



CIBC INVESTOR DAY

SPEAKER BIOGRAPHIES



Victor G. Dodig

President and Chief Executive Officer, CIBC

Victor Dodig is President and Chief Executive Officer of the CIBC group of companies, one of North America's largest financial services institutions.

Mr. Dodig joined CIBC in 2005 as Executive Vice-President, CIBC Wealth Management. In 2007, he became Executive Vice-President, Retail Distribution, CIBC, where he led the bank's retail banking distribution and sales teams. He was appointed Group Head, Wealth Management in 2011, taking on responsibility for the bank's brokerage, private wealth, and asset management businesses in both Canada and the US.

Mr. Dodig was named President and Chief Executive Officer and a member of CIBC's Board of Directors in September 2014. He also serves on the Board of Directors for the C.D. Howe Institute and is a member of the Catalyst Canada Advisory Board.

Prior to joining CIBC, Mr. Dodig was Managing Director and Chief Executive Officer in Canada for UBS Global Asset Management. Earlier in his career, he spent five years as Managing Director in Canada, the US and the UK for Merrill Lynch and Company, where he gained international experience, following three years as a Management Consultant with McKinsey and Company.

Mr. Dodig is a past recipient of Canada's Top 40 Under 40™ award. He holds an MBA from Harvard University where he was a Baker Scholar, and a Bachelor of Commerce from the University of Toronto (St. Michael's College). He also holds a Diploma from the Institut d'études politiques in Paris.



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Kevin Glass

Senior Executive Vice-President and Chief Financial Officer, CIBC

Kevin Glass has overall responsibility for financial, management and regulatory reporting; maintenance of accounting records; financial analysis and planning; tax planning and compliance; Treasury; and liaising with CIBC investors.

Prior to taking on this role, he was Executive Vice-President, Finance Shared Services, a position he took upon joining CIBC in 2009.

Between 1998 and 2008, Mr. Glass was Chief Financial Officer for a number of companies that included Revera Inc., Atlas Cold Storage Income Trust, and Vitran Corporation Inc. Before that, he held a series of increasingly senior positions within Livingston Group Inc. culminating as Vice-President and Chief Financial Officer.

Mr. Glass holds an MBA from the University of Toronto and a Bachelor of Commerce, Bachelor of Accountancy and Higher Diploma in Information Technology from South Africa's Witwaterstand University. He has also achieved a chartered accountant designation in both Canada and South Africa.



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Michael G. Capatides

Senior Executive Vice-President, Chief Administrative Officer and General Counsel, CIBC

Michael Capatides leads CIBC's Administration Division and has overall responsibility for the Legal, Human Resources, Privacy, Ombudsman, and Corporate Secretary groups. He also leads CIBC's Strategy and Corporate Development function. Mr. Capatides is headquartered in New York and Toronto.

Mr. Capatides joined CIBC in 1996 as General Counsel and Managing Director of CIBC World Markets, with responsibility for legal and compliance matters for CIBC World Markets globally. He was appointed Executive Vice-President and CIBC's General Counsel in 1999 and Senior Executive Vice-President and General Counsel in 2007. Mr. Capatides was appointed Senior Executive Vice-President, Chief Administrative Officer and General Counsel in 2008 and assumed leadership for Strategy and Corporate Development in September 2014.

Prior to joining CIBC, Mr. Capatides was a partner with Mayer, Brown & Platt from 1988. He previously served as a vice-president in the legal departments for Citibank and Chemical Bank, and began his career as an associate at Shearman & Sterling in 1980.

Mr. Capatides received his A.B. degree from Rutgers College in 1977 and his J.D. degree from the Columbia University School of Law in 1980.



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Stephen Forbes

Executive Vice President and Chief Commercial Officer, CIBC

Mr. Forbes is Executive Vice President and Chief Commercial Officer for CIBC.

In this role, he is responsible for CIBC's brand strategy; key corporate client and partner relationships; as well as bank-wide marketing, communications and public affairs. He also has lead responsibility for the bank's goal of becoming the leader in client relationships by enhancing their experience and satisfaction at every interaction.

Prior to his current role, Mr. Forbes was Executive Vice President of Brand, Corporate and Client Relationships. He has also held a series of progressive management positions since joining CIBC in 2001, including serving as Executive Vice President of Marketing, Communications and Public Affairs.

Prior to joining CIBC, Mr. Forbes was Vice President of Communications at Moore Corporation from 1997 to 2001. He also held management positions at Rogers Communications.



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David Williamson

Senior Executive Vice-President and Group Head, Retail and Business Banking, CIBC

David Williamson is responsible for CIBC's Canadian Personal and Business Banking operations, which serve more than 11 million clients across the country. Mr. Williamson is also responsible for leading CIBC's bank-wide focus on innovation, as well as CIBC First Caribbean International Bank.

Mr. Williamson joined CIBC as Chief Financial Officer in January 2008, a position he held until being appointed Senior Executive Vice-President and Group Head, Retail and Business Banking in 2011. He assumed oversight responsibility for First Caribbean International Bank in 2014, and added responsibility for innovation across CIBC in 2015.

Prior to joining CIBC, Mr. Williamson was President and CEO of two publicly-listed companies in addition to holding senior executive positions with other financial services institutions.

Mr. Williamson is a Chartered Accountant and graduated from McMaster University with a Bachelor of Commerce degree in 1983.



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Christina Kramer

Executive Vice-President, Retail Distribution and Channel Strategy, Retail and Business Banking, CIBC

Christina Kramer is the Executive Vice-President, Retail Distribution and Channel Strategy, responsible for leading over 21,000 sales and service employees across CIBC's broad distribution network, including branches, ATMs, mobile sales force, telephone contact centres, mobile and online banking, and the President's Choice Financial line of business.

Since joining CIBC in 1987, Ms. Kramer has held progressively more senior executive roles and has been key in developing CIBC's channel strategies and innovation into mobile banking. Prior to this, she held various leadership roles within CIBC's Human Resources division.

Ms. Kramer is a director on the boards of CIBC FirstCaribbean International Bank, and INTRIA Items Inc. She is the CIBC United Way Campaign Co-Chair, as well as the CIBC Executive Sponsor of the Canadian Breast Cancer Foundation CIBC Run for the Cure, which raised more than \$25 million for breast cancer research in 2014.

She has been named one of the "Top 100 Most Powerful Women in Canada" four times by the Women's Executive Network (WXN) and has been inducted into the WXN Hall of Fame. Ms. Kramer is a graduate of Ryerson University in Toronto.



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Jon Hountalas

Executive Vice-President, Business and Corporate Banking, CIBC

Jon Hountalas leads our teams focused on meeting the needs of our business clients, from small businesses to large corporations.

This includes directly delivering cash management, lending, and deposit products and services. In addition, these teams partner with other areas of CIBC to deliver ancillary business services, and meet the wealth management and personal banking needs of business owners, executives, and employees.

Mr. Hountalas joined CIBC in 2010 as Executive Vice-President of Business Banking and added responsibility for Corporate Banking in 2015. He has over 25 years of experience with HSBC Bank Canada in various client-facing and executive roles prior to joining CIBC. Mr. Hountalas holds a Bachelor of Commerce and MBA from McGill University.



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Harry Culham

Senior Executive Vice-President and Group Head, Wholesale Banking, CIBC

Harry Culham is responsible for CIBC's Wholesale Banking business, which provides integrated credit and capital markets products, investment banking advisory services and top-ranked research to corporate, government and institutional clients around the world. In this role, Mr. Culham is Chairman and CEO of CIBC World Markets Inc., and is a member of CIBC's Executive Committee. He is also a member of CIBC Mellon's Board of Directors and has oversight of CIBC Mellon from a CIBC perspective. Additionally, Mr. Culham is a member of the CIBC Pension and Benefits Investment Committee.

Prior to joining CIBC in May 2008, Mr. Culham was with a global U.S. bank in London as the Managing Director of Fixed Income, Currencies and Commodities. Previous to that, he was Managing Director and Head of Fixed Income, Currencies and Commodities in London for a large German bank. Mr. Culham has also held senior roles in capital markets with other global banks in Europe and Asia. He started his career with CIBC in the graduate training program.

Mr. Culham chairs the CIBC Children's Foundation and is a member of the Faculty Advisory Board for the Sauder School of Business. He graduated from the University of British Columbia, Sauder School of Business, and is a Portfolio Management Foundation (PMF) alumnus and Leslie Wong Fellow.



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Christian Exshaw

Managing Director and Head, Global Markets

Christian Exshaw is responsible for capital markets sales, trading, research and related activities globally across asset classes. He is a member of CIBC's Operating Committee and the Wholesale Banking Management Committee.

Mr. Exshaw joined CIBC in 2008 and previously led the bank's Capital Markets Trading business. Prior to CIBC, he was Managing Director at Merrill Lynch in London responsible for sales and structuring. Before joining Merrill Lynch, Mr. Exshaw was Managing Director at Dresdner Kleinwort in London where he held a number of senior positions across Global Markets. He began his career in capital markets as an options trader and structurer.

Mr. Exshaw currently serves on the Board of Directors for the TMX Group and is a member of the Children's Aid Foundation's fundraising committee. From 2012 to 2014, Mr. Exshaw acted as Chair of the Wholesale Banking United Way Campaign. He holds a Masters of Science in Risk Management and Financial Instruments, and a Masters in Finance from the Institut d'Administration des Entreprises in France.



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Roman Dubczak

Managing Director and Head, Global Investment Banking

Roman Dubczak is responsible for all financing and advisory activities including mergers and acquisitions, public equity and debt issuance, and infrastructure finance. He is a member of CIBC's Operating Committee and the Wholesale Banking Management Committee. Mr. Dubczak joined CIBC in 1992 and has worked in a variety of capital markets roles. He was previously responsible for CIBC's global equities business including sales, trading, underwriting, prime brokerage, alternative execution services and research.

Prior to joining CIBC, Mr. Dubczak worked in a variety of roles including corporate development, portfolio management and financial management, as well as general audit. Roman holds a Bachelor of Commerce degree from the University of Toronto and a Master of Business Administration from York University, as well as Chartered Accountant and Chartered Financial Analyst designations.

Mr. Dubczak is Past Chair of the Investment Industry Association of Canada and a founding Director of the Canadian Association of Income Funds. He is also a Director of The St. Joseph's Health Centre Foundation, the CIBC Children's Foundation and has been a Director and volunteer of several non-profit and charitable organizations.



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Steve Geist

Senior Executive Vice-President and Group Head, Wealth Management, CIBC

Steve Geist is responsible for CIBC Wealth Management, which includes CIBC Wood Gundy, CIBC Investor's Edge, CIBC Private Wealth Management, Atlantic Trust, and CIBC Asset Management.

Prior to being appointed Senior Executive Vice-President and Group Head, Wealth Management in September 2014, Mr. Geist was President and CEO of CIBC Asset Management, which comprises retail and institutional distribution and portfolio management. Before joining CIBC in 2006, Mr. Geist was President of TD Mutual Funds at TD Asset Management Inc. from 2001 to 2005, and was previously Vice President, Products and Advisor Services, and Vice President and Chief Financial Officer. He was also employed with Price Waterhouse and Fidelity Investments Canada.

Mr. Geist is a Chartered Accountant and is a Fellow of the Institute of Chartered Accountants of Ontario with an FCA designation. He holds the ICD.D designation from the Institute of Corporate Directors, and is a past director of the Investment Funds Institute of Canada and the Mutual Funds Dealers Association. Mr. Geist is also a Certified Financial Planner and has a Bachelor of Business Administration degree from Wilfrid Laurier University.



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David Scandiffio

President & CEO, CIBC Asset Management, CIBC

David Scandiffio is the President and CEO of CIBC Asset Management, responsible for the overall retail and institutional asset management business, as well as the portfolio management team. He is also a key member of the CIBC Wealth Management Executive Team.

Prior to joining CIBC, Mr. Scandiffio was President of IA Clarington Funds where he was responsible for setting the strategic direction for growing the business. He took on expanded responsibilities within IA Clarington's parent company, Industrial Alliance Life Insurance Company, as Executive Vice-President, Wealth Management where he was responsible for the wealth distribution business, including high-net-worth segments. He also held various product and marketing roles during his 10 year tenure at Mackenzie Financial Corporation.

Mr. Scandiffio holds a Bachelor of Science in Actuarial Science and Economics. He is also a CFA charter holder.



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Jack Markwalter

Chairman and Chief Executive Officer, Atlantic Trust, CIBC

Jack Markwalter is chairman and chief executive officer of Atlantic Trust and has been in the role since January of 2004. In addition, he serves on the CIBC Operating Committee as a member of CIBC's executive leadership team.

He joined Atlantic Trust in 2002 as head of business development and has more than 29 years of experience in the private client and investment industry. From 2005 to 2013, Jack also served as senior managing director of Invesco and as a member of the Invesco Executive Management Committee. From 2008 to 2010, he was head of Invesco U.S. Institutional Sales, Client Service and Consultant Relations. Prior to joining Atlantic Trust, Jack served as managing director and national director of the client strategy group for Morgan Stanley Private Wealth Management.

Jack earned a Bachelor of Science with highest honors from the Georgia Institute of Technology and a Master of Business Administration from the Harvard Graduate School of Business. Jack serves in various leadership roles for numerous community organizations. Among other positions, he is a member of the board of directors for Children's Healthcare of Atlanta Foundation, the board of directors for the Georgia Tech Foundation, the board of directors for the Marist School and the board of directors at the Atlanta History Center. He serves as chairman for his Harvard Business School Reunion Fund Campaign and is a member of the Big Brothers Big Sisters board of directors and Capital Campaign Committee.



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MONIQUE GRAVEL

Head of CIBC Wood Gundy, CIBC

Monique's career with CIBC Wood Gundy stretches back to 1978. She started out as an Investment Advisor after graduating from McGill University with a Bachelor of Commerce in finance and international relations. She quickly became a top producer, eventually managing one of the firm's biggest branches in Montreal, and winning the Charles L. Gundy award as Branch Manager of the Year. In 2009, she was named Regional Director of the Quebec and Atlantic regions, and then Head of CIBC Wood Gundy in November of the same year.

Monique is a Chartered Financial Analyst® and is a Fellow of the Canadian Securities Institute, the industry's highest mark of distinction.

For the past 20 years, Monique has served as a board member for various organizations, including CIBC, the Accounting Standards Oversight Council of Canada, and the CFA Institute where she served as chair in 2004/2005. Currently, Monique is a member of the CIBC Operating Committee, the Global Risk Committee and the CIBC World Markets board of directors. Residing in Montreal, Monique is also active in several professional and charitable organizations.