



Investor Fact Sheet - Q1 2020

Our Strategy

We are building a relationship-oriented bank for a modern world. To achieve our strategic objectives of delivering superior client experience and shareholder returns, we are focused on four key areas:

1. Delivering a modern relationship-banking value proposition to our clients;
2. Diversifying our earnings growth;
3. Optimizing our operational efficiency; and
4. Maintaining capital and balance sheet discipline.

Metrics	2019	2020 (As of Jan 31)
Total Assets	\$651.6B	\$672.1B
Deposits	\$485.7B	\$497.9B
Loans and Acceptances	\$398.1B	\$402.5B
Common Equity Tier 1 Ratio	11.6%	11.3%
Market Capitalization	\$50.0B	\$48.0B
Total Shareholder Return (1-Year)	4.2%	2.1%

Credit Ratings

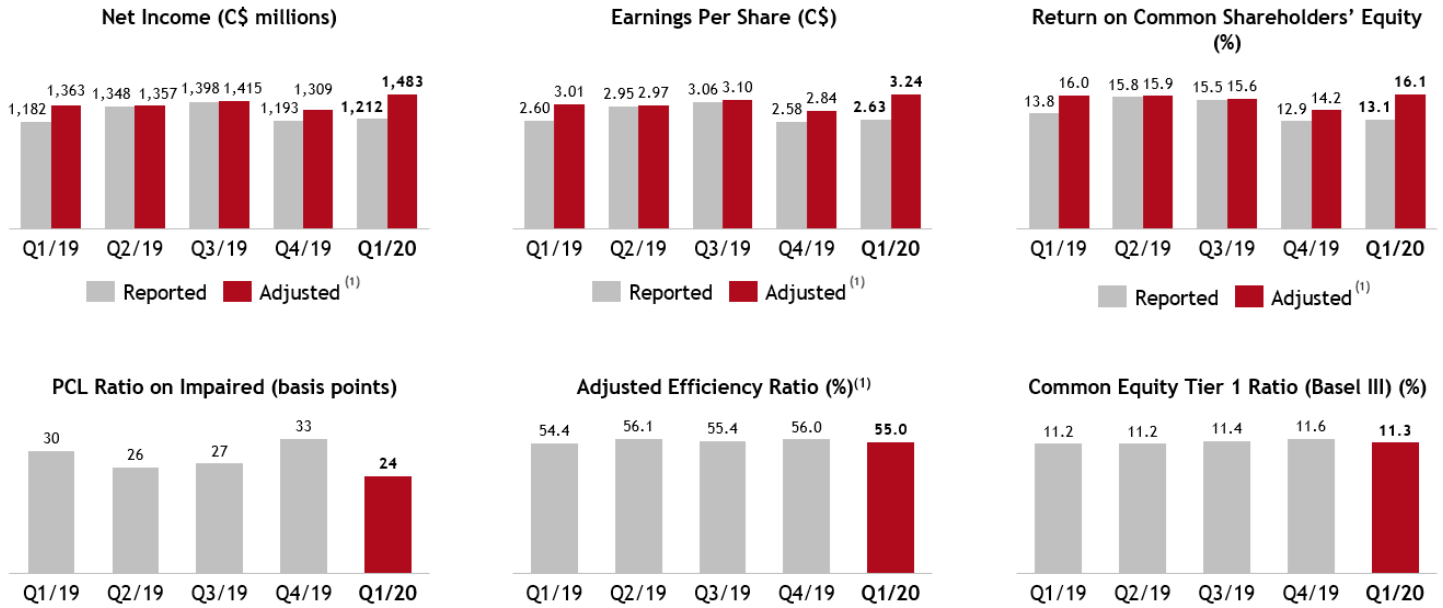
	DBRS	Moody's	Standard & Poor's	Fitch
Issuer/ Counterparty ^{1,2}	AA	Aa2	A+	AA-
Bail-In Senior ³	AA (low)	A2	BBB+	AA-
Short Term	R-1(high)	P-1	A-1	F1+
Outlook	Stable	Stable	Stable	Stable

¹ DBRS LT Issuer Rating; Moody's LT Counterparty Rating; Standard & Poor's Issuer Credit Rating; Fitch LT Issuer Default and Derivative Counterparty Rating

² Includes senior debt issued prior to September 23, 2018 as well as senior debt issued on or after September 23, 2018 which is not subject to the bail-in regulations.

³ Subject to conversion under the bank recapitalization "bail-in" regime.

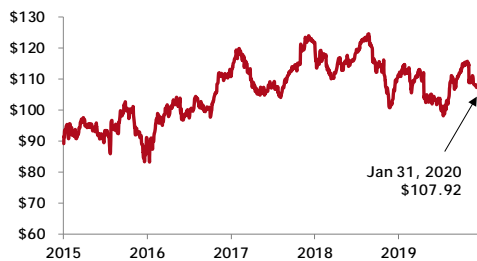
Financial Highlights



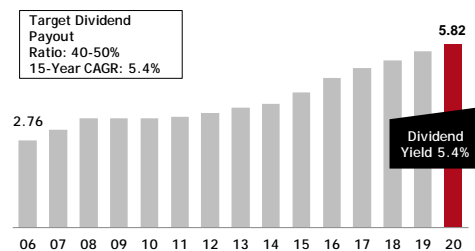
⁽¹⁾ Non-GAAP measure. See Non-GAAP measures within the Notes to Users section on page 1 of the Q1/20 Supplementary Financial Information available on www.cibc.com.

Shareholder Information

Share Price (C\$) — CM



Dividend History



For **A Note About Forward-Looking Statements**, please refer to page 1 of the Q1/20 Management's Discussion and Analysis available on www.cibc.com. For further details relating to the above financial metrics, please refer to the quarterly and annual reports available on <https://www.cibc.com/en/about-cibc/investor-relations/quarterly-results.html>.

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