



Subordinated Indebtedness

Country	Issue Date	Maturity Date	Currency	Issue Amount (\$mm)	Outstanding Amount (\$mm)	Interest Rate	Earliest Date Redeemable by CIBC (at Greater of Canada Yield Price ¹ and Par)	Earliest Date Redeemable by CIBC (at Par)	CUSIP/ISIN
Domestic	Apr 4, 2018	Apr 4, 2028 ²	CAD	\$1,500	\$1,500	3.45% ³		Apr 4, 2023	136069YW5
Domestic	May 29, 1996	May 25, 2029 ⁴	CAD	\$25	\$25	8.70%			136069BJ9
Domestic	Jun 19, 2019	Jun 19, 2029 ²	CAD	\$1,500	\$1,500	2.95% ³		Jun 19, 2024	13607GCJ1
Domestic	Jul 21, 2020	Jul 21, 2030 ²	CAD	\$1,000	\$1,000	2.01% ³		Jul 21, 2025	13607HBC5
Domestic	Jan 7, 1991	Jan 7, 2031	CAD	\$200	\$200	11.60%	Jan 7, 1996		136069AT8
Domestic	Apr 19, 2021	Apr 21, 2031 ²	CAD	\$1,000	\$1,000	1.96%		Apr 21, 2026	13607HRJ3
Domestic	May 15, 1991	May 15, 2031	CAD	\$150	\$150	10.80%	May 15, 2021		136069AU5
Domestic	May 29, 1996	May 25, 2032 ⁴	CAD	\$25	\$25	8.70%			136069BK6
Domestic	May 29, 1996	May 25, 2033 ⁴	CAD	\$25	\$25	8.70%			136069BL4
Domestic	May 29, 1996	May 25, 2035 ⁴	CAD	\$25	\$25	8.70%			136069BM2
Foreign	Jul 11, 2018 ⁵	Jul 11, 2024 ⁴	TTD	\$175	\$175	5.75%			private

Country	Issue Date	Maturity Date	Currency	Issue Amount (\$mm)	Outstanding Amount (\$mm)	Interest Rate	Earliest Date Redeemable by CIBC (at Greater of Canada Yield Price ¹ and Par)	Earliest Date Redeemable by CIBC (at Par)	CUSIP/ISIN
Foreign	Jul 24, 1985	Jul 31, 2084	USD	\$300	\$38	Floating ⁶		Jul 27, 1990	XS00105557121
Foreign	Aug 15, 1986	Aug 31, 2085	USD	\$250	\$11	Floating ⁷		Aug 20, 1991	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 Debentures are also subject to a non-viability contingent capital (NVCC) provision, necessary for the Debentures to qualify as Tier 2 regulatory capital under Basel III. As such, the debentures are automatically converted into common shares upon the occurrence of a Trigger Event as described in the capital adequacy guidelines. In such an event, the Debentures are convertible into a number of common shares, determined by dividing 150% of the par value plus accrued and unpaid interest by the average common share price (as defined in the relevant prospectus supplements) subject to a minimum price of \$5.00 per share (subject to adjustment in certain events as defined in the relevant prospectus supplements).

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 a predetermined spread.

⁴ Not redeemable prior to maturity date.

⁵ Guaranteed Subordinated Term Notes in Trinidad and Tobago dollars issued on July 11, 2018 by FirstCaribbean International Bank (Trinidad & Tobago) Limited, a subsidiary of CIBC FirstCaribbean, and guaranteed on a subordinated basis by CIBC FirstCaribbean.

⁶ Interest rate is based on the six month US\$ LIBOR plus 0.25%.

⁷ Interest rate is based on the six month US\$ LIBOR plus 0.125%.