

# Investor Fact Sheet

Q3 2017

## Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based financial institution with a market capitalization of \$47 billion and a Basel III Common Equity Tier 1 capital ratio of 10.4%. Through our four major business units - Canadian Retail and Business Banking, Canadian Wealth Management, U.S. Commercial Banking and Wealth Management, and Capital Markets - our nearly 46,000 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

- Canadian Retail and Business Banking
- Canadian Wealth Management
- U.S. Commercial Banking and Wealth Management
- Capital Markets

## Metrics

	2016	2017 (As of Jul 31)
Total Assets	\$501.4B	\$560.9B
Deposits	\$395.6B	\$439.4B
Loans and Acceptances	\$319.8B	\$359.0B
Common Equity Tier 1 Ratio	11.3%	10.4%
Market Capitalization	\$39.9B	\$47.2B
Total Shareholder Return	5.19%	11.41%

## 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:

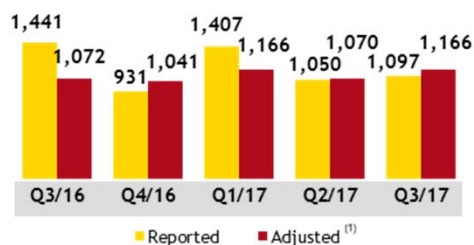
1. Focusing on our clients
2. Innovating for the future
3. Simplifying our bank

## Credit Ratings

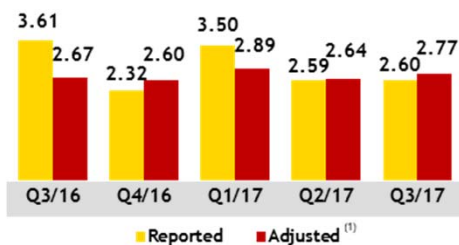
	DBRS	Moody's	Standard & Poor's	Fitch
Senior	AA	A1	A+	AA-
Outlook	Negative	Negative	Stable	Stable

## Financial Highlights

Net Income (C\$ millions)

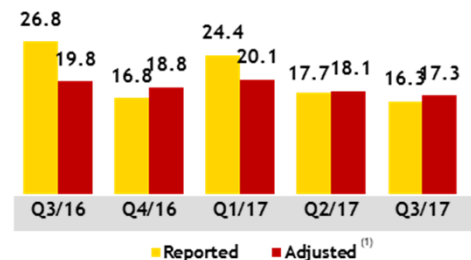


Earnings Per Share (C\$)



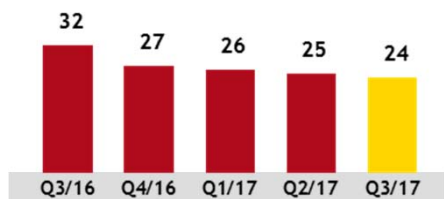
Target: average annual EPS growth of at least 5%

Return on Common Shareholders' Equity (%)

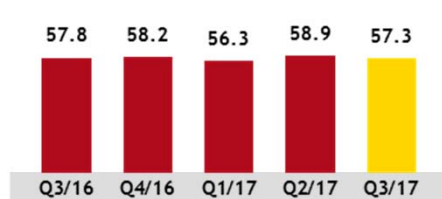


Target: maintain a strong ROE of at least 15%

Loan Loss Ratio (basis points)

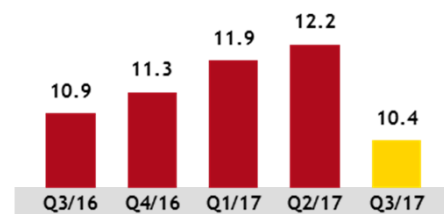


Adjusted Efficiency Ratio (%)<sup>(1)</sup>



Target: achieve efficiency ratio of 55% by 2019

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



<sup>(1)</sup> Non-GAAP measure. See Non-GAAP measures within the Notes to users section on page 1 of the Q3/17 Supplementary Financial Information available on [www.cibc.com](http://www.cibc.com).

## Contact Information

### CIBC Investor Relations

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Tel: (416) 594-7386 | Email: [investorrelations@cibc.com](mailto:investorrelations@cibc.com) | Website: [www.cibc.com](http://www.cibc.com)

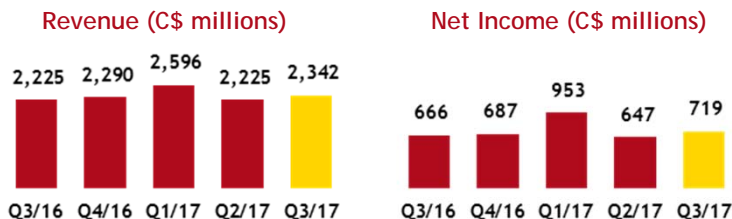
Banking that fits your life.



## Business Highlights and Performance

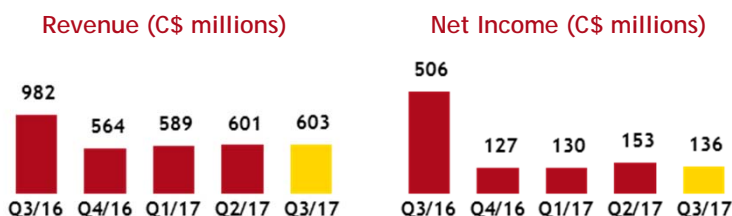
### Canadian Retail and Business Banking

- Revenue of \$2,342 million and net income of \$719 million
- Earned the highest overall score for the fourth consecutive year for online banking functionality among the five largest retail banks in Canada in Forrester Research Inc.'s 2017 Canadian Online Banking Benchmark report
- Ranked #1 among the six largest retail banks in Canada for the third consecutive year in the Investment Executive 2017 Report Card on Banks
- Introduced free mobile credit scores for clients - the first major Canadian bank to do so



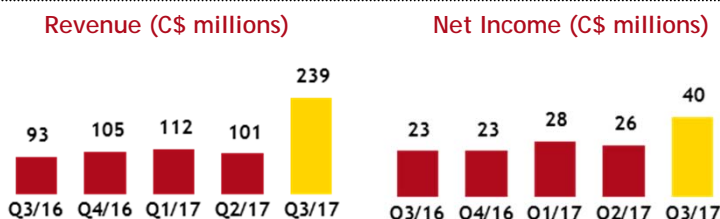
### Canadian Wealth Management

- Revenue of \$603 million and net income of \$136 million
- Introduced a suite of new, lower-cost CIBC Passive Portfolios to improve value and accessibility for Canadian investors
- Enhanced our investment lineup including management fee reductions, lower investment minimums and a simplified product offering
- Launched the CIBC Active Global Currency Pool for institutional investors, leveraging our 20-year track record of managing active currency strategies for institutional investors



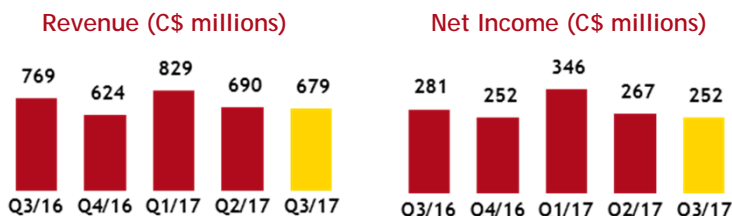
### U.S. Commercial Banking & Wealth Management

- Revenue of \$239 million and net income of \$40 million
- Completed the acquisition of The PrivateBank, a Chicago-based commercial bank with personal banking and wealth management capabilities
- Entered into a definitive agreement to acquire Geneva Advisors, a private wealth management firm headquartered in Chicago
- Received first time deposit ratings from Moody's and Fitch for The PrivateBank, expanding our capabilities to serve new and existing commercial clients



### Capital Markets

- Revenue of \$679 million and net income of \$252 million
- Joint bookrunner on a US\$2.0 billion bond offering for the Province of Ontario
- Sole bookrunner for TransAlta Corp.'s \$1.0 billion credit facility and TransAlta Renewables Inc.'s new \$500 million credit facility
- Joint bookrunner on a \$1.2 billion three-tranche bond offering for Enbridge Inc.
- Financial advisor to Barrick Gold on the sale of a 50% joint venture interest in the Veladero gold mine to Shandong Gold for US\$960 million
- Joint bookrunner on \$414 million of subscription receipts for Intact Financial Corporation



## Shareholder Information

Share Price (C\$) – CM  
Five Years Ended July 31, 2017



Dividend History

