

Investor Fact Sheet

Q1 2017

Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based financial institution with a market capitalization of \$44 billion and a Basel III Common Equity Tier 1 capital ratio of 11.9%. 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

	2016	2017 (As of Jan 31)
Total Assets	\$501.4B	\$513.3B
Deposits	\$395.6B	\$409.8B
Loans and Acceptances	\$319.8B	\$322.1B
Common Equity Tier 1 Ratio	11.3%	11.9%
Market Capitalization	\$39.9B	\$44.3B
Total Shareholder Return	5.19%	11.49%

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:

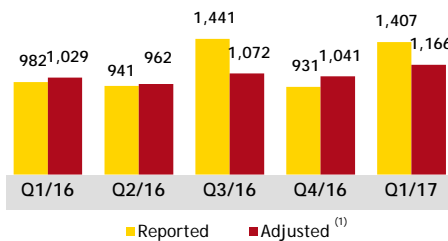
1. Focusing on our clients
2. Innovating for the future
3. Simplifying our bank

Credit Ratings

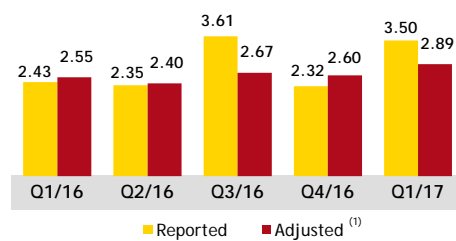
	DBRS	Moody's	Standard & Poor's	Fitch
Senior	AA	Aa3	A+	AA-
Outlook	Negative	Negative	Stable	Stable

Financial Highlights

Net Income (C\$ millions)

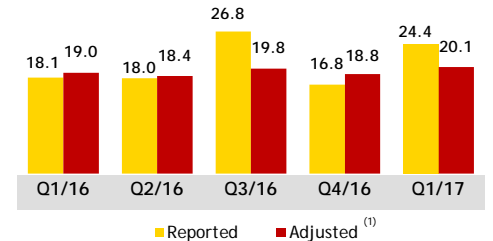


Earnings Per Share (C\$)



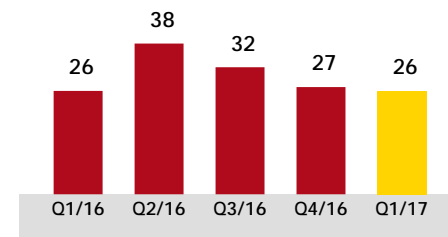
Target: average annual EPS growth of at least 5%

Return on Common Shareholders' Equity (%)

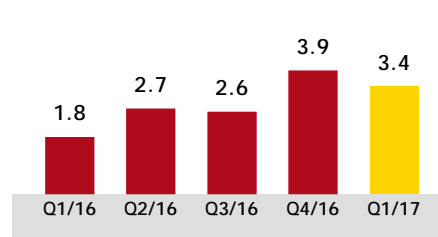


Target: maintain a strong ROE of at least 15%

Loan Loss Ratio (basis points)

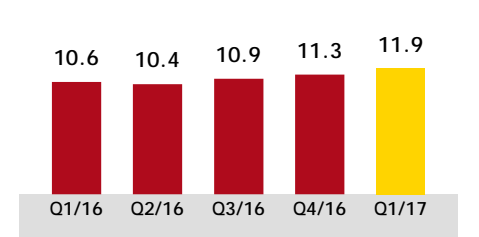


Adjusted Operating Leverage⁽¹⁾ (%)



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 Q1/17 Supplementary Financial Information available on www.cibc.com.

Contact Information

CIBC Investor Relations

John Ferren, Senior Vice-President, Corporate CFO and Investor Relations
Tel: (416) 980-2088 | Email: investorrelations@cibc.com | Website: www.cibc.com

Banking that fits your life.

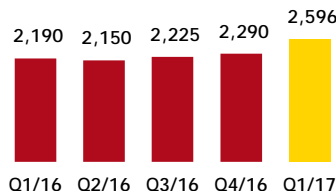


Business Highlights and Performance

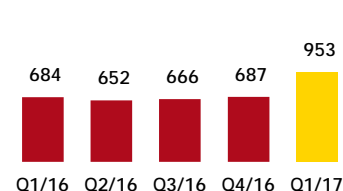
Retail and Business Banking

- Revenue of \$2,596 million and net income of \$953 million
- Launched Digital Cart, allowing clients to apply for multiple banking products entirely through mobile devices or online – a first in the mobile space in Canada;
- Earned the highest overall score for the third year in a row for online banking functionality among the five largest retail banks in Canada in Forrester Research Inc.'s 2016 Canadian Online Banking Functionality Benchmark report; and
- Transformed eight banking centres to deliver a more modern banking experience to clients, driven by their changing banking preferences.

Revenue (C\$ millions)



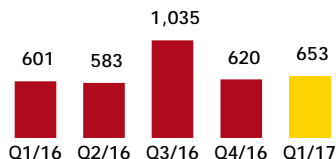
Net Income (C\$ millions)



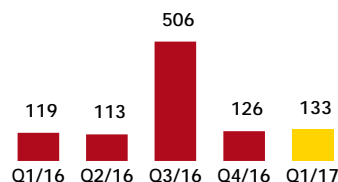
Wealth Management

- Revenue of \$653 million and net income of \$133 million
- Launched multi-currency registered brokerage accounts, enabling clients to hold U.S. dollars and six other major currencies in their registered accounts; and
- Began co-locating Private Banking teams with CIBC Wood Gundy teams in select locations across the country, to deliver a more integrated offer for high net worth clients and drive growth in this market.

Revenue (C\$ millions)



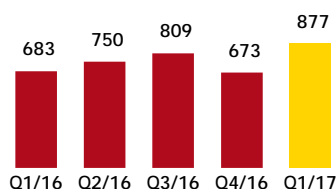
Net Income (C\$ millions)



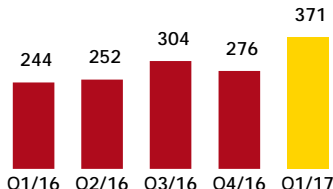
Capital Markets

- Revenue of \$877 million and net income of \$371 million
- Financial advisor to Shell Canada on the sale of Oil and Gas assets to Tourmaline Oil Corp. for \$1.4 billion;
- Joint bookrunner on a \$1.0 billion offering of 2.09% notes for PSP Capital Inc.;
- Co-underwriter on \$150 million in credit facilities in support of Acasta Enterprises Inc.'s qualifying acquisition of Apollo Health & Beauty Care Partnership and Apollo Laboratories Inc., and JemPak Corporation;
- Lead manager and joint bookrunner on a \$125.4 million Initial Public Offering for Freshii Inc.; and
- Announced partnership with China UnionPay International, expanding CIBC Global Money Transfer services to China.

Revenue (C\$ millions)



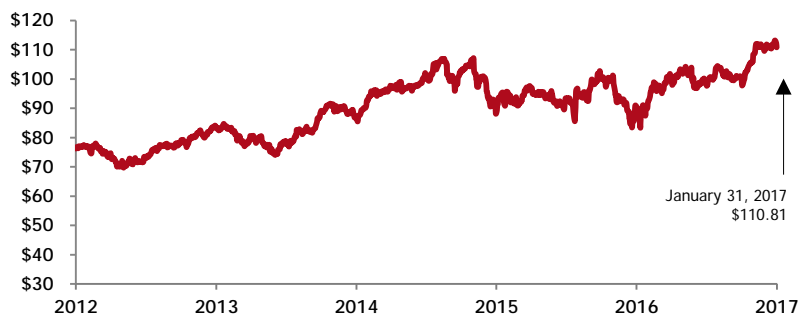
Net Income (C\$ millions)



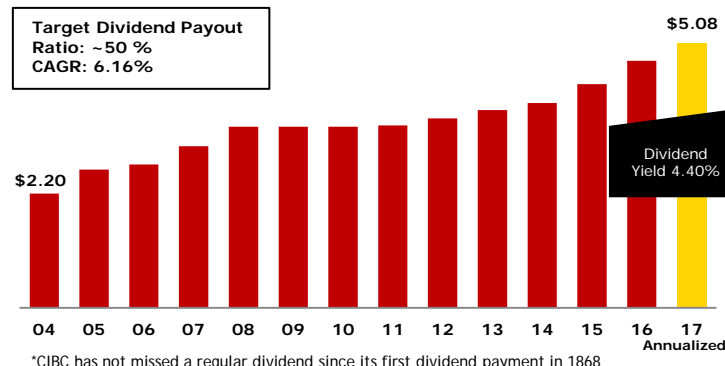
Shareholder Information

Share Price (C\$) – CM

Five Years Ended January 31, 2017



Dividend History



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

