

CANADIAN IMPERIAL BANK OF COMMERCE /CAN/

Form 40-F

December 24, 2003

U.S. SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Form 40-F

[Check One]

**REGISTRATION STATEMENT PURSUANT TO SECTION 12 OF THE
SECURITIES EXCHANGE ACT OF 1934**

OR

**ANNUAL REPORT PURSUANT TO SECTION 13(a) or 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934.**

For the fiscal year ended October 31, 2003

Commission File Number: 1 - 14678

Canadian Imperial Bank of Commerce

(Exact name of registrant as specified in its charter)

Canada

6029

Not Applicable

*(Province or other jurisdiction
of incorporation or organization)*

*(Primary Standard Industrial
Classification Code Number)*

*(I.R.S. Employer
Identification Number)*

**Commerce Court
Toronto, Ontario
Canada, M5L 1A2
(416) 980-2211**

(Address and telephone number of registrant's principal executive offices)

**Michael G. Capatides
Executive Vice-President and General Counsel
245 Park Avenue 42nd Floor
New York, New York, 10167
(917) 332-4108**

*(Name, address (including zip code) and telephone number
(including area code) of agent for service in the United States)*

Securities registered or to be registered pursuant to Section 12(b) of the Act.

Title of each class

Name of each exchange on which registered

Common Shares

New York Stock Exchange

Securities registered or to be registered pursuant to Section 12(g) of the Act.

Not Applicable

(Title of Class)

UNDERTAKING

Registrant undertakes to make available, in person or by telephone, representatives to respond to inquiries made by the Commission staff, and to furnish promptly, when requested to do so by the Commission staff, information relating to the securities in relation to which the obligation to file an annual report on Form 40-F arises.

SIGNATURE

Pursuant to the requirements of the Exchange Act, the Registrant certifies that it meets all of the requirements for filing on Form 40-F, and has duly caused this annual report to be signed on its behalf by the undersigned, thereto duly authorized.

Date: December 23, 2003

CANADIAN IMPERIAL BANK OF COMMERCE

By: /s/ John S. Hunkin

John S. Hunkin
President and Chief Executive Officer

By: /s/ Tom D. Woods

Tom D. Woods
Senior Executive Vice President and
Chief Financial Officer

EXHIBITS

**(Information to be filed on this Form pursuant to General Instruction B
(references are to paragraphs to General Instructions)**

Exhibit	Description of Exhibit
99B.3(a)	Annual Information Form
99B.3(b)	Audited annual financial statements for the year ended October 31, 2003 excerpted from pages 60-110 of CIBC's Annual Report 2003 and Auditors' Reports with respect to annual financial statements as of October 31, 2002 and for the years ended October 31, 2002 and 2001
99B.3(c)	Management's discussion and analysis excerpted from pages 13-59 of CIBC's Annual Report 2003
99B.3(d)	Comments by Auditors on Canada-US Reporting Difference
99B.3(e)	Other Pages of Annual Report incorporated in Annual Information Form
99B.6(a)(1)	Certifications required by Rule 13a-14(a)
99B.6(a)(2)	Certifications required by Rule 13a-14(b) and Section 1350 of Chapter 63 of Title 18 of the United States Code
99B.6(b)	Conclusions Regarding the Effectiveness of the Registrant's Disclosure Controls and Procedures
99B.7	Not required
99B.8	Disclosure regarding audit committee financial expert
99B.9	Disclosure regarding code of ethics
99B.10	Not required
99B.11	Disclosure regarding off-balance sheet arrangements (contained in Exhibit 3(c))
99B.12	Tabular disclosure of contractual obligations (contained in Exhibit 3(c))
99B.14	Identification of the Audit Committee (contained in Exhibit 3(e))
99D.9	Consent of Independent Auditors
99D.10	Consent of Independent Auditors
99D.11	Consent of Independent Auditors