

## Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based global financial institution with a market capitalization of \$37.1 billion and a Basel III Common Equity Tier 1 ratio of 10.8%. Through our three major businesses, Retail and Business Banking, Wealth Management and Wholesale Banking, 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
- Wholesale Banking

## Metrics

	2014	(As of July 31st) 2015
Total Assets	\$414.9B	\$457.8B
Deposits	\$325.4B	\$360.5B
Loans and Acceptances	\$268.2B	\$285.5B
Common Equity Tier 1 Ratio	10.3%	10.8%
Market Capitalization	\$40.9B	\$37.1B
Total Shareholder Return	20.87%	-6.12%

## Our Strategy

CIBC aspires to be a strong, innovative, relationship-oriented bank. Our client-focused strategy is designed to make banking easy, flexible and personalized for our clients. Our corporate objectives are:

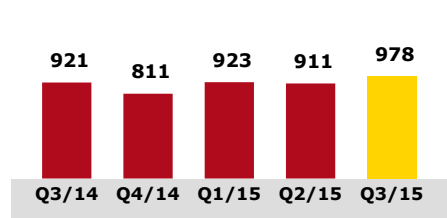
1. Build on our financial strength
2. Unlock value for reinvestment
3. Culture focused on client relationships

## Credit Ratings

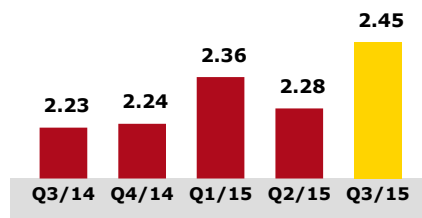
	DBRS	Moody's	Standard & Poor's	Fitch
Senior	AA	Aa3	A+	AA-
Outlook	Negative	Negative	Negative	Stable

## Financial Highlights

### Reported Net Income (C\$ millions)

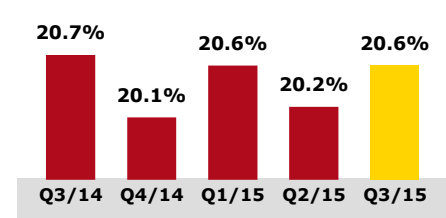


### Adjusted Earnings Per Share<sup>(1)</sup> (C\$)



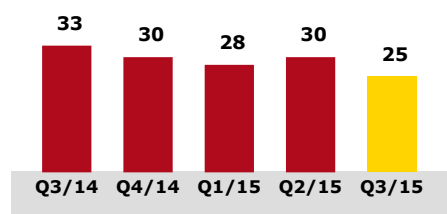
Target: 5 – 10% average annual EPS growth

### Adjusted Return on Common Shareholders' Equity<sup>(1)</sup> (%)



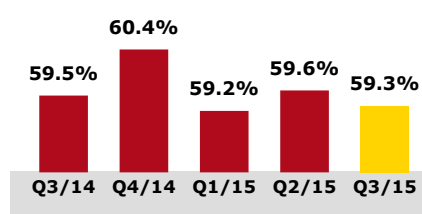
Target: 20% average return through the cycle

### Loan Loss Ratio (basis points)



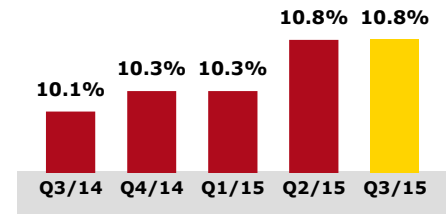
Target: < 60 basis points

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



Target: Achieve median ranking within industry

### 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 Q3/15 Supplementary Financial Information available on [www.cibc.com](http://www.cibc.com).

## Contact Information

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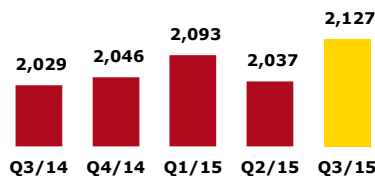


## Business Highlights and Performance: Q3 2015

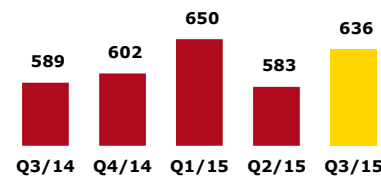
### Retail and Business Banking

- Revenue of \$2,127 million and net income of \$636 million
- We became the 1<sup>st</sup> major Canadian bank to participate in suretap, enabling our clients to pay with their smartphone by adding any of our credit cards to this open mobile wallet
- Forrester Research Inc., ranked CIBC mobile banking 3<sup>rd</sup> worldwide in their 2015 Global Mobile Banking report
- With the opening of the Union Pearson Express, CIBC as lead partner is enhancing the banking experience for clients and travelers at Canada's two busiest transportation hubs.

### Revenue (C\$ millions)



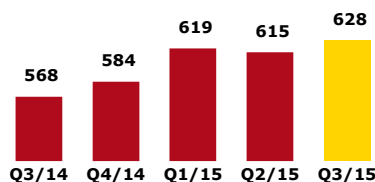
### Net Income (C\$ millions)



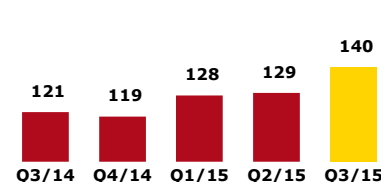
### Wealth Management

- Revenue of \$628 million and net income of \$140 million
- CIBC Asset Management achieved record year-to-date net sales of long-term mutual funds of \$5.1 billion
- CIBC Investor's Edge had a strong quarter for new account openings and was recognized in the MoneySense Best Discount Brokerages Review as 1<sup>st</sup> in the Fees and Commissions category
- We launched new financial literacy initiatives including Financial Fluency seminars for young clients and a program for female clients called CIRCLE

### Revenue (C\$ millions)



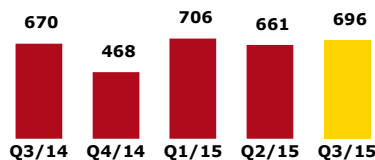
### Net Income (C\$ millions)



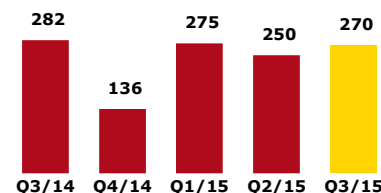
### Wholesale Banking

- Revenue of \$696 million and net income of \$270 million
- Exclusive financial advisor to Calloway REIT on the \$1.2 billion acquisition of interests in 24 properties as well as the SmartCentres platform, and sole bookrunner on Calloway REIT's \$230 million equity offering to partially finance this acquisition
- Sole bookrunner on the inaugural \$1.0 billion senior unsecured notes offering for CPPIB Capital Inc.
- Joint bookrunner for a US\$1.0 billion multi-tranche debt offering for Indiana Toll Road Concession Company, LLC

### Revenue (C\$ millions)



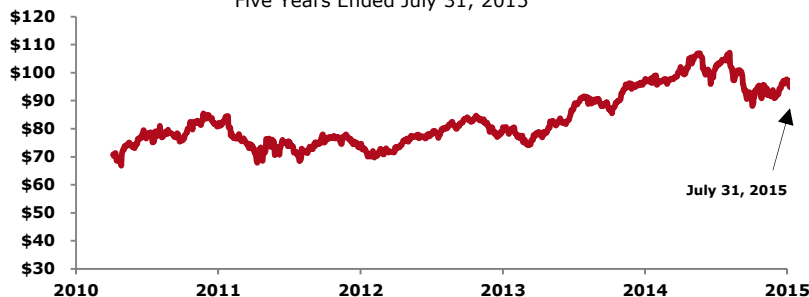
### Net Income (C\$ millions)



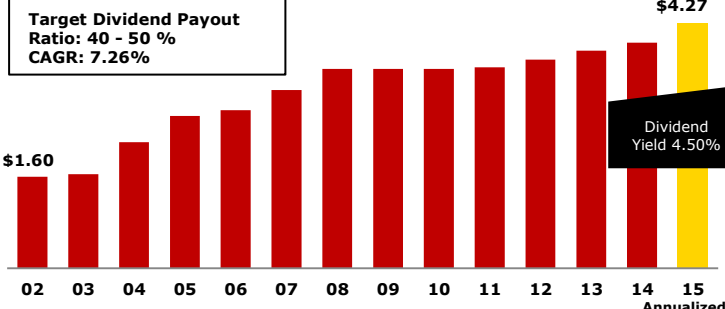
## Shareholder Information

### Share Price

Five Years Ended July 31, 2015



### Dividend History



### A Note About Forward-Looking Statements

From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including in this presentation, in other filings with Canadian securities regulators or the U.S. Securities and Exchange Commission and in other communications. All such statements are made pursuant to the "safe harbour" provisions of, and are intended to be forward-looking statements under, applicable Canadian and U.S. securities legislation, including the U.S. Private Securities Litigation Reform Act of 1995. These statements include, but are not limited to, statements made about our operations, business lines, financial condition, risk management, priorities, targets, ongoing objectives, strategies and outlook for calendar year 2015 and subsequent periods. Forward-looking statements are typically identified by the words "believe", "expect", "anticipate", "intend", "estimate", "forecast", "target", "objective" and other similar expressions or future or conditional verbs such as "will", "should", "would" and "could". By their nature, these statements require us to make assumptions and are subject to inherent risks and uncertainties that may be general or specific. A variety of factors, many of which are beyond our control, affect our operations, performance and results, and could cause actual results to differ materially from the expectations expressed in any of our forward-looking statements. These factors include: credit, market, liquidity, strategic, insurance, operational, reputation and legal, regulatory and environmental risk; the effectiveness and adequacy of our risk management and valuation models and processes; legislative or regulatory developments in the jurisdictions where we operate, including the Dodd-Frank Wall Street Reform and Consumer Protection Act and the regulations issued and to be issued thereunder; the U.S. Foreign Account Tax Compliance Act and regulatory reforms in the United Kingdom and Europe, the Basel Committee on Banking Supervision's global standards for capital and liquidity reform and those relating to the payments system in Canada; amendments to, and interpretations of, risk-based capital guidelines and reporting instructions, and interest rate and liquidity regulatory guidance; the resolution of legal and regulatory proceedings and related matters; the effect of changes to accounting standards, rules and interpretations; changes in our estimates of reserves and allowances; changes in tax laws; changes to our credit ratings; political conditions and developments; the possible effect on our business of international conflicts and the war on terror; natural disasters, public health emergencies, disruptions to public infrastructure and other catastrophic events; reliance on third parties to provide components of our business infrastructure; potential disruptions to our information technology systems and services, including the evolving risk of cyber attack; social media risk; losses incurred as a result of internal or external fraud; the accuracy and completeness of information provided to us concerning clients and counterparties; the failure of third parties to comply with their obligations to us and our affiliates; intensifying competition from established competitors and new entrants in the financial services industry including through internet and mobile banking; technological change; global capital market activity; changes in monetary and economic policy; currency value and interest rate fluctuations; general business and economic conditions worldwide, as well as in Canada, the U.S. and other countries where we have operations, including increasing Canadian household debt levels and the high U.S. fiscal deficit; our success in developing and introducing new products and services, expanding existing distribution channels, developing new distribution channels and realizing increased revenue from these channels; changes in client spending and saving habits; our ability to attract and retain key employees and executives; our ability to successfully execute our strategies and complete and integrate acquisitions and joint ventures; and our ability to anticipate and manage the risks associated with these factors. This list is not exhaustive of the factors that may affect any of our forward-looking statements. These and other factors should be considered carefully and readers should not place undue reliance on our forward-looking statements. We do not undertake to update any forward-looking statement that is contained in this presentation or in other communications except as required by law.

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