

FOURTH QUARTER FINANCIAL HIGHLIGHTS

Unaudited	As at or for the three months ended			As at or for the year ended	
	2007 Oct. 31	2007 Jul. 31	2006 Oct. 31 ⁽¹⁾	2007 Oct. 31	2006 Oct. 31 ⁽¹⁾
Common share information					
Per share					
- basic earnings	\$ 2.55	\$ 2.33	\$ 2.34	\$ 9.30	\$ 7.50
- cash basic earnings	2.57	2.36	2.36	9.38	7.56
- diluted earnings	2.53	2.31	2.32	9.21	7.43
- cash diluted earnings	2.55	2.34	2.34	9.30	7.49
- dividends	0.87	0.77	0.70	3.11	2.76
- book value	33.31	33.05	29.59	33.31	29.59
Share price					
- high	103.30	106.75	87.87	106.75	87.87
- low	87.00	92.37	77.95	87.00	72.90
- closing	102.00	92.50	87.60	102.00	87.60
Shares outstanding (thousands)					
- average basic	334,849	335,755	335,522	336,092	335,135
- average diluted	337,927	338,691	338,737	339,316	338,360
- end of period	334,989	334,595	335,977	334,989	335,977
Market capitalization (\$ millions)	\$ 34,169	\$ 30,950	\$ 29,432	\$ 34,169	\$ 29,432
Value measures					
Price to earnings multiple (12 month trailing)	11.1	10.3	11.8	11.1	11.8
Dividend yield (based on closing share price)	3.4 %	3.3 %	3.2 %	3.0 %	3.2 %
Dividend payout ratio	34.1 %	33.0 %	29.9 %	33.4 %	36.8 %
Market value to book value ratio	3.06	2.80	2.96	3.06	2.96
Financial results (\$ millions)					
Total revenue	\$ 2,946	\$ 2,979	\$ 2,890	\$ 12,066	\$ 11,351
Provision for credit losses	132	162	92	603	548
Non-interest expenses	1,874	1,819	1,892	7,612	7,488
Net income	884	835	819	3,296	2,646
Financial measures					
Efficiency ratio	63.6 %	61.1 %	65.5 %	63.1 %	66.0 %
Cash efficiency ratio, taxable equivalent basis (TEB) ⁽²⁾	60.9 %	59.4 %	63.5 %	61.3 %	64.4 %
Return on equity	30.3 %	28.3 %	32.5 %	28.7 %	27.9 %
Net interest margin	1.45 %	1.41 %	1.50 %	1.39 %	1.52 %
Net interest margin on average interest-earning assets	1.67 %	1.61 %	1.72 %	1.59 %	1.76 %
Return on average assets	1.03 %	1.00 %	1.08 %	1.00 %	0.91 %
Return on average interest-earning assets	1.19 %	1.14 %	1.25 %	1.15 %	1.05 %
Total shareholder return	11.2 %	(4.6) %	14.3 %	20.2 %	25.6 %
On- and off-balance sheet information (\$ millions)					
Cash, deposits with banks and securities	\$ 100,247	\$ 102,143	\$ 95,351	\$ 100,247	\$ 95,351
Loans and acceptances	170,678	167,828	151,916	170,678	151,916
Total assets	342,178	338,881	303,984	342,178	303,984
Deposits	231,672	230,208	202,891	231,672	202,891
Common shareholders' equity	11,158	11,058	9,941	11,158	9,941
Average assets	340,236	331,553	299,513	328,520	291,277
Average interest-earning assets	294,591	290,157	260,569	286,682	251,437
Average common shareholders' equity	11,191	10,992	9,601	10,905	9,016
Assets under administration	1,187,567	1,124,079	1,068,600	1,187,567	1,068,600
Balance sheet quality measures					
Common equity to risk-weighted assets	8.8 %	8.8 %	8.7 %	8.8 %	8.7 %
Risk-weighted assets (\$ billions)	\$ 127.4	\$ 125.0	\$ 114.8	\$ 127.4	\$ 114.8
Tier 1 capital ratio	9.7 %	9.7 %	10.4 %	9.7 %	10.4 %
Total capital ratio	13.9 %	13.7 %	14.5 %	13.9 %	14.5 %
Other information					
Retail / wholesale ratio ⁽³⁾	73% / 27 %	76% / 24 %	72% / 28 %	73% / 27 %	72% / 28 %
Regular workforce headcount	40,457	40,315	37,016	40,457	37,016

(1) Certain comparative financial information has been restated to conform with the presentation adopted in the current year.

(2) For additional information, see the "Non-GAAP measures" section in the "Q4/07 Supplementary Financial Information" available on www.cibc.com.

(3) 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 further details, see the "Non-GAAP measures" section in the "Q4/07 Supplementary Financial Information" available on www.cibc.com.