



**Abridged  
Supplementary  
Financial  
Information  
Package**

For the period ended October 31, 2015

Restated Pages

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## NOTES TO USERS

This document updates the information previously reported for periods to October 31, 2015, to reflect the external reporting changes discussed below. This document includes restated pages only, is unaudited and should be read in conjunction with the supplementary financial information for the quarter ended October 31, 2015, and our 2015 annual report.

### **External reporting changes**

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

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

In addition:

Within Capital Markets:

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

Within Wealth Management:

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

### **Non-GAAP measures**

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

#### **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 3 to 5.

#### **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.

## SEGMENTED INFORMATION <sup>1</sup>

### CIBC has three SBUs:

- ▶ **Retail and Business Banking** provides personal and business clients across Canada with financial advice, products and services through a strong team of advisors and relationship managers, in our banking centres or through remote channels such as mobile advisors, telephone, online or mobile banking.
  - ▶ **Wealth Management** provides integrated advice and investment solutions to meet the needs of institutional, retail, and high net worth clients. Our asset management, retail brokerage and private wealth management businesses combine to create an integrated offer, delivered through more than 1,500 advisors across Canada and the U.S. Other includes the results of ACI.
  - ▶ **Capital Markets** provides integrated credit and global markets products, investment banking advisory services and top-ranked research to corporate, government and institutional clients around the world.
- Corporate and Other** includes the following functional groups – Technology and Operations, Finance (including Treasury), Administration, Risk Management, and Internal Audit, as well as other support groups. The expenses of these functional and support groups are generally allocated to the business lines within the SBUs. Corporate and Other also includes our International banking operations comprising mainly CIBC FirstCaribbean, strategic investments in the CIBC Mellon joint ventures, and other income statement and balance sheet items not directly attributable to the business lines. CIBC's investment in The Bank of N.T. Butterfield and Son Limited was included in Corporate and Other results until it was sold on April 30, 2015.

(\$ millions)

	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	2015 12M	2014 12M
<b>Financial results</b>										
Retail and Business Banking	672	630	584	644	595	581	542	741	2,530	2,459
Wealth Management	122	140	128	128	119	121	116	114	518	470
Capital Markets	181	265	240	271	128	276	208	257	957	869
Corporate and Other	(197)	(57)	(41)	(120)	(31)	(57)	(560)	65	(415)	(583)
<b>Net income</b>	<b>778</b>	<b>978</b>	<b>911</b>	<b>923</b>	<b>811</b>	<b>921</b>	<b>306</b>	<b>1,177</b>	<b>3,590</b>	<b>3,215</b>

<sup>1</sup> Certain information has been reclassified to reflect external reporting changes discussed in "Notes to Users". See page 1 for additional details.

# SEGMENTED INFORMATION - RETAIL AND BUSINESS BANKING <sup>1</sup>

(\$ millions)

	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	2015 12M	2014 12M
<b>Financial results</b>										
Personal banking	1,743	1,686	1,604	1,660	1,618	1,597	1,526	1,564	6,693	6,305
Business banking	414	410	399	400	393	388	370	380	1,623	1,531
Other	19	22	26	23	24	30	33	300	90	387
<b>Total revenue</b>	<b>2,176</b>	<b>2,118</b>	<b>2,029</b>	<b>2,083</b>	<b>2,035</b>	<b>2,015</b>	<b>1,929</b>	<b>2,244</b>	<b>8,406</b>	<b>8,223</b>
Provision for credit losses	163	165	179	163	171	177	173	210	670	731
Non-interest expenses	1,100	1,096	1,058	1,055	1,070	1,062	1,036	1,051	4,309	4,219
Income before income taxes	913	857	792	865	794	776	720	983	3,427	3,273
Income taxes	241	227	208	221	199	195	178	242	897	814
<b>Net income</b>	<b>672</b>	<b>630</b>	<b>584</b>	<b>644</b>	<b>595</b>	<b>581</b>	<b>542</b>	<b>741</b>	<b>2,530</b>	<b>2,459</b>
Net income attributable to equity shareholders	672	630	584	644	595	581	542	741	2,530	2,459
<b>Total revenue</b>										
Net interest income	1,528	1,487	1,401	1,463	1,416	1,397	1,347	1,427	5,879	5,587
Non-interest income	535	516	516	513	514	515	486	724	2,080	2,239
Intersegment revenue	113	115	112	107	105	103	96	93	447	397
<b>Total revenue</b>	<b>2,176</b>	<b>2,118</b>	<b>2,029</b>	<b>2,083</b>	<b>2,035</b>	<b>2,015</b>	<b>1,929</b>	<b>2,244</b>	<b>8,406</b>	<b>8,223</b>
<b>Average balances <sup>2</sup></b>										
Residential mortgages <sup>3</sup>	161,145	157,123	154,568	153,239	150,984	148,433	146,871	146,390	156,535	148,180
Personal loans	33,736	33,499	33,258	32,979	32,780	32,475	32,153	32,014	33,369	32,357
Credit card	11,655	11,568	11,323	11,603	11,515	11,494	11,227	13,511	11,539	11,942
Business lending <sup>3,4</sup>	45,049	43,601	42,511	41,534	40,365	39,059	38,486	37,501	43,179	38,856
<b>Interest-earning assets <sup>5</sup></b>	<b>238,155</b>	<b>232,889</b>	<b>228,686</b>	<b>226,560</b>	<b>223,561</b>	<b>219,928</b>	<b>217,319</b>	<b>218,253</b>	<b>231,596</b>	<b>219,786</b>
Deposits	176,035	172,487	170,872	169,433	165,354	162,848	160,981	160,936	172,218	162,543
Common equity <sup>6</sup>	4,859	4,752	4,250	4,247	3,996	3,892	3,878	3,825	4,529	3,898
<b>Financial measures</b>										
Net interest margin on average interest-earning assets <sup>5</sup>	2.54%	2.53%	2.51%	2.56%	2.51%	2.52%	2.54%	2.59%	2.54%	2.54%
Efficiency ratio	50.6%	51.8%	52.2%	50.6%	52.6%	52.7%	53.7%	46.9%	51.3%	51.3%
Return on equity <sup>6</sup>	54.7%	52.4%	56.0%	59.9%	58.7%	58.8%	56.7%	76.3%	55.6%	62.6%
Net income attributable to equity shareholders	672	630	584	644	595	581	542	741	2,530	2,459
Charge for economic capital <sup>6</sup>	(146)	(144)	(127)	(130)	(122)	(123)	(119)	(121)	(547)	(485)
<b>Economic profit <sup>6</sup></b>	<b>526</b>	<b>486</b>	<b>457</b>	<b>514</b>	<b>473</b>	<b>458</b>	<b>423</b>	<b>620</b>	<b>1,983</b>	<b>1,974</b>
<b>Other information</b>										
FirstLine mortgages (\$ millions - average)	12,784	15,201	17,488	19,275	21,253	23,585	25,743	27,410	16,176	24,488
Number of branches - Canada	1,125	1,128	1,131	1,131	1,129	1,126	1,123	1,119	1,125	1,129
Number of sales locations (President's Choice Financial)	302	306	302	302	298	298	298	296	302	298
Number of ABMs - Canada	3,936	4,288	4,228	4,215	4,196	3,987	3,669	3,537	3,936	4,196
Full-time equivalent employees	21,532	21,573	21,257	21,667	21,862	22,395	22,305	22,240	21,532	21,862

<sup>1</sup> Certain information has been reclassified to reflect external reporting changes discussed in "Notes to Users". See page 1 for additional details.

<sup>2</sup> Loan amounts are stated before any related allowances.

<sup>3</sup> Multi-family dwelling mortgages are included in business lending.

<sup>4</sup> Comprises loans and acceptances and notional amount of letters of credit.

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

<sup>6</sup> See Notes to users: Non-GAAP measures.

# SEGMENTED INFORMATION - WEALTH MANAGEMENT <sup>1</sup>

(\$ millions)	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14	2015 12M	2014 12M
<b>Financial results</b>										
Retail brokerage	317	326	324	315	315	320	302	295	1,282	1,232
Asset management	178	180	177	172	164	151	145	141	707	601
Private wealth management	91	93	86	109	79	75	75	46	379	275
Other	21	29	27	23	26	22	24	20	100	92
Total revenue	607	628	614	619	584	568	546	502	2,468	2,200
Provision for (reversal of) credit losses	-	-	(1)	-	-	-	1	(1)	(1)	-
Non-interest expenses	447	443	447	447	427	409	395	351	1,784	1,582
Income before income taxes	160	185	168	172	157	159	150	152	685	618
Income taxes	38	45	40	44	38	38	34	38	167	148
<b>Net income</b>	<b>122</b>	<b>140</b>	<b>128</b>	<b>128</b>	<b>119</b>	<b>121</b>	<b>116</b>	<b>114</b>	<b>518</b>	<b>470</b>
Net income attributable to equity shareholders										
Non-controlling interests	-	-	-	-	-	-	1	1	-	2
Equity shareholders	122	140	128	128	119	121	115	113	518	468
<b>Total revenue</b>										
Net interest income	51	52	49	51	50	49	48	49	203	196
Non-interest income	672	694	679	677	641	624	596	547	2,722	2,408
Intersegment revenue	(116)	(118)	(114)	(109)	(107)	(105)	(98)	(94)	(457)	(404)
	607	628	614	619	584	568	546	502	2,468	2,200
<b>Average balances</b>										
Loans	2,134	2,154	2,062	2,007	1,952	1,867	1,836	1,806	2,089	1,865
Deposits	9,297	9,061	9,027	8,580	8,573	8,425	8,482	8,523	8,991	8,501
Common equity <sup>2</sup>	2,385	2,304	2,276	2,190	2,125	2,070	2,076	1,938	2,289	2,052
<b>Financial measures</b>										
Efficiency ratio	73.5%	70.6%	72.8%	72.2%	73.1%	71.9%	72.3%	70.0%	72.3%	71.9%
Return on equity <sup>2</sup>	20.2%	23.8%	22.9%	22.9%	21.8%	22.6%	22.3%	22.4%	22.4%	22.3%
Net income attributable to equity shareholders	122	140	128	128	119	121	115	113	518	468
Charge for economic capital <sup>2</sup>	(71)	(71)	(67)	(67)	(65)	(66)	(63)	(62)	(276)	(256)
Economic profit <sup>2</sup>	51	69	61	61	54	55	52	51	242	212
<b>Other information</b>										
Assets under administration <sup>3</sup>										
Individuals	190,968	194,313	192,853	189,020	183,979	183,578	178,831	170,539	190,968	183,979
Institutions	29,621	29,346	29,159	29,655	27,660	26,701	25,887	24,905	29,621	27,660
Canadian retail mutual funds	84,187	85,986	83,986	81,251	76,984	76,438	73,528	69,630	84,187	76,984
	304,776	309,645	305,998	299,926	288,623	286,717	278,246	265,074	304,776	288,623
Assets under management <sup>3</sup>										
Individuals	57,039	57,353	53,095	51,975	47,725	45,605	44,218	41,589	57,039	47,725
Institutions	28,668	28,422	28,199	28,597	26,763	25,865	25,170	24,214	28,668	26,763
Canadian retail mutual funds	84,187	85,986	83,986	81,251	76,984	76,438	73,528	69,630	84,187	76,984
	169,894	171,761	165,280	161,823	151,472	147,908	142,916	135,433	169,894	151,472
Full-time equivalent employees	4,350	4,343	4,256	4,234	4,169	4,176	4,108	4,051	4,350	4,169

<sup>1</sup> Certain information has been reclassified to reflect external reporting changes discussed in "Notes to Users". See page 1 for additional details.

<sup>2</sup> See Notes to users: Non-GAAP measures.

<sup>3</sup> AUM amounts are included in the amounts reported under AUA.

## SEGMENTED INFORMATION - CAPITAL MARKETS <sup>1</sup>

(\$ millions)

	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14		2015 12M	2014 12M
<b>Financial results</b>											
Global markets	271	363	359	360	142	264	290	295		1,353	991
Corporate and investment banking	302	324	315	332	311	395	310	278		1,273	1,294
Other	(2)	4	(17)	9	8	4	(1)	100		(6)	111
Total revenue <sup>2</sup>	571	691	657	701	461	663	599	673		2,620	2,396
Provision for credit losses	22	10	8	14	14	6	21	2		54	43
Non-interest expenses	326	339	338	329	295	280	320	330		1,332	1,225
Income before income taxes	223	342	311	358	152	377	258	341		1,234	1,128
Income taxes <sup>2</sup>	42	77	71	87	24	101	50	84		277	259
<b>Net income</b>	<b>181</b>	<b>265</b>	<b>240</b>	<b>271</b>	<b>128</b>	<b>276</b>	<b>208</b>	<b>257</b>		<b>957</b>	<b>869</b>
Net income attributable to equity shareholders	181	265	240	271	128	276	208	257		957	869
<b>Total revenue</b>											
Net interest income	460	496	449	465	368	395	393	384		1,870	1,540
Non-interest income	108	192	206	234	91	266	204	288		740	849
Intersegment revenue	3	3	2	2	2	2	2	1		10	7
	571	691	657	701	461	663	599	673		2,620	2,396
<b>Average balances</b>											
Loans and acceptances, net of allowance	30,448	29,513	28,634	27,393	24,966	24,608	24,425	23,492		29,000	24,373
Trading securities	45,296	46,986	45,749	46,370	47,147	46,186	44,819	46,006		46,103	46,050
Deposits	18,187	16,133	14,240	14,303	14,265	13,188	11,146	10,770		15,728	12,352
Common equity <sup>3</sup>	2,794	2,696	2,619	2,508	2,373	2,292	2,322	2,247		2,655	2,308
<b>Financial measures</b>											
Efficiency ratio	57.1%	49.1%	51.4%	46.9%	64.1%	42.1%	53.5%	49.0%		50.8%	51.1%
Return on equity <sup>3</sup>	25.5%	38.8%	37.3%	42.5%	21.0%	47.3%	36.0%	44.9%		35.8%	37.1%
Net income attributable to equity shareholders	181	265	240	271	128	276	208	257		957	869
Charge for economic capital <sup>3</sup>	(84)	(81)	(78)	(77)	(73)	(72)	(72)	(71)		(320)	(288)
Economic profit <sup>3</sup>	97	184	162	194	55	204	136	186		637	581
<b>Other information</b>											
Full-time equivalent employees	1,342	1,368	1,283	1,293	1,306	1,329	1,250	1,247		1,342	1,306

<sup>1</sup> Certain information has been reclassified to reflect external reporting changes discussed in "Notes to Users". See page 1 for additional details.

<sup>2</sup> Includes \$91 million (Q3/15: \$131 million) TEB adjustment. The equivalent amounts are offset in Corporate and Other.

<sup>3</sup> See Notes to users: Non-GAAP measures.

## SEGMENTED INFORMATION - CORPORATE AND OTHER <sup>1</sup>

(\$ millions)

	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14		2015 12M	2014 12M
<b>Financial results</b>											
International banking	180	174	163	161	150	150	146	154		678	600
Other	(51)	(91)	(69)	(105)	(17)	(41)	(56)	58		(316)	(56)
Total revenue <sup>2</sup>	129	83	94	56	133	109	90	212		362	544
Provision for credit losses	13	14	11	10	9	12	135	7		48	163
Non-interest expenses	510	301	261	364	291	293	658	244		1,436	1,486
Loss before income taxes	(394)	(232)	(178)	(318)	(167)	(196)	(703)	(39)		(1,122)	(1,105)
Income taxes <sup>2</sup>	(197)	(175)	(137)	(198)	(136)	(139)	(143)	(104)		(707)	(522)
<b>Net income (loss)</b>	<b>(197)</b>	<b>(57)</b>	<b>(41)</b>	<b>(120)</b>	<b>(31)</b>	<b>(57)</b>	<b>(560)</b>	<b>65</b>		<b>(415)</b>	<b>(583)</b>
Net income (loss) attributable to:											
Non-controlling interests	2	5	4	3	2	3	(12)	2		14	(5)
Equity shareholders	(199)	(62)	(45)	(123)	(33)	(60)	(548)	63		(429)	(578)
<b>Total revenue</b>											
Net interest income	4	(14)	(4)	(23)	47	34	10	45		(37)	136
Non-interest income	125	97	98	79	86	75	80	167		399	408
	129	83	94	56	133	109	90	212		362	544
<b>Other information</b>											
Assets under administration <sup>3</sup>											
Individuals	15,840	16,269	13,168	14,643	13,292	14,270	18,041	17,172		15,840	13,292
Institutions <sup>4</sup>	1,516,932	1,540,913	1,568,910	1,473,255	1,391,785	1,387,062	1,342,371	1,294,666		1,516,932	1,391,785
	1,532,772	1,557,182	1,582,078	1,487,898	1,405,077	1,401,332	1,360,412	1,311,838		1,532,772	1,405,077
Assets under management <sup>3</sup>											
Individuals	342	344	311	290	259	240	115	119		342	259
Institutions	229	211	219	202	182	192	313	342		229	182
	571	555	530	492	441	432	428	461		571	441
Full-time equivalent employees	16,977	17,101	16,770	16,689	17,087	17,261	16,244	16,035		16,977	17,087

- <sup>1</sup> Certain information has been reclassified to reflect external reporting changes discussed in "Notes to Users". See page 1 for additional details.  
<sup>2</sup> TEB adjusted. See footnote 2 on page 5 for details.  
<sup>3</sup> AUM amounts are included in the amounts reported under AUA.  
<sup>4</sup> Includes the full contract amount noted in the table below relating to AUA or custody under a 50/50 joint venture of CIBC and The Bank of New York Mellon.

	Q4/15	Q3/15	Q2/15	Q1/15	Q4/14	Q3/14	Q2/14	Q1/14		2015 12M	2014 12M
Assets under administration (CIBC Mellon)	1,465,674	1,489,841	1,518,996	1,424,587	1,347,161	1,345,184	1,299,641	1,251,081		1,465,674	1,347,161