



## Investor Fact Sheet – Q2 2025

### Who We Are

CIBC is a leading and well-diversified North American financial institution committed to creating enduring value for all our stakeholders – our clients, team, communities and shareholders. We are guided by our purpose – to help make your ambition a reality, and we are activating our resources to create positive change and contribute to a more secure, equitable and sustainable future. Across our bank and our businesses – Personal and Business Banking, Commercial Banking and Wealth Management, and Capital Markets – our 49,000 employees bring our purpose to life every day for our 14 million personal banking, business, public sector and institutional clients in Canada, the U.S. and around the world.

### Our Strategy

In Q2 2025, we continued to focus on executing against our ambition of building a modern relationship-oriented bank that delivers superior client experience and top-tier shareholder returns while maintaining our financial strength, risk discipline and advancing our purpose-driven culture. Going forward, we will drive long-term growth and build on our momentum through our client-focused strategy that includes four strategic priorities:

1. Growing our mass affluent and private wealth franchise in Canada and the U.S.;
2. Expanding our digital-first personal banking capabilities in Canada;
3. Delivering connectivity and differentiation to our clients; and
4. Enabling, simplifying and protecting our Bank.

| Metrics  | 2024       | Q2 2025    |
|--|------------|------------|
| Total Assets                                     | \$1,042.0B | \$1,090.1B |
| Deposits   | \$764.9B   | \$784.6B   |
| Loans and Acceptances                            | \$558.3B   | \$571.6B   |
| Common Equity Tier 1 Ratio                       | 13.3%      | 13.4%      |
| Assets Under Administration (AUA) <sup>1,2</sup> | \$659B     | \$658B     |

| Financial Objectives <sup>3</sup>                     | Through the Cycle <sup>4</sup> Target | Q2 2025 Results |
|---|---------------------------------------|-----------------|
| Diluted Earnings Per Share Growth (Reported/Adjusted) | 7%-10%                                | 14.0%/17.1%     |
| Return on Equity (Reported/Adjusted)                  | 15%+                                  | 13.8%/13.9%     |
| Dividend Payout Ratio (Reported/Adjusted)             | 40%-50%                               | 47.4%/47.2%     |
| Operating Leverage (Reported/Adjusted)                | Positive                              | 4.9%/4.3%       |

| Credit Ratings                       | Morningstar DBRS | Moody's | Standard & Poor's | Fitch  |
|--------------------------------------|------------------|---------|-------------------|--------|
| Deposit /Counterparty <sup>5,6</sup> | AA               | Aa2     | A+                | AA     |
| Bail-In Senior <sup>7</sup>          | AA (low)         | A2      | A-                | AA-    |
| Short Term                           | R-1(high)        | P-1     | A-1               | F1+    |
| Outlook                              | Stable           | Stable  | Stable            | Stable |

<sup>1</sup> Excludes custodial balances. Assets under management (AUM) are included in assets under administration (AUA).

<sup>2</sup> For additional information on the composition, see the "Glossary" section on pages 45-51 in the Q2/25 Report to Shareholders, available on SEDAR+ at [www.sedarplus.com](http://www.sedarplus.com).

<sup>3</sup> Adjusted results are non-GAAP financial measures. Certain additional disclosures for these specified financial measures have been incorporated by reference and can be found in the "Non-GAAP measures" section of our Q2/25 Report to Shareholders, available on SEDAR+ at [www.sedarplus.com](http://www.sedarplus.com).

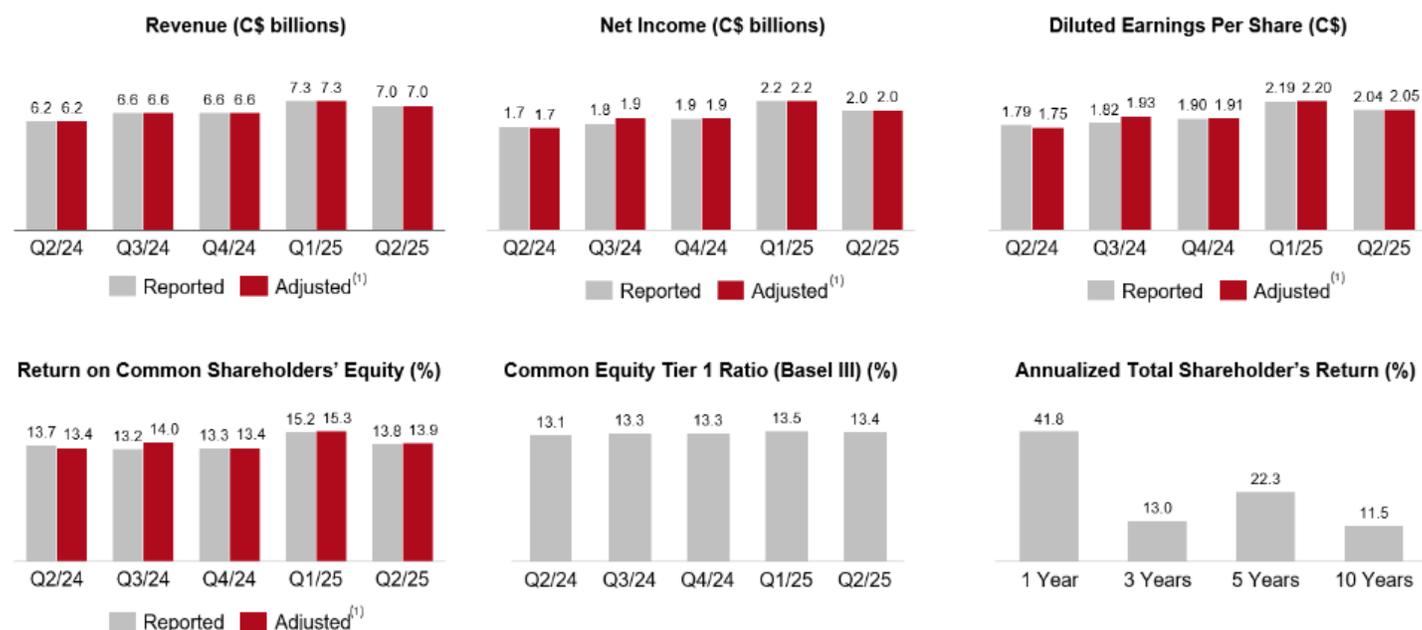
<sup>4</sup> We have set through the cycle targets for each of these measures, which we currently define as three to five years, assuming a normal business environment and credit cycle.

<sup>5</sup> DBRS LT Issuer Rating; Moody's LT Deposit and Counterparty Risk Assessment Rating; Standard & Poor's Issuer Credit Rating; Fitch LT Deposit Rating and Derivative Counterparty Rating.

<sup>6</sup> Includes senior debt issued on or after September 23, 2018 which is not subject to the bail-in regulations.

<sup>7</sup> Subject to conversion under the bank recapitalization "bail-in" regime.

## Financial Highlights



<sup>1</sup> Adjusted results are non-GAAP financial measures. Certain additional disclosures for these specified financial measures have been incorporated by reference and can be found in the "Non-GAAP measures" section of our Q2/25 and Q4/24 Report to Shareholders, available on SEDAR+ at [www.sedarplus.com](http://www.sedarplus.com).

## Shareholder Information

### Share Price (TSX)

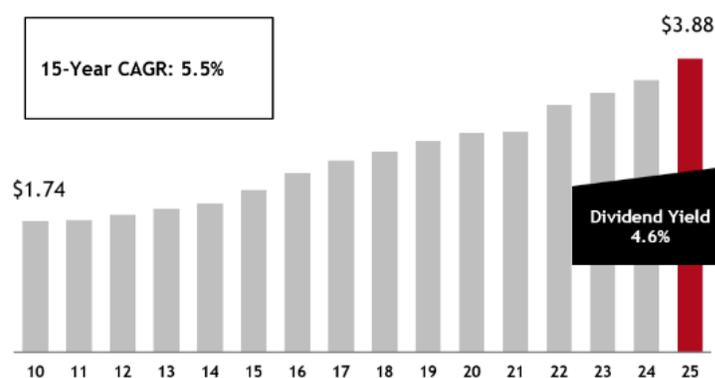
February 1/25 – April 30/25

|  |                 |
|--|-----------------|
| High <sup>1</sup>                      | \$89.00         |
| Low <sup>1</sup>                       | \$77.81         |
| Closing                                | \$86.95         |
| Market Capitalization <sup>2</sup>     | \$81.23 billion |
| Common Shares Outstanding <sup>2</sup> | 934.23 million  |
| Dividends Declared <sup>2</sup>        | \$0.97          |

<sup>1</sup> High and low share prices represent a daily closing share price.

<sup>2</sup> As of 4/30/2025. For **A Note About Forward-Looking Statements**, please refer to page 1 of the Q2/25 Report to Shareholders, available on [www.cibc.com](http://www.cibc.com). For further details relating to the above financial metrics, please refer to the quarterly and annual reports available on <https://www.cibc.com/en/about-cibc/investor-relations/quarterly-results.html>.

### Dividend History



## Contact Information

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