



## Investor Fact Sheet – Q1 2021

### Our Strategy

At CIBC, our goal is to deliver superior client experience and top-tier shareholder returns while maintaining our financial strength. To achieve our ambition, we are executing on three strategic priorities:

1. Focusing on key client segments to accelerate our earnings growth;
2. Simplifying and transforming to deliver a modern relationship banking proposition; and
3. Advancing our purpose-driven culture.

| Metrics                    | 2020     | Q1 2021  |
|----------------------------|----------|----------|
| Total Assets               | \$769.6B | \$782.9B |
| Deposits                   | \$570.7B | \$573.9B |
| Loans and Acceptances      | \$416.4B | \$421.0B |
| Common Equity Tier 1 Ratio | 12.1%    | 12.3%    |
| Market Capitalization      | \$44.4B  | \$48.8B  |
| Total Shareholder Return   | (5.9)%   | 11.1%    |

### Credit Ratings

|                                      | DBRS      | Moody's | Standard & Poor's | Fitch    |
|--------------------------------------|-----------|---------|-------------------|----------|
| Deposit /Counterparty <sup>1,2</sup> | AA        | Aa2     | A+                | AA       |
| Bail-In Senior <sup>3</sup>          | AA (low)  | A2      | BBB+              | AA-      |
| Short Term                           | R-1(high) | P-1     | A-1               | F1+      |
| Outlook                              | Stable    | Stable  | Stable            | Negative |

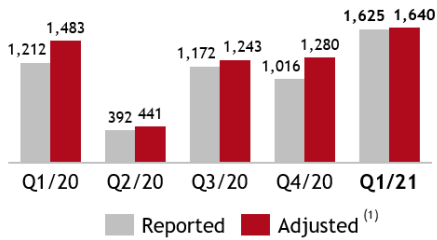
<sup>1</sup> DBRS LT Issuer Rating; Moody's LT Deposit and Counterparty Risk Assessment Rating; Standard & Poor's Issuer Credit Rating; Fitch LT Deposit Rating and Derivative Counterparty Rating.

<sup>2</sup> 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.

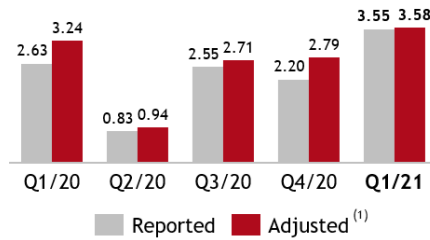
<sup>3</sup> Subject to conversion under the bank recapitalization "bail-in" regime.

## Financial Highlights

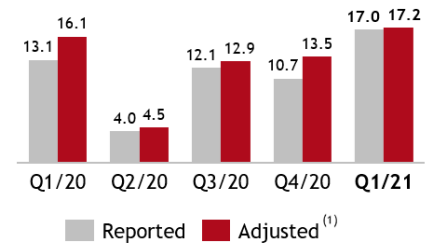
Net Income (C\$ millions)



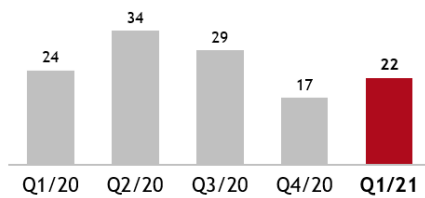
Earnings Per Share (C\$)



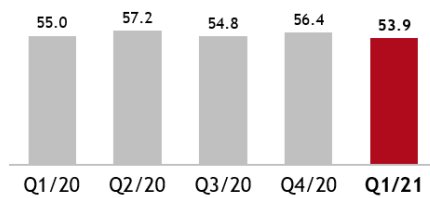
Return on Common Shareholders' Equity (%)



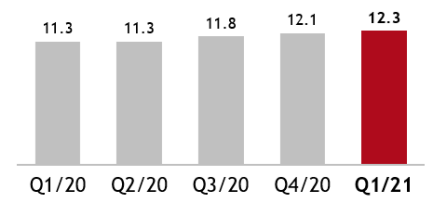
PCL Ratio on Impaired (basis points)



Adjusted Efficiency Ratio (%)<sup>(1)</sup>



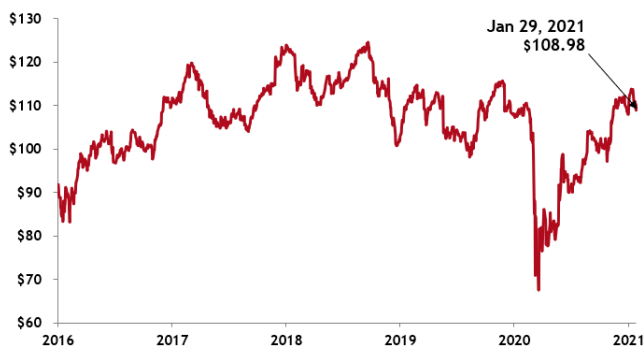
Common Equity Tier 1 Ratio (Basel III) (%)



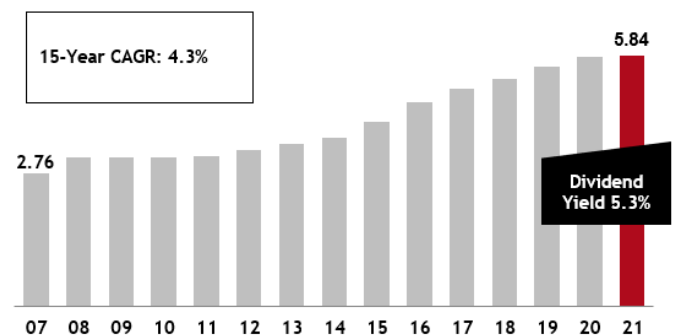
<sup>(1)</sup> Non-GAAP measure. See Non-GAAP measures within the Notes to Users section on page 1 of the Q1/21 Supplementary Financial Information available on [www.cibc.com](http://www.cibc.com).

## Shareholder Information

Share Price (C\$) – CM



Dividend History



For **A Note About Forward-Looking Statements**, please refer to page 1 of the Q1/21 Management's Discussion and Analysis available on [www.cibc.com](http://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>.

## Contact Information

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