



## Investor Fact Sheet – Q4 2020

### 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	2019	2020 (As of October 31)
Total Assets	\$651.6B	\$769.6B
Deposits	\$485.7B	\$570.7B
Loans and Acceptances	\$398.1B	\$416.4B
Common Equity Tier 1 Ratio	11.6%	12.1%
Market Capitalization	\$50.0B	\$44.4B
Total Shareholder Return (1-Year)	4.2%	(5.9)%

### Credit Ratings

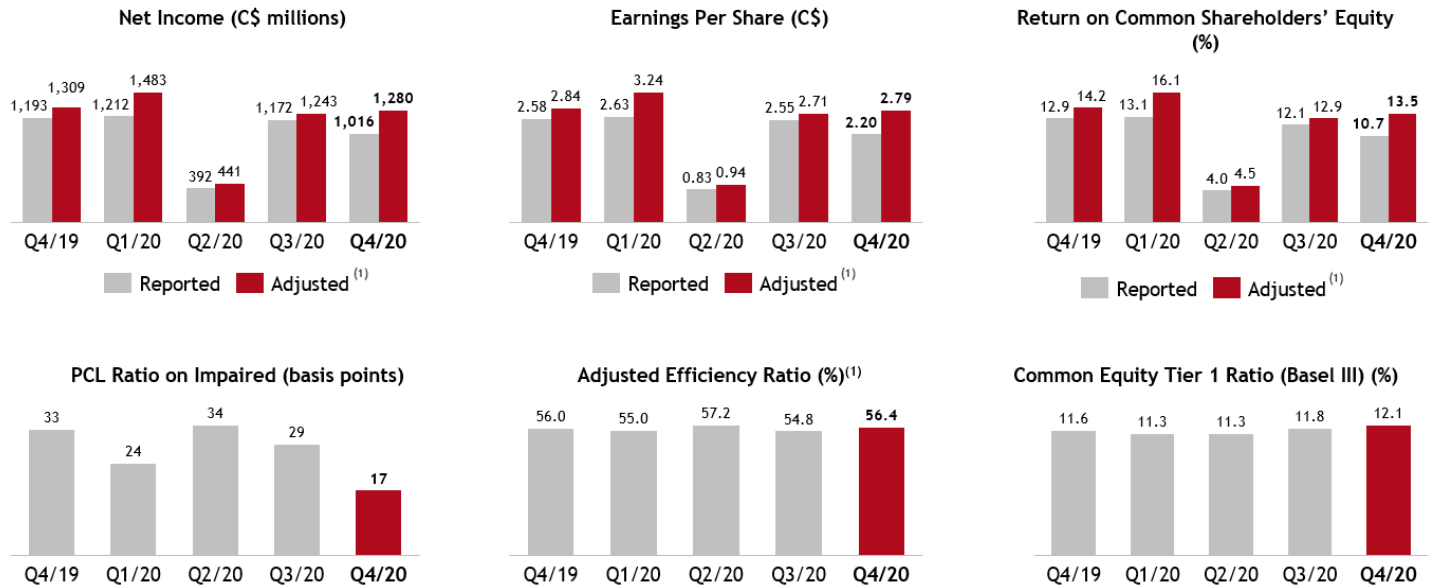
	DBRS	Moody's	Standard & Poor's	Fitch
Deposit /Counterparty <sup>1,2</sup>	AA	Aa2	A+	AA
Bail-In Senior <sup>3</sup>	AA (low)	A2	BBB+	AA-
Short Term	R-1(high)	P-1	A-1	F1+
Outlook	Stable	Stable	Stable	Negative

<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



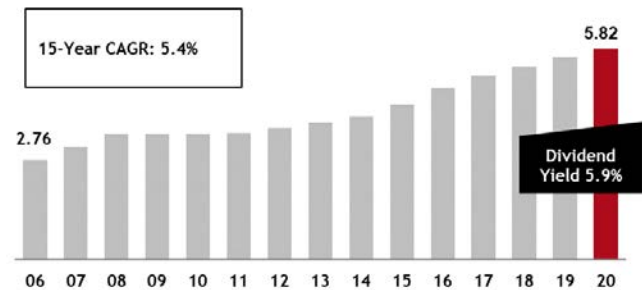
<sup>(1)</sup> Non-GAAP measure. See Non-GAAP measures within the Notes to Users section on page 1 of the Q4/20 Supplementary Financial Information available on [www.cibc.com](http://www.cibc.com).

## Shareholder Information

### Share Price (C\$) — CM



### Dividend History



For **A Note About Forward-Looking Statements**, please refer to page 1 of the Q4/20 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

**Geoff Weiss, Senior Vice-President, Investor Relations**

Tel: (416) 980-5093 | Email: [investorrelations@cibc.com](mailto:investorrelations@cibc.com) | Website: [www.cibc.com](http://www.cibc.com)