



Investor Fact Sheet

1st Quarter 2011

Corporate Profile

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

Vision: To be the leader in client relationships.

Mission: To fulfill the commitments we have made to each of our stakeholders: clients, employees, communities and shareholders.

Values: Trust, Teamwork and Accountability.

Strategic imperative: Consistent and sustainable performance over the long term.

Strategic priorities:

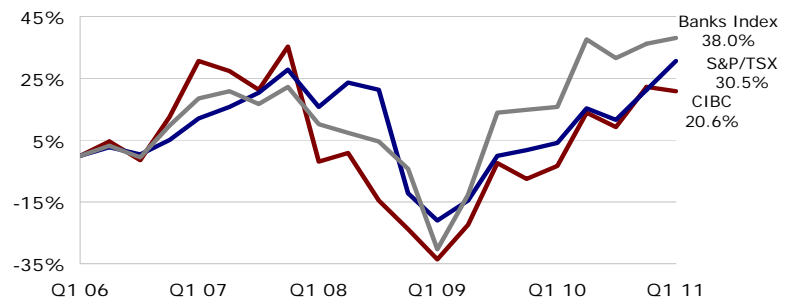
- Market leadership in core businesses
 - Achieve and maintain no less than a #3 position, and target #1 or #2, in core Canadian-based businesses
- Balanced and actively managed business mix
 - Grow in areas where we have competitive capabilities and market opportunities that can generate sustainable earnings
- Industry-leading fundamentals
 - Strong capital and funding, competitive productivity and sound risk management

Performance measurement: Our balanced scorecard objectives are detailed on the following page.

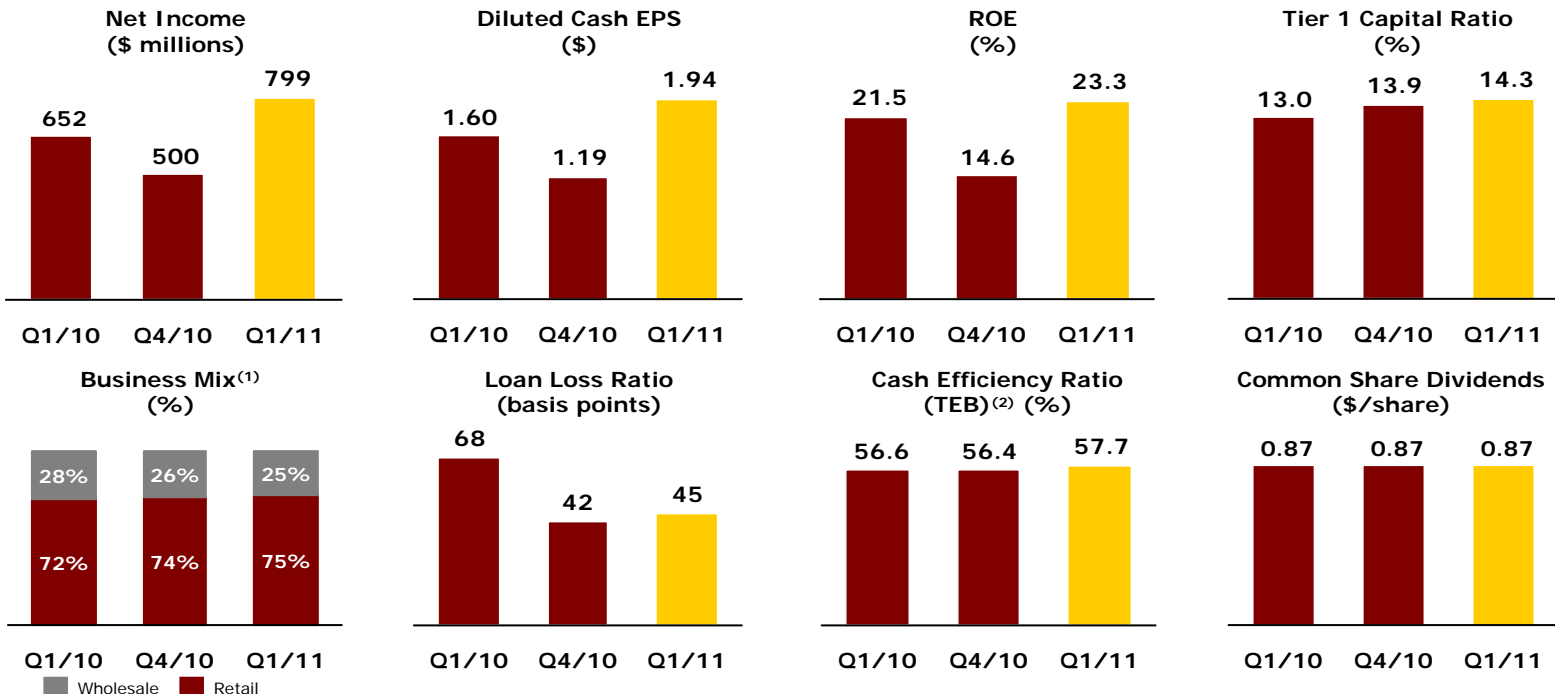
Shareholder Information

▶ Share Price:	
▶ High	\$81.05
▶ Low	\$75.12
▶ Closing Price (01/31/2011)	\$76.27
▶ Market Capitalization:	\$30.1B
▶ Senior Debt Ratings:	
▶ DBRS: AA	▶ Moody's: Aa2
▶ S&P: A+	▶ Fitch: AA-

Total Shareholder Return
Five Years Ended January 31, 2011



Financial Highlights



⁽¹⁾ The ratio represents the amount of capital attributed to the business lines as at the end of the period.

⁽²⁾ Non-GAAP measure. See Non-GAAP measures within the Notes to users section on page i of the Q1/11 Supplementary Financial Information available on www.cibc.com.

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 2011 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 change; 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; 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.



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CIBC Retail Markets

Objective

- ▶ To be the primary financial institution for our clients

Priorities

- ▶ To deliver what matters most – excellent service, strong financial advice and competitive products

Business Highlights and Performance: Q1 2011

- ▶ Revenue of \$2.5 billion and net income of \$627 million
- ▶ Launched the CIBC Home Advisor App for Canadian homebuyers
- ▶ Implemented full-service Saturday hours at an additional 36 branches across Canada, enabling CIBC clients to bank at least six days a week at close to 500 branches
- ▶ Announced its presenting sponsorship of the 2011 International Indian Film Academy Awards (IIFA) which are being held in Canada for the first time in June

Wholesale Banking

Objective

- ▶ To be the premier client-focused wholesale bank based in Canada

Priorities

- ▶ Market leadership in core businesses
- ▶ Focus on key clients and businesses
- ▶ Grow with CIBC, aligning our business with the bank's strategy

Business Highlights and Performance: Q1 2011

- ▶ Revenue of \$471 million and net income of \$136 million
- ▶ Acted as financial advisor to Inmet Mining Corporation on a proposed merger with Lundin Mining Corporation valued at \$9.0 billion
- ▶ Led a \$4.2 billion, 2-tranche offering by Canada Housing Trust No.1
- ▶ Co-led and were joint bookrunner for Husky Energy Inc.'s \$1.0 billion offering of common shares
- ▶ Co-led the underwriting of \$1.0 billion of Senior Notes for Bell Canada
- ▶ Co-led and were joint bookrunner for Shoppers Drug Mart's \$750 million revolving credit facility

Our Balanced Scorecard

Financial Measures

Earnings per share (EPS) Growth	Diluted EPS growth of 5%-10% per annum, on average, over the next 3-5 years
Return on Equity (ROE)	At least 20% return on average common equity through the cycle
Capital Strength	Tier 1 capital ratio target of 8.5% Total capital ratio target of 11.5%
Business Mix	At least 75% retail (as measured by economic capital)
Risk	Loan loss ratio between 50 and 65 basis points through the business cycle, on a managed basis
Productivity	Achieve a median ranking within our industry group, in terms of our non-interest expenses to total revenue (efficiency ratio (TEB) ⁽¹⁾)
Dividend Payout Ratio	40-50%
Total Shareholder Return	Outperform the S&P/TSX Composite Banks Index (dividends reinvested) on a rolling five-year basis

Non-Financial Measures

Clients	Help our clients achieve what matters to them
Employees	Create an environment where all employees can excel
Community	Make a real difference in our communities
Environment	Demonstrate environmental responsibility in all activities
Governance	Be a leader in governance practices

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⁽¹⁾ For further details, see Non-GAAP measures within the Notes to users section on page I of the Q1/11 Supplementary Financial Information available on www.cibc.com.