

SUBORDINATED INDEBTEDNESS

	ISSUE DATE	MATURITY DATE	CURRENCY	ISSUE AMOUNT (mm)	OUTSTANDING AMOUNT (mm)	INTEREST RATE	EARLIEST DATE REDEEMABLE BY CIBC		CUSIP/ ISIN
							AT GREATER OF CANADA YIELD PRICE ⁽¹⁾ AND PAR	AT PAR	
DOMESTIC	20-Jan-03	21-Jan-13	CAD	\$250	\$250 ⁽²⁾	4.75% ⁽³⁾	20-Jan-03	21-Jan-08	136069CK5
	26-Feb-98	26-Feb-13	CAD	\$120	\$89 ⁽⁴⁾	5.89% ⁽³⁾	26-Feb-98	26-Feb-08	136069BW0
	06-May-04	01-Jun-14	CAD	\$750	\$750	4.25% ⁽³⁾	06-May-04	01-Jun-09	136069CL3
	14-Sep-04	15-Oct-14	CAD	\$500	\$500	4.50% ⁽³⁾	14-Sep-04	15-Oct-09	136069CN9
	01-Nov-94	31-Oct-14	CAD	\$250	\$250	9.65%	01-Nov-99		136069BB6
	09-Sep-05	09-Sep-15	CAD	\$1,300	\$1,300	3.75% ⁽³⁾	09-Sep-05	09-Sep-10	136069CQ2
	28-Mar-06	28-Mar-16	CAD	\$1,300	\$1,080 ⁽⁵⁾	4.55% ⁽³⁾	28-Mar-06	28-Mar-11	136069CRO
	29-May-96	25-May-29	CAD	\$25	\$25	8.70%			136069BJ9
	07-Jan-91	07-Jan-31	CAD	\$200	\$200	11.60%	07-Jan-96		136069AT8
	15-May-91	15-May-31	CAD	\$150	\$150	10.80%	15-May-21		136069AU5
	29-May-96	25-May-32	CAD	\$25	\$25	8.70%			136069BK6
	29-May-96	25-May-33	CAD	\$25	\$25	8.70%			136069BL4
29-May-96	25-May-35	CAD	\$25	\$25	8.70%			136069BM2	
FOREIGN	10-Mar-05 ⁽⁶⁾	10-Mar-15	USD	\$200	\$200	Floating ⁽⁷⁾		10-Mar-10	XS0213817215
	23-Mar-07 ⁽⁸⁾	23-Mar-17	TTD	\$195	\$195	Fixed		23-Sep-12 ⁽⁹⁾	private
	22-Jun-07 ⁽¹⁰⁾	22-Jun-17	EUR	200	200	Floating ⁽¹¹⁾		22-Jun-12	XS0305903410
	24-Jul-85	31-Jul-84	USD	\$300	\$198	Floating ⁽¹²⁾		27-Jul-90	XS00105557121
	15-Aug-86	31-Aug-85	USD	\$250	\$103	Floating ⁽¹³⁾		20-Aug-91	GB0001703890

(1) Canada Yield Price: a price calculated at the time of redemption to provide a yield to maturity equal to the yield of a Government of Canada bond of appropriate maturity plus a pre-determined spread.

(2) On December 13, 2007, CIBC notified holders that it would redeem this issue, at par plus accrued interest, on January 21, 2008.

(3) Interest rate is fixed at the indicated rate until the earliest date redeemable at par and thereafter is based on the three month C\$ Bankers' Acceptance rate plus 1.00%.

(4) On August 27, 2007, pursuant to our offer, the holders of \$31 million of this issue elected to convert their holdings to deposit notes issued by CIBC.

(5) \$220 million of this issue was repurchased for cash during fiscal 2007.

(6) Issued by FirstCaribbean International Bank (Cayman) Limited and guaranteed on a subordinated basis by FirstCaribbean International Bank Limited.

(7) Interest rate is based on the three-month US\$LIBOR plus 0.70% until March 10, 2010, and thereafter is based on the three-month US\$LIBOR plus 1.95%.

(8) Guaranteed Subordinated Term Notes in Trinidad and Tobago dollars issued by FirstCaribbean Int. Bank (Trinidad & Tobago) Ltd., a subsidiary of FirstCaribbean, and guaranteed on a subordinated basis by FirstCaribbean.

(9) FirstCaribbean Int. Bank (Trinidad & Tobago) Ltd. may redeem all or a portion of the notes on, but not after, September 23, 2012 by repaying the principal amount plus a penalty of 0.5% of the principal amount of the notes being redeemed.

(10) Issued by CIBC World Markets plc and guaranteed on a subordinated basis by CIBC.

(11) Interest rate is based on the three month EURIBOR plus 0.20% until the earliest date redeemable by CIBC and thereafter is based on the three month EURIBOR plus 0.70%.

(12) Interest rate is based on the six month US\$ LIBOR plus 0.25%.

(13) Interest rate is based on the six month US\$ LIBOR plus 0.125%.