

Investor Fact Sheet

Q4 2016

Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based financial institution with a market capitalization of \$40 billion and a Basel III Common Equity Tier 1 capital ratio of 11.3%. Through our three major business units - Retail and Business Banking, Wealth Management and Capital Markets - our more than 43,000 employees provide a full range of financial products and services to 11 million individual, small business, commercial, corporate and institutional clients in Canada, the U.S. and around the world.

Key Businesses

- Retail and Business Banking
- Wealth Management
- Capital Markets

Metrics

	2015	2016
Total Assets	\$463.3B	\$501.4B
Deposits	\$366.7B	\$395.6B
Loans and Acceptances	\$291.0B	\$319.8
Common Equity Tier 1 Ratio	10.8%	11.3%
Market Capitalization	\$39.8B	\$39.9B
Total Shareholder Return	1.96%	5.19%

Our Strategy

At CIBC, we are building a strong, innovative, relationship-oriented bank. We are accelerating our transformation by concentrating on three bank-wide priorities:

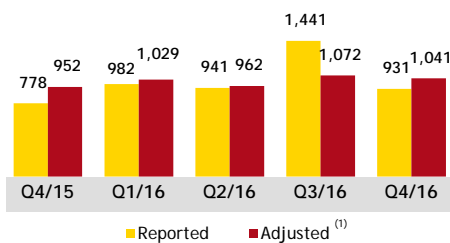
1. Focusing on our clients
2. Innovating for the future
3. Simplifying our bank

Credit Ratings

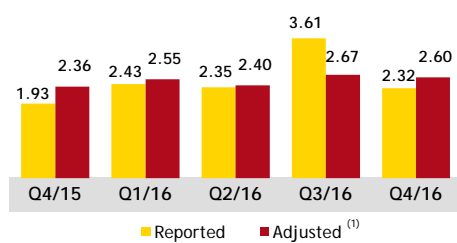
	DBRS	Moody's	Standard & Poor's	Fitch
Senior	AA	Aa3	A+	AA-
Outlook	Negative	Negative	Stable	Stable

Financial Highlights

Net Income (C\$ millions)

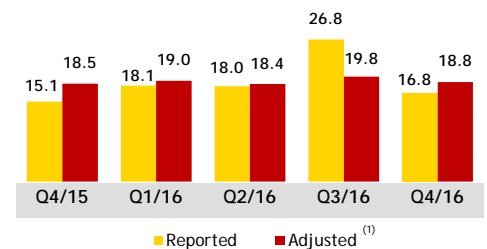


Earnings Per Share (C\$)



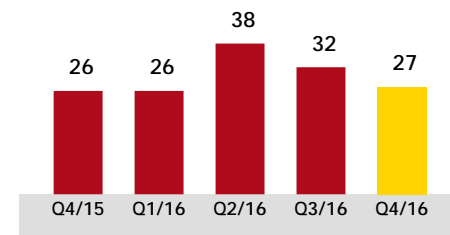
Target: average annual EPS growth of at least 5%

Return on Common Shareholders' Equity (%)

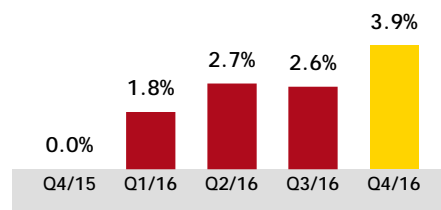


Target: maintain a strong ROE of at least 15%

Loan Loss Ratio (basis points)

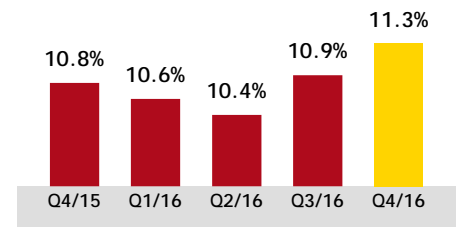


Adjusted Operating Leverage⁽¹⁾ (%)



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

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 Q4/16 Supplementary Financial Information available on www.cibc.com.

Contact Information

CIBC Investor Relations

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Banking that fits your life.

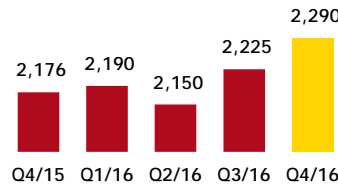


Business Highlights and Performance

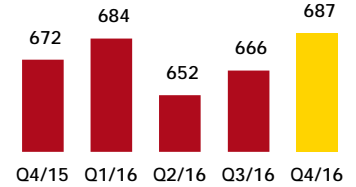
Retail and Business Banking

- Revenue of \$2,290 million and net income of \$687 million
- Delivering products that fit the lives of our clients, including the CIBC Smart Account and the CIBC Smart Prepaid Travel Visa Card, and transforming our physical banking centres to emphasize relationships and advice;
- Continuing our leadership in innovation by launching Apple Pay, Digital Account Open, and the CIBC Hello Home app;
- Partnering with fintechs to simplify our processes and enhance client experience, including our recent partnership with Borrowell that provides qualified clients with a faster and easier loan process; and
- Formed a unique strategic alliance with National Australia Bank and Israel's Bank Leumi.

Revenue (C\$ millions)



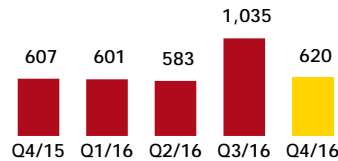
Net Income (C\$ millions)



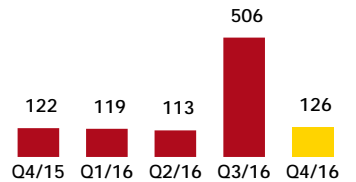
Wealth Management

- Revenue of \$620 million and net income of \$126 million
- Aligning our Canadian private wealth management and Wood Gundy businesses under one leadership structure to elevate our high net worth client experience and better meet client needs;
- Launching several successful products including Renaissance Flexible Yield Fund, Renaissance Private Investment Program, and PPS Income Generation Portfolios;
- Reporting progress in the most recent J.D. Power Canadian Investor Satisfaction Surveys for our Investor's Edge and Wood Gundy businesses.

Revenue (C\$ millions)



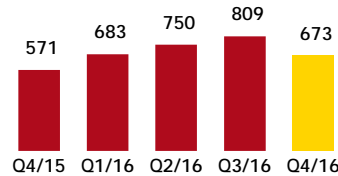
Net Income (C\$ millions)



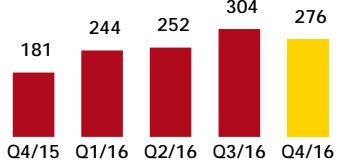
Capital Markets

- Revenue of \$673 million and net income of \$276 million
- Financial advisor to Suncor Energy Inc. on its \$7 billion acquisition of Canadian Oil Sands Limited and joint bookrunner on Suncor's \$2.9 billion bought common share offering, one of the largest-ever equity bought deals in Canada;
- Financial advisor, financing co-underwriter and lead agent on related foreign exchange to Lowe's Companies Inc. on its \$3.2 billion acquisition of RONA Inc.;
- Financial advisor, lead bookrunner on \$525 million of subscription receipts, sole lead arranger, underwriter and bookrunner on \$1.8 billion of credit facilities and sole foreign exchange provider supporting Stantec's acquisition of MWH Global Inc.;
- Exclusive financial advisor, administrative agent and joint bookrunner on \$925 million in credit facilities supporting Cheung Kong Infrastructure Holdings Limited's and Power Assets Holdings Limited's acquisition of a 65% interest in midstream assets from Husky Energy Inc; and
- Introduced CIBC Air Canada AC Conversion Visa Prepaid Card, a first-of-its-kind in Canada.

Revenue (C\$ millions)



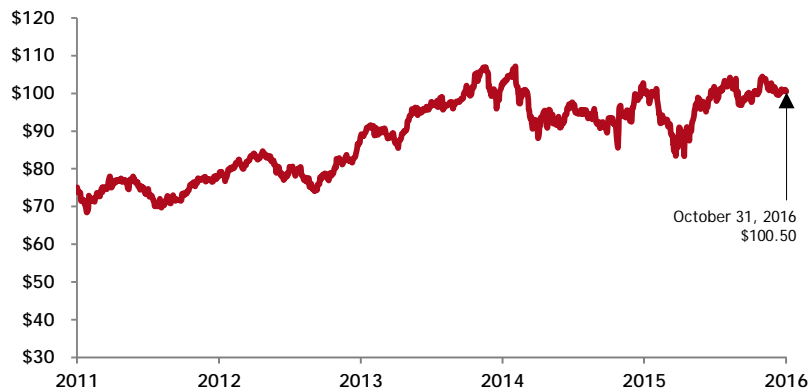
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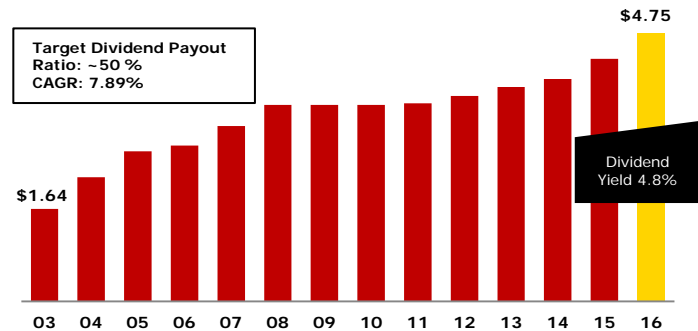
Shareholder Information

Share Price (C\$) – CM

Five Years Ended October 31, 2016



Dividend History



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

