	20.9%	22.9%
Net interest margin	1.75%	1.73%	1.77%	1.78%	1.81%	1.81%	1.84%	1.85%	1.86%	1.75%	1.82%	1.81%	1.85%
Net interest margin on average interest-earning assets ⁴	2.01%	2.01%	2.04%	2.02%	2.05%	2.07%	2.09%	2.10%	2.12%	2.02%	2.07%	2.05%	2.12%
Return on average assets ⁵	0.85%	0.83%	0.84%	0.77%	0.89%	0.31%	1.14%	0.81%	0.86%	0.84%	0.79%	0.78%	0.83%
Return on average interest-earning assets ^{4,5}	0.97%	0.97%	0.96%	0.87%	1.01%	0.35%	1.29%	0.91%	0.99%	0.97%	0.89%	0.89%	0.95%
Total shareholder return	(2.40)%	11.10%	(13.42)%	2.66%	4.65%	14.05%	(1.36)%	15.15%	(2.04)%	(6.12)%	17.74%	20.87%	18.41%
Reported effective tax rate	15.1%	16.7%	14.3%	13.4%	17.5%	28.1%	18.1%	15.9%	16.5%	15.4%	19.3%	17.9%	15.8%
Adjusted effective tax rate ²	15.2%	16.8%	14.3%	15.2%	16.2%	13.5%	16.5%	16.5%	17.0%	15.5%	15.5%	15.4%	16.5%
Common share information													
Per share (\$)													
Basic EPS	2.42	2.25	2.28	1.99	2.26	0.73	2.88	2.02	2.13	6.96	5.88	7.87	8.11
Reported diluted EPS	2.42	2.25	2.28	1.98	2.26	0.73	2.88	2.02	2.13	6.95	5.87	7.86	8.11
Adjusted diluted EPS ²	2.45	2.28	2.36	2.24	2.23	2.17	2.31	2.19	2.26	7.09	6.70	8.94	8.65
Dividends	1.09	1.06	1.03	1.00	1.00	0.98	0.96	0.96	0.96	3.18	2.94	3.94	3.80
Book value	50.02	47.08	45.99	44.30	43.02	42.04	42.59	40.36	38.93	50.02	43.02	44.30	40.36
Share price (\$)													
High	96.99	97.62	107.16	107.01	102.06	97.72	91.58	88.70	80.64	107.16	102.06	107.01	88.70
Low	89.55	89.26	88.18	95.93	95.66	85.49	86.57	76.91	74.10	88.18	85.49	85.49	74.10
Closing	93.46	96.88	88.18	102.89	101.21	97.72	86.57	88.70	77.93	93.46	101.21	102.89	88.70
Shares outstanding (thousands)													
Weighted-average basic	397,270	397,212	397,117	397,009	397,179	397,758	398,539	399,819	399,952	397,199	397,826	397,620	400,880
Weighted-average diluted	397,828	397,785	397,887	397,907	398,022	398,519	399,217	400,255	400,258	397,830	398,584	398,420	401,261
End of period	397,234	397,262	397,142	397,021	396,974	397,375	398,136	399,250	399,992	397,234	396,974	397,021	399,250
Market capitalization (\$ millions)	37,126	38,487	35,020	40,850	40,178	38,832	34,467	35,413	31,171	37,126	40,178	40,850	35,413
Value measures													
Dividend yield (based on closing share price)	4.6%	4.5%	4.6%	3.9%	3.9%	4.1%	4.4%	4.3%	4.9%	4.5%	3.9%	3.8%	4.3%
Reported dividend payout ratio	45.0%	47.1%	45.1%	50.3%	44.2%	133.5%	33.3%	47.6%	45.1%	45.7%	50.0%	50.0%	46.8%
Adjusted dividend payout ratio ²	44.5%	46.4%	43.5%	44.6%	44.8%	45.2%	41.4%	43.8%	42.5%	44.8%	43.8%	44.0%	43.9%
Market value to book value ratio	1.87	2.06	1.92	2.32	2.35	2.32	2.03	2.20	2.00	1.87	2.35	2.32	2.20

For footnotes, see next page.



FINANCIAL HIGHLIGHTS (continued)

(\$ millions)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
On- and off-balance sheet information													
Cash, deposits with banks and securities	92,997	76,406	74,334	73,089	80,653	77,892	77,290	78,363	76,452	92,997	80,653	73,089	78,363
Loans and acceptances, net of allowance	285,502	276,543	274,966	268,240	262,489	258,680	256,819	256,380	254,227	285,502	262,489	268,240	256,380
Total assets	457,842	439,203	445,223	414,903	405,422	397,102	400,955	398,006	397,153	457,842	405,422	414,903	398,006
Deposits	360,525	341,188	339,875	325,393	322,314	314,023	314,336	315,164	313,114	360,525	322,314	325,393	315,164
Common shareholders' equity	19,869	18,703	18,265	17,588	17,076	16,707	16,955	16,113	15,573	19,869	17,076	17,588	16,113
Average assets	457,774	448,912	437,701	418,414	411,036	406,285	410,019	405,239	402,608	448,120	409,144	411,481	403,546
Average interest-earning assets ⁴	399,444	385,938	380,984	370,020	363,422	356,492	361,844	357,757	351,761	388,820	360,631	362,997	351,687
Average common shareholders' equity	18,733	18,437	18,123	17,528	16,989	17,173	16,581	15,885	15,162	18,431	16,911	17,067	15,167
Assets under administration ⁶	1,887,070	1,909,576	1,809,526	1,717,563	1,713,076	1,663,858	1,603,022	1,513,126	1,460,311	1,887,070	1,713,076	1,717,563	1,513,126
Balance sheet quality (All-in basis) and liquidity measures⁷													
Risk-weighted assets (RWA)													
CET1 capital RWA	153,889	146,951	146,554	141,250	139,920	135,883	140,505	136,747	133,994	153,889	139,920	141,250	136,747
Tier 1 capital RWA	154,176	147,173	146,847	141,446	140,174	135,883	140,505	136,747	133,994	154,176	140,174	141,446	136,747
Total capital RWA	154,422	147,364	147,097	141,739	140,556	135,883	140,505	136,747	133,994	154,422	140,556	141,739	136,747
Capital ratios													
CET1 ratio	10.8%	10.8%	10.3%	10.3%	10.1%	10.0%	9.5%	9.4%	9.3%	10.8%	10.1%	10.3%	9.4%
Tier 1 capital ratio	12.5%	12.6%	12.1%	12.2%	12.2%	12.1%	11.5%	11.6%	11.6%	12.5%	12.2%	12.2%	11.6%
Total capital ratio	15.0%	15.3%	15.0%	15.5%	14.8%	14.9%	14.2%	14.6%	14.7%	15.0%	14.8%	15.5%	14.6%
Basel III leverage ratio													
Tier 1 capital	A	19,284	18,551	17,771	17,300	17,093	16,488	16,189	15,578	19,284	17,093	17,300	15,888
Leverage ratio exposure	B	493,475	474,276	471,937	n/a	n/a	n/a	n/a	n/a	493,475	n/a	n/a	n/a
Leverage ratio	A/B	3.9%	3.9%	3.8%	n/a	n/a	n/a	n/a	n/a	3.9%	n/a	n/a	n/a
Liquidity coverage ratio		120.7%	128.5%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Other information													
Full-time equivalent employees ⁸	44,385	43,566	43,883	44,424	45,161	43,907	43,573	43,039	43,516	44,385	45,161	44,424	43,039

¹ Certain prior period information has been reclassified to conform to the presentation adopted in the first quarter of 2015. See "External reporting change" for additional details.

² See Notes to users: Non-GAAP measures.

³ 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.

⁴ 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.

⁵ Net income expressed as a percentage of average assets or average interest-earning assets.

⁶ 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.

⁷ Debt ratings - S&P Senior Long Term: A+; Moody's Senior Long Term: Aa3. Moody's and S&P changed the outlook on our senior debt ratings to negative from stable on June 11, 2014 and August 8, 2014, respectively.

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)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Interest income													
Loans	2,418	2,306	2,464	2,410	2,389	2,282	2,423	2,453	2,479	7,188	7,094	9,504	9,795
Securities	380	370	389	403	397	399	429	407	412	1,139	1,225	1,628	1,631
Securities borrowed or purchased under resale agreements	69	82	99	82	82	74	82	91	82	250	238	320	347
Deposits with banks	20	14	19	4	5	8	8	8	9	53	21	25	38
	2,887	2,772	2,971	2,899	2,873	2,763	2,942	2,959	2,982	8,630	8,578	11,477	11,811
Interest expense													
Deposits	728	739	843	842	821	801	873	903	935	2,310	2,495	3,337	3,679
Securities sold short	55	50	73	86	81	78	82	84	85	178	241	327	334
Securities lent or sold under repurchase agreements	29	23	35	35	36	28	28	25	20	87	92	127	102
Subordinated indebtedness	40	51	51	45	44	45	44	45	46	142	133	178	193
Other	14	14	13	10	16	13	10	9	13	41	39	49	50
	866	877	1,015	1,018	998	965	1,037	1,066	1,099	2,758	3,000	4,018	4,358
Net interest income	2,021	1,895	1,956	1,881	1,875	1,798	1,905	1,893	1,883	5,872	5,578	7,459	7,453

NON-INTEREST INCOME

(\$ millions)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Underwriting and advisory fees	106	134	87	128	150	88	78	88	98	327	316	444	389
Deposit and payment fees	216	201	205	210	221	205	212	215	223	622	638	848	824
Credit fees	136	130	127	123	124	114	117	117	118	393	355	478	462
Card fees	109	114	111	106	108	87	113	133	137	334	308	414	535
Investment management and custodial fees	211	201	194	186	181	168	142	126	119	606	491	677	474
Mutual fund fees	369	354	371	337	317	300	282	267	258	1,094	899	1,236	1,014
Insurance fees, net of claims ¹	81	91	86	88	82	92	94	89	91	258	268	356	345
Commissions on securities transactions	93	102	102	98	99	108	103	98	106	297	310	408	412
Trading income (loss)	(10)	(7)	(8)	(123)	(42)	(12)	1	(9)	21	(25)	(53)	(176)	27
AFS securities gains, net	17	41	61	44	24	76	57	9	48	119	157	201	212
Designated at fair value (FVO) gains (losses), net ²	(9)	(11)	(2)	(1)	2	(21)	5	6	2	(22)	(14)	(15)	5
Foreign exchange other than trading ³	29	10	7	-	10	12	21	5	18	46	43	43	44
Income from equity-accounted associates and joint ventures	43	54	43	35	98	52	41	45	40	140	191	226	140
Other	108	85	119	101	106	97	460	94	84	312	663	764	369
Total non-interest income	1,499	1,499	1,503	1,332	1,480	1,366	1,726	1,283	1,363	4,501	4,572	5,904	5,252

¹ Certain prior period information has been reclassified to conform to the presentation adopted in the first quarter of 2015. See "External reporting change" for additional details.

² Represents income (loss) from FVO financial instruments and related hedges.

³ 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. A disposal occurs when we have lost control, significant influence or joint control of a foreign operation. A partial disposal occurs when there has been any reduction in our ownership interest of a foreign operation that does not result in a loss of control, significant influence or joint control. On partial disposal of a foreign operation, the proportionate share of the accumulated exchange gains and losses and any applicable taxes previously recognized in AOCI are reclassified into the consolidated statement of income.

NON-INTEREST EXPENSES

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13		2015 9M	2014 9M	2014 12M	2013 12M
Employee compensation and benefits														
Salaries	652	619	720	639	635	604	624	624	599	1,991	1,863	2,502	2,397	
Performance-based compensation	403	381	404	364	378	365	376	293	348	1,188	1,119	1,483	1,299	
Benefits	176	178	187	164	163	164	160	153	151	541	487	651	628	
	1,231	1,178	1,311	1,167	1,176	1,133	1,160	1,070	1,098	3,720	3,469	4,636	4,324	
Occupancy costs														
Rent and maintenance	158	160	158	154	153	155	146	145	140	476	454	608	574	
Depreciation	33	33	31	26	34	35	33	36	31	97	102	128	126	
	191	193	189	180	187	190	179	181	171	573	556	736	700	
Computer, software and office equipment														
Rent and maintenance and amortization of software costs ¹	302	288	282	291	277	266	256	258	240	872	799	1,090	938	
Depreciation	28	29	28	28	27	28	27	27	29	85	82	110	114	
	330	317	310	319	304	294	283	285	269	957	881	1,200	1,052	
Communications														
Telecommunications	34	35	32	34	32	32	31	32	30	101	95	129	123	
Postage and courier	32	34	36	32	31	32	31	28	31	102	94	126	125	
Stationery	14	15	14	14	15	15	13	15	14	43	43	57	59	
	80	84	82	80	78	79	75	75	75	246	232	312	307	
Advertising and business development	70	70	61	78	70	72	65	79	59	201	207	285	236	
Professional fees	65	48	39	61	43	52	45	59	45	152	140	201	179	
Business and capital taxes	15	18	19	15	17	12	15	16	15	52	44	59	62	
Other ^{2,3}	197	196	184	183	169	577	154	161	143	577	900	1,083	748	
Non-interest expenses	2,179	2,104	2,195	2,083	2,044	2,409	1,976	1,926	1,875	6,478	6,429	8,512	7,608	

¹ Includes \$43 million (Q2/15: \$40 million) of amortization and impairment of software costs.

² Includes \$8 million (Q2/15: \$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.

³ Certain prior period information has been reclassified to conform to the presentation adopted in the first quarter of 2015. See "External reporting change" for additional details.

SEGMENTED INFORMATION

CIBC has three SBUs:

► **Retail and Business Banking** provides financial advice, as well as banking, investment and authorized insurance products to our clients through the channel that best meets their needs. Through our branches, mobile advisors, and award winning telephone, online, and mobile banking channels, CIBC allows clients to bank when, where, and how they want.

► **Wealth Management** provides relationship-based advisory services and an extensive suite of leading 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.

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

Corporate and Other includes the five functional groups – Technology and Operations, Finance, Administration, Risk Management, and Treasury – that support CIBC’s SBUs. The expenses of these functional groups are generally allocated to the business lines within the SBUs, with the exception of Treasury. 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)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Financial results													
Retail and Business Banking	636	583	650	602	589	546	746	613	612	1,869	1,881	2,483	2,377
Wealth Management	140	129	128	119	121	117	114	103	102	397	352	471	385
Wholesale Banking	270	250	275	136	282	213	264	209	212	795	759	895	699
Corporate and Other	(68)	(51)	(130)	(46)	(71)	(570)	53	(100)	(48)	(249)	(588)	(634)	(111)
Net income	978	911	923	811	921	306	1,177	825	878	2,812	2,404	3,215	3,350

SEGMENTED INFORMATION - RETAIL AND BUSINESS BANKING ¹

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Financial results													
Personal banking	1,693	1,611	1,669	1,629	1,611	1,536	1,573	1,551	1,531	4,973	4,720	6,349	6,021
Business banking	410	401	402	393	389	368	380	386	386	1,213	1,137	1,530	1,529
Other	24	25	22	24	29	32	299	146	147	71	360	384	586
Total revenue	2,127	2,037	2,093	2,046	2,029	1,936	2,252	2,083	2,064	6,257	6,217	8,263	8,136
Provision for credit losses	165	188	164	171	177	173	210	215	241	517	560	731	930
Non-interest expenses	1,097	1,058	1,056	1,072	1,064	1,037	1,052	1,051	1,008	3,211	3,153	4,225	4,038
Income before taxes	865	791	873	803	788	726	990	817	815	2,529	2,504	3,307	3,168
Income taxes	229	208	223	201	199	180	244	204	203	660	623	824	791
Net income	636	583	650	602	589	546	746	613	612	1,869	1,881	2,483	2,377
Net income attributable to equity shareholders	636	583	650	602	589	546	746	613	612	1,869	1,881	2,483	2,377
Total revenue													
Net interest income	1,498	1,411	1,474	1,429	1,411	1,357	1,437	1,445	1,421	4,383	4,205	5,634	5,656
Non-interest income	514	514	512	512	515	483	722	549	556	1,540	1,720	2,232	2,142
Intersegment revenue	115	112	107	105	103	96	93	89	87	334	292	397	338
	2,127	2,037	2,093	2,046	2,029	1,936	2,252	2,083	2,064	6,257	6,217	8,263	8,136
Average balances ²													
Residential mortgages ³	157,123	154,568	153,239	150,984	148,433	146,871	146,390	145,351	144,103	154,981	147,235	148,180	144,393
Personal loans	33,499	33,258	32,979	32,780	32,475	32,153	32,014	32,128	32,274	33,245	32,215	32,357	32,335
Credit card	11,568	11,323	11,603	11,515	11,494	11,227	13,511	14,717	14,762	11,500	12,087	11,492	14,775
Business lending ^{3,4}	42,161	41,622	40,547	39,292	38,249	37,649	36,542	36,309	36,070	41,441	37,494	37,947	35,739
Interest-earning assets ⁵	232,203	228,423	226,247	223,266	219,767	217,133	218,049	218,235	217,143	228,964	218,329	219,574	217,338
Deposits	172,236	170,636	169,176	165,180	162,721	160,830	160,611	158,075	155,833	170,683	161,393	162,348	156,055
Common equity ⁶	4,714	4,223	4,205	3,945	3,851	3,810	3,771	3,914	3,772	4,382	3,811	3,845	3,766
Financial measures													
Net interest margin on average interest-earning assets ⁵	2.56%	2.53%	2.58%	2.54%	2.55%	2.56%	2.61%	2.63%	2.60%	2.56%	2.58%	2.57%	2.60%
Efficiency ratio	51.6%	52.0%	50.4%	52.4%	52.5%	53.5%	46.7%	50.4%	48.8%	51.3%	50.7%	51.1%	49.6%
Return on equity ⁶	53.3%	56.3%	61.1%	60.1%	60.3%	58.1%	77.9%	61.5%	63.8%	56.8%	65.5%	64.1%	62.5%
Net income attributable to equity shareholders	636	583	650	602	589	546	746	613	612	1,869	1,881	2,483	2,377
Charge for economic capital ⁶	(143)	(125)	(129)	(122)	(121)	(117)	(119)	(125)	(120)	(397)	(357)	(479)	(478)
Economic profit ⁶	493	458	521	480	468	429	627	488	492	1,472	1,524	2,004	1,899
Other information													
FirstLine mortgages (\$ millions - average)	15,201	17,488	19,275	21,253	23,585	25,743	27,410	29,759	33,665	17,319	25,578	24,488	35,082
Number of branches - Canada	1,128	1,131	1,131	1,129	1,126	1,123	1,119	1,115	1,109	1,128	1,126	1,129	1,115
Number of pavilions (President's Choice Financial)	306	302	302	298	298	298	296	296	296	306	298	298	296
Number of ABMs - Canada	4,288	4,228	4,215	4,196	3,987	3,669	3,537	3,520	3,482	4,288	3,987	4,196	3,520
Full-time equivalent employees	21,574	21,257	21,668	21,864	22,397	22,306	22,243	21,781	22,186	21,574	22,397	21,864	21,781

¹ Certain prior period information has been reclassified to conform to the presentation adopted in the first quarter of 2015. See "External reporting change" for additional details.

² Loan amounts are stated before any related allowances.

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

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

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

⁶ See Notes to users: Non-GAAP measures.

SEGMENTED INFORMATION - WEALTH MANAGEMENT

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13		2015 9M	2014 9M	2014 12M	2013 12M
Financial results														
Retail brokerage	312	312	302	302	307	292	284	272	267	926	883	1,185	1,060	
Asset management	223	217	208	203	186	181	172	165	159	648	539	742	621	
Private wealth management	93	86	109	79	75	75	46	33	32	288	196	275	122	
Total revenue	628	615	619	584	568	548	502	470	458	1,862	1,618	2,202	1,803	
Provision for (reversal of) credit losses	-	(1)	-	-	-	1	(1)	1	-	(1)	-	-	1	
Non-interest expenses	443	447	447	428	408	395	351	335	326	1,337	1,154	1,582	1,301	
Income before taxes	185	169	172	156	160	152	152	134	132	526	464	620	501	
Income taxes	45	40	44	37	39	35	38	31	30	129	112	149	116	
Net income	140	129	128	119	121	117	114	103	102	397	352	471	385	
Net income attributable to:														
Non-controlling interests	-	-	-	-	-	1	1	-	-	-	2	2	-	
Equity shareholders	140	129	128	119	121	116	113	103	102	397	350	469	385	
Total revenue														
Net interest income	52	51	51	50	50	48	50	47	46	154	148	198	186	
Non-interest income	694	678	677	641	623	598	546	514	500	2,049	1,767	2,408	1,960	
Intersegment revenue	(118)	(114)	(109)	(107)	(105)	(98)	(94)	(91)	(88)	(341)	(297)	(404)	(343)	
	628	615	619	584	568	548	502	470	458	1,862	1,618	2,202	1,803	
Average balances														
Common equity ¹	2,304	2,276	2,190	2,125	2,070	2,076	1,938	1,848	1,835	2,256	2,027	2,052	1,826	
Financial measures														
Efficiency ratio	70.5%	72.7%	72.2%	73.1%	71.9%	72.2%	69.9%	71.4%	71.2%	71.8%	71.4%	71.8%	72.2%	
Return on equity ¹	23.9%	23.0%	23.0%	21.9%	22.7%	22.4%	22.5%	21.5%	21.3%	23.3%	22.5%	22.4%	20.4%	
Net income attributable to equity shareholders	140	129	128	119	121	116	113	103	102	397	350	469	385	
Charge for economic capital ¹	(70)	(67)	(67)	(65)	(65)	(63)	(62)	(59)	(58)	(204)	(190)	(255)	(231)	
Economic profit ¹	70	62	61	54	56	53	51	44	44	193	160	214	154	
Other information														
Assets under administration ²														
Individuals	207,162	205,517	201,730	196,312	195,168	190,480	182,173	151,761	145,429	207,162	195,168	196,312	151,761	
Institutions ³	25,246	24,959	25,555	23,460	22,601	21,987	21,105	15,412	15,491	25,246	22,601	23,460	15,412	
Canadian retail mutual funds	85,986	83,986	81,251	76,984	76,438	73,528	69,630	66,687	63,804	85,986	76,438	76,984	66,687	
	318,394	314,462	308,536	296,756	294,207	285,995	272,908	233,860	224,724	318,394	294,207	296,756	233,860	
Assets under management ²														
Individuals	47,488	43,902	43,552	40,081	38,474	37,661	36,202	14,073	13,790	47,488	38,474	40,081	14,073	
Institutions ³	24,322	23,999	24,497	22,563	21,765	21,270	20,414	15,412	15,491	24,322	21,765	22,563	15,412	
Canadian retail mutual funds	85,986	83,986	81,251	76,984	76,438	73,528	69,630	66,687	63,804	85,986	76,438	76,984	66,687	
	157,796	151,887	149,300	139,628	136,677	132,459	126,246	96,172	93,085	157,796	136,677	139,628	96,172	
Full-time equivalent employees	4,343	4,256	4,234	4,169	4,176	4,108	4,056	3,840	3,837	4,343	4,176	4,169	3,840	

¹ See Notes to users: Non-GAAP measures.

² Assets under management are included in assets under administration.

³ Excludes internally managed mandates.

SEGMENTED INFORMATION - WHOLESALE BANKING

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13		2015 9M	2014 9M	2014 12M	2013 12M
Financial results														
Capital markets	417	417	395	196	336	331	330	279	348	1,229	997	1,193	1,265	
Corporate and investment banking	277	259	302	265	330	275	250	246	240	838	855	1,120	919	
Other	2	(15)	9	7	4	-	100	(5)	1	(4)	104	111	56	
Total revenue ¹	696	661	706	468	670	606	680	520	589	2,063	1,956	2,424	2,240	
Provision for (reversal of) credit losses	9	(1)	14	14	6	21	2	(1)	14	22	29	43	44	
Non-interest expenses	339	337	328	293	279	318	329	271	303	1,004	926	1,219	1,317	
Income before taxes	348	325	364	161	385	267	349	250	272	1,037	1,001	1,162	879	
Income taxes ¹	78	75	89	25	103	54	85	41	60	242	242	267	180	
Net income	270	250	275	136	282	213	264	209	212	795	759	895	699	
Net income attributable to equity shareholders	270	250	275	136	282	213	264	209	212	795	759	895	699	
Total revenue														
Net interest income	499	451	468	374	400	398	389	349	357	1,418	1,187	1,561	1,403	
Non-interest income	194	208	236	92	268	206	290	169	231	638	764	856	832	
Intersegment revenue	3	2	2	2	2	2	1	2	1	7	5	7	5	
	696	661	706	468	670	606	680	520	589	2,063	1,956	2,424	2,240	
Average balances														
Loans and acceptances, net of allowance	30,644	29,158	28,028	25,705	25,080	24,933	24,141	23,113	22,134	29,278	24,700	24,953	21,611	
Trading securities	46,986	45,749	46,370	47,147	46,186	44,819	46,006	42,519	42,981	46,375	45,680	46,050	42,567	
Deposits	16,384	14,476	14,560	14,440	13,315	11,297	11,095	10,132	8,621	15,148	11,909	12,547	8,697	
Common equity ²	2,733	2,646	2,550	2,423	2,334	2,389	2,300	2,229	2,139	2,643	2,341	2,361	2,112	
Financial measures														
Efficiency ratio	48.6%	51.0%	46.5%	62.6%	41.5%	52.6%	48.3%	52.3%	51.3%	48.7%	47.3%	50.3%	58.8%	
Return on equity ²	39.0%	38.5%	42.5%	21.8%	47.5%	36.0%	44.9%	36.5%	38.6%	40.0%	42.8%	37.4%	32.4%	
Net income attributable to equity shareholders	270	250	275	136	282	213	264	209	212	795	759	895	699	
Charge for economic capital ²	(82)	(79)	(78)	(75)	(73)	(73)	(73)	(72)	(69)	(239)	(219)	(294)	(269)	
Economic profit ²	188	171	197	61	209	140	191	137	143	556	540	601	430	
Other information														
Full-time equivalent employees	1,367	1,284	1,292	1,304	1,327	1,248	1,244	1,273	1,302	1,367	1,327	1,304	1,273	

¹ Includes \$131 million (Q2/15: \$112 million) TEB adjustment. The equivalent amounts are offset in Corporate and Other.

² See Notes to users: Non-GAAP measures.

SEGMENTED INFORMATION - CORPORATE AND OTHER

(\$ millions)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Financial results													
International banking	175	163	161	150	151	146	154	148	142	499	451	601	593
Other	(106)	(82)	(120)	(35)	(63)	(72)	43	(45)	(7)	(308)	(92)	(127)	(67)
Total revenue ¹	69	81	41	115	88	74	197	103	135	191	359	474	526
Provision for credit losses	15	11	9	9	12	135	7	56	65	35	154	163	146
Non-interest expenses	300	262	364	290	293	659	244	269	238	926	1,196	1,486	952
Income (loss) before taxes	(246)	(192)	(332)	(184)	(217)	(720)	(54)	(222)	(168)	(770)	(991)	(1,175)	(572)
Income taxes ¹	(178)	(141)	(202)	(138)	(146)	(150)	(107)	(122)	(120)	(521)	(403)	(541)	(461)
Net income (loss)	(68)	(51)	(130)	(46)	(71)	(570)	53	(100)	(48)	(249)	(588)	(634)	(111)
Net income (loss) attributable to:													
Non-controlling interests	5	4	3	2	3	(12)	2	(7)	1	12	(7)	(5)	(2)
Equity shareholders	(73)	(55)	(133)	(48)	(74)	(558)	51	(93)	(49)	(261)	(581)	(629)	(109)
Total revenue													
Net interest income	(28)	(18)	(37)	28	14	(5)	29	52	59	(83)	38	66	208
Non-interest income	97	99	78	87	74	79	168	51	76	274	321	408	318
	69	81	41	115	88	74	197	103	135	191	359	474	526
Other information													
Assets under administration ²													
Individuals	16,269	13,168	14,643	13,292	14,270	18,041	17,172	16,997	16,651	16,269	14,270	13,292	16,997
Institutions ³	1,547,359	1,575,307	1,479,585	1,397,855	1,393,121	1,348,251	1,300,414	1,249,863	1,206,005	1,547,359	1,393,121	1,397,855	1,249,863
	1,563,628	1,588,475	1,494,228	1,411,147	1,407,391	1,366,292	1,317,586	1,266,860	1,222,656	1,563,628	1,407,391	1,411,147	1,266,860
Assets under management ²													
Individuals	344	311	290	259	240	115	119	120	119	344	240	259	120
Institutions	211	219	202	182	192	313	342	351	348	211	192	182	351
	555	530	492	441	432	428	461	471	467	555	432	441	471
Full-time equivalent employees	17,101	16,769	16,689	17,087	17,261	16,245	16,030	16,145	16,191	17,101	17,261	17,087	16,145

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

² Assets under management are included in assets under administration.

³ Includes the full contract amount noted in the table below relating to assets under administration or custody under a 50/50 joint venture of CIBC and The Bank of New York Mellon.

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Assets under administration (CIBC Mellon)	1,489,841	1,518,996	1,424,587	1,347,161	1,345,184	1,299,641	1,251,081	1,203,322	1,159,634	1,489,841	1,345,184	1,347,161	1,203,322

TRADING ACTIVITIES

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Trading revenue¹													
Net interest income (TEB) ²	332	308	307	235	263	286	265	230	240	947	814	1,049	969
Non-interest income ²	(10)	(7)	(8)	(123)	(42)	(12)	1	(9)	21	(25)	(53)	(176)	27
Total trading revenue (TEB)	322	301	299	112	221	274	266	221	261	922	761	873	996
TEB adjustment ³	130	112	148	85	102	124	110	78	90	390	336	421	356
Total trading revenue	192	189	151	27	119	150	156	143	171	532	425	452	640
Trading revenue as a % of total revenue	5.4 %	5.6 %	4.4 %	0.8 %	3.5 %	4.7 %	4.3 %	4.5 %	5.3 %	5.1 %	4.2 %	3.4 %	5.0 %
Trading revenue (TEB) as a % of total revenue	9.1 %	8.9 %	8.7 %	3.5 %	6.6 %	8.7 %	7.3 %	6.9 %	8.0 %	8.9 %	7.5 %	6.5 %	7.8 %
Trading revenue by product line (TEB)													
Interest rates	63	33	28	(99)	23	26	28	20	36	124	77	(22)	135
Foreign exchange	112	115	131	106	89	90	107	80	97	358	286	392	344
Equities ⁴	111	103	124	72	88	109	100	75	90	338	297	369	333
Commodities	14	32	19	13	13	9	13	9	16	65	35	48	55
Structured credit	4	-	(8)	9	(3)	24	5	15	12	(4)	26	35	77
Other	18	18	5	11	11	16	13	22	10	41	40	51	52
Total trading revenue (TEB)	322	301	299	112	221	274	266	221	261	922	761	873	996
TEB adjustment ³	130	112	148	85	102	124	110	78	90	390	336	421	356
Total trading revenue	192	189	151	27	119	150	156	143	171	532	425	452	640
Foreign exchange revenue													
Foreign exchange trading revenue	112	115	131	106	89	90	107	80	97	358	286	392	344
Foreign exchange other than trading ⁵	29	10	7	-	10	12	21	5	18	46	43	43	44
	141	125	138	106	99	102	128	85	115	404	329	435	388

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 Wholesale Banking. See "Strategic business units overview" section in our 2014 annual MD&A for further details.

⁴ Includes \$130 million (Q2/15: \$112 million) TEB adjustment.

⁵ See footnote 3 on page 6 under Non-interest income.

CONSOLIDATED BALANCE SHEET

(\$ millions)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
ASSETS									
Cash and non-interest-bearing deposits with banks	3,198	3,313	3,009	2,694	2,975	2,873	2,239	2,211	2,462
Interest-bearing deposits with banks	16,877	14,406	10,036	10,853	8,217	7,815	4,034	4,168	5,902
Securities									
Trading	47,549	47,869	46,418	47,061	48,095	45,148	45,317	44,070	42,887
AFS	25,103	10,565	14,596	12,228	21,105	21,769	25,406	27,627	24,915
FVO	270	253	275	253	261	287	294	287	286
Cash collateral on securities borrowed	3,359	3,574	3,913	3,389	3,238	2,891	3,050	3,417	4,418
Securities purchased under resale agreements	27,991	38,200	34,106	33,407	25,105	24,434	24,145	25,311	27,117
Loans									
Residential mortgages	165,337	161,281	160,007	157,526	155,013	152,569	151,934	150,938	149,440
Personal	36,345	36,139	35,682	35,458	35,096	34,746	34,363	34,441	34,532
Credit card	11,702	11,563	11,531	11,629	11,577	11,545	11,434	14,772	14,800
Business and government	65,738	58,969	60,169	56,075	54,232	52,246	50,256	48,207	46,390
Allowance for credit losses	(1,711)	(1,689)	(1,727)	(1,660)	(1,703)	(1,726)	(1,620)	(1,698)	(1,759)
Other									
Derivative instruments	30,030	26,746	39,124	20,680	18,227	19,346	24,489	19,947	20,715
Customers' liability under acceptances	8,091	10,280	9,304	9,212	8,274	9,300	10,452	9,720	10,824
Land, buildings and equipment	1,867	1,821	1,874	1,797	1,728	1,741	1,795	1,719	1,663
Goodwill	1,526	1,484	1,511	1,450	1,435	1,438	1,870	1,733	1,722
Software and other intangible assets	1,135	1,069	1,035	967	918	897	881	756	722
Investments in equity-accounted associates and joint ventures	1,827	1,699	1,927	1,923	1,842	1,766	1,715	1,695	1,632
Deferred tax assets	585	641	761	506	505	536	548	526	528
Other assets	11,023	11,020	11,672	9,455	9,282	7,481	8,353	8,159	7,957
Total assets	457,842	439,203	445,223	414,903	405,422	397,102	400,955	398,006	397,153
LIABILITIES AND EQUITY									
Deposits									
Personal	135,733	134,319	134,882	130,085	129,198	128,128	127,344	125,034	121,861
Business and government	174,987	158,927	155,861	148,793	142,245	136,073	134,894	134,736	135,927
Bank	10,892	9,556	9,118	7,732	7,700	7,182	5,717	5,592	6,155
Secured borrowings	38,913	38,386	40,014	38,783	43,171	42,640	46,381	49,802	49,171
Obligations related to securities sold short	11,397	10,558	10,486	12,999	12,803	12,263	13,214	13,327	13,255
Cash collateral on securities lent	1,567	1,776	1,205	903	1,359	1,236	1,176	2,099	1,700
Obligations related to securities sold under repurchase agreements	8,102	10,311	7,413	9,862	9,437	8,411	6,396	4,887	6,348
Other									
Derivative instruments	31,883	30,468	39,903	21,841	17,957	18,746	22,244	19,724	20,476
Acceptances	8,091	10,280	9,304	9,212	8,274	9,300	10,452	9,721	10,824
Deferred tax liabilities	28	29	29	29	29	30	31	33	36
Other liabilities	11,342	10,844	12,665	10,903	10,550	10,623	9,986	10,829	9,737
Subordinated indebtedness	3,844	3,868	4,864	4,978	4,187	4,226	4,233	4,228	4,218
Equity									
Preferred shares	1,000	1,000	1,031	1,031	1,281	1,381	1,706	1,706	1,706
Common shares	7,800	7,803	7,793	7,782	7,758	7,745	7,750	7,753	7,757
Contributed surplus	79	77	77	75	78	82	82	82	82
Retained earnings	11,119	10,590	10,121	9,626	9,258	8,820	8,985	8,318	7,954
AOCI	871	233	274	105	(18)	60	138	(40)	(220)
Total shareholders' equity	20,869	19,703	19,296	18,619	18,357	18,088	18,661	17,819	17,279
Non-controlling interests	194	178	183	164	155	156	226	175	166
Total equity	21,063	19,881	19,479	18,783	18,512	18,244	18,887	17,994	17,445
Total liabilities and equity	457,842	439,203	445,223	414,903	405,422	397,102	400,955	398,006	397,153

CONDENSED AVERAGE BALANCE SHEET

(\$ millions)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Assets													
Cash and deposits with banks	27,259	20,023	21,498	17,650	16,838	14,133	13,271	12,824	11,649	22,959	14,754	15,484	10,426
Securities	70,633	60,023	61,393	68,975	68,543	68,838	74,262	69,531	68,961	64,060	70,566	70,165	69,604
Securities borrowed or purchased under resale agreements	34,476	43,139	40,447	30,954	30,793	29,600	30,125	32,767	30,387	39,312	30,179	30,374	31,224
Loans and acceptances, net of allowance	280,994	275,595	271,386	264,877	260,284	257,336	256,727	255,435	253,626	275,996	258,124	259,826	253,300
Other	44,412	50,132	42,977	35,958	34,578	36,378	35,634	34,682	37,985	45,793	35,521	35,632	38,992
Total assets	457,774	448,912	437,701	418,414	411,036	406,285	410,019	405,239	402,608	448,120	409,144	411,481	403,546
Liabilities and equity													
Deposits	357,721	344,394	339,490	329,059	321,624	317,278	321,893	320,723	314,611	347,232	320,298	322,506	313,883
Obligations related to securities lent or sold short or under repurchase agreements	25,484	23,919	25,767	27,046	27,278	25,635	25,743	22,739	22,746	25,069	26,225	26,432	23,489
Other	50,794	55,804	48,043	39,092	39,181	40,094	39,700	39,795	43,788	51,501	39,653	39,512	44,582
Subordinated indebtedness	3,854	4,979	4,925	4,253	4,213	4,216	4,213	4,223	4,425	4,582	4,214	4,224	4,551
Shareholders' equity	19,733	19,636	19,303	18,806	18,586	18,875	18,286	17,591	16,868	19,556	18,579	18,636	16,873
Non-controlling interests	188	180	173	158	154	187	184	168	170	180	175	171	168
Total liabilities and equity	457,774	448,912	437,701	418,414	411,036	406,285	410,019	405,239	402,608	448,120	409,144	411,481	403,546
Average interest-earning assets¹	399,444	385,938	380,984	370,020	363,422	356,492	361,844	357,757	351,761	388,820	360,631	362,997	351,687

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

GOODWILL, SOFTWARE AND OTHER INTANGIBLE ASSETS

(\$ millions)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Goodwill									
Opening balance	1,484	1,511	1,450	1,435	1,438	1,870	1,733	1,722	1,708
Acquisitions	-	-	-	-	-	1	83	-	-
Impairment	-	-	-	-	-	(420)	-	-	-
Adjustments ¹	42	(27)	61	15	(3)	(13)	54	11	14
Closing balance	1,526	1,484	1,511	1,450	1,435	1,438	1,870	1,733	1,722
Software									
Opening balance	711	658	618	568	535	509	483	446	407
Changes, net of amortization and impairment ¹	57	53	40	50	33	26	26	37	39
Closing balance	768	711	658	618	568	535	509	483	446
Other intangible assets									
Opening balance	358	377	349	350	362	372	273	276	282
Acquisitions / Additions	-	-	11	-	-	-	93	-	-
Amortization and impairment	(8)	(8)	(8)	(7)	(7)	(7)	(6)	(5)	(8)
Adjustments ¹	17	(11)	25	6	(5)	(3)	12	2	2
Closing balance	367	358	377	349	350	362	372	273	276
Software and other intangible assets	1,135	1,069	1,035	967	918	897	881	756	722

¹ Includes foreign currency translation adjustments.



CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13		2015 9M	2014 9M	2014 12M	2013 12M
Net income	978	911	923	811	921	306	1,177	825	878		2,812	2,404	3,215	3,350
OCI, net of tax, that is subject to subsequent reclassification to net income														
Net foreign currency translation adjustments														
Net gains (losses) on investments in foreign operations	817	(514)	1,140	296	(48)	(153)	599	143	165		1,443	398	694	369
Net (gains) losses on investments in foreign operations reclassified to net income	-	(21)	-	-	-	-	-	-	-		(21)	-	-	-
Net gains (losses) on hedges of investments in foreign operations	(413)	258	(563)	(165)	26	82	(368)	(93)	(102)		(718)	(260)	(425)	(237)
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	-	18	-	-	-	-	-	-	-		18	-	-	-
	404	(259)	577	131	(22)	(71)	231	50	63		722	138	269	132
Net change in AFS securities														
Net gains (losses) on AFS securities	22	(25)	7	36	47	24	45	74	(114)		4	116	152	57
Net (gains) losses on AFS securities reclassified to net income	(13)	(27)	(42)	(37)	(15)	(56)	(38)	(7)	(36)		(82)	(109)	(146)	(155)
	9	(52)	(35)	(1)	32	(32)	7	67	(150)		(78)	7	6	(98)
Net change in cash flow hedges														
Net gains (losses) on derivatives designated as cash flow hedges	(14)	49	(77)	13	20	66	(5)	60	7		(42)	81	94	62
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	16	(34)	50	(13)	(21)	(50)	3	(47)	(11)		32	(68)	(81)	(51)
	2	15	(27)	-	(1)	16	(2)	13	(4)		(10)	13	13	11
OCI, net of tax, that is not subject to subsequent reclassification to net income														
Net gains (losses) on post-employment defined benefit plans	221	257	(344)	(7)	(87)	9	(58)	50	353		134	(136)	(143)	280
Net fair value change of FVO liabilities attributable to changes in credit risk	2	(2)	(2)	-	-	-	-	-	-		(2)	-	-	-
Total OCI ¹	638	(41)	169	123	(78)	(78)	178	180	262		766	22	145	325
Comprehensive income	1,616	870	1,092	934	843	228	1,355	1,005	1,140		3,578	2,426	3,360	3,675
Comprehensive income (loss) attributable to non-controlling interests	5	4	3	2	3	(11)	3	(7)	1		12	(5)	(3)	(2)
Preferred shareholders	11	12	13	18	19	25	25	24	25		36	69	87	99
Common shareholders	1,600	854	1,076	914	821	214	1,327	988	1,114		3,530	2,362	3,276	3,578
Comprehensive income attributable to equity shareholders	1,611	866	1,089	932	840	239	1,352	1,012	1,139		3,566	2,431	3,363	3,677

INCOME TAX ALLOCATED TO EACH COMPONENT OF OCI

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13		2015 9M	2014 9M	2014 12M	2013 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	(65)	42	(95)	(23)	3	11	(43)	(9)	(12)		(118)	(29)	(52)	(26)
Net (gains) losses on investments in foreign operations reclassified to net income	-	3	-	-	-	-	-	-	-		3	-	-	-
Net gains (losses) on hedges of investments in foreign operations	51	(30)	69	29	(4)	(13)	55	19	17		90	38	67	44
Net (gains) losses on hedges of investments in foreign operations reclassified to net income	-	(6)	-	-	-	-	-	-	-		(6)	-	-	-
	(14)	9	(26)	6	(1)	(2)	12	10	5		(31)	9	15	18
Net change in AFS securities														
Net gains (losses) on AFS securities	(8)	9	23	3	(37)	(7)	(30)	(14)	(6)		24	(74)	(71)	(51)
Net (gains) losses on AFS securities reclassified to net income	11	9	23	9	9	20	21	2	13		43	50	59	57
	3	18	46	12	(28)	13	(9)	(12)	7		67	(24)	(12)	6
Net change in cash flow hedges														
Net gains (losses) on derivatives designated as cash flow hedges	5	(18)	28	(5)	(7)	(24)	2	(22)	(2)		15	(29)	(34)	(22)
Net (gains) losses on derivatives designated as cash flow hedges reclassified to net income	(6)	12	(18)	5	7	18	(1)	17	4		(12)	24	29	18
	(1)	(6)	10	-	-	(6)	1	(5)	2		3	(5)	(5)	(4)
Not subject to subsequent reclassification to net income														
Net gains (losses) on post-employment defined benefit plans	(80)	(92)	122	5	32	(3)	20	(19)	(126)		(50)	49	54	(101)
Net fair value change of FVO liabilities attributable to changes in credit risk	(1)	1	1	-	-	-	-	-	-		1	-	-	-
	(93)	(70)	153	23	3	2	24	(26)	(112)		(10)	29	52	(81)

¹ Includes \$5 million of gains (Q2/15: \$6 million of losses) relating to our investments in equity-accounted associates and joint ventures.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13		2015 9M	2014 9M	2014 12M	2013 12M
Preferred shares														
Balance at beginning of period	1,000	1,031	1,031	1,281	1,381	1,706	1,706	1,706	1,706	1,031	1,706	1,706	1,706	1,706
Issue of preferred shares	-	300	300	-	400	-	-	-	-	600	400	400	-	-
Redemption of preferred shares	-	(331)	(300)	(250)	(500)	(325)	-	-	-	(631)	(825)	(1,075)	-	-
Balance at end of period	1,000	1,000	1,031	1,031	1,281	1,381	1,706	1,706	1,706	1,000	1,281	1,031	1,706	1,706
Common shares														
Balance at beginning of period	7,803	7,793	7,782	7,758	7,745	7,750	7,753	7,757	7,743	7,782	7,753	7,753	7,769	7,769
Issue of common shares	2	7	13	27	33	12	24	14	15	22	69	96	114	114
Purchase of common shares for cancellation	-	-	-	(5)	(15)	(18)	(27)	(18)	-	-	(60)	(65)	(130)	(130)
Treasury shares	(5)	3	(2)	2	(5)	1	-	-	(1)	(4)	(4)	(2)	-	-
Balance at end of period	7,800	7,803	7,793	7,782	7,758	7,745	7,750	7,753	7,757	7,800	7,758	7,782	7,753	7,753
Contributed surplus														
Balance at beginning of period	77	77	75	78	82	82	82	82	80	75	82	82	85	85
Stock option expense	2	1	1	1	1	2	3	1	2	4	6	7	5	5
Stock options exercised	-	(1)	(2)	(4)	(5)	(2)	(3)	(2)	-	(3)	(10)	(14)	(9)	(9)
Other	-	-	3	-	-	-	-	1	-	3	-	-	1	1
Balance at end of period	79	77	77	75	78	82	82	82	82	79	78	75	82	82
Retained earnings														
Balance at beginning of period	10,590	10,121	9,626	9,258	8,820	8,985	8,318	7,954	7,486	9,626	8,318	8,318	7,009	7,009
Net income attributable to equity shareholders	973	907	920	809	918	317	1,174	832	877	2,800	2,409	3,218	3,352	3,352
Dividends														
Preferred	(11)	(12)	(13)	(18)	(19)	(25)	(25)	(24)	(25)	(36)	(69)	(87)	(99)	(99)
Common	(433)	(421)	(409)	(398)	(397)	(390)	(382)	(384)	(384)	(1,263)	(1,169)	(1,567)	(1,523)	(1,523)
Premium on purchase of common shares for cancellation	-	-	-	(24)	(59)	(67)	(100)	(59)	-	-	(226)	(250)	(422)	(422)
Other	-	(5)	(3)	(1)	(5)	-	-	(1)	-	(8)	(5)	(6)	1	1
Balance at end of period	11,119	10,590	10,121	9,626	9,258	8,820	8,985	8,318	7,954	11,119	9,258	9,626	8,318	8,318
AOCI, net of tax														
AOCI, net of tax, that is subject to subsequent reclassification to net income														
Net foreign currency translation adjustments														
Balance at beginning of period	631	890	313	182	204	275	44	(6)	(69)	313	44	44	(88)	(88)
Net change in foreign currency translation adjustments	404	(259)	577	131	(22)	(71)	231	50	63	722	138	269	132	132
Balance at end of period	1,035	631	890	313	182	204	275	44	(6)	1,035	182	313	44	44
Net gains (losses) on AFS securities														
Balance at beginning of period	171	223	258	259	227	259	252	185	335	258	252	252	350	350
Net change in AFS securities	9	(52)	(35)	(1)	32	(32)	7	67	(150)	(78)	7	6	(98)	(98)
Balance at end of period	180	171	223	258	259	227	259	252	185	180	259	258	252	252
Net gains (losses) on cash flow hedges														
Balance at beginning of period	14	(1)	26	26	27	11	13	-	4	26	13	13	2	2
Net change in cash flow hedges	2	15	(27)	-	(1)	16	(2)	13	(4)	(10)	13	13	11	11
Balance at end of period	16	14	(1)	26	26	27	11	13	-	16	26	26	13	13
AOCI, net of 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	(579)	(836)	(492)	(485)	(398)	(407)	(349)	(399)	(752)	(492)	(349)	(349)	(629)	(629)
Net change in post-employment defined benefit plans	221	257	(344)	(7)	(87)	9	(58)	50	353	134	(136)	(143)	280	280
Balance at end of period	(358)	(579)	(836)	(492)	(485)	(398)	(407)	(349)	(399)	(358)	(485)	(492)	(349)	(349)
Net fair value change of FVO liabilities attributable to changes in credit risk														
Balance at beginning of period	(4)	(2)	-	-	-	-	-	-	-	-	-	-	-	-
Net change attributable to changes in credit risk	2	(2)	(2)	-	-	-	-	-	-	(2)	-	-	-	-
Balance at end of period	(2)	(4)	(2)	-	-	-	-	-	-	(2)	-	-	-	-
Total AOCI, net of tax	871	233	274	105	(18)	60	138	(40)	(220)	871	(18)	105	(40)	(40)
Non-controlling interests														
Balance at beginning of period	178	183	164	155	156	226	175	166	166	164	175	175	170	170
Net income (loss) attributable to non-controlling interests	5	4	3	2	3	(11)	3	(7)	1	12	(5)	(3)	(2)	(2)
Dividends	(3)	-	(2)	-	(2)	-	(2)	-	(2)	(5)	(4)	(4)	(4)	(4)
Other	14	(9)	18	7	(2)	(59)	50	16	1	23	(11)	(4)	11	11
Balance at end of period	194	178	183	164	155	156	226	175	166	194	155	164	175	175
Equity at end of period	21,063	19,881	19,479	18,783	18,512	18,244	18,887	17,994	17,445	21,063	18,512	18,783	17,994	17,994

1 Q1/14 had an increase in non-controlling interests of \$40 million relating to certain mutual funds that we launched and consolidated. These funds were deconsolidated in Q2/14 due to a reduction in our ownership, resulting in a decrease in non-controlling interests of \$56 million.



ASSETS UNDER ADMINISTRATION

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Assets under administration ^{1, 2, 3}									
Individuals	224,679	220,379	217,837	211,737	211,514	210,529	201,278	170,311	163,584
Institutions	1,576,405	1,605,211	1,510,438	1,428,842	1,425,124	1,379,801	1,332,114	1,276,128	1,232,923
Canadian retail mutual funds	85,986	83,986	81,251	76,984	76,438	73,528	69,630	66,687	63,804
Total assets under administration	1,887,070	1,909,576	1,809,526	1,717,563	1,713,076	1,663,858	1,603,022	1,513,126	1,460,311

ASSETS UNDER MANAGEMENT

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Assets under management ³									
Individuals	47,832	44,213	43,842	40,340	38,714	37,776	36,321	14,193	13,909
Institutions	24,533	24,218	24,699	22,745	21,957	21,583	20,756	15,763	15,839
Canadian retail mutual funds	85,986	83,986	81,251	76,984	76,438	73,528	69,630	66,687	63,804
Total assets under management	158,351	152,417	149,792	140,069	137,109	132,887	126,707	96,643	93,552

¹ Assets under administration 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. Assets under management amounts are included in the amounts reported under assets under administration.

² 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.

³ Assets under management are assets managed by CIBC that are beneficially owned by clients and are, therefore, not reported on the consolidated balance sheet. The service provided in respect of these assets is discretionary portfolio management on behalf of the clients.

LOANS AND ACCEPTANCES, NET OF ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Business, government and consumer loans									
Canada	257,475	251,372	248,335	244,184	238,965	235,802	233,420	234,936	233,676
United States	12,373	11,240	12,231	11,223	10,995	10,650	10,913	9,659	8,776
Other countries	15,654	13,931	14,400	12,833	12,529	12,228	12,486	11,785	11,775
Total net loans and acceptances	285,502	276,543	274,966	268,240	262,489	258,680	256,819	256,380	254,227
Residential mortgages	165,096	161,058	159,768	157,317	154,801	152,343	151,785	150,778	149,292
Personal	35,886	35,691	35,213	34,998	34,632	34,293	33,918	33,990	34,084
Credit card	11,364	11,218	11,179	11,243	11,167	11,131	11,004	14,255	14,288
Total net consumer loans	212,346	207,967	206,160	203,558	200,600	197,767	196,707	199,023	197,664
Non-residential mortgages	7,786	7,711	7,448	7,415	7,380	7,163	7,458	7,454	7,493
Financial institutions	7,621	6,185	5,801	5,454	4,953	4,232	4,529	3,824	3,682
Retail and wholesale	4,320	4,132	4,057	4,271	4,128	4,358	3,616	3,577	3,562
Business services	6,725	6,333	6,543	6,244	5,590	5,254	5,256	5,247	5,174
Manufacturing - capital goods	2,093	1,860	1,803	1,777	1,628	1,378	1,480	1,472	1,482
Manufacturing - consumer goods	2,857	2,618	2,561	2,431	2,427	2,381	2,134	2,199	2,292
Real estate and construction	16,414	15,331	15,111	14,485	13,627	12,844	12,496	12,182	11,558
Agriculture	4,760	4,645	4,634	4,306	4,299	4,412	4,124	3,974	3,925
Oil and gas	6,062	6,207	6,634	5,230	4,678	5,223	4,783	4,028	3,946
Mining	1,437	1,489	1,460	1,252	1,264	1,047	1,149	1,143	999
Forest products	603	673	657	549	563	626	525	499	516
Hardware and software	507	403	405	471	655	706	724	588	600
Telecommunications and cable	915	712	793	702	654	686	730	673	644
Publishing, printing and broadcasting	341	370	310	302	264	280	317	294	259
Transportation	2,670	2,261	2,231	2,057	2,145	2,168	2,222	2,010	2,016
Utilities	3,308	2,762	3,118	2,717	2,564	2,668	2,615	2,304	2,237
Education, health and social services	2,016	1,930	2,129	2,043	2,008	1,968	1,992	1,980	1,994
Governments	2,082	1,953	1,894	1,657	1,525	1,554	1,650	1,556	1,500
Others	972	1,316	1,517	1,596	1,803	2,238	2,571	2,613	2,936
Collective allowance allocated to business and government loans	(333)	(315)	(300)	(277)	(266)	(273)	(259)	(260)	(252)
Total net business and government loans, including acceptances	73,156	68,576	68,806	64,682	61,889	60,913	60,112	57,357	56,563
Total net loans and acceptances	285,502	276,543	274,966	268,240	262,489	258,680	256,819	256,380	254,227

GROSS IMPAIRED LOANS

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
GIL by portfolio:									
Consumer¹									
Residential mortgages	603	567	587	534	518	517	532	483	467
Personal	189	197	216	200	216	214	214	221	201
Total GIL - consumer	792	764	803	734	734	731	746	704	668
Business and government									
Non-residential mortgages	62	63	72	64	84	87	97	86	91
Financial institutions	5	6	6	6	6	6	-	-	2
Retail and wholesale	41	40	44	37	48	43	52	51	58
Business services	151	160	180	162	210	206	226	211	216
Manufacturing - capital goods	46	43	46	42	44	46	49	44	47
Manufacturing - consumer goods	10	8	7	6	9	9	14	14	18
Real estate and construction	296	324	344	329	293	309	313	347	388
Agriculture	4	6	7	8	7	10	13	15	21
Oil and gas	34	25	-	-	-	-	-	-	1
Mining	1	2	2	2	2	1	1	1	1
Forest products	2	2	3	3	12	13	13	13	1
Hardware and software	1	1	1	1	2	1	1	2	2
Telecommunications and cable	2	2	2	3	3	3	3	3	3
Publishing, printing and broadcasting	-	-	5	5	5	5	6	6	50
Transportation	4	3	12	9	9	47	49	46	51
Utilities	25	23	24	21	21	1	1	1	1
Education, health and social services	3	3	3	2	3	3	3	3	4
Total GIL - business and government	687	711	758	700	758	790	841	843	955
Total GIL	1,479	1,475	1,561	1,434	1,492	1,521	1,587	1,547	1,623
GIL by geography:									
Consumer									
Canada	337	338	339	336	348	343	339	345	318
United States	-	-	-	1	1	3	4	4	4
Other countries	455	426	464	397	385	385	403	355	346
Total GIL - consumer	792	764	803	734	734	731	746	704	668
Business and government									
Canada	100	93	66	63	88	88	102	96	106
United States	153	141	151	155	152	178	191	231	263
Other countries	434	477	541	482	518	524	548	516	586
Total GIL - business and government	687	711	758	700	758	790	841	843	955
Total GIL	1,479	1,475	1,561	1,434	1,492	1,521	1,587	1,547	1,623

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

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Allowance for credit losses by portfolio:									
Consumer									
Residential mortgages	195	181	194	168	164	163	95	89	76
Personal	146	142	148	139	148	142	132	135	141
Total allowance for credit losses - impaired consumer loans	341	323	342	307	312	305	227	224	217
Business and government									
Non-residential mortgages	31	31	36	32	46	41	39	32	31
Financial institutions	3	3	3	3	3	4	-	-	1
Retail and wholesale	21	20	21	18	26	27	27	26	28
Business services	67	78	82	69	99	92	95	85	99
Manufacturing - capital goods	43	40	41	40	40	42	42	41	41
Manufacturing - consumer goods	6	4	4	5	7	6	6	6	7
Real estate and construction	136	154	160	145	110	107	111	104	132
Agriculture	1	3	4	4	4	6	7	6	6
Oil and gas	11	10	-	-	-	-	-	-	1
Mining	1	1	1	1	-	-	-	-	-
Forest products	1	1	1	1	8	8	8	9	-
Hardware and software	1	1	1	1	1	1	1	2	1
Telecommunications and cable	2	2	2	2	2	2	2	2	2
Publishing, printing and broadcasting	-	-	-	-	-	-	-	2	45
Transportation	3	3	3	1	3	28	6	5	8
Utilities	20	15	15	14	9	1	1	1	1
Education, health and social services	3	3	3	1	3	3	3	2	2
Total allowance for credit losses - impaired business and government loans	350	369	377	337	361	368	348	323	405
Total allowance for credit losses - impaired loans	691	692	719	644	673	673	575	547	622
Collective allowance for credit losses - incurred but not yet identified									
Consumer loans ¹	697	693	718	748	774	788	797	904	891
Business and government loans	323	304	290	268	256	265	248	247	246
Total allowance for credit losses - incurred but not yet identified	1,020	997	1,008	1,016	1,030	1,053	1,045	1,151	1,137
Undrawn credit facilities									
Collective allowance for credit losses - undrawn credit facilities ²	90	90	90	76	66	63	65	60	64
Total allowance for credit losses	1,801	1,779	1,817	1,736	1,769	1,789	1,685	1,758	1,823

¹ Includes allowance relating to personal, scored small business loans and mortgages that are greater than 90 days delinquent.

² Included in Other liabilities on the consolidated balance sheet.

ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Total individually assessed allowance for credit losses									
By geography:									
Consumer loans									
Canada	8	8	9	9	9	9	9	9	9
United States	-	-	-	1	1	1	1	1	1
	8	8	9	10	10	10	10	10	10
Business and government loans									
Canada	47	46	32	29	49	49	49	48	61
United States	69	56	59	60	45	66	50	58	74
Other countries	224	256	276	239	257	245	238	204	264
	340	358	367	328	351	360	337	310	399
	348	366	376	338	361	370	347	320	409
Total individually assessed allowance for credit losses									
By portfolio:									
Consumer loans	8	8	9	10	10	10	10	10	10
Business and government loans	340	358	367	328	351	360	337	310	399
	348	366	376	338	361	370	347	320	409
Total collectively assessed allowance for credit losses									
By geography:									
Consumer loans									
Canada	778	779	804	829	863	878	892	1,008	1,003
Other countries	252	229	247	216	213	205	122	110	95
	1,030	1,008	1,051	1,045	1,076	1,083	1,014	1,118	1,098
Business and government loans									
Canada	234	220	209	192	187	197	182	192	186
United States	41	41	39	43	37	31	38	28	41
Other countries	58	54	52	42	42	45	39	40	25
	333	315	300	277	266	273	259	260	252
	1,363	1,323	1,351	1,322	1,342	1,356	1,273	1,378	1,350
Total collectively assessed allowance for credit losses									
By portfolio:									
Consumer loans	1,030	1,008	1,051	1,045	1,076	1,083	1,014	1,118	1,098
Business and government loans	333	315	300	277	266	273	259	260	252
	1,363	1,323	1,351	1,322	1,342	1,356	1,273	1,378	1,350
Undrawn credit facilities ¹	90	90	90	76	66	63	65	60	64
	1,453	1,413	1,441	1,398	1,408	1,419	1,338	1,438	1,414

¹ Included in Other liabilities on the consolidated balance sheet.

NET IMPAIRED LOANS ¹

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Net impaired loans by portfolio:									
Consumer									
Residential mortgages	408	386	393	366	354	354	437	394	391
Personal	43	55	68	61	68	72	82	86	60
Total net impaired loans - consumer	451	441	461	427	422	426	519	480	451
Business and government									
Non-residential mortgages	31	32	36	32	38	46	58	54	60
Financial institutions	2	3	3	3	3	2	-	-	1
Retail and wholesale	20	20	23	19	22	16	25	25	30
Business services	84	82	98	93	111	114	131	126	117
Manufacturing - capital goods	3	3	5	2	4	4	7	3	6
Manufacturing - consumer goods	4	4	3	1	2	3	8	8	11
Real estate and construction	160	170	184	184	183	202	202	243	256
Agriculture	3	3	3	4	3	4	6	9	15
Oil and gas	23	15	-	-	-	-	-	-	-
Mining	-	1	1	1	2	1	1	1	1
Forest products	1	1	2	2	4	5	5	4	1
Hardware and software	-	-	-	-	1	-	-	-	1
Telecommunications and cable	-	-	-	1	1	1	1	1	1
Publishing, printing and broadcasting	-	-	5	5	5	5	6	4	5
Transportation	1	-	9	8	6	19	43	41	43
Utilities	5	8	9	7	12	-	-	-	-
Education, health and social services	-	-	-	1	-	-	-	1	2
Total net impaired loans - business and government	337	342	381	363	397	422	493	520	550
Total net impaired loans	788	783	842	790	819	848	1,012	1,000	1,001
Net impaired loans by geography:									
Consumer									
Canada	216	214	212	218	221	216	216	216	189
United States	-	-	-	-	-	2	3	3	3
Other countries	235	227	249	209	201	208	300	261	259
Total net impaired loans - consumer	451	441	461	427	422	426	519	480	451
Business and government									
Canada	43	36	24	25	29	31	42	35	39
United States	84	85	92	95	107	112	141	173	189
Other countries	210	221	265	243	261	279	310	312	322
Total net impaired loans - business and government	337	342	381	363	397	422	493	520	550
Total net impaired loans	788	783	842	790	819	848	1,012	1,000	1,001

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

CHANGES IN GROSS IMPAIRED LOANS

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13		2015 9M	2014 9M	2014 12M	2013 12M
GIL at beginning of period														
Consumer	764	803	734	734	731	746	704	668	761	734	704	704	739	
Business and government	711	758	700	758	790	841	843	955	931	700	843	843	1,128	
	1,475	1,561	1,434	1,492	1,521	1,587	1,547	1,623	1,692	1,434	1,547	1,547	1,867	
Classified as impaired during the period														
Consumer ¹	293	298	288	299	308	291	352	362	374	879	951	1,250	1,481	
Business and government	24	40	37	25	53	46	65	62	114	101	164	189	353	
	317	338	325	324	361	337	417	424	488	980	1,115	1,439	1,834	
Transferred to not impaired during the year														
Consumer	(30)	(25)	(21)	(19)	(33)	(31)	(20)	(22)	(30)	(76)	(84)	(103)	(83)	
Business and government	(4)	(4)	(2)	(3)	(2)	(2)	(3)	(13)	-	(10)	(7)	(10)	(17)	
	(34)	(29)	(23)	(22)	(35)	(33)	(23)	(35)	(30)	(86)	(91)	(113)	(100)	
Net repayments²														
Consumer	(61)	(65)	(54)	(68)	(60)	(54)	(60)	(83)	(119)	(180)	(174)	(242)	(381)	
Business and government	(30)	(33)	(22)	(38)	(41)	(50)	(85)	(16)	(68)	(85)	(176)	(214)	(272)	
	(91)	(98)	(76)	(106)	(101)	(104)	(145)	(99)	(187)	(265)	(350)	(456)	(653)	
Amounts written-off														
Consumer ¹	(208)	(225)	(193)	(224)	(210)	(214)	(255)	(226)	(324)	(626)	(679)	(903)	(1,066)	
Business and government	(59)	(16)	(28)	(61)	(38)	(34)	(22)	(156)	(38)	(103)	(94)	(155)	(382)	
	(267)	(241)	(221)	(285)	(248)	(248)	(277)	(382)	(362)	(729)	(773)	(1,058)	(1,448)	
Foreign exchange and other														
Consumer	34	(22)	49	12	(2)	(7)	25	5	6	61	16	28	14	
Business and government	45	(34)	73	19	(4)	(11)	43	11	16	84	28	47	33	
	79	(56)	122	31	(6)	(18)	68	16	22	145	44	75	47	
GIL at end of period														
Consumer	792	764	803	734	734	731	746	704	668	792	734	734	704	
Business and government	687	711	758	700	758	790	841	843	955	687	758	700	843	
	1,479	1,475	1,561	1,434	1,492	1,521	1,587	1,547	1,623	1,479	1,492	1,434	1,547	

CHANGES IN ALLOWANCE FOR CREDIT LOSSES

(\$ millions)

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13		2015 9M	2014 9M	2014 12M	2013 12M
Total allowance at beginning of period														
Write-offs	1,779	1,817	1,736	1,769	1,789	1,685	1,758	1,823	1,817	1,736	1,758	1,758	1,916	
Recoveries	(267)	(241)	(221)	(285)	(248)	(248)	(277)	(382)	(362)	(729)	(773)	(1,058)	(1,448)	
Provision for credit losses	49	48	47	46	46	50	50	45	49	144	146	192	184	
Interest income on impaired loans	189	197	187	194	195	330	218	271	320	573	743	937	1,121	
Other ³	(6)	(6)	(6)	(6)	(7)	(8)	(9)	(9)	(10)	(18)	(24)	(30)	(37)	
	57	(36)	74	18	(6)	(20)	(55)	10	9	95	(81)	(63)	22	
Total allowance at end of period⁴														
Individual allowance	1,801	1,779	1,817	1,736	1,769	1,789	1,685	1,758	1,823	1,801	1,769	1,736	1,758	
Collective allowance ⁴	348	366	376	338	361	370	347	320	409	348	361	338	320	
	1,453	1,413	1,441	1,398	1,408	1,419	1,338	1,438	1,414	1,453	1,408	1,398	1,438	
Total allowance for credit losses														
	1,801	1,779	1,817	1,736	1,769	1,789	1,685	1,758	1,823	1,801	1,769	1,736	1,758	

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 Q1/14 includes a release of \$81 million of collective allowance for credit losses resulting from the sale of approximately 50% of our Aerogold Visa portfolio to TD which was recognized as part of the net gain on sale.

⁴ Includes \$90 million (Q2/15: \$90 million) of allowance on undrawn credit facilities included in Other liabilities on the consolidated balance sheet.

PROVISION FOR CREDIT LOSSES

(\$ millions)	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Provision for credit losses - impaired loans, by portfolio:													
Consumer													
Residential mortgages	8	8	11	12	8	87	7	27	25	27	102	114	75
Credit card	93	99	90	96	102	99	131	127	142	282	332	428	565
Personal	65	68	64	63	67	77	69	45	81	197	213	276	260
Total provision for credit losses - impaired loans, consumer¹	166	175	165	171	177	263	207	199	248	506	647	818	900
Business and government													
Non-residential mortgages	1	1	-	(8)	5	8	5	5	3	2	18	10	12
Financial institutions	-	-	-	(1)	-	2	1	-	-	-	3	2	-
Retail and wholesale	-	2	3	-	4	3	1	-	7	5	8	8	18
Business services	(4)	11	10	7	9	22	17	31	3	17	48	55	85
Manufacturing - capital goods	-	1	(1)	-	2	-	-	-	(2)	-	2	2	-
Manufacturing - consumer goods	1	1	(1)	2	-	1	-	-	1	1	1	3	2
Real estate and construction	7	1	17	19	15	1	12	15	6	25	28	47	41
Agriculture	(1)	(1)	-	1	(2)	(1)	1	4	-	(2)	(2)	(1)	3
Oil and gas	-	10	-	-	-	-	-	-	1	10	-	-	-
Forest products	-	-	-	1	-	-	-	8	1	-	-	1	9
Hardware and software	1	-	-	2	-	-	-	-	-	1	-	2	1
Telecommunications and cable	-	(1)	-	-	-	-	-	1	1	(1)	-	-	2
Publishing, printing and broadcasting	-	(1)	-	-	-	-	-	-	14	(1)	-	-	37
Transportation	1	-	1	1	(4)	23	(1)	(1)	4	2	18	19	(6)
Utilities	4	-	-	5	8	-	-	-	-	4	8	13	-
Education, health and social services	-	2	-	1	-	-	-	(1)	-	2	-	1	-
Total provision for credit losses - impaired loans, business and government¹	10	26	29	30	37	59	36	62	39	65	132	162	204
Total provision for credit losses - impaired loans	176	201	194	201	214	322	243	261	287	571	779	980	1,104
Provision for credit losses - impaired loans, by geography:													
Consumer													
Canada	153	168	158	160	166	167	203	177	223	479	536	696	837
Other countries	13	7	7	11	11	96	4	22	25	27	111	122	63
Total provision for credit losses - impaired loans, consumer	166	175	165	171	177	263	207	199	248	506	647	818	900
Business and government													
Canada	5	23	7	10	15	4	4	31	22	35	23	33	92
United States	9	-	15	15	5	21	4	(1)	-	24	30	45	7
Other countries	(4)	3	7	5	17	34	28	32	17	6	79	84	105
Total provision for credit losses - impaired loans, business and government	10	26	29	30	37	59	36	62	39	65	132	162	204
Total provision for credit losses - impaired loans, geography	176	201	194	201	214	322	243	261	287	571	779	980	1,104
Provision for credit losses - incurred but not yet identified													
Consumer	2	(22)	(33)	(26)	(13)	(8)	(26)	14	23	(53)	(47)	(73)	15
Business and government	11	18	26	19	(6)	16	1	(4)	10	55	11	30	2
Total provision for credit losses - incurred but not yet identified	13	(4)	(7)	(7)	(19)	8	(25)	10	33	2	(36)	(43)	17
Total provision for credit losses	189	197	187	194	195	330	218	271	320	573	743	937	1,121
Of which:													
Collectively assessed	183	181	163	171	168	275	187	214	293	527	630	801	953
Individually assessed	6	16	24	23	27	55	31	57	27	46	113	136	168

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:

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Consumer													
Residential mortgages	6	10	3	10	5	9	3	11	4	19	17	27	24
Personal	62	72	56	75	59	59	76	44	131	190	194	269	302
Credit card	93	99	90	96	102	99	131	127	142	282	332	428	565
Net write-offs on consumer loans	161	181	149	181	166	167	210	182	277	491	543	724	891
Business and government													
Non-residential mortgages	3	4	-	5	-	5	-	5	-	7	5	10	5
Financial institutions	-	-	-	-	(1)	1	-	(1)	1	-	-	-	-
Retail and wholesale	1	-	1	7	7	2	1	3	6	2	10	17	13
Business services	14	6	2	17	3	18	1	72	17	22	22	39	110
Manufacturing - capital goods	1	-	(1)	1	-	-	1	2	2	-	1	2	5
Manufacturing - consumer goods	-	1	-	2	1	-	-	3	2	1	1	3	6
Real estate and construction	35	1	22	12	5	4	14	17	3	58	23	35	80
Agriculture	-	-	-	-	-	1	-	3	1	-	1	1	4
Oil and gas	1	-	-	-	-	-	-	-	-	1	-	-	25
Forest products	-	-	-	9	-	-	-	-	1	-	-	9	1
Hardware and software	1	-	-	-	1	-	-	2	-	1	1	1	3
Publishing, printing and broadcasting	-	(1)	-	-	-	-	-	46	-	(1)	-	-	60
Transportation	1	-	1	2	20	-	-	4	2	2	20	22	60
Education, health and social services	-	1	-	3	-	-	-	(1)	1	1	-	3	1
Net write-offs on business and government loans	57	12	25	58	36	31	17	155	36	94	84	142	373
Total net write-offs	218	193	174	239	202	198	227	337	313	585	627	866	1,264

Net write-offs by geography:

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	2015 9M	2014 9M	2014 12M	2013 12M
Consumer													
Canada	153	171	147	169	166	158	209	171	277	471	533	702	876
Other countries	8	10	2	12	-	9	1	11	-	20	10	22	15
Net write-offs on consumer loans	161	181	149	181	166	167	210	182	277	491	543	724	891
Business and government													
Canada	8	7	4	28	12	8	4	43	28	19	24	52	131
United States	-	-	21	1	25	2	13	17	-	21	40	41	132
Other countries	49	5	-	29	(1)	21	-	95	8	54	20	49	110
Net write-offs on business and government loans	57	12	25	58	36	31	17	155	36	94	84	142	373
Total net write-offs	218	193	174	239	202	198	227	337	313	585	627	866	1,264

CREDIT RISK FINANCIAL MEASURES

	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
Diversification ratios									
Gross loans and acceptances									
Consumer	74%	75%	75%	76%	76%	76%	77%	78%	78%
Business and government	26%	25%	25%	24%	24%	24%	23%	22%	22%
Canada	90%	91%	91%	91%	91%	91%	91%	91%	92%
United States	4%	4%	4%	4%	4%	4%	4%	4%	3%
Other countries	6%	5%	5%	5%	5%	5%	5%	5%	5%
Coverage ratios									
Allowance for credit losses to GIL and acceptances - segmented and total ¹									
Consumer	43%	42%	43%	42%	43%	42%	30%	32%	32%
Business and government	51%	52%	50%	48%	48%	47%	41%	38%	42%
Total	47%	47%	46%	45%	45%	44%	36%	35%	38%
Condition ratios									
Gross impaired loans-to-gross loans and acceptances	0.51 %	0.53 %	0.56 %	0.53 %	0.56 %	0.58 %	0.61 %	0.60 %	0.63 %
Net impaired loans and acceptances-to-net loans and acceptances	0.28 %	0.28 %	0.31 %	0.29 %	0.31 %	0.33 %	0.39 %	0.39 %	0.39 %
Segmented net impaired loans-to-segmented net loans and acceptances									
Consumer	0.21 %	0.21 %	0.22 %	0.21 %	0.21 %	0.22 %	0.26 %	0.24 %	0.23 %
Business and government	0.46 %	0.50 %	0.55 %	0.56 %	0.64 %	0.69 %	0.82 %	0.91 %	0.97 %
Canada	0.10 %	0.10 %	0.10 %	0.10 %	0.10 %	0.10 %	0.11 %	0.11 %	0.10 %
United States	0.68 %	0.76 %	0.75 %	0.85 %	0.97 %	1.07 %	1.32 %	1.82 %	2.19 %
Other countries	2.84 %	3.22 %	3.57 %	3.52 %	3.69 %	3.98 %	4.89 %	4.86 %	4.93 %

PAST DUE LOANS BUT NOT IMPAIRED ²

(\$ millions)				Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
	Less than 31 days	31 to 90 days	Over 90 days	Total	Total past due loans							
Residential mortgages	2,076	711	214	3,001	2,756	2,690	2,657	2,599	2,550	2,535	2,509	2,744
Personal	520	105	18	643	649	677	618	644	635	605	567	568
Credit card	480	131	75	686	746	795	723	763	768	757	955	982
Business and government	160	117	19	296	311	310	256	301	304	307	258	254
	3,236	1,064	326	4,626	4,462	4,472	4,254	4,307	4,257	4,204	4,289	4,548

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)

	Q3/15			Total notional amount	Analyzed by use		Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13	
	Residual term to contractual maturity				Trading	ALM	Total notional amount								
	Less than 1 year	1 - 5 years	Over 5 years												
Interest rate derivatives															
Over-the-counter (OTC)															
Forward rate agreements	12,501	405	-	12,906	5,681	7,225	11,981	8,529	9,520	16,311	15,140	16,978	12,071	35,671	
Centrally cleared forward rate agreements	173,476	6,476	-	179,952	179,952	-	136,332	145,144	157,773	152,610	186,587	171,061	160,776	159,937	
Swap contracts	108,581	199,817	81,624	390,022	283,419	106,603	418,121	443,552	449,706	467,981	518,050	579,991	608,688	674,904	
Centrally cleared swap contracts	292,550	517,710	145,842	956,102	807,565	148,537	858,463	740,548	626,545	621,688	799,824	753,278	649,674	568,123	
Purchased options	798	2,997	2,052	5,847	4,717	1,130	5,647	5,160	5,992	7,169	7,897	6,732	6,309	6,344	
Written options	3,021	2,164	409	5,594	5,594	-	4,641	5,426	5,079	5,556	4,978	5,700	4,428	4,246	
	590,927	729,569	229,927	1,550,423	1,286,928	263,495	1,435,185	1,348,359	1,254,615	1,271,315	1,532,476	1,533,740	1,441,946	1,449,225	
Exchange-traded															
Futures contracts	72,797	23,219	-	96,016	94,221	1,795	62,581	90,698	59,344	63,431	60,182	67,697	63,592	38,864	
Purchased options	654	-	-	654	654	-	6,636	13,854	7,664	6,215	6,138	18,872	13,755	9,335	
Written options	654	-	-	654	654	-	7,842	20,083	12,623	7,197	6,138	17,208	12,921	9,338	
	74,105	23,219	-	97,324	95,529	1,795	77,059	124,635	79,631	76,843	72,458	103,777	90,268	57,537	
Total interest rate derivatives	665,032	752,788	229,927	1,647,747	1,382,457	265,290	1,512,244	1,472,994	1,334,246	1,348,158	1,604,934	1,637,517	1,532,214	1,506,762	
Foreign exchange derivatives															
Over-the-counter															
Forward contracts	261,241	6,663	817	268,721	256,799	11,922	261,906	232,434	203,971	198,181	176,400	172,238	161,019	161,320	
Swap contracts	122,586	43,975	12,461	179,022	147,791	31,231	167,084	171,490	156,969	146,696	145,534	147,822	143,739	137,459	
Purchased options	22,923	580	35	23,538	23,512	26	23,131	26,012	26,508	21,200	14,587	12,049	8,377	11,713	
Written options	24,805	748	56	25,609	25,425	184	25,364	26,793	28,490	25,433	18,891	15,460	12,384	12,166	
	431,555	51,966	13,369	496,890	453,527	43,363	477,485	456,729	415,938	391,510	355,412	347,569	325,519	322,658	
Exchange-traded															
Futures contracts	44	-	-	44	44	-	-	-	-	-	-	3	3	5	
Total foreign exchange derivatives	431,599	51,966	13,369	496,934	453,571	43,363	477,485	456,729	415,938	391,510	355,412	347,572	325,522	322,663	
Credit derivatives															
Over-the-counter															
Total return swap contracts - protection sold	119	561	-	680	680	-	954	1,128	1,216	1,441	1,834	2,161	2,245	2,341	
Credit default swap contracts - protection purchased	390	6,779	33	7,202	6,816	386	7,777	8,223	8,310	8,847	9,380	10,344	10,284	10,715	
Centrally cleared credit default swap contracts - protection purchased	-	1,427	-	1,427	1,427	-	26,116	19,965	10,349	3,437	3,028	1,931	1,385	851	
Credit default swap contracts - protection sold	125	4,667	268	5,060	5,060	-	5,029	5,084	5,118	5,278	5,420	5,532	5,506	6,130	
Centrally cleared credit default swap contracts - protection sold	-	262	-	262	262	-	24,729	17,696	8,760	2,826	2,234	1,669	1,093	542	
Total credit derivatives	634	13,696	301	14,631	14,245	386	64,605	52,096	33,753	21,829	21,896	21,637	20,513	20,579	
Equity derivatives															
Over-the-counter	36,380	4,823	79	41,282	40,493	789	42,587	40,255	40,262	41,943	38,716	38,012	34,459	32,436	
Exchange-traded	12,780	3,121	-	15,901	15,901	-	13,641	14,026	16,332	9,781	8,699	8,028	8,317	8,442	
Total equity derivatives	49,160	7,944	79	57,183	56,394	789	56,228	54,281	56,594	51,724	47,415	46,040	42,776	40,878	
Precious metal derivatives															
Over-the-counter	1,816	-	-	1,816	1,816	-	1,884	1,640	837	1,080	770	1,093	1,258	1,154	
Exchange-traded	2,128	-	-	2,128	2,128	-	1,411	1,234	2,750	1,765	2,213	124	651	660	
Total precious metal derivatives	3,944	-	-	3,944	3,944	-	3,295	2,874	3,587	2,845	2,983	1,217	1,909	1,814	
Other commodity derivatives															
Over-the-counter	10,284	11,131	460	21,875	21,875	-	21,962	19,671	19,611	20,778	20,568	21,998	19,871	19,282	
Centrally cleared commodity derivatives	34	-	-	34	34	-	38	33	42	65	-	-	-	-	
Exchange-traded	13,493	5,923	84	19,500	19,500	-	19,896	20,613	21,832	23,976	19,339	20,571	17,104	16,356	
Total other commodity derivatives	23,811	17,054	544	41,409	41,409	-	41,896	40,317	41,485	44,819	39,907	42,569	36,975	35,638	
Total notional amount	1,174,180	843,448	244,220	2,261,848	1,952,020	309,828	2,155,753	2,079,291	1,885,603	1,860,885	2,072,547	2,096,552	1,959,909	1,928,334	
Of which:															
Over-the-counter ²	1,071,630	811,185	244,136	2,126,951	1,818,918	308,033	2,043,746	1,918,783	1,765,058	1,748,520	1,969,838	1,964,049	1,843,566	1,845,334	
Exchange-traded	102,550	32,263	84	134,897	133,102	1,795	112,007	160,508	120,545	112,365	102,709	132,503	116,343	83,000	

¹ ALM: Asset/liability management.

² For OTC derivatives that are not centrally cleared, \$811 billion (Q2/15: \$830 billion) are with counterparties that have two-way collateral posting arrangements, \$15 billion (Q2/15: \$18 billion) are with counterparties that have one-way collateral posting arrangements, and \$163 billion (Q2/15: \$150 billion) are with counterparties that have no collateral posting arrangements. All counterparties with whom we have one-way collateral posting arrangements are sovereign entities.

FAIR VALUE OF FINANCIAL INSTRUMENTS

(\$ millions)	Q3/15		Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
	Book value (includes AFS securities at amortized cost)	Fair value	Fair value over (under) book value								
Assets											
Cash and deposits with banks	20,075	20,075	-	-	-	-	-	-	-	-	-
Securities	72,676	72,922	246	244	307	399	415	353	405	383	310
Cash collateral on securities borrowed	3,359	3,359	-	-	-	-	-	-	-	-	-
Securities purchased under resale agreements	27,991	27,991	-	-	-	-	-	-	-	-	-
Loans, net of allowance	277,411	278,726	1,315	847	1,498	258	258	228	443	146	(120)
Derivative instruments	30,030	30,030	-	-	-	-	-	-	-	-	-
Customers' liability under acceptances	8,091	8,091	-	-	-	-	-	-	-	-	-
Other assets	7,567	7,567	-	-	-	-	-	-	-	-	-
Liabilities											
Deposits	360,525	361,651	1,126	1,070	1,420	1,037	1,197	1,270	1,368	1,360	1,304
Obligations related to securities sold short	11,397	11,397	-	-	-	-	-	-	-	-	-
Cash collateral on securities lent	1,567	1,567	-	-	-	-	-	-	-	-	-
Obligations related to securities sold under repurchase agreements	8,102	8,102	-	-	-	-	-	-	-	-	-
Derivative instruments	31,883	31,883	-	-	-	-	-	-	-	-	-
Acceptances	8,091	8,091	-	-	-	-	-	-	-	-	-
Other liabilities	7,320	7,320	-	-	-	-	-	-	-	-	-
Subordinated indebtedness	3,844	4,121	277	293	344	277	306	342	340	322	306

FAIR VALUE OF AFS SECURITIES

(\$ millions)	Q3/15		Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
	Amortized cost	Fair value	Unrealized net gains (losses)								
AFS securities											
Government issued or guaranteed	15,725	15,749	24	30	81	27	22	13	24	43	3
Mortgage- and asset-backed	4,927	4,953	26	20	31	8	10	12	21	15	4
Corporate debt	3,925	3,923	(2)	(1)	(6)	12	35	39	48	44	33
Corporate equity	280	478	198	195	201	352	348	289	312	281	270
	24,857	25,103	246	244	307	399	415	353	405	383	310

FAIR VALUE OF DERIVATIVE INSTRUMENTS

(\$ millions)	Q3/15		Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	Q4/13	Q3/13
	Positive	Negative	Fair value, net								
Total held for trading purposes	26,220	27,847	(1,627)	(3,372)	(1,873)	(2,045)	(740)	(520)	940	(881)	(501)
Total held for ALM purposes	3,810	4,036	(226)	(350)	1,094	884	1,010	1,120	1,305	1,104	740
Total fair value¹	30,030	31,883	(1,853)	(3,722)	(779)	(1,161)	270	600	2,245	223	239
Average fair values of derivatives during the quarter	27,462	29,650	(2,188)	(2,545)	(1,290)	162	370	1,196	1,034	413	811

¹ Includes positive fair value of \$735 million (Q2/15: \$756 million) and negative fair value of \$689 million (Q2/15: \$560 million) for exchange-traded derivatives.

INTEREST RATE SENSITIVITY ^{1, 2}

(\$ millions)

	Within 3 months	3 to 12 months	Total within 1 year	1 to 5 years	Over 5 years	Non-interest rate sensitive	Total
Q3/15							
Canadian currency							
Assets	166,783	47,879	214,662	73,310	9,139	48,068	345,179
Structural assumptions ³	(6,760)	3,884	(2,876)	5,179	-	(2,303)	-
Liabilities and equity	(186,490)	(37,834)	(224,324)	(38,090)	(10,333)	(72,432)	(345,179)
Structural assumptions ³	18,326	(25,447)	(7,121)	(30,128)	-	37,249	-
Off-balance sheet	(7,406)	11,898	4,492	(5,421)	929	-	-
Gap	(15,547)	380	(15,167)	4,850	(265)	10,582	-
Foreign currencies							
Assets	86,704	7,808	94,512	4,894	1,352	11,905	112,663
Liabilities and equity	(76,085)	(15,108)	(91,193)	(10,049)	(966)	(10,455)	(112,663)
Off-balance sheet	(11,599)	6,672	(4,927)	5,189	(262)	-	-
Gap	(980)	(628)	(1,608)	34	124	1,450	-
Total gap	(16,527)	(248)	(16,775)	4,884	(141)	12,032	-
Q2/15							
Canadian currency	(22,648)	4,856	(17,792)	3,723	2	14,067	-
Foreign currencies	2,142	(3,773)	(1,631)	552	320	759	-
Total gap	(20,506)	1,083	(19,423)	4,275	322	14,826	-
Q1/15							
Canadian currency	(20,598)	2,465	(18,133)	6,493	(527)	12,167	-
Foreign currencies	(117)	(638)	(755)	29	294	432	-
Total gap	(20,715)	1,827	(18,888)	6,522	(233)	12,599	-
Q4/14							
Canadian currency	(18,662)	445	(18,217)	4,652	(979)	14,544	-
Foreign currencies	1,353	(471)	882	404	165	(1,451)	-
Total gap	(17,309)	(26)	(17,335)	5,056	(814)	13,093	-
Q3/14							
Canadian currency	(17,547)	(2,442)	(19,989)	4,626	(759)	16,122	-
Foreign currencies	(580)	(1,285)	(1,865)	2,307	320	(762)	-
Total gap	(18,127)	(3,727)	(21,854)	6,933	(439)	15,360	-
Q2/14							
Canadian currency	(17,409)	(1,432)	(18,841)	6,067	(737)	13,511	-
Foreign currencies	(1,899)	1,155	(744)	2,033	10	(1,299)	-
Total gap	(19,308)	(277)	(19,585)	8,100	(727)	12,212	-
Q1/14							
Canadian currency	(14,460)	(3,770)	(18,230)	6,212	(360)	12,378	-
Foreign currencies	(5,384)	1,702	(3,682)	3,969	(12)	(275)	-
Total gap	(19,844)	(2,068)	(21,912)	10,181	(372)	12,103	-
Q4/13							
Canadian currency	(14,554)	(3,081)	(17,635)	4,971	(149)	12,813	-
Foreign currencies	(3,373)	1,480	(1,893)	2,372	890	(1,369)	-
Total gap	(17,927)	(1,601)	(19,528)	7,343	741	11,444	-
Q3/13							
Canadian currency	(15,820)	(1,507)	(17,327)	4,812	(316)	12,831	-
Foreign currencies	(1,651)	(961)	(2,612)	3,311	1,146	(1,845)	-
Total gap	(17,471)	(2,468)	(19,939)	8,123	830	10,986	-

- 1 On- and off-balance sheet financial instruments have been reported on the earlier of their contractual repricing or maturity dates. Certain contractual repricing and repayment 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, 2015, 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 \$63 million (\$109 million increase as at April 30, 2015) over the next 12 months, and decrease equity as measured on a present value basis by approximately \$293 million (\$152 million decrease as at April 30, 2015).
- 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.