

Investor Fact Sheet

Q1 2016

Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based global financial institution with a market capitalization of \$36.1 billion and a Basel III Common Equity Tier 1 ratio of 10.6%. Through our three major businesses, Retail and Business Banking, 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

	2015	(As of January 31 st) 2016
Total Assets	\$463.3B	\$479.0B
Deposits	\$366.7B	\$377.2B
Loans and Acceptances	\$291.0B	\$301.3B
Common Equity Tier 1 Ratio	10.8%	10.6%
Market Capitalization	\$39.8B	\$36.1B
Total Shareholder Return	1.96%	-8.13%

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:

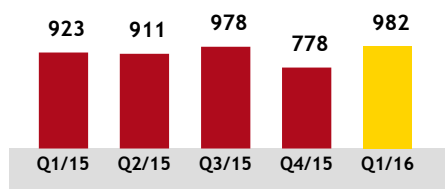
1. Focusing on our clients
2. Innovating for the future
3. Simplifying our bank

Credit Ratings

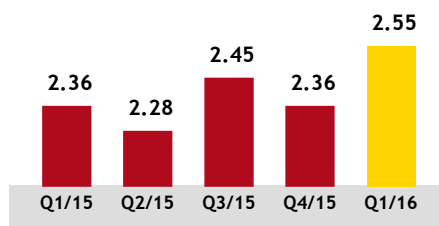
	DBRS	Moody's	Standard & Poor's	Fitch
Senior	AA	Aa3	A+	AA-
Outlook	Negative	Negative	Stable	Stable

Financial Highlights

Reported Net Income (C\$ millions)

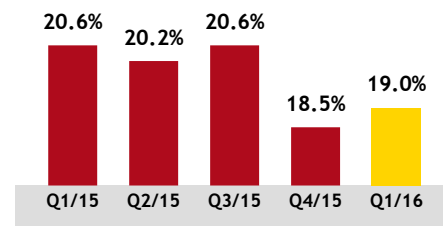


Adjusted Earnings Per Share⁽¹⁾ (C\$)



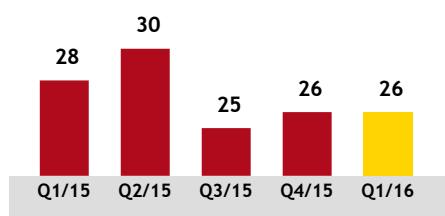
Target: 5 - 10% average annual EPS growth

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

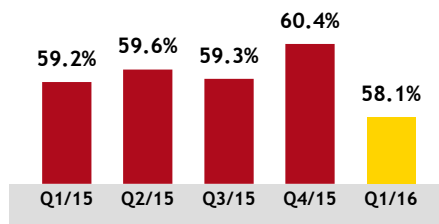


Target: 18 - 20% average return through the cycle

Loan Loss Ratio (basis points)

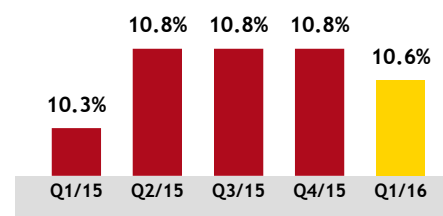


Adjusted Efficiency Ratio (TEB)⁽¹⁾ (%)



Target: Achieve median ranking within industry

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 Q1/16 Supplementary Financial Information available on www.cibc.com.

Contact Information

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Banking that fits your life.

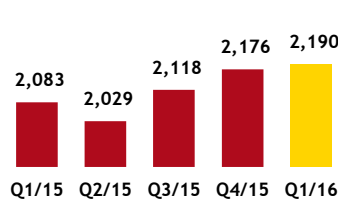


Business Highlights and Performance

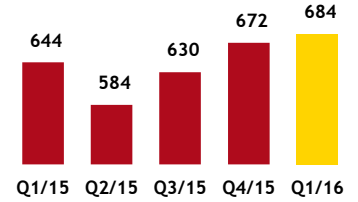
Retail and Business Banking

- Revenue of \$2,190 million and net income of \$684 million
- Opened CIBC Live Labs as part of the MaRS Discovery District FinTech cluster, allowing CIBC teams to collaborate with leading technology talent to develop the next wave of banking innovations for our clients
- For the second year in a row, CIBC received the top overall ranking for online banking functionality among the five largest retail banks in Canada in Forrester Research Inc.'s 2015 Canadian Online Banking Benchmark report
- Introduced new products to better meet client needs, including our new CIBC Smart Account which offers a more flexible fee structure based on client usage, and our new dividend cash-back credit cards which provide greater choice in our credit card line-up

Revenue (C\$ millions)



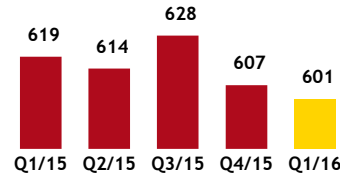
Net Income (C\$ millions)



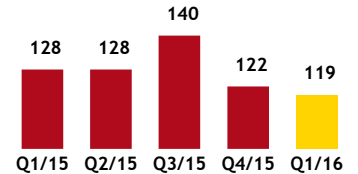
Wealth Management

- Revenue of \$601 million and net income of \$119 million
- Enhanced internal client referral framework to serve our client's banking and investment needs; and
- Achieved record quarterly net flows of \$1.9 billion in Private Wealth Management segment

Revenue (C\$ millions)



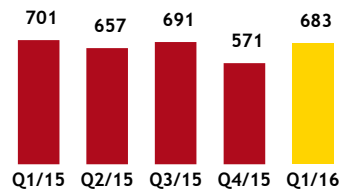
Net Income (C\$ millions)



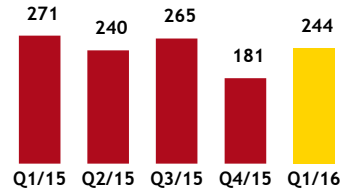
Capital Markets

- Revenue of \$683 million and net income of \$244 million
- Joint lead and bookrunner on a US\$1 billion global offering for Province of Manitoba
- Exclusive financial advisor to Baybridge Seniors Housing Inc. on its \$1 billion acquisition of Amica Mature Lifestyles Inc.
- Joint bookrunner, co-lead arranger and co-syndication agent on Oxford Properties and the Related Companies' new US\$690 million construction loan to support the development of the 30 Hudson Yards office tower in New York
- Lead manager and joint bookrunner on a \$172 million bought subscription receipt offering for TransAlta Renewables Inc.

Revenue (C\$ millions)



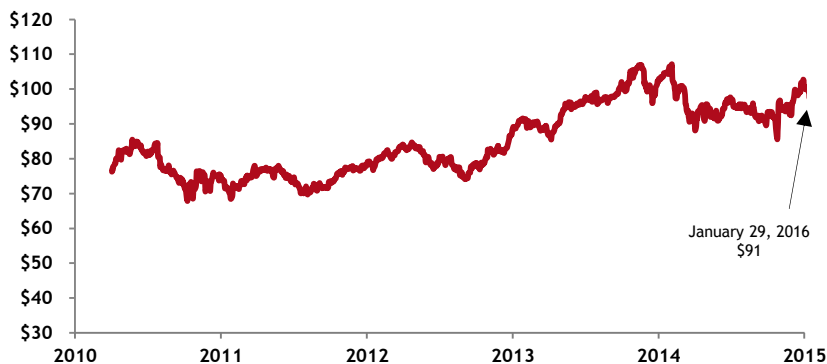
Net Income (C\$ millions)



Shareholder Information

Share Price (C\$) – CM

Five Years Ended January 29, 2016



Dividend History

