

# Investor Fact Sheet

Fourth Quarter 2025 Results



## 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 equitable, inclusive and sustainable future.

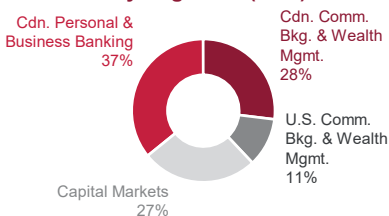
Across our bank and our businesses – Personal and Business Banking, Commercial Banking and Wealth Management, and Capital Markets – our 50,000 employees bring our purpose to life every day for our 15 million personal banking, business, public sector and institutional clients in Canada, the U.S. and around the world.

## Our Strategic Priorities

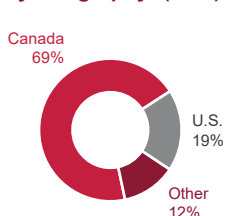
- 1 Grow Our Mass Affluent & Private Wealth Franchise
- 2 Expand Our Digital-First Personal Banking Capabilities
- 3 Deliver Connectivity and Differentiation to Our Clients
- 4 Enable, Simplify & Protect Our Bank

## Diversified Earnings Mix

### Net Income by Segment<sup>7</sup> (LTM)



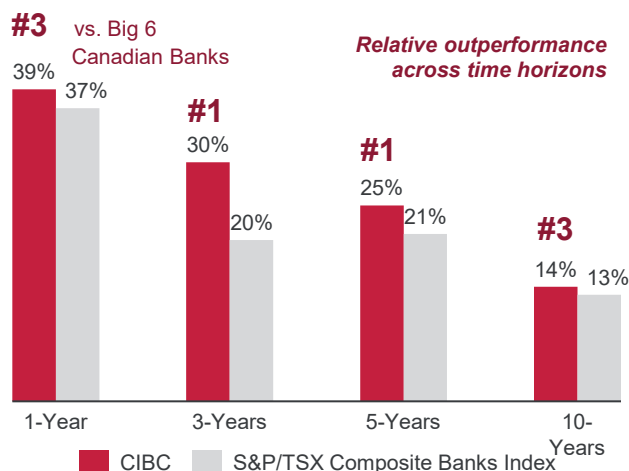
### Revenue Contribution by Geography<sup>8</sup> (LTM)



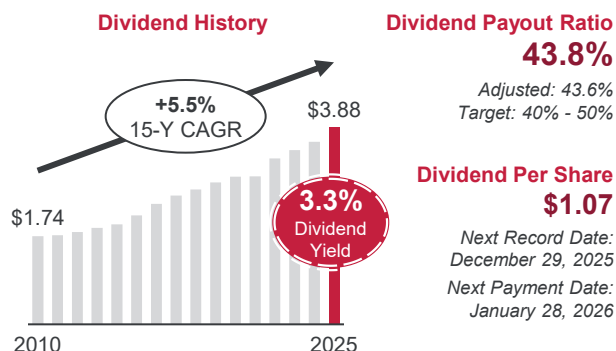
## Quarterly Financial Highlights

Key Financial Metrics	Q4/25		5-Y CAGR/Avg. <sup>2</sup>	
	Rpt.	Adj. <sup>1</sup>	Rpt.	Adj. <sup>1</sup>
Diluted EPS	\$2.20	\$2.21	+15.8%	+12.2%
Return on Equity	14.1%	14.1%	13.6%	14.6%
Revenue (\$B)	7.6	7.6	+9.2%	+9.2%
PPPT <sup>3</sup> (\$B)	3.4	3.4	+12.5%	+10.3%
Net Income (\$B)	2.2	2.2	+17.4%	+13.8%
Operating Leverage	4.2%	4.3%	2.3%	0.8%
Key Balance Sheet Metrics <sup>4</sup>	Q4/25		5-Y CAGR <sup>2</sup>	
	Rpt.	Adj. <sup>1</sup>	Rpt.	Adj. <sup>1</sup>
Total Assets (\$B)	1,117		+7.7%	
Loans & Acceptances (\$B)	590		+7.2%	
Deposits (\$B)	808		+7.2%	
Key Ratios	Q4/25		5-Y CAGR/Avg. <sup>2</sup>	
	Rpt.	Adj. <sup>1</sup>	Rpt.	Adj. <sup>1</sup>
Efficiency Ratio	55.2%	55.0%	57.7%	55.8%
Impaired PCL Ratio <sup>3</sup>	0.34%		0.25%	
CET1 Ratio <sup>5</sup>	13.3%		12.6%	
Liquidity Coverage Ratio <sup>6</sup>	132%		130%	

## Annualized Total Shareholder Return<sup>9</sup>



## Capital Return to Shareholders



Buybacks <sup>10</sup>	Prior Quarters	Q4/25	To-Date
# of Shares (MM)	15	3.5	18.5

(1) 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 2025 Full Annual Report. (2) Based on the period from 2020-2025. (3) See the Glossary of our 2025 Full Annual Report for details on the composition of these measures. (4) As of October 31, 2025 (5) See the "Capital management" section in 2025 Full Annual Report for capital measures. (6) See the "Liquidity risk" section in 2025 Full Annual Report for more information. (7) Excludes results from Corporate & Other segment. (8) Reflects the business line regional breakdown of revenue based on our management reporting view rather than the legal entity location where the results are recorded. (9) As at October 31, 2025. The total return earned on an investment in CIBC's common shares. The return measures the change in shareholder value, assuming dividends paid are reinvested in additional shares. (10) Normal Course Issuer Bid. On September 8, 2025, we announced that the Toronto Stock Exchange had accepted the notice of our intention to commence an NCIB. Purchases under this bid will be completed upon the earlier of: (i) CIBC purchasing 20 million common shares; (ii) CIBC providing a notice of termination; or (iii) September 9, 2026. During the quarter, 3.5 million common shares have been purchased and cancelled at an average price of \$112.54 for a total amount of \$393 million. For the twelve months ended October 31, 2025, we purchased and cancelled 18.5 million shares for a total amount of \$1,731 million. Since the inception of this NCIB, 3.5 million common shares have been purchased and cancelled for a total amount of \$393 million.

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## Canadian Personal & Business Banking

Provides personal and business clients across Canada with financial advice, services, and solutions through banking centres, contact centres, mobile, and online channels to help achieve their ambitions. Leading relationship bank in Canada, delivering top-tier value through differentiated advice, seamless client experience and operational excellence.

Financial Highlights (\$B)	Q4/25		YoY	
	Rpt.	Adj. <sup>1</sup>	Rpt.	Adj. <sup>1</sup>
Revenue	3.2		+12%	
PPPT <sup>2</sup>	1.6		+14%	
Net Income	0.8		+1%	
Avg. Loans	340		+2%	
Avg. Deposits	247		-0%	

## Canadian Commercial Banking & Wealth Management

Provides relationship-oriented banking and wealth management services to middle-market companies, entrepreneurs, high-net-worth individuals, and families across Canada, along with online brokerage platform for retail clients and asset management services for institutional investors. Aims to deliver profitable growth by leading in financial services and advice and building deep relationships with commercial banking and high-net-worth clients.

Financial Highlights (\$B)	Q4/25		YoY	
	Rpt.	Adj. <sup>1</sup>	Rpt.	Adj. <sup>1</sup>
Revenue	1.8		+15%	
PPPT <sup>2</sup>	0.9		+13%	
Net Income	0.6		+9%	
Avg. Loans	111		+10%	
Avg. Deposits	120		+11%	

## Capital Markets

Provides integrated global markets products and services, investment banking and corporate banking solutions, and top-ranked research to our clients around the world. Capital Markets also delivers multi-currency payments and innovative solutions for clients across our bank.

Financial Highlights (\$B)	Q4/25		YoY	
	Rpt.	Adj. <sup>1</sup>	Rpt.	Adj. <sup>1</sup>
Revenue	1.5		+32%	
PPPT <sup>2</sup>	0.8		+62%	
Net Income	0.5		+58%	
Avg. Loans	75		+22%	
Avg. Deposits	108		+13%	

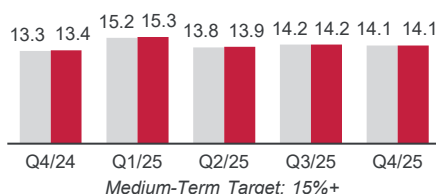
## U.S. Commercial Banking & Wealth Management

Provides relationship-oriented banking and wealth management solutions across the U.S., focusing on middle-market and mid-corporate companies, entrepreneurs, high-net-worth individuals and families, as well as operating private and small business banking services in strategic markets across the U.S.

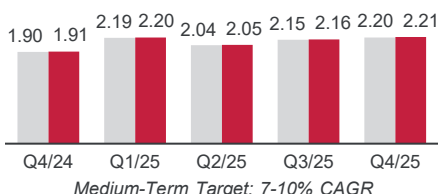
Financial Highlights (US\$B)	Q4/25		YoY	
	Rpt.	Adj. <sup>1</sup>	Rpt.	Adj. <sup>1</sup>
Revenue	0.6		+9%	
PPPT <sup>2</sup>	0.2/0.2		-4%	
Net Income	0.2/0.2		+35%	
Avg. Loans	42		+2%	
Avg. Deposits	43		+8%	

## Key Financial Metrics – 5-Quarter Trend

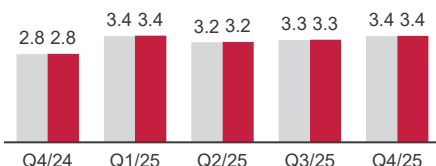
### ROE (%)



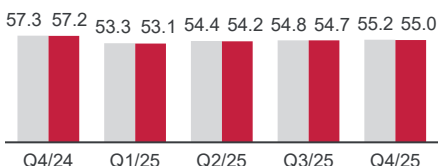
### Diluted EPS (\$)



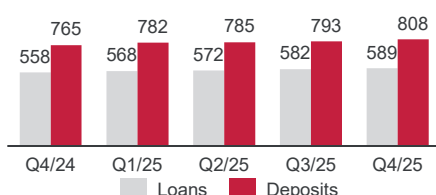
### PPPT (\$B)



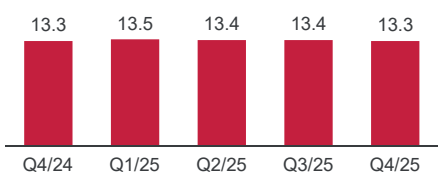
### Efficiency Ratio (%)



### Loans and Deposits (\$B)<sup>4</sup>



### CET1 Ratio (%)



## Shareholder Information

### Quarter Period End Q4/25

Ticker: **CM**  
 Stock Exchanges: **TSX / NYSE**  
 Closing: **\$116.21**  
 High<sup>5</sup>: **\$117.13**  
 Low<sup>5</sup>: **\$97.81**  
 Market Capitalization: **\$107.68B**  
 Common Shares Outstanding: **926.61MM**

### Credit Ratings<sup>3</sup>

DBRS: AA / AA (low) / R-1 (high) / Stable  
 Moody's: Aa2 / A2 / P-1 / Stable  
 S&P: A+ / A- / A-1 / Stable  
 Fitch: AA / AA- / F1+ / Stable

### Upcoming Reporting Dates

Q1: February 26, 2026  
 Q2: May 28, 2026  
 Q3: August 27, 2026  
 Q4: December 3, 2026

### Contact Information

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 Website: [www.cibc.com](http://www.cibc.com)

(1) 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 2025 Full Annual Report, available on SEDAR+ at [www.sedarplus.com](http://www.sedarplus.com). (2) Pre-provision, pre-tax earnings is revenue net of non-interest expenses and is a non-GAAP measure. (3) Credit ratings reflect, in the order shown, Deposit/Counterparty (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). Includes senior deb issued on or after September 23, 2018, which is not subject to the bail-in regulations. (4) Bail-In Senior (subject to conversion under the bank recapitalization "bail-in" regime), Short Term, and Outlook. (5) As of October 31, 2025. (6) High and low share prices represent a daily closing share price.