

Who We Are

CIBC (CM: TSX, NYSE) is a leading Canadian-based financial institution. Through our three major businesses, Retail and Business Banking, Wealth Management and Wholesale Banking, CIBC provides a full suite of financial products and services to 11 million clients in Canada and around the world.

Key Businesses

- Retail and Business Banking
- Wealth Management
- Wholesale Banking

Metrics

	2011	2012
Total Assets	\$383.8B	\$393.4B
Deposits	\$289.2B	\$300.3B
Loans and Acceptances	\$248.4B	\$252.7B
Tier 1 Capital Ratio	14.7%	13.8%
Total Capital Ratio	18.4%	17.3%
Market Capitalization	\$30.1B	\$31.8B
Total Shareholder Return	0.43%	9.82%

Our First Principle and Strategic Imperatives

CIBC's first principle is to be a lower risk bank. As a lower risk bank, CIBC targets value creation for stakeholders by delivering on its strategic imperative of consistent and sustainable earnings over the long term.

CIBC's strategic plan to maintain and extend its position of strength consists of four work streams:

1. Strengthening our core Canadian retail banking franchise;
2. Growing our Wealth Management business in Canada and internationally, particularly in the USA;
3. Growing our Wholesale Banking business in a targeted and client focused way, and;
4. Strengthening our Caribbean banking business.

Accomplishments

Retail

- We were named the **Best Commercial Bank in Canada** by *World Finance* magazine for our strong client focus

Wealth Management

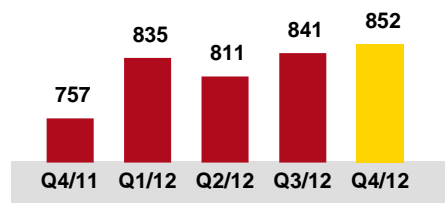
- Our investment in American Century Investments was named **Deal of the Year** for its impact on the U.S. mutual fund landscape

Wholesale Banking

- Received **Best Bank of the Year – Project Finance and Infrastructure – Canada** by Deal Makers Monthly

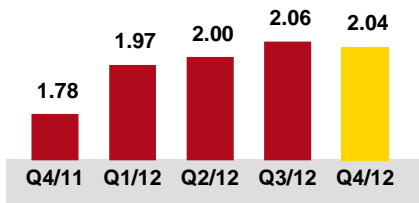
Financial Highlights

Reported Net Income (C\$ millions)



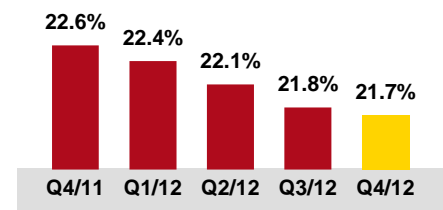
+13% growth year-over-year

Adjusted Diluted Earnings Per Share⁽¹⁾ (C\$)



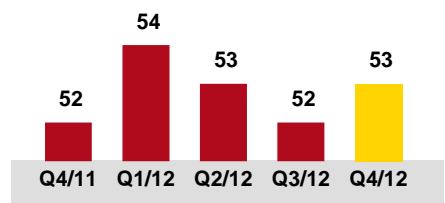
Target: 5 – 10% average annual EPS

Return on Common Shareholders' Equity (%)



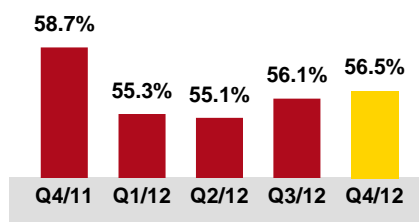
Target: 20% average return through the cycle

Loan Loss Ratio (basis points)



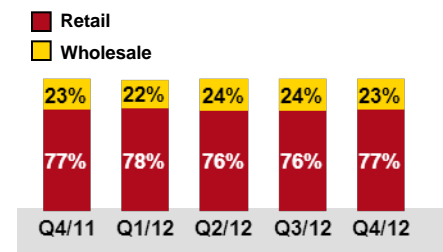
Target: 50 to 65 basis points

Adjusted Efficiency Ratio (TEB)⁽¹⁾ (%)



Target: Achieve median ranking within industry

Business Mix⁽²⁾ (%)



Target: 75% Retail

⁽¹⁾ Non-GAAP measure. See Non-GAAP measures within the Notes to users section on page i of the Q4/12 Supplementary Financial Information available on www.cibc.com.

⁽²⁾ The ratio represents the amount of economic capital attributed to the business lines as at the end of the period.

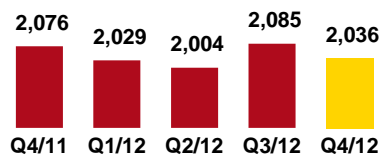


Business Highlights and Performance: Q4 2012

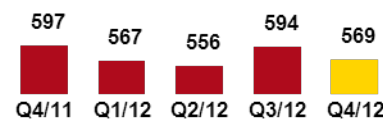
Retail and Business Banking

- Revenue of \$2 billion and net income of \$569 million
- We announced the first point-of-sale mobile credit card transaction in Canada in partnership with Rogers Communications - This new mobile payments functionality allows our clients to use their existing CIBC credit card through their smartphone to purchase goods
- We launched the CIBC Total Banking Rebate to recognize and reward clients with fee discounts for holding multiple products with CIBC and building deeper relationships with us

Revenue (C\$ millions)



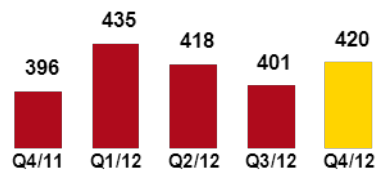
Net Income (C\$ millions)



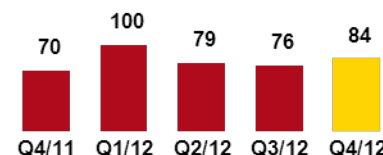
Wealth Management

- Revenue of \$420 million and net income of \$84 million
- Acquired MFS McLean Budden's Canadian private wealth management business, adding \$1.4 billion to our domestic assets under management
- Investment performance consistently ranked amongst the Canadian leaders, as measured against median
- 3rd consecutive annual mutual fund long-term net sales record of \$3.9 billion

Revenue (C\$ millions)



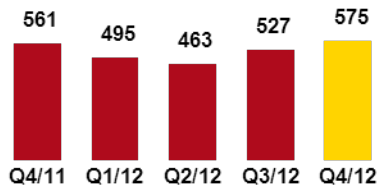
Net Income (C\$ millions)



Wholesale Banking

- Revenue of \$575 million and net income of \$193 million
- Reinforced our energy advisory business with the acquisition of Griffis & Small, LLC
- Ranked #1 overall in loan syndication by number of deals and #2 by volume
- Led or co-led several key transactions, most notably the Canada Housing Trust No. 1 \$15 billion Canada Mortgage Bond offerings

Revenue (C\$ millions)



Net Income (C\$ millions)



Shareholder Information

Share Price

Five Years Ended October 31, 2012



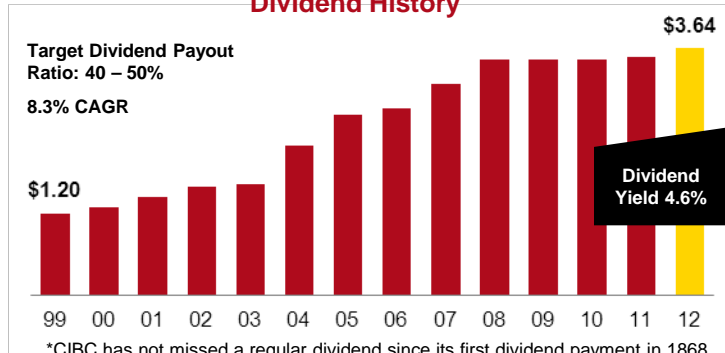
Dividend History

Target Dividend Payout Ratio: 40 – 50%

8.3% CAGR

\$1.20

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



Contact Information

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A Note About Forward-Looking Statements

From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including in this presentation, in other filings with Canadian securities regulators or the U.S. Securities and Exchange Commission and in other communications. These statements include, but are not limited to, statements about our operations, business lines, financial condition, risk management, priorities, targets, ongoing objectives, strategies and outlook for 2013 and subsequent periods. Forward-looking statements are typically identified by the words "believe", "expect", "anticipate", "intend", "estimate" and other similar expressions or future or conditional verbs such as "will", "should", "would" and "could". By their nature, these statements require us to make assumptions and are subject to inherent risks and uncertainties that may be general or specific. A variety of factors, many of which are beyond our control, affect our operations, performance and results and could cause actual results to differ materially from the expectations expressed in any of our forward-looking statements. These factors include credit, market, liquidity, strategic, operational, reputation and legal, regulatory and environmental risk; legislative or regulatory developments in the jurisdictions where we operate; amendments to, and interpretations of, risk-based capital guidelines and reporting instructions; the resolution of legal proceedings and related matters; the effect of changes to accounting standards, rules and interpretations; changes in our estimates of reserves and allowances; changes in tax laws; changes to our credit ratings; political conditions and developments; the possible effect on our business of international conflicts and the war on terror; natural disasters, public health emergencies, disruptions to public infrastructure and other catastrophic events; reliance on third parties to provide components of our business infrastructure; the accuracy and completeness of information provided to us by clients and counterparties; the failure of third parties to comply with their obligations to us and our affiliates; intensifying competition from established competitors and new entrants in the financial services industry; technological changes; global capital market activity; changes in monetary and economic policy; currency value fluctuations; general business and economic conditions worldwide, as well as in Canada, the U.S. and other countries where we have operations; changes in market rates and prices which may adversely affect the value of financial products; our success in developing and introducing new products and services, expanding existing distribution channels, developing new distribution channels and realizing increased revenue from these channels; changes in client spending and saving habits; our ability to attract and retain key employees and executives; our ability to successfully execute our strategies and complete and integrate acquisitions and joint ventures; and our ability to anticipate and manage the risks associated with these factors. This list is not exhaustive of the factors that may affect any of our forward-looking statements. These and other factors should be considered carefully and readers should not place undue reliance on our forward-looking statements. We do not undertake to update any forward-looking statement that is contained in this presentation or in other communications except as required by law.