

Investor Fact Sheet

Q2 2017

Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based financial institution with a market capitalization of \$44 billion and a Basel III Common Equity Tier 1 capital ratio of 12.2%. Through our three major business units - Retail and Business Banking, Wealth Management, and Capital Markets - our more than 43,000 employees provide a full range of financial products and services to 11 million individual, small business, commercial, corporate, and institutional clients in Canada, the U.S., and around the world.

Key Businesses

- Retail and Business Banking
- Wealth Management
- Capital Markets

Metrics

	2016	2017 (As of Apr 30)
Total Assets	\$501.4B	\$528.6B
Deposits	\$395.6B	\$413.1B
Loans and Acceptances	\$319.8B	\$330.8B
Common Equity Tier 1 Ratio	11.3%	12.2%
Market Capitalization	\$39.9B	\$44.3B
Total Shareholder Return	5.19%	12.14%

Our Strategy

At CIBC, we are building a strong, innovative, relationship-oriented bank. We are accelerating our transformation by concentrating on three bank-wide priorities:

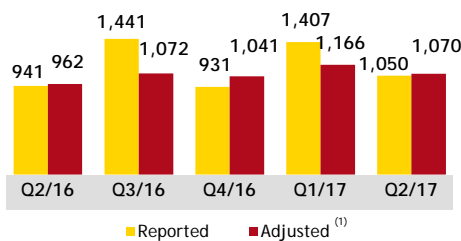
1. Focusing on our clients
2. Innovating for the future
3. Simplifying our bank

Credit Ratings

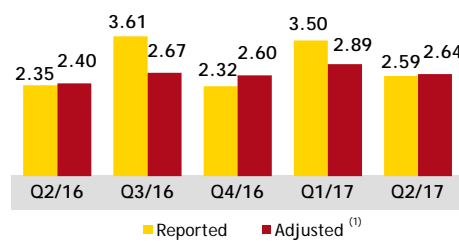
	DBRS	Moody's	Standard & Poor's	Fitch
Senior	AA	A1	A+	AA-
Outlook	Negative	Negative	Stable	Stable

Financial Highlights

Net Income (C\$ millions)

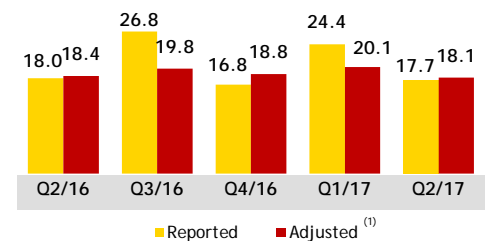


Earnings Per Share (C\$)



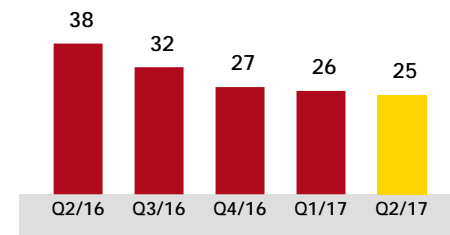
Target: average annual EPS growth of at least 5%

Return on Common Shareholders' Equity (%)

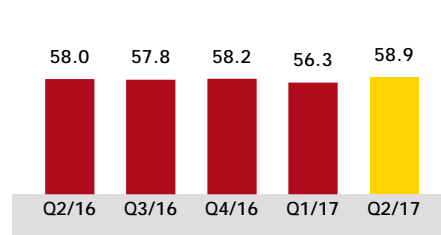


Target: maintain a strong ROE of at least 15%

Loan Loss Ratio (basis points)

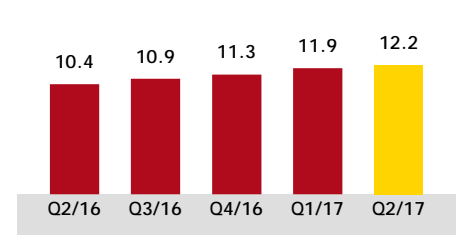


Adjusted Efficiency Ratio (%)⁽¹⁾



Target: Achieve efficiency ratio of 55% by 2019

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 Q2/17 Supplementary Financial Information available on www.cibc.com.

Contact Information

CIBC Investor Relations

John Ferren, Senior Vice-President, Corporate CFO and Investor Relations
Tel: (416) 980-2088 | Email: investorrelations@cibc.com | Website: www.cibc.com

Banking that fits your life.

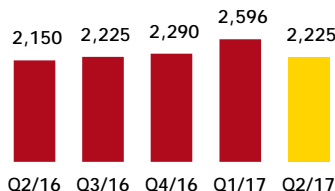


Business Highlights and Performance

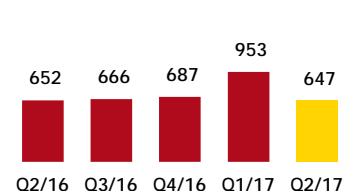
Retail and Business Banking

- Revenue of \$2,225 million and net income of \$647 million
- Completed the transformation of 30 banking centre locations in the first two quarters of 2017, reflecting shifting client behaviours to leverage digital channels for routine transactions while increasing our focus on advice in these centres;
- Earned the highest score for mobile banking functionality among the five largest retail banks in Canada in Forrester Research Inc.'s 2017 Canadian Mobile Banking Functionality Benchmark Report
- Introduced a voice-enabled feature on CIBC's Mobile Banking App, offering more personalized and convenient solutions for clients - a first-to-market Canadian banking functionality

Revenue (C\$ millions)



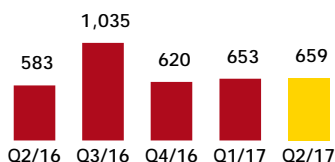
Net Income (C\$ millions)



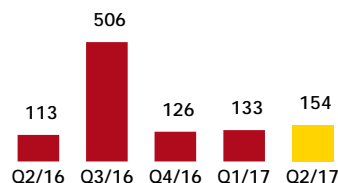
Wealth Management

- Revenue of \$659 million and net income of \$154 million
- Completed eight co-locations with CIBC Private Banking and Wood Gundy teams in select locations across the country, delivering a more integrated offer for our high-net-worth clients
- CIBC Atlantic Trust Private Wealth Management was recognized with two Private Asset Management awards for their industry-leading performance
- In May 2017, launched our CIBC Private Wealth Management brand campaign, sharpening our focus on the high-net-worth client segment

Revenue (C\$ millions)



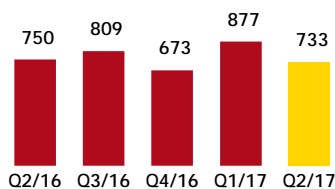
Net Income (C\$ millions)



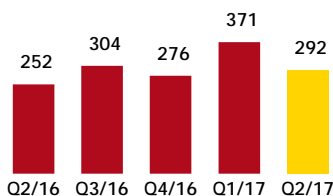
Capital Markets

- Revenue of \$733 million and net income of \$292 million
- Joint bookrunner and co-lead arranger on a US\$3.5B credit facility for CPPIB Capital Inc.
- Joint bookrunner on a \$1.5B bond offering for Bell Canada
- Joint bookrunner on a US\$500M and \$325M dual tranche bond offering for TELUS Corporation
- Joint bookrunner on a \$750M bond offering for Husky Energy Inc.
- Lead manager on a \$700M 30-yr bond offering for the Province of Alberta
- Lead manager and joint bookrunner on a \$390M Initial Public Offering for Canada Goose Holdings Inc.

Revenue (C\$ millions)



Net Income (C\$ millions)

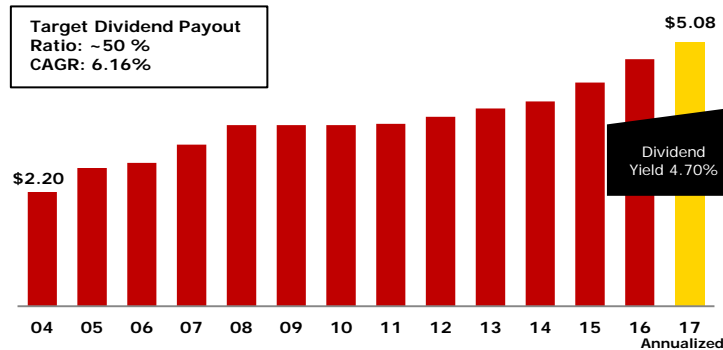


Shareholder Information

Share Price (C\$) – CM
Five Years Ended April 30, 2017



Dividend History



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

