

CIBC

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+ accountability

CIBC First Quarter Investor Presentation

February 28, 2002

The CIBC logo is displayed in a light gray, serif font against a dark gray background. The background features a curved, lighter gray band that sweeps across the top of the slide.

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+ a c c o u n t a b i l i t y

CIBC Overview

John S. Hunkin
Chairman and Chief Executive Officer

CIBC

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First Quarter, 2002 Financial Review

Tom Woods

Executive Vice-President
Chief Financial Officer

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CIBC - Q1 Financial Highlights

■ EPS⁽¹⁾

– Reported EPS	\$0.87
<u>Plus</u> : Merrill Lynch Integration Costs	<u>0.08</u>
– Adjusted EPS	\$0.95
<u>Plus</u> : Impact of Amicus	<u>0.18</u>
– Operating EPS	<u>\$1.13</u>
ROE	17.2%
NIX Ratio	63.8%

■ Loan Loss Provision

- Specific provision = \$540MM, up from \$403MM in Q4/01

■ Strong Balance Sheet

- Gross impaired loans = \$2,070MM, up from \$1,702MM in Q4/01
- Net impaired loans = (\$284)MM
- GLL Allowance = 0.97% of RWA's
- Tier 1 Ratio = 9.1%
- Unrealized gains = \$1.16B

Note: Adjusted and operating results do not have a standardized meaning under GAAP and, consequently, may not be comparable to similar measures used by other companies.

(1) Diluted.

CIBC - Quarterly Income Statement (Reported)

(C\$MM) (TEB)	F '01				F '02
	Q1	Q2	Q3	Q4	Q1
Total Revenue	2,952	2,755	2,900	2,699	3,078
Total Non-Interest Expenses	1,985	1,886	2,072	2,283	2,129
Operating Income	967	869	828	416	949
Provision for Credit Losses	190	253	254	403	540
Net Income Before Tax	777	616	574	13	409
Taxes and Minority Interest	262	147	114	(229)	54
Net Income After Tax	515	469	460	242	355

CIBC - Quarterly Financial Highlights (Reported)

	F '01				F '02
	Q1	Q2	Q3	Q4	Q1
Net Income (C\$MM)	\$515	\$469	\$460	\$242	\$355
EPS (\$ Diluted)	\$1.27	\$1.15	\$1.13	\$0.56	\$0.87
ROE	20.1%	18.4%	17.4%	8.5%	13.2%
Efficiency Ratio	67.2%	68.5%	71.4%	84.6%	69.2%
Tier 1 Ratio	9.1%	9.1%	9.3%	9.0%	9.1%

CIBC - Q1 Net Income

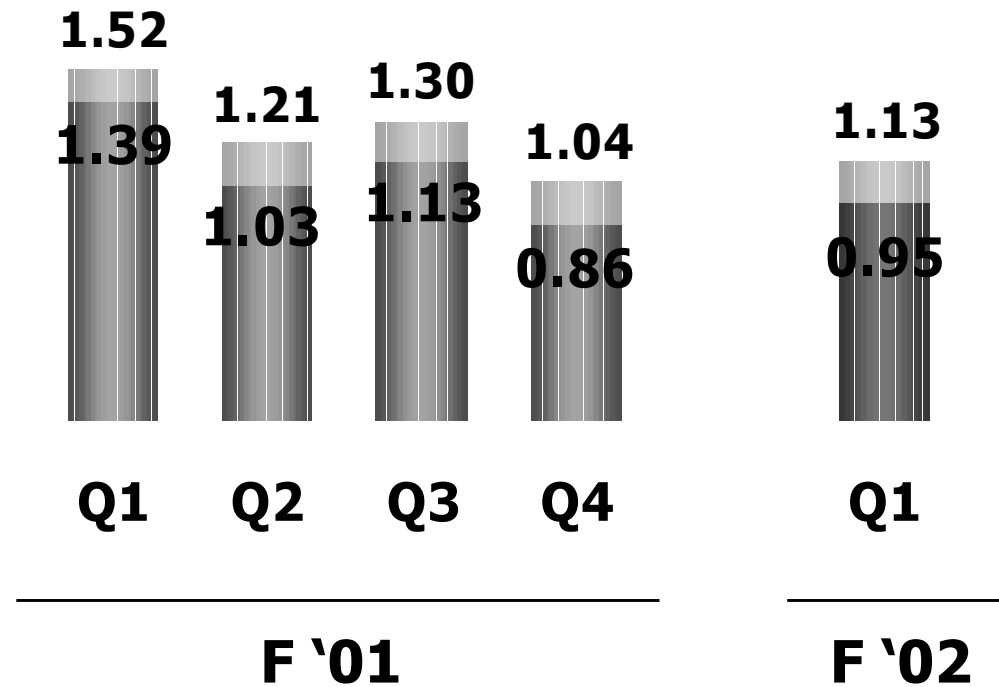
	NIAT _____ (C\$MM)	EPS ⁽¹⁾ _____ (C\$)
Q1 Net Income (Reported)	355	0.87
<u>Plus: Merrill Lynch Integration Costs</u>	<u>31</u>	<u>0.08</u>
Q1 Net Income (Adjusted)	386	0.95
<u>Plus: Impact of Amicus</u>	<u>67</u>	<u>0.18</u>
Q1 Net Income (Operating)	453	1.13

(1) Diluted.

CIBC - Operating EPS⁽¹⁾

(C\$)

Amicus
Impact



Note: Adjusted for the items shown in Appendix 1.

(1) Diluted.

CIBC - Operating NIAT Components

(C\$MM)	F '01				F '02
	Q1	Q2	Q3	Q4	Q1
Retail Products ⁽¹⁾	162	149	160	187	220
Retail Markets ⁽²⁾	75	50	47	45	44
Wealth Management	110	75	68	56	84
CIBC World Markets	271	195	229	134	141
Other	(8)	23	19	(1)	(36)
CIBC	610	492	523	421	453

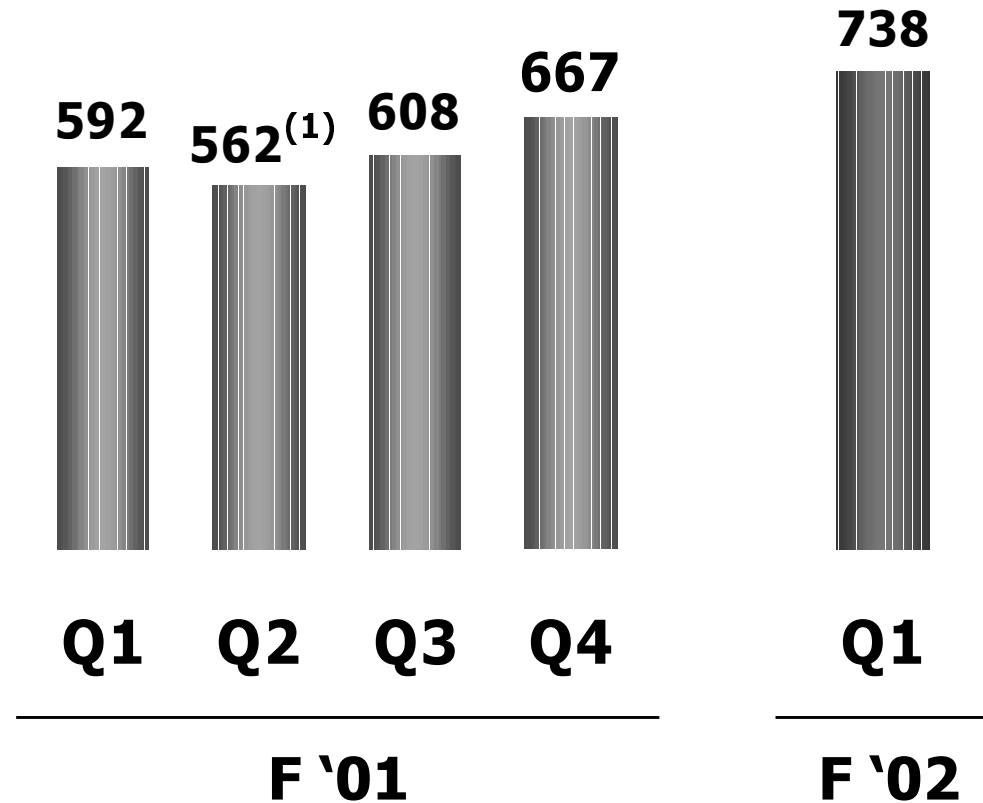
Note: Adjusted for items shown in Appendix 1. Due to the realignment of business lines between Retail Products and Retail Markets, prior periods have been restated.

(1) Formerly Electronic Commerce.

(2) Formerly Retail & Small Business Banking.

Retail Products - Revenues

(C\$MM)



Note: Retail Products, formerly Electronic Commerce, has been realigned in conjunction with Retail Markets, formerly Retail & Small Business Banking, to include Retail & Small Business Lending and to exclude Deposits & Payments. All prior period results have been restated to reflect these changes.

⁽¹⁾ Excluding \$58MM (pre-tax) gain on sale of Merchant Card Services.

Retail Products - Revenue Components

(C\$MM)	F '01				F '02
	Q1	Q2	Q3	Q4	Q1
Cards	260	254 ⁽¹⁾	266	290	307
Mortgages ⁽²⁾	108	104	128	139	164
Lending Products	162	155	155	162	172
Insurance	13	12	13	12	15
Other	49	37	46	64	80
	592	562	608	667	738

Note: Revenues are net of payments made to the customer segments (Imperial Service, Retail (Convenience), Small Business), which aggregated to C\$136MM in Q1/02. See page 6 of the Supplementary Financial Information.

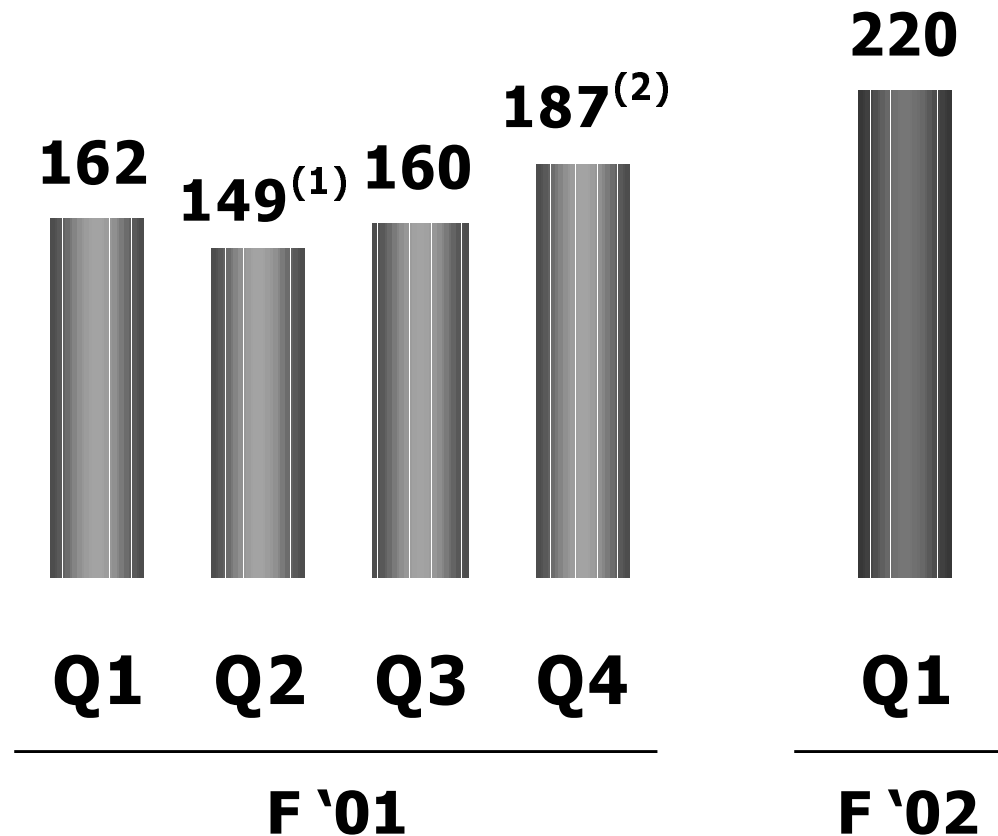
Lending Products = Product group for retail loan portfolio for Imperial Service, Retail Convenience and Small Business Customer segments, as well as the Student Loan portfolio.

(1) Excluding \$58MM (pre-tax) gain on sale of Merchant Card Services.

(2) Restated to exclude PCF Mortgages, which are now in Amicus.

Retail Products - NIAT

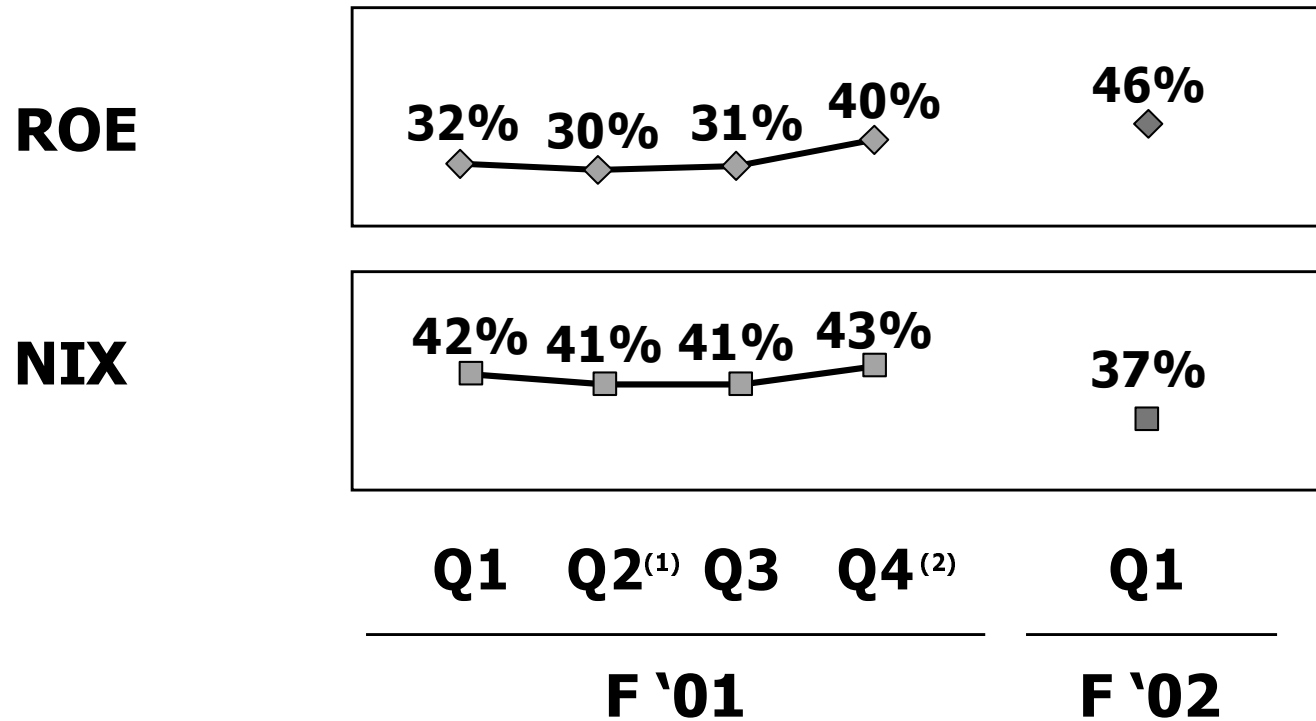
(C\$MM)



(1) Excluding \$43MM (after-tax) gain on sale of Merchant Card Services.

(2) Excluding \$17MM (after-tax) restructuring charge.

Retail Products - ROE & NIX Ratio

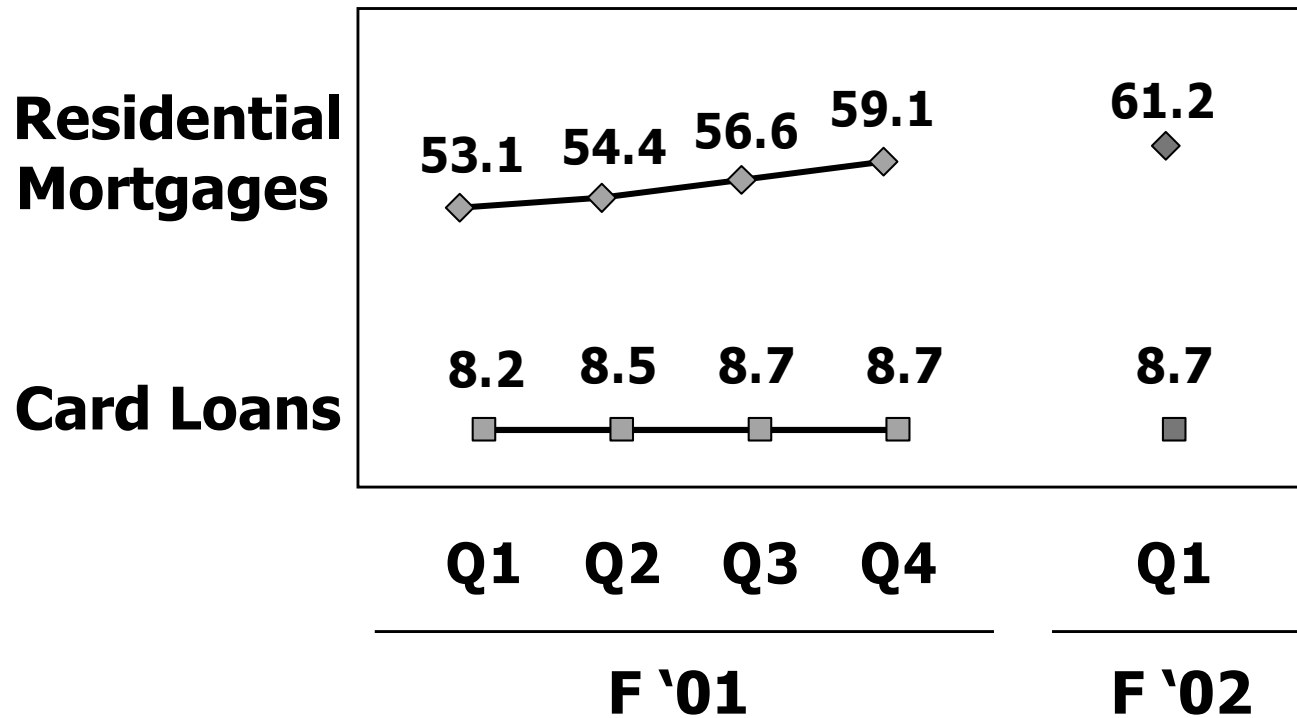


(1) Excluding \$58MM (pre-tax) gain on sale of Merchant Card Services.

(2) Excluding \$31MM (pre-tax) restructuring charge.

Retail Products - Cards & Mortgages

(C\$B)



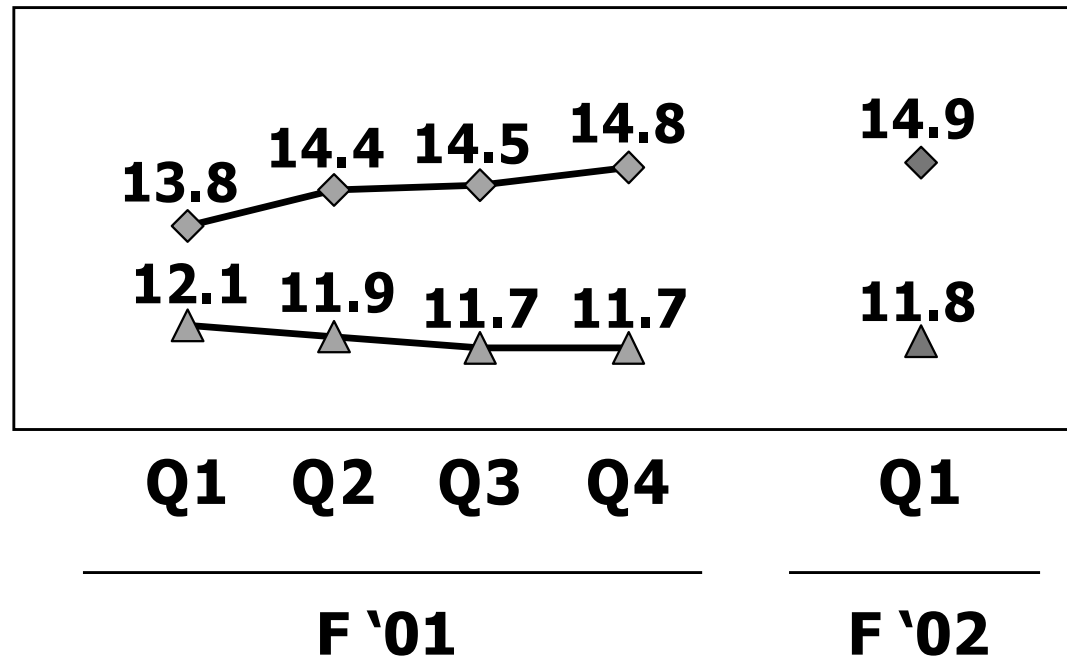
Note: Includes securitized assets.

(C\$B)

Retail Products - Loan Balances

Personal Loans (1)

Small Bus. Loans (2)

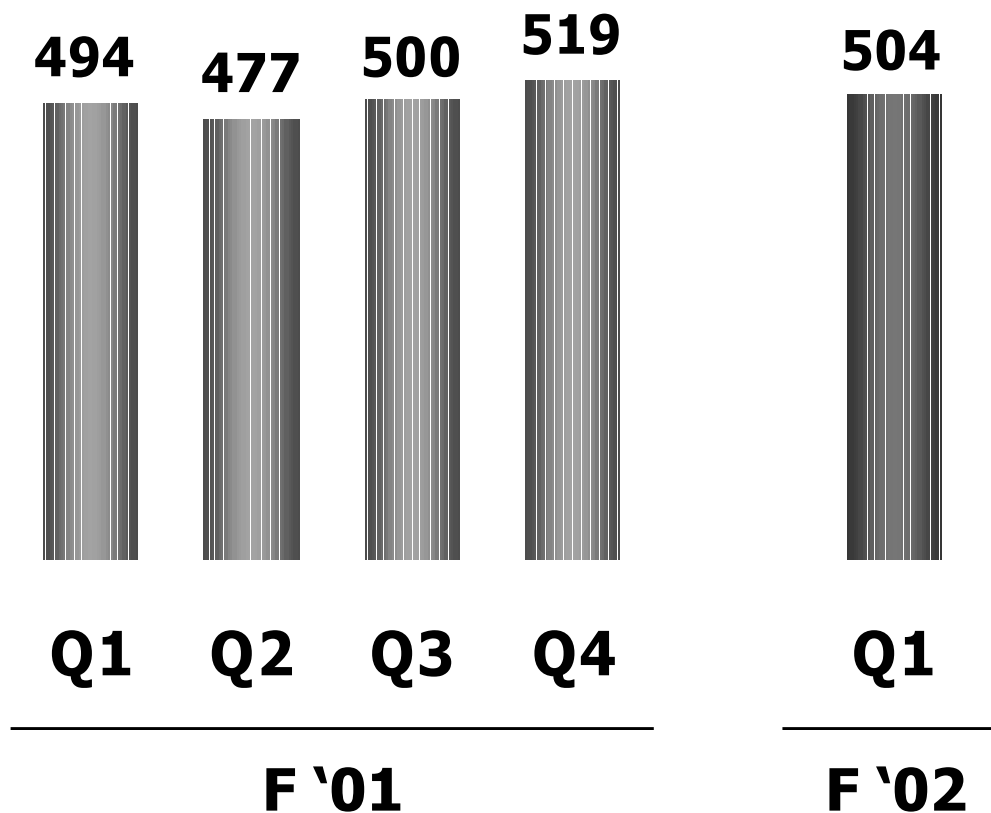


(1) Personal loans excluding student and dealer plan loans.

(2) Small Business loans excluding dealer plan loans.

Retail Markets - Revenues

(C\$MM)



Note: Retail Markets, formerly Retail & Small Business Banking, has been realigned in conjunction with Retail Products, formerly Electronic Commerce, to exclude Retail & Small Business Lending and to include Deposits & Payments. All prior period results have been restated to reflect these changes.

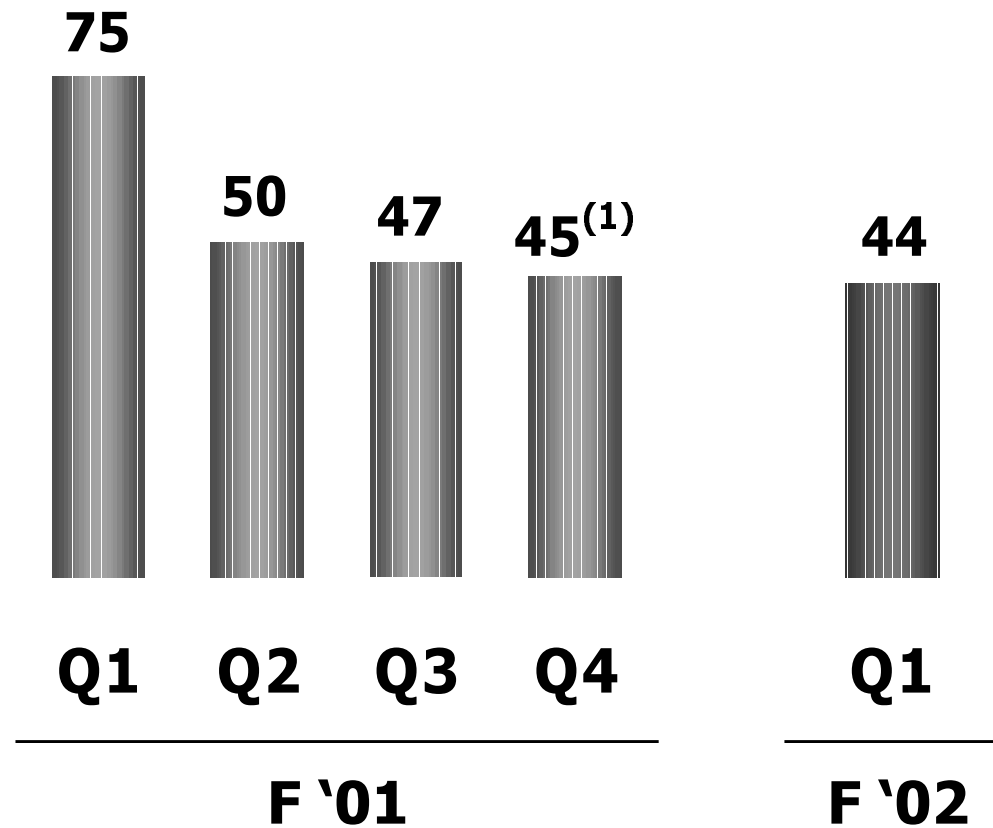
Retail Markets - Revenue Components

(C\$MM)	F '01				F '02
	Q1	Q2	Q3	Q4	Q1
Retail Banking	245	244	249	255	246
Small Business Banking	169	160	167	165	171
West Indies	71	67	70	73	75
Other	9	6	14	26	12
	494	477	500	519	504

Retail Banking = Convenience Customer segment (revenue sharing arrangements with product groups).
 Small Business Banking = A distinct customer segment (revenue sharing arrangements with product groups). 17

Retail Markets - NIAT

(C\$MM)

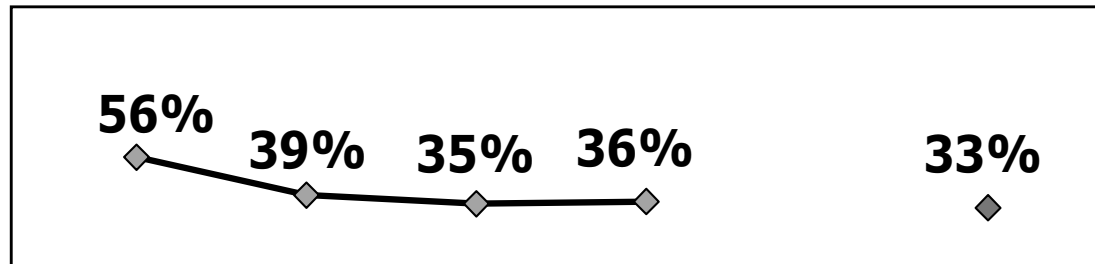


Note: Revenue growth in latter part of 2001 was more than offset by increased investment in technology and people to support brand promise initiatives and technology upgrades in branches.

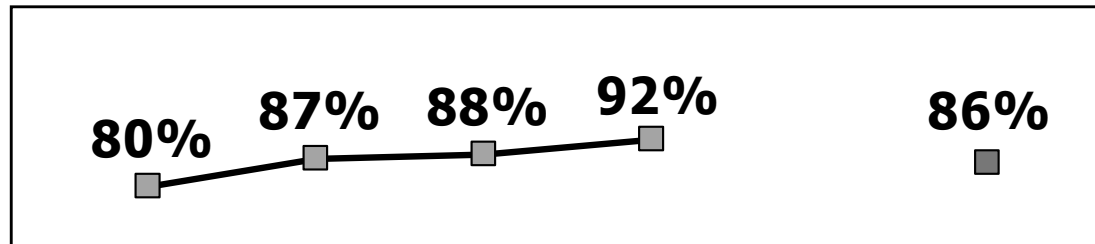
⁽¹⁾ Excluding \$17MM (after-tax) restructuring charge.

Retail Markets - ROE & NIX Ratio

ROE



NIX



Q1 Q2 Q3 Q4⁽¹⁾

Q1

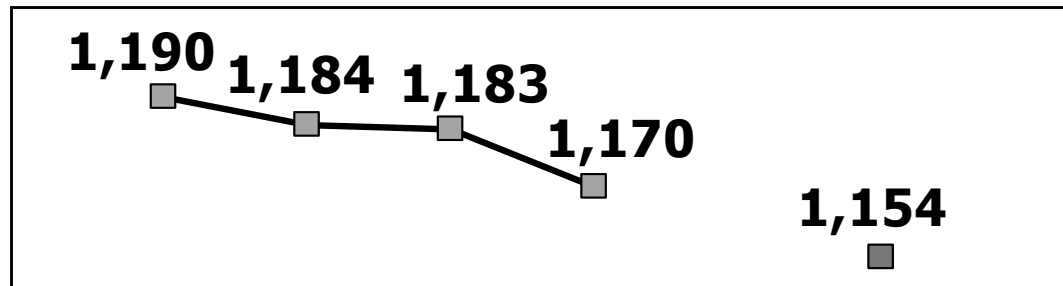
F '01

F '02

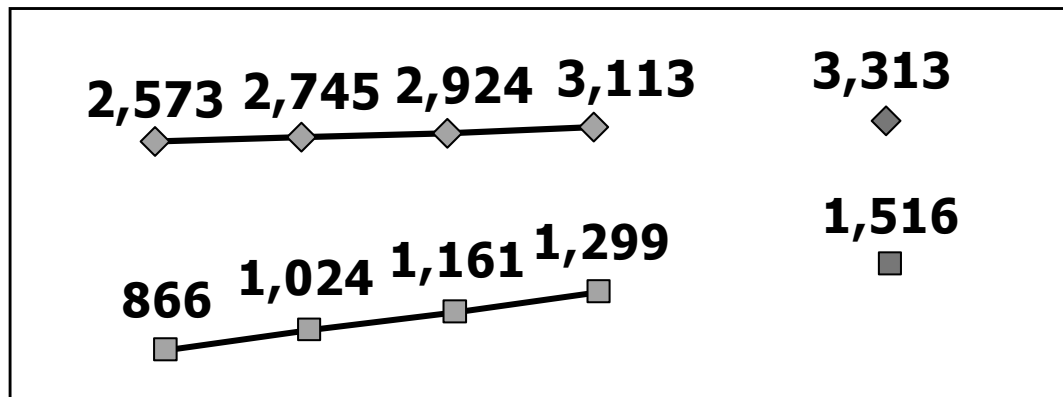
(1) Excluding \$29MM (pre-tax) restructuring charge.

Retail Markets - Branches & Customers (000's)

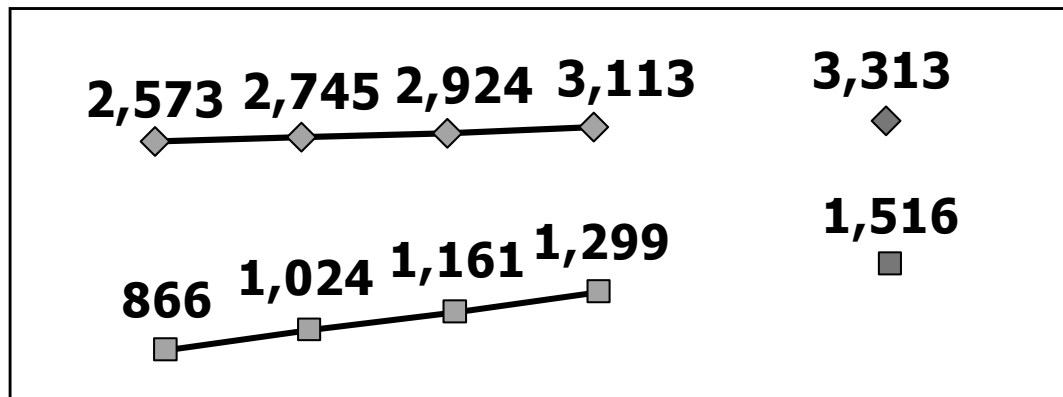
**Number of
Branches
in Canada**



**Telephone
Banking**



PC Banking



Q1

Q2

Q3

Q4

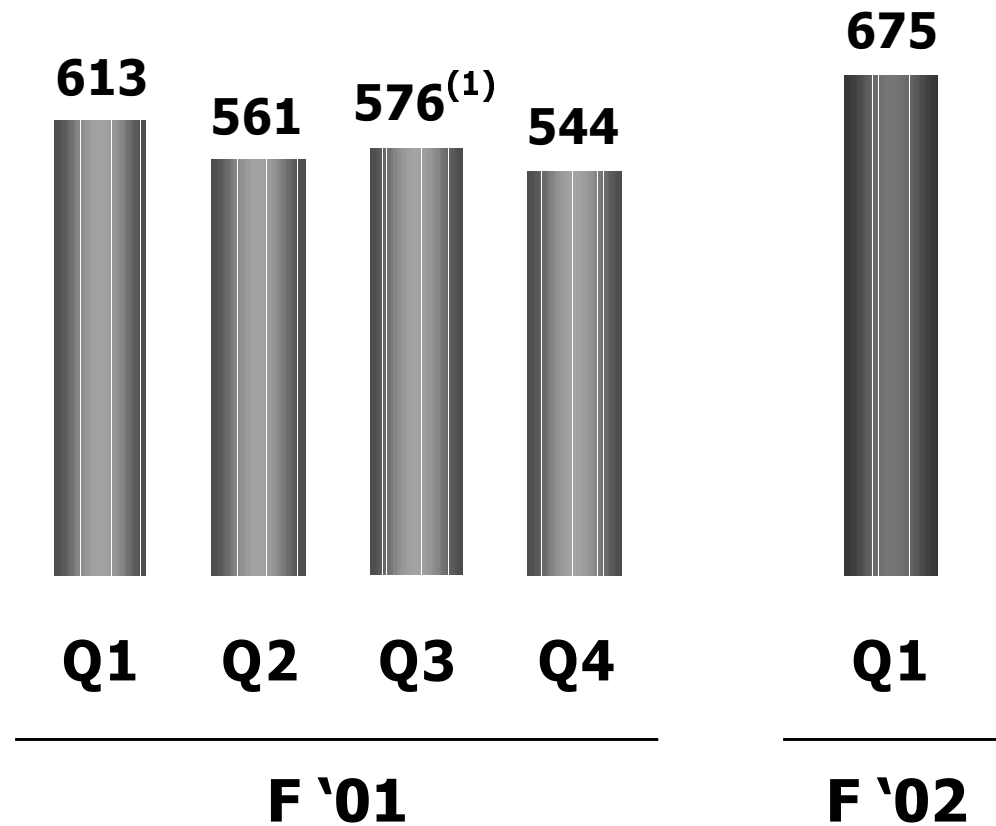
Q1

F '01

F '02

Wealth Management - Revenues

(C\$MM)



(1) Excluding \$22MM (pre-tax) gain on sale of Guernsey private banking business.

Wealth Management - Revenue Components

(C\$MM)	F '01				F '02
	Q1	Q2	Q3	Q4	Q1
Private Client Investment	266	248	238	225	301
Imperial Service	143	160	168	156	158
Wealth Products	153	111	116	106	148
Global Private Banking	34	30	31 ⁽¹⁾	28	34
Other	17	12	23	29	34
	613	561	576	544	675

Private Client = Full Service Brokerage (Canada and the U.S.).

Imperial Service = High Value Customer segment (revenue sharing arrangements with product groups).

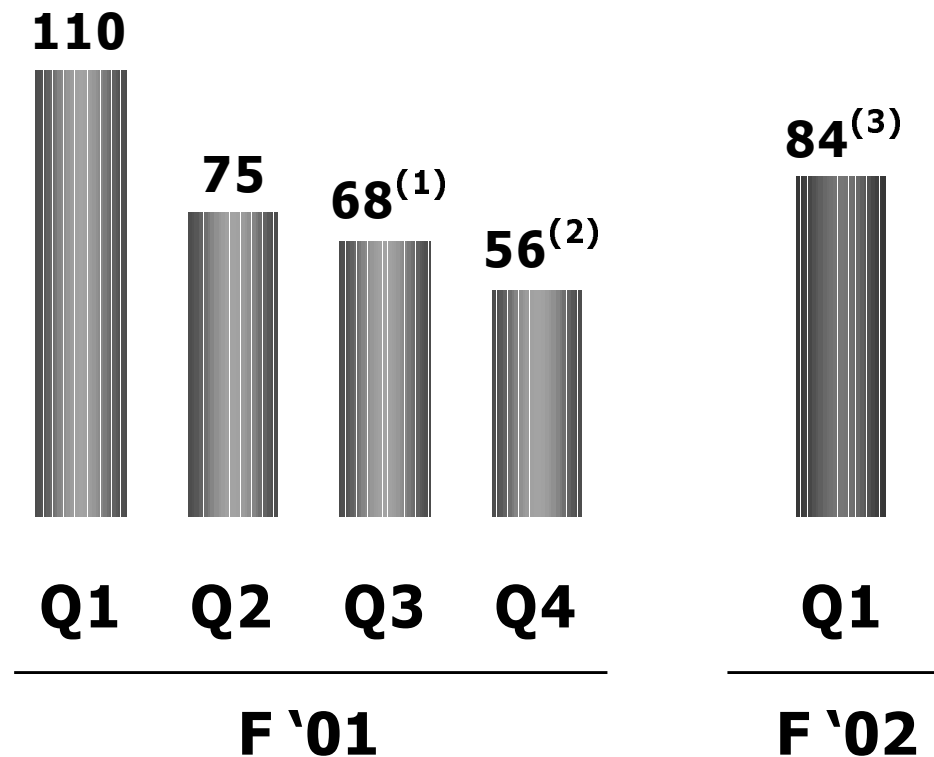
Wealth Products = Mutual Funds, Discount Brokerage, GICs, Investment Management Services product groups, and Asset Management.

Note: Prior results have been restated to conform with the presentation used in the current period.

⁽¹⁾ Excluding \$22MM (pre-tax) gain on sale of Guernsey private banking business.

Wealth Management - NIAT

(C\$MM)

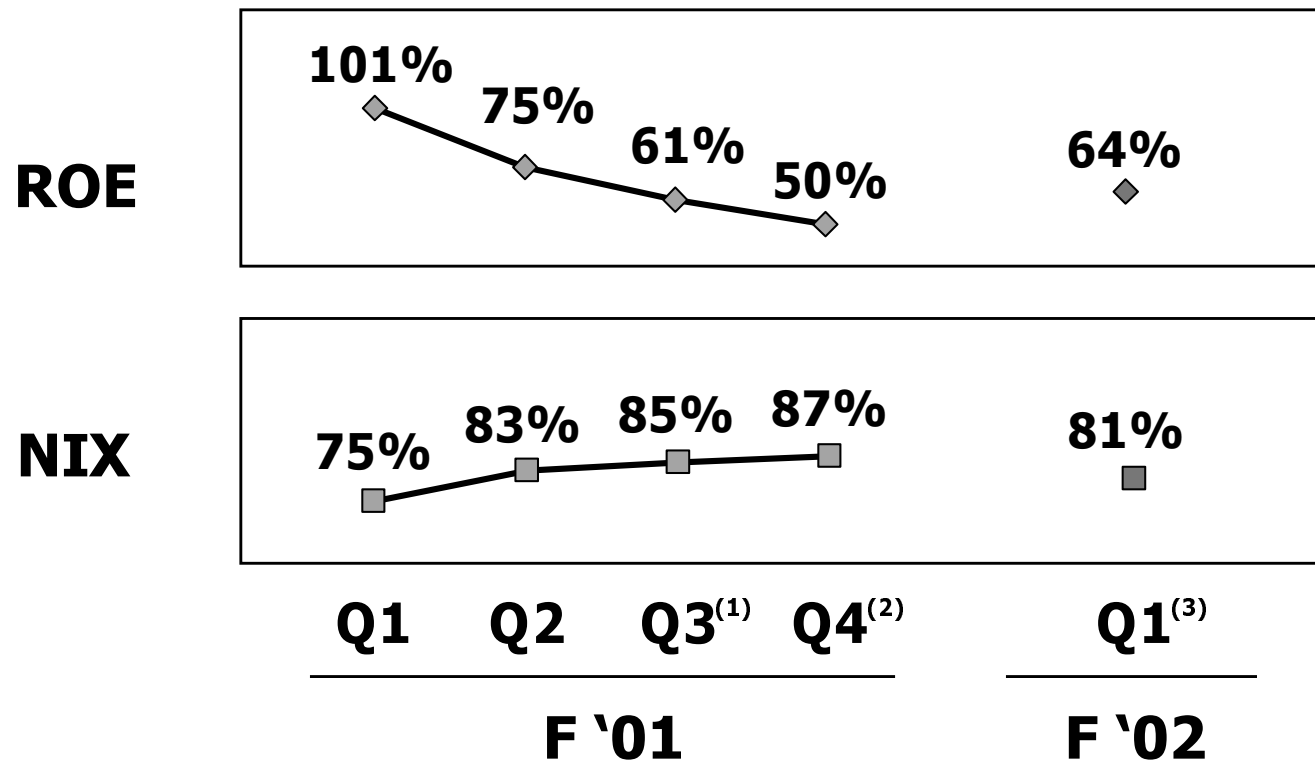


(1) Excluding \$22MM (after-tax) gain on sale of Guernsey private banking business.

(2) Excluding \$20MM (after-tax) restructuring charge.

(3) Excluding \$31MM (after-tax) charge for Merrill Lynch integration.

Wealth Management - ROE & NIX Ratio



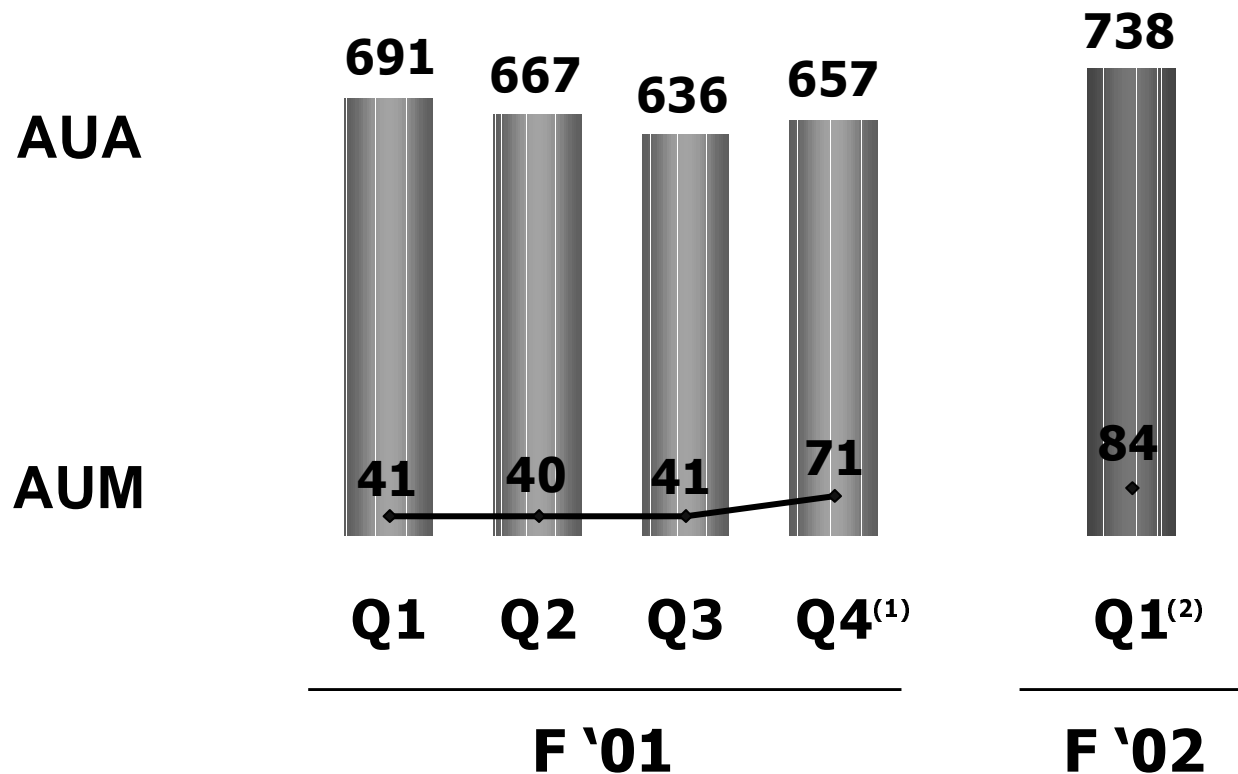
(1) Excluding \$22MM (pre-tax) gain on sale of Guernsey private banking business.

(2) Excluding \$33MM (pre-tax) restructuring charge.

(3) Excluding \$50MM (pre-tax) charge for Merrill Lynch integration.

Wealth Management - AUA & AUM

(C\$B)



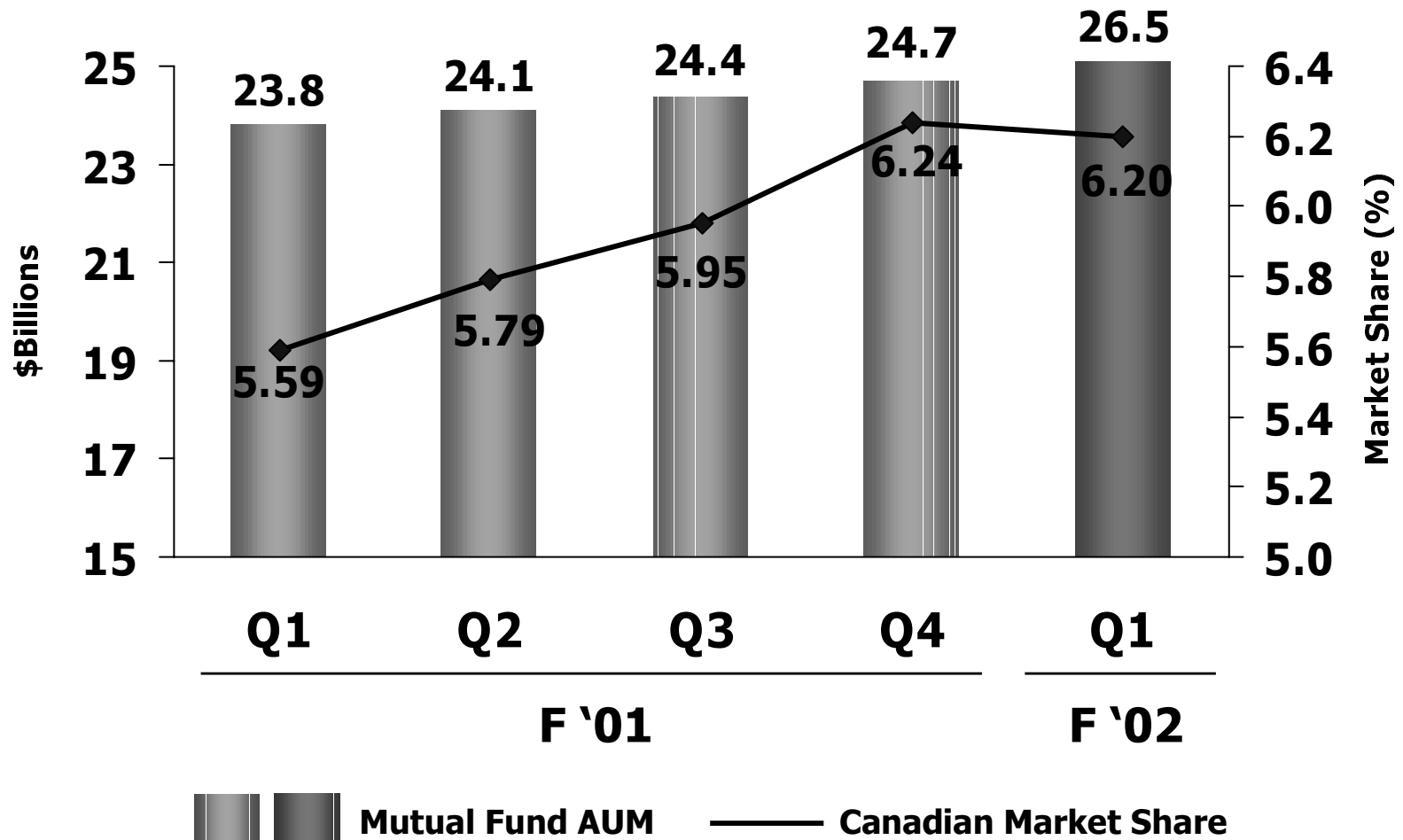
Note: AUA includes Custodial Services assets administered (not part of Wealth Management).

See page 16 of the Supplementary Financial Information.

(1) Increase in AUM related to TAL Global Asset Management.

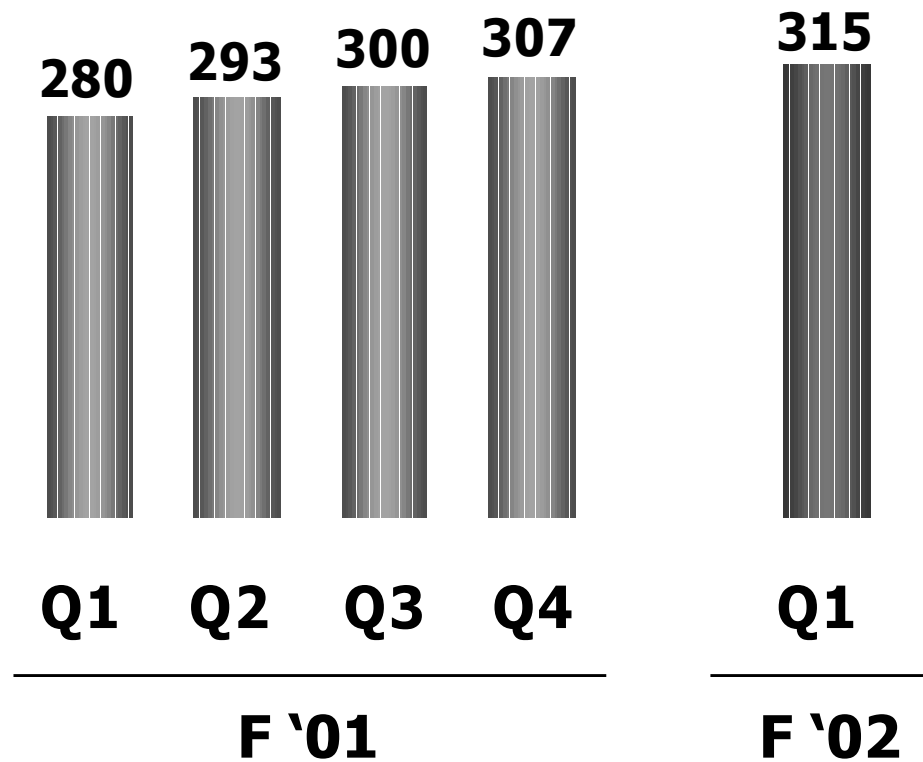
(2) Increase in AUM, AUA related to Merrill Lynch acquisition.

Mutual Fund AUM & Market Share



Source: Investment Funds Institute of Canada (IFIC).

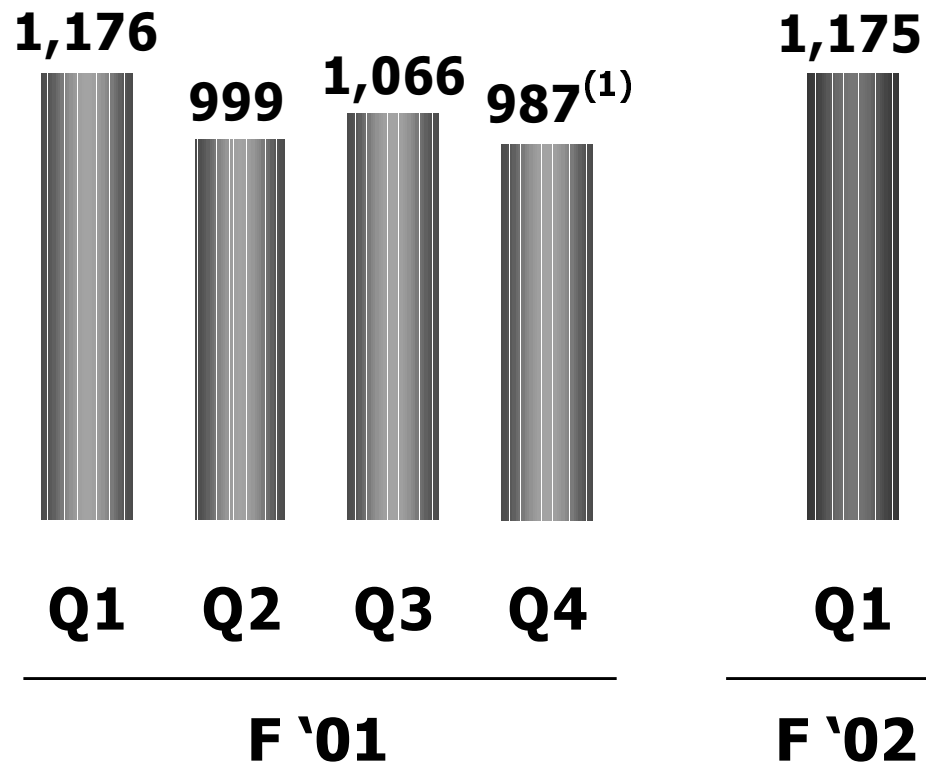
Discount Brokerage - Active Accounts (000's)



Note: Average over the quarter.

CIBC World Markets - Revenues

(C\$MM)



⁽¹⁾ Excluding \$162MM (pre-tax) loss on bulk sale of U.S. corporate loans.

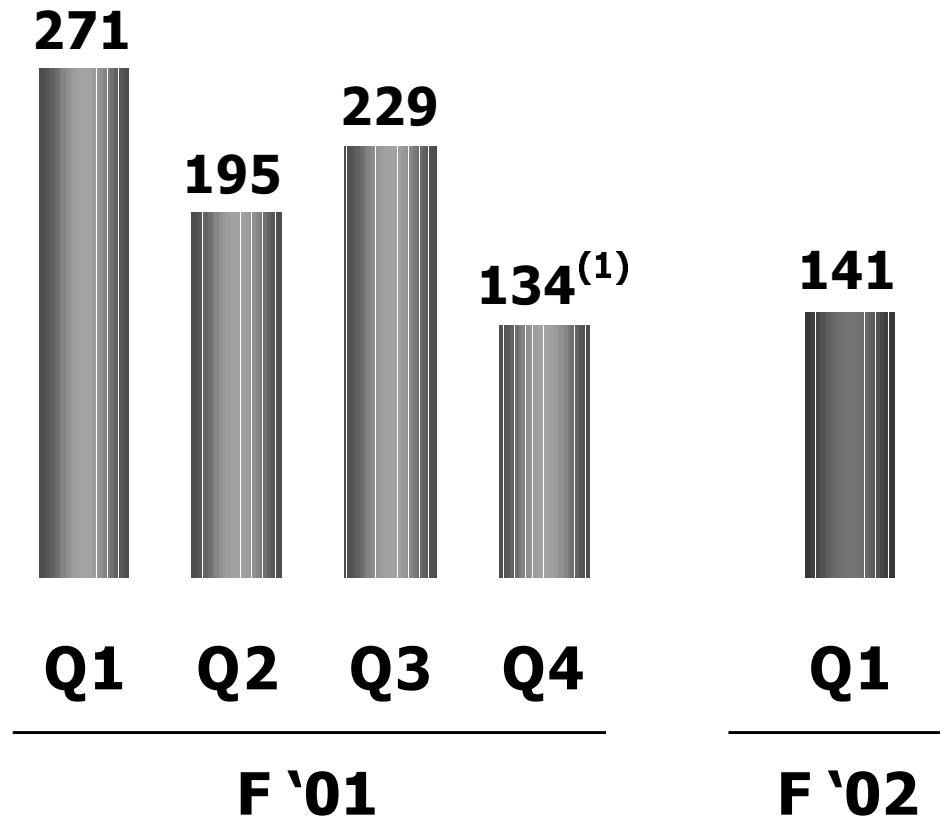
CIBC World Markets - Revenue Components

(C\$MM)	F '01				F '02
	Q1	Q2	Q3	Q4	Q1
Capital Markets	498	351	365	320	438
Investment Banking & Credit Products	429	398	480	329 ⁽¹⁾	333
Merchant Banking	143	143	103	180	303
Commercial Banking	124	118	125	114	112
Other	(18)	(11)	(7)	44	(11)
	<u>1,176</u>	<u>999</u>	<u>1,066</u>	<u>987</u>	1,175

⁽¹⁾ Excluding \$162MM (pre-tax) loss on bulk sale of U.S. corporate loans.

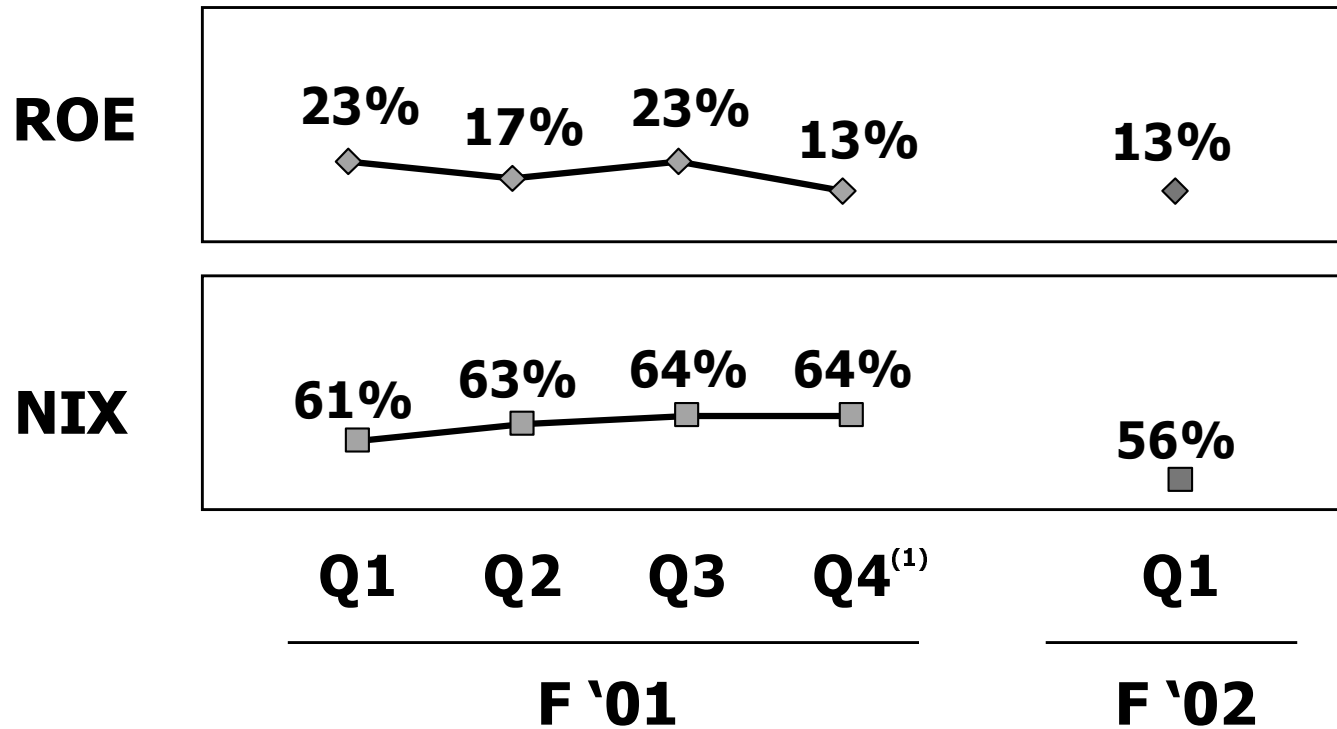
CIBC World Markets - NIAT

(C\$MM)



⁽¹⁾ Excluding \$37MM (after-tax) restructuring charge, \$94MM (after-tax) loss on bulk loan sale, \$138MM (after-tax) gain from loans & leases restructuring, and \$28MM (after-tax) specific provision increase.

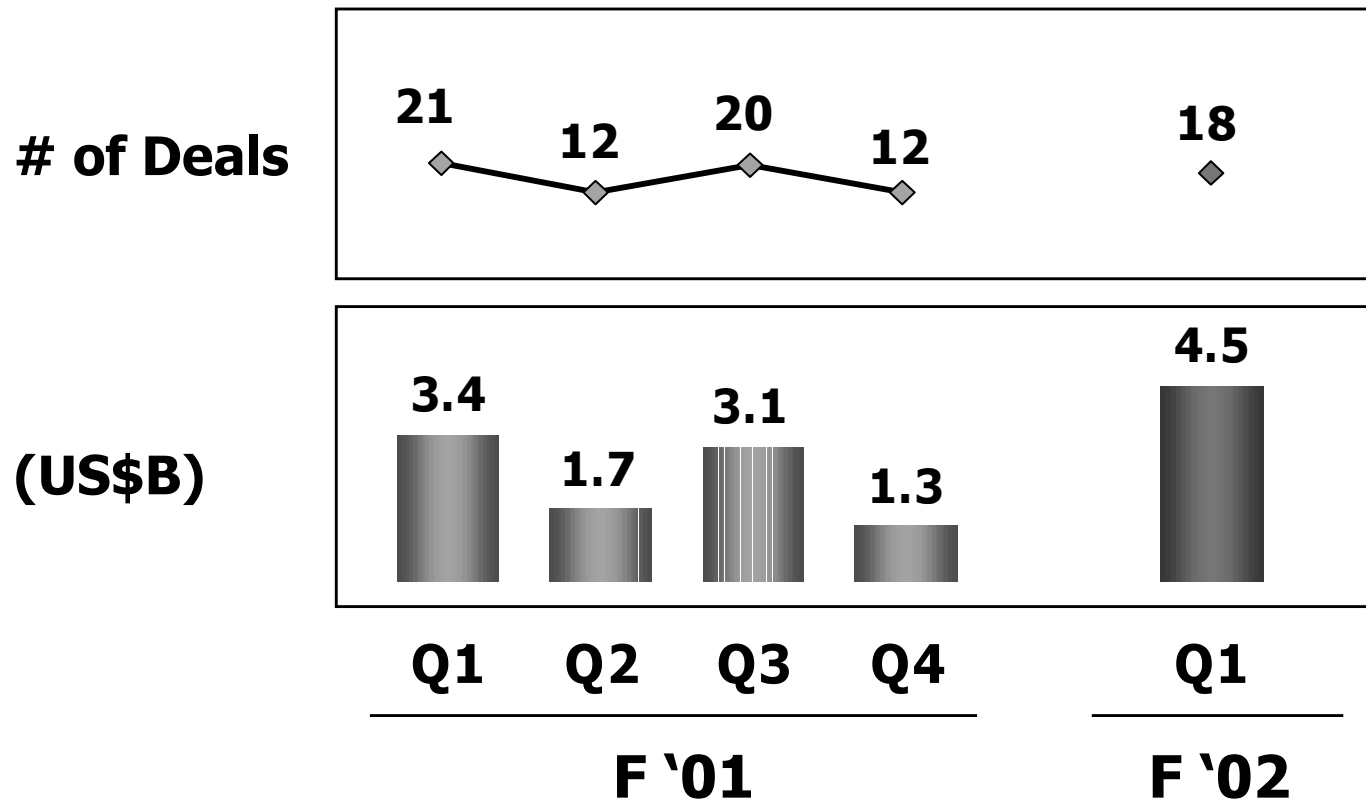
CIBC World Markets - ROE & NIX Ratio



⁽¹⁾ Excluding \$63MM (pre-tax) restructuring charge, \$162MM (pre-tax) loss on bulk loan sale, \$8MM (pre-tax) loss on loans & leases restructuring, and \$48MM (pre-tax) specific provision increase.

CIBC World Markets - U.S. Investment Banking

■ Equity Offerings



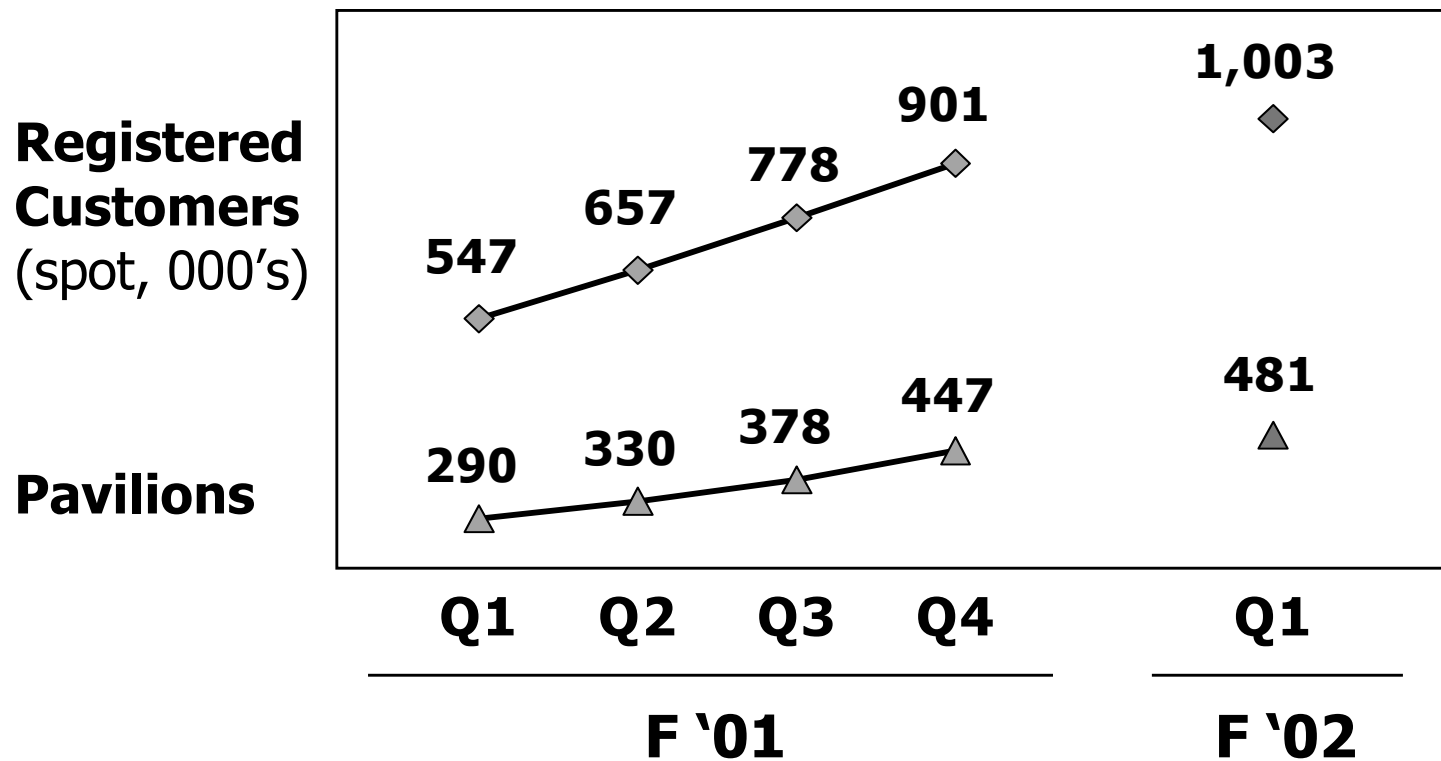
Note: Lead and Co-lead managed equity offerings.

Amicus - Quarterly Income Statement

(C\$MM) (TEB)	F '01				F '02
	Q1	Q2	Q3	Q4	Q1
Total Revenue	28	33	48	39	46
Total Non-Interest Expenses	109	138	148	143 ⁽¹⁾	144
Operating Income	(81)	(105)	(100)	(104)	(98)
Provision for Credit Losses	1	3	3	3	5
Net Income Before Tax	(82)	(108)	(103)	(107)	(103)
Taxes and Minority Interest	(32)	(42)	(39)	(39)	(36)
Net Income After Tax	(50)	(66)	(64)	(68)	(67)

⁽¹⁾ Excluding \$40MM (pre-tax), \$26MM (after-tax) restructuring charge.

Amicus - Growth Metrics



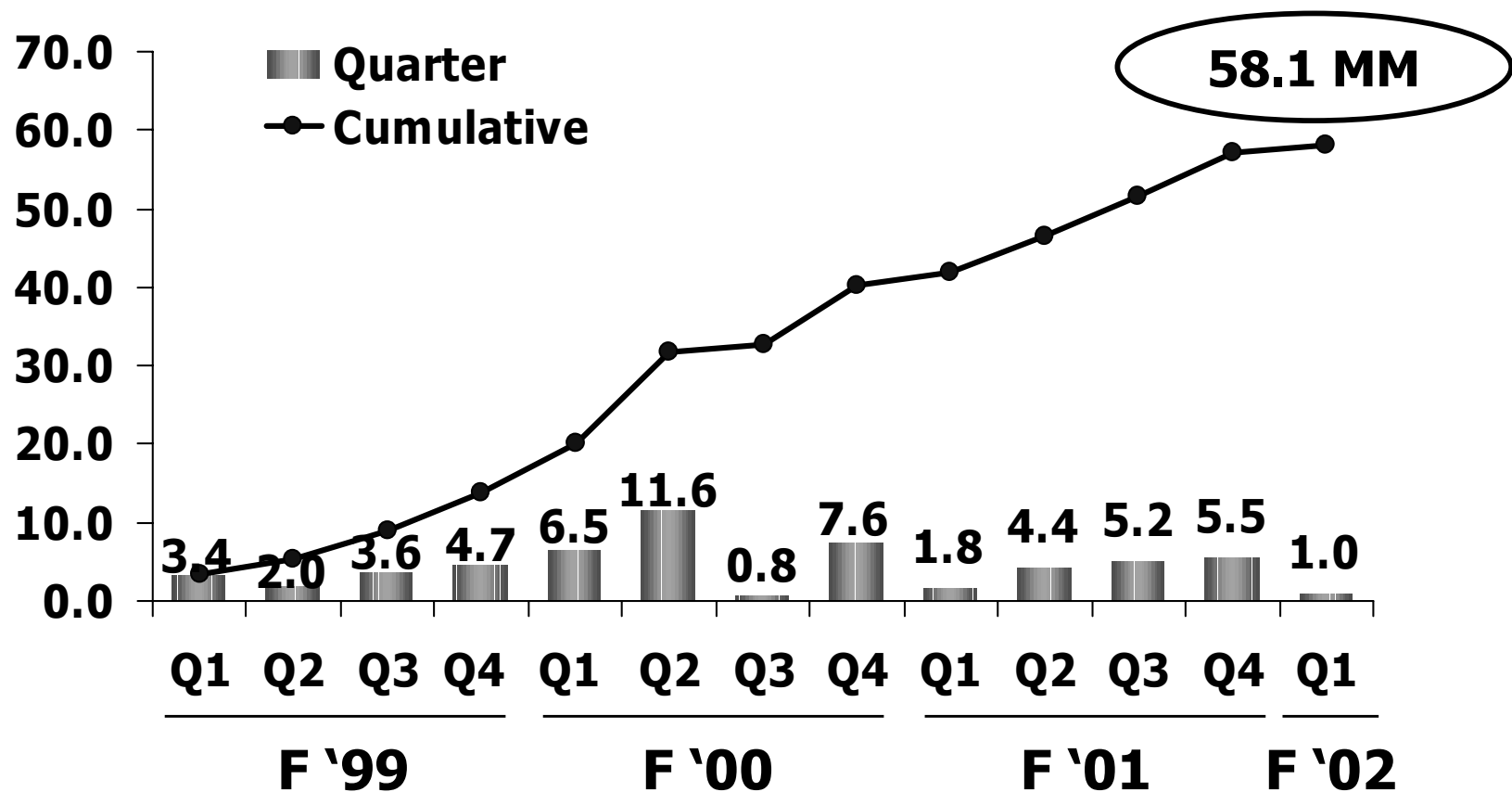
CIBC - Competitive Balance Sheet Measures

(C\$MM)	Tier 1 Ratio	Unrealized Gains	General Provision	GA as % of RWA's	Net Impaired Loans
CIBC	9.1%	1,155	1,250	0.97%	(284)
Bank Peer Group	8.8%	356	1,310	0.88%	167

Note: Bank Peer Group consists of Q1/02 actual information for RBC, BMO and TD, and Q4/01 actual information for BNS.

CIBC - Share Repurchase Activity

(MM)



Note: As of Jan. 31/02 CIBC had 362.9MM shares outstanding.

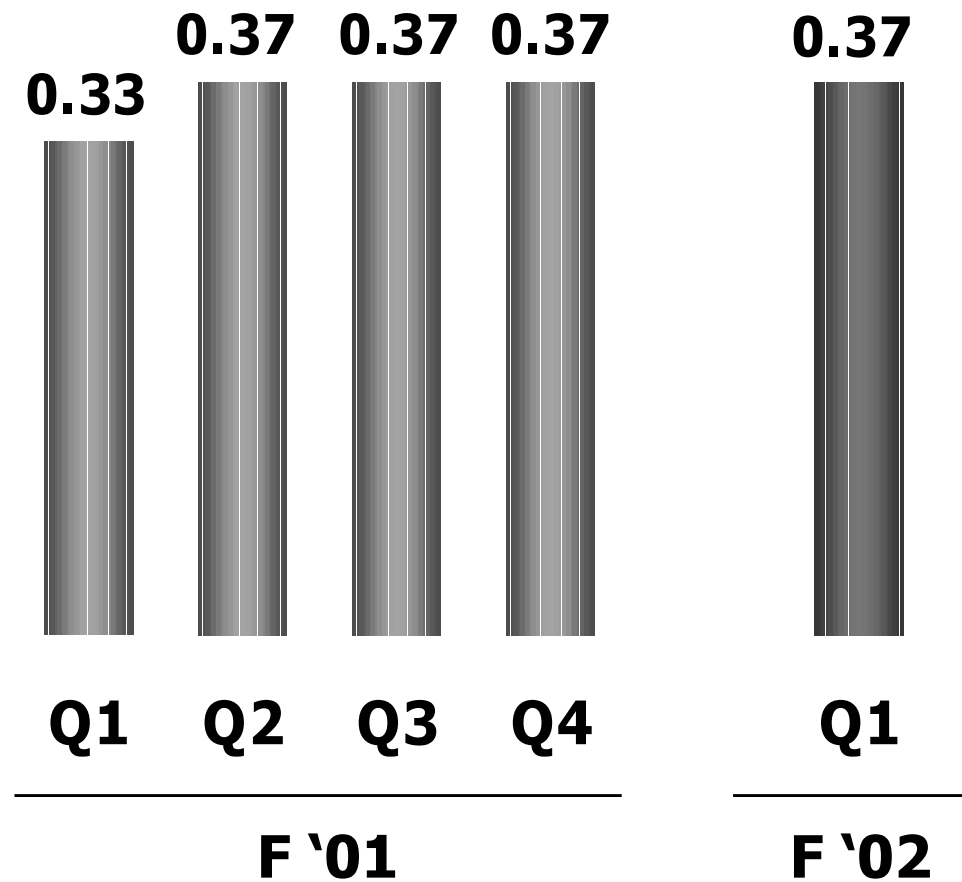
CIBC - Performance vs. Objectives

Objective	Measure	Year-to-date Performance
Share Price	Best total return to shareholders, beginning November 1, 1999	Best; Up 83.6% (From Nov. 1/99)
Return on Equity	18% by 2002	17.2% ⁽¹⁾
EPS (FD) Growth	15% per year	Down 26% ⁽¹⁾
Efficiency	NIX of 60% by 2002	63.8% ⁽¹⁾
Capital Strength	Tier 1: 8.5% - 9.5% Total: 11.0% - 12.5%	9.1% 12.1%

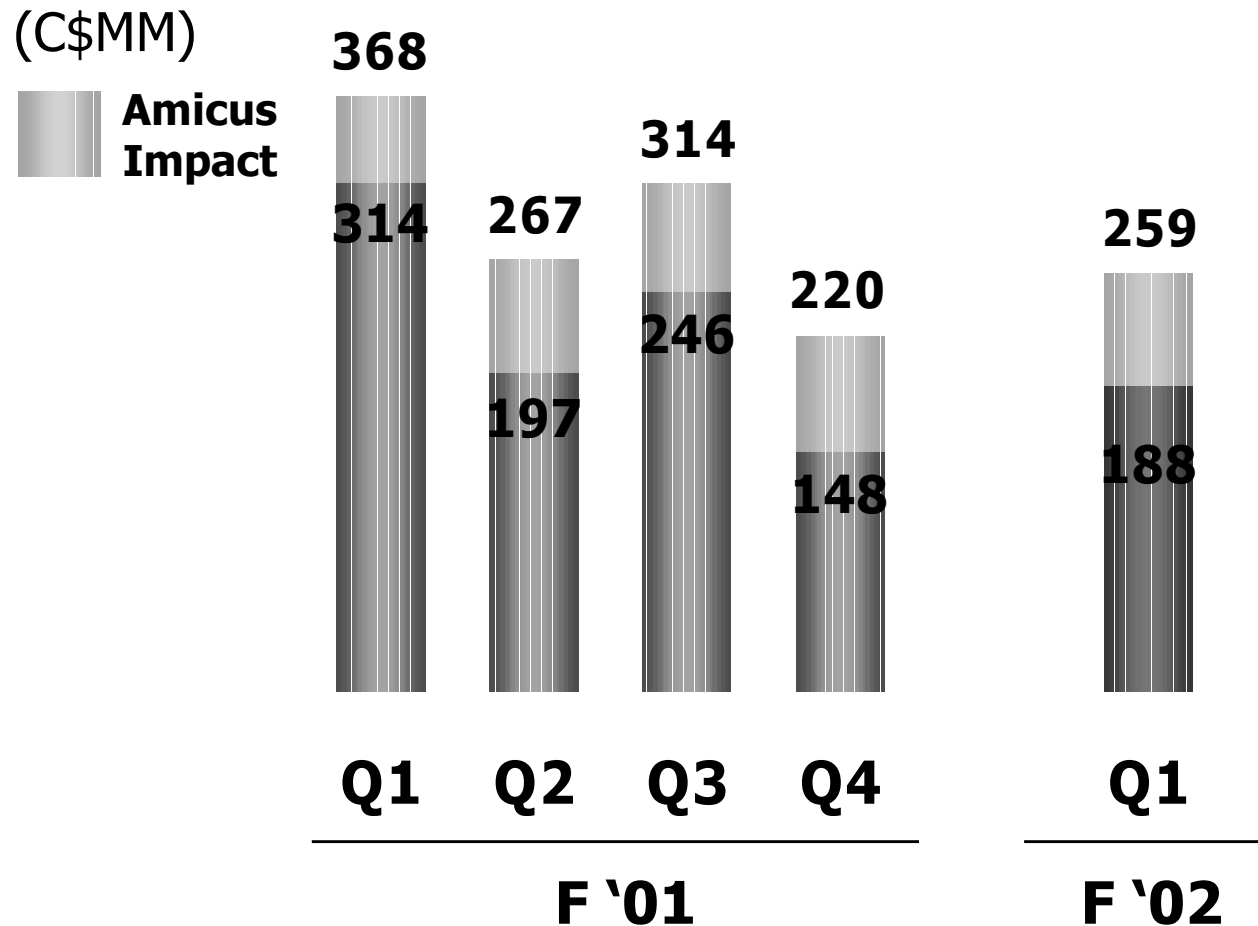
⁽¹⁾ Operating.

Common Share Dividends

(C\$ per share)



Economic Value Added[®] - Core Operations



Note: Economic Value Added is a registered trademark of Stern, Stewart & Co. in the United States, Canada and throughout the world.
Adjusted for items shown in Appendix 1.

Economic Value Added® - Core Operations

(C\$MM)	F '01				F '02
	Q1	Q2	Q3	Q4	Q1
Retail Products	98	91	98	133	169
Retail Markets	57	35	32	30	30
Wealth Management	96	63	55	41	70
World Markets	129	63	116	22	32
Amicus	(54)	(70)	(68)	(72)	(71)
Other ⁽¹⁾	(12)	15	13	(6)	(42)
Total CIBC	314	197	246	148	188
Less: Amicus	(54)	(70)	(68)	(72)	(71)
Total CIBC - excl. Amicus	368	267	314	220	259

Note: Economic Value Added is a registered trademark of Stern, Stewart & Co. in the United States, Canada and throughout the world.

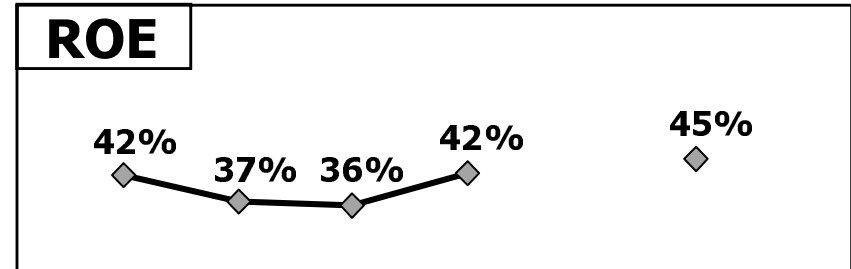
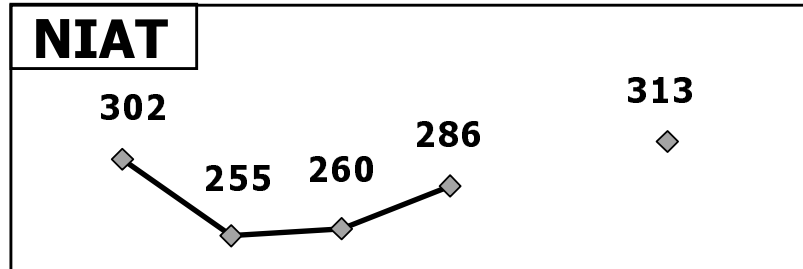
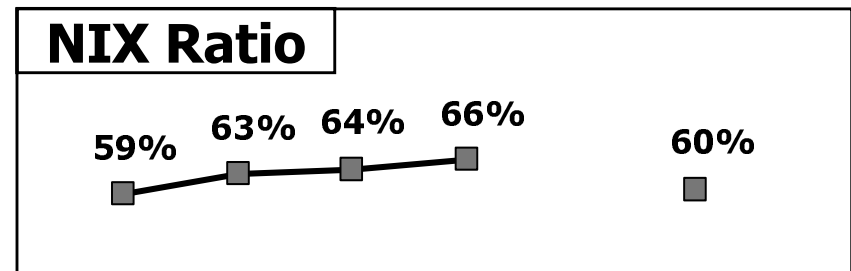
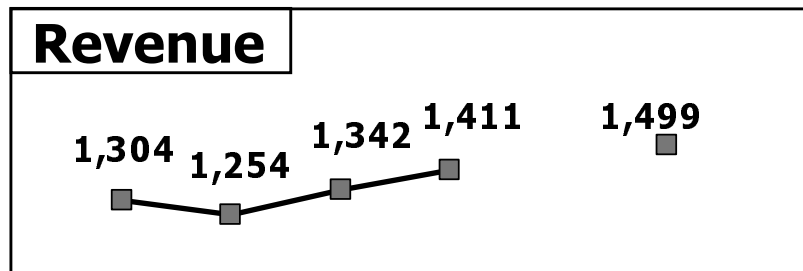
Adjusted for items shown in Appendix 1.

⁽¹⁾ Other comprises Corporate Development and certain unallocated revenues and expenses of Treasury, Balance Sheet, & Risk Management and Administration.

Pure Retail Business

Includes only Retail & Small Business Banking, Imperial Service, Insurance, Mortgages, Cards and GICs.⁽¹⁾

(C\$MM)



Q1 Q2 Q3 Q4 Q1
F'01 F'02

Q1 Q2 Q3 Q4 Q1
F'01 F'02

Notes: Normalized for: restructuring and asset sales.

⁽¹⁾ i.e. excludes Amicus, Full Service Brokerage, Asset Management, Discount Brokerage, Mutual Funds/Pooled Funds & Global Private Banking.

Acquisition of Merrill Lynch Retail Business - Update

	<u>Merrill Lynch</u>	<u>Combined</u> (Canada Only)
Financial Consultants	933	1,654
Client Assets	\$50B	\$90B
Asset Management	\$8B	\$39B
Closing	December 28, 2001 for ML Private Client January 31, 2002 for ML Investment Managers	
Purchase Price	\$626MM ⁽¹⁾	
Total Estimated Cost:		
▪ Retention/Share Programs	\$338MM (approx. 55% expensed in 2002)	
▪ Restructuring/Integration	\$49MM	
Q1/02 Charge	\$50MM	
Financing	Preferred Shares	
Impact on Cash EPS	2002 – Approx. (\$0.44) 2003 – Approx. \$0.01	

(1) Since Jan. 31/02, the purchase price has been adjusted from the \$655MM appearing in Note 5 of the Q1/02 Notes to the Interim Financial Statements, reflecting the updated number of Financial Consultants joining CIBC Wood Gundy.

Tax Position – Q1

	<u>NIBT</u>	<u>Taxes</u>	<u>Tax Rate</u>
Parent bank ⁽¹⁾	358	154	43%
Canadian subsidiaries ⁽¹⁾	143	56	39%
Foreign subsidiaries			
-high tax	(512)	(219)	43%
-mid tax	268	84	31%
-low tax	151	2	1%
TEB Adj. / Other	<u>(30)</u>	<u>(54)</u>	-
	<u>378</u>	<u>23</u>	

(1) Taxable equivalent basis (TEB).

Operating Costs

	2001		2002
	<u>Q1</u>	<u>Q4</u>	<u>Q1</u>
Reported Expense	1,985	2,283	2,129
Less:			
Restructuring Charges	-	207	-
Events of Sept. 11	-	7	-
Restructuring of US loans/leases	-	8	-
Merrill Lynch Acquisition Costs	-	-	50
	<u>1,985</u>	<u>2,061</u>	<u>2,079</u>
Amicus	109	143	144
Operating Expenses	<u>1,876</u>	<u>1,918</u>	<u>1,935</u>
Less:			
Variable/Incentive Comp.	519	406	494
Businesses Sold ⁽¹⁾	25	-	-
Businesses Bought ⁽²⁾	-	4	91
	<u>1,332</u>	<u>1,508</u>	<u>1,350</u>
Comparable Expenses	<u>1,332</u>	<u>1,508</u>	<u>1,350</u>
(Excluding tech project spending)	<u>1,296</u>	<u>1,407</u>	<u>1,305</u>

(1) Businesses Sold: Merchant Card Services and Guernsey.

(2) Businesses Bought: TAL and Merrill Lynch.

■ Retail Products

- Strong market share improvements in Cards and Mortgages
- First Canadian bank to offer both American Express and Visa

■ Retail Markets

- Strong deposits growth in Waive & Premium accounts
- Continued technology upgrades

■ Amicus

- 11% increase in customers QoQ

Q1 Highlights (continued...)

■ Wealth Management

- Acquired Merrill Lynch Canada retail brokerage
- Over 1,600 Financial Consultants in Canada

■ CIBC World Markets

- Strong trading revenues

■ Treasury, Balance Sheet, and Risk Management

- Bought back 1.0MM shares
- Sold \$272MM of non-performing loans

- Executing full service brokerage integration
- Growing Amicus funds under management
- Proactive management of corporate loan book
- Smooth implementation of technology roll-out in retail banking
- Aggressive revenue focus in World Markets within established risk constraints

Appendix 1 - Operating EPS

<i>(C\$MM) – except EPS</i>	F '01				F '02
	Q1	Q2	Q3	Q4	Q1
Reported Earnings	515	469	460	242	355
Reduction of Future Income Tax Asset ⁽¹⁾	45	-	21	-	-
Restructuring / Integration Charges	-	-	-	123 ⁽⁵⁾	31⁽⁶⁾
Asset Sales	-	(43) ⁽²⁾	(22) ⁽³⁾	94 ⁽⁴⁾	-
Events of Sept. 11.01	-	-	-	4	-
Loans & Leases Restructuring	-	-	-	(138)	-
Specific Provision for Bulk Loan Sale	-	-	-	28	-
Sub-Total of Adjustments	45	(43)	(1)	111	31
Adjusted Earnings	560	426	459	353	386
<i>Adjusted EPS (Diluted)</i>	<i>1.39</i>	<i>1.03</i>	<i>1.13</i>	<i>0.86</i>	<i>0.95</i>
Impact of Amicus	50	66	64	68	67
Operating Earnings	610	492	523	421	453
<i>Operating EPS (Diluted)</i>	<i>1.52</i>	<i>1.21</i>	<i>1.30</i>	<i>1.04</i>	<i>1.13</i>

(1) Charge to income tax expense taken as a result of Canadian Federal tax rate change in Q1/01, and Provincial tax rate change in B.C. and Ontario in Q3/01.

(2) Gain on sale of Merchant Card Services.

(3) Gain on sale of Guernsey Private Banking Business.

(4) Loss on bulk sale of U.S. corporate loans.

(5) Restructuring charge.

(6) Merrill Lynch integration charges.

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First Quarter, 2002 Risk Review

Wayne Fox

Vice Chairman

Treasury, Balance Sheet and Risk Management

Provisions and Allowances

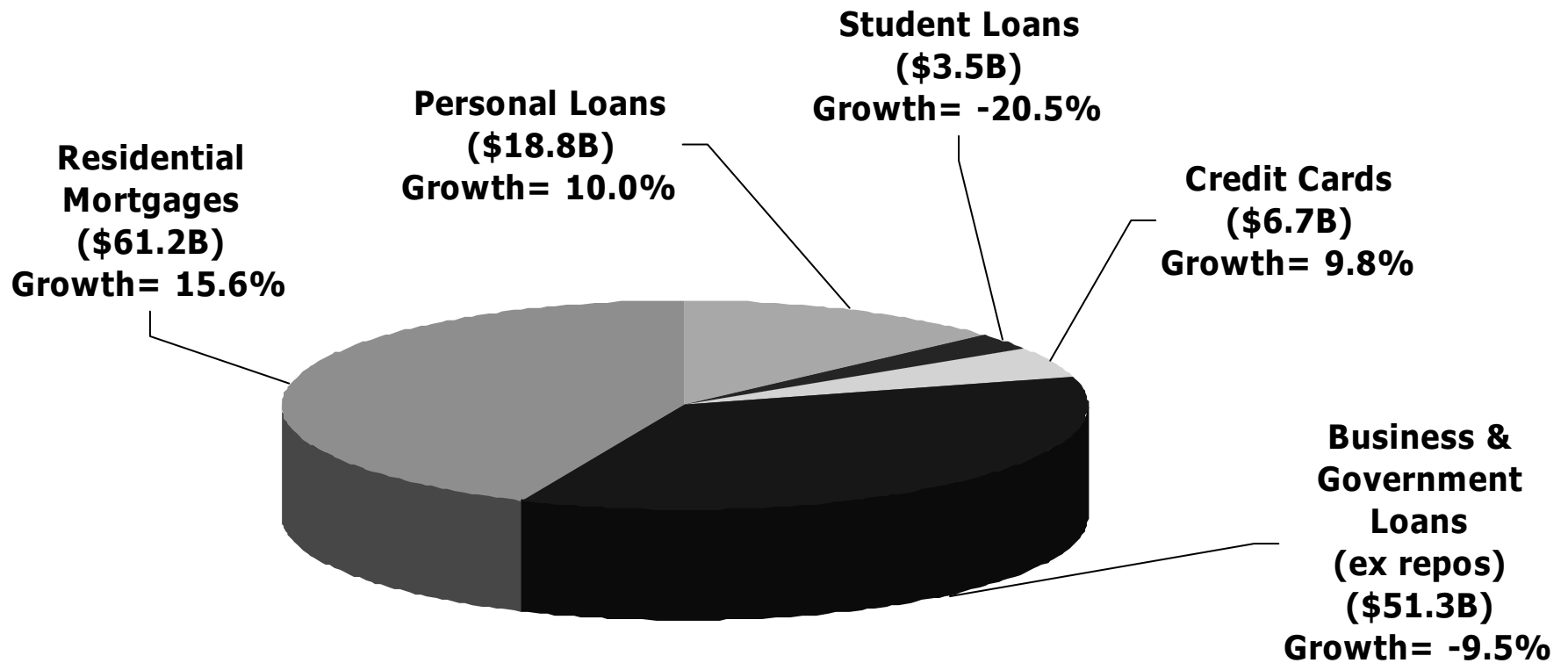
- Specific provisions for credit losses were increased to \$540 million in Q1/02.
- No general provision was taken in Q1/02. General allowance for credit losses at \$1.25 billion or 0.97% of risk weighted assets.
- Total Allowance For Credit Losses is \$2.354 billion, which exceeds gross impaired loans by \$284 million.

Loan Portfolio Mix

Moving Towards Retail

(Net Loans and Acceptances - \$141.5B*)

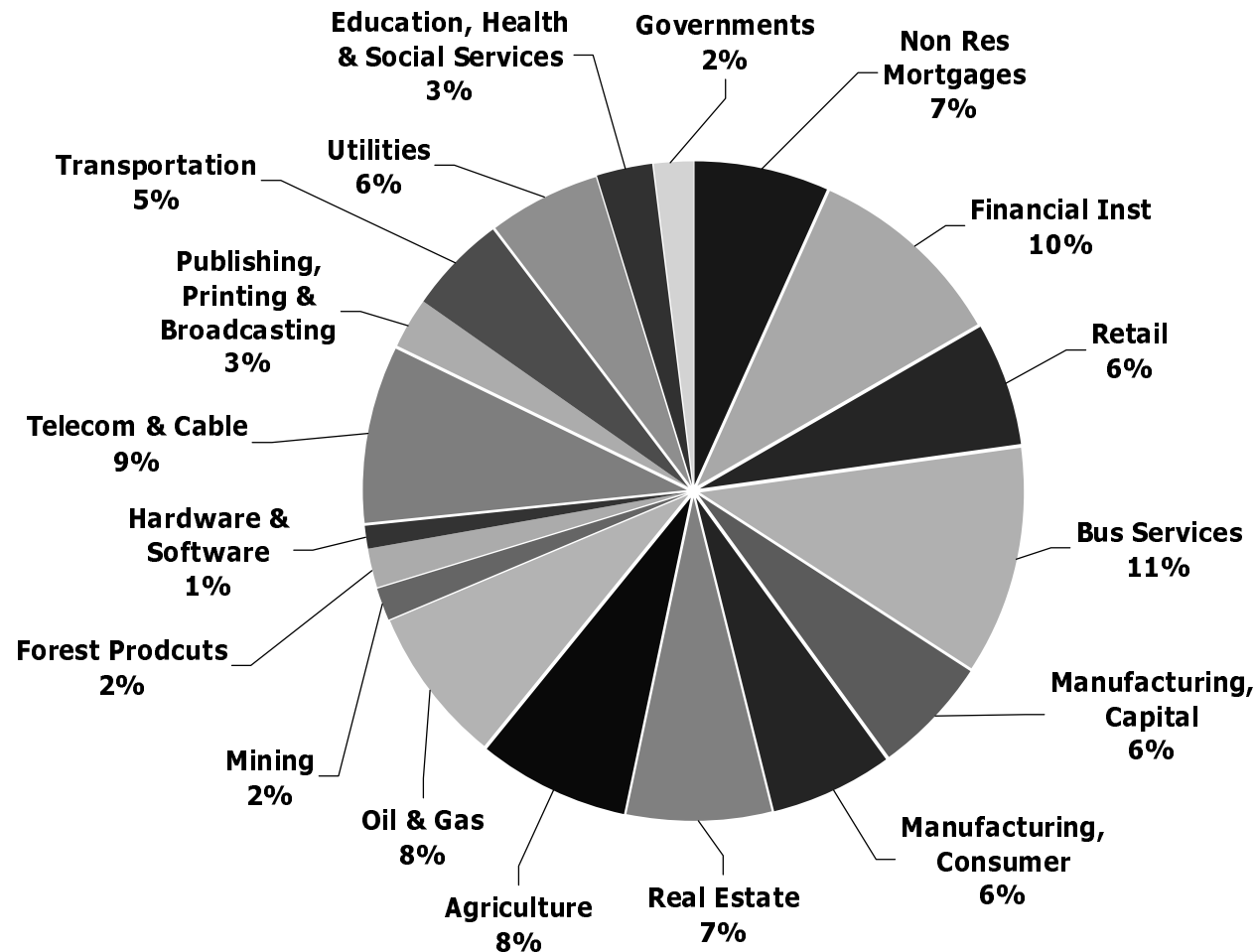
Growth (1 year) = 3.2%



(* Excludes Reverse Repos and General Allowance)

Business & Government Loans Are Well Diversified

(Net Loans and Acceptances - \$51.3B)



Telecommunications Exposure Reduced

(C\$ MM)

as at January 31, 2002

	Investment Grade	Non- Investment Grade	Total
Cable TV	\$ 367	\$ 715	\$ 1,082
Wireless	\$ 240	\$ 600	\$ 840
ILEC	\$ 509	\$ 119	\$ 629
Cable Telephony	\$ 36	\$ 810	\$ 846
CLEC	\$ 56	\$ 354	\$ 411
Towers		\$ 42	\$ 42
Equipment	\$ 8	\$ 37	\$ 45
Other	\$ 32	\$ 354	\$ 386
Total	\$ 1,249	\$ 3,033	\$ 4,281*
	29%	71%	100%
Net Impaired Loans			\$ 128
High Yield Portfolio			\$ 116

* Represents 8.2% of total Business and Government loans and BAs (including securitized assets)

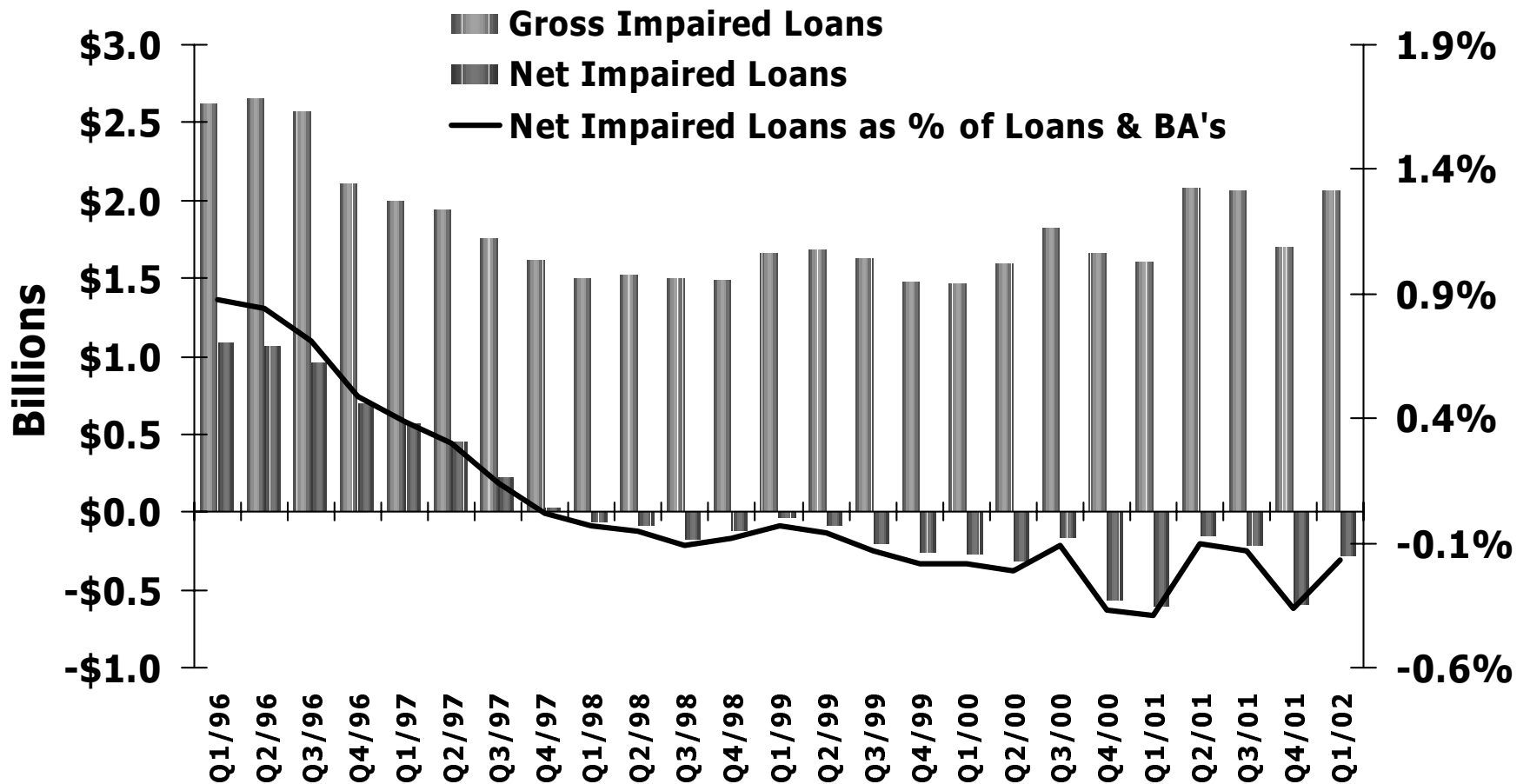
Industries Affected by September 11th

(C\$ MM)

as at January 31, 2002

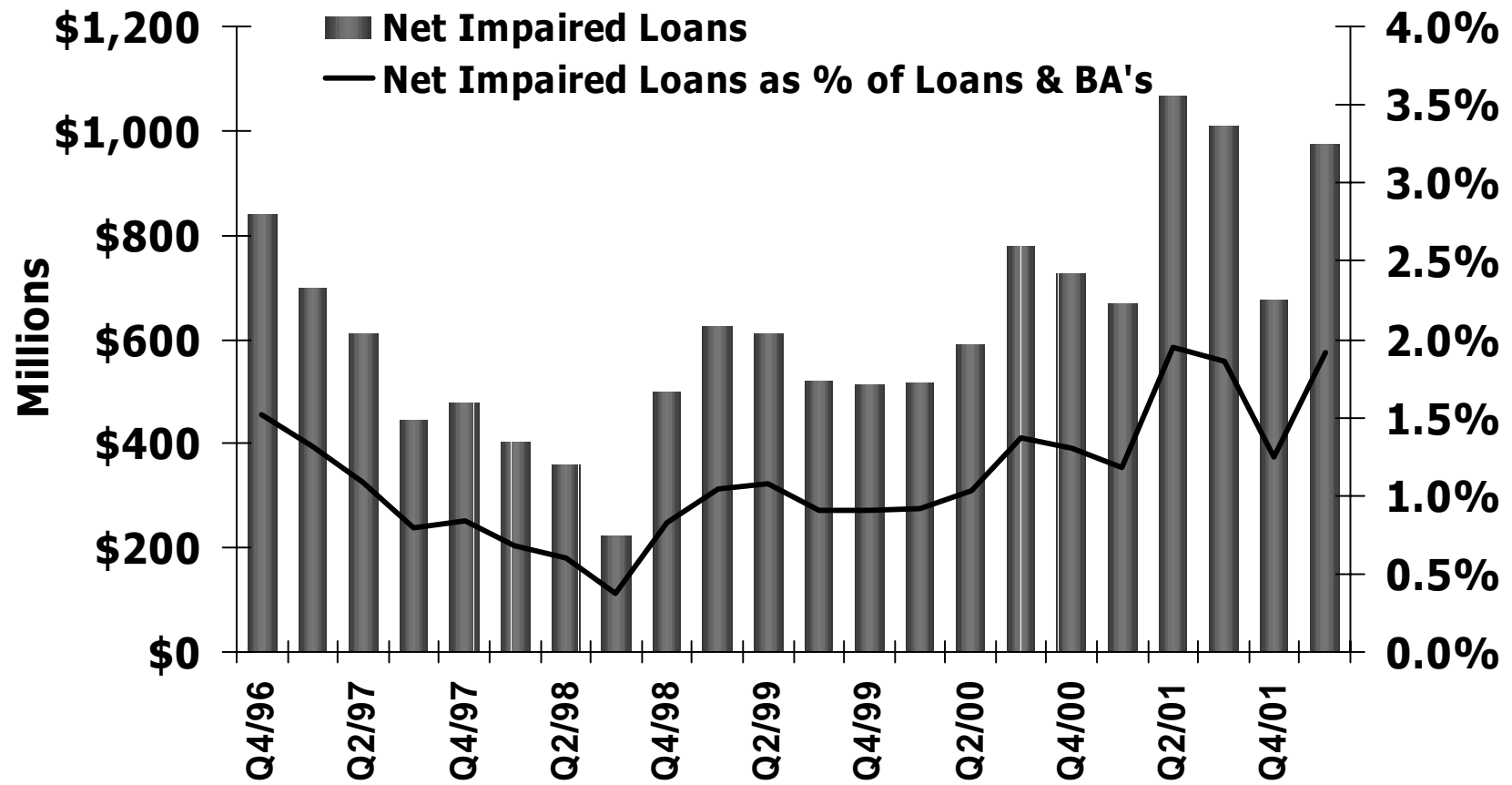
	Investment Grade	Non- Investment Grade	Total
Airline Services	\$ 432	\$ 221	\$ 653
Airport Operations	\$ 69	\$ 36	\$ 105
Aircraft Parts	\$ 200	\$ 97	\$ 297
	\$ 701	\$ 354	\$ 1,055
Hotel/Motel	\$ 175	\$ 246	\$ 421
Tour Operators	4	\$ 44	\$ 48
	\$ 179	\$ 290	\$ 469
Life Insurance	\$ 7	\$ 21	\$ 28
Property/Casualty Insurance	\$ 3	\$ 49	\$ 52
	\$ 10	\$ 70	\$ 80
Net Impaired Loans			\$ 20

Gross and Impaired Loans

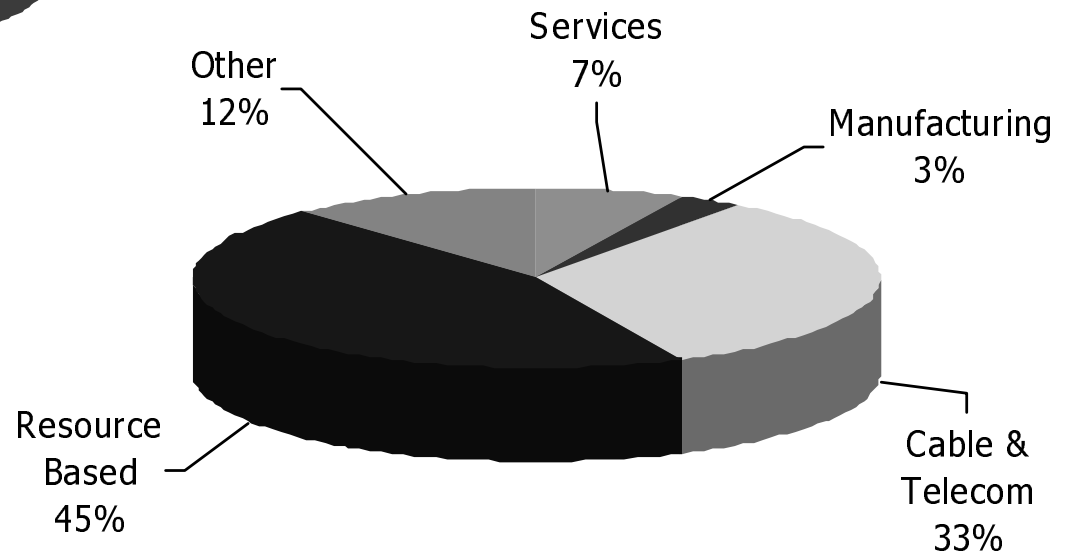
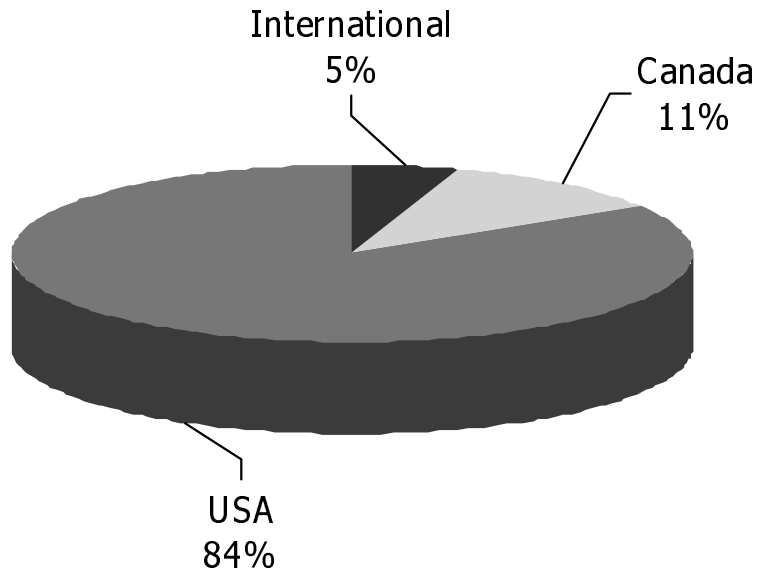


Business and Government Loans

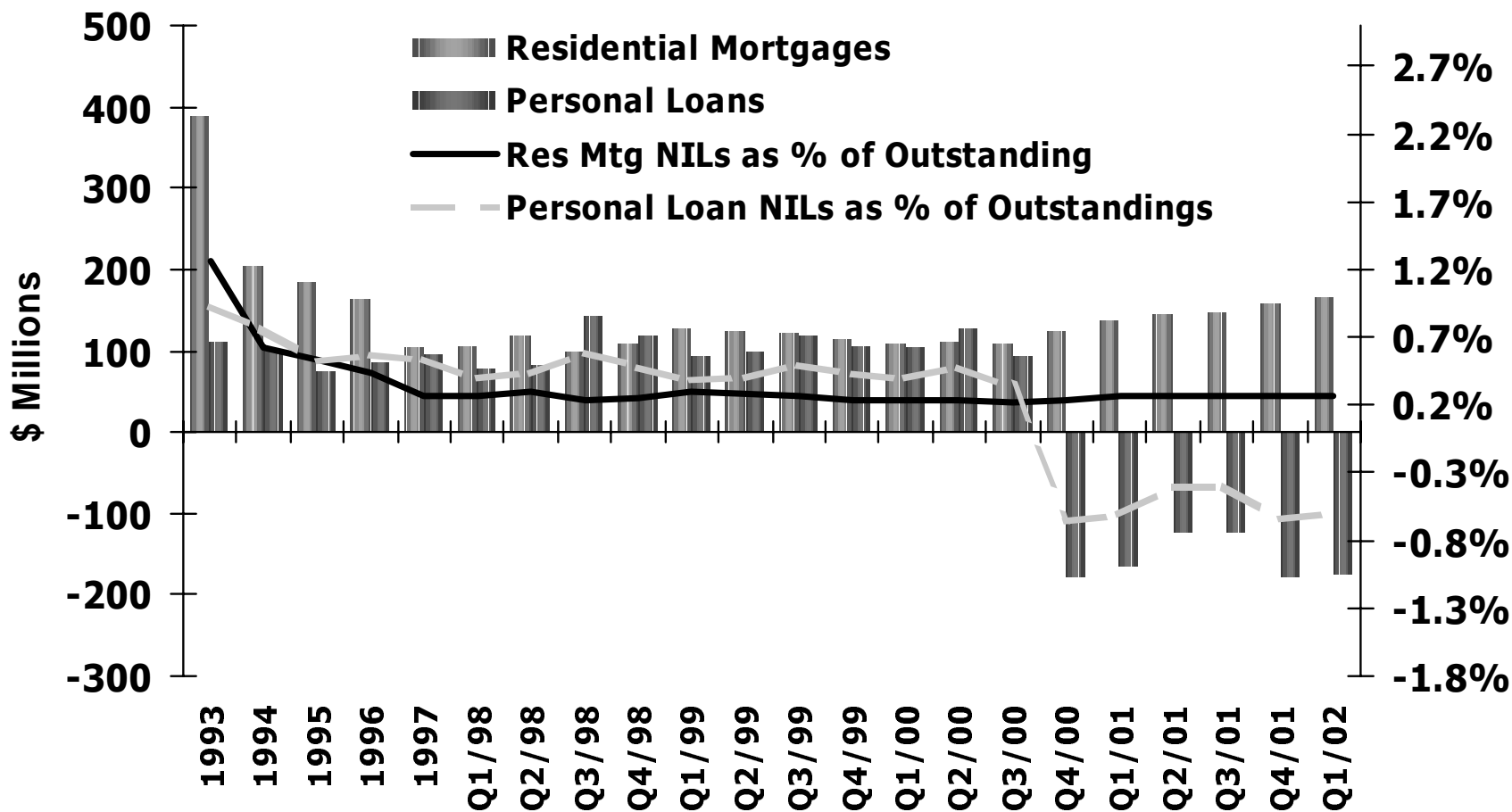
Net Impaired Loans up from the previous quarter



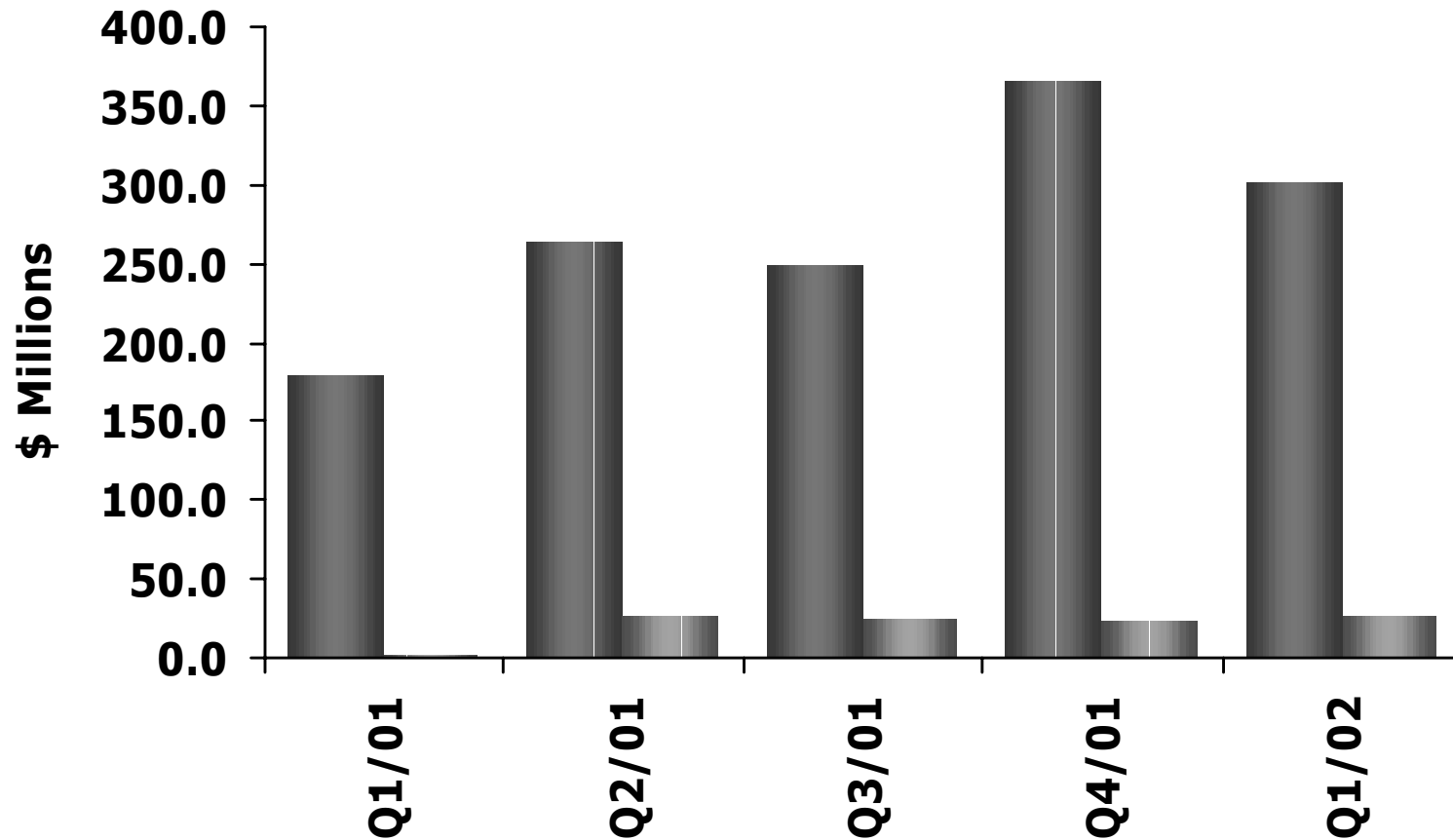
New Classifications/ Formations Increased From Previous Quarters (Business & Government)



Consumer Loans Net Impaired Loans Comparable to Last Year



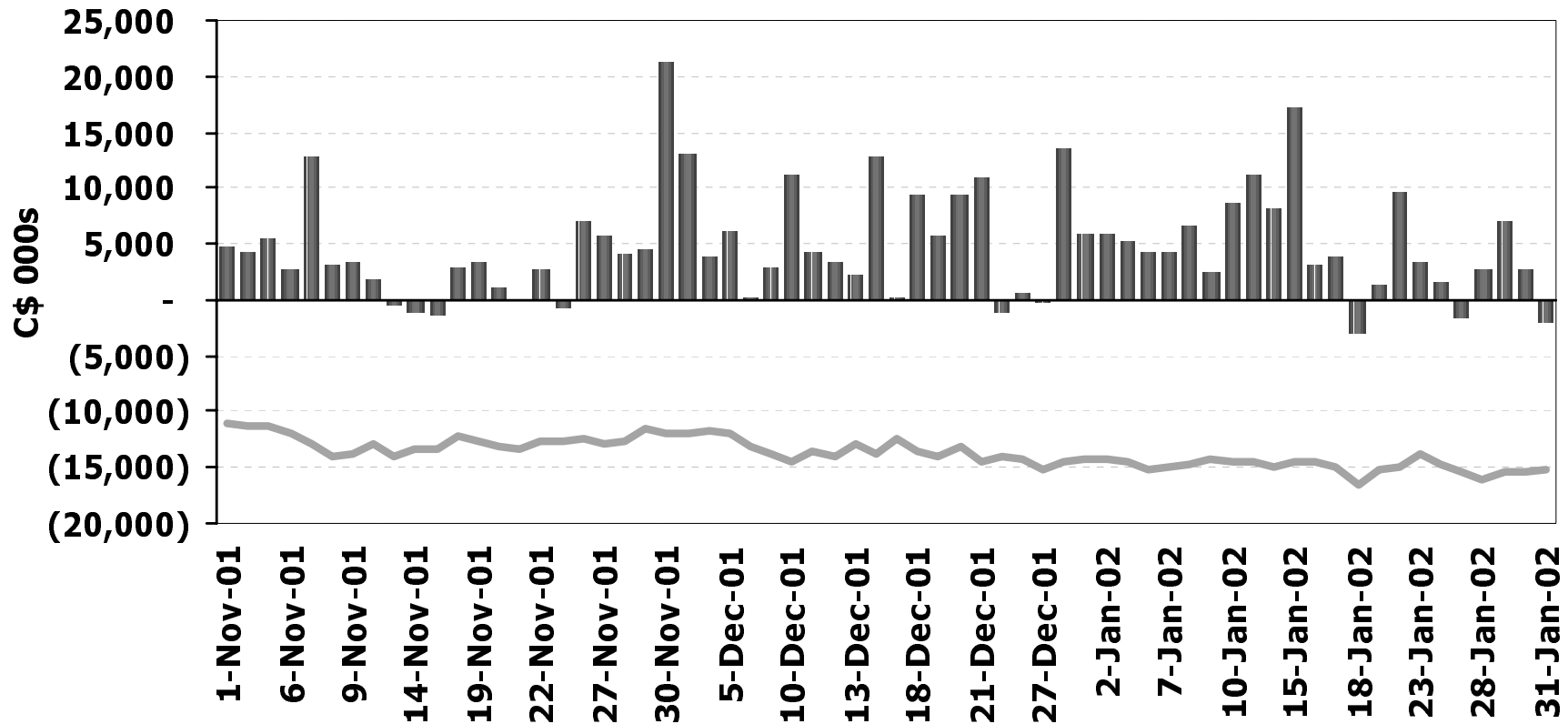
Non-Core CPM Single Name Loan Sales and Defensive Credit Protection



RWA Reduction
 Cost (Pre-tax)

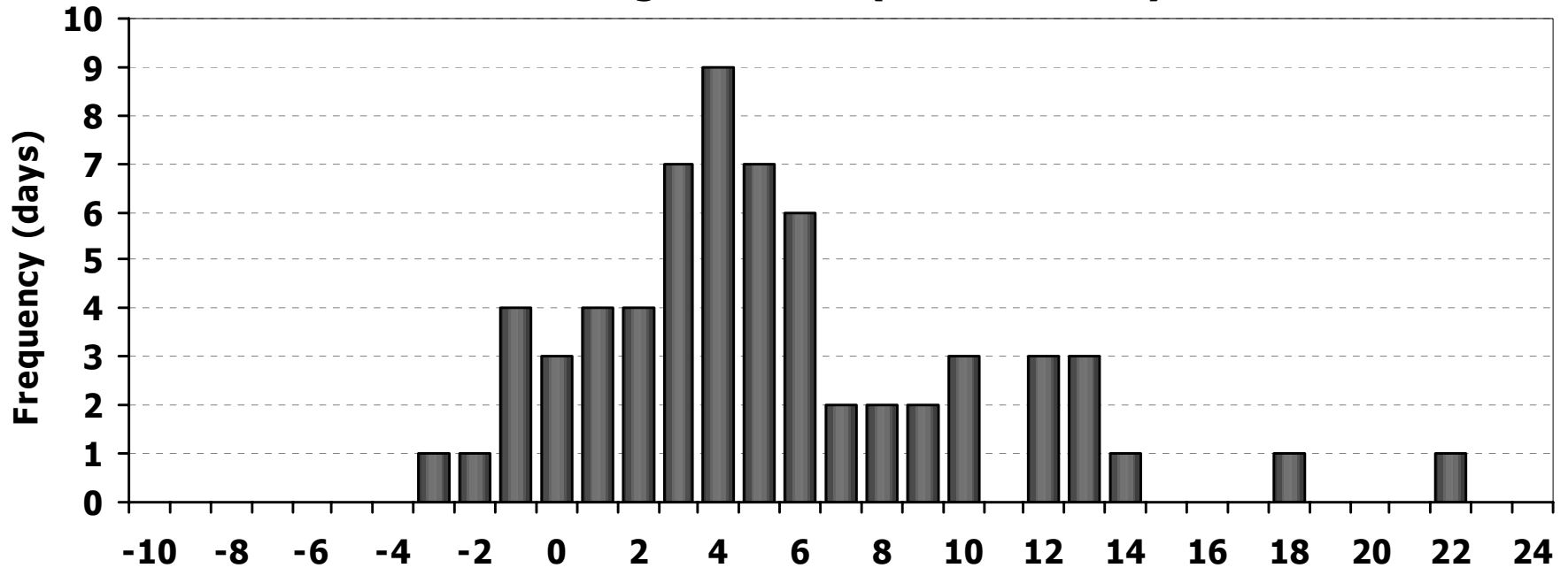
Risk Measures Remain Highly Effective...

**Backtesting of Trading Revenue vs. Economic RMU
Q1 2002**



...With Stable and Positive Returns

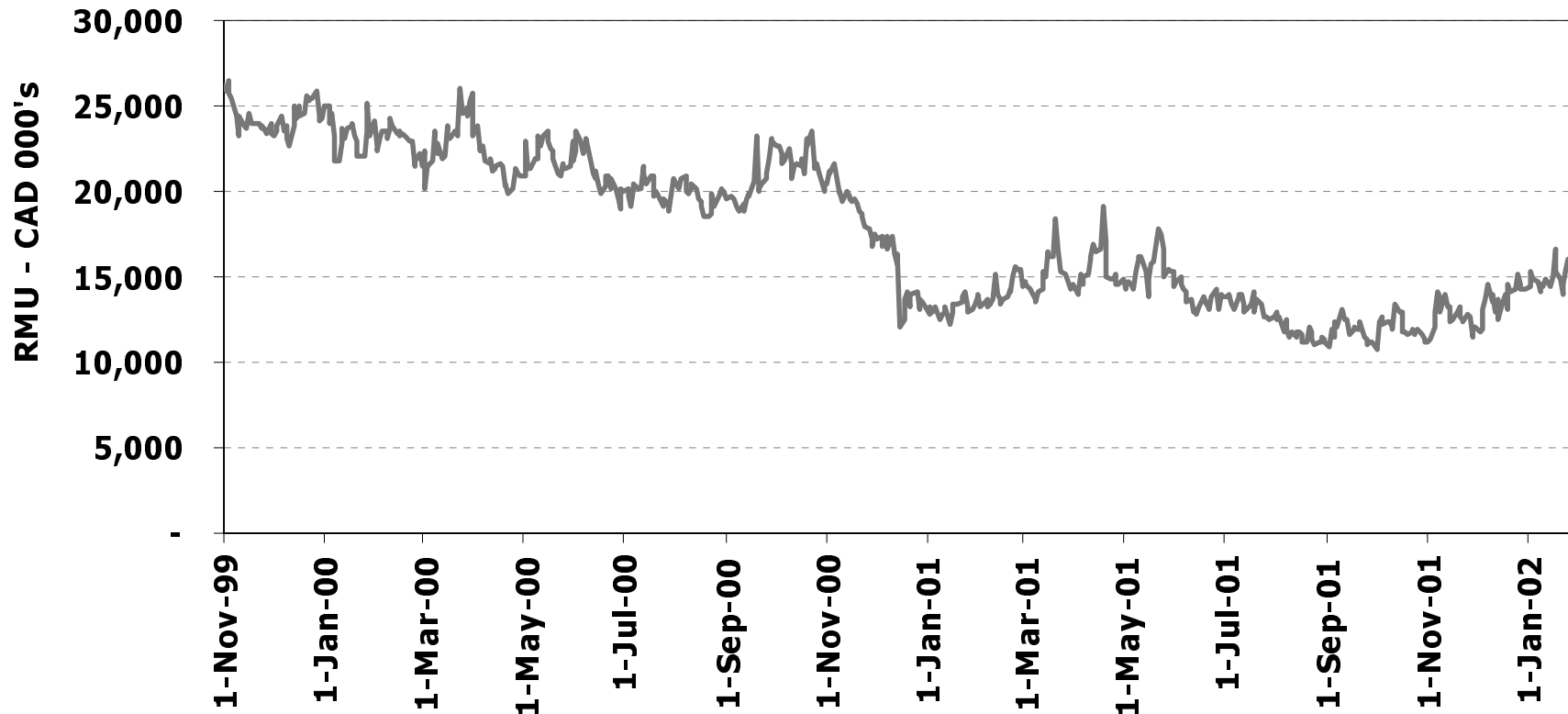
Trading Revenue (CAD millions)



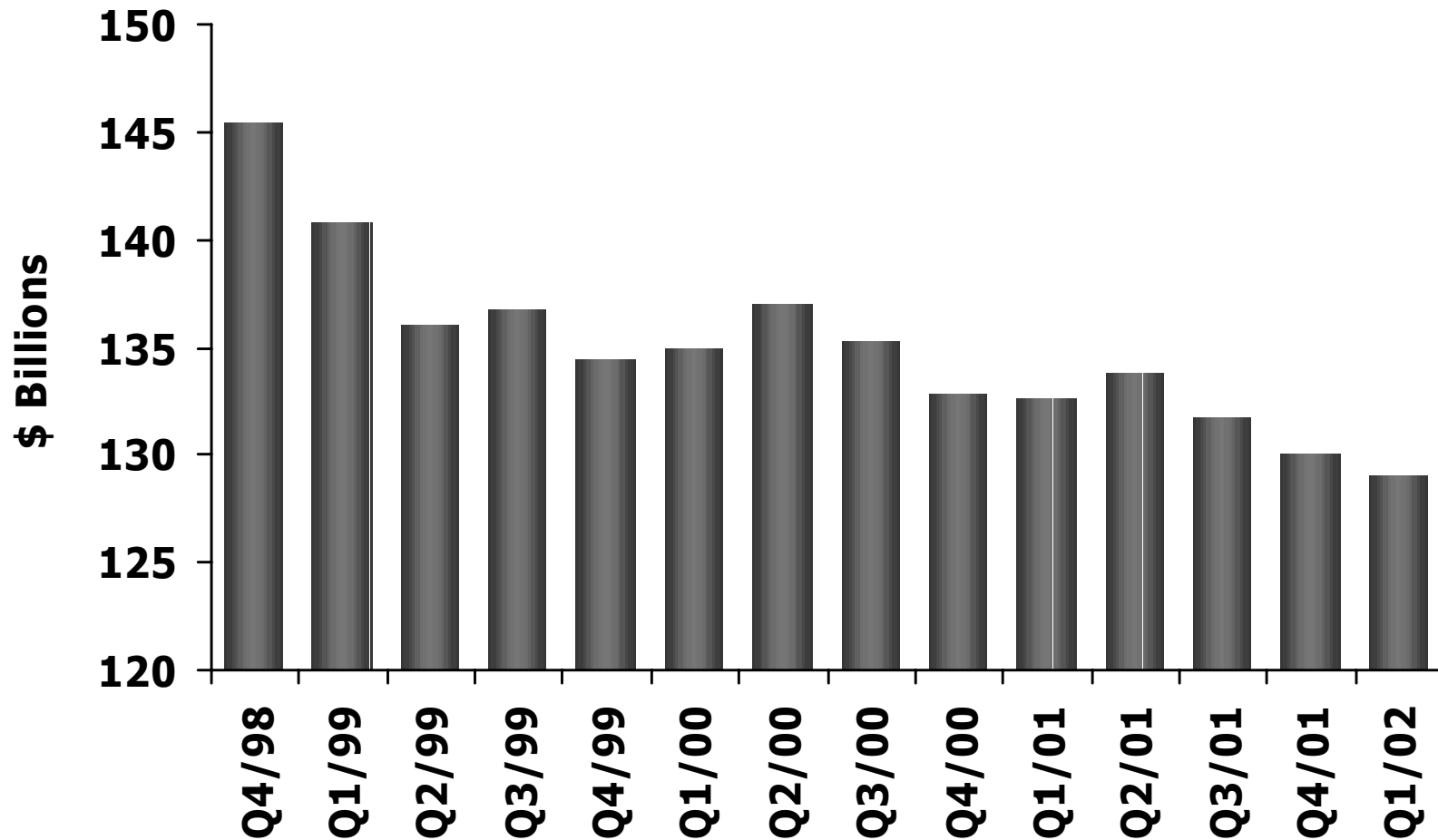
Histogram for November 1, 2001 to January 31, 2002

Trading Risk Remains Low...

**CIBC Trading Books - Total Economic Risk
Nov 1999 to Present**



RWA Have Declined \$16.4B Since Q4 1998



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Q & A

Forward Looking Statements

Investor presentations may contain forward-looking statements about the operations, objectives, targets and strategies of CIBC. Forward-looking statements are typically identified by the words "believe", "expect", "anticipate", "intend", "estimate" and other similar expressions. These statements are subject to risks and uncertainties. Actual results may differ materially due to a variety of factors, including legislative or regulatory developments, competition, technological change, global capital markets activity, interest rates, and general economic conditions in Canada, North America or internationally. This list is not exhaustive of the factors that may affect any of CIBC's forward-looking statements. These and other factors should be considered carefully and you should not place undue reliance on CIBC's forward-looking statements.

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