

FOURTH QUARTER FINANCIAL HIGHLIGHTS

Unaudited	As at or for the three months ended			As at or for the year ended	
	2006 Oct. 31	2006 Jul. 31 ⁽¹⁾	2005 Oct. 31 ⁽¹⁾	2006 Oct. 31	2005 Oct. 31 ⁽¹⁾
Common share information					
Per share - basic earnings (loss)	\$ 2.34	\$ 1.88	\$ 2.08	\$ 7.50	\$ (0.46)
- diluted earnings (loss)	2.32	1.86	2.06	7.43	(0.46) ⁽²⁾
- dividends	0.70	0.70	0.68	2.76	2.66
- book value	29.59	27.96	25.00	29.59	25.00
Share price - high	87.87	83.63	80.64	87.87	80.80
- low	77.95	73.94	68.82	72.90	67.95
- closing	87.60	77.25	72.20	87.60	72.20
Shares outstanding (thousands)					
- average basic	335,522	335,513	333,876	335,135	339,263
- average diluted	338,737	338,461	337,065	338,360	342,909
- end of period	335,977	335,332	334,008	335,977	334,008
Market capitalization (\$ millions)	\$ 29,432	\$ 25,904	\$ 24,115	\$ 29,432	\$ 24,115
Value measures					
Price to earnings multiple (12 month trailing)	11.8	10.8	n/m	11.8	n/m
Dividend yield (based on closing share price)	3.2 %	3.6 %	3.7 %	3.2 %	3.7 %
Dividend payout ratio	29.9 %	37.3 %	32.7 %	36.8 %	n/m
Market value to book value ratio	2.96	2.76	2.89	2.96	2.89
Financial results (\$ millions)					
Total revenue	\$ 2,887	\$ 2,830	\$ 3,423	\$ 11,332	\$ 12,473
Provision for credit losses	92	152	170	548	706
Non-interest expenses	1,889	1,887	2,057	7,469	10,840
Net income (loss)	819	662	728	2,646	(32)
Financial measures					
Efficiency ratio	65.4 %	66.7 %	60.1 %	65.9 %	86.9 %
Efficiency ratio (TEB) ⁽³⁾	63.7 %	65.3 %	59.2 %	64.6 %	85.6 %
Return on equity	32.5 %	27.2 %	34.2 %	27.9 %	(1.6) %
Net interest margin	1.50 %	1.53 %	1.62 %	1.52 %	1.71 %
Net interest margin on average interest-earning assets	1.72 %	1.77 %	1.91 %	1.76 %	2.01 %
Return on average assets	1.08 %	0.90 %	1.01 %	0.91 %	(0.01) %
Return on average interest-earning assets	1.25 %	1.04 %	1.19 %	1.05 %	(0.01) %
On- and off-balance sheet information (\$ millions)					
Cash, deposits with banks and securities	\$ 95,351	\$ 93,163	\$ 79,616	\$ 95,351	\$ 79,616
Loans and acceptances	151,916	149,224	146,902	151,916	146,902
Total assets	303,984	294,990	280,370	303,984	280,370
Deposits	202,891	200,015	192,734	202,891	192,734
Common shareholders' equity	9,941	9,377	8,350	9,941	8,350
Average assets	299,513	291,395	287,119	291,277	288,845
Average interest-earning assets	260,569	251,607	242,841	251,437	245,142
Average common shareholders' equity	9,601	9,167	8,045	9,016	9,804
Assets under administration	1,068,600	1,027,931	967,055	1,068,600	967,055
Balance sheet quality measures					
Common equity to risk-weighted assets	8.7 %	8.0 %	7.2 %	8.7 %	7.2 %
Risk-weighted assets (\$ billions)	\$ 114.8	\$ 117.0	\$ 116.3	\$ 114.8	\$ 116.3
Tier 1 capital ratio	10.4 %	9.6 %	8.5 %	10.4 %	8.5 %
Total capital ratio	14.5 %	14.0 %	12.7 %	14.5 %	12.7 %
Other information					
Retail / wholesale ratio ⁽⁴⁾	72% / 28 %	70% / 30 %	70% / 30 %	72% / 28 %	70% / 30 %
Regular workforce headcount	37,016	36,781	37,308	37,016	37,308

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

(2) 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.

(3) Taxable equivalent basis (TEB). For additional information, see the "Non-GAAP Measures" section in the "Q4/06 Supplementary Financial Information" available on www.cibc.com.

(4) 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 "Q4/06 Supplementary Financial Information" available on www.cibc.com.

n/m - not meaningful due to the net loss over the 12 month trailing period.