



**FOR
WHAT
MATTERS.**

CIBC Corporate Responsibility Report and Public Accountability Statement

CEO Message

For CIBC, corporate responsibility is integral to the way we think about and manage our business. Our 2012 Corporate Responsibility Report and Public Accountability Statement summarizes our commitment to our stakeholders and highlights the activities we are undertaking to enhance our economic, environmental, social and governance contributions.

[Learn more »](#)

About This Report

CIBC's Corporate Responsibility Report and Public Accountability Statement provides an overview of CIBC's economic, environmental, social and governance commitments to our communities where we do business.

[Learn more »](#)

What Matters Gets Measured

Our balanced scorecard measures our progress against both financial and non-financial key measures.

[Learn more »](#)

Canadian Public Accountability Statement

Highlights of our contributions to the Canadian economy and society in specific categories as required under the Canada *Bank Act*.

[Learn more »](#)



CIBC is proud to be recognized by a variety of organizations for our strong governance; business leadership and innovation; workplace, diversity and inclusiveness; and corporate citizenship.

[Learn more »](#)



Corporate Responsibility at CIBC



Our commitment to corporate responsibility extends from our vision, mission and values and is integrated into our operations and business practices. We recognize that the long-term success and viability of CIBC is closely linked to the confidence and trust our clients and stakeholders have in our organization.

This year, CIBC is reporting on its corporate responsibility performance through an economic, environmental, social and governance (EESG) framework. Our focus at CIBC continues to be:

- providing accessible and affordable banking to Canadians;
- advancing the goals of small business;
- creating an environment where all employees can excel;
- making a real difference in our communities; and
- protecting our environment.



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Corporate Profile

CIBC is a leading Canadian-based financial institution with a market capitalization of \$31.8 billion and a Tier 1 capital ratio of 13.8%. Through our three main business units – Retail and Business Banking, Wealth Management and Wholesale Banking – our 42,000 employees provide a full range of financial products and services to more than 11 million individual, small business, commercial, corporate and institutional clients in Canada and around the world.

Our strategy

CIBC's first principle is to be a lower risk bank that generates value creation for stakeholders by delivering consistent and sustainable earnings over the long term. We have a strategic plan that is focused on four work streams:

1. We will strengthen and grow our core Canadian retail banking franchise
2. We will grow our wealth management business
3. We will grow our wholesale banking businesses in targeted and client-focused areas
4. We will strengthen our Caribbean banking operation

Our businesses

Retail and Business Banking provides clients across Canada with financial advice, products and services through a strong team of advisors and nearly 1,100 branches, as well as our ABMs, mobile sales force, telephone banking, online and mobile banking.

Wealth Management provides relationship-based advisory services and an extensive suite of leading investment solutions to meet the needs of institutional, retail and high net worth clients. Our asset management, retail brokerage and private wealth management businesses combine to create an integrated offer, delivered through nearly 1,500 advisors across Canada.

Wholesale Banking provides a wide range of credit, capital markets, investment banking and research products and services to government, institutional, corporate and retail clients in Canada and in key markets around the world.



CIBC Through the Years



CIBC's history began with the founding of the Canadian Bank of Commerce on May 15th, 1867 – the same year Canada was founded. Eight years later, in 1875, the Imperial Bank of Canada opened its doors in Toronto. In 1961, these two chartered banks merged to form the Canadian Imperial Bank of Commerce. Their combined history is full of adventure and entrepreneurial spirit, all in the name of client service.

Whether introducing North America's first flying bank in the Northwest Territories, launching a floating bank on the St. Lawrence River, or being the first bank to bring a mobile stock trading App to Canadian investors, CIBC's dedication to providing our clients with more ways to bank and access financial resources has made it a pioneer in Canadian business. That energy, confidence and client focus remains at the core of CIBC's approach to business.

[Learn more »](#)

Message from the President and Chief Executive Officer Gerald T. McCaughey

For CIBC, corporate responsibility is integral to the way we think about and manage our business. Our 2012 Corporate Responsibility Report and Public Accountability Statement summarizes our commitment to our stakeholders and highlights the activities we are undertaking to enhance our economic, environmental, social and governance contributions.

For us, sustainable banking means managing and positioning the company for the long term. This view is embedded in our strategic planning and decision making.

Our strategic imperative is to deliver consistent, sustainable earnings over the long term. That same philosophy of consistency and sustainability also guides our conduct in the broader scope of our activities. We recognize that good business and corporate responsibility go hand in hand. Our success as a company depends on a sustainable economy, which in turn contributes to a healthy environment for our clients, employees, and communities.

Our commitment to sustainability is to be a good corporate citizen and to help our stakeholders achieve success. At CIBC, our goal is to create long-term sustainable value for stakeholders. We do this by operating as a low risk bank, generating consistent sustainable returns for shareholders, focusing on our clients, employees and communities and growing our businesses in a thoughtful and managed way.

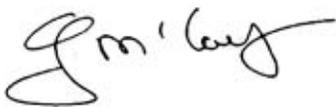
Corporate governance is another element of our commitment. Two of our Board committees – the Corporate Governance Committee and the Risk Management Committee – have specific oversight accountabilities related to CIBC’s corporate responsibility. Our corporate values of Trust, Teamwork and Accountability further reflect our commitment.

Our benchmarks for measuring progress are the international indices that assess corporate responsibility efforts. DJSI, FTSE4Good and Jantzi Social Index are three such indices. We are proud to be longstanding constituents of each.

In 2012, we were proud for CIBC to be recognized by a number of other third party organizations that assess our performance across a broad range of categories. These include being named:

- Strongest bank in North America and third in the world by Bloomberg Markets magazine;
- Among the top 10 of the World’s Safest Banks in North America by Global Finance magazine;
- One of the 50 Most Socially Responsible Corporations in Canada by Maclean’s magazine and Sustainalytics;
- One of the 25 Best Canadian Brands by Interbrand Canada;
- One of Canada’s 10 Most Admired Corporate Cultures by Waterstone Human Capital;
- One of Canada’s Best Workplaces by the Great Place to Work Institute; and
- One of Canada’s Top 100 Employers for 2013 and one of Canada’s Best Diversity Employers and a Best Employer for New Canadians by Mediacorp Canada Inc.

We are proud of the contributions CIBC has made to the economic and social vibrancy of our communities. We made significant progress on our strategic agenda in 2012 and achieved sound results and performance. We came through another year of uncertain times and are well positioned for continued success.



Gerald T. McCaughey

President and Chief Executive Officer



Vision, Mission, Values

Vision, Mission, Values



Our vision

To be the leader in client relationships

Our mission

To fulfill the commitments we have made to our stakeholders:

- Help our clients achieve what matters to them
- Create an environment where all employees can excel
- Make a real difference in our communities
- Generate strong total returns for shareholders

Our values

Our vision and mission are driven by an organizational culture based on core values of Trust, Teamwork and Accountability



Management Accountability for Sustainability and Responsibility

Sustainable banking is about managing and positioning the company for the long term. This view is embedded in the Board of Directors' decision-making. The Board of Directors oversees all aspects of governance at CIBC. Two committees of the Board – the Corporate Governance Committee (CGC) and the Risk Management Committee (RMC) – have specific oversight accountabilities related to CIBC's corporate responsibility.

As part of its reputation risk mandate, the CGC oversees CIBC's efforts to conduct its business in an ethical and socially responsible manner. The RMC reviews and approves policies and procedures established by our management team for the effective identification and control of CIBC's reputation and legal risks associated with transactions.

CIBC's Senior Executive Team is accountable for the progress of our program, while executive oversight on environmental matters is provided by the Vice-President of Corporate and Operational Risk Management.

At the Board and senior management levels, compensation is directly linked to company-wide economic, environmental, social and governance (EESG) performance. And on an annual basis, every CIBC employee must certify knowledge and adherence to the principles set out in the CIBC Code of Conduct for ethical behavior and commitment to our values of Trust, Teamwork, and Accountability.

Managing our environmental responsibilities

Environmental leadership, management and oversight resides with CIBC's Environmental Risk Management (ERM) group, which is part of Corporate and Operational Risk Management (CORM). The foundation of our program is based on the ISO 14001 environmental management system standard.

Our priorities

Our priorities reflect our mission, vision and core values and include:

Economy	Clients	Environment	Employees	Community
<ul style="list-style-type: none"> Investing in our businesses, our clients, our people and our communities to deliver consistent and sustainable earnings to our shareholders <p>Learn more »</p>	<p>Retail & Business Banking</p> <ul style="list-style-type: none"> Deepen relationships with our clients Improve our sales and service capabilities Acquire and retain clients <p>Wealth Management</p> <ul style="list-style-type: none"> Attract and deepen client relationships Seek new sources of domestic assets Pursue acquisitions and investments <p>Wholesale Banking</p> <ul style="list-style-type: none"> Add the most value to our clients in Canada Serve our clients abroad Identify and export core capabilities <p>Learn more »</p>	<ul style="list-style-type: none"> Efficient use of paper and recycling Energy conservation Responsible procurement Responsible lending and investing <p>Learn more »</p>	<ul style="list-style-type: none"> Engaging employees Managing turnover Training and development Ensuring diverse representation rates and goals Having healthy and safe workplaces Supporting employee share purchase plan participation <p>Learn more »</p>	<ul style="list-style-type: none"> Supporting the charitable and not-for-profit sector in Canada Linking our community investment program to tangible community need Enabling employees to contribute Understanding and measuring the impact of our community giving Meeting or exceeding the 1% benchmark for corporate giving established by Imagine Canada <p>Learn more »</p>

Stakeholders and Engagement



Stakeholder engagement is critical to how CIBC conducts its business.

We use a variety of methods to strengthen stakeholder relationships, including gathering feedback and gauging the perceptions of our stakeholders to ensure we are meeting their evolving needs and expectations, and using this feedback to change how we run our business. And, where appropriate, change how stakeholders' initiatives affect CIBC.

Throughout 2012, our clients, employees, shareholders and investors, suppliers, governments and regulators, non-governmental organizations (NGOs) and interest groups, and community partners helped us on a number of important issues:

Stakeholders	Focus	Engagement methods	2012 key results
<p>Clients</p>	<ul style="list-style-type: none"> • Client experience • Accessible banking • Affordable banking • Newcomers • Small business owners 	<ul style="list-style-type: none"> • Ipsos/Synovate Customer Service Index survey • CIBC Customer Experience Survey • Pulse Branch Experience survey • Local problem resolution in branch, through telephone banking, CIBC Customer Care Centre, and through the CIBC Ombudsman 	<ul style="list-style-type: none"> • Made steady progress on improving our client satisfaction scores year-over-year • Improved branch experience, and problem resolution scores • Invested in our branch network and continued innovations in mobile banking and payments
<p>Employees</p>	<ul style="list-style-type: none"> • Employee engagement • Diversity • Employee pride • Learning, development and career advancement opportunities • Enable employees to contribute to communities 	<ul style="list-style-type: none"> • Employee survey • Individual employee discussions to review performance and career development • Town hall meetings • Employee intranet – CIBC Today – regular updates on strategy and priorities and employee commentary on messages • Training programs • Recognition programs • CIBC Volunteer Program recognizes employee personal volunteer efforts 	<ul style="list-style-type: none"> • Held our first ever bank-wide Employee Appreciation Day • Improved Employee Commitment Index including an increase in employee pride • Improved Manager of People Index and Learning and Development Index • Invested more than \$62 million in employee training and development • Enabled employees to contribute to their communities, including \$430,000 in grants through CIBC Volunteer Program • Support for employee-led fundraising initiatives which raised \$15 million in 2012



Stakeholders	Focus	Engagement methods	2012 key results
<p>Shareholders and investors</p>	<ul style="list-style-type: none"> • Financial performance • Strategic priorities • Current economic climate • Annual review of Canadian banks 	<ul style="list-style-type: none"> • Annual General Meeting • Shareholder resolutions • Investor meetings • Investor days and sessions • Quarterly conference calls • Dedicated investor website • Emails, phone calls, surveys and perception studies 	<ul style="list-style-type: none"> • Annual General Meeting • Analyst calls and webcasts • One-on-one meetings with institutional investors, rating agencies, analysts and other stakeholders • Investor conferences
<p>Suppliers</p>	<ul style="list-style-type: none"> • CIBC.com supplier web page • Environmental requirements in procurement activities 	<ul style="list-style-type: none"> • Supplier web page on CIBC.com to share information and assist existing and potential suppliers with understanding CIBC's sourcing practices, how to become a supplier and doing business with CIBC • Engage vendors as required through the Request for Approval (RFP) process • Supplier environmental evaluation form 	<ul style="list-style-type: none"> • We recognize that there are opportunities to improve the transparency of our supply chain management • We continue to leverage our supplier web page on CIBC.com to improve our interactions with existing and potential suppliers • Monthly, quarterly and annual reviews
<p>Governments and regulators</p>	<ul style="list-style-type: none"> • Promoting stability and growth of Canadian banking sector in context of dynamic global economic environment 	<ul style="list-style-type: none"> • CIBC fully engaged with policy makers and regulators for development of initiatives that balance growth and stability 	<ul style="list-style-type: none"> • Dialogue and information exchange led to changes in regulation, as well as in product development, strategy, and business
<p>Non-governmental organizations (NGOs) and interest groups</p>	<ul style="list-style-type: none"> • Small business • Consumers • Infrastructure investment • Environment 	<ul style="list-style-type: none"> • Facilitate policy and business discussions on current trends for clients, products and channels 	<ul style="list-style-type: none"> • Dialogue and information exchange led to adjustments in strategy and business execution
<p>Community partners</p>	<ul style="list-style-type: none"> • Nurturing and educating children and youth • Supporting those living with cancer • Assisting Canadians in need to build stronger communities 	<ul style="list-style-type: none"> • Community Investment team • Grant applications, ongoing meetings, phone calls, emails and progress reports from community partners 	<ul style="list-style-type: none"> • Increased total community giving • Community investment focus in three areas: Kids, Cures and Community • Increased funding for education, with a focus on access for underserved youth • Increased support for cancer research, treatment and services • Increased funding for skills development and employment training

Recognition and Awards

CIBC is proud to be recognized by a variety of organizations for our:

- Strong governance
- Business leadership and innovation
- Workplace, diversity and inclusiveness
- Corporate citizenship

Strong governance



CIBC named strongest bank in Canada and North America, and third in the world: CIBC was ranked as the strongest bank in Canada, strongest in North America and third strongest in the world by *Bloomberg Markets* magazine. This is the second year the bank has been named among the world's strongest banks.



CIBC ranked among the top 10 of the World's Safest Banks in North America: The annual global and regional rankings of the World's Safest Banks are based on *Global Finance* magazine's evaluation of long-term credit ratings – from Moody's, Standard & Poor's and Fitch – and total assets of the 500 largest banks worldwide.

CIBC President and CEO named one of the most influential leaders in the world: CIBC President and CEO, Gerry McCaughey, was named one of the most influential leaders for 2012 by *Bloomberg Markets* magazine. Mr. McCaughey was selected in the Bankers category and is the first Canadian to be named to the annual ranking.



CIBC named one of Canada's 10 Most Admired Corporate Cultures: This award presented by Waterstone Human Capital recognizes leading Canadian organizations for having a culture that has helped enhance performance and sustain a competitive advantage.

CIBC ranked among Canada's Most Reputable Companies: CIBC was cited as most improved on the Canadian Business magazine/Reputation Institute Canada's Most Reputable Companies ranking.



CIBC included among top 25 Best Canadian Brands: Interbrand rated CIBC as one of the 25 Best Canadian Brands, with a brand value that has increased 33% since 2010. The Interbrand report cited CIBC's ranking as the strongest bank in North America, leadership in digital banking, and sponsorship of the 2015 PanAm Games, all of which complement our community-based corporate citizenship.

Business leadership and innovation



CIBC wins Deal of the Year Award for Investment in American Century: CIBC was recognized with the Deal of the Year award for its acquisition of an equity stake in American Century Investments (ACI). The award, presented by Institutional Investor at the Mutual Fund Industry Awards, recognizes the merger and acquisition deal that has most changed the landscape of the fund industry in 2011.



CIBC's infrastructure and project finance business recognized with three awards: CIBC's wholesale bank was recognized with three infrastructure and project finance awards: Canadian Project Finance Bank of the Year by *Acquisition International* magazine; Best Bank of the Year – Project Finance & Infrastructure – Canada, by *DealMakers Monthly* magazine, and; International – Overall PFI/P3 Bank of the Year by ACQ magazine. In the past three years CIBC has led or co-led more than a dozen P3 projects as well as over \$10 billion in project financings for wind, hydro, solar, geothermal, biomass, biogas and natural gas power projects and transmission. CIBC was also the first Canadian bank to lead bond offerings for an airport authority, a university, a ferry operator, a port authority and a pooled school board financing corporation.

CIBC's Foreign Exchange Business recognized: CIBC ranked among the leading FX providers globally in 2012, and is a top bank in Canadian dollar service, according to the *FX Week Best Bank Awards 2012*.

Business leadership and innovation *(continued)*

CIBC named most accurate forecaster of Canadian economy: *Bloomberg Markets* magazine named CIBC's Chief Economist, Avery Shenfeld, as the top forecaster of the Canadian economy over the last two years. No other bank economist ranked among Bloomberg's Top 3 forecasters of the Canadian economy for the two-year period ended on Sept. 30, 2012. The ranking is based on the accuracy of economic forecasts in 13 categories, including gross domestic product, unemployment, consumer and producer price indexes, home sales, industrial production and personal spending.

CIBC is top forecaster on oil and currencies: CIBC has been recognized by two news organizations for its accuracy in price forecasting for West Texas Intermediate crude futures and various currencies. *Bloomberg* named Commodities Strategist Katherine Spector as the most accurate forecaster of energy prices for West Texas Intermediate crude futures, for the period spanning the fourth quarter of 2010 to September 30, 2012. Additionally, Jeremy Stretch, CIBC's Foreign Exchange Strategist, topped *FX Week* magazine's 12-month currency forecast rankings published October 1, 2012, for his long-term views across a range of currencies, including the view that the Japanese yen would hold its value against the Euro and the US dollar.



CIBC named Best Commercial Bank in Canada: CIBC was named the Best Commercial Bank in Canada by *World Finance* magazine citing CIBC's very strong client-focus, clear commitment to building long-term client relationships, investment in infrastructure and strong management focus on strategic priorities in challenging market conditions.

CIBC #1 among Canadian prime brokers: CIBC has capped years of steady gains in the *Global Custodian* magazine Prime Brokerage Survey by taking the #1 ranking among Canadian banks and fourth spot overall in North America. Results of the 2012 survey show that CIBC is regarded by clients as a leading prime broker in the areas of service and support, securities lending, technology, compliance, and risk management, among other categories.

CIBC ranked among Top 2 in Canadian equity research: According to the Brendan Wood International survey, institutional investors now rank CIBC among the top two for depth and quality of equity research among Canadian providers. Additionally, CIBC analysts received "TopGun" designations across a range of sectors including oil & gas, precious metals and diamonds, base metals and minerals, agriculture, chemicals and fertilizers, real estate and REITs, banks, consumer products and merchandising, and diversified financials.

Two CIBC Global Asset Management employees named as TopGun Investment Minds: Andreas Hoppe, Vice-President, CIBC Canadian Equities, and Jennifer Law, Vice-President, CIBC Global Equities, were named two of Canada's most distinguished TopGun Investment Minds in an annual survey conducted by Brendan Wood International. TopGuns were evaluated on several criteria, including their ability to provide independent thinking, demonstrate a willingness to buck the trends, knowledge of the investment space, exhibit a diligent work ethic, are trusted and respected, and add to the knowledge and civility of the investment community at large.



CIBC wins training excellence awards: CIBC received two awards from the Canadian Society for Training and Development. The awards recognize distinguished corporate training and development programs from across Canada. CIBC's Retail and Business Banking e-learning curriculum earned a WOW! Award that recognizes examples of training projects that are out of the ordinary, new and noteworthy; and CIBC Investor Services Inc.'s "Opportunity Spotting" training program earned a Silver award in the Facilitated Learning category.

CIBC wins prestigious International Process Improvement Award: CIBC's Process Engineering team was a category winner at the Process Excellence Awards for a 2011 project in Retail and Business Banking that improved fraud detection and management. The solution focused on enhanced fraud prevention and detection, as well as a process to recover losses.

CIBC receives award for workplace innovation: CIBC was awarded a 2012 REMMY from CoreNet Global for the CIBC@work initiative piloted at 55 Yonge Street, Toronto. CIBC@work won in the Innovative Workplace Design category, which recognizes collaboration and vision that brings innovation and sustainability to the workplace.

Workplace, diversity and inclusiveness



CIBC recognized as one of the Best Workplaces in Canada: This annual ranking by the Great Place to Work Institute is compiled from employee survey responses about their workplace experiences and analyzes the effectiveness of practices that underpin their workplace culture. The award sets the standard for defining great workplaces for business, academia and government use. The Institute noted that CIBC's employees trust in, and believe their leaders to be credible, have pride in their jobs, and enjoy the people they work with. CIBC employees also care about their work, their organization, and their community.



CIBC recognized as one of Canada's Top 100 Employers: CIBC was selected by the editors at Mediacorp Canada Inc. as one of Canada's Top 100 Employers for 2013 for excellence in eight key areas:

- physical workplace;
- work atmosphere and social;
- health, financial and family benefits;
- vacation and time off;
- employee communications;
- performance management;
- training and skills development; and
- community involvement.

CIBC's leadership in offering an exceptional place to work for 42,000 employees in Canada helped secure its place on this year's list.



CIBC recognized as a Top Employer for the Greater Toronto Area: This annual competition compares employers with others in their field on a number of criteria, including:

- work atmosphere;
- environment;
- benefits; and
- training and development programs.

This is the second consecutive year the bank has received this award.



CIBC named one of Canada's Best Diversity Employers: This award recognizes CIBC's exceptional workplace diversity and inclusiveness programs for women; members of visible minorities; persons with disabilities; Aboriginal peoples; and lesbian, gay, bisexual and transgendered/transsexual peoples. This is the second consecutive year the bank has received this award.

CIBC receives Partners in Diversity Award: CIBC was selected by the Canadian Centre for Diversity as their 2012 Partners in Diversity award recipient. The award recognizes the ongoing dedication of CIBC to the Centre's vision of a Canadian society without prejudice and discrimination and that values diversity, difference and inclusion.

Three CIBC executives recognized as Canadian Diversity Champions: *Women of Influence* magazine recognizes male executives who lead the way for women in business. Gerry McCaughey, CIBC President and CEO, Richard Nesbitt, Senior Executive Vice-President, CIBC, and Group Head, Wholesale, International, and Technology & Operations, and John Silverthorn, Senior Vice-President, Talent Management, were featured as 2011 Canadian Diversity Champions for their dedication to sponsoring and mentoring senior executive women, advancing women in business, and for leading and developing innovative diversity initiatives and programs across Canada.



CIBC executive among Canada's Most Powerful Women: Laura Dottori-Attanasio, Group Head, Corporate Credit Products, joined a list of CIBC executives who have been named among Canada's Top 100 Most Powerful Women by the Women's Executive Network.

Workplace, diversity and inclusiveness *(continued)*

CIBC executive receives Rising Star Award: Viktoriya Gruzytska, Executive Director, Corporate Credit Products, won the Women in Capital Markets (WCM) Rising Star Award which recognizes an individual at an early stage in their career who has made outstanding contributions to the capital markets industry and is a committed advocate for the promotion of women.

CIBC executive inducted into the YWCA's Academy of Women Leaders: Robyn Zivic, Global Head of Institutional Sales, Commodities Division, Wholesale Banking was inducted into the Academy of Women Leaders of the YWCA of the City of New York. The Academy honours top women executives who have been recognized by their companies and colleagues for their leadership, achievement and contributions to their companies, institutions and communities.

CIBC executive recognized as a Leader to be Proud Of: Tim Moseley, Senior Vice-President, Chief Compliance Officer, Governance and Controls, and Co-Executive Sponsor of the CIBC Pride Network, was recognized as a Leader to be Proud Of by Out on Bay Street. The Leaders to be Proud Of Awards celebrate the leadership and accomplishments of LGBT and LGBT-ally senior executives in Canada.



CIBC named one of Canada's Best Employers for New Canadians: This award recognizes employers that offer innovative programs that assist individuals with making the transition to a new workplace and a new life in Canada. This is the fifth consecutive year the bank has received this award.

CIBC recognized for leadership in mentoring: CIBC was recognized by the Toronto Region Immigrant Employment Council (TRIEC) for reaching 100 mentoring relationships, placing CIBC in the top five of 27 active corporate partners in the Mentoring Partnership program.

Corporate citizenship



CIBC included in Dow Jones Sustainability World Index: CIBC was selected for the 11th consecutive year and is one of only 11 Canadian companies and 26 financial institutions worldwide whose performance met DJSI's stringent criteria for inclusion in 2012–2013.



CIBC listed on the FTSE4Good Index: The FTSE4Good Index is used by socially responsible investors who want to invest in companies that demonstrate exceptional corporate responsibility practices. CIBC has been listed on the index since its inception in 2001.



CIBC selected as a component of the STOXX Global ESG Leaders Index: The STOXX Global ESG Leaders indices comprise the leading global companies in terms of environmental, social and governance criteria, based on Environmental, Social and Governance (ESG) indicators provided by Sustainalytics. CIBC has been listed on the index since its inception in 2011.



CIBC continues to be a member of the Jantzi Social Index: The Jantzi Social Index consists of 60 Canadian companies that pass a set of broadly-based environmental, social and governance rating criteria. CIBC has been listed on the index since its inception in 2000.



CIBC among 50 Most Socially Responsible Corporations in Canada: CIBC was ranked among the 50 Most Socially Responsible Corporations in Canada by *Maclean's* magazine and Sustainalytics. The annual ranking selects companies on the basis of their performance across a broad range of environmental, social, and governance indicators.



CIBC designated an Imagine Caring Company: CIBC consistently exceeds the target of 1% of pre-tax profits – the benchmark for corporate giving established by Imagine Canada.



CIBC recognized for sponsorship excellence: The Sponsorship Marketing Council of Canada (SMCC) recognized CIBC's long-term commitment to the Canadian Breast Cancer Foundation CIBC Run for the Cure with the Award of Distinction in the Cause category. The SMCC also presented CIBC with a Gold Award in the Arts category for its multi-faceted and unique 2011 International Indian Film Awards marketing campaign.



Corporate citizenship *(continued)*

Team Mo CIBC named the top Movember fundraising team in the world: Team Mo CIBC was the top Movember fundraising team in the world in support of the Movember campaign and its beneficiary Prostate Cancer Canada. To date, CIBC employees have raised a total of \$1.3 million for the Movember campaign in support of men's health.

CIBC executive honoured with DeGroot School of Business Distinguished Alumni Award: David Williamson, Senior Executive Vice-President and Group Head, Retail and Business Banking, received the Wayne C. Fox Distinguished Alumni Award from McMaster University and the DeGroot School of Business. This award recognizes an alumnus who has made a positive difference in the world around them.

CIBC executive honoured with Arbor Award: Richard Nesbitt, Senior Executive Vice-President and Group Head, Wholesale, International, and Technology and Operations, received a 2012 Arbor Award from the University of Toronto. The award recognizes volunteers for outstanding personal service to the university. Mr. Nesbitt is an alumnus of the Rotman School of Management at the University of Toronto and currently serves as Chair of its Financial Services Advisory Board.

CIBC executive among 2013 Clean50: Don Roberts, Vice-Chairman, Renewable Energy and Clean Technology, is one of Canada's 2013 Clean50 honourees in the category of Angels: Investors & Eco System Support for sustainability and clean technology-focused start ups. The recognition places him among 50 individuals and teams who have made the greatest contributions to sustainable development or clean capitalism in Canada between January 1, 2010 and March 31, 2012. The Delta Management Group and Corporate Knights Magazine conducted the search for Canada's Clean50.

CARBON
DISCLOSURE
PROJECT

CIBC participates in the Carbon Disclosure Project: CIBC has been a respondent to all of the Carbon Disclosure Project's information requests and, since 2005, has been a signatory.



CIBC earns Gold Technology Accelerator Award: This award is presented by Renewed Computer Technology to the top corporate donor of surplus IT equipment. This is the fifth consecutive year CIBC has received this award.



Economic, Environmental, Social, Governance (EESG) Reporting



Economic Contribution

CIBC is a major contributor to the Canadian economy and to the communities in which we work and live.

[Learn more »](#)

Environmental Responsibility

CIBC is dedicated to being an environmentally responsible organization. We demonstrate this through continued enhancements to our environmental risk management policies and procedures.

[Learn more »](#)

Social Investment

CIBC's success comes from fulfilling the commitments we have made to each of our stakeholders – making a real difference in our communities, creating an environment where all employees can excel, and helping our clients achieve what matters to them.

[Learn more »](#)

Governance Practices

At CIBC, we conduct our business with honesty and integrity. We hold ourselves accountable for our actions and strive to fulfill the commitments we have made to each of our stakeholders.

[Learn more »](#)

Economic Contribution

CIBC is a major contributor to the Canadian economy and to the communities in which we work and live.

We support economic growth and prosperity by creating employment opportunities, purchasing local goods and services, supporting small businesses, helping our clients achieve their financial goals, and by investing in social issues that matter to Canadians.

We also generate strong total returns for our shareholders. CIBC achieved solid results across our business in 2012; our capital position remains among the best of any bank globally and we introduced a broad range of initiatives focused on enhancing the value we provide our clients.

In fiscal 2012, CIBC reported net income of \$3.3 billion or \$8.07⁽¹⁾ per share on an adjusted basis, compared with \$2.9 billion and \$7.57⁽¹⁾ a year ago. Revenues rose to \$12.5 billion from \$12.4 billion and return on equity was once again strong at 22.0%.

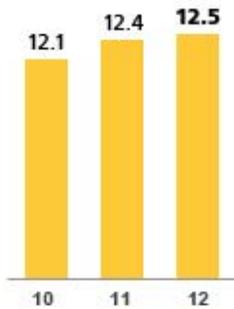
CIBC's earnings strength enabled us to increase our quarterly dividend to 94 cents effective October 2012, while further improving our capital ratios and making broad investments in our network and people.

⁽¹⁾ For additional information, see the "Non-GAAP measures" section of the MD&A.

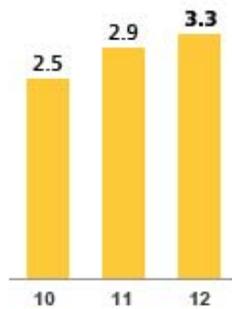
CIBC's economic contributions (Canadian \$, unless noted)

	2012	2011	2010
Revenue	\$ 12.5 billion	\$ 12.4 billion	\$ 12.1 billion
Net income	\$ 3.3 billion	\$ 2.9 billion	\$ 2.5 billion
Taxes paid in Canada	\$ 1.2 billion	\$ 1.3 billion	\$ 1.4 billion
Total shareholder return	9.8%	0.4%	32.4%
Debt financing to business	\$ 83.8 billion	\$ 95.8 billion	\$ 84.3 billion
Goods and services	\$ 2.5 billion	\$ 2.4 billion	\$ 2.1 billion
Community investment	\$ 38 million	\$ 35 million	\$ 34 million
Employee compensation and benefits	\$ 2.5 billion	\$ 2.6 billion	\$ 2.5 billion

Revenue
(\$ billion)



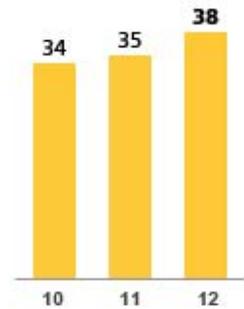
Net income
(\$ billion)



Employee compensation and benefits
(\$ billion)



Community investment
(\$ million)



What Matters
to Our Clients

Paying Our Fair
Share of Taxes

Supply Chain

Civic and Political
Contributions



For what matters

Our financial commitment to CIBC employees

One of the most significant ways CIBC contributes to the national economy is through job creation. In 2012, we employed more than 42,000 full-time and part-time workers in Canada, while our payroll and benefits totalled \$2.5 billion.

In Canada, we offer our employees comprehensive pension and post-employment benefit plans – the CIBC Pension Plan is a defined benefit pension plan. In 2012, we contributed the maximum amount permissible to the Plan to ensure benefit security for all the Plan's beneficiaries. At the end of 2012, the CIBC Pension Plan had assets of \$4.7 billion.

For what matters

Creating value for our shareholders

At CIBC, we are committed to creating value for our shareholders. Our focus is to maintain a lower risk discipline, while generating consistent and sustainable earnings. We are investing in our clients, our employees, our communities and our core businesses. We underpin our activities with industry-leading fundamentals in capital, expenses and risk management.

What Matters to Our Clients

We continually look for ways to make banking easier and more flexible for our clients – offering greater access and choice, broader community and business support, and ongoing transparency and responsibility in our business dealings.

Retail and Business Banking



Wealth Management



Wholesale Banking



Our approach

In **Retail and Business Banking** our objective is to continually strengthen our focus as a client-centric organization with the objective of accelerating profitable revenue growth and enhancing the client experience across all of our channels.

Our priorities

Retail and Business Banking has actively shifted its strategy to a client-centric focus with the objective of accelerating profitable revenue growth and enhancing the client experience across all of our channels. Supporting our retail objectives are three strategic priorities:

1. Deepen relationships with our clients
2. Improve our sales and service capabilities
3. Acquire and retain clients

In **Wealth Management** our objective is to be a leader in wealth management solutions in markets where we offer advice to our clients, and to be a leading asset management firm.

In **Wealth Management** we seek to grow our business. This growth is supported by three strategic priorities:

1. Attract and deepen client relationships
2. Seek new sources of domestic assets
3. Pursue acquisitions and investments

In **Wholesale Banking** our objective is to be the premier client-focused wholesale bank centred in Canada with a reputation for consistent and sustainable earnings, for risk controlled growth and for being a well-managed firm known for excellence in everything we do.

Our strategic plan in **Wholesale Banking** is to grow our business in targeted industries within our defined risk appetite. We expect to achieve this by focusing on three key priorities:

1. Add the most value to our clients in Canada
2. Serve our clients abroad Identify and export core capabilities
3. Identify and export core capabilities



Innovative Products and Services

Retail and Business Banking provides clients across Canada with financial advice, products and services through a strong team of advisors and more than 1,100 branches, as well as ABMs, mobile sales forces, telephone banking, online and mobile banking.

Wealth Management provides relationship-based advisory services and an extensive suite of leading investment solutions to meet the needs of institutional, retail and high net worth clients. Our asset management, retail brokerage and private wealth management businesses combine to create an integrated offer, delivered through nearly 1,500 advisors across Canada.

Wholesale Banking provides a wide range of credit, capital markets, investment banking and research products and services to government, institutional, corporate and retail clients in key financial markets in North America and around the world.

We continue to expand our banking network, as well as our financial service offerings and banking solutions, in order to make banking with CIBC more convenient for our clients.

Greater access and choice for clients

Affordable banking

Accessible banking

Supporting newcomers to Canada

Aboriginal banking

Protecting our clients and their assets

Greater access and choice for clients

Our clients have access to one of the largest branch networks in Canada with more than 1,100 branches, including 28 newly opened or expanded branches this year:

- over 650 branches open on Saturdays;
- more than 100 branches open on Sundays;
- over 100 **CIBC Wood Gundy** locations;
- close to 300 **President's Choice Financial** pavilions;
- more than 3,400 automated banking machines (ABMs) across the country;
- 24/7 telephone banking services offered in English, French, Cantonese or Mandarin; and
- approximately 50 languages offered across our branch network.

We also offer our clients convenient around-the-clock access to a full range of financial services through our **mobile banking App** and **mobile brokerage App**, CIBC's leading online banking site and mobile brokerage site and our multi-language automated telephone banking capability.

For what matters



In 2012, CIBC launched a number of innovative solutions to meet our clients' banking and investment needs

- **CIBC Total Banking Rebate** was introduced to recognize and reward clients with fee discounts for building deeper relationships with us;
- **Next Best Offer** program was launched in our client contact centres and branches to enable our frontline sales teams to better understand our clients' needs and highlight the best offer based on their current holdings;
- **CIBC Home Power Plan** was introduced, combining the benefits of a traditional mortgage and a line of credit to give clients a long-term borrowing solution resulting in a deeper, longer term relationship with CIBC;
- **Break Away** – an innovative leadership development program was launched – designed to help frontline leaders focus their teams on best practice activities in order to enhance the client experience and accelerate profitable revenue growth;
- for our business clients, inter-branch banking capabilities were implemented and a new cash management solution, **CIBC Cash Management Online** was launched;
- CIBC became the first bank to announce the launch of mobile credit card payment capabilities in partnership with Rogers Communications to allow our existing CIBC credit card clients to purchase goods using their smartphone;
- a **mobile banking App** designed specifically for the iPad was launched which makes it easier for clients to manage their finances by offering rich interactive graphics and visuals;
- contactless payment features of Visa payWave and MasterCard PayPass were added to many of CIBC's credit cards, to offer speed and convenience to our clients;
- several new **Premium and Institutional Classes of CIBC Index Funds** were launched, enhancing the existing strong lineup of index funds;
- three **Renaissance** fixed income funds were extended to provide additional choice to high net worth clients with fee-based accounts; and
- **CIBC Global Asset Management** offerings were expanded with an extensive suite of new and enhanced institutional pools to not only meet, but anticipate, clients' evolving needs.

Affordable banking

We're making banking more affordable by offering a wide range of products and advisory solutions that include lower cost alternatives, such as:

- the **CIBC Everyday Chequing Account**, a low cost account for clients who make only a few transactions every month; no annual fee credit cards;
- competitive mortgage and lending rates; and
- **President's Choice Financial (PCF) No Fee Bank Account** and **Low-Cost Borrowing Account**.

To help our clients better understand and manage their finances, CIBC and PCF offer free seminars at many locations on such topics as what you need to know when looking to buy a home, choosing the right mortgage, saving for a down payment, tax planning and **CIBC Money Smarts for Students Seminars** to improve financial literacy.

Learn more about [CIBC's financial literacy efforts](#)

We also offer free day-to-day banking or discounts and special offers for children, students and seniors through:

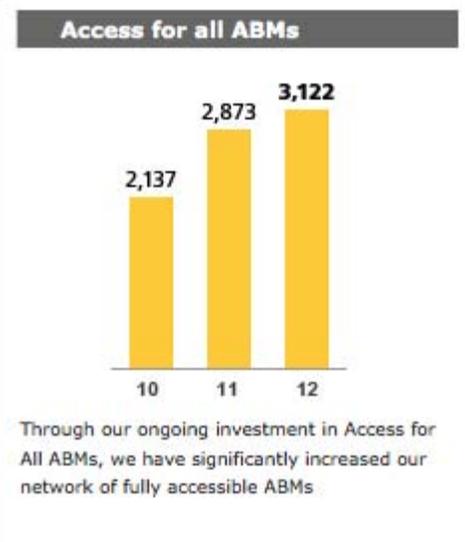
- **CIBC SmartStart for Kids** program and the **CIBC Advantage for Youth** offer for youth who are 18 years and younger;
- **CIBC Advantage for Students** offer for students enrolled in a full-time post-secondary program and the **CIBC Professional Edge Student** program for mature students working towards a professional designation;
- **CIBC 60 Plus Advantage** offer for seniors 60 years of age and older; and
- the new **CIBC Total Banking Rebate**, which offers clients a reduction in their monthly chequing account fees when they hold multiple banking products with CIBC.

Accessible banking

Creating an environment that is accessible to all clients and employees is a priority for CIBC. We continue to make enhancements across our organization so that we can offer barrier-free facilities and services. With every new CIBC branch that opens, we ensure it is fully accessible, from parking to counters to ABM and vestibule access.

For visually and hearing impaired clients, the elderly, and persons with restricted mobility we offer:

- client statements for CIBC deposit and credit card accounts, as well as **CIBC Wood Gundy** accounts available in Braille Grade 1 and Grade 2 statements, and large print formats printed in 16-point Verdana font, as per industry and Canadian government standards; large print cheques are also available to clients by request;
- advanced speech recognition and teletype (TTY) technology through **CIBC Telephone Banking**;
- Bell Relay call for assistance with CIBC Telephone Banking transactions or information requests;
- sign language interpreters who can be requested for complex banking needs;
- CIBC mortgage advisors are able to accommodate flexible schedules and locations that are most convenient for the client; whether it's their home, their office, a local branch or elsewhere; and
- **CIBC Online Banking** – the first banking website in Canada to receive CNIB Site Check certification.



Supporting newcomers to Canada

With more than 250,000 immigrants arriving in Canada every year, helping new Canadians establish themselves in this country and build a successful future in Canada is a key priority for CIBC – not just in the first few years but throughout their lives.

We are focused on building strong relationships with new Canadians and giving them tangible reasons to make CIBC their bank of choice. This includes providing advice on savings and investment products that are unique to Canada, providing service in multiple languages, and extending special offers to meet their immediate and future financial needs. From a money saving bank account and credit card to help them establish their credit history in Canada, to a **Newcomer Mortgage** and savings options designed to help them achieve their goals and succeed in Canada, we want them to know CIBC is there to help them every step of the way.

In 2012, as part of our long-term commitment to celebrating Canada's rich cultural diversity, we were proud to sponsor a number of events across the country, including **CIBC LunarFest**, **Taste of Asia**, the **CIBC Midweek South Asian Awards**, and a series of cultural festivals at Harbourfront Centre in Toronto that kicked off with a celebration of multiculturalism on Canada Day.

For what matters

In 2012, as part of our long-term commitment to celebrating Canada's rich cultural diversity, we were proud to sponsor a number of events across the country.



Additionally, as lead partner of the Toronto 2015 Pan Am and Parapan Am Games, CIBC helped bring **Play Me I'm Yours**, an art installation featuring 41 pianos representing the countries participating in the Games, to Toronto street corners to highlight the Games' diversity and focus on Pan American culture. Through these sponsorships, our goal is to help build community identity, strengthen relationships with our diverse clients, and engage our neighbours across Canada and around the globe.

For what matters

As lead partner of the Toronto 2015 Pan Am and Parapan Am Games, CIBC helped bring Play Me I'm Yours to Toronto street corners.



Aboriginal banking

CIBC supports Canada's Aboriginal people (First Nations, Inuit and Métis) through our vast branch network off-reserve, an agency and seven on-reserve branches which are located in urban, rural and remote communities across Canada. Our seasoned Aboriginal banking team works closely with our clients to achieve their objective of economic self-sustainability through long-term relationship building, partnering and transfer of knowledge to the Aboriginal leadership and its community members on and off reserve.

CIBC is a proud member of:

- Indspire (formerly the National Aboriginal Achievement Foundation);
- Aboriginal Financial Officers Association of Canada;
- National Aboriginal Trust Officers Association;
- Aboriginal Chamber of Commerce of Canada;
- Aboriginal Chamber of Commerce of Alberta;
- Treaty Legacy Foundation of Canada;
- Industry Council for Aboriginal Business (BC);
- BC Aboriginal Business Association;
- Literacy Partners of Manitoba; and
- Norman Regional Development (MB).

We have been involved in other business ventures like the CAPE Fund. We attended and had input at the Public Policy Forum "Aboriginal Participation in Major Resources Development Projects" and the Corporate Aboriginal Relations of the Conference Board of Canada.

We were instrumental in hosting and sponsoring various Aboriginal wealth management and economic development conferences, literacy symposiums, Aboriginal charities and adult financial literacy courses for members of Canada's Aboriginal communities to help them plan for a healthy and successful financial future.



Protecting our clients and their assets

Safeguarding our clients' personal information and privacy is important to us:

- enhanced protection is provided for our credit and debit cards with chip technology; and
- **CIBC CreditSmart** offers increased protection for credit card holders through credit report and fraud alerts.

We want our clients to be extremely satisfied with their overall experience at CIBC. Our Service Commitment to You outlines our focus on exceeding client expectations and sets out the standards that our clients can expect from CIBC and that we demand of ourselves.

It states: *"Our clients should expect nothing less than the best possible service every time they deal with one of our representatives in person, by letter, on the telephone or when they are banking electronically with us through our automated banking machines, online, or through mobile banking."*

A full copy of **Our Service Commitment to You** can be found [here](#).

Helping Canadian Businesses Succeed

CIBC is committed to helping our clients reach their business and financial goals.

Agricultural businesses

A leading voice in economic research

Debt financing to Canadian firms

Supporting local entrepreneurs and small businesses

Economic hardship

Offering advice and products

We offer our clients the information, opportunities and tools they need to succeed in their fields of business.

- CIBC introduced the new **CIBC Cash Management Online** platform, delivering secure, 24/7 access to a comprehensive suite of online cash management products and services, allowing clients to take better control of their banking needs – giving them more time to focus on what matters to their business.
- CIBC launched the **CIBC Small Business Start Strong** program designed to address the needs of new business owners and help them get their business off to a strong start through a bundle of complementary products and services.
- CIBC released several reports in support of Small Business Month to provide businesses with information on topics including business outlook and taxation considerations, relevant to the success of small businesses.
- Applicants to the country's leading business awards – Canada's 50 Best Managed Companies Program co-sponsored by CIBC for the past 15 years – have the opportunity to receive coaching from seasoned business experts at CIBC and winners get to attend a Gala and Symposium in March to celebrate their achievements and learn from experts from Queen's University, the National Post, Deloitte and CIBC.
- CIBC hosted a number of client events related to our role as lead partner of the Toronto 2015 PanAm and Parapan Am Games to raise awareness of the business opportunities that this sponsorship brings to the business community in the GTA and surrounding areas.

Agricultural businesses

In addition to hosting, sponsoring and actively participating in agriculture events in many local rural communities, CIBC supports young farm entrepreneurs nationally through our sponsorship of Canada's Outstanding Young Farmers Program and through our corporate membership in Farm Management Canada. We work with farm and agri-business owners across different generations by helping young agriculture clients enter the business and succeed and then assisting those agriculture business owners retiring with their transition planning needs.



National Winners of the 2011 Outstanding Young Farmers Program are presented with their awards at the OYF annual national event held in Brandon, Manitoba.

A leading voice in economic research

CIBC is widely recognized for the breadth and quality of our equity, fixed income and economic research.

Our economics team is led by Chief Economist Avery Shenfeld. He is recognized as a leading analyst and commentator on critical economic trends and their implications for stock values, currencies and interest rates, and has a long and well-earned reputation for accuracy and being ahead of the curve. Benjamin Tal, Deputy Chief Economist, is also a widely recognized commentator on the economy with a focus on real estate, wealth management, and consumer and corporate credit. The team identifies important trends, risks and opportunities that affect the Canadian and global economies and, ultimately, our clients' businesses.

For what matters



CIBC's Chief Economist Avery Shenfeld was named top forecaster of the Canadian economy for the two-year period ending September 30, 2012 by *Bloomberg Markets*.

CIBC named most accurate forecaster of Canadian and U.S. economies

CIBC's Chief Economist Avery Shenfeld was named as the top forecaster of the Canadian economy over the last two years by *Bloomberg Markets*.

No other bank economist ranked among *Bloomberg's* Top 3 forecasters of the Canadian economy for the two-year period ended on September 30, 2012.

CIBC was also selected by *MarketWatch* as the most accurate forecaster on U.S. economic indicators for the month of November, 2012 and won the monthly award also in August.

"These awards illustrate the strength and depth our economics team and why they are among the most sought-after experts by our clients," says Richard Nesbitt, Senior Executive Vice-President, CIBC. "We applaud Avery Shenfeld and CIBC Economists Emanuella Enejador and Andrew Grantham who contribute to the Canadian and U.S. forecasts that are the subject of these awards. Also making key contributions to our team's top notch economics coverage are Deputy Chief Economist Benjamin Tal and Senior Economists Peter Buchanan and Warren Lovely."

Clients can access our leading edge investment research through a number of customized and accessible options, including online and email communications. [Learn more »](#)



Debt financing to Canadian firms

CIBC provides our clients with access to credit in order to support their business goals. Our range of products and services include lending to small, medium and corporate businesses; real estate lending, including commercial mortgages; agriculture lending; leveraged financing; asset based lending; and wholesale automotive financing.

[Learn more »](#)

Supporting local entrepreneurs and small businesses

We encourage small businesses and local entrepreneurs to develop the next generation of business leaders through several initiatives.

- We supported the National 4-H Youth Delegate Conference and provided **CIBC 4-H Post-Secondary Education Scholarships**, helping rural youth enhance their leadership and learning opportunities.
- We provide support for Canada's Outstanding Young Farmers Program, recognizing the achievements of young farmers and promoting leadership, innovation and excellence in Canadian agriculture.

Economic hardship

We recognize that clients sometimes require immediate assistance managing their financial situation in times of hardship or crisis. CIBC continues to refine our program related to supporting clients, employees and the communities in which we do business.

In addition to making donations to impacted communities to support relief efforts, CIBC advisors work with clients directly affected in such situations to help them manage their finances on an individual basis. In these situations, CIBC offers assistance to clients in their day-to-day and long-term financial needs, by having convenience charges at non-CIBC ABMs reversed, deferring mortgage or other loan payments, and making special arrangements for small business banking clients.

To help coordinate the outpouring of support from Canadians to local disasters, CIBC regularly accepts donations and directs these towards helping affected communities.



Financial Literacy

Everyday, CIBC employees help Canadians make sense of their finances by strengthening the knowledge, skills and confidence they need to make responsible and sound financial decisions. While much of our expertise is shared in the office, CIBC employees take their knowledge on the road volunteering time to support financial capability for those in need in our communities, with a special focus on educating Canada's kids and young adults to build a better future.

- **CIBC SmartStart Program** helps kids learn the basics about money management and also provides them with free banking and important financial advice. The **SmartStart Parents Kit** includes a comprehensive series of age-related workbooks that parents can use to teach kids about financial basics, money management, investing and saving for the future.
- In partnership with the Canadian Bankers Association and Financial Consumer Agency of Canada, CIBC employees delivered YourMoney seminars in classrooms across Canada over the 2011–2012 school year, helping more than 8,500 high school students understand finances, credit and basic budgeting tools.
- Branches across the country shared **CIBC Money Smarts for Students** with 30 **CIBC Youthvision** scholarship winners. Learn more about [CIBC Youthvision](#) »
- **CIBC Home Borrowing Seminars** help educate home buyers on the various financing options available to them and key partners in the home buying process.
- We offer several online financial tools to Canadians such as our Rent vs Own tool, which allows clients to calculate the relative costs and benefits of renting a home versus buying one. [Learn more](#) »
- CIBC regularly shares consumer poll findings through the media, highlighting financial issues that matter to Canadians and offering advice on how Canadians can reach their long-term financial goals. The polls offer an opportunity to educate Canadians about today's complex and uncertain markets, including debt management and the future of retirement in Canada as well as emphasizing the importance of having a will, estate plan, financial power of attorney and the effectiveness of trusts.
- Jamie Golombek, CIBC's Managing Director, Tax and Estate Planning, is frequently quoted in the Canadian media and regularly appears on The Marilyn Denis Show, providing easy-to-understand advice on financial topics such as saving for your children's education, getting your budget in order, and how to choose the best financing option for your new home. Mr. Golombek also prepares a number of helpful and widely available reports throughout the year with advice on how to take advantage of available tax credits and deductions, better manage finances and plan for retirement and estate transition. Learn more about [Jamie Golombek's reports](#) »

Responsible Lending and Investing

CIBC's governance framework reinforces the high standards of ethical and professional conduct we expect from our employees. We apply the same level of commitment and scrutiny to our financial transactions in order to ensure we are managing, investing and lending funds in a socially responsible manner.

[Screening our financial transactions](#)

[Responsible lending and investing](#)

[Equator Principles](#)

[Renewable energy and Clean Tech financing](#)

[Asset management](#)

[Socially responsible mutual funds](#)

Screening our financial transactions

Our Global Reputation and Legal Risks policy sets standards that help identify potential reputation risks associated with certain financial transactions, and also includes a process for escalating issues that require further scrutiny to senior management, and if appropriate, to CIBC's Reputation and Legal Risks Committee.

Following a recent review, we have amended our policies to prohibit establishing credit facilities for companies that manufacture or trade in equipment or material for cluster munitions, as referenced by The Convention on Cluster Munitions (Oslo Convention).

Responsible lending and investing

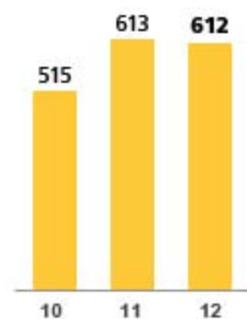
Identifying and managing environmental risk is an important consideration in our lending decision process. The **CIBC Environmental Credit Risk Management** program is central to this effort.

Our **Environmental Credit Risk Management Standards and Procedures** help employees involved in lending to identify environmental risks pertaining to credit evaluation and financing. The Standards are designed to apply different levels of environmental credit risk assessments depending on several factors, with the strictest standards applied to high environmental risk sectors. Lending opportunities that may pose environmental risks for CIBC are further assessed by our Environmental Risk Management (ERM) group.

In addition to protecting the bank from undesired risks, our environmental review process often helps our clients better understand their own risks and liabilities, in order to effectively manage them.

CIBC conducts environmental risk assessments of our business transactions as an integral part of our due diligence process. In 2012, CIBC's ERM group reviewed and advised on 612 transactions.

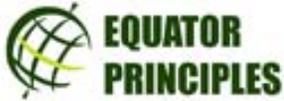
Environmental risk assessments
(# of transaction reviews)



Identifying and managing environmental risk is an important consideration in CIBC's lending decision process.

Equator Principles

CIBC follows the Equator Principles in assessing project financing transactions with a capital cost of US\$10 million or more. The Equator Principles are adopted voluntarily by financial institutions and are intended to support environmental and social due diligence and responsible risk decision making. In 2012, we reviewed 17 projects where the Equator Principles were applicable.



Equator Principles

	Within Canada and the U.S.	Outside Canada and the U.S.
Category A	0	0
Category B	7	5
Category C	4	1

Category A – Projects with potential significant adverse social or environmental impacts that are diverse, irreversible or unprecedented.

Category B – Projects with potential limited adverse social or environmental impacts that are few in number, generally site-specific, largely reversible and readily addressed through mitigation measures.

Category C – Projects with minimal or no social or environmental impacts.

Renewable energy and Clean Tech financing

Many Canadian companies are emerging as leaders in the Renewable Energy and Clean Tech sectors and need increased access to capital.

Since 2009, CIBC has arranged over \$2 billion in public and private equity financing and advised on the purchase or sale of over \$20 billion in assets for companies in the renewable energy and clean technology sectors.

In 2012, CIBC lent \$600 million towards \$3 billion of financing for renewable power projects including wind, hydro and solar power. CIBC has retained its position as a top 10 lead arranger for financing renewable power projects in North America.



To focus our efforts in the Clean Tech segment, CIBC is emphasizing four specific areas:

- Energy Efficiency;
- Waste-to-Energy;
- Green Chemistry; and
- Water.



For what matters

CIBC's Don Roberts, Vice-Chairman, Renewable Energy and Clean Technology, is recognized as one of Canada's 2013 Clean50 honourees

CIBC's Don Roberts, Vice-Chairman, Renewable Energy and Clean Technology, is recognized as one of Canada's 2013 Clean50 honourees in the category of Angels: Investors & Eco System Support for sustainability and clean technology focused start ups.

The recognition places him among 50 individuals and teams who have made the greatest contributions to sustainable development or clean capitalism in Canada between January 1, 2010 and March 31, 2012.

Don was also recognized among the 2012 Clean16 as the financial industry's top contributor to sustainable development in Canada. The Delta Management Group and Corporate Knights Magazine conducted the Clean50 and Clean16 searches.

Don is the only Vice-Chairman at a financial institution whose primary mandate is to develop a renewable energy and clean tech practice. In 2009, Don took a year-long sabbatical in order to identify opportunities for CIBC in these sectors, and to design and guide the national "Future Bio-pathways Project."

Asset management

CIBC Asset Management (CAM) invests and votes proxies in accordance with client investment policies. CAM has a very rigorous Canadian equity research process. The process has incorporated an evaluation of the quality and governance practices of corporate boards and general social and environmental policies to consider the impact they may have on stock performance even for non-Socially Responsible Investment/Environment, Social and Governance (SRI/ESG) mandates. CAM's Proxy Voting Guidelines are based on the premise that SRI/ESG issues can affect investment performance and that appropriate consideration of these issues is part of delivering superior risk-adjusted returns and is therefore part of CAM's fiduciary responsibilities. This may impact proxy voting and investment decisions in non-SRI/ESG mandates. In SRI/ESG mandates, the above noted SRI/ESG guidelines will be a primary consideration for all investment decisions and proxy voting for those portfolios.

CAM has a team of internal Canadian Equity career analysts who make stock recommendations based on thorough fundamental research. In addition, CAM uses the research provided by Sustainalytics (previously Jantzi), an independent 3rd party source, which reviews, scores and ranks over 2,500 global companies on SRI/ESG issues (including a company's community involvement, employee relations, environmental performance, corporate governance, human rights, customer relationships and controversial business practices). The service is used by both CAM's equity and fixed income investment professionals.

CAM manages a number of equity and fixed income portfolios with specific mandates that adhere to SRI/ESG guidelines. These SRI/ESG portfolios shall not hold securities of any company whose primary business is the sale of tobacco or alcohol products or is a supplier of weaponry, or if it has major operations in countries that disregard human rights. The list of securities considered acceptable is reviewed by the CAM Responsible Investment Committee twice a year. CAM also solicits feedback from clients and considers their sensitivity to various SRI/ESG issues in the investment evaluation process.

Socially responsible mutual funds

CIBC Wood Gundy holds \$38.3 million in retail mutual fund assets, representing both Social Investment Organization (SIO) Member and Non-SIO Member promoted funds. Likewise, **Imperial Investor Service** holds \$14.6 million in retail mutual fund assets, representing both Social Investment Organization (SIO) Member and Non-SIO Member promoted funds. Both **CIBC Wood Gundy** and **Imperial Investor Services** are part of the CIBC group of companies.



Paying Our Fair Share of Taxes

In 2012, the CIBC group of companies' tax expense to all levels of government in Canada was \$1.2 billion. This total consisted of \$691 million in income tax expense, \$33 million in capital taxes and \$505 million in payroll taxes (employer portion), business taxes, property taxes, GST/HST and provincial sales taxes.

Taxes – 2012

CIBC group of companies

\$ thousands	Income taxes	Capital taxes	Other taxes
Federal government	\$ 412,537	\$ –	\$ 239,481
Provincial and territorial governments			
British Columbia	32,217	8	25,854
Alberta	25,220	0	1,212
Saskatchewan	5,273	8,723	647
Manitoba	5,164	9,938	1,326
Ontario	180,048	(805)	201,155
Quebec	19,177	2,032	29,289
New Brunswick	2,617	2,948	1,715
Nova Scotia	4,658	5,200	3,056
Prince Edward Island	653	1,023	70
Newfoundland and Labrador	2,052	4,258	1,539
Northwest Territories	616	0	25
Nunavut	110	0	7
Yukon	305	0	29
Total	\$ 690,647	\$ 33,325	\$ 505,405

Supply Chain

A transparent supply chain

CIBC has developed a fair and inclusive procurement program to manage our supplier relationships responsibly.

Responsible procurement

Our Global Sourcing team is responsible for developing a fair, transparent and disciplined process for how we select and manage our contracted suppliers, including the evaluation, negotiation and creation of supplier contracts. Each of our contracted suppliers is evaluated on comprehensive criteria, including their social and environmental initiatives. Comprehensive procedures are in place to assess supplier risk and to manage our contracted supplier relationships.

Ethical sourcing and supplier labour practices

In order to do business with CIBC, our suppliers must comply with all applicable laws and regulations, including labour, occupational health and safety, and human rights legislation.

They must also adhere to our Global Reputation and Legal Risks policy for suppliers. This Policy includes clauses pertaining to CIBC's Code of Conduct, which sets out our expectations for ethical and professional behaviour.

CIBC's membership in The Canadian Aboriginal and Minority Supplier Council (CAMSC) supports CIBC's intentions to use and develop diverse suppliers.

Environmentally responsible sourcing and procurement

We seek to work with suppliers whose environmental priorities align with our own and who regularly demonstrate responsible procurement practices.

Our **Environmentally Responsible Procurement Standard** gives preference to suppliers who can demonstrate continuous improvement in their environmental performance, particularly in the areas of greenhouse gas emissions, energy and material efficiency, and air and water quality, among other criteria.

We also prefer to work with suppliers who have an environmental management system in place and who can demonstrate energy efficiency, including efficient use of natural resources, improved recyclability, fewer hazardous substances, and ecologically sustainable forestry practices.

[Learn more about our environmental responsibility »](#)

Paper sourcing

We are committed to moving our company-wide paper sourcing to environmentally and socially responsible sourced paper, with a preference for Forest Stewardship Council (FSC)-certified stock. This certification guarantees that purchased forest products come from responsibly managed forests. In 2012, 97% of CIBC's total paper consumption was FSC-certified.

[Learn more about CIBC's paper sourcing »](#)

Technology sourcing

CIBC is committed to purchasing technology equipment and supplies that minimize the use of toxic or harmful materials. CIBC works with our suppliers to improve environmental performance of our supply chain as it relates to the purchase of technology goods and services.

[Learn more about CIBC's supply chain on cbc.com »](#)



Civic and Political Contributions

A vibrant democracy, with vigorous debate and discussion, helps healthy communities thrive. CIBC strongly supports the development of sound public policy, and we work to facilitate open dialogue regarding Canada's politics and policies.

Fostering discussion on public policy

CIBC supports public policy organizations, such as the CD Howe Institute, the Public Policy Forum, the Couchiching Institute on Public Affairs, Canada 2020, Equal Voice, and the Conference Board of Canada. We have committed \$1 million to the Conference Board to fund innovative public policy research on a variety of topics from the sustainability of Canada's health care system to northern Canada's land claims settlement process. CIBC executives and economists often participate in these dialogues to share the bank's unique experience and expertise for the benefit of the policy process.

We actively encourage young Canadians to get involved in the political process through sponsorships of the Forum for Young Canadians, the Queen's Park Legislative Internship Program, the Jamie Anderson Parliamentary Internship Program, and the Parliamentary Internship Program at the House of Commons.

As a member of the highly regulated financial services industry, we meet with regulators, officials and elected politicians. These meetings are in full compliance and within the framework of federal and provincial lobbying legislation.

Political contributions

CIBC supports and values the political process in Canada, and in that spirit we make financial contributions to various political parties across the country.

In Canada, federal laws prohibit donations from corporations, trade unions and associations to federal political parties or candidates. Our political donations policy ensures we remain in full compliance with these regulations.

Provincially, CIBC makes financial contributions to political parties in the seven provinces where corporate donations are permitted by law. These contributions are often made to government, opposition and other third parties as appropriate.

Employee political involvement

We respect and encourage the desire of CIBC employees to actively participate in Canada's political process, but we also want to ensure that CIBC does not implicitly or explicitly endorse any particular political party or candidate. We therefore offer employees a non-paid leave of absence to seek nomination or candidacy for political office, and prohibit them from carrying out political activities using CIBC resources.

Environmental Responsibility



CIBC is dedicated to being an environmentally responsible organization. We demonstrate this through continued enhancements to our environmental risk management policies and procedures, initiatives to minimize CIBC's impact on the environment, promotion of environmental stewardship practices and support of strategically aligned environmental organizations.

Our approach

CIBC is committed to responsible conduct in all of our activities to: protect and conserve the environment; safeguard the interests of all of CIBC's stakeholders from unacceptable levels of environmental risk; and support the principles of sustainable development. We integrate these practices into our core business activities through the 10 principles of our environmental policy in the areas of:

- stakeholder engagement;
- communication;
- reporting;
- community values;
- environmental compliance;
- procurement;
- facilities management;
- credit and investment risk management;
- products and services; and
- continuous improvement.

Our priorities

Our priorities reflect our mission, vision and core values and include:

- efficient use of paper and recycling
- energy conservation
- responsible procurement
- responsible lending and investing

Employee
Engagement

Enhancing Our
Environmental
Performance

Energy
Conservation

Paper Reduction
and Management

CIBC-supported
Environmental
Initiatives

Responsible Lending
and Investing



Employee Engagement

The Environmental Risk Management (ERM) group provides oversight for environmental leadership at CIBC. ERM ensures that our policies and standards are understood and followed. Furthermore, ERM promotes our environmental initiatives and commitments to our employees.

CIBC strives to educate, train and motivate our employees to conduct activities in an environmentally responsible manner. Our employees support numerous activities throughout the year focused on making a positive impact on our environment and the community.

For the fourth year in a row, CIBC employees participated in Corporate Clean-Up Day (20-Minute Toronto Makeover), with employees taking to the streets in April to help clean up public spaces.

For what matters

CIBC celebrates Earth Hour™ and Earth Day®

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In 2012, in support of EarthHour™, CIBC and our major property management partners in Toronto, Montreal and Vancouver worked together to turn off all non-essential lighting in CIBC main buildings. Furthermore, CIBC celebrated Earth Day® through a series of initiatives that included communicating our environmental efforts

to our employees via internal news articles and computer screensavers, national employee contests and client giveaways in our branches.

Through the Earth Day® contests, CIBC employees across the country shared their stories regarding the efforts they make at home and at work to reduce their impact on the environment. Employees competed for a series of environment themed prizes such as a Staples Eco-Conscious gift basket.

To further celebrate Earth Day®, CIBC Card Products Division employees in our Vancouver, Montreal and Toronto offices hosted a Great Green Fair and Trashy Fashion Show. More than 450 employees took part in the day-long event that featured green games, trivia and exhibits.

Employee teams faced off in a friendly competition where outfits made from repurposed materials such as coffee cups, napkins and plastic cutlery were judged based on their ingenuity and wide use of waste materials.

In October, the **Green Team** at our Card Products Division hosted Survivor Eco Island. Employees competed in a series of environmental challenges where they demonstrated their problem solving, endurance and teamwork skills. Employees participated in the following three challenges:

- Can you Green this?
- What is the Green answer?
- Do you have a Green memory?

CIBC capped off the fiscal year with **'750 Lawrence Unplugged'**, the first in a series of employee engagement campaigns at our 750 Lawrence Avenue West, Toronto office location. This campaign supports CIBC's participation in the Race to Reduce, which is an initiative of CivicAction's Greening Greater Toronto.

'750 Lawrence Unplugged' encourages employees who work at 750 Lawrence to change their habits in ways that will help reduce energy use at work. Specifically, we encouraged employees to power off electronic devices at their workstations such as monitors, printers and task lighting when not in use.



'750 Lawrence Unplugged' Grand Prize Winner, Sheryl Donaldson.

Enhancing Our Environmental Performance

We continue to enhance our environmental performance by identifying key focus areas and undertaking initiatives that will improve our Corporate Real Estate operations.

Incorporating sustainable design

CIBC continues to integrate sustainable design and construction practices and processes into our branches and offices, focusing on improving the performance of our premises, thereby reducing our environmental impact and improving the comfort of our employees and clients. In 2012, we benchmarked our current initiatives against industry best practices and identified additional opportunities for improvement in fiscal year 2013.

In 2012, all new construction and renovations in our office and retail branch network incorporated environment-related design criteria including:

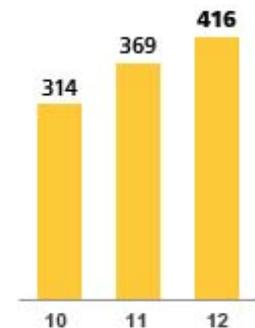
- Climate Neutral, Cool Carpet tile;
- low-emission materials and finishes such as low volatile organic compound (VOC) paint;
- energy-efficient light fixture replacements;
- materials containing recycled content;
- occupancy sensors;
- locally manufactured furniture, fixtures and materials;
- reduced construction material waste;
- low-flow plumbing fixtures and hands-free faucets;
- window shades; and
- Energy Star rated equipment and appliances.

Cool Carpet tile is considered a climate neutral product because all carbon dioxide emissions associated with its life cycle are offset with emission reduction credits (ERCs). Projects that reduce or avoid the use of fossil fuels can generate ERCs, which eventually can be verified, traded, used and retired. In 2012, CIBC installed approximately 47,000 square metres of environmentally preferred Cool Carpet tile in our retail and corporate premises, which reduced greenhouse gas emissions by approximately 800 tonnes.

Furthermore, CIBC reduced annual water consumption across our retail branch network by installing new lower flow aerators on faucets. In 2012, new aerators were installed at more than 750 branches throughout our network.

CIBC maximizes the natural light penetration into all of our new or renovated work spaces through our **“Right to Light”** design criteria. **“Right to Light”** is a CIBC standard design principle that focuses on designing offices and meeting spaces on the interior of floors that leaves the exterior window areas available for employee workstations. **“Right to Light”** also incorporates glass fronts on offices, meeting rooms and common areas.

Climate Neutral carpet installed
(cumulative, thousands of square metres)



In 2012, CIBC reduced CO₂ emissions through the installation of approximately 47,000 m² of Climate Neutral, Cool Carpet.

CIBC continues to seek Leadership in Energy & Environmental Design (LEED®) certification in select office spaces. In 2012, CIBC was awarded LEED® Gold certification from the Canadian Green Building Council (CaGBC) for our renovation projects on the fifth floor of the Commerce Court West office building in Toronto and for all five CIBC floors in Toronto's Bell Trinity Square office building. The certification was awarded through the LEED® Canada for Commercial Interiors (CI) rating system, which is the recognized system for certifying high-performance green interiors that have a reduced environmental footprint and that promote a healthy and productive work place.



Participation in industry groups

CIBC participates in a number of industry groups in order to remain current on environmental best practices.

CIBC is proud to be a corporate member of the CaGBC, whose mission is to lead and accelerate the transformation to high-performing, healthy green buildings, homes and communities throughout Canada. CIBC was proud to be a Gold sponsor of the Greater Toronto Chapter of the CaGBC's 2011 Annual Gala. Proceeds from the Gala went towards maintaining the Chapter's numerous education and training programs and events. In 2012, CIBC renewed its participation in the CaGBC's Green Up building energy benchmarking program.

CIBC is also a member of Greening Greater Toronto's Commercial Building Energy Initiative and Leadership Council. In 2012, CIBC continued our participation in Greening Greater Toronto's Race to Reduce initiative. This four-year race challenges participants to reduce total energy use by 10 per cent in the Greater Toronto area by 2014. As a landlord and/or tenant, CIBC has registered our major Toronto office buildings and is working with other landlords and tenants to achieve this goal.

Energy Conservation

CIBC's use of energy and the associated greenhouse gas (GHG) emissions is one of our most significant environmental aspects. We continue to pursue opportunities to reduce the direct and indirect GHG emissions associated with our operations.

For what matters

GHG Emission Management and Energy Conservation

CIBC has an ongoing GHG emission management program to assess and manage the impacts of climate change and climate change-driven regulations on our business operations and those of our clients. A significant portion of our GHG emissions comes from the energy used in our operations. In 2012, CIBC lowered its energy consumption by more than 3% as compared to 2010.



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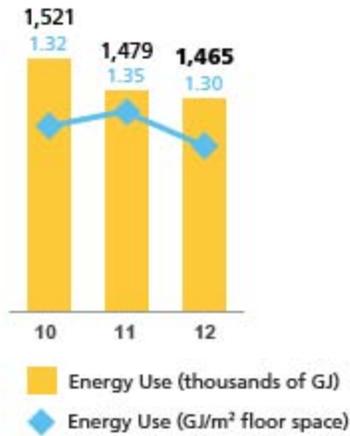
This was achieved in part through initiatives that included:

- upgrading all interior fluorescent lighting to more energy-efficient technology in our British Columbia branches;
- piloting LED lighting in select exterior signage, parking lot lighting and exterior and interior branch lighting;
- continuing to install energy-efficient mechanical and electrical systems in our renovated and newly constructed retail branches;
- piloting building automation systems to advance efficient operations of our branches;
- continuing to upgrade our ABMs with new, more energy-efficient models, including replacement of more than 250 ABMs in 2012; and
- performing building energy audits to identify additional opportunities for improving energy performance in our retail branch and corporate office network.

Our purchase of green power is another important element of our GHG emission management program. CIBC has been purchasing electricity from renewable sources since 2003. In 2012, we purchased more than 2,600 megawatt hours equivalent of Green Power Certificates through our agreement with Bullfrog Power. CIBC expanded its renewable energy commitment by launching its first bullfrog powered branches in the Maritimes in 2012. CIBC staff were on location at two branches in Dartmouth and Halifax to celebrate the launch, greet visitors and raise environmental awareness.

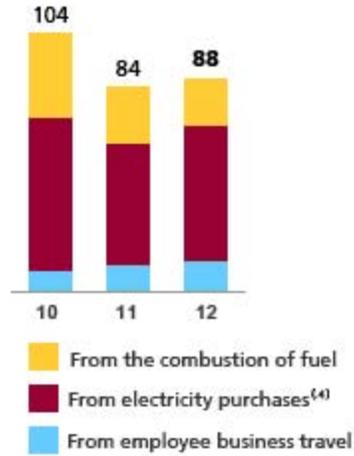
CIBC's Commerce Court commercial office space uses, Deep Lake Water Cooling, an efficient, clean alternative to conventional air conditioning. Deep Lake Water Cooling uses cold water from Lake Ontario as an alternative to conventional air conditioning. This helps to reduce overall energy consumption by 90 per cent compared with conventional systems, as well as related GHG emissions. Deep Lake Water Cooling helps to conserve energy during periods of peak electricity demand.

Energy consumption⁽¹⁾



Decreased energy consumption by more than 3% since 2010.

CO₂ emissions⁽¹⁾⁽²⁾⁽³⁾
(thousands of tonnes)



In 2012, CO₂ emissions were 15% lower than in 2010.

⁽¹⁾ Reported energy consumption data relates to over 95% of global occupied floor space and includes estimates where actual data is not currently available.

⁽²⁾ Based on the GHG Protocol Initiative. Emission factors from Environment Canada's National Inventory Report are used to estimate CO₂ emissions from purchased electricity (the 1990-2008 Report for 2010; the 1990-2009 Report for 2011; and the 1990-2010 Report for 2012).

⁽³⁾ Employee business travel includes air, train and car travel for company business.

⁽⁴⁾ This also includes indirect emissions from the purchase of steam for heating and chilled water for cooling.



For what matters

CIBC@work

In 2008, CIBC began to pilot test a mobile work strategy entitled CIBC@work. The pilot continued in 2012 for both Remote Work Arrangements, where participating employees work from home part of the time, and for Mobile Workplace, which involves changes to real estate, technology and people practices to enable a more flexible and mobile way of working.



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There are now approximately 400 participants in Remote Work Arrangements and 150 in Mobile Workplace, with over 95 per cent employee satisfaction with the program. CIBC has realized several benefits through the CIBC@work program, including a reduction in energy use and associated GHG emissions as a result of fewer employees commuting and less occupied office space.

CIBC@work Mobile Workplace was the recipient of a 2012 REmmy Award from CoreNet Global. CoreNet Global is the world's leading association for corporate real estate and workplace professionals, service providers and economic developers. The REmmy Award program recognizes Leadership Excellence and Best Practices in Corporate Real Estate.

CIBC@work won the REmmy in the Innovative Workplace category, which recognizes a team whose collaboration and vision on a specific workplace initiative raised the bar for real estate in Canada and brought innovation and sustainable design to the workplace.



Rachael Wells, CIBC Internet Channels.

Employee business travel

With 42,000 employees located in Canada and worldwide, reducing our business travel contributes to our energy conservation goals. We encourage our employees to consider alternatives to business travel, such as conference calls and online meetings.

When travel is required, CIBC employees are asked to combine trips and meetings to make each business trip as efficient as possible. Our travel policy also encourages employees to walk, bike, carpool and use public transportation or hotel shuttles whenever possible. To improve fuel economy and reduce emissions, CIBC employees are required to rent economy size or compact vehicles.

Furthermore, CIBC has standardized the installation of bike racks for all new branch locations. In our rented premises, CIBC works with our landlords to help ensure the provision of bike racks for our clients and employees.

Greening IT

Through the use of a Technical Performance Assessment, CIBC considers many factors when purchasing information technology (IT) equipment. These include the space needed to house the equipment, service life, recyclability and energy efficiency. The following are some examples of our recent Green IT initiatives.

Server virtualization

Our IT team continues to deploy “virtual” servers that share computer resources, such as memory and disk space with other servers, which ultimately helps reduce CIBC’s energy consumption.

In 2012, over 750 virtual servers were installed, bringing the total deployed to date to more than 3,200 servers globally.

Printing management

CIBC actively promotes the use of energy-efficient, shared network, multi-functional devices, including all-in-one printer, copier and scanner devices. We also encourage our employees and departments to reuse devices rather than replace them with new ones. Since initiating this program, CIBC has retired more than 1,300 devices and reused nearly 700 devices.

Diverting electronic waste



In order to divert electronic waste from landfill, CIBC participates in a number of programs to refurbish used electronic equipment and donate it to community programs. We are the largest corporate supporter of Renewed Computer Technology (RCT). RCT is a not-for-profit, charitable organization that is helping to meet

the demand for computers in schools, public libraries and not-for-profit learning organizations. In Ontario, RCT is licensed by Industry Canada to operate the Computers for Schools (CFS) program, which collects, repairs, and refurbishes donated surplus computers from government and the private sector. The CFS program allows us to extend the life of our used electronic equipment while supporting the needs of local communities.

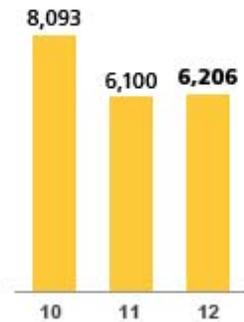


CIBC receives the 2011 Gold Technology Accelerator Award from Renewed Computer Technology.

In 2012, CIBC donated 4,143 desktops, 703 laptops and 1,360 monitors. Through this donation, we were able to divert more than 43,000 pounds of electronic waste from landfills.

CIBC has supported the Computers for Schools national program since its inception in 1993. In 2012, RCT honoured CIBC with the 2011 Gold Technology Accelerator Award for the fifth year in a row. This award recognizes CIBC as the top program donor of surplus IT equipment.

**Computers for Schools
donations**
(# of computer components)



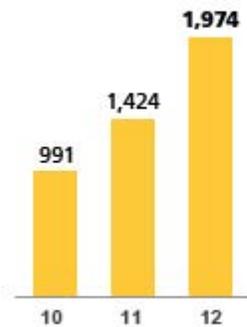
Since 2010, CIBC has donated more than 20,000 computer components for reuse in schools and other learning organizations.

Paper Reduction and Management

One of CIBC's largest environmental impacts and sources of waste is paper. We continue to find ways to reduce and eliminate paper use where possible.

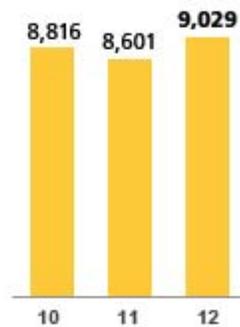
One of the most effective ways to reduce our paper consumption is by offering our clients paperless record keeping or to reduce the frequency of printed account statements from monthly to quarterly. We also encourage paperless banking methods such as pre-authorized bill payment, online transfers, direct deposit programs and telephone and online banking.

Paperless client accounts
(cumulative, thousands)



CIBC has doubled the number of paperless client accounts since 2010.

Paper recycling
(tonnes)



Since 2004, CIBC has securely collected, shredded and recycled internal paper materials.

To further reduce paper use, CIBC uses double-sided printing as the default as well as secure print technology, which requires users to confirm their print job at the printer prior to printing.



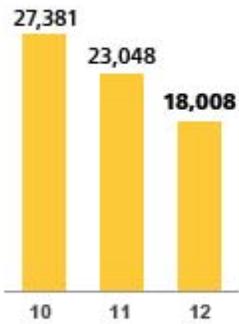
We ensure that all of our internal paper materials across our branch network and office buildings are securely collected, shredded and recycled. Where programs are available in our office buildings, other materials, including aluminum cans, glass, plastics, organics, toner cartridges and batteries, are recycled.

CIBC also offers our clients a **CIBC eAdvantage Savings Account**, which is designed for CIBC clients looking to access and manage all aspects of their savings account online. Paperless record keeping is the only option available with this account.

Maximizing the reuse of office equipment and furniture is another important element of reducing our waste. Since 2005, CIBC has refurbished and re-deployed surplus furniture across the organization.

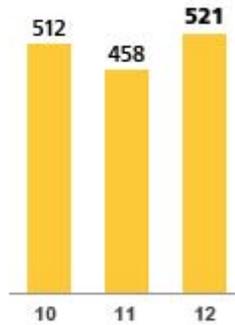
Through our strong partnership with our furniture supplier, CIBC utilizes four warehouses across the country to store, repair and re-deploy our used office furniture. Office furniture that cannot be repaired is broken down into its individual material components and recycled. Overall, the program helps CIBC reduce its furniture costs, ensures quick replacement of furniture when needed and reduces waste. In 2012 alone, CIBC diverted over 18,000 pieces or 520 tonnes of furniture from going to landfill.

Reuse of refurbished office furniture
(# of pieces)



Since 2005, CIBC has reused and refurbished office furniture in an effort to reduce waste.

Office furniture diverted from landfill
(tonnes)



Since 2010, CIBC has diverted over 1,400 tonnes of furniture waste from landfills.

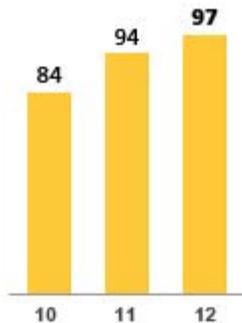
Paper sourcing and recycling

We are committed to moving our company-wide paper sourcing to environmentally and socially responsible sourced paper, with a preference for Forest Stewardship Council (FSC) certified stock. FSC is an international certification and labeling system that guarantees that purchased forest products come from responsibly managed forests. Under FSC certification, forests are certified against a set of strict environmental and social standards and fibre from certified forests is tracked all the way to the consumer through the chain of custody certification system. The end result is products in the marketplace carrying the FSC logo.



In 2008, CIBC made a commitment to switch its office paper supply and to migrate other paper supplies to FSC-certified stock. This includes printer paper, client statements, forms, cheques, envelopes and commercial printing. In 2012, CIBC extended the commitment to the purchase of wood products used in our corporate office furniture systems. In 2012, 97% of CIBC's total paper consumption was FSC-certified.

FSC-certified paper
(% of total paper use)



CIBC has increased its use of Forest Stewardship Council (FSC) certified paper stock to 97 per cent.

Environmentally responsible sourcing and procurement

CIBC-Supported Environmental Initiatives

CIBC supports several global environmental initiatives including the Carbon Disclosure Project (CDP) and the United Nations Environment Programme Finance Initiative (UNEP FI).

The CDP holds the largest database of corporate climate change information in the world. Project participants voluntarily disclose their GHG emissions and climate change strategies. The CDP makes this data widely available to institutional investors, corporations, governments, regulators, academics and other stakeholders, including the general public.



UNEP FI is a global partnership between UNEP and the financial sector. The organization works closely with financial institutions to identify, promote and realize the adoption of the best environmental and sustainability practices. In 2002, CIBC became a member of the UNEP FI North American Task Force. In addition to our membership commitments, CIBC contributes to studies commissioned by the UNEP FI.



UNEP Finance Initiative
Innovative financing for sustainability

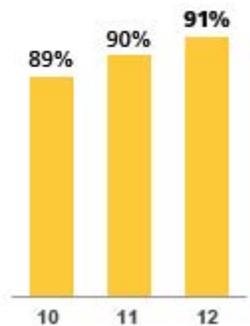
Social Investment



CIBC's success comes from fulfilling the commitments we have made to each of our stakeholders – making a real difference in our communities, creating an environment where all employees can excel, and helping our clients achieve what matters to them.

Our employees are an integral part of our commitment to what matters. Each year, we ask our employees whether they agree that CIBC acts as a good corporate citizen within the community. The majority believe that CIBC is a good corporate citizen, and they support our efforts through their own meaningful contributions to the communities where we live and work.

% of employees who believe that CIBC is a good corporate citizen



A Grassroots Employee Movement Since 1992



Every year, we join thousands of Canadians to run, walk and volunteer, raising funds and awareness for a cause that is very close to our hearts. CIBC's involvement in this event started with a handful of dedicated and passionate employees, and has grown into an important part of the fabric of our organization. We are passionate about helping the Foundation achieve their vision of a future without breast cancer.

With a branch network of 1,100 locations from coast-to-coast, our employee volunteers – led by **CIBC Run Champions** – rally their friends and family members to run, walk, donate and support the **CIBC Pink Collection** each year; about 20% of local volunteer Run Directors are also CIBC employee volunteers with leadership responsibility for coordinating and managing volunteers from across the community on behalf of the Foundation.



Community Investment

CIBC is committed to investing in community initiatives that matter to our clients, employees and communities. Our goal is to make a difference in our communities by strengthening them both through our significant financial contributions and by supporting the passionate volunteer efforts of our employees.

CIBC invested more than \$38 million in contributions to over 1,900 organizations in 450 communities. This represents 1.4% of the rolling five-year average of our pre-tax profits – exceeding the 1% benchmark for corporate giving established by Imagine Canada.



Our focus

Under our three areas of Kids, Cures and Community, we are striving to make a significant social impact on key priority issues important across Canada, while still being responsive to local community needs.

By focusing on Kids, Cures, and Community initiatives, locally and nationally, our goal is to make a real and tangible impact through corporate donations, sponsorships and the volunteer spirit of our employees.

Our priorities

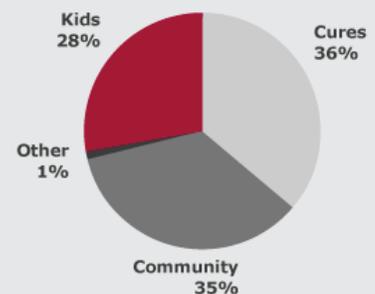
Our priorities reflect our mission, vision and core values and include:

- Supporting the charitable and not-for-profit sector in Canada
- Linking our community investment program to tangible community need
- Enabling employees to contribute
- Understanding and measuring the impact of our community giving
- Meeting or exceeding the 1% benchmark for corporate giving established by Imagine Canada

For what matters

Investing in Kids, Cures and Community

- \$12 million towards cancer treatment and research. **Team CIBC** raised \$3 million for the **Canadian Breast Cancer Foundation CIBC Run for the Cure**. Over 13,000 CIBC employees took part in this year's event, our 16th year as title sponsor.
- \$4.15 million was raised on **CIBC Miracle Day** in December 2011 – the largest amount in the 27-year history of the **CIBC Miracle Day** campaign. Funds raised support children's charities across Canada through the **CIBC Children's Foundation**.
- 30 **CIBC Youthvision** scholarships and internships, each valued at up to \$38,000, awarded to Grade 10 students in partnership with Big Brothers Big Sisters Canada and YMCA Canada. Entering its 15th year in 2013, this exceptional program has already helped 420 students through a commitment of \$14 million.
- \$8.5 million towards the United Way in Canada through our 2011 annual campaign. The contribution of CIBC employees and retirees – and a corporate contribution of \$3.2 million – helped us achieve this goal.
- \$430,000 in support of the causes and organizations that matter to our employees and retirees through the **CIBC Volunteer Program**, with 895 volunteer grants awarded in 2012.



Kids

More than one in seven Canadian kids live in poverty. These children are not only at a higher risk of developing health problems and behavioural disorders, they also tend to attain lower levels of education and are more likely to live in poverty as adults.

At CIBC we are committed to helping to break the cycle of poverty in families by supporting organizations that provide at-risk children and youth with education and training; mentoring, self-esteem and leadership skills; as well as healthy and active lifestyles.

Ultimately we hope our support will enable our partner organizations nurture and educate Canada's kids and young adults so they can build a better future.

In part we do this through corporate donations, our flagship programs **CIBC Youthvision** and the **CIBC Children's Foundation** through funds raised on **CIBC Miracle Day**.

[CIBC Youthvision](#)

[CIBC Children's Foundation](#)

[Education and Scholarships](#)

[Mentoring and Leadership](#)



CIBC Youthvision

Our flagship education program, **CIBC Youthvision**, has been recognized by Imagine Canada as being an outstanding partnership between the business and charitable sectors.

Each year the **CIBC Youthvision Scholarship Program** commits more than \$1 million to make post-secondary education dreams a reality for youth-in-need, ultimately helping to break the cycle of poverty in their family. Since the programs inception in 1998, the lives of 420 young people – and their families – have been changed with support from **CIBC Youthvision**.

CIBC created the **CIBC Youthvision Scholarship Program** in partnership with Big Brothers Big Sisters of Canada and YMCA Canada. The goal of the program is to provide kids with access to the right tools and resources, such as financial support, internships and strong mentoring relationships, so they can overcome any barriers and achieve their full potential.

In 2012, 30 grade 10 students were awarded **CIBC Youthvision** scholarships, valued at up to \$38,500 each. To date, CIBC has committed more than \$14 million to support the dreams of 420 CIBC Youthvision scholarship recipients and make their post-secondary education dreams a reality, ultimately helping break the cycle of poverty in their family.

Grade 10 students enrolled in a mentoring program with Big Brothers Big Sisters of Canada or the YMCA annually apply for the **CIBC Youthvision Scholarship Program**, of which 30 are selected to receive \$38,500 in combined work placements and tuition. The winners receive six summer internships through the YMCA that begin right after Grade 10 and a \$4,000 annual contribution towards tuition for four years. They continue to receive ongoing mentoring from either Big Brothers Big Sisters of Canada or the YMCA until they graduate from their post-secondary education.

In addition to the scholarships, each of the students take part in **CIBC Money Smarts for Students Seminar** helping them shape their financial futures as they prepare to head off to college or university.

What Is CIBC Doing?

CIBC is helping break the cycle of poverty by:

- Keeping kids in school
- Providing access to post-secondary education
- Mentoring and leadership programs
- Supporting healthy nutrition and active living
- Keeping kids safe



For what matters

Meet our 2012 Youthvision Award Recipients



Meet our 2012 Youthvision Award Recipients

To quote Earl Lyons, a CIBC Branch Manager, “The mother of a recipient recently thanked me and let me know what an impact our Money Smarts Presentation had on her daughter as she had managed to save all the money she earned from her Youthvision Internship with the YMCA for university as well as create a long-term savings plan for other goals.”

“There are no words to describe how I was feeling when I received a call and was told I won the scholarship. I was extremely happy and excited,” says Shadi Mousavi Nia, winner from Toronto, Ontario

“This is an incredible opportunity that will open up many doors for me,” says Cheyann Newman, winner from Quesnel, British Columbia “Winning this scholarship just reinforces that hard work does pay off and I’m looking forward to continuing to do well in school.”

“It is inspiring to see how deserving young people work towards their goals,” says Mike Stevenson, Senior Vice-President, Retail and Business Banking, British Columbia and Northern Territories. “The CIBC Youthvision Scholarship is added encouragement for them to realize their academic dreams and their full potential. We are proud to support such outstanding individuals.”

For what matters



CIBC Youthvision and the 2015 Pan Am and Parapan Am Games

Beginning in 2013, three CIBC Youthvision Athlete Awards will be added bringing the total number of scholarship available per year to 33 as part of CIBC’s commitment to the 2015 Pan-Am Games.

The new **CIBC Youthvision Scholarship Athlete Award** represents a \$1 million investment CIBC is making for young people and amateur sport in Canada.

Three scholarships per year for the next ten years will be awarded to at-risk students who excel in sports.

Learn more about Youthvision on www.cibc.com »



CIBC Children's Foundation

On CIBC Miracle Day, the first Wednesday of December each year, CIBC's wholesale banking employees and participating CIBC Wood Gundy Investment Advisors donate their fees and commissions to the **CIBC Children's Foundation** – a registered charity responsible for distributing funds raised on **CIBC Miracle Day**.

The **CIBC Children's Foundation** is focused on funding programs that help kids achieve their potential and overcome obstacles such as poverty, physical impairment and learning disabilities.

Many non-profit organizations operate across the country with innovation and efficiency to affect positive change in the lives of children in need.

Annually, these grants help more than 450 children's charities across Canada make miracles happen in our communities every day.

For what matters

A Children's Tradition Since 1984

Every year, on the first Wednesday in December, CIBC's wholesale banking employees and participating CIBC Wood Gundy Investment Advisors donate their fees and commissions to help kids in need.

Since its inception, **CIBC Miracle Day** has raised \$64 million for children's charities across Canada and \$214 million globally.

Miracle Day started in 1984 when brokers at a Wood Gundy office in Toronto came up with an idea that would ultimately change the lives of children across Canada.

Branch Manager, Timothy Miller and the Investment Advisors at the 42nd Street branch – named after the famous 42nd Street in New York and located on the 42nd floor of the Head Office, decided to donate their commissions for one day of business to children's charities. For people who count on commissions for their livelihood, giving them up – even if only for one day – was a sacrifice. However, the branch's Investment Advisors were fully supportive of the initiative.

The initiative was named Miracle on 42nd Street, and in that first year \$163,935 was raised by this branch. Since then CIBC Miracle Day has grown expeditiously. Throughout the past 26 years, the original objective has remained: investing in the lives of children to help prepare them for the future and to make sure that tomorrow's citizens are backed by a strong portfolio of skills and support.

Learn more about CIBC Miracle Day on www.cibc.com »

For what matters

Watch how **CIBC Miracle Day** impacts children across Canada



CIBC Children's Foundation Grants

In 2012, with funds raised through **CIBC Miracle Day**, the **CIBC Children's Foundation** and hundreds of CIBC Wood Gundy advisors provided grants and designated their Miracle Fund budgets to support local charitable organizations across the country. Some of these include:

Moorelands Community Services

CIBC has been a long time supporter of Moorelands Community Services. Together, we believe that all kids have the potential to shine as leaders and achievers. Moorelands offers over 1,500 spaces of quality after-school, leadership, day camp and wilderness camp programming that help Toronto children and youth from low income, under-served neighbourhoods strengthen their confidence, competence and character and make positive connections with peers, adults and their communities. In 2012 we donated over \$80,000 towards after school and leadership programs at Moorelands.

The Canadian Safe School Network

The Canadian Safe School Network (CSSN) is a national, not-for-profit, registered charitable organization with a mandate to reduce youth violence and make schools and communities safer. They work collaboratively with community members from both private and public sectors along with police services, school boards and different levels of government to become actively engaged and involved to find new solutions to the problem of youth violence. In 2012, CIBC contributed \$20,000 towards The Canadian Safe School Network to help empower youth to actively engage in reducing violence in their schools and communities in Alberta, Manitoba and Saskatchewan.

Red Cross Family Support Program

When CIBC Wood Gundy Investment Advisor David Papau heard about the Red Cross Family Support Program, he knew it would be a special place for him to invest his CIBC Miracle Day donations. In the past 10 years alone, he has personally raised over \$200,000 through CIBC Miracle Day for donation to children's charities in Vancouver.

"Without donors like David so many little programs, like ours, would have a hard time existing," says Marilyn MacDonald with the Red Cross. "CIBC Miracle Day connects people with the means to give to families who need help. This is what leads to strong communities."



Breakfast for Learning

Breakfast for Learning is the first national organization dedicated to child nutrition programs and education in Canada. Breakfast for Learning's mission is to educate and empower communities across Canada to start and sustain successful school nutrition programs in order to enhance learning and the healthy development of children and youth. With a \$25,000 donation from CIBC, Breakfast for Learning ensures that children receive the healthy breakfasts, lunches and snacks needed to succeed in school, contributing to a brighter future and ensures that every child in Canada attends school well-nourished and ready to learn.

Phoenix House

As a long-time donor of Phoenix House and former Treasurer of the Board, Bruce Towler, First Vice-President, Investment Advisor with the CIBC Wood Gundy Halifax main branch has witnessed the transformation that occurs when youth go from living on the streets to making Phoenix House their home. Over the past 10 years, the Halifax branch has given over \$300,000 to children's charities like Phoenix House as a result of CIBC Miracle Day. Bruce recognizes the importance of helping those where you live and do business.

"Our business is part of the community and we owe it to our fellow community members to support those in need," says Bruce Towler. "CIBC Miracle Day is a great opportunity to fulfill this commitment."



MAB-Mackay Rehabilitation Centre

Since 1980, CIBC has been a supporter of the MAB-Mackay Rehabilitation Centre. With its 26 family-centered programs, the MAB-Mackay Rehabilitation Centre has supported clients and families by enhancing the quality of those using their services so that they can move towards a life of independence. In 2012, CIBC donated \$15,000 towards the Multiple Impairment Program, which helps maximize a child's development so they are more likely to have a better future and improved quality of life.

Boys and Girls Clubs of Canada

Boys and Girls Clubs of Canada has been a leading provider of programs to children and youth that support the healthy physical, educational and social development of hundreds of thousands of young people and their families each year. Funds raised on CIBC Miracle Day helped organizations like Boys and Girls Clubs support kids in need in over 125 communities across Canada.

"I started going to the Boys and Girls Club because I didn't have anything to do," says 11 year-old David. "The thing I like the best about the Boys and Girls Club is the gym and the homework help which really helps me. Thank you CIBC Miracle Day for supporting the Boys and Girls Club."

Manon, who is 12, appreciates the contribution CIBC Miracle Day funds make to her local Boys and Girls Club. "CIBC is doing a really good job and they should continue to do that because it's giving a place for kids to go instead of staying on the streets and doing bad things."

Easter Seals

As a former Special Olympics coach, CIBC Wood Gundy Investment Advisor Joe Maione saw that the first hurdle these families had to get through to help their child was money. Over the past 10 years, Maione has personally donated his time and money to children's charities like Easter Seals Summer Camp through **CIBC Miracle Day**.

"Joe is an inspiring example of a business success story giving back to the community. He has partnered his own contribution with those of the CIBC Children's Foundation raised through CIBC Miracle Day and donated tens of thousands of dollars and he does so without being asked. This is the true definition of generosity and unselfishness," says Carolyn Bunting, O'Connor Events Manager, Rotary Club of Sault Ste. Marie.

Education and Scholarships

The cost of an education is considerably higher than it was a generation ago. For many highly promising students, scholarships and education support is absolutely essential to their success.

CIBC has long recognized the importance of investing in education. We aspire to level the playing field by empowering all students across Canada to take an active role in being tomorrow's leaders. Every year, we invest millions of dollars in scholarship funding, skills training and mentoring to improve the lives of thousands of young people across Canada.

This includes \$15 million committed to Canadian universities and colleges, with more than \$9 million of this directed to post secondary bursaries and scholarships.

Mount Royal University

CIBC funded \$500,000 worth of bursaries for students enrolled in the Bachelor of Education – Elementary program at Mount Royal University to help Calgary's next generation of teachers.

"Bursaries are a top priority for Mount Royal University," said David Docherty, President, Mount Royal University. "As our Bachelor of Education – Elementary program grows, and more and more students progress through the four-year degree, so too will their need for essential financial support. CIBC shares this understanding. We are so grateful to CIBC for this incredible show of support, not only for our students, but for quality of education in our post-secondary institutions and in our elementary programs as well."

Trent University

CIBC dedicated a \$200,000 gift to establish the CIBC Nursing Awards, a fund to help first year nursing students at Trent University. Twenty-four students entering the Trent-Fleming School of Nursing received the new awards, valued at up to \$2,500 each.

"Awards like this make it possible for students to concentrate on their studies," said Dr. Kirsten Woodend, Dean of the Trent-Fleming School of Nursing. "We're very grateful to have CIBC's support in making our students a priority. "CIBC, through its lead sponsorship of causes like the Canadian Breast Cancer Foundation CIBC Run for the Cure, has long been associated with caring for the health of Canadians. We're proud to have such a committed partner," adds Woodend.



Junior Achievement

A partner since 1967, CIBC has long understood the importance of supporting financial literacy. Over the past three years we have donated more than \$300,000 towards financial literacy programs in underserved communities across Canada.

Frontier College

In 2012, CIBC renewed its commitment of \$225,000 to Frontier College over the next three years. Early literacy and school success are essential to ensuring young people reach their full potential. CIBC understands the importance of supporting literacy programs that target high needs communities where students are at risk of falling behind.

"CIBC, as a corporate partner with Frontier College, has helped impact communities across Canada since 1936! The money they have donated to us amounts to \$1.6 million over the years but their contribution is so much more. What makes them a true partner is that they have valued us for so many years and so many of their staff have given their time to us. We are a better, stronger organization because they are with us!" Sherry Campbell, President and CEO, Frontier College.

Vancouver Sun Raise-a-Reader

The *Vancouver Sun* Raise-a-Reader campaign exists to empower today's children and families with tools to improve their reading skills. These skills are the foundation for lifelong learning that significantly affects the quality of life and the health and social economic well-being of individuals, families and communities. CIBC has been involved with Raise-a-Reader in Vancouver since 2000 and in 2012 continued this tradition as a gold sponsor of the campaign. CIBC employees volunteered their time on September 20th selling special edition *Vancouver Sun* newspapers with funds supporting Raise-a-Reader literacy programs.

"The Vancouver Sun Raise-a-Reader campaign was created to empower children and families with tools to improve their reading skills. We are very grateful for long-term sponsors, like CIBC, whose support ensures literacy programs through the Raise-a-Reader campaign are available to everyone so these skills can be acquired." Jamie Pitblado, VP, Promotions & Community Investment, Pacific Newspaper Group.



Mentoring and Leadership

At CIBC we feel that giving kids a good start in life is one of the best ways to ensure they grow up to be healthy, successful adults.

We contributed over \$2.5 million to support programs aimed at building confidence and life-skills for youth. Our goal is to help kids be all they can be by supporting organizations and programs that will help them do well in school, graduate on time and make a successful transition into post-secondary education and adulthood.

Some of the programs that we support include:

LOVE

CIBC is committed to breaking the cycle of violence in the lives of youth across Canada by supporting Leave out Violence (LOVE) since 2003. More than \$375,000 has been contributed to support LOVE's after-school Leadership Training Program across Canada and its Northern Visions rural-to-urban youth project in British Columbia.

"Thanks to the LOVE program. I am proud of who I am. I recognize my strengths and see how the traumatic experiences I went through have shaped my life for the better. Today, I hold my head high," LOVE youth leader.



Edmonton's Youth Emergency Shelter Society

Through organizations like Edmonton's Youth Emergency Shelter Society (YESS) CIBC supports programming towards emergency care, helping to ensure that youth have qualified counselors, a warm place to call home and any other resources they may need to regain control of their lives.

Covenant House

At CIBC, we want to provide young people with the confidence, skills and support as they work towards independent living. Our work with Covenant House supports Rights of Passage, a 6–24 month supported living program for young people who are working towards independence at Toronto's Covenant House, Canada's largest shelter for homeless youth.

Phoenix House

CIBC is committed to supporting programs to curb youth homelessness through early prevention. This includes Halifax-based Phoenix Prevention Program & Community Development Initiative in Mulgrave Park which aims at prevention through in-school, summer and after-school programs.

Student Work Experience and Education Program

With a \$15,000 donation from CIBC, the Student Work Experience and Education Program (SWEEP) in Winnipeg has given over 50 kids the opportunity to gain work experience in various work placements across the city. Each placement has a mentor attached to the youth for support. Without these placements, youth would not have the opportunity to experience the value of working and the rewards that come with building strong relationships within a working environment.

The Street Youth Planning Collaborative

A \$15,000 grant from CIBC provided housing supports for youth at the Street Youth Planning Collaborative (SYPC). SYPC strives to provide street-involved and homeless youth in Hamilton with a wide range of supports that helps get them off the streets. In the past year, the Street Youth Planning Collaborative has assisted 242 street youth involved and homeless youth find a place to call home. Being in this environment promotes stability while providing them an opportunity to achieve their education and employment goals.



Dans La Rue

With a \$5,000 donation from CIBC, Dans La Rue a grassroots, community-based organization that works with street kids and at-risk youth aged 12 to 25, is able to provide homeless youth with food, shelter and support through a variety of outreach programs.

"Dans la Rue is proud of its new partnership with CIBC. Their generosity will have a positive impact on homeless youth," says Aki Tchitacov, Managing Director.

Skills for Change

We support mentoring and skills development programs for newcomers through our contributions toward such programs as Skills for Change's New Pioneer Awards – CIBC's relationship with Skills for Change supports our commitment to diversity in the workplace.

"Skills for Change is deeply connected to clients and invested in their success. As a key supporter for Pioneers for Change, the Diversity@Work conference and Mentoring for Change, CIBC enriches our programming in ways that we could not achieve with government funding alone. Without our partnership with CIBC, we would not be able to deliver on our mission statement. "We envision a Canada where every immigrant succeeds," says Surranna Sandy, Interim Executive Director, Skills for Change.

Action Nouvelle Vie

CIBC supports education, training and skills development in underserved communities including Action Nouvelle Vie in Longueuil, Quebec. This organization provides practical support to families and individuals who are struggling with poverty. Action Nouvelle Vie has also been distributing school supplies to schools in disadvantaged areas, reaching a total of 2,500 children.

"Thanks to our generous partners like CIBC, a value of more than \$100,000 in school supplies and clothing was distributed to children and families in difficulty during the Back to School event. We made a difference in the lives of these people," says Suzanne Fournier, Executive Director, Action Nouvelle Vie.



Cures

■ **Cancer is the leading cause of death for people in Canada.**

At CIBC, we're committed to working with organizations to support those living with cancer; research into early detection and advanced treatment methods; and ultimately towards finding a cure.

CIBC's long-term leadership in supporting breast cancer research, education and awareness is well known through our title sponsorship of the **Canadian Breast Cancer Foundation CIBC Run for the Cure**.

In 2012 CIBC also invested \$4.8 million in hospitals and other health services across the country, with nearly half of this funding focused on treatment, research, services and equipment towards improved cancer care.

[CIBC Run for the Cure](#)

[Tour CIBC Charles Bruneau](#)

[BC Children's Hospital](#)

[Supporting Local Communities](#)



What Is CIBC Doing?

CIBC is helping Canadians affected by cancer through:

- Funding and raising money for research and treatment programs
- Helping care-giving organizations serve people affected by cancer
- Spreading the message about cancer prevention

Canadian Breast Cancer Foundation CIBC Run for the Cure

On Sunday, September 30, CIBC employees were proud to join nearly 170,000 Canadians in 60 communities across the country in the 2012 **CIBC Run for the Cure**.

Together, nearly 13,000 members of Team CIBC contributed \$3 million through donations, proceeds from the **CIBC Pink Collection™** and fundraising events. When we take into account our 16 years as title sponsor, our contribution grows to more than \$33 million to fund breast cancer research, advocacy and treatment programs that make a difference in the lives of people living with breast cancer.

For what matters

Watch highlights from the 2012 **CIBC Run for the Cure**





A Grassroots Employee Movement Since 1992



Every year, we join thousands of Canadians to run, walk and volunteer, raising funds and awareness for a cause that is very close to our hearts. CIBC's involvement in this event started with a handful of dedicated and passionate employees, and has grown into an important part of the fabric of our organization. We are passionate about helping the Foundation achieve their vision of a future without breast cancer.

With a branch network of 1,100 locations from coast-to-coast, our employee volunteers – led by **CIBC Run Champions** – rally their friends and family members to run, walk, donate and support the **CIBC Pink Collection** each year; about 20% of local volunteer Run Directors are also CIBC employee volunteers with leadership responsibility for coordinating and managing volunteers from across the community on behalf of the Foundation.

Challenging Students to Create a Future Without Breast Cancer



For the second year, CIBC partnered with the Canadian Breast Cancer Foundation on the **CIBC Run for the Cure Post Secondary Challenge** to encourage college and university students to raise funds and awareness.

CIBC hosted a concert, featuring Canadian bands The Elwins and Walk Off The Earth, to reward the top fundraising teams at Queen's University who raised \$100,000. The top 9 individual student fundraisers across the country also won **CIBC Education Awards** to help pay for their studies.

Tour CIBC Charles-Bruneau

Tour CIBC Charles-Bruneau is on its way to becoming one of the largest fundraising activities in Quebec. Thanks to major partners like CIBC and its team of dedicated participants, the event has generated close to \$10 million since 1995.

Since 2005, CIBC became a proud supporter of **Tour CIBC Charles-Bruneau** with CIBC employees, customers and partners donating close to \$ 2 million.

This year, our employees and clients contributed \$575,000 of the total \$2 million raised through the 2012 Tour CIBC Charles-Bruneau, a four-day, 600 kilometre cycle across Quebec supporting childhood cancer research and treatment at the Fondation Centre de cancerologie Charles-Bruneau.



"This money has helped fund research programs in the area of pediatric oncology and the development of the Centre de cancerologie Charles-Bruneau at CHU Sainte-Justine, so that nearly 1,300 children receive better care to win their fight against cancer," said Pierre Bruneau, spokesperson for the Fondation Centre de cancerologie Charles-Bruneau.

BC Children's Hospital

BC Children's Hospital provides expert care for the most seriously ill or injured children from across British Columbia. In addition to providing specialized pediatric services – many of which are not available elsewhere in the province – BC Children's is the province's leading teaching and research facility for child health.

Every April and May over 4,000 employees across BC and the Yukon participate in fundraising initiatives to help BC Children's Hospital meet its growing pediatric oncology needs.

CIBC employees and clients in British Columbia and the Yukon rallied together in support of the annual BC Children's Hospital (BCCH) fundraising campaign, raising \$534,000 during the 2012 campaign – a CIBC record.



With CIBC's 2012 fundraising efforts, CIBC's total donation since 1996 is \$7 million, including CIBC's \$1.5 million corporate contribution.

"For more than a decade, CIBC and its employees have given their time and energy to raise funds and make a difference for BC's kids. Through their contributions to the CIBC & CIBC Employees Endowment for Pediatric Oncology Research, our hospital's Excellence in Child Health Fund and the Campaign for BC Children to build a new children's hospital, CIBC's employees are enriching the lives of sick children from across the province and giving them the invaluable gifts of hope and health," says Linda Muller, Vice-President & Chief Philanthropy Officer BC Children's Hospital Foundation.

Supporting local communities

CIBC also supports hundreds of regional programs in communities across Canada. Some of these include:

401 Bike Challenge

In 2012 CIBC marked its third year as title sponsor of the CIBC 401 Bike Challenge, a three-day, 576-kilometre ride from Toronto's Hospital for Sick Children to the Montreal Children's Hospital.

The 401 Bike Challenge was started in 2005 by Gene Piccoli, a CIBC Wood Gundy Investment Advisor, as a way for him to combine his love for cycling with a desire to give children battling cancer and their families the hope, care and treatment they deserve.

In 2012, 40 CIBC employees and their fellow riders raised over \$276,000 to support kids with cancer and their families through the Sarah Cook Fund of the Cedars Cancer Institute.



"I wanted to combine my passion for cycling with a desire to give children with cancer and their families hope and support so together, one day, we can find a cure," says Gene Piccoli, a CIBC Wood Gundy Investment Advisor. "As a long time employee I am proud that CIBC cares about what is important to its employees, and is willing to support a cause that is important to many other Canadians."

Holland Bloorview Kids Rehabilitation Hospital

Cerebral palsy is the most common childhood physical disability in Canada, affecting approximately one in every 300 Canadian children.

With a \$500,000 donation from CIBC, Holland Bloorview Kids Rehabilitation Hospital announced an innovative clinical research study in robotics therapy for children with cerebral palsy. Robotic therapy has the potential to transform treatment for children with cerebral palsy by making walking therapy more stimulating and engaging, more effective, and more inclusive for children with different walking abilities and goals.

Holland Bloorview Kids Rehabilitation Hospital (formerly Bloorview Kids Rehab) is Canada's largest children's rehabilitation hospital and serves about 7,000 children each year.



"At CIBC we care about what matters – especially kids, cures, and community. If this research finds new therapies for kids with disabilities then our Miracle Day aspiration – of helping kids who need it the most – will be realized," says Geoff Belsher, Managing Director and Group Co-Head, Wholesale Banking, CIBC.

Wellspring Niagara Cancer Foundation

A \$20,000 donation to Wellspring Niagara Cancer Foundation has helped provide a wide range of programs and resources for people living with cancer and for those who care for them.

Our contribution directly supported 8 programs which were attended by 1,286 patients. In addition, Wellspring Niagara Cancer Foundation was able to launch the Cancer Exercise Program which now has over 302 program attendees.



"CIBC's generous gift provided Wellspring Niagara with the necessary resources to continue providing several of its supportive care programs, but also directly provided an opportunity to launch a new program, Cancer Exercise. Wellspring's Cancer Exercise program is making a tremendous impact on the physical and emotional well-being of cancer patients," says Ann Mantini-Celima Executive Director, Wellspring Niagara Cancer Foundation.

Community

A strong community is made up of many different groups, each bringing unique perspectives that contribute to the fabric of Canadian culture and a strong economy.

CIBC is committed to supporting organizations that assist Canadians in need by encouraging leadership, civic engagement, and independent living; celebrating the diversity of our communities; and encouraging the volunteer spirit of our employees.

CIBC's flagship community program is our annual CIBC United Way campaign for employees and retirees.



- Annual CIBC United Way campaign
- Canadian Women's Foundation
- National Inspire Achievement Awards
- Other ways we contribute
- Supporting communities in crisis

CIBC United Way campaign

Our partnership with the United Way, which dates back more than 70 years, aims to invest funds in community service agencies that make a real difference in the lives of hundreds of thousands of families across Canada.

In 2011, CIBC's impressive campaign achievements demonstrated a remarkable dedication to United Way's mission.

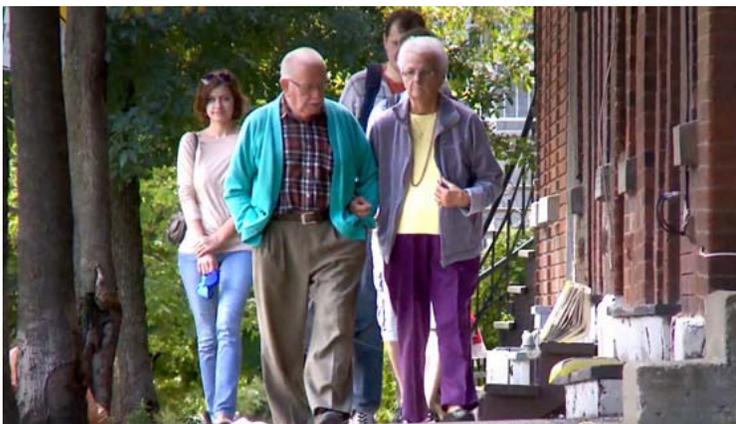
What Is CIBC Doing?

CIBC is strengthening communities by addressing issues of:

- Skills development
- Employment opportunities
- Financial Literacy
- Access to community services
- Equality and diversity

For what matters

See how CIBC employees support the United Way in their communities across Canada



Our employees generated more than \$8.5 million to the United Way chapters across Canada. Employees and retirees involved in the campaign raised close to \$5 million of that amount through personal donations and hundreds of volunteer fundraising events.

This represents an increase of 8% over the previous year. In addition, many of our employees participated in United Way Days of Caring across Canada throughout the year.

In addition, close to 5,000 employees participated in United Way tours, agency visits and Days of Caring throughout the year.

CIBC's CEO chairs 2012 United Way of Greater Toronto campaign



At the close of our 2011 United Way campaign, Gerald T. McCaughey, President and Chief Executive Officer took on the role of 2012 United Way Toronto Campaign Chair.

CIBC has been a proud United Way supporter for 70 years, and is one of our most significant annual corporate and employee giving initiatives. We believe the United Way has a profound impact on our community by ensuring an essential network of programs and services that work together to achieve lasting, positive change.

"The passion and commitment of our employees for supporting organizations like the United Way is a key differentiator for us as an organization and a large part of our corporate DNA," said Gerry McCaughey, President and Chief Executive Officer, CIBC.

CIBC employees discover the difference United Way makes in their local communities

Kamloops CIBC Branch helps the homeless

Judy Marchese is the Assistant Branch Manager and the United Way Representative at the Sahali Banking Centre in Kamloops. Little did she know that when she suggested to her local United Way that CIBC employees visit an agency to see their donations dollars at work, she would be creating a ripple effect of care. In the fall, employees planned, prepared food and hosted a dinner for men at a homeless shelter in addition to a coat drive.

"For the first time ever, the United Way Thompson, Nicola and Cariboo organized a "Seeing is Believing Tour," where 24 staff from all Kamloops branches visited five agencies over two days. This really made staff aware of the various issues our community faces. I know I was astonished about the number of homeless youth in Kamloops," Says Marchese.

Finance team inspired to help fight hunger

First time volunteer Peter Ward, a Senior Director in CIBC Finance, was shocked by what he saw when he participated in a United Way Day of Caring at the Red Cross Mobile Food Bank. Fourteen other employees from the Corporate CFO Group participated in this Day of Caring. After returning to the office, they talked about what else they could do to help the Red Cross, especially during the summer months, when food donations are at their lowest. They decided to hold a food drive and this has now extended across all of Finance.

"There is a huge feeling of gratification after volunteering that you simply don't get when you write a cheque," says Ward. "I will continue to donate to the United Way, but now I want to do even more. As a first-time volunteer, it has been a completely humbling experience."

Capacity building with Wholesale Bank employees

Cecil Cheng, an Executive Director in Wholesale Banking, lives by the age-old adage of “teaching a man to fish.” After attending a Day of Caring at the United Way agency Sistering, he knew he could do more. When Cecil asked what the biggest obstacle is for Inspirations Studio, he learned about their challenge in tapping into the market to gain institutional customers. Right away, Cecil knew how his group could help.

“Since my team attended the Day of Caring, we’ve held weekly workshops with Inspirations Studio to help them develop and execute their specific value proposition,” says Cheng. “We could have bought their pottery and contributed that way, but I believe in teaching a man to fish. We are now helping build capacity for the organization to compete and succeed in the marketplace.”

Employees in Atlantic Canada helping their community

In rural communities across Canada, people often wonder how donations to the United Way help their immediate community. The CIBC First Westmorland Shopping Centre Banking Centre held a cereal drive for their local food bank, others participated in a Day of Caring to help build a community centre, and on June 22 each branch had a BBQ or bake sale with the goal to raise \$150.

“Thank you to all the Community Champions in the branches who contributed so much to the United Way Campaign,” says Dan Sherstenka, District Branch Manager, New Brunswick. “It was a team effort with tremendous results and something we can all be proud of.”

Canadian Women’s Foundation

CIBC has been a long-time supporter of the Canadian Women’s Foundation – Canada’s only national public foundation for women and girls.

Our most recent commitment of \$1 million will support the economic development and endowment funds the Foundation has established to help low-income women build sustainable livelihoods and careers.

A Canadian Women’s Foundation story



Four years ago, Maria Christina and her family came to Canada fleeing political unrest in Columbia.

Although Maria Christina was frightened, she also felt hopeful. Despite her optimism, her husband left and she found herself an unemployed single mother trying to raise two young boys in a foreign country.

“Every day I was crying,” she says. “I was very depressed.”

Then she read about a self-employment program for women supported by Canadian Women’s Foundation, and signed up right away. A week later, the program started.

Now, one year later, Maria Christina and her mother have launched a business selling handmade jewelry. Her two sons are thriving, and she feels confident about the future.

“I’m getting closer to my dreams. I can see a better future for me and my sons.”

National Indspire Achievement Awards

CIBC is proudly continuing its lead sponsorship of the annual Indspire Achievement Awards (formally known as National Aboriginal Achievement Awards). The 16th annual awards carried on the tradition of recognizing outstanding career achievements of First Nations, Inuit and Métis people in diverse occupations, including one award given to a lifetime achievement recipient and one for an outstanding youth achiever.

CIBC's support to Indspire included \$100,000 in annual funding for scholarships and bursaries. Annual contributions to this program date back to 2000 and total \$1.2 million.

In addition to acknowledging some of the Aboriginal community's brightest talents, the awards aim to build self-esteem and pride and provide valuable role models for Aboriginal youth.

Indspire is a nationally registered non-profit organization dedicated to raising funds to deliver programs that provide the tools necessary for Aboriginal peoples, especially youth to achieve their potential. Since 1985 the Foundation through its Education Program has awarded more than \$32-million in scholarships and bursaries to more than 8,400 First Nations, Inuit and Métis students nationwide.

"We are pleased to play a role in recognizing the significant achievements of the award recipients," says Gerry McCaughey, CIBC's President and Chief Executive Officer. "These individuals have excelled in their respective fields, ranging from business to the arts, media, the environment, and law and justice. In doing so, they have made a valuable contribution to Canada's development while also setting an important example in their communities."

Other ways we contribute

CIBC also supports hundreds of local programs in communities across Canada. Some of these include:

Skills for Change

As part of our ongoing commitment with Skills for Change, CIBC sponsored Pioneers for Change, an evening of five short films that was shot through the eyes of prominent Canadians who have championed immigration issues and played a role in furthering Canada's economic prosperity.

Skills for Change is known for pioneering programs that respond to shifting immigration and workplace trends and lead to employment. A range of accelerated programs are offered to fit the needs of the people arriving from all parts of the world.

"Skills for Change is deeply connected to clients and invested in their success. As a key supporter for Pioneers for Change, the Diversity@Work conference and Mentoring for Change, CIBC enriches our programming in ways that we could not achieve with government funding alone. Without our partnership with CIBC, we would not be able to deliver on our mission statement "We envision a Canada where every immigrant succeeds," says Surranna Sandy, Interim Executive Director, Skills for Change."



Canadian Centre for Child Protection

Four years ago, CIBC made a multi-year \$1 million commitment to the Canadian Centre for Child Protection (CCCP). The Canadian Centre for Child Protection is a charitable organization dedicated to the personal safety of all children whose goal is to reduce child victimization by providing programs and services to Canadians.

Since then pictures of missing children have appeared on the back of VISA envelopes reaching thousands of CIBC clients and MissingKids.ca was launched creating a one-stop resource centre for families of missing children.

Our donation directly supports MissingKids.ca, which offers families support in finding their missing child and provides educational materials to help prevent children from going missing. As a resource centre, MissingKids.ca partners with police and other stakeholders in the search for missing children.



ACCES

A \$5,000 contribution from CIBC is helping connect employers with qualified employees from diverse backgrounds with the help of the Speed Mentoring® Program at ACCES Employment.

The program was developed by ACCES Employment to allow new Canadians to meet with professionals in their field in a short and condensed timeframe. ACCES Employment assists job seekers from diverse backgrounds, who are facing barriers to employment, to integrate into the Canadian job market.

They achieve this by providing employment services, linking employers to skilled people and building strong networks in collaboration with community partners.

Supporting communities in crisis

In 2012, we helped a number of communities across Canada and the United States cope with natural disasters.

- We contributed \$5,000 to the residents of Nahanni Butte during the summer of 2012 to support families affected by severe flooding in their community.
- In addition a fundraising account was opened at CIBC's Fort Simpson branch by Canadian Zinc Corporation, with funds collected totaling \$30,000.
- On April 23 there was an explosion at Prince George's Lakeland Mills sawmill, killing two. In the wake of the tragic explosion, CIBC made a \$10,000 donation to the Prince George Community Foundation, a central agency designated to accept donations on behalf of the Lakeland Mills employees and their families.
- We contributed \$2,500 to the Amherst Fire Disaster through the Canadian Red Cross Society to support victims of a major fire in an apartment complex in Amherst, Nova Scotia on August 27, 2012. Twenty-four families lost everything in the fire and more than 40 people were left homeless.
- On May 28, 2012 a state of emergency was declared in Thunder Bay due to extreme flooding. Many homes, city structures and sewer systems were flooded as parts of the city received more than 100 millimeters of rain. CIBC donated \$10,000 to the Canadian Red Cross to help Thunder Bay families affected by this tragedy.
- Towards the end of 2012, CIBC contributed \$50,000 to support the American Red Cross' relief efforts following Hurricane Sandy. CIBC joined other individuals and organizations to get essential supplies and assistance to those whose lives were affected by the devastation caused by Hurricane Sandy. Many CIBC colleagues, clients, family and friends were impacted by this disaster.



Our Employees

Creating an environment where all employees can excel

CIBC focuses on what matters to our employees – access to career and development opportunities, safe and healthy workplaces, effective training, and positive work-life balance – so that employees are able to perform at their best, contribute to their communities and focus on cultivating deeper relationships with our clients.

Our approach

CIBC is one of Canada's largest employers, and we work hard to create an environment that acknowledges our employees' unique talents, contributions and accomplishments.

Whether you are an individual contributor or a people manager, CIBC shares accountability with employees in shaping their careers and in providing opportunities to learn and grow.

Every employee at CIBC either directly serves our clients, or works in partnership to support those who do. Our employees are accountable for fulfilling the responsibilities of their jobs and striving for the highest level of performance. This is especially important when it comes to making decisions that affect our clients.

Our priorities

Our priorities reflect our mission, vision and core values and include:

- Engaging employees
- Managing turnover
- Training and development
- Ensuring diverse representation rates and goals
- Having healthy and safe workplaces
- Supporting employee share purchase plan participation

Engaging and
Retaining Our
Employees

Communication
and Recognition

Training and
Development

Diversity and
Inclusiveness

Health and
Well-Being

Volunteer Spirit of
Our Employees

Engaging and Retaining Our Employees

Providing a rewarding experience for our employees – both personally and professionally – helps CIBC attract and retain great people. We actively reach out to employees and solicit their feedback on a number of issues in order to strengthen and improve our overall performance and enhance the employee experience.

Our leaders use a number of vehicles to communicate with employees across the bank on a regular basis, including:

- Town hall meetings;
- Global leadership conferences;
- Webcasts;
- One-on-one discussions to review performance and career development opportunities; and
- Updates on CIBC initiatives, business results and employee programs, which are distributed electronically or posted on **CIBC Today**, our corporate intranet.

Our annual employee survey

Our annual survey is an opportunity for our employees to share what they are experiencing and how they view CIBC at the corporate and business levels, and within their own teams.

Three main indices are used to measure employee engagement year-over-year: the Employee Commitment Index (ECI), the Manager of People Index (MPI) and the Learning and Development Index (LDI).

Our ECI helps us gauge employee commitment and engagement with the organization. The ECI has increased steadily from a score of 75 in 2007 to a score of 84 in 2012.

Our MPI, which measures the effectiveness of people managers from the perspective of their employees, increased again in 2012.

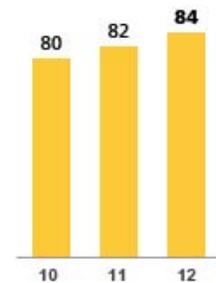
Our LDI, which measures employees' experience around learning and development in the context of their current role, continued an upward trend in 2012.

Annual Survey Participation⁽¹⁾

95%

⁽¹⁾Includes CIBC employees globally; excludes CIBC FirstCaribbean International Bank.

**CIBC employee survey results:
Employee Commitment Index**



In addition to the main indices, all survey categories either improved or remained consistent with the previous year's results. The largest gain this year was seen in employees' likelihood of recommending CIBC as a place to work.



Employee turnover

We also recognize the importance of retaining great employees. In the past year, our permanent global workforce has grown by 399 and was 40,505 at the end of 2012. Employee retention continues to be an area of focus.

Employee turnover (%)⁽¹⁾

	2012	2011	2010
Total turnover ⁽¹⁾	12.1	12.2	11.7
Total voluntary turnover of high-performing employees ⁽²⁾	2.9	2.8	3.8

⁽¹⁾ Turnover as a percentage of permanent global workforce, excluding temporary employees, employees on unpaid leave and retirees.

⁽²⁾ Those who have received the highest performance rating.

Employee retention

Our recruitment efforts are focused on ensuring top quality hires. Retention has improved significantly amongst newly hired employees. Specific initiatives focused on increasing retention have included **Fit to Role** and **Realistic Job Previews**.

The **Fit to Role** initiative is focused on high-incumbency positions, such as Customer Service Representatives, Financial Services Representatives and Call Centre roles. It involves developing job postings that are simpler and more accurately reflect the role, while providing managers with additional tools to assess candidates.

Our **Realistic Job Previews** feature online videos that provide potential candidates with a practical preview of a role before they apply. This initiative increases the likelihood of a better match.

We also conduct exit surveys with employees who depart voluntarily. These employees have an opportunity to provide information and feedback, on areas that need improvement.

Our **Talent Scout Employee Referral Program** encourages employees to refer qualified candidates for job opportunities and pays employees up to \$1,000 for a successful referral.

Employee transition

Should an employee's position be impacted by staffing reductions, restructuring or organizational changes, we try to redeploy the individual to a comparable role within the organization and/or offer support to help them transition to their next assignment. In circumstances where redeployment is not possible, eligible employees receive severance arrangements that either meet or exceed regulatory requirements and industry best practices.

Communication and Recognition

A critical part of engaging and retaining talented employees is communicating with them and recognizing their contribution. In a world of instant networking, social media and 24/7 news reporting and blogging, we use a variety of communication vehicles to stay connected with our employees and ensure they are informed on a timely basis about our business and results, and are engaged on key initiatives. In fact, 90% of employees agree that CIBC does an effective job of communicating business results and performance.

Our communication tools include: webcasts; e-mails; our corporate intranet site, **CIBC Today**, which includes employee comments; online collaboration sites; an ethics hotline; continuous improvement programs that solicit and reward employee suggestions; as well as town hall meetings.



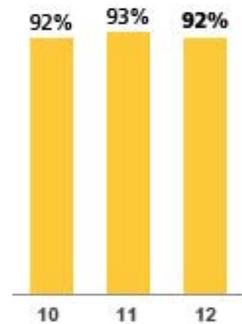
2012 Diversity Award Recipients.

Performance management

Managers and employees work together to establish performance expectations that support the business priorities for the year. They meet regularly to review progress and at mid-year and year-end to formally assess performance. Known as our **Performance Management and Measurement (PMM)** process, these conversations reinforce the importance of CIBC's vision, mission and values and the need to adhere to CIBC's various risk management, governance, control and policy requirements. Pay-for-performance is the foundation of CIBC's compensation philosophy. Annual variable compensation awards for employees are based on CIBC's overall performance, line of business results and the employee's results against their individual performance goals as identified in their PMM. They are also linked to compliance to policies, guidelines, frameworks and controls, including those related to risk.

Our employee survey results show that support for the PMM process continues to be strong; 92% of employees report having a written PMM scorecard in place for 2012, have an understanding of how the goals on their scorecard support the goals for their line of business, and how their day-to-day activities support the goals on their PMM.

Percentage of employees who reported having a written PMM scorecard



Workplace issue resolution



In addition to conversations around performance, we also promote open and honest discussion when employees have concerns by encouraging them to communicate directly with their manager. If an issue is not resolved to an employee's satisfaction, the **Workplace Issue Resolution Process** provides a structured approach to guide employees and managers in resolving workplace issues and is the recommended method to resolve concerns.

The **CIBC Employee Ombudsman's Office (EOO)** helps facilitate resolution of workplace issues, but only after the employee has actively sought to resolve issue(s) with their manager(s) and/or through other established channels. Importantly, CIBC policies clearly prohibit any form of retaliation against any employee who in good faith escalates a workplace issue.

The EOO has a secondary objective of identifying and reporting concerns and trends based on employee workplace complaints and recommends solutions or areas requiring policy review that would improve the employee experience.

Employee recognition



Now in its 19th year, our **CIBC Achievers Program** recognizes individuals and teams who deliver exceptional performance while demonstrating CIBC's values through a number of programs.

- **eAchievers**, an informal recognition tool that allows the submission of an instant electronic message acknowledging employees' efforts have been noticed and appreciated. Sending an eAchievers card is a thoughtful way to tell a peer or team that they have done a great job. Over 38,000 eAchievers were sent in 2012.
 - **Quarterly Individual and Team Achievers Awards** acknowledge the exceptional performance of **individuals and teams**. Both individuals and teams must support CIBC's vision to be the leader in client relationships and demonstrate CIBC's values of Trust, Teamwork and Accountability. Both of these awards include a personalized certificate plus \$250 for individuals and a team plaque or personalized certificates for each team member plus \$250 payable to the team in support of a celebratory team event. Over 4,000 employees were honoured for their contributions in 2012.
 - **Annual Achievers** recognized 290 employees who have made exceptional contributions to their business over the course of the year. They are role models for excellence, commitment and living our values of Trust, Teamwork and Accountability in all that they do. **Annual Achievers** are invited with a guest to attend the Achievers annual conference where they have an opportunity to network with colleagues and senior executives from all areas of CIBC. Annual Achievers also receive CIBC business cards bearing the Annual Achievers emblem. **Awards of Distinction**, a group of Annual Achievers, are selected to receive this distinguished honour, the highest level of recognition in the Achievers Program. This special group of individuals is recognized for their outstanding contributions to finding ways to do more for their clients, their colleagues, and more for CIBC. Each recipient is presented with a specially commissioned bronze sculpture by Colin Gibson and receives CIBC business cards bearing the Award of Distinction emblem.
- Other recognition programs include:**
- Our **CIBC Anniversaries Program**, which annually recognizes over 12,000 employees who reach a service milestone of one, three and five years, and every five years after that; and
 - Our **CIBC Diversity Awards**, which honour over 70 employees by recognizing individuals, committees, and teams who champion diversity at CIBC.

Training and Development

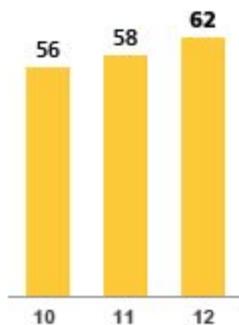
In addition to engaging our employees by asking for their feedback, communicating with them regularly, and listening and responding to their concerns, we are focused on their training and development as another key element of success. CIBC understands the critical role learning plays in maintaining our competitive advantage and ensuring that we remain focused on our clients, and on efficiently managing costs and risk.

In 2012, our investment in global training increased to more than \$62 million and our corporate-wide training and development initiatives included:

- The **CIBC Leadership Development Program**, which continues to enhance the strengths and skills of our global leadership team. Through 2012, we introduced an executive Orientation Program aligned with our ongoing five-day leadership program for all new Executives. A four-day Professional Banking Program was introduced to build on the breadth of banking expertise throughout CIBC;
- The **Financial Services Leadership Program**, in partnership with York University's Schulich School of Business, enhances financial leadership skills and strategic capabilities for selected individuals;
- Our **People Manager Essentials program**, which has trained 5,500 people managers since its launch in 2009, helping them manage and develop the people on their teams through performance, communication and business success modules;
- Our orientation program, known as **First Impressions Matter**, for new employees, managers, executives and contingent workers. It provides information on CIBC as well as the training and development resources that are available to them;
- Our annual **Corporate Mandatory Training and Testing** on topics such as our Code of Conduct, risk management, privacy protection, money laundering, violence in the workplace, and respect in the workplace. In 2012, 99.9% of employees completed Corporate Mandatory Training and Testing; and
- The re-launch of SkillsSoft, a web-based learning portal with over 3,000 courses and 19,000 online books, giving CIBC employees the opportunity to acquire a broad range of new skills, knowledge and capabilities.

As part of our commitment to training and development, our PMM includes an **Individual Development Plan** to build employee skills and capabilities to meet the requirements of their current role and their future career aspirations. Gaps in employee skills or knowledge may be identified and addressed through appropriate in-house training, external courses and stretch assignments or job rotations.

Investment in training and development
(\$ millions)



To address the growing and global competition for talent in the financial services sector, our **Talent Management** team helps us find, develop and retain our next generation of leaders. We conduct an in-depth annual **Talent Review Process** where we review all executives and work with them to create **Individual Development Plans**.

Diversity and Inclusiveness

CIBC's focus on diversity and inclusiveness is another area that matters to our employees. In fact, maintaining a work environment that promotes and values diversity and is free from all forms of discrimination and harassment is one of the most important elements of our culture.

CIBC has an environment where people are treated fairly in the workplace regardless of personal characteristics, such as age, gender, disability, race/ethnicity, sexual orientation, and family/marital status.

In fact, 84% of employees agree that CIBC has an environment where people are treated fairly in the workplace, regardless of personal and/or work-related difference.

We are dedicated to building a workforce that reflects the clients and communities we serve. We are committed to employment equity and to attracting, motivating and retaining a qualified workforce that is representative of the designated groups. Employing a diverse workforce enhances CIBC's effectiveness by leveraging access to a wide array of experiences, skills, talents and knowledge.

Representation rates within CIBC continue to be strong relative to external availability. We are committed to continuing our focus and efforts in areas that require further improvement.

Workforce representation rates and goals (as at December 31, 2011)(%)

Employee group	Canada	CIBC		
	2011 labour market availability rates ⁽¹⁾	2011	2010	2009
Women	56.7	66.1	66.7	67.1
Women in senior management	24.2	27.4	26.2	25.7
Women in middle and other management	39.1	55.6	55.9	56.7
Visible minorities	21.0	25.9	25.7	25.3
Visible minorities in senior management	8.7	11.6	11.4	10.7
Visible minorities in middle and other management	14.0	20.5	19.6	19.1
Persons with disabilities	4.3	3.6	3.8	3.9
Persons with disabilities in senior management	n/a ⁽²⁾	4.2	4.5	3.7
Persons with disabilities in middle and other management	n/a ⁽³⁾	3.6	3.8	3.9
Aboriginal peoples	2.0	1.5	1.6	1.6
Aboriginal peoples in senior management	0.6 ⁽⁴⁾	0.9	1.0	1.1
Aboriginal peoples in middle and other management	1.9	1.6	1.7	1.5

⁽¹⁾ Source: Statistics Canada.

⁽²⁾ Statistics Canada does not have a 2011 labour market availability rate for senior management for persons with disabilities.

⁽³⁾ Statistics Canada does not have a 2011 labour market availability rate for middle and other management for persons with disabilities.

⁽⁴⁾ Market availability rate has been adjusted to include only occupations employed at CIBC.

This year marked the end of the 2010–2012 three-year **Employment Equity and Diversity Plan**. The plan helps us to build a diverse workforce, achieve our diversity goals, and focus on those areas that require improvement. In the new three-year plan for 2013–2015, our goals will focus on three key areas:

- Continue to build a **workforce** that reflects the diversity of our clients and communities we serve while maintaining compliance under the Employment Equity Act and all other applicable legislation.
- Continue to foster a **workplace** of inclusion that creates an environment where all employees can excel.
- Maintain CIBC's **marketplace** position as a leader in equity, diversity and inclusion to remain a leader in client relationships and an employer of choice for all.



We will continue to focus on operationalizing CIBC's **Diversity Model**, building strategies to bridge workforce representation gaps for women, visible minorities, Aboriginal peoples and persons with disabilities and maintaining CIBC's status as a leader in diversity.

CIBC's **Diversity and Resourcing** team, along with business unit advisory committees and affinity networks, guide our efforts across the organization. CIBC's eight **Employee Affinity Networks** provide support to their members and help promote diversity and inclusion within the workforce. Our Affinity Networks include the:

- Aboriginal Employee Circle;
- Asian Employee Network;
- Black Employee Network;
- HOLA@CIBC (Hispanic/Latino Organization for Leadership and Advancement);
- Pride Network;
- South Asian Employee Network;
- Women's Network; and
- WorkAbility Employee Network.

In 2012, our **Employee Affinity Networks** continue to inspire professional and personal development of their collective members, celebrate culture and enhance professional connections.

In addition to having a plan and the active support of thousands of employees and our Affinity Networks, we are committed to a number of initiatives and programs to assist us with the important work of narrowing workforce representation gaps and addressing areas that need improvement.

Aboriginal peoples

As another area of focus, CIBC piloted the **Aboriginal Employment Program** in 2012. This program guided Aboriginal candidates through career development workshops, mock interviews and networking sessions to build their career prospects at CIBC. The program was instrumental in providing two candidates from the pilot with employment opportunities at CIBC. This program will be expanded in 2013 to include further participants in the Aboriginal community.

New Canadians

With respect to newcomers to Canada, CIBC was honoured to be featured as a "Best Employer for New Canadians" for the fifth consecutive year in 2012. This year, CIBC embarked on a joint initiative with the Canadian government, the Federal Internship for Newcomers (FIN) program. CIBC continues to work with organizations such as the Toronto Region Immigrant Employment Council (TRIEC) in supporting the sourcing of diverse talent.

In addition, in 2012, CIBC launched the **CIBC International Professionals Network**, a network built to support new Canadians and internationally trained professionals as they integrate into Canadian culture. This program provides new Canadians within CIBC with the tools and resources to build their career at the bank and ongoing development as a newcomer to Canada.

Advancement of women

Women comprise approximately two-thirds of CIBC's workforce, and we are proud of our record of supporting and advocating for women's issues at work and in the community. **Wholesale Banking** has developed a number of initiatives to attract, retain, develop and advance women including:

- Our **Campus Recruitment Summer Program**, which continues to put emphasis on women in its recruitment strategy;
- Launching a pilot program that focuses on communication, leadership presence and presentation skills for women, which has provided valuable networking and mentoring opportunities;
- Hosting a series of workshops and sponsoring events at key business schools to demonstrate our commitment to women in the financial services industry;
- Piloting a career profiling initiative, which will be used to support a number of career development and retention initiatives; and



- Continuing to partner and sponsor events and scholarships with Women in Capital Markets – CIBC is a founding member of this organization.

In addition, CIBC is proud to become a corporate supporter of Canadian Women in Technology. The organization is committed to helping women in technology enter and advance their careers in the technology sector through mentoring, networking, professional development and advocacy.

After the success of our partnership with Catalyst in 2011 on the speaker series “Engaging Men as Diversity Champions,” CIBC launched the “Sponsoring Women to Success” series with Catalyst in 2012. This session presented findings from Catalyst research on the value of the sponsorship of high potential women for business. Catalyst is a non-profit organization that is dedicated to building inclusive workplaces and expanding opportunities for women and business.

For what matters

CIBC values diversity. Through partnership and initiatives with community organizations, we continue to be named a leader in diversity in Canada.



For What Matters

CIBC maintains a presence on the Women in Capital Markets’ board, and was the first Canadian bank to become a National Corporate Champion of Canadian Women in Technology.

As a part of CIBC’s proud partnership with Indspire, CIBC continues to support Soaring: Indigenous Youth Career Conference and funds scholarships for indigenous students.

CIBC is one of the founding corporate partners of the Ontario Job Opportunity Information Network Inter-corporate Employee Resource Group Council that fosters an inclusive, stigma-free work environment for persons with disabilities.

CIBC is a founding corporate partner of PrideatWork Canada and sponsored the Out on Bay Street Annual Conference for undergraduate and graduate LGBT students.

CIBC is an active corporate partner of Partnership to Advance Youth Employment initiative.

CIBC partners with the Toronto Region Immigrant Employment Council to support The Mentoring Partnership initiative and is a proud supporter of Skills for Change Pioneers for Change Awards, sponsoring their Diversity@Work Immigrant Women in the Workplace conference. CIBC continues to support the Black Business & Professional Association’s Harry Jerome Awards and scholarship program and their National Black Business and Professional Convention.

CIBC is proud of being named one of Canada’s Top Diversity Employers in 2012 as well as one of Canada’s Best Employers for New Canadians.

Diversity month



Throughout June, employees across Canada celebrated CIBC's 20th annual Diversity Month. Diversity Month highlights CIBC's commitment to building a diverse workforce where every employee is given equal access to opportunity and a chance to succeed.

We are proud of the external recognition we have received for our efforts



CIBC recognized as one of the Best Workplaces in Canada: This award sets the standard for defining great workplaces for business, academia and government use. This annual ranking by the Great Place to Work Institute is compiled from employee survey responses about workplace experiences and analyzes the effectiveness of practices that underpin workplace culture. The Institute noted that CIBC's employees trust in, and believe their leaders to be credible, have pride in their jobs, and enjoy the people they work with. CIBC employees also care about their work, their organization, and their community.

CIBC recognized as one of Canada's Top 100 Employers: CIBC was selected by the editors at Mediacorp Canada Inc. as one of Canada's Top 100 Employers for 2013 for our excellence in eight key areas: Physical Workplace; Work Atmosphere & Social; Health, Financial & Family Benefits; Vacation & Time Off; Employee Communications; Performance Management; Training & Skills Development; and Community Involvement. CIBC's leadership in offering an exceptional place to work for its more than 42,000 employees in Canada helped secure its place on this year's list.

CIBC named one of Canada's Best Diversity Employers: This award recognizes CIBC's exceptional workplace diversity and inclusiveness programs for women, members of visible minorities, persons with disabilities, Aboriginal peoples, and lesbian, gay, bisexual and transgendered/transsexual peoples. This is the second consecutive year the bank has received this award.

CIBC named one of Canada's Best Employers for New Canadians: This award recognizes employers that offer innovative programs that assist individuals with making the transition to a new workplace and a new life in Canada. This is the fifth consecutive year the bank has received this award.

CIBC executive among Canada's Most Powerful Women: Laura Dottori-Attanasio, Group Head, Corporate Credit Products, joined a list of CIBC executives who have been named as Canada's Top 100 Most Powerful Women by the Women's Executive Network.

CIBC employee receives Rising Star Award: Viktoriya Gruzytska, CIBC's Executive Director, Corporate Credit Products, won the Women in Capital Markets (WCM) Rising Star Award which recognizes an individual at an early stage in their career who has made outstanding contributions to the capital markets industry and is a committed advocate for the promotion of women.

Health and Well-Being

CIBC also recognizes the importance of a safe and healthy environment where individuals can balance their work and personal lives. We provide a comprehensive range of benefits and programs that support overall health and wellness, long-term financial security, and help address personal circumstances:

- the **CIBC Employee Assistance Program** can be used on a confidential basis to help employees balance the demands of work, family and personal life;
- in 2012, we implemented a new benefits program with more choice and flexibility to better meet the diverse needs of our employees;
- our **Wellness Checkpoint**[®] global health website offers a range of information and services and a confidential assessment tool to help employees and their families understand how to maintain a healthy lifestyle and address possible health risks;
- through our **Employee Share Purchase Plan** CIBC matches employee contributions to the plan to a maximum percentage based on an individual's eligible earnings, years of service and job level. Approximately 75% of employees invest in CIBC common shares by participating in the plan;
- our **Employee Banking Offer** provides discounts to our employees for their day-to-day banking needs as well as discounts on borrowing, investing and trust services; and
- as we live longer and hopefully healthier lives, planning for retirement is an important element of every employee's financial well-being. We offer employees a retirement modeling tool, pension estimates, and online access to pension statements to help them plan for their retirement.

Our employees tell us that work-life balance and flexibility are very important to them in gaining a healthy balance between their personal and professional lives:

- Our employees can participate in a variety of flexible work arrangements, such as flexible work schedules, telecommuting, reduced work arrangements, and modified work arrangements, such as compressed work weeks;
- Our Emergency Back-Up Child Care Program provides eligible employees in various locations across Canada and in the United States with up to 20 days of emergency back-up child care, for each dependant child, every year;
- Employees may take a leave of absence and/or use up to three paid personal days each year to attend to personal affairs and responsibilities outside of the workplace, such as caring for an ill dependant, observance of religious holidays or family obligations; and
- A number of CIBC locations offer a quiet room for religious observance during the workday.

We also provide reasonable workplace accommodation for employees and job applicants to address needs and barriers related to protected grounds under human rights legislation. Solutions provided through our **Workplace Accommodation Program** have included sign-language interpreter services, assistive software and devices, work-station modifications, specialized coaching and work strategies, and access to facilities to support religious observances.

All employees in Canada are covered by Workplace Health and Safety Committees or Health and Safety Representatives who conduct monthly workplace inspections so that every part of our workplace is inspected at least once every year. We also provide mandatory health and safety training to people managers and violence in the workplace training to everyone. As part of CIBC's commitment to ensuring safe and healthy workspaces, the Health and Safety website (Canada) was updated in 2012. The site is easier to use, and includes information on roles and responsibilities of employees, contingent workers, people managers, policy and workplace health and safety committees, and health and safety representatives, as well as other key information.



Workplace accidents (number of injuries⁽¹⁾)

Types of workplace injuries	2011	2010	2009
Minor injuries ⁽²⁾	322 (0.74)	251	417
Disabling injuries ⁽³⁾	80 (0.18)	49	59

⁽¹⁾ Latest data available. Federally regulated employees in Canada for calendar years 2009, 2010 and 2011. The 2012 data will be reported to the federal government in Spring 2013. Figures in parentheses indicate the number of injuries per 100 employees (expressed as full-time equivalents).

⁽²⁾ Injuries that are treated in the workplace, with no time lost beyond the day of the injury.

⁽³⁾ Injuries that result in lost time in the workplace on any day following the injury. For each of the years shown, there were no workplace fatalities.

We actively support employees who are recovering from an illness or injury. **Working Together**, our coordinated return-to-work program, provides facilitated meetings between employees and managers to develop a return-to-work plan that respects an employee's abilities and recognizes any limitations that might exist in light of an individual's illness or injury.

Human rights

CIBC supports and respects the protection of human rights wherever we operate. We comply with human rights and/or non-discrimination legislation addressing such issues as equal pay, employment equity and discrimination based on grounds such as race, religion, age, gender, disability, and sexual orientation. In Canada, this includes the Canadian Human Rights Act, the federal Employment Equity Act, as well as all provincial legislation governing human rights and non-discrimination. We have a number of programs and policies to protect and promote human rights across our organization, including CIBC's:

- Code of Conduct, which sets out the principles and standards for ethical and professional behaviour at CIBC;
- Respect in the Workplace Anti-Discrimination and Anti-Harassment Policy;
- Violence in the Workplace Policy;
- Employment Equity Policy;
- Global Hiring Policy;
- Workplace Accommodation Policy and Program;
- Employee Leaves Policy;
- Emergency Back Up Child Care Program; and
- Diversity Programs.

Collective agreements

CIBC respects the choice of our employees and we have no operations where the right to exercise freedom of association and collective bargaining is at risk. Approximately 2% of CIBC employees in Canada are covered by collective bargaining agreements at our Client Services – Credit Cards centres in Toronto and Vancouver, and the branches of Greater Sudbury in Ontario.

Volunteer Spirit of Our Employees

Employee-led fundraising

CIBC employees raise funds and volunteer for hundreds of community based organizations every year, serving in roles that take them from boardrooms to soccer fields across the country. In 2012 employees raised more than \$15 million for causes that include:

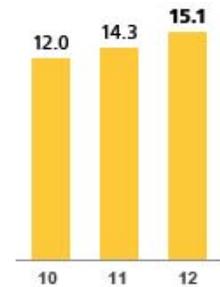
- Canadian Breast Cancer Foundation CIBC Run for the Cure;
- United Way;
- Movember;
- Tour CIBC Charles Bruneau;
- BC Children’s Hospital;
- JDRF Ride for Diabetes Research;
- SickKids Hospital Foundation; and
- Weekend to End Women’s Cancers.

CIBC Volunteer Program

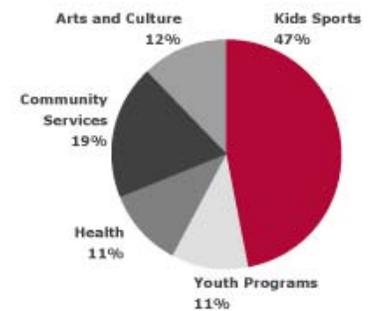
CIBC’s Volunteer Program celebrates the volunteer spirit our employees are known for and supports the community initiatives our employees are personally committed to locally. Through the **CIBC Volunteer Program** we encourage the volunteer spirit of our employees through donating \$500 to a charity or not-for-profit organization with which an employee is engaged.

In 2012, more than 800 charities and not-for-profit organizations that matter to our employees and retirees received contributions totaling \$430,000

Employee-led fundraising year-over-year
(\$ in millions)



Employee-led fundraising initiatives raised more than \$15 million for causes that matter to CIBC employees and their clients.



Meet our winners!

In 2012, a **Volunteer Awards** program was introduced to recognize and celebrate employees for their outstanding work in their communities and for demonstrating CIBC's values of Trust, Teamwork, and Accountability outside the office.

Meet our outstanding employees who were voted CIBC's top volunteers by their many colleagues from across the country.

Meet our winners!



From Eastern Canada

Guy St-Arnaud, Conseiller Financier, Montreal, QC

Volunteers with: Quebec Society for Disabled Children
Inspired by his niece, Guy volunteers with the Quebec Society for Disabled Children, helping them organize a fundraising event to send disabled children to summer camp. This includes: securing the location, media relations, coaching fundraisers.

Why volunteering matters:

"When I realized that over 100 disabled children can attend a first-class vacation camp adapted to their needs, I knew I had to help get them there. It is such a relief for their families and it is my way of complementing the doctors, nurses and others who help make the camp possible." – Guy St-Arnaud



François Tanguay, Investment Advisor, CIBC Wood Gundy, Quebec City, QC

Volunteers with: Leucan

As a Board Member, François is responsible for overseeing the general operations and budget for Leucan, an organization that contributes to the health and well-being of children with cancer through funding research, offering financial support to families and providing support services such as massage or in-hospital schooling.

Why volunteering matters:

"Since 1975 Leucan has funded clinical research increasing the childhood cancer cure rate from 20 to 82 per cent. As a board member, it gives me deep satisfaction to know I am helping contribute to these results. And supporting families while they are facing cancer puts my own life into perspective." – François Tanguay

Meet our winners!



From Central Canada

Terri Millar, Branch Manager, Guelph, ON

Volunteers with: Wyndham House

Along with being a board member, Terri works directly with homeless youth staying at Wyndham house by teaching life-skill workshops such as Basic Banking and Budgeting. As a result, she has seen an improvement in the relationships that youth who live in poverty are forming with banks.

Why volunteering matters:

"Through volunteering you learn so much about yourself and your community. Many of the youth I encounter have come from unsafe home environments where proper health care or nutrition was not provided, which does not mean they are bad people, rather they have been dealt a bad deck of cards. I have learned to be patient with them when explaining rules and regulations as well as how to be clear in my expectations of them and what they can expect from me when they deal with CIBC. It is important to be tolerant and accepting and this is something I pass on to my branch staff." – Terri Millar



Michelle Pearlman, Director, Strategic Planning and Business Communications, Retail Markets, Toronto, ON

Volunteers with: Camp Oochigeas

For seven years Michelle has volunteered with Camp Oochigeas. A privately funded, volunteer based organization, which annually provides over 800 kids affected by childhood cancer with unique opportunities for growth through challenging, fun, enriching and magical experiences. She spends two weeks each summer at their residential camp as well as volunteering year-round with Ooch programming at Sick Kids Hospital.

Why volunteering matters:

"The volunteers, staff, nurses, doctors, and of course the children continuously fuel me with inspiration, perspective and awe. With every Ooch experience I learn more about myself and the type of person I want to be." – Michelle Pearlman

Meet our winners!



From Western Canada

Owen Hawksworth, Customer Service Representative, Vancouver, BC

Volunteers with: Little People of British Columbia (LPBC)

As the Vice-President for LPBC, Owen is involved in every aspect of LPBC, which provides social, emotional, and educational support to children and adults with a growth disorder. Owen's involvement includes:

- mentoring younger members
- running operations
- founding their first major golf tournament fundraiser
- administering a scholarship fund

Why volunteering matters:

"Volunteering at LPBC matters to me because I care about other individuals who are born with the similar difference/disability as me. I enjoy being a role model and want to make a positive difference to other people's life especially the younger members in LPBC." – Owen Hawksworth



Doris Major, Financial Service Associate, Kelowna, BC

Volunteers with: Central Okanagan Community Gardens

As Treasurer for the Central Okanagan Community Garden, Doris has helped build over 11 community gardens in low-income communities. Each garden helps residents grow, harvest, and eat sustainable food of their own creation. With over 20-person wait-lists at each garden, the organization is a huge success.

Why volunteering matters:

"Every year the surplus of food, from our 11 community gardens, is taken to the local food banks. Just this year alone in Winfield, we took 26 grocery bags full of fresh vegetables to the Lake Country Food Bank. It's really rewarding knowing that we're helping families eat fresh, healthy produce, which they couldn't afford otherwise. This is why I love to volunteer." – Doris Major

Governance Practices

At CIBC, we conduct our business with honesty and integrity. We hold ourselves accountable for our actions and strive to fulfill the commitments we have made to each of our stakeholders. These values guide our behaviour and performance and help us maintain trust and confidence in our organization.

Aligning governance with strategy

The Board has aligned its governance and risk management philosophies and structure to support CIBC's broader strategic imperative of consistent and sustainable performance over the long term.

As part of its ongoing review, the Board regularly assesses and enhances its governance practices and principles to confirm that we continue to meet regulatory requirements and that we remain at the forefront of governance best practices.

Corporate Governance

Our corporate governance framework helps ensure we are acting in an ethically responsible manner, living up to our core values of trust, teamwork and accountability.

At the heart of CIBC's governance structure is an experienced, independent Board of Directors that is committed to upholding strong governance principles, creating a culture of engagement and transparency, and leading in governance best practices. Our governance framework is designed to ensure our Board of Directors can effectively supervise management's operation of CIBC and that the interests of our stakeholders are effectively represented. It also provides the support, guidelines and systems our employees need to help us meet our commitments and obligations.

Risk Management

CIBC manages risk on a daily basis – risk related to everything from our credit and investment portfolios to our business operations or more broadly to our corporate reputation. Our objective is to be a lower risk bank and to deliver consistent and sustainable performance over the long term.

Enterprise-wide risk framework

Our enterprise risk management framework sets out the key risk principles that underpin CIBC's approach to risk appetite and management, including our risk policies and limits, risk organization structure, and governance framework.

This framework also helps ensure our risks are appropriately identified, measured, monitored and controlled in accordance with our risk appetite, which is the cornerstone of our approach to risk management. Our risk appetite statement defines how we will conduct our business and identifies the targets and measures we will use for evaluating our performance and risk profile. Our risk appetite statement is defined by management, approved by the Board of Directors, and is reviewed at least annually.

Reputation risk management framework

CIBC's reputation is not only of fundamental importance to us but also to our clients, shareholders and employees. Every day, our business is faced with situations that could pose undue risk to our reputation for ethical and sound business practices.

We have developed an integrated approach to managing our reputation risks through a framework of corporate-wide policies, procedures and processes – including our Code of Conduct, our Global Reputation and Legal Risks policy and procedures, and policies related to anti-money laundering and anti-terrorist financing, lobbying, employee health and safety, the environment, and our global hiring practices.

Legislative compliance management framework

In order to achieve global regulatory compliance, we have developed a philosophy and framework for assessing and managing regulatory risk, an approach that is consistent with guidance from OSFI and other regulators.

Our philosophy is to minimize regulatory risk by promoting a strong compliance culture – one that aligns with our vision, mission and values. This approach allows us to identify and assess significant regulatory risk within CIBC; enables our businesses to take reasonable steps to mitigate risks; and provides independent oversight and reporting to our business leaders, corporate executives, and the Board.

We strive to be aware of and comply at all times with all laws and regulations in the jurisdictions where we operate. Should there be instances where it is determined that we are out of compliance we have programs and processes in place that enable us to act quickly to address any outstanding issues.

Business continuity and crisis management

The objective of our business continuity program is to ensure an ongoing capability is in place for the continuation of critical business functions, and for a timely and orderly recovery of full and normal operations, under conditions of disaster. All functions throughout CIBC are required to regularly assess their exposures to business interruption risk, take prudent measures to minimize them and develop, maintain and test business continuity plans. The health and safety of CIBC's employees and clients is considered paramount in all of our planning.

Principles and Policies

We have developed a number of measures to help us achieve the highest standards of ethical behaviour.

CIBC's Code of Conduct sets out the principles and standards for ethical and professional behaviour in everything we do.

The Code applies to all employees of CIBC and our wholly-owned subsidiaries, including both regular and temporary employees working either full or part time. The Code also applies to consultants, independent contractors and temporary agency staff providing services to CIBC (collectively "contingent workers"). Our Board of Directors is bound by a similar Code and our employees, contingent workers and Board members are required to certify their code compliance each year.

Key areas and obligations covered by the Code include:

- acting with honesty and integrity, including upholding the law and rejecting corruption and bribery;
- treating everyone with respect;
- avoiding conflicts of interest;
- protecting our brand, clients, investors and the environment;
- using and safeguarding information and assets; and
- cooperating with internal and regulatory investigations.

Potential consequences for violations of the Code include termination of an individual's employment or contractual engagement without notice, as well as civil, criminal or regulatory proceedings.

Anti-bribery and anti-corruption

CIBC's Code of Conduct states that, "we will not engage, directly or indirectly, in bribery, kick-backs, payoffs or other fraudulent or corrupt business practices." If an employee or contingent worker is approached by an employee, contingent worker, vendor, client, government representative or other third party with an opportunity to engage in such activity, he/she is required to report the incident to his/her manager, to Corporate Security or to the **Ethics Hotline**.

In addition, CIBC has a policy that establishes minimum standards of conduct related to gifts or entertainment given to or received from government officials as well as private persons. These standards include a prohibition on gifts or entertainment given corruptly (including facilitation payments). Employees and contingent workers learn about this policy as part of CIBC's annual mandatory Code of Conduct training and testing program. Employees in certain geographic regions also receive customized periodic communication of the policy's requirements.

Anti-money laundering and anti-terrorism financing

CIBC has an enterprise-wide program to protect the safety, soundness and reputation of CIBC by meeting or exceeding the regulatory requirements relating to anti-money laundering and anti-terrorist financing in each jurisdiction in which we operate. The program helps us detect, deter, and report suspected money laundering and terrorist financing activities.

Our focus is on minimizing the risk that CIBC or our employees will become involved in money laundering or terrorist financing activities, whether inadvertently or otherwise. We stay informed about evolving trends and techniques to counter such risk, consult on an ongoing basis with external experts, and provide regular training to help our employees stay abreast of ongoing changes.

Voluntary Codes and Public Commitments

As part of our commitment to protect you, our customer, CIBC has adopted a number of "Voluntary Codes of Conduct and Public Commitments." These guidelines and commitments establish the standards you can expect when you do business with CIBC.

Canadian Code of Practice for Consumer Debit Card Services

This code outlines industry practices as well as consumer and industry responsibilities, which help protect consumers in their use of debit card services in Canada. It establishes standards with respect to cardholder agreements, determining liability if there is a loss and resolving disputes.

This code applies to services that use debit cards and personal identification numbers (PIN) to access point-of-service terminals, such as automated banking machines (ABM), point-of-sale (POS) terminals and debit card terminals in the home.

While transactions that take place outside Canada or that transfer funds into or out of Canada are not covered by this code, we will do our best to protect consumers in such transactions and to resolve problems that may occur.

Code of Conduct for the Credit and Debit Card Industry in Canada

This Code has been adopted by credit and debit card networks (payment card networks) and their participants, which includes card issuers like CIBC.

The Code's purpose is to demonstrate the payment industry's commitment:

- To ensure that merchants are fully aware of the costs associated with accepting credit and debit card payments
- To provide merchants with increased pricing flexibility to encourage consumers to choose the lowest-cost payment option
- To allow merchants to choose freely which payment options they will accept

Payment card network operators have agreed to incorporate requirements of the Code into their networks' contracts, governing rules and regulations. This will ensure that other participants in the networks, including card issuers and payment processors, also follow its provisions.



Code of Conduct for Authorized Insurance Activities

CIBC is committed to meeting our customers' insurance needs by providing access to authorized insurance products.

This code outlines standards regarding the sale of authorized insurance products, by CIBC including:

- Providing clear and understandable product disclosures
- Not imposing undue pressure to obtain a product or service
- Protecting the customer's privacy with respect to the gathering and use of health information
- Providing prompt investigation of any problems customers may experience and advising the customer of the complaint handling process
- Ensuring bank representatives are properly trained, qualified and knowledgeable on the authorized insurance products that they offer
- Making reasonable efforts to ensure that the insurance policy or coverage being promoted is appropriate for the credit product or the needs as expressed by the customer
- Making reasonable efforts to ensure that the customer understands the coverage
- Providing clear continuity of coverage requirements where customer-initiated changes in the financing or other terms and conditions of a banking arrangement could result in the need to apply for new insurance coverage

Code of Conduct for Federally Regulated Financial Institutions – Mortgage Prepayment Information

This Code outlines the type of information CIBC will provide to help clients make an informed decision about prepayment of their mortgage. As required under that Code, as of September 4, 2012, additional information on mortgage prepayment will be made available on CIBC's public websites along with a mortgage prepayment calculator to allow clients to obtain an estimate of the current prepayment charge if they were to partially or fully prepay their mortgage. Further provisions of the Code are to be introduced by March 4, 2013.

Commitment on Modification or Replacement of Existing Products or Services

This commitment by CIBC sets standards concerning the modification or replacement of existing personal products or services.

Financial Consumer Agency of Canada

Our adherence to the voluntary codes of conduct and other public commitments is monitored by the Financial Consumer Agency of Canada (the "FCAC"). As such, the FCAC may investigate and report on a consumer complaint.

Fraud Protection/Liability

These commitments outline consumer's liability in relation to fraudulent/unauthorized transactions on credit and debit cards.

Guidelines for Transfers of Registered Plans

Registered plans may hold different types of investment instruments, including guaranteed investment certificates (GICs), mutual funds and/or securities. This code provides guidelines for the transfer of a registered plan from one financial institution to another. The specific guidelines depend on the type of plan.



Low Cost Bank Account

CIBC has made a commitment, for an indefinite period of time, to provide a low-fee retail deposit account that meets the following guidelines:

- At least 8–15 debit transactions* per month (including CIBC Internet, ABM, and telephone banking), at least two of which can be done in-branch for the monthly fee
- Maximum monthly fee of \$4.00 – the fee will be commensurate with the number of in-branch and overall debit transactions (i.e., an account with a low number of in-branch and overall debit transactions must have an accordingly low monthly fee)
- Charges for extra debit transactions above the monthly limit will be reasonable and not out of line with charges for “extra” debits on other comparable accounts at CIBC
- No charge for deposits
- Debit card included
- Free monthly statement or bankbook record keeping
- Cheque writing privileges

All individuals meeting the conditions of the Access to Basic Banking Services Regulations (ABBS) will be eligible for the CIBC low cost retail deposit account. CIBC’s low cost bank account offered under this commitment is the CIBC Everyday Chequing Account.

*A “debit transaction” includes a cheque, pre-authorized debit, withdrawal or inter-account transfer, bill payment and a debit purchase transaction; the maximum monthly fee does not include INTERAC/PLUS fees, cheque printing costs, fees for drafts, money orders, safety deposit boxes, travellers cheques, overdraft fees, certified cheques, NSF charges, stop payments, foreign currency and other additional services offered from time to time.

Model Code of Conduct for Bank Relations with Small and Medium Sized Businesses

CIBC recognizes the important role that small and medium sized enterprises (SMEs) play in Canada’s economy. This code sets minimum standards for bank dealings with SMEs, and addresses four key elements of bank conduct: openness, accountability, credit process, and complaint handling.

The CIBC standards for dealing with small, medium and agricultural businesses are also explained in the brochure “Our Service Commitment to You.” This brochure is available at your nearest CIBC branch or online.

Plain Language Mortgage Documents

CIBC is committed to using plain language principles to make its residential mortgage documents easier to read.

Borrowers must sign or receive a number of legal documents related to their mortgage. Some of the most important are:

- The Mortgage Disclosure Statement. This document sets out the financial terms of the mortgage, including the amount of the loan, the interest rate, the schedule for repaying the loan, etc.
- The Mortgage Approval (also called the Commitment) and the Standard Charge Terms. These documents set out the terms and conditions of the mortgage, including the obligations of the borrower and the lender. For example, the Standard Charge Terms describe what will happen if the borrower does not make mortgage payments when due.
- The Mortgage Renewal documents. These documents set out the interest rate and the other terms that apply if a mortgage is renewed when it reaches its maturity date.



Principles of Consumer Protection for Electronic Commerce

Developed with input from industry, government, and consumer groups, the Principles of Consumer Protection for Electronic Commerce is a guide to protecting customers when conducting transactions over open networks, such as the Internet.

The principles address the following topics:

- Information Provision
- Contract Formation
- Privacy
- Security of Payment and Personal Information
- Redress
- Liability
- Unsolicited Commercial E-mail
- Consumer Awareness

Undertaking on Principal Protected Notes

This commitment applies to CIBC-issued principal protected notes (PPN) (including index-linked deposits) purchased by telephone or electronic means. These PPN purchases may be cancelled by the investor within two days after the later of i) the date the agreement to purchase the PPN is entered into, and ii) the deemed receipt of the written disclosures describing in detail the terms of the PPN. Upon cancellation, the investor is entitled to a refund of the principal amount deposited as well as any fees relating to the purchase. Telephone purchasers are deemed to have received the written disclosure five business days after the postmark date, if provided by mail.

[Learn more on www.cibc.com](http://www.cibc.com) »

External Principles, Charters and Initiatives

CIBC participates in, or adheres to, a number of economic, environmental and social principles, charters and initiatives, including:

- Aboriginal Chamber of Commerce of Alberta
- Aboriginal Chamber of Commerce of Canada
- Aboriginal Financial Officers Association of Canada
- BC Aboriginal Business Association
- Canada Green Building Council
- Canadian Coalition for Good Governance
- Carbon Disclosure Project
- CD Howe Institute
- Conference Board of Canada Corporate Community Investment Council
- Couchiching Institute on Public Affairs
- Equal Voice
- Equator Principles
- Global Reporting Initiative
- Government Relations Institute of Canada
- Greening Greater Toronto
- Industry Council for Aboriginal Business (British Columbia)
- Institute of Corporate Directors
- Literacy Partners of Manitoba
- National Aboriginal Trust Officers Association
- Norman Regional Development (Manitoba)
- Public Policy Forum
- The Canadian Aboriginal and Minority Supplier Council
- Treaty Legacy Foundation of Canada
- United Nations Environment Programme Finance Initiative

In addition to these external initiatives, CIBC has a number of internal tools to assure we are living up to our stated Codes of Conduct and standards of performance.

- **Identification and management of conflicts of interest:** Canada's Bank Act and other related legislation and regulations require CIBC to maintain appropriate controls and processes to identify and manage any conflicts of interest between CIBC and our employees, and the interests of our clients or other third parties.
- **Reporting suspected irregularities:** CIBC employees have a duty to report suspected breaches of our Code of Conduct and other irregularities. The Code protects employees from retaliation for any report made in good faith. We have also established an Ethics Hotline which allows the reporting of suspected irregularities or wrongdoing anonymously or in confidence without fear of retaliation.
- **Privacy:** We are committed to protecting the privacy of our clients and safeguarding their personal, business and financial information. CIBC follows privacy and security practices in order to comply with all relevant laws in this regard and to uphold our business integrity.
- **Client due diligence (Know-Your-Client):** CIBC has appropriate controls and procedures in place to ensure we are conducting due diligence on new and existing clients, and for performing enhanced due diligence on clients who may pose a potential reputation risk to CIBC.

About This Report (GRI)



CIBC's Corporate Responsibility Report and Public Accountability Statement provides an overview of CIBC's economic, environmental, social and governance commitments to our communities where we do business.

Our reporting is guided by the Global Reporting Initiative (GRI) G3 Guidelines. Our GRI index provides a summary of indicators that can be found throughout this report. It complements our operational and financial information made available in CIBC's Annual Report and Management Proxy Circular. Additional information about CIBC and our business is also available at www.cibc.com.

Scope, previous reports and reporting period

In this document, we are reporting on our fiscal 2012 activities in Canada for the year ended October 31, 2012. We report annually on our corporate responsibility performance, and our previous Public Accountability Statement appeared in CIBC's 2011 Corporate Responsibility Report and Public Accountability Statement.

All material restatements and significant changes from the previous report are described in the performance data footnotes.

Stakeholders

This report is produced for a wide range of stakeholders, including clients, employees, investors, suppliers, governments, regulators, non-governmental organizations and community partners. CIBC's engagement with stakeholders is ongoing.

Currency and measurement

All currency amounts are in Canadian dollars unless otherwise stated. Measures are metric, unless otherwise stated.

Standards and assurance

This report has been prepared in accordance with the Global Reporting Initiative (GRI) G3 Guidelines including the GRI's Financial Services Sector Supplement. CIBC's Public Accountability Statement is included in this report and meets our obligations under Canada's *Bank Act*. The report content was reviewed by internal subject matter experts, Legal, and Communications and Public Affairs with supporting documents provided to validate selected information, facts and figures.



Materiality

Material issues are those with the potential to have a significant economic, environmental, social or governance impact on our business success. They can also be issues that matter to our stakeholders and which could substantially influence their decisions and assessments of CIBC. This report includes both issues of materiality to CIBC and of relevancy to our stakeholders.

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GRI Index

Strategy and analysis

GRI #	Description	2012 Link
1.1	Statement from the CEO	Message from the President and Chief Executive Officer

Organizational profile

GRI #	Description	2012 Link
2.1	Name of the organization	Corporate Profile
2.2	Primary brands, products and services	Corporate Profile
2.3	Operational structure of the organization	Corporate Profile
2.4	Location of headquarters	About This Report (GRI)
2.5	Countries of operation	Corporate Profile 2012 Annual Report (pp. 155–156)
2.6	Nature of ownership and legal form	2012 Annual Report (p. 186)
2.7	Markets served	What Matters to Our Clients 2012 Annual Report (pp. 2–4)
2.8	Scale of the reporting organization	Corporate Profile Economic Contribution
2.9	Significant changes during the reporting period	Branches and ABMs 2012 Annual Report (p. 15)
2.10	Awards received	Recognition and Awards

Report parameters

GRI #	Description	2012 Link
3.1	Reporting period	About This Report (GRI)
3.2	Date of previous report	About This Report (GRI)
3.3	Reporting cycle	About This Report (GRI)
3.4	Contact point for questions regarding the report	About This Report (GRI)
3.5	Process for defining content	About This Report (GRI)
3.6	Boundary of the report	About This Report (GRI)
3.7	Limitations on the scope or boundary of the report	About This Report (GRI)
3.8	Joint ventures, subsidiaries, leased facilities, outsourced operations	About This Report (GRI)
3.10	Effect of any restatements of information provided in earlier reports	About This Report (GRI)
3.11	Significant changes from previous reporting periods	About This Report (GRI)
3.12	Table identifying location of GRI Standard Disclosures	GRI Index



GRI Index *(continued)*

Governance, commitments, and engagement		
GRI #	Description	2012 Link
4.1	Governance structure	Management Accountability for Sustainability and Responsibility Corporate Governance 2012 Annual Report (pp. 5–6) Governance
4.2	Non-executive Chair of Board of Directors	Corporate Governance Governance Practices – Statement of Corporate Governance Practices
4.3	Number of independent and/or non-executive Board members	Proxy Governance – Board of Directors Independence Standards
4.4	Mechanisms for shareholders and employees to provide recommendations or direction	About This Report (GRI) Proxy
4.5	Linkage between compensation and organizational performance	Management Accountability for Sustainability and Responsibility Communication and Recognition
4.6	Conflicts of interest	Governance Practices – Code of Ethics for Directors
4.7	Board expertise	Governance Practices – Statement of Corporate Governance Practices
4.8	Mission and values statements, codes of conduct and principles	Vision, Mission, Values Principles and Policies
4.10	Board performance	Governance Practices – Statement of Corporate Governance Practices
4.11	Precautionary approach	Environmental Responsibility
4.12	Externally developed charters, principles or other initiatives to which the organization subscribes or endorses	External Principles, Charters and Initiatives
4.13	Memberships in associations and/or advocacy organizations	Enhancing Our Environmental Performance External Principles, Charters and Initiatives
4.14	List of stakeholders engaged by the organization	Stakeholders and Engagement
4.15	Basis for identification and selection of stakeholders to engage	Stakeholders and Engagement
4.16	Approaches to stakeholder engagement	Stakeholders and Engagement
4.17	Stakeholder issues	Stakeholders and Engagement



GRI Index (continued)

Economic		
GRI #	Description	2012 Link
EC1	Direct economic value generated and distributed	Economic Contribution Responsible Lending and Investing
EC2	Financial implications and other risks and opportunities due to climate change	Energy Conservation CIBC 2012 CDP Information Request
EC3	Coverage of the organization's defined benefit plan obligations	Economic Contribution
EC6	Use of locally based suppliers	Supply Chain Enhancing Our Environmental Performance
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Diversity and Inclusiveness
Environmental		
GRI #	Description	2012 Link
EN1	Materials used by weight	Enhancing our Environmental Performance Energy Conservation Paper Reduction and Waste Management
EN3	Direct energy consumption	Energy Conservation
EN4	Indirect energy consumption	Energy Conservation
EN5	Energy conservation & efficiency improvements	Enhancing our Environmental Performance Energy Conservation
EN6	Energy efficient or renewable energy-based products or services	Responsible Lending and Investing
EN7	Initiatives to reduce indirect energy consumption	Energy Conservation
EN8	Total water withdrawal by source	This indicator is not applicable because CIBC's operations require very little water use.
EN9	Water sources significantly affected by withdrawal	See indicator EN8.
EN10	Total water recycled and reused	See indicator EN8.
EN11	Land owned, leased, or managed	This indicator is not applicable because CIBC's properties, both owned and leased, are located within urban centres and rural area town centres where protected areas and areas of high biodiversity are not directly impacted. Impacts that may be present in our lending transactions are mitigated through application of our environmental due diligence standards across all sectors.



GRI Index (continued)

Environmental (continued)		
GRI #	Description	2012 Link
EN12	Major impacts on protected areas	See indicator EN11.
EN13	Habitats protected or restored	See indicator EN11.
EN14	Managing impacts on biodiversity	See indicator EN11.
EN15	IUCN red list species affected by operations	See indicator EN11.
EN16	Total direct and indirect greenhouse gas emissions	Energy Conservation
EN17	Other relevant indirect greenhouse gas emissions by weight	Energy Conservation
EN18	Initiatives to reduce greenhouse gas emissions	Energy Conservation
EN21	Total water discharged	See indicator EN8.
EN22	Total waste	Energy Conservation Paper Reduction and Waste Management
EN23	Significant spills	None reported.
EN24	Hazardous waste transport	This indicator is not applicable to CIBC's operations. CIBC does not transport hazardous waste.
EN25	Biodiversity values of water bodies	This indicator is not applicable to CIBC's operations. CIBC does not directly discharge water into water bodies or related habitats.
EN26	Environmental impacts of products	Paper Reduction and Waste Management
EN27	Percent of product reclaimable	This indicator is not applicable because CIBC does not provide products and associated packaging that are reclaimable.
EN28	Environmental fines and noncompliance penalties	None reported.
EN29	Environmental impact of logistical transport	Energy Conservation

GRI Index (continued)

Labour practices and decent work		
GRI #	Description	2012 Link
LA1	Total workforce	Employment in Canada
LA2	Employee turnover	Engaging and Retaining our Employees
LA4	Employees covered by collective bargaining agreements	Health and Well-being
LA6	Workforce represented in formal health and safety committees	Health and Well-being
LA7	Rates of injury, lost days, number of work-related fatalities	Health and Well-being
LA8	Disease prevention/education	Health and Well-being
LA10	Training per year per employee	Training and Development
LA11	Career and skill development programs	Training and Development
LA12	Percentage of employees receiving regular performance and career development reviews	Communication and Recognition
LA13	Senior management and workforce representation rates	Diversity and Inclusiveness
Human rights		
GRI #	Description	2012 Link
HR1	Consideration of human rights impacts	Responsible Lending and Investing
HR2	Supplier screening on human rights	Supply Chain
HR3	Employee training on human rights relevant to operations	Training and Development
HR6	Child labour	Health and Well-Being
HR7	Forced labour	Health and Well-Being
Society		
GRI #	Description	2012 Link
SO1	Programs for managing operational impacts on communities	Stakeholders and Engagement Supply Chain Branches and ABMs
SO2	Business units analyzed for risks related to corruption	Risk Management
SO3	Employees trained in anti-corruption policies and procedures	Training and Development Principles and Policies
SO5	Participation in public policy development and lobbying	Civic and Political Contributions
SO6	Political donations	Civic and Political Contributions
Product responsibility		
GRI #	Description	2012 Link
PR5	Practices related to customer satisfaction	Stakeholders and Engagement What Matters to Our Clients



GRI Index *(continued)*

Additional indicators – financial services sector supplement

GRI #	Description	2012 Link
FS1	Policies with environmental and social components	Environmental Responsibility Responsible Lending and Investing Supply Chain Health and Well-Being Principles and Policies
FS2	Assessing and screening environmental and social risks	Responsible Lending and Investing Supply Chain Risk Management
FS3	Monitoring clients' compliance with environmental and social requirements	Responsible Lending and Investing
FS4	Improving staff competency to implement environmental and social practices	Responsible Lending and Investing Supply Chain Paper Reduction and Waste Management
FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	A Leading Voice in Economic Research Responsible Lending and Investing Supply Chain Paper Reduction and Waste Management
FS7	Products and services with specific social benefits	Greater Access and Choice for Clients Affordable Banking Accessible Banking Supporting Newcomers to Canada Aboriginal Banking Economic Hardship
FS8	Products and services with specific environmental benefits	A Leading Voice in Economic Research Paper Reduction and Waste Management Responsible Lending and Investing



GRI Index *(continued)*

Additional indicators – financial services sector supplement *(continued)*

GRI #	Description	2012 Link
FS11	Assets subject to positive and negative environmental or social screening	Responsible Lending and Investing
FS12	Voting policy/policies applied to environmental or social issues	Responsible Lending and Investing
FS13	Access points in low-populated or economically disadvantaged areas	Greater Access and Choice for Clients Aboriginal Banking
FS14	Initiatives to improve access to financial services	Affordable Banking Accessible Banking
FS15	Policies for the fair design and sale of financial products and services	Protecting Our Clients and Their Assets Principles and Policies Voluntary Codes of Conduct and Public Commitments External Principles, Charters and Initiatives
FS16	Initiatives to enhance financial literacy	Affordable Banking Aboriginal Banking Financial Literacy



What Matters Gets Measured

Our balanced scorecard measures our progress against both financial and non-financial key measures.

Balance scorecard

Financial

Our key measures of performance ⁽¹⁾	2012 results
Adjusted earnings per share (EPS)⁽²⁾ growth	\$8.07, up 6.6% from 2011
Return on common shareholders' equity (ROE)	22.0%
Capital strength⁽³⁾ Tier 1 capital ratio Total capital ratio	13.8% 17.3%
Business mix Retail ⁽⁴⁾ /Wholesale as measured by economic capital ⁽²⁾	77%/23%
Risk Loan loss ratio ⁽⁵⁾	53 basis points
Productivity Adjusted efficiency ratio ⁽²⁾	55.8%
Adjusted dividend payout ratio⁽²⁾	45.1%
Total shareholder return Five years ended October 31, 2012	CIBC – (0.1)% Index – 25.2%

⁽¹⁾ For additional detail on our key measures of performance, see the "Overview" section of the MD&A.

⁽²⁾ For additional information, see the "Non-GAAP measures" section of the MD&A.

⁽³⁾ Going forward, our capital strength will be measured by the Basel III Common Equity Tier I ratio to exceed the regulatory target set by the Office of the Superintendent of Financial Institutions (OSFI).

⁽⁴⁾ Retail includes Retail and Business Banking, Wealth Management and International Banking operations, (reported as part of Corporate and Other).

⁽⁵⁾ Going forward, our loan loss ratio target will be between 45 and 60 basis points through the business cycle.



Non-financial

Objectives	Accomplishments
<p>Clients Help our clients achieve what matters to them</p>	<ul style="list-style-type: none"> Continued our leadership in mobile innovations with the launch of mobile payments Named the Best Commercial Bank in Canada by <i>World Finance</i> magazine Awarded Deal of the Year at the 19th annual U.S. Mutual Fund Industry Awards for our investment in American Century Investments Acquired the private wealth business of MFS McLean Budden to build our wealth management platform Named Best Bank of the Year – Project Finance & Infrastructure – Canada by <i>DealMakers Monthly</i>
<p>Employees Create an environment where all employees can excel</p>	<ul style="list-style-type: none"> Increased our Employee Commitment Index for the seventh consecutive year Recognized as one of Canada's Top 100 Employers and as one of the Best Workplaces in Canada Selected as one of Canada's Best Employers for New Canadians for the fifth consecutive year Named one of Canada's Best Diversity Employers for the second consecutive year Invested more than \$62 million in the training and development of our people
<p>Community Make a real difference in our communities</p>	<ul style="list-style-type: none"> Invested more than \$38 million to support charitable organizations across Canada Nearly 13,000 CIBC employees and their families raised more than \$30 million in 60 communities through the 2012 Canadian Breast Cancer Foundation CIBC Run for the Cure Raised \$4.1 million on CIBC Miracle Day in December 2011 to support children's charities throughout 2012 Contributed more than \$8.5 million to the 2011 United Way campaign
<p>Environment Demonstrate environmental responsibility in all activities</p>	<ul style="list-style-type: none"> Continued our investment in energy efficiency initiatives, including lighting retrofits in more than 90 branches Increased the use of Forest Stewardship Council (FSC) certified paper stock to 97% and committed to use FSC-certified wood products in corporate office furniture systems Led or co-led over \$3 billion in project financings for renewable energy, including wind, hydro, solar, geothermal, biomass, and biogas in the last three years
<p>Governance Be a leader in governance practices</p>	<ul style="list-style-type: none"> Ranked the strongest bank in Canada and North America and third strongest bank in the world by <i>Bloomberg Markets</i> magazine Ranked among the top 10 of the World's Safest Banks in North America by <i>Global Finance</i> magazine



Canadian Public Accountability Statement

About this report

All federally regulated financial institutions in Canada with equity greater than \$1 billion are required to publish annual public accountability statements outlining their contributions to the Canadian economy and society. Our Corporate Responsibility Report and Public Accountability Statement are available for download and printing at www.cibc.com.

Our affiliates

This Corporate Responsibility Report and Public Accountability Statement has been published by CIBC and the following affiliates of CIBC: CIBC World Markets Inc.; CIBC Mortgages Inc.; CIBC Life Insurance Company Limited; CIBC Trust Corporation; CIBC Securities Inc.; CIBC Investor Services Inc.; CIBC Global Asset Management Inc.; CIBC Private Investment Counsel Inc.; CIBC Asset Management Inc.; CIBC BA Limited.

Forward-looking statements

From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including in this report. These statements include, but are not limited to, statements about our operations, business lines, financial condition, risk management, priorities, targets, ongoing objectives, strategies and outlook for 2013 and subsequent periods. Forward-looking statements are typically identified by the words "believe", "expect", "anticipate", "intend", "estimate" and other similar expressions or future or conditional verbs such as "will", "should", "would" and "could". By their nature, these statements require us to make assumptions and are subject to inherent risks and uncertainties that may be general or specific. A variety of factors, many of which are beyond our control, affect our operations, performance and results and could cause actual results to differ materially from the expectations expressed in any of our forward-looking statements. These factors include: credit, market, liquidity, strategic, operational, reputation and legal, regulatory and environmental risk; the effectiveness and adequacy of our risk management models and processes; legislative or regulatory developments in the jurisdictions where we operate; amendments to, and interpretations of, risk-based capital guidelines and reporting instructions; the resolution of legal proceedings and related matters; the effect of changes to accounting standards, rules and interpretations; changes in our estimates of reserves and allowances; changes in tax laws; changes to our credit ratings; political conditions and developments; the possible effect on our business of international conflicts and the war on terror; natural disasters, public health emergencies, disruptions to public infrastructure and other catastrophic events; reliance on third parties to provide components of our business infrastructure; the accuracy and completeness of information provided to us by clients and counterparties; the failure of third parties to comply with their obligations to us and our affiliates; intensifying competition from established competitors and new entrants in the financial services industry; technological change; global capital market activity; changes in monetary and economic policy; currency value fluctuations; general business and economic conditions worldwide, as well as in Canada, the U.S. and other countries where we have operations; changes in market rates and prices which may adversely affect the value of financial products; our success in developing and introducing new products and services, expanding existing distribution channels, developing new distribution channels and realizing increased revenue from these channels; changes in client spending and saving habits; our ability to attract and retain key employees and executives; our ability to successfully execute our strategies and complete and integrate acquisitions and joint ventures; and our ability to anticipate and manage the risks associated with these factors. This list is not exhaustive of the factors that may affect any of our forward-looking statements. These and other factors should be considered carefully and readers should not place undue reliance on our forward-looking statements. We do not undertake to update any forward-looking statement that is contained in this report or in other communications except as required by law.

Trade-marks

Trade-marks used in this 2012 Corporate Responsibility Report and Public Accountability Statement which are owned by Canadian Imperial Bank of Commerce, or a wholly-owned subsidiary, in Canada and/or other countries include, CIBC; CIBC & Design; CIBC 60 PLUS ADVANTAGE; CIBC ADVANTAGE; CIBC CASH MANAGEMENT ONLINE; CIBC CHILDREN'S FOUNDATION; CIBC CREDITSMART; CIBC EADVANTAGE; CIBC EVERYDAY; CIBC HOME POWER PLAN; CIBC ONLINE BANKING; CIBC PINK COLLECTION; CIBC SMALL BUSINESS START STRONG PROGRAM; CIBC TOTAL BANKING REBATE; CIBC YOUTHVISION; CIBC YOUTHVISION SCHOLARSHIP; FOR WHAT MATTERS; IMPERIAL INVESTOR SERVICE; KIDS, CURES AND COMMUNITY; CIBC MIRACLE DAY; PROFESSIONAL EDGE; RENAISSANCE; SMARTSTART; WOOD GUNDY. All other trade-marks mentioned in this 2012 Corporate Responsibility Report and Public Accountability Statement, which are not owned by Canadian Imperial Bank of Commerce or its subsidiaries, are the property of their respective owners.



Branches and ABMs

CIBC branch openings – 2012

British Columbia

800 Carnarvon St., Suite 210,
New Westminster

17461 Hwy 10, Surrey

890 Village Dr., Port Coquitlam

Alberta

120 5th Ave. W., Unit 407, Cochrane

100 Marina Dr., Unit 200, Chestermere

23 Clearview Market Way, Red Deer

62 Saddletowne Circle N.E., Calgary

22-1221 Canyon Meadows Dr. S.E.,
Calgary

19831 62nd Ave. N.W., Edmonton

300-8005 Emerald Dr., Sherwood Park

Ontario

230 Front St. E., Toronto

103 Richmond Rd., Ottawa

3602 Major Mackenzie Dr. W.,
Vaughan

1-97 Laird Dr., Toronto

12736 Hwy 50, Bolton

1423 Hwy 2, Courtice

Quebec

2040 rue Blanche Lamontagne,
Quebec

CP 450, Kuujjuaq

1530 boul. Greber, Gatineau

New Brunswick

135 Main St., Moncton

2485 King George Hwy, Unit 115,
Miramichi

Nova Scotia

670 Portland St., Dartmouth

CIBC branch relocations – 2012

British Columbia

5710 Cambie St., Vancouver

*Relocation to 5636 Cambie St.,
Vancouver*

Saskatchewan

2801 Gordon Rd., Regina

Relocation to 3021 Gordon Rd., Regina

Ontario

33 Mapleview Dr. W., Barrie

Relocation to 23 Mapleview Dr. W., Barrie

Quebec

5950 boul. Cousineau, Saint Hubert

*Relocation to 5900 boul. Cousineau,
Saint Hubert*

New Brunswick

210 King St., St. Stephen

Relocation to 210 King St., St. Stephen



CIBC branch closings – 2012

In every decision to close a branch, CIBC carefully considers the interests of the community, our clients and employees. This includes:

- informing the community at large, including clients, employees, community leaders, politicians and government officials, of the decision to close the branch (CIBC holds a community meeting when circumstances require) and
- assisting affected individual clients and groups, identifying their needs and the most appropriate branch in the market to serve them.

British Columbia

475 Prairie Ave., Unit A101,
Port Coquitlam

Quebec

2485 boul Sainte-Anne, Quebec
CP 450, Kuujjuaq

Nova Scotia

959 Cole Harbour Rd., Dartmouth

Ontario

12 Young St., Capreol
180 Laird Dr., Toronto

New Brunswick

759-761 Main St., Moncton
1141 Main St., Moncton
408 King George Hwy, Miramichi

President's Choice Financial pavilion openings – 2012

Ontario

900 Dufferin St., Toronto Ontario

ABM installations – 2012**British Columbia**

535 Cariboo Hwy, 100 Mile House
4367 Hastings St., Burnaby
2276 South Island Hwy, Unit 101,
Campbell River
1106 10th Ave. N., Golden
945 West Columbia St., Kamloops
697 Bernard Ave., Kelowna
700 Mackenzie Blvd., Mackenzie
800 Carnarvon St. E.,
New Westminster
800 Carnarvon St. E.,
New Westminster
3455 Johnston Rd., Port Alberni
3756 10th Ave., Port Alberni
2627 Shaughnessy St., Unit 120,
Port Coquitlam
890 Village Dr., Port Coquitlam
890 Village Dr., Port Coquitlam
890 Village Dr., Port Coquitlam
3295 Coast Meridian Rd.,
Port Coquitlam
890 Village Dr., Port Coquitlam
1900 Garibaldi Way, Squamish
15940 Fraser Hwy, Surrey
10355 King George Hwy, Surrey
17461 Hwy 10, Surrey
5778 176A St., Surrey
103-18758 96th Ave., Surrey
17461 Hwy 10, Surrey
17461 Hwy 10, Surrey
5636 Cambie St., Vancouver
3410 Kingsway St., Vancouver
5636 Cambie St., Vancouver
5636 Cambie St., Vancouver
2642 Quadra St., Victoria
2020 Richmond Rd., Victoria
4359 Main St., Whistler

Alberta

62 Saddletowne Circle N., Calgary
1221 Canyon Meadows Dr. S., Calgary
1221 Canyon Meadows Dr. S., Calgary
640 28th St. N., Calgary
62 Saddletowne Circle N., Calgary
100 Marina Dr., Chestermere
100 Marina Dr., Chestermere
100 Marina Dr., Chestermere
120 5th Ave. E., Cochrane
120 5th Ave. E., Cochrane
15007 Stony Plain Rd., Edmonton
2534 Guardian Rd., Edmonton
19831 62nd Ave., Edmonton
19831 62nd Ave., Edmonton
19831 62nd Ave., Edmonton
9601 Franklin Ave., Fort McMurray
402 Centre St. S., High River
50-900 Carmichael Lane, Hinton
23 Clearview Market Way, Red Deer
23 Clearview Market Way, Red Deer
23 Clearview Market Way, Red Deer
8005 Emerald Dr., Sherwood Park
8005 Emerald Dr., Sherwood Park
8005 Emerald Dr., Sherwood Park
395 St. Albert Trail, St. Albert
2601 14th Ave., Wainwright

Saskatchewan

3021 Gordon Rd., Regina
3021 Gordon Rd., Regina
3021 Gordon Rd., Regina
3859 Sherwood Dr., Regina
3801 Albert St., Regina
302 33rd St. W., Saskatoon
1860 McOrmond Dr., Saskatoon

Manitoba

130 PTH 12 N., Steinbach
1445 Main St., Winnipeg
740 St. Anne's Rd., Winnipeg
701 Regent Ave., Winnipeg

Ontario

1015 Golf Links Rd., Ancaster
23 Mapleview Dr. W., Barrie
B30 Beaver Ave., Beaverton
12736 Hwy 50, Bolton
12736 Hwy 50, Bolton
182 City Centre Dr., Brampton
2515 Appleby Rd., Burlington
1 Water St. E., Cornwall
1423 Hwy 2, Courtice
1423 Hwy 2, Courtice
1423 Hwy 2, Courtice
75 Lansdowne Ave., Hamilton
599 Fanshawe Park Rd. W., London
700 Markland St., Markham
700 Markland St., Markham
700 Markland St., Markham
5460 Ferry St., Niagara Falls
103 Richmond Rd., Ottawa
103 Richmond Rd., Ottawa
1625 Sherbrooke St., Peterborough
9061 County Rd. 17, Rockland
97 Laird Dr., Toronto
230 Front St. E., Toronto
97 Laird Dr., Toronto
60 Carlton St., Toronto
900 Dufferin St., Toronto
97 Laird Dr., Toronto
230 Front St. E., Toronto
3602 Major Mackenzie Dr., Vaughan
3602 Major Mackenzie Dr., Vaughan
3602 Major Mackenzie Dr., Vaughan
7501 Keele St., Vaughan
73 Concession St., Westport



ABM installations – 2012

Quebec

1530 boul. Greber, Gatineau
1530 boul. Greber, Gatineau
1530 boul. Greber, Gatineau
1140 Immirtavik Rd., Kuujuaq
6600 St-Jacques Ouest, Montreal
2040 rue. Blanche Lamontagne,
Quebec
2485 boul. Sainte-Anne, Quebec
2040 rue. Blanche Lamontagne,
Quebec
2040 rue. Blanche Lamontagne,
Quebec
1201 Autoroute Duplessis, Quebec
7605 boul. Maurice Duplessis,
Riviere-des-Prairies
5900 boul. Cousineau, Saint-Hubert
5900 boul. Cousineau, Saint-Hubert
5900 boul. Cousineau, Saint-Hubert

New Brunswick

2485 King George Hwy, Miramichi
2485 King George Hwy, Miramichi
135 Main St., Moncton
135 Main St., Moncton
135 Main St., Moncton

Nova Scotia

670 Portland St. N., Dartmouth
670 Portland St. N., Dartmouth
19 Ilsley Ave., Dartmouth
670 Portland St. N., Dartmouth
670 Portland St. N., Dartmouth

ABM removals – 2012

British Columbia

105 Cariboo Hwy (Hwy 97),
100 Mile House
3027 Immel St., Abbotsford
2387 McCallum Rd., Abbotsford
27211 Fraser Hwy, Aldergrove
3160 Smith Dr., Armstrong
3790 Canada Way, Burnaby
5175 Kingsway, Burnaby
7600 Royal Oak Ave., Burnaby
7890 Canada Way, Burnaby
7275 Canada Way, Burnaby
2016 South Island Hwy,
Campbell River
223 Dogwood St., Campbell River
1999 Columbia Ave., Castlegar
5001 South Access Rd., Chetwynd
46325 Yale Rd. E., Chilliwack
45632 Yale Rd. W., Chilliwack
17638 60th Ave., Cloverdale
310 Wale Rd., Colwood
1031 Brunette Ave., Coquitlam
1500 Austin Rd., Coquitlam
2591 Panorama Dr., Coquitlam
100-2188 Austin Ave., Coquitlam
1198 Lansdowne Dr., Coquitlam
450 Ryan Rd., Courtenay
2295 Cliffe Ave., Courtenay
1930 2nd St. N., Cranbrook
525 Cranbrook St., Cranbrook
1608 Canyon St., Creston
801 105th Ave., Dawson Creek
1565 56th St., Delta
6389 120th St., Delta
1006 Government St., Duncan
400 Lakes Rd., Duncan
321 Trans Canada Hwy, Duncan
1261 Hwy 3, Fernie
410 9th Ave. N., Golden
3066 Yellowhead Hwy, Houston
615 Seymour St., Kamloops
1790 Tranquille Rd., Kamloops

British Columbia *(continued)*

1-1590 Summit Dr., Kamloops
902 8th St., Kamloops
105 Hwy 33 E., Kelowna
3968 Lakeshore Rd., Kelowna
1115 Bernard Ave., Kelowna
5723 48th Ave., Ladner
435 Esplanade, Ladysmith
2978 Jacklin Rd., Langford
20296 56th Ave., Langley
4010 200th St., Langley
75 Centennial Ave., Mackenzie
24009 Dewdney Trunk Rd.,
Maple Ridge
23180 Lougheed Hwy, Maple Ridge
21243 Lougheed Hwy, Maple Ridge
2202 Nicola Ave., Merritt
32081 Lougheed Hwy, Mission
2875 Departure Bay Rd., Nanaimo
6201 Blueback Rd., Nanaimo
1602 Bowen Rd., Nanaimo
190 Nicol St., Nanaimo
506 5th Ave., Nanaimo
477 North Terminal Ave., Nanaimo
123 Anderson St., Nelson
846 20th St., New Westminister
447 East Columbia St.,
New Westminister
340 6th St., New Westminister
923 12th St., New Westminister
11199 84th Ave., North Delta
310 Chesterfield Ave.,
North Vancouver
2930 Lonsdale Ave., North Vancouver
1245 Lonsdale Ave., North Vancouver
34896 97th St., Oliver
11 Eagle Court, Osoyoos
2903 Skaha Lake Rd., Penticton
12137 Harris Rd., Pitt Meadows
2892 3rd Ave., Port Alberni
4233 Redford St., Port Alberni
4934 Johnston Rd., Port Alberni

British Columbia *(continued)*

3312 Cost Meridian Rd.,
Port Coquitlam
1475 Prairie Ave., Port Coquitlam
1475 Prairie Ave., Port Coquitlam
101-2540 Mary Hill Rd.,
Port Coquitlam
1475 Prairie Ave., Port Coquitlam
2929 St. John's St., Port Moody
4441 Joyce Ave., Powell River
1720 Queensway St., Prince George
1596 20th Ave., Prince George
250 2nd Ave. W., Prince Rupert
2320 Maple Creek Dr., Quesnel
119 Marsh Dr., Quesnel
401 Victoria Ave., Revelstoke
8000 No. 3 Rd., Richmond
10991 No. 1 Rd., Richmond
110-13 3800 Grant McConachie Way,
Richmond
6001 Grant McConachie Way,
Richmond
6020 Steveston Hwy, Richmond
9471 No. 2 Rd., Richmond
8080 Williams Rd., Richmond
8360 Granville Ave., Richmond
4071 Shelbourne St., Saanich
10 Burnside Rd. W., Saanich
371 Trans Canada Hwy N.E.,
Salmon Arm
7385 Vedder Rd., Sardis
2328 Beacon Ave., Sidney
4011 Hwy 16, Smithers
38471 Cleveland Ave., Squamish
1901 Giribaldi Way, Squamish
14404 Rosedale Ave., Summerland
13993 Fraser Hwy, Surrey
2370 152nd St., Surrey
7986 120th St., Surrey
15961 Fraser Hwy, Surrey
14410 108th Ave. W., Surrey

ABM removals – 2012**British Columbia** *(continued)*

860 Victoria St., Trail
103 – 1199 West Pender St.,
Vancouver
75 Broadway W., Vancouver
651 Robson St., Vancouver
596 Seymour St., Vancouver
904 Davie St., Vancouver
1588 Robson St., Vancouver
99 Smithe St., Vancouver
556 Abbott St., Vancouver
6904 Victoria Dr., Vancouver
2092 East Hastings St., Vancouver
7282 Knight St., Vancouver
3304 Kingsway, Vancouver
5680 Oak St. W., Vancouver
722 Thurlow St., Vancouver
1609 Nanaimo St., Vancouver
8602 Granville St., Vancouver
1100 Burrard St., Vancouver
310 Robson St., Vancouver
1055 Denman St., Vancouver
3011 Main St. Vancouver
3695 10th Ave. W., Vancouver
1093 Homer St., Vancouver
4894 Knight St., Vancouver
710 West 6th Ave., Vancouver
3295 22nd Ave. E., Vancouver
984 West Broadway, Vancouver
5710 Cambie St., Vancouver
1294 Granville St., Vancouver
2370 Burrard Ave., Vanderhoof
3201 39th St., Vernon
3104 27th St., Vernon
1250 Middleton Way, Vernon
1327 Douglas St., Victoria
3896 Carey Rd., Victoria
813 Douglas St., Victoria
811 Bay St., Victoria
904 Yates St., Victoria
910 Government St., Victoria

British Columbia *(continued)*

1395 Marine Dr., West Vancouver
4368 Main St., Whistler
320 Proctor St., Williams Lake
9724 Hwy 97, Winfield

Quebec

16711 Trans Canada Hwy, Kirkland
570 Katingajit Rd., Kuujuaq
2485 boul. Sainte-Anne, Quebec
2485 boul. Sainte-Anne, Quebec
5950 boul. Cousineau, Saint-Hubert
5950 boul. Cousineau, Saint-Hubert

New Brunswick

408 King George Hwy, Miramichi
408 King George Hwy, Miramichi
408 King George Hwy, Miramichi
761 Main St., Moncton
1141 Main St., Moncton
1141 Main St., Moncton

Nova Scotia

959 Cole Harbour Rd., Cole Harbour
959 Cole Harbour Rd., Cole Harbour
959 Cole Harbour Rd., Cole Harbour

Alberta

2002 Luxstone Blvd., Airdrie
4819 50th Ave., Bonnyville
779 Sutherland Dr., Brooks
203 2nd St., Brooks
3904 17th Ave. S.E., Calgary
5512 4th St. N.W., Calgary
1907 8th Ave. N.E., Calgary
601 17th Ave. S.W., Calgary
2012 Spiller Rd. S.E., Calgary
2335 162nd Ave. S.W., Calgary
265 Falshire Dr. N.E., Calgary
5320 8th Ave. S.E., Calgary
6688 Martindale Gate N.E., Calgary
7233 Ogden Rd. S.E., Calgary
1907 8th Ave. N.E., Calgary

Alberta *(continued)*

3455 Douglasdale Blvd. S.E., Calgary
301 11th Ave. S.W., Calgary
6303 Bowness Rd. N.W., Calgary
4527 8th Ave. S.E., Calgary
2901 17th Ave. S.W., Calgary
120 36 St. S.E., Calgary
5003 Centre St. N.W., Calgary
1619 37th St. S.W., Calgary
7196 Temple Dr. N., Calgary
2903 Centre St. N.W., Calgary
4604 37th St. S.W., Calgary
166 Crowfoot Way N.W., Calgary
16311 6th St. S.W., Calgary
920 Northmount Dr. N.W., Calgary
2417 4th St. N.W., Calgary
2936 Radcliffe Dr. S.E., Calgary
4615 Valiant Dr. N.W., Calgary
802 1st Ave. N.E., Calgary
120-30 Springborough Blvd. S.,
Calgary
150 Citadel Way N.W., Calgary
950 Queensland Dr. S.E., Calgary
6408 Old Banff Coach Rd. S.W.,
Calgary
10 Coppertstone Dr. S.E., Calgary
2923 26th Ave. S.W., Calgary
3525 26th Ave. S.E., Calgary
3963 52nd St. S.E., Calgary
615 Shawcliffe Gate S.W., Calgary
3304 64th St. N., Calgary
920 36th St. N., Calgary
1339 Northmount Dr. N.W., Calgary
3725 30th Ave. S.E., Calgary
407 Hawkwood Blvd. N.W., Calgary
7102 Elbow Dr. S.W., Calgary
150 96th Ave. N.E., Calgary
7712 Ranchview Dr. N.W., Calgary
3510 39th Ave. N.E., Calgary
675 Acadia Dr. S.E., Calgary
6820 4th St. N.W., Calgary

ABM removals – 2012

Alberta *(continued)*

4001 Macleod Trail S.W., Calgary
 9128 Macleod Trail S.E., Calgary
 402 20th Ave. N.E., Calgary
 460 Woodbine Blvd. S.W., Calgary
 11488 24th St. S.E., Unit 100, Calgary
 1704 61st St. S.E., Calgary
 311 16th Ave. N.E., Calgary
 10099 Hidden Valley Dr. N.W., Calgary
 4444 16th Ave. N.W., Calgary
 102-1919 Southland Dr. S.W., Calgary
 2604 Kensington Rd. N.W., Calgary
 5010 48th Ave., Camrose
 4701 1st St., Claresholm
 1922 20th Ave., Coaldale
 5202 55th St., Cold Lake
 8317 20th Ave., Coleman
 4913 50th Ave., Drayton Valley
 206 Railway Ave., Drumheller
 8210 160th Ave. N.W., Edmonton
 4939 118th Ave. N.W., Edmonton
 10719 156th St., Edmonton
 1903 111th St., Edmonton
 3407 43rd St. N.W., Edmonton
 2803 Millwoods Rd., Edmonton
 7636 144th Ave., Edmonton
 17604 97th St. N.W., Edmonton
 11868 145th Ave. N.W. Edmonton
 9726 Ottewell Rd. N.W., Edmonton
 8933 118th Ave. N.W., Edmonton
 12621 118th Ave. N.W., Edmonton
 9104 82nd Ave. N.W., Edmonton
 12659 153rd Ave. N.W., Edmonton
 9032 50th St. N.W., Edmonton
 16720 76th St., Edmonton
 11220 171st Ave. N.W., Edmonton
 14110 127th St. N.W., Edmonton
 15604 95th Ave. N.W., Edmonton
 15430 Stony Plain Rd., Edmonton
 15715 66th St. N.W., Edmonton
 5661 23rd Ave. W., Edmonton

Alberta *(continued)*

14908 45th Ave. N.W., Edmonton
 6645 118th Ave. N.W., Edmonton
 10832 102nd Ave., Edmonton
 Airport Rd. & N. Services Rd.,
 Edmonton
 9448 149th St. N.W., Edmonton
 1704 Mill Woods Rd. S., Edmonton
 13203 82nd St., Edmonton
 16220 Stoney Plain Rd. N.W.,
 Edmonton
 6819 83rd St., Edmonton
 14125 118th Ave., Edmonton
 3003 Calgary Trail, N.W. Trail N.W.,
 Edmonton
 14634 50th St. N.W., Edmonton
 12203 97th St. N.W., Edmonton
 12727 97th St., Edmonton
 1017 Potter Greens Dr. N.W.,
 Edmonton
 12654 Fort Rd. N.W., Edmonton
 12707 127th St. N.W., Edmonton
 280 Saddleback Rd., Edmonton
 6211 188th St. N.W., Edmonton
 341 Kirkness Rd., Edmonton
 16703 100th St. N.W., Edmonton
 389 91st St. S.W., Edmonton
 5004 162nd Ave. N.W., Edmonton
 7612 104th St. N.W., Edmonton
 11528 107th Ave. N.W., Edmonton
 5206 4th Ave., Edson
 1002 Franklin Ave., Fort McMurray
 10303 99th Ave., Fort Saskatchewan
 9701 90th St., Fort Saskatchewan
 8775 85th St., Fort Saskatchewan
 7802 95 Aff Ave., Fort Saskatchewan
 9707 100th St., Grande Prairie
 50 3rd Ave., High River
 110 Swanson Dr., Hinton
 4925 52nd St., Innisfail
 3805 50th St., Leduc

Alberta *(continued)*

101 West Haven Blvd., Leduc
 541 13th St. N., Lethbridge
 2004 Mayor Magrath Dr. S.,
 Lethbridge
 1702 23rd St. N., Lethbridge
 471 Mayor Magrath Dr. S., Lethbridge
 197 Carry Dr. S.E., Medicine Hat
 235 Milligan Ave., Okotoks
 115 Elizabeth St., Okotoks
 722 Main St., Pincher Creek
 5302 Hwy 2A, Ponoka
 3803 40th Ave., Red Deer
 4702 Ross St., Red Deer
 5925 54th Ave., Red Deer
 4602 50th Ave.,
 Rocky Mountain House
 52 Brentwood Blvd., Sherwood Park
 2 Sioux Rd., Sherwood Park
 665 Baseline Rd., Sherwood Park
 1049 Clover Bar Rd., Sherwood Park
 3049 Cloverbar Rd., Sherwood Park
 6 Prairie Dr., Sherwood Park
 100 6th Ave. S.W., Slave Lake
 2 Spruce Ridge Dr., Spruce Grove
 2 Aspenglen Dr., Spruce Grove
 1 Spruce Village Way, Spruce Grove
 502 St. Albert St., St. Albert
 23 Akins Dr., St. Albert
 17 St. Anne St., St. Albert
 5001 52nd St., St. Paul
 4903 48th St., Stony Plain
 5008 46th Ave., Taber
 5023 50th Ave., Taber
 4801 50th Ave., Vegreville
 618 10th St., Wainwright
 5103 50th Ave., Whitecourt

ABM removals – 2012**Saskatchewan**

537 4th St., Estevan
913 13th Ave., Estevan
740 Main St., Humboldt
301 11th Ave. E., Kindersley
4702 44th St., Lloydminster
3427 50th Ave., Lloydminster
618 1st Ave. W., Meadow Lake
102 Main St., Melfort
1210 13th Ave. N., Moose Jaw
20 Caribou St. E., Moose Jaw
1752 100th St., North Battleford
215 15th St. W., Prince Albert
606 Branion Dr., Prince Albert
1106 Devonshire Dr. N., Regina
2810 Gordon Rd., Regina
2323 East Quance St., Regina
2177 Broad St., Regina
2934 Dewdney Ave., Regina
1761 Dewdney Ave. E., Regina
938 Victoria Ave., Regina
505 Albert St., Regina
2101 Pasqua St., Regina
4210 Albert St., Regina
505 Broad St., Regina
1824 9th Ave. N., Regina
3210 Montague St., Regina
2810 Gordon Rd., Regina
2810 Gordon Rd., Regina
219 Railway Ave. W., Rosetown
1001 8th St. E., Saskatoon
1100 Central Ave., Saskatoon
1015 Mckercher Dr., Saskatoon
1930 8th Ave. St., Saskatoon
380 2nd Ave. N., Saskatoon
1435 Idlwyld Dr. N., Saskatoon
835A Broadway Ave., Saskatoon
3303 33rd St. W., Saskatoon

Saskatchewan *(continued)*

1528 22nd St. W., Saskatoon
234 Pendency Rd., Saskatoon
8 Assiniboine Dr., Saskatoon
720 South Service Rd. E.,
Swift Current
213 93rd Ave., Tisdale
5 1st Ave. N.E., Weyburn
112 Broadway Ave., Yorkton

Manitoba

701 10th St., Brandon
5 Willowdale Cres., Brandon
3360 Victoria Ave., Brandon
109 Main St. S., Dauphin
1221 Saskatchewan Ave. W.,
Portage La Prairie
718 Saskatchewan Ave.,
Portage La Prairie
55 Main St., Selkirk
40 Brandt St., Steinbach
7 Killarney Ave., Winnipeg
554 Keenlyside St., Winnipeg
404 Edison Ave., Winnipeg
438 St. Annes Rd., Winnipeg
120 Keewatin St., Winnipeg
1370 Main St., Winnipeg
630 Watt St., Winnipeg
500 William Ave., Winnipeg
815 Ellice Ave., Winnipeg
1200 Jefferson Ave., Winnipeg
234 St. Mary's Rd., Winnipeg
909 Lorette Ave., Winnipeg
1880 Ness Ave., Winnipeg
104 Regent Ave., Winnipeg
712 Langevin St., Winnipeg
3021 Ness Ave., Winnipeg
568 Osborne St., Winnipeg
801 Regent Ave., Winnipeg

Manitoba *(continued)*

1871 Main St., Winnipeg
1393 Henderson Hwy, Winnipeg
734 St. Mary's Rd., Winnipeg
1091 Henderson Hwy, Winnipeg
772 Mountain Ave., Winnipeg
1445 Corydon Ave., Winnipeg
1490 Pembina Hwy, Winnipeg
781 Corydon Ave., Winnipeg
1795 Portage Ave., Winnipeg
891 Arlington Ave., Winnipeg
3510 Roblin Blvd., Winnipeg
183 Marion St., Winnipeg
627 Ellice Ave., Winnipeg
355 Henderson Hwy, Winnipeg
1863 Henderson Hwy, Winnipeg
1124 St. Mary's Rd., Winnipeg
530 Dale Blvd., Winnipeg
427 Academy Rd., Winnipeg
1622B St. Mary's Rd., Winnipeg
920 Archibald St., Winnipeg
1131 Nairn Ave., Winnipeg
456 Talbot Ave., Winnipeg
1007 McPhillips St., Winnipeg



ABM removals – 2012

Ontario

130 Rossland Rd. E., Ajax
21 Hardwood Ave. S., Ajax
9 Borealis Ave., Aurora
33 Mapleview Dr. W., Barrie
33 Mapleview Dr. W., Barrie
33 Mapleview Dr. W., Barrie
180 King St. E., Bowmanville
150 Main St. N., Brampton
12 Young St., Capreol
10 Grand Ave. W., Chatham
150 Richmond St., Chatham
2064 Rutherford Rd., Concorde
212 Government St., Dryden
980 Islington Ave., Etobicoke
3260 Lake Shore Blvd. W., Etobicoke
2480 Lake Shore Blvd. W., Etobicoke
333 Mountainview Rd. S.,
Georgetown
585 Eramosa Rd., Guelph
328 Speedvale Ave. E., Guelph
810 Main St. E., Hamilton
415 Melvin Ave., Hamilton
1190 Main St. E., Hamilton
622 Upper Wellington St., Hamilton
642 Stonechurch Rd. W., Hamilton
2100 Metro Rd. N., Jackson Point
648 King St. W., Kitchener
138 Erie St. S., Leamington
72 Wharncliffe Rd. N., London
1076 Commissioners Rd. E., London
1149 Western Rd., London
3965 Thomas St., Mississauga
6980 Lisgar Dr., Mississauga
2330 Battleford Rd., Mississauga
7333 Mississauga Rd., Mississauga
7270 Drummond Rd., Niagara Falls
5104 Victoria Ave., Niagara Falls
4025 Dorchester Rd., Niagara Falls

Ontario *(continued)*

3587 Bathurst St., North York
705 Don Mills Rd., North York
1718 Wilson Ave., North York
2267 Lakeshore Rd. W., Oakville
268 Broadway Ave., Orangeville
61 Colborne St. W., Orillia
245 Wentworth St. W., Oshawa
524 King St. W., Oshawa
271 Grand River St. N., Paris
1774 Lansdowne St. W., Peterborough
1105 Finch Ave., Pickering
704 Kingston Rd., Pickering
111 Clarence St., Port Colborne
366 Christina St. N., Sarnia
146 Mitton St. S., Sarnia
316 Lake St., St. Catharines
106 Lake St., St. Catharines
102 Hartzell Rd., St. Catharines
1009 Talbot St. E., St. Thomas
327 Erie St., Stratford
7 Metcalf St. E., Strathroy
392 John St., Thornhill
17 Claremount St., Thorold
550 Eglinton Ave. W., Toronto
350 Victoria St., Toronto
180 Laird Dr., Toronto
260 College St., Toronto
334 Bloor St. W., Toronto
180 Laird Dr., Toronto
1500 Woodbine Ave., Toronto
873 Queen St. W., Toronto
1169 St. Clair Ave. W., Toronto
1 Eglinton Ave. E., Toronto
1390 Weston Rd., Toronto
1151 Queen St. E., Toronto
372 Bay St., Toronto
1260 Dundas St. W., Toronto

Ontario *(continued)*

1730 Bloor St. W., Toronto
3355 Dundas St. W., Toronto
975 Danforth Ave., Toronto
883 Dundas St. W., Toronto
580 Weber St. N., Waterloo
256 King St. N., Waterloo
200 University Ave., Waterloo
425 University Ave., Waterloo
6 Crowland Ave., Welland
925 Ottawa St., Windsor
278 Tecumseh Rd. E., Windsor
971 Wyandotte St. E., Windsor
5124 Tecumseh Rd. E., Windsor
2585 Wyandotte St. W., Windsor
3680 Rutherford Rd., Woodbridge
3 Huron St., Woodstock



Our Clients – Debt Financing to Firms in Canada

CIBC and its listed affiliates debt financing to firms in Canada

As at October 31, 2012

For authorization levels of: \$0–\$24,999 (\$ thousands, except for client numbers)

	Authorizations	Outstandings	Clients
British Columbia	\$ 53,710	\$ 18,003	7,161
Alberta	37,487	12,823	4,998
Saskatchewan	12,421	6,202	1,455
Manitoba	9,182	3,593	1,141
Ontario	179,376	59,831	24,754
Quebec	34,883	13,137	4,470
New Brunswick	4,283	1,764	528
Nova Scotia	8,446	3,809	1,090
Prince Edward Island	1,796	775	231
Newfoundland and Labrador	4,539	1,660	636
Northwest Territories, Nunavut and Yukon*	1,915	576	298
Total Canada	\$ 348,038	\$ 122,173	46,762

For authorization levels of: \$25,000–\$99,999 (\$ thousands, except for client numbers)

	Authorizations	Outstandings	Clients
British Columbia	\$ 279,099	\$ 133,983	5,304
Alberta	234,668	108,188	4,508
Saskatchewan	95,950	47,470	1,844
Manitoba	62,377	31,789	1,175
Ontario	1,024,711	520,847	19,143
Quebec	213,813	108,494	4,103
New Brunswick	25,711	13,725	510
Nova Scotia	52,724	28,691	1,030
Prince Edward Island	10,435	5,738	200
Newfoundland and Labrador	27,316	12,639	530
Northwest Territories, Nunavut and Yukon*	10,157	4,116	192
Total Canada	\$ 2,036,961	\$ 1,015,680	38,539



For authorization levels of: \$100,000–\$249,999 (\$ thousands, except for client numbers)

	Authorizations	Outstandings	Clients
British Columbia	\$ 270,001	\$ 134,098	2,004
Alberta	236,724	119,186	1,710
Saskatchewan	74,064	38,334	550
Manitoba	69,796	35,254	498
Ontario	991,972	490,704	7,524
Quebec	213,197	113,928	1,493
New Brunswick	21,067	10,003	148
Nova Scotia	38,459	21,203	264
Prince Edward Island	10,532	5,621	75
Newfoundland and Labrador	18,712	9,859	136
Northwest Territories, Nunavut and Yukon*	6,226	2,971	45
Total Canada	\$ 1,950,750	\$ 981,161	14,447

For authorization levels of: \$250,000–\$499,999 (\$ thousands, except for client numbers)

	Authorizations	Outstandings	Clients
British Columbia	\$ 210,036	\$ 139,599	566
Alberta	196,444	123,922	547
Saskatchewan	64,324	39,598	187
Manitoba	58,902	31,231	170
Ontario	685,594	440,279	1,809
Quebec	228,593	152,683	597
New Brunswick	20,935	14,932	48
Nova Scotia	31,561	19,891	77
Prince Edward Island	8,931	5,541	25
Newfoundland and Labrador	12,968	8,032	35
Northwest Territories, Nunavut and Yukon*	11,108	6,899	32
Total Canada	\$ 1,529,396	\$ 982,607	4,093



For authorization levels of: \$500,000–\$999,999 (\$ thousands, except for client numbers)

	Authorizations	Outstandings	Clients
British Columbia	\$ 311,485	\$ 216,378	363
Alberta	300,310	203,163	399
Saskatchewan	84,367	54,869	116
Manitoba	94,123	49,980	127
Ontario	1,055,767	717,217	1,153
Quebec	365,293	266,363	446
New Brunswick	29,782	21,045	25
Nova Scotia	47,544	30,501	49
Prince Edward Island	15,570	8,575	23
Newfoundland and Labrador	14,525	9,515	21
Northwest Territories, Nunavut and Yukon*	12,281	9,331	15
Total Canada	\$ 2,331,047	\$ 1,586,937	2,737

For authorization levels of: \$1,000,000–\$4,999,999 (\$ thousands, except for client numbers)

	Authorizations	Outstandings	Clients
British Columbia	\$ 1,446,495	\$ 1,032,449	462
Alberta	1,248,566	826,272	500
Saskatchewan	249,663	142,125	119
Manitoba	416,204	298,093	143
Ontario	4,632,552	3,373,263	1,387
Quebec	1,462,047	1,031,757	466
New Brunswick	181,477	141,599	50
Nova Scotia	261,092	195,427	66
Prince Edward Island	89,660	63,952	38
Newfoundland and Labrador	87,017	54,111	34
Northwest Territories, Nunavut and Yukon*	74,140	55,007	28
Total Canada	\$ 10,148,913	\$ 7,214,055	3,293



For authorization levels of: \$5,000,000 and over (\$ thousands, except for client numbers)

	Authorizations	Outstandings	Clients
British Columbia	\$ 7,809,923	\$ 3,135,074	245
Alberta	21,191,117	6,647,252	312
Saskatchewan	1,607,709	417,036	37
Manitoba	3,474,639	1,443,468	63
Ontario	37,311,974	15,719,816	865
Quebec	9,008,397	3,901,198	227
New Brunswick	997,441	339,936	25
Nova Scotia	2,079,059	1,149,501	50
Prince Edward Island**	0	0	0
Newfoundland and Labrador	367,754	154,764	18
Northwest Territories, Nunavut and Yukon***	0	0	0
Total Canada	\$ 83,848,013	\$ 32,908,045	1,842

For all authorization bands (\$ thousands, except for client numbers)

	Authorizations	Outstandings	Clients
British Columbia	\$ 10,380,749	\$ 4,809,584	16,105
Alberta	23,445,316	8,040,806	12,974
Saskatchewan	2,188,498	745,634	4,308
Manitoba	4,185,223	1,893,408	3,317
Ontario	45,881,946	21,321,957	56,635
Quebec	11,526,223	5,587,560	11,802
New Brunswick	1,280,696	543,004	1,334
Nova Scotia	2,518,885	1,449,023	2,626
Prince Edward Island	136,924	90,202	592
Newfoundland and Labrador	532,831	250,580	1,410
Northwest Territories, Nunavut and Yukon*	115,827	78,900	610
Total Canada	\$ 102,193,118	\$ 44,810,658	111,713

* Data for Northwest Territories, Nunavut and Yukon has been consolidated to protect privacy of individual borrowers who might otherwise be identifiable.

** Clients for Prince Edward Island have been added to Newfoundland & Labrador for the same dollar band and have been included in Newfoundland & Labrador totals to preserve confidentiality.

*** Clients for Territories, Nunavut and Yukon have been added to British Columbia for the same dollar band and have been included in British Columbia totals to preserve confidentiality.



Employment in Canada

CIBC is one of Canada's largest employers. In 2012, CIBC and its listed affiliates had approximately 40,000 full-time and part-time employees nationwide. The CIBC group of companies paid over \$2.5 billion in base salaries and benefits to our Canadian workforce in 2012.

CIBC and its listed affiliates

Full-time and part-time employees (as at October 31, 2012)

Province or Territory	Full-time employees	Part-time employees
British Columbia	3,336	912
Alberta	2,178	621
Saskatchewan	802	178
Manitoba	579	193
Ontario	22,968	2,523
Quebec	2,968	571
New Brunswick	522	98
Nova Scotia	760	135
Prince Edward Island	68	33
Newfoundland and Labrador	184	65
Northwest Territories	56	4
Nunavut	12	0
Yukon	38	4
Total	34,471	5,337



Taxes in Canada

In 2012, the CIBC group of companies' tax expense to all levels of government in Canada was \$1.2 billion. This total consisted of \$691 million in income tax expense, \$33 million in capital taxes and \$505 million in payroll taxes (employer portion), business taxes, property taxes, GST/HST and provincial sales taxes.

Taxes – 2012 CIBC group of companies

\$ thousands	Income taxes	Capital taxes	Other taxes
Federal government	\$ 412,537	\$ -	\$ 239,481
Provincial and territorial governments			
British Columbia	32,217	8	25,854
Alberta	25,220	0	1,212
Saskatchewan	5,273	8,723	647
Manitoba	5,164	9,938	1,326
Ontario	180,048	(805)	201,155
Quebec	19,177	2,032	29,289
New Brunswick	2,617	2,948	1,715
Nova Scotia	4,658	5,200	3,056
Prince Edward Island	653	1,023	70
Newfoundland and Labrador	2,052	4,258	1,539
Northwest Territories	616	0	25
Nunavut	110	0	7
Yukon	305	0	29
Total	\$ 690,647	\$ 33,325	\$ 505,405



Charitable Donations

Examples of community organizations and programs supported by CIBC in 2012

British Columbia

100 Mile House Mural Society
BC 4-H
BC Cancer Foundation
BC Children's Hospital
BC Lions Society for Children with Disabilities –
Easter Seals Houses, Camp Shawnigan
Big Brothers/Big Sisters agencies – BC Lower Mainland,
Cowichan Valley, Victoria and Area Capital Region,
Kamloops & Region, Greater Vancouver
Boy Scouts of Canada – Cascadia Council
Boys and Girls Clubs – Greater Victoria, Okanagan,
South Coast BC
Burnaby Hospital
Camp Winfield Improvement Fund
Canadian Cancer Society, BC & Yukon Division
Canadian Red Cross
Canuck Place Children's Hospice
Cariboo Family Enrichment Centre Society
Cariboo Foundation Hospital Trust
Castlegar Emergency Social Services
Centre for Child Development of the Lower Mainland
Child Abuse Prevention and Counselling
Society of Greater Victoria
Children of the Street Society
Children's Family House Society of BC
Chilliwack General Hospital
Chilliwack Hospice
Chris Mohan Non Profit Society
CKNW Orphans' Fund
Cops for Kids Charitable Foundation
Cystic Fibrosis Canada
Delta Hospice
Delta Hospital Auxiliary
Domenic Mobilio Foundation Scholarship Fund
Douglas College
Families of Spinal Muscular Atrophy (SMA)
Canada – Chilliwack
Girl Guides of Canada
Greater Vernon KidSport

British Columbia *(continued)*

Green Thumb Players Society
Grief Point Parent Advisory Council
Hockey Education Reaching Out Society (H.E.R.O.S.)
Inn from the Cold – Kelowna
Junior Achievement of British Columbia
Kamloops Ambassador Program
Kelowna General Hospital
Kids Help Phone
KidSport BC – Greater Victoria, Nanaimo, Nelson
Kiwassa Neighbourhood Services –
Preteen After-School Program
Kootenay Boundary Regional Hospital
and Health Foundation
Leadership Victoria Society
Leave Out Violence (LOVE) BC
Lester B. Pearson College of the Pacific
Logan Lake Wellness, Health & Youth Society
Make-A-Wish Foundation of BC and the Yukon
Nahanni Butte Flood Relief Fund
Nanaimo & District Hospital
Nanaimo Child Development Centre Society
Navy League of Canada – Alberni District Branch
Network of Inner City Community Services Society –
Mom2Mom program
North Island Community Services –
Mount Waddington Youth Shelter Project
North Shore Disability Resource Centre
Northern BC Friends of Children Society – Prince George
Okanagan College
Okanagan International Children's Festival
Parkgate Community Services
Pathfinder Youth Centre
Peace Arch Hospital
Penticton Breakfast Learning Club
PoCoMo Youth Services
Powell River General Hospital
Prince George Community Foundation –
Lakeland Fire Assistance Fund
Prince George Safe Attitudes & Actions Society



British Columbia *(continued)*

Queen Alexandra Foundation for Children
Ray-Cam Community Association
Richmond Hospital
Ronald McDonald House – BC
Royal Columbian Hospital
Royal Inland Hospital
S.U.C.C.E.S.S. Foundation
Saanich Peninsula Hospital Auxiliary
Salmo Volunteer Fire Department
Sardis Doorway for Mothers and Children
Scouts Canada
Simon Fraser University
Special Olympics BC – Victoria
St. Mary's Hospital/Health Care Auxiliary (Sunshine Coast)
Stepping Stones Children's Centre
Streetohome Foundation
Summerland Community Response Network
Take a Hike – Youth at Risk Foundation
Terry Fox Foundation
Thompson Rivers University
Union Gospel Mission
United Way agencies
University of British Columbia
Vancouver Board of Education – Caring for Kids programs
Vancouver Youth Symphony Orchestra
Vernon Jubilee Hospital
Victoria Community Living
Victoria Hospitals
Victoria Riding for the Disabled Association
Victoria Single Parent Resource Centre
Victoria Youth Empowerment
West Coast Children's Choral Society
West Kootenay Early Years
Y.A.N.A. (You Are Not Alone)
YMCA-YWCA agencies – Central Okanagan, Greater
Victoria, Greater Vancouver, Kamloops
YVR Art Foundation

Alberta

4-H Foundation of Alberta
4-Wing Military Family Resource Centre (Cold Lake)
Alberta Children's Hospital
Alberta Theatre Projects
APEX Youth Awards
Art Gallery of Alberta
Banff Centre for Continuing Education
Basically Babies
Big Brothers/Big Sisters agencies – Calgary and Area,
Edmonton and Area, Lethbridge and District,
Strathcona County
Calgary Between Friends Club
Calgary Drop-In & Rehab Centre (The DI)
Calgary Health Trust
Calgary Immigrant Women's Association
Calgary Public Library Board
Calgary Urban Project Society (CUPS)
Calgary Women's Emergency Shelter Association
Calgary Youth Justice Society
Camp Health, Hope & Happiness (Camp He Ho Ha)
Carstairs Public Library
Centra Cam Vocational Training Association – Camrose
Children's Ability Fund
Children's Autism Services of Edmonton
Children's Cottage Society of Calgary
Children's Link Society
Chinook Regional Hospital
Citadel Theatre – CIBC Theatre for All
Community Futures West Yellowhead
Community Kitchen Program of Calgary
Compassion House
Cross Country Canada
Decidedly Jazz Society
Discovery House Family Violence Prevention Society
Drumheller Badlands Community Facility
Easter Seals Camp Horizon
Edmonton Financial Literacy Society
Edmonton Japanese Community Association
Elizabeth Fry Society of Edmonton
Enviros Wilderness School Association
Family Centre Society of Southern Alberta
Foothills Country Hospice



Alberta *(continued)*

Fort MacLeod Kids First Family Centre
Fort Saskatchewan Community Hospital
Fox Creek Municipal Library
Girl Guides of Canada – Calgary Area, Kuusamo District
Grande Cache Recreation Centre
Hope Foundation of Alberta
Hospice Calgary Society
Inn from the Cold
Junior Achievement of Northern Alberta
and the Northwest Territories
Junior Achievement of Southern Alberta
Kids Cancer Care Foundation of Alberta
Kids Help Phone
Kids Kottage Foundation
Kids Up Front Foundation
Kids with Cancer Society of Northern Alberta
KidSport – Calgary, Medicine Hat & Redcliff
Lac La Biche Recreation/Education Multiplex
Lakeland College
L'Arche Association of Calgary
Leduc and District Emergency Shelter
LINKages Society of Alberta
Little Bits Therapeutic Riding Association
Marwayne Agri-Plex Building Project
Medicine Hat Family YMCA
Medicine Hat Regional Hospital Auxiliary
Momentum Community Economic Development
Society – Financial Literacy Month
Mount Royal University
The Mustard Seed Society
Prostate Cancer Canada Network – Edmonton
Providence Child Development Society
Rainbow Society of Alberta
Red Deer College
Renfrew Educational Services Society
Robin Hood Association for the Handicapped
Ronald McDonald House – Central Alberta
Ronald McDonald House – Northern Alberta
Royal Alexandra Hospital
Scouts Canada Chinook Region
Society for Treatment of Autism (Calgary region)
Southern Alberta Institute of Technology (SAIT)

Alberta *(continued)*

Stephen's Backpacks for Children in Need
Stollery Children's Hospital
Stop Abuse in Families (SAIF) Society
Strathmore & District Agricultural Society
Sykotik Mas Club of Calgary
United Way agencies
Women Building Futures
Woods Homes Foundation
Youth Central Society
YouthWrite Society Canada
YWCA agencies – Banff, Calgary, Edmonton
Zebra Child Protection Centre

Saskatchewan

Assiniboia Family and Child Care Services
Big Brothers/Big Sisters agencies – Regina, Weyburn
Blaine Lake Seniors' Community Association
Boys & Girls Clubs of Saskatoon
Children's Hospital Foundation of Saskatchewan
Chili for Children
Chinese Cultural Society of Saskatchewan
CJWW Denny Carr Secret Santa Foundation
Ducks Unlimited Canada
Eston Rodeo Committee
The Health Foundation of East Central Saskatchewan
Hospitals of Regina Foundation
Kinsmen Telemiracle
Lac Vert Community Club
Mankota Rodeo Club
Meadow Lake & District Music Festival
Milestone Memorial Centre
Moose Jaw Multi-plex
Moose Jaw Warriors Hockey Club – CIBC Read to Succeed
Naicam Snack Program
Navy League of Canada – Saskatchewan Division
North Battleford Multiplex
Northern Saskatchewan International Children's Festival
Parkinson Society Saskatchewan
Prince Albert Grand Council
Prince Albert Raiders Hockey Club – CIBC Read to Succeed
Quota International of Weyburn
Radisson Communiplex Committee



Saskatchewan *(continued)*

Radville and District Health Centre
RCMP Heritage Centre
READ Saskatoon
Regina Big Brothers Association
Regina Pats Hockey Club – CIBC Read to Succeed program
Regina Senior Citizens Centre
Rouleau Firemen Association
Sand Hills Music Festival
Saskatchewan Air Cadet League
Saskatoon City Hospital
Saskatoon Society for the Protection of Children
St. Paul's Hospital
United Way agencies
University of Saskatchewan
Wapti Regional Board – Blaine Lake Public Library
YWCA agencies – Regina and Saskatoon

Manitoba

Army Cadet League of Canada (Manitoba)
Assiniboine Park Conservancy
Association for Community Living
Block Parents Program of Winnipeg
Brandon Family YMCA
Brandon Wheat Kings Hockey Club –
CIBC Read to Succeed
Brandon's Food for Thought
Canadian Cancer Society (Manitoba Division)
Canadian Diabetes Association – Winnipeg
The Canadian Museum for Human Rights
Cancer Care Manitoba
Child and Family Services of Western Manitoba
Children's Rehabilitation Foundation
Children's Hospital Foundation of Manitoba
Cystic Fibrosis Canada
Dauphin Agricultural Society
Ducks Unlimited Canada
Dufferin Agricultural Society
Duke of Edinburgh's Award Young Canadians Challenge
The Firefighters' Burn Fund – Camp Mamawi
Girl Guides of Canada Manitoba Council
Grace General Hospital (Winnipeg)
Guyanese Cultural Organization of Winnipeg

Manitoba *(continued)*

Health Sciences Centre
Horace Patterson Foundation
Juvenile Diabetes Research Foundation
Literacy Partners of Manitoba
Manitoba Brain Injury Association
Manitoba Children's Museum
Manitoba Riding for the Disabled
Manitoba Theatre Centre
Marymount
Miami Agricultural Society
Portage la Prairie Regional Library
Portage Recreation Centre
Resource Assistance for Youth
Riverview Health Centre
Royal Winnipeg Ballet
Seven Oaks General Hospital
Siloam Mission
Special Olympics Manitoba
Springstein Community Club
Thompson Regional Community Centre
United Way agencies
University of Winnipeg
Virden Multi-Use Recreation Facility
Westman Dreams for Kids Foundation
Winnipeg Harvest
YMCA of Brandon

Ontario

519 Church Street Community Centre
Accessible Community Counseling and
Employment Services (ACCES Employment)
Adult Basic Education Association of
Hamilton-Wentworth
Aisling Discoveries Child and Family Centre
Algonquin College
Almost Famous Players
ALS Society of Canada
Altruvest Charitable Services
Alzheimer Society – Cambridge
Amici Camping Charity
Anishinabek Nation 7th Generation Charity
Arnold Anderson Sport Access for Needy Youth



Ontario *(continued)*

Art Gallery of Hamilton
Art Gallery of Ontario
Arthritis Society – Windsor-Essex Chapter
Arts for Children and Youth
Aspen Valley Wildlife Sanctuary (Rosseau)
Barbra Schlifer Commemorative Clinic
Baycrest Foundation
Bayfield Agricultural Society
Beaver Valley Outreach –
programs for youth and children
Belleville General Hospital
Bereaved Families of Ontario – Cornwall & Area
Best Buddies Canada – Elementary School Program
Bethanys Hope Foundation
Bethell Hospice
Big Brothers & Big Sisters agencies – Ajax-Pickering,
Barrie, Dufferin, Georgian Triangle, Guelph,
Toronto, York
Black Pearls Community Services Scholarship Fund
Blyth Centre for the Arts
Boost Child Abuse Prevention and Intervention
Boundless Adventures Association
Boy Scouts of Canada – Ontario Council
Boys & Girls Clubs – Kingston, London, Ottawa, Niagara
Bradford-West Gwillimbury Leisure Centre
Brain Injury Association of London and Region
Brain Tumour Foundation of Canada
Breakfast for Learning
Brock University
Bruce Children are Special Foundation
Bruyère Foundation
Burford Agricultural Society
Burlington Performing Arts Centre
Business Education Council of Niagara
Cabbagetown Community Arts Centre
Cabbagetown Youth Centre
Cambridge Memorial Hospital
Camp Awakening
Camp Oochigeas
Camp Quality Northern Ontario
Canada's National Ballet School
Canadian Angelman Syndrome Society

Ontario *(continued)*

Canadian Cancer Society (Ontario Division)
Canadian Foundation for Physically Disabled Persons
Canadian Mental Health Association – Grey Bruce Branch
Canadian Opera Company
Canadian Red Cross Society – Thunder Bay Flood Relief,
Amherst Fire Disaster Relief
Canadian Safe School Network
Canadian Stage
Cancer Support and Resource Program of Norfolk
Candlelighters Childhood Cancer Support
Casey House
Catholic Family Services Peel Dufferin
Centennial Infant and Child Care Foundation
Central Etobicoke Economic Support for the Needy
Centre for Addiction and Mental Health
Chai Lifeline Canada – Camp Aim
Charles H. Best Diabetes Centre
Chesley Medical Clinic
Childcan: The Childhood Cancer Research Association
Children's Aid agencies – Durham, Hamilton, York Region
Children's Book Bank and Literacy Foundation
Children's Health Foundation
Children's Hospital of Eastern Ontario
CHIP Charitable Services
Christie Lake Kids
Cobourg Community Centre
Community Care Haliburton County
Community Care Northumberland
Community Door Services Network
Community Living agencies – Brockville, London, Toronto
Community Outreach Programs In Addictions
Community Reach North Simcoe
Covenant House – Toronto
Credit Valley Hospital
DAREarts Foundation
Darling Home for Kids
Daytrippers Children's Charity
Delisle Youth Services
Deseronto Public Library
Diabetes Hope Foundation
Doorsteps Neighbourhood Services



Ontario *(continued)*

Down Syndrome Association of Simcoe County
Downtown Care-Ring Home Support Services of Toronto
Dr. Bob Kemp Hospice
Dr. Jay Charitable Foundation
Dresden Community Healthcare
Dress for Success Toronto
Dryden Best Start Hub
Dundalk District Agriculture Society
Durham College
Durham Outlook for the Needy
Durham Youth Housing
Earlscourt-Creche Child Development Institute
Easter Seals Ontario
Elizabeth Fry Society of Simcoe County
Elliot Lake Relief Fund
Epilepsy Toronto
Essex Youth Centre
Eva's Initiatives for Homeless Youth
Evergreen Foundation
Excellence in Literacy Foundation (ELF)
Family and Children's Services of the Waterloo Region
Family Association for Mental Health Everywhere (FAME)
Family Service Thames Valley
FEAT for Children of Incarcerated Parents
La Fiducie du Club Richelieu – Timmins
For Youth Initiative
Foundation Fighting Blindness
Foundation for Early Years Education and Development
Framework Foundation – Timeraiser
Frontiers Foundation
Gallery Lambton
Gatehouse Child Abuse Investigation and Support Site
Geneva Centre for Autism
George Brown College
George Jeffrey Children's Foundation
Georgetown Bread Basket
Georgian Bay General Hospital
Georgian College of Applied Arts and Technology
Giant Steps Toronto/York Region
Gilda's Club Greater Toronto
Gilda's Club Simcoe Muskoka

Ontario *(continued)*

Glen Cairn Community Resource Centre
Good Shepherd Square, Hamilton
Goodwill Industries Ontario Great Lakes
Grand River Conservation Foundation – CIBC Kids Fund
for Environmental Education
Grandview Children's Foundation
Greater Hamilton Food Share
Greek Community Centre of Toronto
Griffin Centre Mental Health Services
Groves Hospital
Guelph General Hospital
Haldimand County Dunnville and Cayuga arena projects
Halton Down Syndrome Association
Halton Trauma Centre
Halton Women's Place
Hamilton Health Sciences
Hanover Youth Roots
Harmony Education Foundation
Hastings and Prince Edward Food for Learning
Healthy Minds Canada
Heart and Stroke Foundation of Ontario
Hillel Lodge Long Term Care
Hincks-Dellcrest Foundation
The Hnatyshyn Foundation
Holland Bloorview Kids Rehabilitation Hospital
Hope Air
Hopewell Eating Disorder Support Centre of Ottawa
Horizons Arts Camp
Hospice of Windsor and Essex County
Hospice Toronto
Hospice Wellington
Hotel-Dieu Grace Hospital
Humber River Regional Hospital
Humewood House
Huntsville District Memorial Hospital
Huron Safe Homes for Youth
Integra Foundation
Investing In Children
Jennifer Ashleigh Children's Charity (JACC)
Jesse's Journey: The Foundation for
Gene and Cell Therapy
Jessie's – The June Callwood Centre for Young Women



Ontario *(continued)*

Jewish Family and Child Service of Greater Toronto
Joseph Brant Memorial Hospital
The Julien Project
Junior Achievement of London & District
JVS Toronto
Kanata Haven Youth Center
Kawartha-Haliburton Children's Foundation
Kidney Foundation of Canada –
Children's Transplant Camp
Kids Can Free the Children
Kids Care Oncology Central West Ontario
Kids Help Phone (Barrie)
Kids Up Front Foundation – CIBC Theatre for All
kids.now
KidsAbility Centre for Child Development
King's University College
Kingston General Hospital
Kingston Home Base Non-Profit Housing
Koffler Centre of the Arts
Learning Disabilities Association of Ontario
The Learning Partnership
Leave Out ViolencE (LOVE)
Let's Talk Science
Liberty for Youth
Lighthouse Program for Grieving Children
LOFT Community Services
London Health Sciences Foundation
Loyalist College of Applied Arts & Technology
Lynwood-Charlton Centre/Children's
Mental Health Ontario
Macaulay Child Development Centre
Mackenzie Health Foundation
Mackenzie Health Foundation(formerly
York Central Hospital)
MacLaren Art Centre – youth education program
Madame Vanier Children's Services
Madras Arts & Cultural Association
Markham Stouffville Hospital
MaRS Discovery District
Massey Centre for Women
Massey Hall and Roy Thomson Hall
Matthew House Refugee Reception Services

Ontario *(continued)*

McMaster University
McMichael Canadian Art Collection
Merry Go Round Children's Foundation
Merrymount Children's Centre
Metis Nation of Ontario Cultural Commission
Mood Disorders Association of Ontario
Mosaic Institute for Harnessing Diversity
Mount Sinai Hospital
Movember Canada
MukiBaum Treatment Centres
Music Education Charity of Canada
National Youth Orchestra Canada
Nature Conservancy of Canada
Nazareth House
Nelson Youth Centres
Niagara's Cancer Care Run Foundation
Nipissing University
Norfolk General Hospital
North Bay Regional Health Centre
North Perth Community Hospice
North York General Hospital
North York Inter Community Youth Group
Northumberland Hills Hospital
One Kids Place – North Bay
Ontario Prader-Willi Syndrome Association
Ontario Track 3 Ski Association for the Disabled
Oolagen Community Services
Opera Atelier
Operation Come Home
Orillia Soldiers Memorial Hospital
Oshawa Hospital
Ottawa Children's Treatment Centre
Ottawa Food Bank
Ottawa Network for Education/Junior Achievement
Our Place Peel
Owen Sound Family YMCA
PACT Urban Peace Program
Pathways for Children, Youth and Families of York Region
Pathways Health Centre for Children
Pathways to Education Canada
Pediatric Oncology Group of Ontario (POGO)



Ontario *(continued)*

Peel Children's Centre
Pegasus Riding Association Nurturing Challenged Equestrians (PRANCE)
People for Education
Perth County Transition Home for Women
Peterborough Community Housing Development
Philip Aziz Centre
Pine Bay Foundation/Camp Winston
Pleiades Theatre
Point in Time Centre for Children, Youth and Parents
Portage Ontario – Portage Youth Treatment Fund
PossAbility Community Homes
Pride at Work Canada
Prince Edward County Memorial Hospital
Princess Margaret Hospital
ProAction Cops & Kids
Project Sunshine Canada
Providence Healthcare
Psychology Foundation of Canada – CIBC Parenting for the Future
Queen's University
Queensway Carleton Hospital
Reach Out Centre for Kids
Reena Foundation
Regent Park School of Music
Renascent Foundation
Ronald McDonald House – Hamilton
Rouge Valley Health System
Royal Ottawa Foundation for Mental Health
Safehaven Project for Community Living
The Salvation Army
Sarnia Lambton Rebound: A Program for Youth
Sault Area Hospital
Sault College of Applied Arts & Technology
Save the Children Canada
Scarborough Hospital
Schizophrenia Society of Ontario
Schomberg Agricultural Society
Scouts Canada
Second Harvest
Serve Canada
Shining Through Centre for Children with Autism

Ontario *(continued)*

SickKids Foundation
Silent Voice Canada
Sioux Lookout Meno Ya Win Health Centre
Sir Frederick Banting Legacy Foundation
SKETCH Working Arts for Street-Involved and Homeless Youth
Smiths Falls Public Library
Snowsuit Fund
Soulpepper Theatre Company
South Muskoka Memorial Hospital
South Porcupine Food Bank
Southeast Ottawa Community Services
Southern Frontenac Community Services
Southgate Public Library
Southlake Regional Health Centre
Southwestern Ontario Children's Care
Special Ability Riding Institute
Special Olympics Ontario
Speech and Stuttering Institute
St. Francis Memorial Hospital
St. John's Rehab
St. Joseph's Foundation of Thunder Bay
St. Joseph's Health Care
St. Joseph's Lifecare – Brantford
St. Lawrence College
St. Lawrence River Institute of Environmental Sciences
St. Michael's Hospital
St. Patrick's Home of Ottawa
Start2Finish Running & Reading Club (formerly KidsFest)
Stevenson Memorial Hospital
Stormont Dundas Glengarry/Ahkwesahsne Children's Treatment Centre
Story Planet
Stratford Shakespearean Festival of Canada
Street Health Community Nursing Foundation
Street Kids International
Street Youth Planning Collaborative – Hamilton
Sudbury Manitoulin Children's Foundation
Sunnybrook Health Sciences Centre
Sunnyside Children's Foundation
Sunshine Foundation of Canada
Tafelmusik



Ontario *(continued)*

Ted Nolan Foundation
The Teresa Group
Thames Valley Children's Centre
Theatre Orangeville
Thunder Bay Regional Health Sciences
Toronto Artscape Foundation – Regent Park Arts
& Cultural Centre
Toronto Council Fire Native Cultural Centre
and the Living into Right Relations Circle
Toronto East General Hospital
Toronto Foundation for Student Success
Toronto General & Western Hospital
Toronto Kiwanis Boys & Girls Clubs
Toronto People with AIDS Foundation
Toronto Symphony Orchestra
Toronto's Ronald McDonald House
Trails Youth Initiatives
Trenton Memorial Hospital
Trillium Childhood Cancer Support Centre, Camp Trillium
True Patriot Love Foundation
Tyler Todd Wounded Warriors Fund
United Way agencies
Unity for Autism
University Hospitals Kingston
University of Guelph
University of Ottawa
University of Toronto
University of Waterloo
University of Western Ontario
Urban Non-violent Initiatives Through Youth (UNITY)
Vermont Square Parent-Child Mother Goose Program
Victim Services of Algoma
Victory Neighbourhood Services
VOICE for Hearing Impaired Children
Wabano Centre for Aboriginal Health
War Child Canada
Waterfront Regeneration Trust
Weechi-it-te-win Family Services
Wellspring Cancer Support – Chinguacousy,
London and Region, Niagara
West Park Healthcare Centre
Western Ottawa Community Resource Centre

Ontario *(continued)*

Wilfrid Laurier University
William Osler Health Centre
Women & Children's Shelter of Barrie
Women's College Hospital
Women's Place of South Niagara
Woodgreen Foundation
Woodstock General Hospital
Wyndham House
Yellow Brick House
YMCA-YWCA agencies – Belleville, Chatham-Kent,
Greater Toronto, Guelph, Hamilton/Burlington/Brantford,
Kingston, Kitchener-Waterloo, London, National
Capital Region, Sarnia-Lambton, Simcoe/Muskoka,
Western Ontario
York Centre for Children, Youth, and Families
York University
Young Patients' Family Support Services of
Southeast Ontario
Young People's Theatre
Youth Assisting Youth
Youth Services Bureau of Ottawa
Youth Without Shelter
YouthLink
YWCA agencies – Cambridge, Muskoka, Hamilton,
Greater Toronto, Goderich-Huron

Quebec

Aanischaaukamikw Foundation
Action Nouvelle Vie
Art of Living Foundation/Fondation l'art de Vivre
Association de Sherbrooke pour la déficience
intellectuelle
Association pour Jeunes handicapés physique les Loisirs
Soleil
Association régionale autisme Ted Monrégie
(ARATED-M)
Association sclérose en plaques Rive-Sud
Association sportive de la Petite Bourgogne
BDH Community Foundation
Camp de Jour au Coeur de la Ville
Cedars Cancer Institute at McGill University Health
Centre/l'institut des Cèdres contre le cancer au Centre
Universitaire de Santé McGill
Centaur Foundation for the Performing Arts

Quebec *(continued)*

Centraide
Centre communautaire de Loisir de la Côte-des-Neiges
Centre d'action bénévole de Cowansville
Centre d'action bénévole R.H. Rediker
Centre de répit Philou
Children's Wish Foundation of Canada/La Fondation Rêves d'Enfants
Club des petits déjeuners du Québec
Club Richelieu de Chicoutimi
Colonie Ste-Jeanne-d'Arc
Concordia University
Dispensaire Diététique de Montréal/Montréal Diet Dispensary
Don Bosco Youth Leadership Centre
Educaide – fonds d'aide à l'éducation
Fibrose Kystique Canada
Fiducie des fonds de charité du Club Richelieu-Victoriaville
Fondation BMP (Brome-Missisquoi-Perkins)
Fondation Boulanger-Bédard
Fondation Centre de cancérologie Charles-Bruneau
Fondation Chevalerie Passion
Fondation CHU Sainte-Justine
Fondation Collations Élèves Démunis
Fondation de la Maison Michel-Sarrazin
Fondation de la recherche sur le diabète juvénile du Québec
Fondation de l'Hôpital de Montréal pour Enfants/ Montréal Children's Hospital Foundation
Fondation de l'Hôpital du Suroît
Fondation de l'Hôpital Louis-H. Lafontaine
Fondation de l'Hôpital Maisonneuve-Rosemont
Fondation de l'Université du Québec à Rimouski
Fondation des amis de l'enfance
Fondation des Aveugles du Québec/Quebec Foundation for the Blind
Fondation des Camps Odyssee
Fondation des Étoiles/Foundation of Stars
Fondation des hôpitaux Enfant-Jésus – Saint-Sacrement
Fondation des maladies mentales
Fondation du Centre de Prévention du Suicide de Québec
Fondation du Centre Hospitalier de Granby
Fondation du Centre Hospitalier de Val d'Or

Quebec *(continued)*

Fondation du Centre Hospitalier Universitaire de Sherbrooke
Fondation du CHUQ
Fondation du Collège Jean-Eudes
Fondation du CSSS de la MRC-de-Coaticook
Fondation du CSSS du Sud de Lanaudière
Fondation du Dr Julien
Fondation Émile-Z.-Lavolette
Fondation Générations/The Generations Foundation
Fondation Hôpital Charles-LeMoyne
Fondation hospitalière du CSSS de Rouyn-Noranda
Fondation Jeunesse Roland Gauvreau de Lanaudière
Fondation Jeunesse-Vie
Fondation Kovalev et ses amis pour enfants/Kovalev and Friends Foundation for Kids
Fondation la Différence
Fondation les petits trésors de l'hôpital Rivière-des-Prairies
Fondation Maison Dauphine
Fondation Marie-Vincent
Fondation Martin-Matte
Fondation Maurice Tanguay
Fondation Mélio
Fondation Mira
Fondation Nicolas Trozzo
Fondation OLO
Fondation Palli-Ami
Fondation Père-Sablon
Fondation pour la santé du Nord de Lanaudière
Fondation pour l'alphabétisation
Fondation québécoise de la maladie coeliaque/Quebec Celiac Foundation
Fondation Raymond Roy
Fondation régionale Hôpital Sept-Îles
Fondation Réno-Jouets
Fondation Santé Haut-Richelieu-Rouville
Fondation sur la pointe des pieds
Fondation surdité et communication de l'Institut Raymond-Dewar
Fondation Tel-jeunes
Fondation Uro-Laval



Quebec *(continued)*

Giant Steps Foundation-Montreal/la Fondation à Pas de Géant-Montréal
Go, le Grand défi
Jeunes Entreprises du Québec
Jewish General Hospital – Sir Mortimer B. Davis
Just for Kids Foundation
Kids Help Phone – Montréal
La Bouffe Additionnelle
La Rose des vents de l'Estrie
La Société de Saint-Vincent-de-Paul de Montréal
La Société Grand Village
Lakeshore General Hospital
L'Arrêt-Source
Le Bon Dieu dans la rue
Le Domaine Forget de Charlevoix
Learning Disabilities Association of Quebec
L'École de Ballet de Saint-Hubert
L'entraide Chez-Nous
L'Envolée centre d'action bénévole Sainte-Julie
Les Déjeuners du bonheur
Les Diabétiques de la Haute-Yamaska
Les Loisirs Thérapeutiques de St-Hubert
Les Oeuvres Monseigneur de Pancemont
Leucan
L'Hôpital la Providence de Magog
MAB-Mackay Rehabilitation Centre
Maison Aube-Lumière
Maison Catherine de Longpré
Maison des enfants de l'Île de Montréal
Maison des Jeunes Magi de Mercier-Ouest
Maison Mathieu-Froment-Savoie
Maison Richelieu Hébergement Jeunesse Sainte-Foy
Make-A-Wish/Fais-Un-Voeu Canada
Manoir Ronald McDonald de Québec
McGill University
McGill University Health Centre
Milieu éducatif La Source
Montreal Heart Institute/Institut de cardiologie de Montréal
Montreal Museum of Fine Arts/Musée des Beaux-Arts de Montréal

Quebec *(continued)*

Montreal Neurological Institute and Hospital/Institut et Hôpital neurologiques de Montréal
National Theatre School of Canada/L'École Nationale de Théâtre du Canada
Old Brewery Mission/Mission Old Brewery
Orchestre à cordes des jeunes de Laval
Orchestre Symphonique de Québec
ORT Montreal
Plein air à plein coeur
Projet de prévention des toxicomanies: Cumulus
Projet Équestre Goldie
Quebec Steelpan Music Association
Regroupement des fondations collégiales de Montréal – RFCM
Répit Providence Maison Hochelaga-Maisonneuve
REVDEC
Segal Centre for Performing Arts/Centre Ségal des Arts de la Scène
Services de Répit Emergo – Autisme et autres troubles envahissants du développement
Share the Warmth Foundation/Partageons l'espoir
Shriners Hospitals for Children
Société canadienne de la sclérose en plaques
Société canadienne du cancer (Division du Québec)
The Tolerance Foundation/Fondation de la Tolérance
Timbres de Pâques Canada
Toujours ensemble
Trevor Williams Kids Foundation
Université de Sherbrooke
West Island Association for the Intellectually Handicapped (WIAIH)
YM-YWHA/Montreal Jewish Community Centres

New Brunswick

Atlantic Ballet Theatre of Canada
Beaverbrook Art Gallery
Boys and Girls Club of Saint John
Chalmers Regional Hospital
Charlotte County Civic Centre Project
Fredericton YMCA
Friends of the Moncton Hospital
Hestia House Women's Shelter
Hubcity Theatre



New Brunswick *(continued)*

Huntsman Marine Science Centre
Interaction Theatre Company
Junior Achievement of New Brunswick
Keswick Valley Fire Fighters Association
Miramichi Big Brothers Big Sisters
Moncton Transportation Discovery Centre
Moncton Youth Residences
Mount Allison University
Muriel McQueen Fergusson Foundation
New Brunswick Medical Education Trust
New Life Mission
Partners for Youth
Saint John Regional Hospital
Saint John YM-YWCA
St. Joseph's Hospital – Saint John
Theatre New Brunswick
United Way agencies
YMCA of Greater Moncton

Nova Scotia

Aberdeen Health Foundation
Acadia University
Baker Settlement & District Fire and Emergency Services
Big Brothers Big Sisters of Pictou County
Brigadoon Children's Camp Society
Camp Geddie
Canadian Cancer Society – Nova Scotia Division
Cape Breton Regional Hospital
Cape Breton University
Catapult Leadership Camp
Central Nova Scotia Civic Centre Project
Children's Wish Foundation of Canada –
Nova Scotia Chapter
Chinese Society of Nova Scotia
Crohn's and Colitis Foundation of Canada
Dalhousie University
Easter Seals Nova Scotia
Greenwood Military Family Resource Centre
Guysborough Memorial Hospital
Halifax Community Learning Network
Hants Community Hospital
Heart and Stroke Foundation of Nova Scotia

Nova Scotia *(continued)*

Homebridge Youth Society
IWK Health Centre Charitable Foundation
Jean Tweed Treatment Centre
Junior Achievement of Nova Scotia
Juvenile Diabetes Research Foundation
Kings Crime Prevention Association
Laing House
Lunenburg County Lifestyle Centre
Mental Health Foundation of Nova Scotia
Mount Saint Vincent University
Partnership for Access Awareness for Nova Scotia
Phoenix Youth Programs
Progress Intervention Centre
Queens General Health Project
Raise-A-Reader
Read To Me!
Saint Mary's University
The Salvation Army
Shelburne County Arena
Ship's Company Theatre
Special Olympics Society of Nova Scotia
St. Francis Xavier University
St. George's Youthnet Society
Summer Street Industries Foundation
Transition House Association of Nova Scotia
United Way agencies
Valley Regional Hospital Foundation
W Williams Non-Profit Housing Association
Wartime Heritage Association
YMCA agencies – Cape Breton, Cumberland,
Greater Halifax/Dartmouth

Prince Edward Island

Family Service PEI
Hospice Palliative Care Association of PEI
Junior Achievement of Prince Edward Island
North East (PEI) Community Alliance
PEI Association for Newcomers to Canada
Prince Edward Island Ground Search and Rescue
Queen Elizabeth Hospital
St. Peter's Courthouse Theatre
United Way of Prince Edward Island



Newfoundland and Labrador

Big Brothers Big Sisters of Eastern Newfoundland
Canadian Cancer Society Newfoundland Division
Canadian Mental Health Association Newfoundland
and Labrador Division
Children's Wish Foundation of Canada
College of the North Atlantic
Connaigre Peninsula Cancer Benefit/Support Group
Dr. H. Bliss Murphy Cancer Care Foundation
Health Care Foundation of St. John's
Janeway Children's Hospital
Junior Achievement of Newfoundland and Labrador
Memorial University of Newfoundland
National Pancreatic Cancer Canada Foundation
Newfoundland and Labrador Brain Injury Association
Rainbow Riders – Therapeutic Riding Newfoundland
and Labrador
Ronald McDonald House of Newfoundland and Labrador
Salvation Army Newfoundland and Labrador Division
School Lunch Association
Single Parent Association of Newfoundland
Special Olympics Newfoundland and Labrador
St. John's YM-YWCA
United Way of Newfoundland and Labrador
Upper Island Cove Parks and Recreation Association
Vera Perlin Society – Recreation Program for Kids
Western Regional Hospital
YMCA of Northeast Avalon

Northwest Territories

Stanton Territorial Hospital – Run for Our Lives
Yellowknife
United Way of Yellowknife

Yukon

Sport Yukon – Kids Recreation Fund

National Organizations and Programs

Air Cadet League of Canada
Big Brothers Big Sisters of Canada
Boys and Girls Clubs of Canada
Brain Canada Foundation
Canada Company Scholarship Fund
Canadian 4-H Foundation
Canadian Blood Services
Canadian Breast Cancer Foundation
Canadian Centre for Diversity
Canadian Diabetes Association
Canadian Feed The Children
Canadian National Institute for the Blind
Canadian Women's Foundation
CANFAR – Canadian Foundation for AIDS Research
Childhood Cancer Canada Foundation
Colon Cancer Canada
Cystic Fibrosis Canada
The Duke of Edinburgh's Award
Frontier College
Girl Guides of Canada
Hearing Foundation of Canada
Indspire (formerly National Aboriginal Achievement
Foundation)
Juvenile Diabetes Research Foundation Canada
Mothers Against Drunk Driving (MADD Canada)
Multiple Sclerosis Society of Canada
Royal Regiment of Canada
Special Olympics Canada Foundation