

Investor Fact Sheet

Q3 2016

Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based global financial institution with a market capitalization of \$39 billion and a Basel III Common Equity Tier 1 ratio of 10.9%. 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	July 31 st 2016
Total Assets	\$463.3B	\$494.5B
Deposits	\$366.7B	\$389.6B
Loans and Acceptances	\$291.0B	\$312.3B
Common Equity Tier 1 Ratio	10.8%	10.9%
Market Capitalization	\$39.8B	\$39.2B
Total Shareholder Return	1.96%	-0.94%

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:

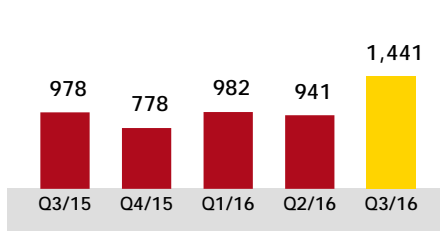
1. Focusing on our clients
2. Innovating for the future
3. Simplifying our bank

Credit Ratings

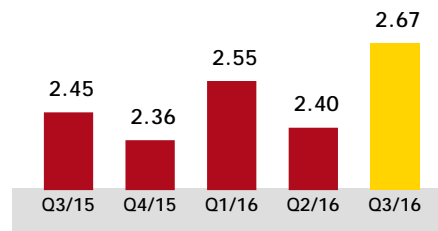
	DBRS	Moody's	Standard & Poor's	Fitch
Senior	AA	Aa3	A+	AA-
Outlook	Negative	Negative	Stable	Stable

Financial Highlights

Reported Net Income (C\$ millions)

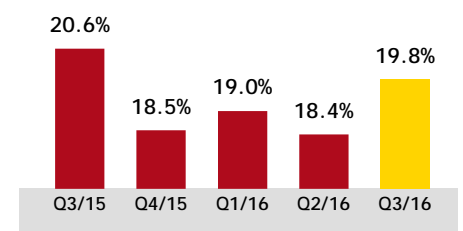


Adjusted Earnings Per Share⁽¹⁾ (C\$)



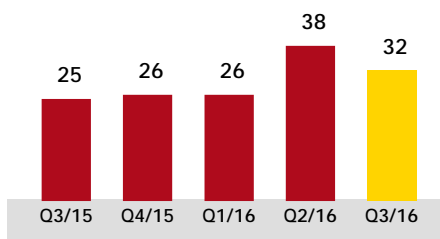
Target: 5 - 10% average annual EPS growth

Adjusted Return on Common Shareholders' Equity⁽¹⁾ (%)

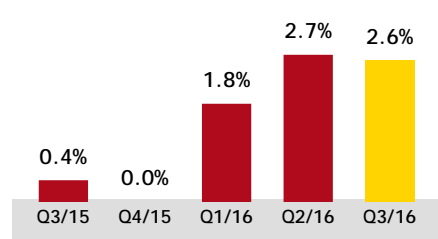


Target: 18 - 20% average return through the cycle

Loan Loss Ratio (basis points)

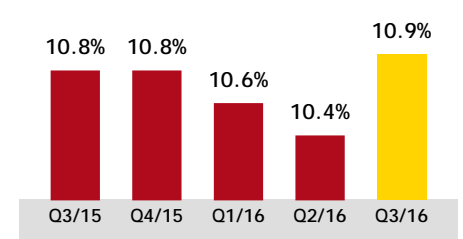


Adjusted Operating Leverage (%)



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

Common Equity Tier 1 Ratio (Basel III) (%)



⁽¹⁾ Non-GAAP measure. See Non-GAAP measures within the Notes to users section on page 1 of the Q3/16 Supplementary Financial Information available on www.cibc.com.

Contact Information

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Banking that fits your life.

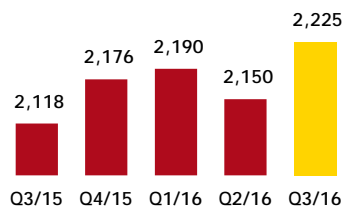


Business Highlights and Performance

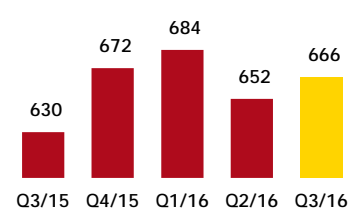
Retail and Business Banking

- Revenue of \$2,225 million and net income of \$666 million
- Recognized for the third year in a row for its continued leadership in mobile banking, achieving the top overall score among the five largest Canadian banks in the Forrester Research 2016 Canadian Mobile Functionality Benchmark
- Chequing account opens reached their highest level in over 10 years as a result of the successful launch of the innovative CIBC Smart™ account
- Client adoption of Apple Pay exceeded expectations, with over one million transactions completed by CIBC clients since our launch.

Revenue (C\$ millions)



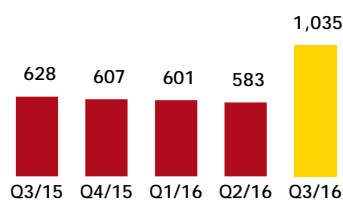
Net Income (C\$ millions)



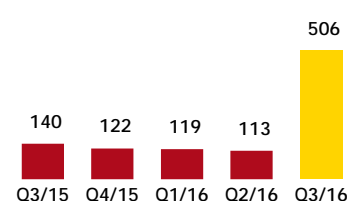
Wealth Management

- Revenue of \$1,035 million and net income of \$506 million
- Expanded our CIBC Personal Portfolio Services offer with three new Income Generation Portfolios
- Launched e-statements for CIBC Personal Portfolio Services and CIBC Mutual Fund accounts, further simplifying investment statement management for clients

Revenue (C\$ millions)



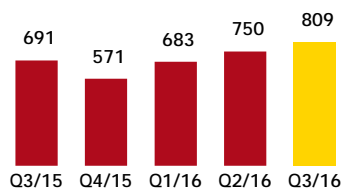
Net Income (C\$ millions)



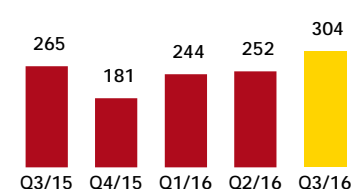
Capital Markets

- Revenue of \$809 million and net income of \$304 million
- Financial advisor and co-underwriter to Lowe's Companies Inc. on its \$3.2 billion acquisition of RONA Inc.
- Bookrunner on Suncor's \$2.9 billion bought common share offering, one of the largest-ever bought deals in Canada
- Financial advisor, sole underwriter, bookrunner and lead arranger on \$1.8 billion in credit facilities, lead and joint bookrunner on \$525 million of subscription receipts and sole foreign exchange provider relating to Stantec Inc.'s acquisition of MWH Global;
- Financial advisor, co-underwriter, joint bookrunner and co-lead arranger on \$925 million in credit facilities primarily used to support Cheung Kong Infrastructure Holdings Limited's and Power Assets Holdings Limited's acquisition of a 65% interest in certain midstream assets from Husky Energy
- Advisor on Teine Energy's \$975 million acquisition of Penn West oil assets in Southwestern Saskatchewan.

Revenue (C\$ millions)



Net Income (C\$ millions)



Shareholder Information

Share Price (C\$) – CM

Five Years Ended July 31, 2016



Dividend History

