

CIBC Short-Term Income Fund Class A (CIB475)

Benchmark ICE BofA 1-5 Year Canada Broad Market Index TR CAD

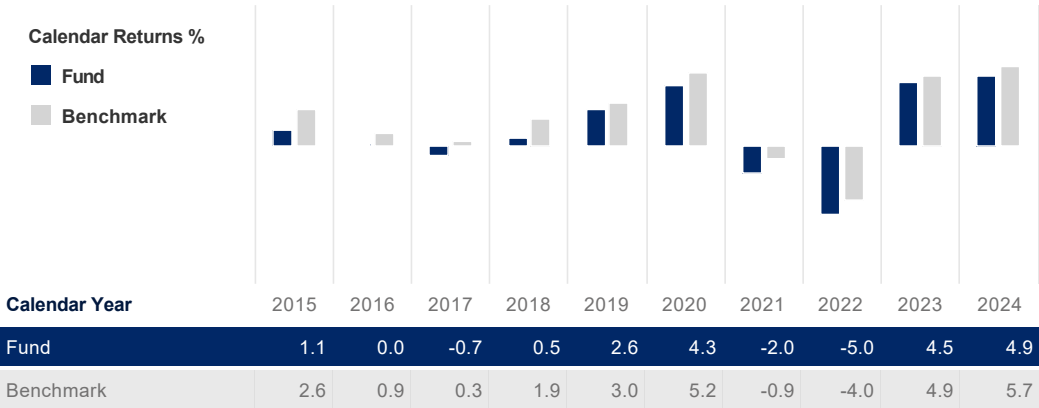
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Performance Analysis

March 31, 2025



*Simulated performance since inception on December 6, 1974



Investment Objective

To provide a high level of income and some capital growth while attempting to preserve capital by investing primarily in first mortgages on Canadian residential and commercial properties that are National Housing Act insured, mortgage-backed securities, and short-term debt securities of Canadian governments and corporations.

Statistics

March 31, 2025

	Fund	Benchmark
Annualized Standard Dev	1.9%	1.8%
Fixed Income	Fund	Benchmark
YTM	3.1%	-
Credit Quality	-	-
Average Maturity	-	-

Risk Rating

March 31, 2025

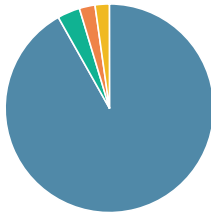
Low	Medium	High
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The chart above shows the volatility level of the fund (based on standard deviation of the fund's total returns since inception).

Portfolio Allocations

December 31, 2024

Asset Allocations



Bonds - Domestic	91.9%
Bonds - Foreign	3.5%
Other	2.4%
Cash & Equivalent	2.2%

Sector Allocations

Defensive	99.1%
Fixed Income	96.9%
Cash & Equivalent	2.2%
Other	0.9%
Mutual Fund	0.9%

Top Holdings

Top Holdings	% Assets
Canada Housing Trust No 1 2.35% 15-Jun-2027	5.45%
Canada Housing Trust No 1 2.10% 15-Sep-2029	4.69%
Canada Government 4.50% 01-Feb-2026	4.35%
Canada Housing Trust No 1 2.65% 15-Dec-2028	3.19%
Canada Housing Trust No 1 1.90% 15-Sep-2026	3.01%
Canada Government 4.00% 01-May-2026	2.63%
Bank of Nova Scotia 2.95% 08-Mar-2027	2.38%
Canada Housing Trust No 1 2.65% 15-Mar-2028	2.20%
Canada Housing Trust No 1 1.25% 15-Jun-2026	2.07%
Canada Government 3.25% 01-Nov-2026	1.99%
Total percentage of top 10 holdings	31.96%
Total number of holdings	360