

FOURTH QUARTER FINANCIAL HIGHLIGHTS

<i>Unaudited</i>	<i>As at or for the three months ended</i>			<i>As at or for the years ended</i>	
	2005 Oct. 31	2005 Jul. 31	2004 Oct. 31	2005 Oct. 31	2004 Oct. 31
Common share information					
Per share					
- basic earnings (loss)	\$ 2.08	\$ (5.77)	\$ 1.08	\$ (0.46)	\$ 5.60
- diluted earnings (loss) ⁽¹⁾	2.06	(5.77)	1.06	(0.46)	5.53
- dividends	0.68	0.68	0.60	2.66	2.20
- book value	25.00	23.51	29.92	25.00	29.92
Share price					
- high	80.64	80.80	73.90	80.80	73.90
- low	68.82	72.15	64.50	67.95	59.35
- closing	72.20	80.01	73.90	72.20	73.90
Shares outstanding (<i>thousands</i>)					
- average basic	333,876	336,486	349,128	339,263	355,735
- average diluted	337,065	340,125	353,152	342,909	359,776
- end of period	334,008	333,724	347,488	334,008	347,488
Market capitalization (<i>\$ millions</i>)	\$ 24,115	\$ 26,701	\$ 25,679	\$ 24,115	\$ 25,679
Value measures					
Price to earnings multiple (<i>12 month trailing</i>)	n/m	n/m	13.2	n/m	13.2
Dividend yield (<i>based on closing share price</i>)	3.7 %	3.4 %	3.2 %	3.7 %	3.0 %
Dividend payout ratio	32.7	>100	55.7	>100	39.2
Market value to book value ratio	2.89	3.40	2.47	2.89	2.47
Financial results (<i>\$ millions</i>)					
Total revenue ⁽²⁾	\$ 3,423	\$ 3,151	\$ 2,901	\$ 12,473	\$ 11,775
Provision for credit losses	170	199	175	706	628
Non-interest expenses	2,057	4,850	2,266	10,840	8,251
Net income (loss) ⁽²⁾	728	(1,907)	402	(32)	2,091
Financial measures					
Efficiency ratio ⁽²⁾	60.1 %	153.9 %	78.1 %	86.9 %	70.1 %
Efficiency ratio (TEB) ⁽²⁾⁽³⁾	59.2	151.4	77.1	85.6	69.2
Return on common equity	34.2	(75.1)	14.2	(1.6)	18.7
Net interest margin ⁽²⁾	1.62	1.66	1.84	1.71	1.87
Net interest margin on average interest-earning assets ⁽²⁾	1.91	1.95	2.17	2.01	2.23
Return on average assets ⁽²⁾	1.01	(2.59)	0.57	(0.01)	0.74
Return on average interest-earning assets ⁽²⁾	1.19	(3.05)	0.68	(0.01)	0.89
On- and off-balance sheet information (<i>\$ millions</i>)					
Cash, deposits with banks and securities	\$ 79,616	\$ 86,738	\$ 79,519	\$ 79,616	\$ 79,519
Loans and acceptances	146,902	147,357	142,282	146,902	142,282
Total assets	280,370	292,854	278,764	280,370	278,764
Deposits	192,734	197,143	190,577	192,734	190,577
Common shareholders' equity	8,350	7,845	10,397	8,350	10,397
Average assets	287,119	292,136	278,535	288,845	280,810
Average interest-earning assets	242,841	248,386	236,045	245,142	236,257
Average common shareholders' equity	8,045	10,262	10,545	9,804	10,633
Assets under administration ⁽⁴⁾	967,100	972,900	771,300	967,100	771,300
Balance sheet quality measures					
Common equity to risk-weighted assets	7.2 %	6.4 %	9.0 %	7.2 %	9.0 %
Risk-weighted assets (<i>\$ billions</i>)	\$ 116.3	\$ 122.6	\$ 115.9	\$ 116.3	\$ 115.9
Tier 1 capital ratio	8.5 %	7.5 %	10.5 %	8.5 %	10.5 %
Total capital ratio	12.7	10.5	12.8	12.7	12.8
Other information					
Retail / wholesale ratio ⁽⁵⁾	70% / 30 %	74% / 26 %	72% / 28 %	70% / 30 %	72% / 28 %
Regular workforce headcount	37,308	37,273	37,281	37,308	37,281

(1) In case of a loss, the effect of stock options potentially exercisable on diluted earnings (loss) per share will be anti-dilutive; therefore, basic and diluted earnings (loss) per share will be the same.

(2) Certain comparative financial information has been reclassified to conform to the presentation adopted in the current year.

(3) Taxable equivalent basis (TEB). For additional information, see the "Non-GAAP measures" section in the "Q4/05 Supplementary Financial Information" available on www.cibc.com.

(4) Includes \$695,600 million (Q3/05: \$701,400 million; Q4/04: \$525,600 million) of assets under administration or custody of CIBC Mellon Global Securities Services, which is a 50/50 joint venture between CIBC and Mellon Financial Corp.

(5) Retail includes CIBC Retail Markets and commercial banking (reported as part of CIBC World Markets). Wholesale reflects CIBC World Markets, excluding commercial banking. The ratio represents the amount of capital attributed to the business lines as at the end of the period. For additional information, see the "Non-GAAP measures" section in the "Q4/05 Supplementary Financial Information" available on www.cibc.com.

n/m - not meaningful due to the net loss.