

# Investor Fact Sheet

Q2 2016

## Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based global financial institution with a market capitalization of \$40 billion and a Basel III Common Equity Tier 1 ratio of 10.4%. 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 April 30 <sup>th</sup> ) 2016
Total Assets	\$463.3B	\$478.1B
Deposits	\$366.7B	\$368.7B
Loans and Acceptances	\$291.0B	\$303.8B
Common Equity Tier 1 Ratio	10.8%	10.4%
Market Capitalization	\$39.8B	\$40.0B
Total Shareholder Return	1.96%	12.72%

## 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:

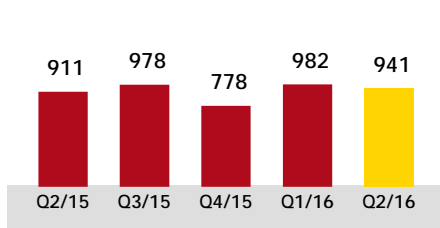
1. Focusing on our clients
2. Innovating for the future
3. Simplifying our bank

## Credit Ratings

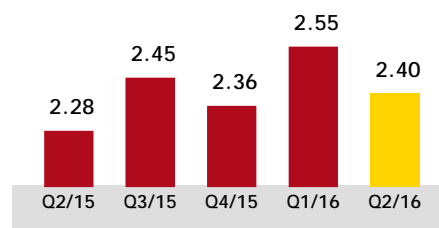
	DBRS	Moody's	Standard & Poor's	Fitch
Senior	AA	Aa3	A+	AA-
Outlook	Negative	Negative	Stable	Stable

## Financial Highlights

Reported Net Income (C\$ millions)

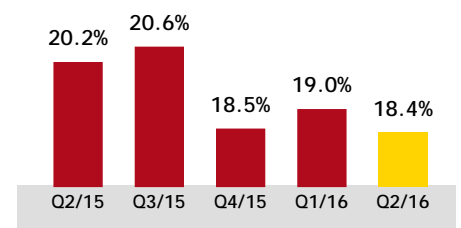


Adjusted Earnings Per Share<sup>(1)</sup> (C\$)



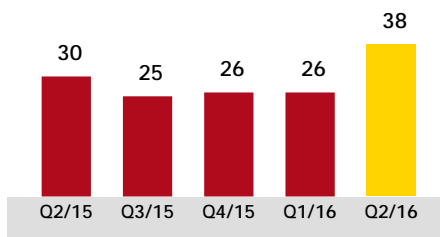
Target: 5 - 10% average annual EPS growth

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

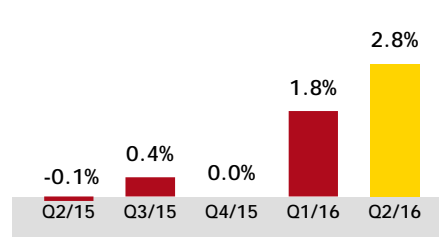


Target: 18 - 20% average return through the cycle

Loan Loss Ratio (basis points)

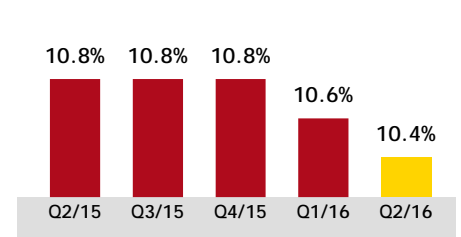


Adjusted Operating Leverage (%)



Target: Achieve positive operating leverage by growing revenue faster than expenses

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 Q2/16 Supplementary Financial Information available on [www.cibc.com](http://www.cibc.com).

## Contact Information

### CIBC Investor Relations

John Ferren, Senior Vice-President

Tel: (416) 861-5743 | Fax: (416) 980-5028 | Email: [investorrelations@cibc.com](mailto:investorrelations@cibc.com) | Website: [www.cibc.com](http://www.cibc.com)

Banking that fits your life.

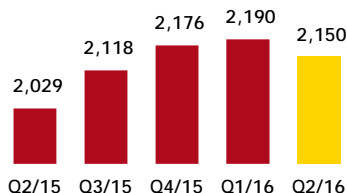


## Business Highlights and Performance

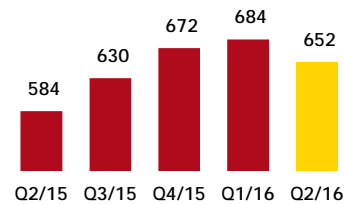
### Retail and Business Banking

- Revenue of \$2,150 million and net income of \$652 million
- Launched the CIBC Smart™ account, a first-of-its-kind bank account with flexible fees that are capped monthly, and that automatically adjust to client needs with lower fees in months where clients' banking needs are less.
- Subsequent to quarter-end:
  - Launched innovative new technology to enable clients to use digital signatures and secure document uploads to deepen their relationship with CIBC through their mobile device; the technology is used in CIBC's new Digital Account Open functionality and in the new CIBC Hello Home App, which allows clients to apply for a mortgage via a mobile device
  - Delivered Apple Pay to CIBC clients, allowing them to add their VISA, MasterCard, or debit cards to their eligible Apple devices to pay simply and securely wherever contactless payments are accepted

Revenue (C\$ millions)



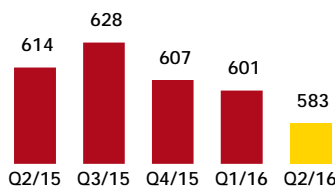
Net Income (C\$ millions)



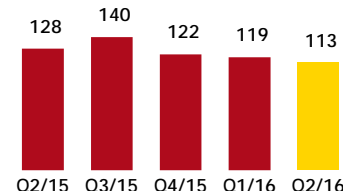
### Wealth Management

- Revenue of \$583 million and net income of \$113 million
- Achieved the second highest average rating among the big 6 bank-owned brokerages in the *Investment Executive 2016 Brokerage Report Card*
- Launched the Renaissance Flexible Yield fund managed by Doubleline & Jeffrey Gundlach, and the Renaissance Private Investment Program for high-net-worth clients

Revenue (C\$ millions)



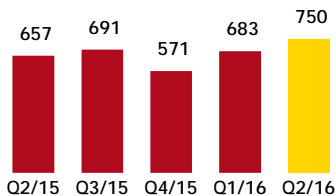
Net Income (C\$ millions)



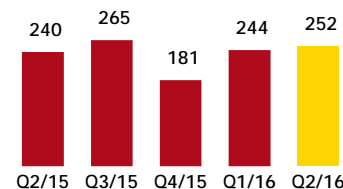
### Capital Markets

- Revenue of \$750 million and net income of \$252 million
- Financial advisor to Suncor Inc. on its \$7 billion acquisition of Canadian Oil Sands Limited;
- Joint lead and bookrunner on a US\$2 billion 2.50% 10 year global bond offering for the Province of Québec
- Co-underwriter, joint bookrunner and co-lead arranger on a \$1 billion asset sale bridge loan to support Shaw Communications Inc.'s acquisition of Wind Mobile Corp.;
- Lead bookrunner and underwriter on a \$1 billion offering of convertible unsecured subordinated debentures represented by instalment receipts for Algonquin Power & Utilities Corp.

Revenue (C\$ millions)



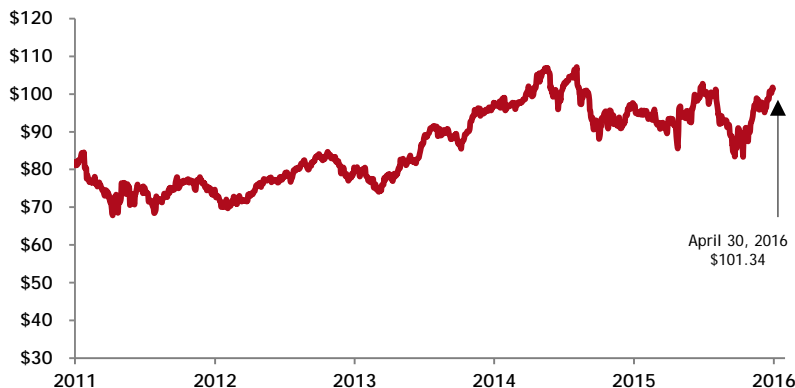
Net Income (C\$ millions)



## Shareholder Information

Share Price (C\$) – CM

Five Years Ended April 30, 2016



Dividend History

