



# Investor Fact Sheet

## 3<sup>rd</sup> Quarter 2007

### Investment Profile

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CIBC (CM: TSX; NYSE) is a leading North American financial institution. Through our two distinct business lines, CIBC Retail Markets and CIBC World Markets, CIBC provides a full range of products and services to over 11 million individual and small business clients and meets the financial needs of corporate and institutional clients.

### Senior Executive Team

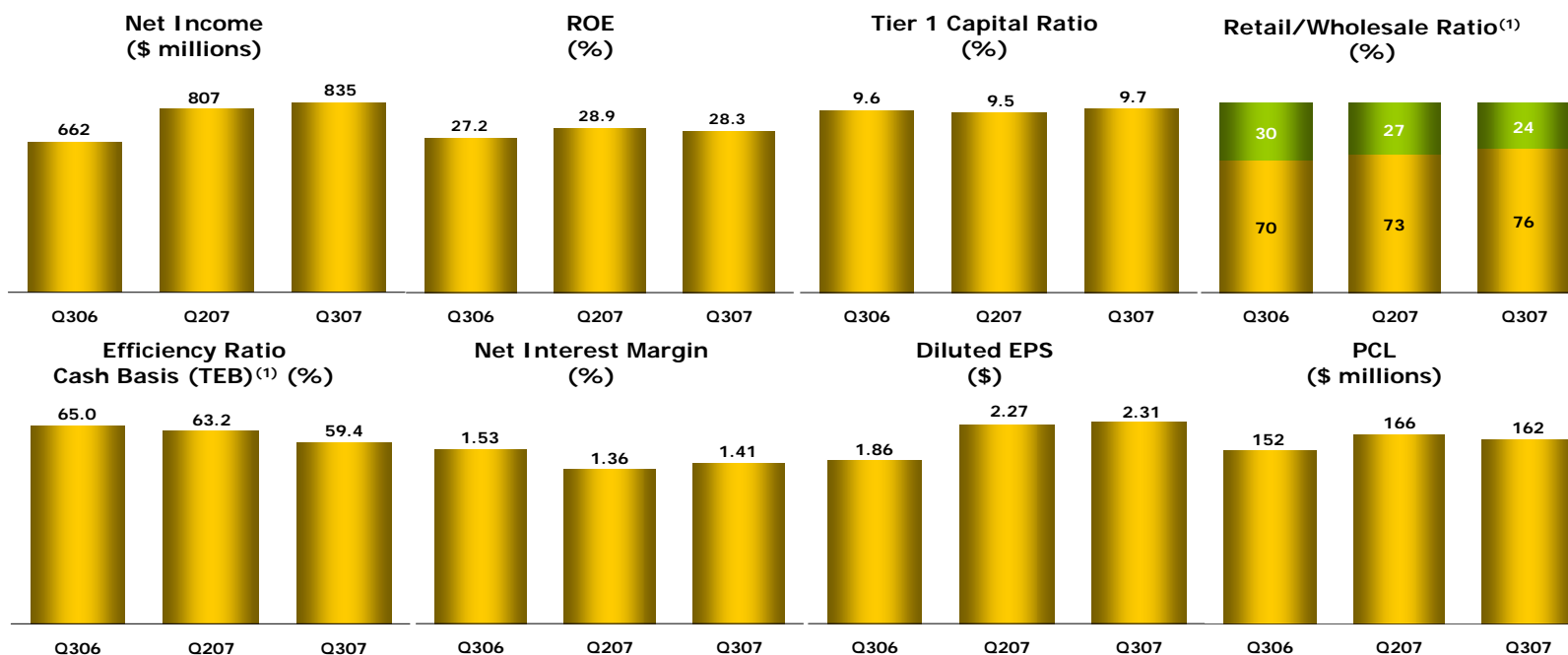
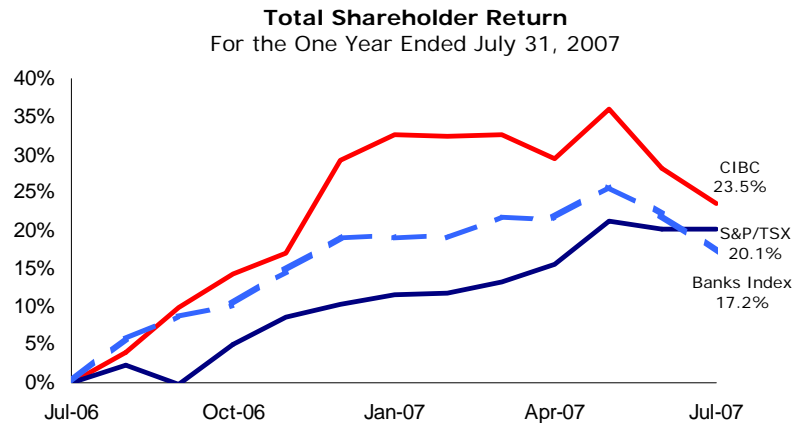
<i>Gerry T. McCaughey</i> President and CEO	<i>Sonia A. Baxendale</i> Sr. EVP, CIBC Retail Markets
<i>Michael G. Capatides</i> Sr. EVP and General Counsel, Legal and Regulatory Compliance	<i>Ron A. Lalonde</i> Sr. EVP, Administration, Technology and Operations
<i>Ken Kilgour</i> Sr. EVP & Chief Risk Officer, Risk Management	<i>Brian G. Shaw</i> Sr. EVP, CIBC and Chairman and CEO, CIBC World Markets
<i>Richard E. Venn</i> Sr. EVP, Corporate Development	<i>Tom D. Woods</i> Sr. EVP and Chief Financial Officer

### Shareholder Information: Q3 2007

▶ Share Price:	\$106.75
▶ High	\$92.37
▶ Low	\$92.50
▶ Closing Price (07/31/07)	\$30.950B
▶ Market Capitalization:	1,224,714
▶ Average volume of shares traded (TSX):	65,003
▶ Average volume of shares traded (NYSE):	
▶ Credit Ratings:	
▶ DBRS: AA	▶ Moody's: Aa2
▶ S&P: A+	▶ Fitch: AA-

### Third Quarter Financial Highlights

▶ Net income	\$835MM
▶ Return on equity (ROE)	28.3%
▶ Tier 1 capital ratio	9.7%
▶ Retail/wholesale ratio <sup>(1)</sup>	76%/24%
▶ Efficiency ratio cash basis (TEB) <sup>(1)</sup>	59.4%
▶ Net interest margin	1.41%
▶ Diluted Earnings Per Share (EPS)	\$2.31
▶ Provision for Credit Losses (PCL)	\$162MM



<sup>(1)</sup> Retail/Wholesale Ratio, Efficiency Ratio Cash Basis (TEB) and Taxable Equivalent Basis (TEB) are Non-GAAP measures. For further details, see Non-GAAP measures within the Notes to users section on page i of the Q3/07 Supplementary Financial Information available on www.cibc.com.

#### 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 fact sheet, in filings with Canadian securities regulators or the U.S. Securities and Exchange Commission and in other communications. These statements include, but are not limited to, statements about the operations, business lines, financial condition, risk management, priorities, targets, ongoing objectives, strategies and our outlook for 2007 and subsequent periods. Forward-looking statements are typically identified by the words "believe," "expect," "anticipate," "intend," "estimate," 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 could cause actual results to differ materially from the expectations expressed in any of our forward-looking statements. These factors include: legislative or regulatory developments in the jurisdictions where we operate; amendments to, and interpretations of, risk-based capital guidelines and reporting instructions; the resolution of legal proceedings and related matters; the effect of applying future accounting changes; changes in our estimates of reserves and allowances; changes in tax laws; that our estimate of sustainable effective tax rate will not be achieved; political conditions and developments; the possible effect on our business of international conflicts and the war on terror; natural disasters, public health emergencies and other catastrophic events; reliance on third parties to provide components of our business infrastructure; the accuracy and completeness of information provided to us by clients and counterparties; intensifying competition from established competitors and new entrants in the financial services industry; technological change; global capital market activity; interest rate and currency value fluctuations; general economic conditions worldwide, as well as in Canada, the U.S. and other countries where we have operations; changes in market rates and prices which may adversely affect the value of financial products; 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; 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 fact sheet or in any other communications.



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## 3<sup>rd</sup> Quarter 2007

### CIBC Retail Markets

#### Retail Markets and Wealth Management Strategy

##### Increase Operational Effectiveness

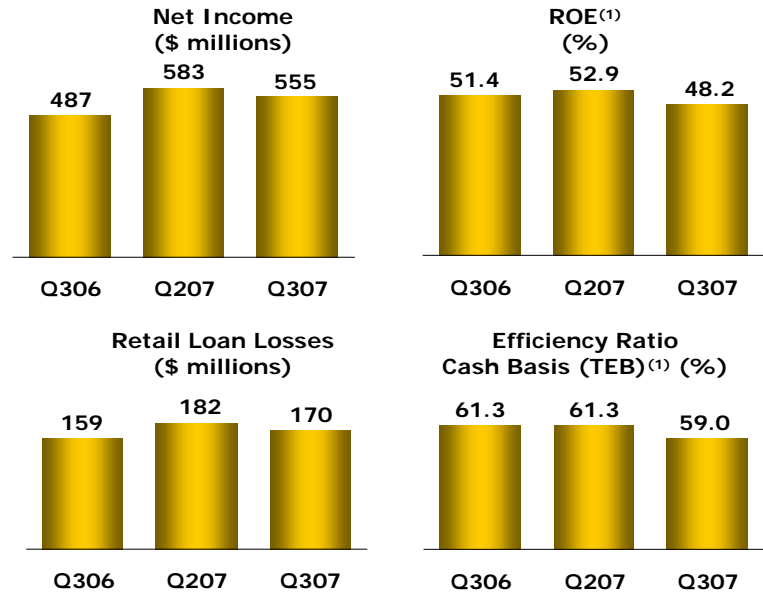
- ▶ Enhance our client experience
- ▶ Leverage strong distribution channels to expand market penetration
- ▶ Continue emphasis on cost efficiency

##### Increase Core Competitiveness

- ▶ Build strong relationships with clients
- ▶ Enhance product and service offers

##### Leverage Affluent Client Leadership

- ▶ Extend Imperial Service client offer
- ▶ Leverage Wood Gundy brokerage capabilities
- ▶ Strengthen advisory services



### CIBC World Markets

#### World Markets Strategy

##### Invest in core Canadian businesses

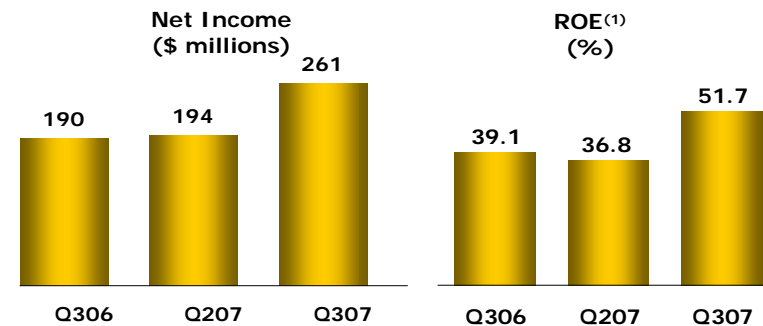
- ▶ Build franchise value

##### Position U.S. region for sustained profitability

- ▶ Leverage client opportunities across business units
- ▶ Generate better return on capital and position for future growth

##### Combine expertise in select global markets with access to our North American platform

- ▶ Position the business for future growth



### Our Balanced Scorecard

Category	Medium-term objectives	Results <sup>(2)</sup>
<b>EPS Growth</b>	Diluted EPS growth of 10% per annum, on average, over the next 3-5 years	Diluted EPS: \$2.31; Cash Diluted EPS: \$2.34
<b>ROE</b>	At least 20% return on average common equity through the cycle	28.3%
<b>Capital Strength</b>	Tier 1 capital ratio target of 8.5% Total capital ratio target of 11.5%	Tier 1 capital ratio 9.7% Total capital ratio 13.7%
<b>Business Mix<sup>(1)</sup></b>	65–75% retail/25-35% wholesale	76% retail/24% wholesale
<b>Risk</b>	Loan loss ratio between 50 and 65 basis points  Maintain carrying value of merchant banking portfolio below \$1.4 billion	39 basis points  Merchant banking portfolio: \$1.2 billion
<b>Productivity and Efficiency</b>	Hold expenses flat, excluding the FirstCaribbean acquisition  Achieve a median ranking within our industry group, in terms of our non-interest expenses to total revenue (efficiency ratio (TEB) <sup>(1)</sup> )	Expenses: \$1,819 million  Efficiency ratio: 61.1% Efficiency ratio cash basis (TEB) <sup>(1)</sup> 59.4%
<b>Dividend Payout Ratio</b>	40-50%	33.0%
<b>Total Shareholder Return</b>	Outperform the S&P/TSX Composite Banks Index (dividends reinvested) on a rolling five-year basis	Since July 31, 2002: CIBC 142.8%; Banks Index 134.9% Since October 31, 2006: CIBC 8.0%; Banks Index 6.3%

<sup>(1)</sup> Segmented ROE, Efficiency Ratio Cash Basis (TEB), Retail/Wholesale Ratio and Taxable Equivalent Basis (TEB) are Non-GAAP measures. For further details, see Non-GAAP measures within the Notes to users section on page i of the Q3/07 Supplementary Financial Information available on www.cibc.com.

<sup>(2)</sup> For the quarter ended July 31, 2007 unless otherwise noted.