

Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based global financial institution with a market capitalization of \$38.5 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 April 30th) 2015
Total Assets	\$414.9B	\$439.2B
Deposits	\$325.4B	\$341.2B
Loans and Acceptances	\$268.2B	\$276.5B
Common Equity Tier 1 Ratio	10.3%	10.8%
Market Capitalization	\$40.9B	\$38.5B
Total Shareholder Return	20.87%	-3.81%

Our Strategy

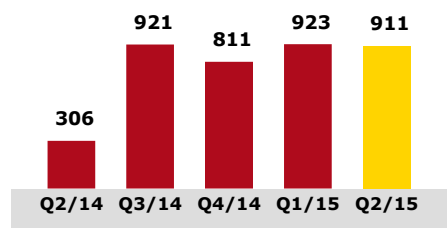
CIBC aspires to be a strong, innovative, relationship-oriented bank. Our client-focused strategy is designed to make banking easy, flexible and personalized for our clients. Our corporate objectives are:

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

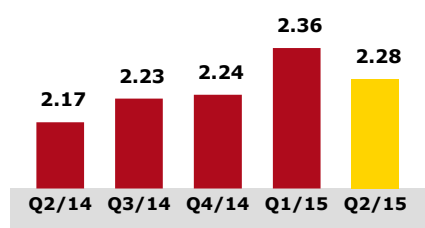
To deliver on our corporate objectives, we are investing in innovation and process improvements to generate organic growth in our strong franchise.

Financial Highlights

Reported Net Income (C\$ millions)

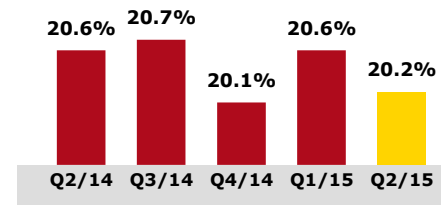


Adjusted Earnings Per Share⁽¹⁾ (C\$)



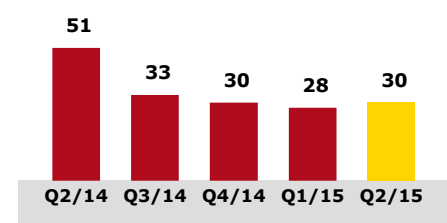
Target: 5 – 10% average annual EPS growth

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



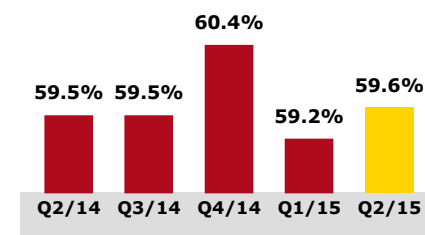
Target: 20% average return through the cycle

Loan Loss Ratio (basis points)



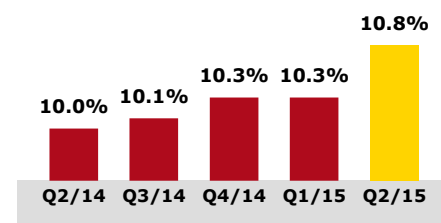
Target: < 60 basis points

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 Q2/15 Supplementary Financial Information available on www.cibc.com.

Contact Information

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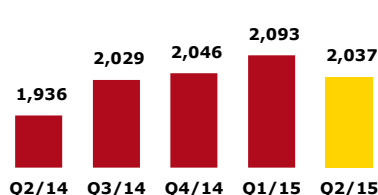
website: www.cibc.com

Business Highlights and Performance: Q2 2015

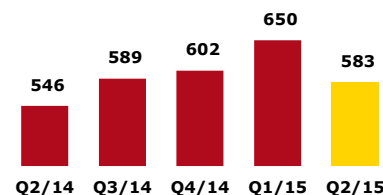
Retail and Business Banking

- Revenue of \$2,037 million and net income of \$583 million
- We launched the new CIBC Mobile Banking App for Apple Watch, furthering CIBC's innovation leadership for our clients
- CIBC introduced a new CIBC Telus co-branded rewards card, strengthening our credit card portfolio
- We announced a partnership with MaRS Discovery District to create a new corporate innovation hub and join MaRS' new FinTech cluster

Revenue (C\$ millions)



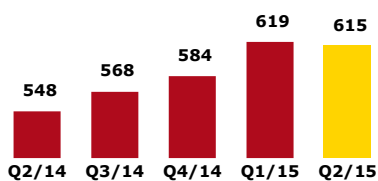
Net Income (C\$ millions)



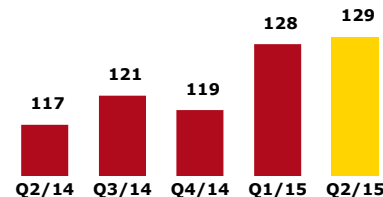
Wealth Management

- Revenue of \$615 million and net income of \$129 million
- CIBC Asset Management achieved record long-term mutual fund net sales in the second quarter of \$2.5 billion
- CIBC Investor's Edge saw account openings rise 50% year over year on strategic client offers, including \$6.95 online equity trades and commission-free exchange traded funds
- Atlantic Trust was named Best Multi-Family Office (National) at the annual Family Wealth Report Awards and was recognized for excellence in investments for the 4th straight year by the Private Asset Management Awards

Revenue (C\$ millions)



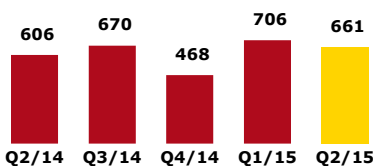
Net Income (C\$ millions)



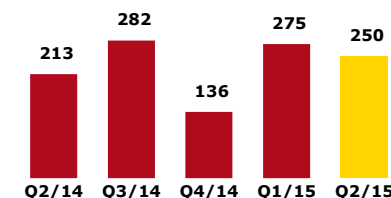
Wholesale Banking

- Revenue of \$661 million and net income of \$250 million
- Co-lead arranger and co-underwriter for a \$1.8 billion and US\$593 million senior secured credit facility, in addition to joint bookrunner on a \$950 million bought deal in support of DH Corporation's acquisition of Fundtech
- Financial advisor to Veresen on the formation of Veresen Midstream Limited Partnership, a joint venture with KKR
- Joint bookrunner on a \$750 million issue of 10-year investment grade bonds for Husky Energy Inc.

Revenue (C\$ millions)



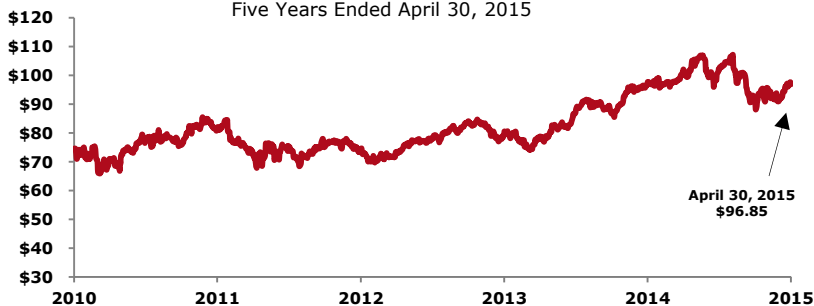
Net Income (C\$ millions)



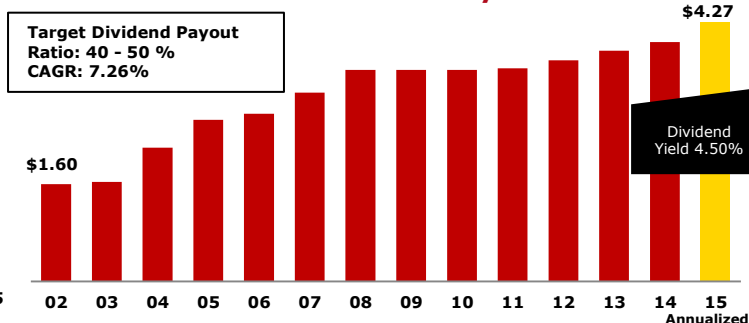
Shareholder Information

Share Price

Five Years Ended April 30, 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