

# CIBC Balanced Fund Class A (CIB477)

Benchmark Fundata Canadian Balanced Index

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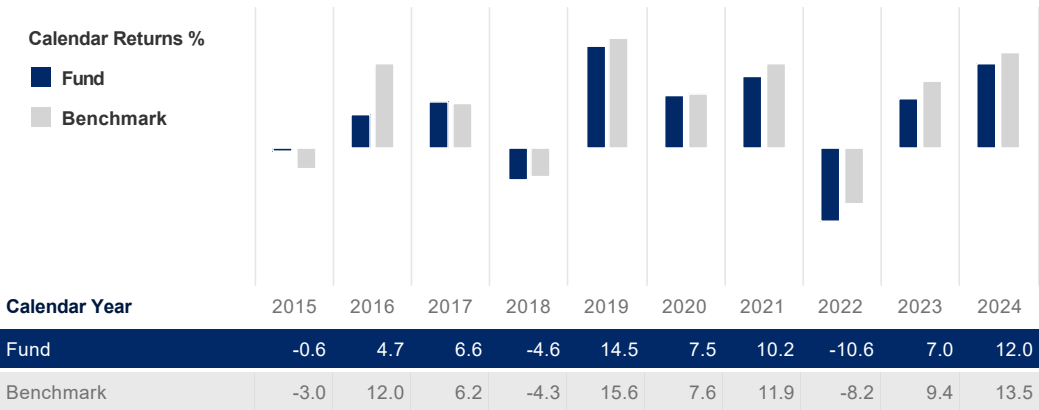
## Performance Analysis

March 31, 2025



Trailing Returns %	YTD	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	S. Incep*
Fund	0.9	-1.8	0.9	2.6	9.1	3.7	7.8	4.0	5.6
Benchmark	1.7	-1.0	1.7	3.8	12.1	5.4	9.5	5.6	6.6
Value Added	-0.9	-0.8	-0.9	-1.2	-3.0	-1.8	-1.7	-1.6	-1.0

\*Simulated performance since inception on December 31, 1987



## Investment Objective

To provide a balanced portfolio of primarily Canadian securities that produce income and capital appreciation by investing primarily in Canadian money market instruments, debt securities, and common and preferred shares. We will not change the Fund's fundamental investment objectives without the consent of unitholders by a majority of votes cast at a meeting of unitholders.

## Statistics

March 31, 2025

	Fund	Benchmark
Annualized Standard Dev	7.4%	7.2%
Fixed Income	Fund	Benchmark
YTM	3.8%	-
Credit Quality	-	-
Average Maturity	-	-

## Risk Rating

March 31, 2025

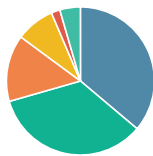
Low	Medium	High
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The chart above shows the volatility level of the fund (based on standard deviation of the fund's total returns since inception).

## Portfolio Allocations

December 31, 2024

### Asset Allocations



Bonds - Domestic	36.2%
Equity - Canada	34.4%
Equity - United States	14.6%
Equity - International	8.5%
Other	1.9%
Others	4.5%

### Sector Allocations

<b>Defensive</b>	<b>46.4%</b>
Fixed Income	39.2%
Consumer Goods	2.4%
Health Care	2.1%
Cash & Equivalent	1.8%
Utilities	1.0%
<b>Sensitive</b>	<b>30.5%</b>
Technology	10.5%
Energy	6.6%
Industrial Services	5.0%
Consumer Services	4.9%
Industrial Goods	2.2%
Telecommunication	1.3%
<b>Cyclical</b>	<b>22.6%</b>
Financial Services	14.6%
Basic Material	6.6%
Real Estate	1.5%
<b>Other</b>	<b>0.5%</b>
Mutual Fund	0.5%

### Top Holdings

Top Holdings	% Assets
Royal Bank of Canada - Common	2.99%
Shopify Inc - Common CI A	1.87%
Enbridge Inc - Common	1.83%
Microsoft Corp - Common	1.54%
Canadian Natural Resources Ltd - Common	1.47%
Bank of Nova Scotia - Common	1.42%
Alphabet Inc - Common CI C	1.40%
Canadian Imperial Bank of Commerce - Common	1.35%
Brookfield Corp - Common CI A	1.32%
Amazon.com Inc - Common	1.29%
<b>Total percentage of top 10 holdings</b>	<b>16.48%</b>
<b>Total number of holdings</b>	<b>817</b>