

Investor Fact Sheet

Q4 2015

Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based global financial institution with a market capitalization of \$39.8 billion and a Basel III Common Equity Tier 1 ratio of 10.8%. Through our three major businesses, Retail and Business Banking, and Wealth Management, and Capital Markets, CIBC provides a full range of financial products and services to 11 million clients in Canada and around the world.

Key Businesses

- Retail and Business Banking
- Wealth Management
- Capital Markets

Metrics

	2014	2015
Total Assets	\$414.9B	\$463.3B
Deposits	\$325.4B	\$366.7B
Loans and Acceptances	\$268.2B	\$291.0B
Common Equity Tier 1 Ratio	10.3%	10.8%
Market Capitalization	\$40.9B	\$39.8B
Total Shareholder Return	20.87%	1.96%

Our Strategy

At CIBC, we are building a strong, innovative, relationship-oriented bank. We have a great team and strong franchise that has proven that it can deliver consistent, sustainable results. Our opportunity now is to transform our bank and deliver growth. We will accelerate our transformation by focusing on three bank-wide priorities:

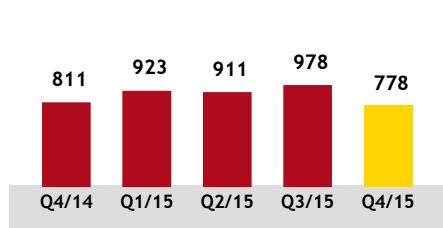
1. Focusing on our clients
2. Innovating for the future
3. Simplifying our bank

Credit Ratings

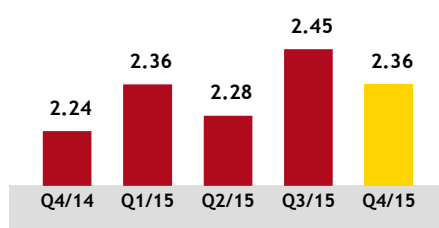
	DBRS	Moody's	Standard & Poor's	Fitch
Senior	AA	Aa3	A+	AA-
Outlook	Negative	Negative	Negative	Stable

Financial Highlights

Reported Net Income (C\$ millions)

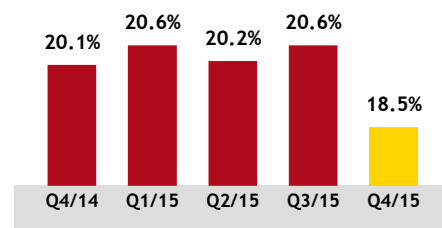


Adjusted Earnings Per Share⁽¹⁾ (C\$)



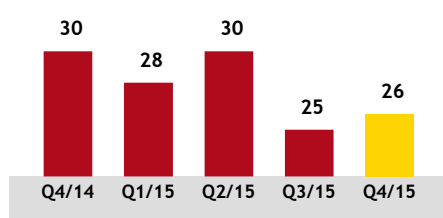
Target: 5 - 10% average annual EPS growth

Adjusted Return on Common Shareholders' Equity⁽¹⁾ (%)

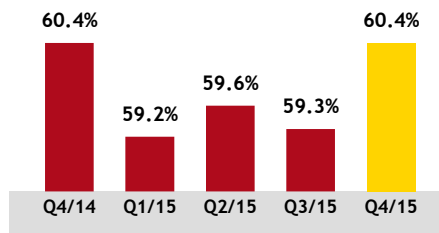


Target: 18-20% average return through the cycle

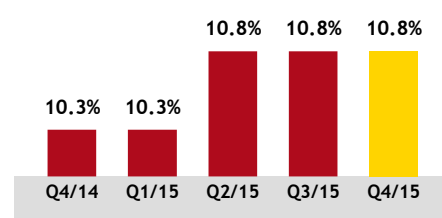
Loan Loss Ratio (basis points)



Adjusted Efficiency Ratio (TEB)⁽¹⁾ (%)



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



⁽¹⁾ Non-GAAP measure. See Non-GAAP measures within the Notes to users section on page 1 of the Q4/15 Supplementary Financial Information available on www.cibc.com.

Contact Information

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Banking that fits your life.

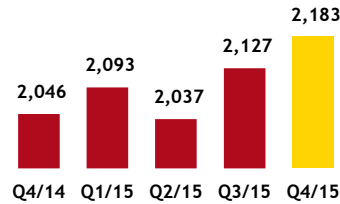


Business Highlights and Performance

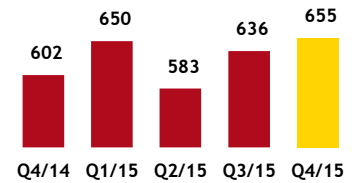
Retail and Business Banking

- Revenue of \$2,183 million and net income of \$655 million
- Supporting our brand promise of banking that fits your life, we began the rollout of a program to simplify the structure of our banking centres, placing greater emphasis on advice for clients while continuing to invest in digital channels to allow clients to bank when, where and how they want
- Continuing our leadership in innovation, we brought mobile banking to the Apple Watch for our clients, joined the new FinTech cluster at MaRS focused on innovation in financial services, and became the first major bank to participate in the new suretap™ digital wallet as part of our focus on payments innovation
- Bringing two new innovative foreign exchange solutions to market for our clients in partnership with Capital Markets: CIBC Global Money Transfer, our no-fee international remittance service, and CIBC Foreign Cash Online, which allows clients to order foreign cash online and have it delivered directly to their homes or Toronto Pearson airport at no extra cost

Revenue (C\$ millions)



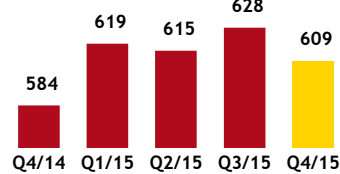
Net Income (C\$ millions)



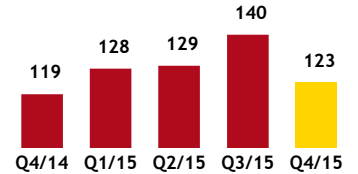
Wealth Management

- Revenue of \$609 million and net income of \$123 million
- CIBC Asset Management achieved its 6th consecutive sales record for long-term mutual funds of \$5.5 billion this year
- Strong partnership with personal banking helped drive CIBC Investor's Edge new account opens up 36% versus last year
- Substantial completion of our integration of Atlantic Trust, a U.S. private wealth management firm as part of our strategic plan to grow our North American business

Revenue (C\$ millions)



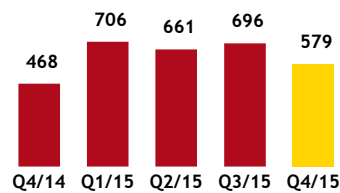
Net Income (C\$ millions)



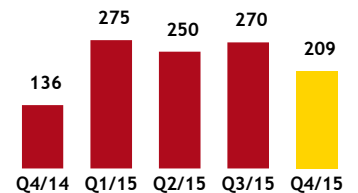
Capital Markets

- Revenue of \$579 million and net income of \$209 million
- Lead financial advisor to Shred-it Inc. on its sale to Stericycle Inc for US\$2.3 billion
- Sole bookrunner on the inaugural \$1.0 billion senior unsecured notes offering for CPPIB Capital Inc.
- Joint bookrunner for a US\$1.15 billion Class A Limited Voting Share offering for Brookfield Asset Management Inc.
- Co-lead arranger and co-underwriter for a \$1.8 billion and US\$593 million senior secured credit facility, in addition to joint bookrunner on a \$950 million bought deal of subscription receipts and extendible convertible debentures in support of DH Corporation's acquisition of Fundtech

Revenue (C\$ millions)



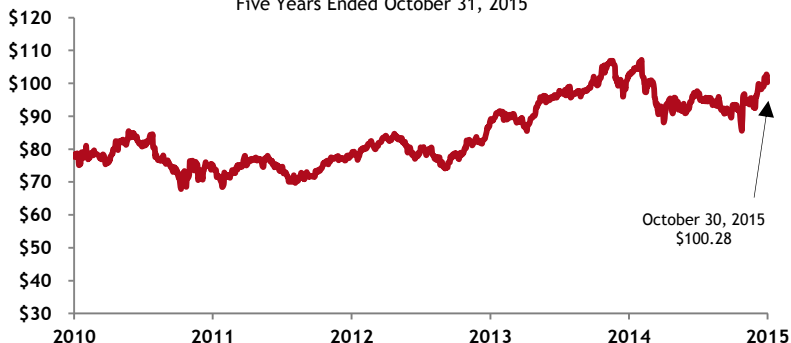
Net Income (C\$ millions)



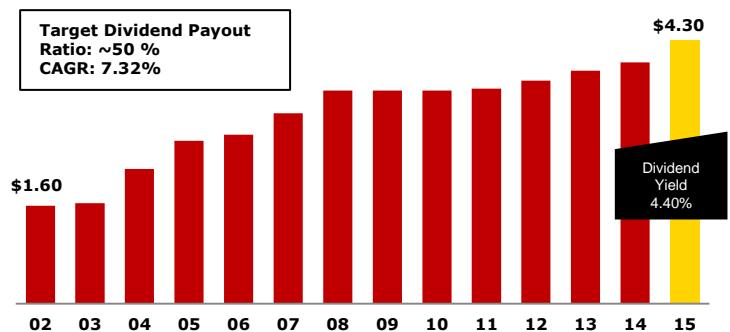
Shareholder Information

Share Price (C\$) – CM

Five Years Ended October 31, 2015



Dividend History



*CIBC has not missed a regular dividend since its first dividend payment in 1868

