

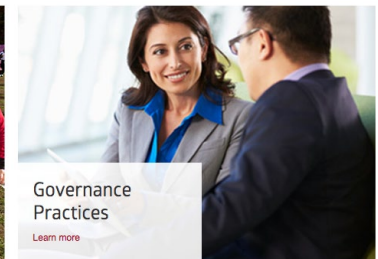
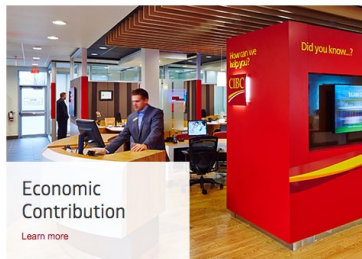


Welcome to the CIBC 2015 Corporate Responsibility Report and Public Accountability Statement

Download the full report 2015 CRR and PAS

Full PDF (4 MB)

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[About This Report](#)

[Learn more](#)



[Balanced Scorecard](#)

Financial
Non-financial



[Downloads](#)

[Learn more](#)

CIBC Miracle Day
[View video](#) [Learn more](#)

CBCF CIBC Run for The Cure
[View video](#) [Learn more](#)

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Message from CIBC's President and Chief Executive Officer



Victor G. Dodig
President and Chief Executive Officer



At CIBC, we are committed to making a difference to our clients, our employees, our shareholders, and our communities. Our 2015 Corporate Responsibility Report and Public Accountability Statement highlights the activities we are undertaking to enhance our economic, environmental, social and governance performance.

Our corporate strategy is to build a strong, innovative, relationship-oriented bank by focusing on our clients and innovating with relevant technologies that meet our clients' needs. We are simplifying our bank to make it easier for clients to do business with us, and make it easier for our team members to serve them. This is the foundation from which we create value for all of our stakeholders.

**"We helped raise \$21.5 million for the 2015 Canadian Breast Cancer Foundation
CIBC Run for the Cure, including over \$3 million from Team CIBC."**



Message from the President and Chief Executive Officer

In my first year as President and CEO, I met with many of our stakeholders including over 500 clients, as well as shareholders, team members, government officials and others. These meetings helped me better understand our stakeholders' needs and how together we can make a positive impact on the economy, the environment and society.

We recognize that the success of our business is a direct result of the efforts made every day by our more than 44,000 team members on behalf of our clients and our communities. Through their personal commitments of time and money, including 200,000 volunteer hours, our team members have helped CIBC make a real difference in our communities.

"CIBC team members and retirees contributed to a record \$13.2 million during the 2014 United Way campaign, and raised \$5.5 million, including a record amount in Canada, for the 30th anniversary of CIBC Miracle Day in December 2014."



In 2015, CIBC invested more than \$65 million to support 1,850 community organizations in 425 communities across Canada. This includes \$45 million in corporate giving and \$20 million in employee giving and fundraising. We helped raise \$21.5 million for the 2015 **Canadian Breast Cancer Foundation CIBC Run for the Cure**, including over \$3 million from Team CIBC. CIBC team members and retirees contributed to a record \$13.2 million during the 2014 United Way campaign, and raised \$5.5 million, including a record

amount in Canada, for the 30th anniversary of CIBC Miracle Day in December 2014.

We believe that our environmental responsibilities and business objectives are connected, as a healthy and sustainable environment fosters sustainable economic growth. As a financial institution, CIBC recognizes the impact of our activities and acknowledges the bank's responsibility to manage environmental issues effectively.

Overview	Economic Contribution	Environmental Responsibility	Social Investment	Governance Practices	Downloads
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Message from the President and Chief Executive Officer

Strong governance provides a framework for accountable and responsible business practices and is the foundation for creating sustainable stakeholder value. Our bank is committed to leadership in governance and we live our values of trust, teamwork and accountability every day in our actions.

Our benchmarks for measuring progress include 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 2015, CIBC was also recognized by a number of other third party organizations that assess our performance. These include:

- Top 50 Socially Responsible Corporations by Maclean's magazine and Sustainalytics;
- Best 50 Corporate Citizens by Corporate Knights; and
- Best Workplaces in Canada by Great Place to Work® Institute.



2015 was a strong year for CIBC and I am proud of the difference we made to our clients, our shareholders, and our communities. In 2016, we will build on our solid foundation to continue to create sustainable value for our stakeholders.



Victor G. Dodig

CIBC President and Chief Executive Officer

We welcome *your feedback* on this report.



CIBC is recognized by a variety of organizations for its business leadership, community commitment, governance and sustainability performance, employee initiatives and other achievements.

[Learn more](#)



Our Commitment

CIBC is a leading Canadian-based financial institution with a market capitalization of \$40 billion.



Through our three main businesses – Retail and Business Banking, Wealth Management, and Capital Markets – our 44,000 employees provide a full range of financial products and services to 11 million individual, small business, commercial, corporate and institutional clients in Canada and around the world.

Our Strategy

At CIBC, we are building a strong, innovative, relationship-oriented bank.

We have a great team and strong franchise that has proven that it can deliver consistent, sustainable results. Our opportunity now is to transform our bank and deliver growth. We will accelerate our transformation by focusing on three bank-wide priorities:

1. Focusing on our clients
2. Innovating for the future
3. Simplifying our bank

Our vision and values

Our commitment to corporate social responsibility extends from our vision and values, and is integrated into our operations and business practices.

Our vision is to be the leader in client relationships. We aim to build the most trusting and enduring client relationships by putting our clients at the centre of all that we do. Our vision comes to life through our core values of Trust, Teamwork and Accountability. We endeavor to demonstrate our values in our everyday interactions with all of our stakeholders.

Balanced Scorecard



Our commitment to corporate responsibility extends from our vision 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. CIBC continues to report on our corporate responsibility performance through an economic, environmental, social and governance (EESG) framework.

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

Financial

Our key measures of performance	2015 results	2014 results
Adjusted earnings per share (EPS)⁽¹⁾ growth	\$9.45, up 6% from 2014	\$8.94, up 3% from 2013
Adjusted return on common shareholders' equity⁽¹⁾	19.9%	20.9%
Capital strength Basel III Common Equity Tier 1 ratio	10.8%	10.3%
Business mix Capital Markets economic capital ⁽¹⁾	22%	22%
Risk Loan loss ratio	0.27%	0.38%
Productivity Adjusted efficiency ratio ⁽¹⁾	59.6%	59.0%
Adjusted dividend payout ratio ⁽¹⁾	45.4%	44.0%
Total shareholder return Five-years ended October 31	CIBC – 60.9% Bank Index – 59.6%	CIBC – 109.0% Bank Index – 95.8%

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

Balanced Scorecard

Non-financial

Our Objectives

2015 Accomplishments

<p>Clients Help our clients achieve their financial goals</p>	<ul style="list-style-type: none"> · First among the Big 5 Canadian banks to make a mobile banking app available for the Apple Watch™ · Launched a co-branded rewards Visa® card with TELUS® · Introduced CIBC Global Money Transfer and CIBC Foreign Cash Online, two innovative, convenient and affordable foreign exchange solutions for clients · Launched several new financial fluency initiatives to help clients build, protect and transfer family wealth
<p>Employees Create an environment where all employees can excel</p>	<ul style="list-style-type: none"> · Increased Employee Commitment Index in our annual employee survey · Invested more than \$60 million in the development of our people · 86% of our team agree that CIBC is a great place to work and 87% are proud to be identified with our bank
<p>Community Make a real difference in our communities</p>	<ul style="list-style-type: none"> · Contributed more than \$65 million to support 1,850 community organizations across Canada. This includes \$45 million in corporate giving and \$20 million in employee giving and fundraising to support initiatives such as CIBC Miracle Day and United Way · With 15,000 CIBC employees and their families, Team CIBC contributed over \$3 million of the \$21.5 million raised in 60 communities through the 2015 Canadian Breast Cancer Foundation CIBC Run for the Cure · Invested in our athletes and engaged Canadians as Lead Partner of Toronto 2015 Pan Am and Parapan Am Games and as Premier Partner of the Canadian Paralympic Team
<p>Environment Demonstrate environmental responsibility in all activities</p>	<ul style="list-style-type: none"> · 98% of total paper used across the organization was Forest Stewardship Council certified · Lent \$300 million towards financing of renewable power projects · Celebrated CIBC's My Environment Day with employees helping to clean up Canadian shorelines
<p>Governance Be a leader in governance practices</p>	<ul style="list-style-type: none"> · Ranked the strongest publicly traded bank in Canada by <i>Bloomberg Markets</i> magazine and the only North American bank listed all five years · CIBC CEO joined the Catalyst Canada Advisory Board and was named Chair of the 30% Club Canada · 100% of employees completed CIBC Mandatory Training and Testing

Overview	Economic Contribution	Environmental Responsibility	Social Investment	Governance Practices	Downloads
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Stakeholder Engagement

Stakeholder engagement is critical to how CIBC conducts its business.

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

Throughout 2015, our clients, employees, shareholders and investors, governments and regulators, non-governmental organizations (NGOs) and interest groups, community partners, and suppliers helped us on a number of important issues.

Stakeholders	Focus	Engagement methods	2015 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"> · Client feedback through meetings, events and CIBC Net Promoter Surveys · Competitive Client Experience Benchmarking through: Ipsos Customer Service Index (CSI) Survey – Net Promoter Score and J.D. Power Canadian Retail Banking Customer Satisfaction Study · Client Complaint Management Reporting through front line channels Client Care, Office of the CEO and CIBC Ombudsman 	<ul style="list-style-type: none"> · Over 175,000 client feedback surveys completed across all channels · Improved CIBC Net Promoter Score results across all channels and client segments · Improved results and closed competitive gap to the average of the Big 4 Canadian Banks in Ipsos CSI Net Promoter Score · Rank improved to #4 among Big 5 Canadian Banks in J.D. Power Canadian Retail Banking Customer Satisfaction Study · Overall client complaints received decreased by 1.8% · 145 events hosting over 22,000 clients · CIBC CEO held 180 one-on-one CEO client meetings 	
<p>Employees</p> <ul style="list-style-type: none"> · Employee engagement · Learning, development and career advancement opportunities · Diversity and Inclusion · Enabling employee contribution to communities 	<ul style="list-style-type: none"> · Annual employee survey · Recognition programs · Learning and Development programs · Individual employee discussions to review performance and career development · Diversity and Inclusion activities · Employee intranet – CIBC Today, Newsfeeds, Communities 	<ul style="list-style-type: none"> · Increased Employee Commitment Index in our annual employee survey · Senior leadership engaged with over 33,000 employees – 75% of employee base · Fourth annual bank-wide Employee Appreciation Day · Invested more than \$60 million in employee learning and development · Celebrated 23rd annual Diversity Month in June · Supported employees in their communities through CIBC's Volunteer Program, including \$470,000 in grants · Support for employee-giving and employee-led fundraising initiatives which raised more than \$20 million in 2015 	

Stakeholder Engagement

Stakeholders	Focus	Engagement methods	2015 key results
Shareholders and investors	<ul style="list-style-type: none"> · Financial performance · Strategic priorities · Current economic climate 	<ul style="list-style-type: none"> · Annual General Meeting · Shareholder resolutions · Investor meetings · Investor days · Quarterly conference calls · Dedicated investor website · Emails, phone calls and perception research studies 	<ul style="list-style-type: none"> · Annual General Meeting · One-on-one meetings with rating agencies, analysts and other stakeholders · Meetings held with 16% of CIBC's institutional shareholders, representing 165 million shares · CIBC Investor Day · Investor conferences · Analyst calls/webcasts · CIBC perception research study
Government, regulators and policy makers	<ul style="list-style-type: none"> · Promoting stability and growth of Canadian banking sector 	<ul style="list-style-type: none"> · CIBC fully engages 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 · Continued to leverage our expertise to assist in government policy development · Ongoing discussions with Department of Finance and Financial Consumer Agency of Canada on the evolution of mobile payments in Canada
Non-governmental organizations (NGOs) and interest groups	<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

Stakeholder Engagement

Stakeholders	Focus	Engagement methods	2015 key results
Community partners	<ul style="list-style-type: none"> · Nurturing and educating children and youth · Supporting those affected by cancer · Building stronger communities by helping those in need 	<ul style="list-style-type: none"> · Investments in charitable and non-profit organizations across Canada · Grant applications, ongoing meetings, phone calls, emails and progress reports from community partners · Social media engagement and participant feedback 	<ul style="list-style-type: none"> · Contributed more than \$65 million through corporate and employee giving and fundraising to over 1,850 organizations in 425 communities across Canada · Provided scholarships and bursaries to over 600 post-secondary students funded by CIBC · Joined 115,000 Canadians in Canadian Breast Cancer Foundation CIBC Run for the Cure which raised \$21.5 million
Suppliers	<ul style="list-style-type: none"> · Supplier governance and relationship management · Environmental requirements in procurement activities 	<ul style="list-style-type: none"> · Request For Proposal process, supplier risk assessment processes, and the Supplier Governance and Relationship Management framework · Supplier web page on cibc.com · Supplier environmental evaluation form 	<ul style="list-style-type: none"> · Supplier Diversity program includes a partnership with Women's Business Enterprises Canada to assess and improve program results · Membership in the Canadian Aboriginal and Minority Supplier Council to support our Supplier Diversity program · Monthly, quarterly and annual supplier reviews

About this Report

The CIBC 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.

Standards and Assurance

We have used the Global Reporting Initiative (GRI) Sustainability Reporting Guidelines for many years and we are currently reviewing the latest version of the standards, GRI G4. This framework sets out the principles and indicators that organizations can use to measure and report their economic, environmental, social and governance performance. This year, our disclosure reflects our efforts to transition our reporting to incorporate selected components of GRI G4. 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.

Scope, Previous Reports and Reporting Period

This report covers our fiscal 2015 activities in Canada for the year ended October 31, 2015. Material restatements and significant changes from the previous report are described in performance data footnotes.

Links to the content for our Public Accountability Statement that meets our obligations under the Bank Act in Canada can be found [here](#). We report annually and our previous Public Accountability Statement was included in the CIBC 2014 Corporate Responsibility Report and Public Accountability Statement.

Currency and Measurement

Unless otherwise stated, measures are metric and currency amounts are in Canadian dollars.

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 that could substantially influence their decisions and assessments of CIBC.

This year we have reduced the amount of content in our report based on feedback from our stakeholders and in keeping with reporting best practices. We have developed a process for identifying our economic, environmental, social and governance priorities and we are working on establishing the measures for documenting our progress in future reports.

GRI Content Index

While this transition report is not in accordance with GRI G4, our [GRI Content Index](#) uses the G4 guidelines and provides a summary of indicators that can be found throughout our Corporate Responsibility Report and Public Accountability Statement and in 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.

Canadian Public Accountability Statement

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 is available for download and printing [here](#).

Important Information

1. Affiliates
2. Community Investment
3. Support for Small Business
4. Debt Financing to Canadian Firms
5. Access to Financial Services
6. Branches and ATMs
7. Employment in Canada
8. Taxes

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 Asset Management Inc.; CIBC BA Limited; Atlantic Trust Company, N.A.; AT Investment Advisers, Inc.

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Email: corporate.secretary@cibc.com

Office of the CIBC Ombudsman

Toll-free across Canada: 1-800-308-6859
Toronto: 416-861-3313
Email: ombudsman@cibc.com

CIBC Telephone Banking

Toll-free across Canada: 1-800-465-2422

Client Care

Toll-free across Canada: 1-800-465-2255
Email: client.care@cibc.com

Corporate Responsibility

Email: corporateresponsibility@cibc.com

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.

CIBC's economic contributions (Canadian dollars)

	2013	2014	2015
Revenue (billions)	\$ 12.7	\$ 13.4	\$ 13.9
Adjusted net income (billions)	\$ 3.6	\$ 3.7	\$ 3.8
Taxes paid in Canada (billions)	\$ 1.1	\$ 1.2	\$ 1.2
Total shareholder return	18.4%	20.9%	2.0%
Debt financing to business (billions)	\$108.8	\$122.4	\$135.9
Purchased goods and services (billions)	\$ 2.6	\$ 2.8	\$ 2.9
Community investment (millions)	\$ 41	\$ 42	\$ 65
Employee compensation and benefits (billions)	\$ 2.7	\$ 2.8	\$ 3.0

Economic Contribution

Our Financial Commitment to Employees

One of the most significant ways CIBC contributes to the national economy is through job creation.



Salaries and benefits

In 2015, CIBC employed more than 44,000 full-time and part-time employees and our payroll and benefits totaled \$3 billion.

Pension plans

In Canada, we offer our employees comprehensive pension and retirement benefit plans – the CIBC Pension Plan is a defined benefit plan. At the end of 2015, the Plan had assets of \$5.9 billion and is projected to be in a surplus position on a long-term funding basis, ensuring the long-term security of benefits for all of the Plan's beneficiaries.

Employee Share Purchase Plan (ESPP)

Through the ESPP, approximately 65% of eligible employees invest in CIBC common shares and CIBC co-invests by matching a portion of the contribution. In 2015, CIBC contributed approximately \$36 million toward the purchase of shares for our employees.

Taxes in Canada

In 2015, the CIBC group of companies contributed \$1.2 billion to all levels of government in Canada.



This total consisted of \$585 million in income tax expense, \$39 million in capital taxes and \$544 million in payroll taxes (employer portion), business taxes, property taxes, GST/HST and provincial sales taxes.

Taxes – 2015

CIBC group of companies

\$ thousands	Income Taxes	Capital Taxes	Other Taxes
Federal government	\$346,860	\$ -	\$264,430
<i>Provincial and territorial governments</i>			
British Columbia	26,562	0	12,190
Alberta	21,328	0	1,571
Saskatchewan	4,336	10,409	1,298
Manitoba	4,258	16,535	1,822
Ontario	156,881	(2,907)	207,350
Quebec	16,058	(1,082)	47,082
New Brunswick	1,999	3,611	2,465
Nova Scotia	3,518	6,160	3,353
Prince Edward Island	500	1,154	523
Newfoundland and Labrador	1,721	5,276	2,318
Northwest Territories	415	0	16
Nunavut	76	0	2
Yukon	239	0	22
Total	\$584,752	\$39,157	\$544,442

Economic Contribution

Creating Value for Our Shareholders

At CIBC, we are committed to delivering sustainable earnings growth to our shareholders.



We have embarked on initiatives to free up resources that will allow us to reinvest in our business to accelerate revenue growth and reduce our structural cost base. We will do so with a keen focus on industry-leading fundamentals in capital, expenses and risk management.

Solutions for Our Clients

We continually look for ways to deliver on our brand promise, “Banking that fits your life” – offering greater access and choice, broader community and business support, and greater transparency in our business dealings.



Our approach

Our vision is to be the leader in client relationships. With three major business units – Retail and Business Banking, Wealth Management and Capital Markets – we operate as one bank to serve our 11 million clients. Together, we are building a strong, innovative, relationship-oriented bank.

2015 Highlights

- Continued to invest in our banking channels, including online and mobile, so clients can bank when, where and how they want;
- Introduced **CIBC Global Money Transfer** and **CIBC Foreign Cash Online**, two innovative, convenient and affordable foreign exchange solutions for clients;
- On behalf of clients, our Wealth Management businesses held over \$1 billion in Responsible Investment funds; and
- Lent \$300 million towards financing of renewable power projects.



As Lead Partner, we were proud to help bring the Toronto 2015 Pan Am and Parapan Am Games to life for more than 20 million Canadians and visitors; inspire and invest in the next generation of Canadian athletes; and leave a lasting legacy for sport in Canada.

Top overall scores among major Canadian banks for online and mobile banking functionality



Best Investment Bank for the Oil & Gas sector and Best Treasury & Cash Management Bank in Canada



CIBC Investor’s Edge named category winner for Fees and Commissions in the MoneySense/Surviscor Best Discount Brokerages Review

Atlantic Trust named Best Multi-Family Office by *Family Wealth Report*

Canada Derivatives House of the Year



Recognized as Most Innovative Organization among major Canadian banks



Best Innovation in Retail Banking for Canada and Best Customer Service Provider for North America by *International Banker* magazine

Making Banking Easier



Retail and Business Banking provides personal and business clients across Canada with financial advice, products and services through a strong team of advisors and relationship managers, in our banking centres or through remote channels such as mobile advisors, telephone, online or mobile banking.

Wealth Management provides integrated advice and 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 more than 1,500 advisors across Canada and the U.S.

Capital Markets provides integrated credit and global markets products and services, corporate and investment banking, and leading research to corporate, government and institutional clients around the world.

Affordable Banking

We're making banking more affordable by offering a wide range of products and advisory solutions that include no-fee and lower-cost alternatives.



Our offerings include:

- **CIBC Everyday Chequing Account;**
- **CIBC Global Money Transfer;**
- **CIBC Foreign Cash Online;**
- **No-annual-fee credit cards;**
- **Competitive mortgage and lending rates;**
- **President's Choice Financial (PCF) No-Fee Bank Account and Low-Cost Borrowing Account;**
- **Welcome to Canada Package;**
- **CIBC Advantage for Youth;**
- **CIBC Advantage for Students;**
- **CIBC Professional Edge Student program;**
- **CIBC 60 Plus Advantage;** and
- **Bundle rebates including the CIBC Homeowner Banking Bundle.**

Making Banking Easier

Accessible Banking

Creating an environment that is accessible to all clients is a priority. We continue to make enhancements across our physical and digital organization so that we can offer barrier-free facilities and services.



We ensure that every new CIBC banking centre is fully accessible, from parking and counters to ATM and vestibule access. Most of our ATM network is accessible and includes features such as wheelchair accessibility, larger fonts and volume controls.

To ensure that digital properties are also accessible for all of our clients, our website follows the web content accessibility guidelines provided by the W3C, the primary governing body of the Internet, and supports assistive technology such as screen readers.

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 Grade 1 or Grade 2 Braille and large print formats in 16-point Verdana font, as per industry and Canadian government standards;
- Large print cheques 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; and
- Mortgage advisors who are able to accommodate flexible schedules and locations that are most convenient for our clients.

Making Banking Easier

Helping Newcomers Succeed

Our goal is to build strong relationships with new Canadians to help them achieve their financial objectives.



We offer newcomers advice on savings and investment products that are unique to Canada, service in multiple languages, and special offers to meet their immediate and future financial needs.

In addition to 24/7 telephone banking in English and French, we also provide services by phone in Cantonese and Mandarin from Monday to Friday 8 a.m. until 12 a.m. (ET) and Saturdays 9 a.m. to 10 p.m. (ET). We can also offer services in approximately 50 different languages across our network of banking centres.

[Learn more](#)

We've heard from newcomers to Canada that establishing a credit history is one of their greatest financial challenges. To make it easier to start building a credit profile right away, our Welcome to Canada Package includes a range of credit cards without a deposit or credit history requirement for clients holding other CIBC products, free day-to-day banking for one year on a new **CIBC Everyday Chequing Account** and a rebate on fees for a safety deposit box. We promote the program in multiple languages to ensure the message reaches as many new Canadians as possible. In December 2015, we introduced a [special banking program to help Syrian refugees](#) arriving in Canada to get off to a strong financial start.

CIBC Global Money Transfer, a no-fee international remittance service, also provides clients an affordable and reliable way to send money to family overseas with no upfront fees through **CIBC Online Banking** or at CIBC banking centres.

Our goal is to bring communities together, strengthen relationships with our clients and engage Canadians of all backgrounds. In 2015, we continued to celebrate Canada's rich cultural mosaic through sponsorships such as: **CIBC Chinese New Year**, **CIBC Taste of Asia**, the Indo-Canada Chamber of Commerce, International Indian Film Festival Toronto and PANAMANIA, the arts and culture program of the Toronto 2015 Pan Am and Parapan Am Games

Making Banking Easier

Aboriginal Banking

Our bank supports Canada's Indigenous Peoples (First Nations, Métis and Inuit) through our off-reserve banking centre network, one agency, and six on-reserve banking centres, 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 transferring knowledge to community leaders and members on- and off-reserve.

[Learn more](#)

We continue to host and sponsor various wealth management and economic development conferences, literacy symposiums, charities and adult financial literacy courses for members of Canada's Indigenous communities to help them plan for a successful financial future.

We are proud to support:

- Aboriginal Chamber of Commerce of Alberta
- Aboriginal Chamber of Commerce of Canada
- BC Aboriginal Business Association
- Frontier College
- Indspire
- Industry Council for Aboriginal Business (BC)
- Literacy Partners of Manitoba
- National Aboriginal Trust Officers Association
- Prairie Treaty Trust Association

Our bank has been involved in other business ventures, including the CAPE Fund, First Nations Management Board and remote account opening for Indigenous communities. We also participated and provided input at the Council on Corporate Aboriginal Relations of the Conference Board of Canada and the Public Policy Forum's Aboriginal Participation in Major Resources Development Projects.



We are a proud partner of Indspire, an organization that invests in the education of Indigenous Peoples.

Ways to Bank

To provide our clients with expanded access to advice and financial planning services, our branches have evolved into banking centres that connect clients to our partners and channels across the bank.



This change is part of the overall transformation underway in our network to better serve our clients in an increasingly digital future.

We offer our clients access to a full range of financial services through our **CIBC Mobile Banking App** and **CIBC Mobile Brokerage App**, and our leading **CIBC Online Banking** site. Our innovative **CIBC Mobile Payment App** allows clients to pay for goods and services securely using their smartphone. Our clients can also pay by using the suretap™ open mobile wallet, which enables them to store a range of payment cards on their smartphones, including CIBC credit cards.

Our clients have access to one of the largest networks in Canada with more than 1,125 banking centres, including 12 new, relocated or expanded locations this year. Our network includes:

- Almost 4,000 automated teller machines (ATMs) including more than 500 Petro-Canada and 100 Pioneer Energy locations; and
- 302 **President's Choice Financial** sales locations; and 130 **CIBC Wood Gundy**, **CIBC Private Wealth Management** and **Atlantic Trust** locations across Canada and the U.S.

Our bank is the exclusive financial services sponsor of the Greater Toronto Airport Authority (GTAA), with six CIBC locations and 32 ATMs (23 C\$/US\$, one C\$ only ATM, and eight multicurrency ATMs). There are also four ATMs on the new UP Express rail service between the airport and Union Station in downtown Toronto, including two multicurrency ATMs.

CIBC's banking centre and ATM locator is available [here](#).

Ways to Bank

The following is a list of CIBC banking centres and ATMs that have opened, relocated or closed in 2015.

Banking Centre Openings

British Columbia

32950 South Fraser Way, Abbotsford

Alberta

2789 Main St. SW, Airdrie

Saskatchewan

4515 Gordon Rd., Regina

Ontario

467 Norwich Ave., Woodstock

480 Progress Ave., Scarborough

380 Mountainview Rd. S., Georgetown

501 Dundas St. W., Oakville

5827 Main St., Stouffville

Quebec

20 rue Valmont, St-Jérôme

1605 rue du Sud, Cowansville

343 boul Curé-Labelle, Laval

Banking Centre Closures

In every decision to close a banking centre, we carefully consider the interests of the community, our clients and employees.

We inform the community at large, including clients, employees, community leaders, politicians and government officials, of the decision to close the banking centre. We hold a community meeting when circumstances require and assist affected individual clients and groups, identifying their needs and the most appropriate banking centre in the market to serve them.

British Columbia

32650 South Fraser Way, Abbotsford

2420 McCallum Rd., Abbotsford

5530 Wharf Rd., Sechelt

Alberta

5112 50th Ave., Lamont

Saskatchewan

23 Main St., St. Walburg

137 Main St., Milestone

Manitoba

29 Main St. N., Gilbert Plains

Ontario

656 Dundas St., Woodstock

47 Albert St. W., Plattsville

1575 Ellesmere Rd., Scarborough

1100 Ellesmere Rd., Scarborough

6311 Main St., Stouffville

Quebec

175 rue Principale, Cowansville

54 rue Colville, Howick

Banking Centre Relocations

British Columbia

4567 Lougheed Hwy., Burnaby
Relocation to 4567 Lougheed Hwy.,
unit #28, Burnaby

Alberta

10102 Jasper Ave., Edmonton
Relocation to 10180 101 Street NW, Edmonton

Note: This Banking Centre re-location included 3 ATMs.

Note: This is a CIBC Private Wealth Centre. For reporting purposes, this location operated as a sub branch under another CIBC branch.

Other Closures

Quebec

Cree Nation Building, Eastmain

Note: For reporting purposes, this location operated as a sub branch under another CIBC branch.

Ways to Bank

ATM Installations

British Columbia

12339 Steveston Hwy., Richmond
7190 Kerr St., Vancouver
1460 East Hastings St., Vancouver
4700 Kingsway, Burnaby
32950 South Fraser Way, Abbotsford (5 ATMs)
5556 Wharf Ave., Sechelt

Alberta

2789 Main St. S., Airdrie (3 ATMs)
85 Shawville Blvd., Calgary

Saskatchewan

2815 Wanuskewin Rd., Saskatoon
4515 Gordon Rd., Regina (4 ATMs)
102 Carbon Cr., Estevan
312 Main St., Stoughton
133 Main St., Radville

Manitoba

2000 Wellington Ave., Winnipeg
402 Main St., Grandview

Ontario

290 First St. N., Gravenhurst
925 Southdale Rd., London
467 Norwich Ave., Woodstock (3 ATMs)
ONroute - Hwy. 401 E., Woodstock
108 Colborne St. W., Brantford
ONroute - Hwy. 401 W., Cambridge
ONroute - Hwy. 401 E., Cambridge
110 Earl Martin Dr., Elmira
1540 Haysville Rd., New Hamburg
247 King St. N., Waterloo
980 Franklin Blvd., Cambridge
191 Silvercreek Parkway, Guelph
ONroute - Hwy. 401 W., Tilbury
ONroute - Hwy. 401 E., Tilbury
286 Chatham St., Blenheim
ONroute - Hwy. 401 W., West Lorne
ONroute - Hwy. 401 E., Dutton
3305 Dorchester Rd., Dorchester
1020 Islington Ave., Etobicoke
748 Queensway, Etobicoke
3730 Lakeshore Blvd. W., Etobicoke
220 Royal York Rd., Etobicoke
1022 King St. W., Toronto
243 Alberta Ave., Toronto
215 King St. W., Toronto
20 York St., Toronto (2 ATMs)
7 Station St., Toronto (2 ATMs)

40 Dundas St. W., Toronto
200 Front St. E., Toronto
985 Woodbine Ave., Toronto
1450 Lawrence Ave. E., Toronto
1235 Wilson Ave., Toronto (4 ATMs)
270 Wilson Ave., North York
3555 Don Mills Rd., North York
681 Silver Star Blvd., Scarborough
480 Progress Ave., Scarborough (5 ATMs)
300 Borough Dr., Scarborough (2 ATMs)
4473 Kingston Rd., Scarborough
70 Island Rd., Scarborough
2211 20th Sideroad, Innisfil
ONroute - Hwy. 400 S., Innisfil
380 Mountainview Rd. S., Georgetown (3 ATMs)
501 Dundas St. W., Oakville (2 ATMs)
3700 Major Mackenzie Dr., Vaughan
ONroute - Hwy. 400 N., Vaughan
6085 Creditview Rd., Mississauga
5980 Airport Rd., Mississauga (5 ATMs)
5986 Airport Rd., Mississauga (2 ATMs)
6300 Silver Dart Dr., Mississauga (5 ATMs)
ONroute - Hwy. 400 N., Barrie
165 Wellington St. W., Barrie
14800 Yonge St., Aurora
10488 Yonge St., Richmond Hill
5827 Main St., Stouffville (3 ATMs)
1029 Brodie Dr., Orillia
7075 Markham Rd., Markham
8601 Warden Ave., Markham
920 Dundas St. W., Whitby
ONroute - Hwy. 401 E., Port Hope
165 Mill St., Angus
230 George St., Peterborough
500 Division St., Cobourg
ONroute - Hwy. 401 W., Napanee
23 Country Club Dr., Kingston
841 Hwy. 15, Kingston
296 Bank St., Ottawa
ONroute - Hwy. 401 E., Brighton
ONroute - Hwy. 401 W., Brighton
ONroute - Hwy. 401 E., Odessa
ONroute - Hwy. 401 E., Mallorytown
ONroute - Hwy. 401 W., Mallorytown
ONroute - Hwy. 401 E., Morrisburg
ONroute - Hwy. 401 W., Ingleside
ONroute - Hwy. 401 W., Bainsville
420 Main St. S., Alexandria

Quebec

20 rue Valmont, St-Jérôme (3 ATMs)
120 boul Industriel, Repentigny
1605 rue du Sud, Cowansville (3 ATMs)
165 ch Jean-Adam, St-Sauveur
343 boul Curé-Labelle, Laval (3 ATMs)
1201 Autoroute Duplessis, Québec

New Brunswick

97 Main St., Sackville (2 ATMs)
440 King St., Fredericton

Ways to Bank

ATM Removals

British Columbia

4286 Departure Bay Rd., Nanaimo
 1510 Admirals Rd., Victoria
 324 Cook St., Victoria
 265 Menzies Ave., Victoria
 1515 Cook St., Victoria
 3000 Sexsmith Rd., Richmond
 1997 Cornwall Ave., Vancouver
 2515 Hemlock St., Vancouver
 1198 Davie St., Vancouver
 605 East Broadway, Vancouver
 2605 Commercial Dr., Vancouver
 4367 Hastings St., Burnaby
 3292 Production Way, Burnaby
 8007 King George Hwy., Surrey
 14820 108th Ave., Surrey
 435 Columbia St., New Westminster
 32650 South Fraser Way, Abbotsford (3 ATMs)
 2420 McCallum Rd., Abbotsford (3 ATMs)
 2220 Boucherie Rd., Kelowna
 1014 Glenmore Dr., Kelowna
 470 Hwy. 33 W., Kelowna
 3155 Lakeshore Rd., Kelowna
 20995 88th Ave., Langley
 5530 Wharf St., Sechelt
 1106 10th N. Ave., Golden

Alberta

73 Superior St., Devon
 4412 36 Ave., Edmonton
 7609 38th Ave., Edmonton
 3923 106th. St, Edmonton
 10845 61st Ave. NW, Edmonton
 11105 87th Ave. NW, Edmonton
 8177 99th St. NW, Edmonton
 10666 82 Ave., Edmonton
 16741 91 St. NW, Edmonton
 18904 87th Ave., Edmonton
 6903 172nd St. NW, Edmonton
 18208 89th Ave. NW, Edmonton
 11410 Groat Rd. NW, Edmonton
 11310 Jasper Ave. NW, Edmonton
 10406 107th Ave. NW, Edmonton
 600 Hermitage Rd. NW, Edmonton
 1916 Sparrow Dr., Nisku
 4730 65th St., Camrose
 1 Sylvan Dr., Sylvan Lake
 905 1 Ave. NW, Airdrie
 2145 Summerfield Blvd., Airdrie
 8286 Centre St. NE, Calgary
 3 Coral Springs Blvd., Calgary

4011 50th St. SW, Calgary
 6449 Crowchild Trail SW, Calgary
 1207 12th Ave. SW, Calgary
 7930 Bowness Rd. NW, Calgary
 2104 33rd Ave. SW, Calgary
 1202 17th. Ave. SW, Calgary
 2007 4th St. SW, Calgary
 1403 8th St. SW, Calgary
 555 11th Ave. SW, Calgary
 705 8th St. SW, Calgary
 528 4th Ave SW, Calgary
 1941 Uxbridge Dr. NW, Calgary
 14943 Deer Ridge Dr. SE, Calgary
 9909 Fairmont Dr. SE, Calgary
 6130 1A St. SW, Calgary
 1904 19th St. NE, Calgary
 630 1st Ave. NE, Calgary
 6060 Memorial Dr. NE, Calgary
 3012 17th Ave SE, Calgary
 717 20th St. NE, Medicine Hat
 4619 50th Ave., Gibbons

Saskatchewan

708 Central Ave., Saskatoon
 402 3rd Ave. N., Saskatoon
 103 Ruth St. E., Saskatoon
 3929 8th St. E., Saskatoon
 526 9th Ave. SW, Moose Jaw
 1230 9th Ave., Moose Jaw
 3801 Albert St., Regina

Ontario

400 First Ave. S., Kenora
 1500 James St. S., Thunder Bay
 600 Arthur St. W., Thunder Bay
 1802 Victoria Ave. E., Thunder Bay
 235 Syndicate Ave. S., Thunder Bay
 708 May St. N., Thunder Bay
 346 May St. N, Thunder Bay
 550 Beverley St., Thunder Bay
 394 Oliver Rd., Thunder Bay
 915 Red River Rd., Thunder Bay
 185 Cumberland St. N., Thunder Bay
 475 Hodder Ave., Thunder Bay
 647 Second Line W., Sault Ste. Marie
 381 McNabb St., Sault Ste. Marie
 2200 Queen St. E., Sault Ste. Marie
 628 Third Line E., Sault Ste. Marie
 271 Dacey Rd., Sault Ste. Marie
 650 Boundary Rd., Sault Ste. Marie
 1230 Wellington St. E., Sault Ste. Marie
 187 Gore St., Sault Ste. Marie

110 Centre St., Espanola
 3481 Falconbridge Hwy., Garson
 370 Second Ave. N., Sudbury
 1003 The Kingsway, Sudbury
 750 Lasalle Blvd. W., Sudbury
 2142 Lasalle Blvd., Sudbury
 16 Government Rd. E., Kirkland Lake
 113 Front St., Sturgeon Falls
 95 Church St., Parry Sound
 3 Bowes Rd., Parry Sound
 135 Muskoka Rd. N., Gravenhurst
 143 Manitoba St., Bracebridge
 215 Taylor Rd., Bracebridge
 2 Main St. E., Huntsville
 99 Main St. E., Huntsville
 1867 O'Brien St., North Bay
 1100 Lavery St., North Bay
 1146 Cassels St., North Bay
 1128 Fisher St., North Bay
 524 Lakeshore Dr., North Bay
 183 Lakeshore Dr., North Bay
 72 Lakeshore Dr., North Bay
 93 Harold Ave., South Porcupine
 60 Second Ave., Schumacher
 3525 Hwy. 144, Chelmsford
 94 Notre Dame St. E., Azilda
 5 Main St., Callander
 1568 Hwy. 18 E., Kingsville
 9 Sandwich St. N., Amherstburg
 751 Front St., Windsor
 480 Cabana Rd. E., Windsor
 1304 Grand Marais Rd. W., Windsor
 380 Mill St, Windsor
 3690 Matchette Rd., Windsor
 991 Oulette Ave., Windsor
 295 Strabane St., Windsor
 4675 Seminole St., Windsor
 2606 Jefferson Blvd., Windsor
 2675 Lauzon Rd., Windsor
 1093 Lauzon Rd., Windsor
 3139 Forest Glade Dr., Windsor
 14301 Tecumseh Rd. E., St. Clair Beach
 12270 Tecumseh Rd. E., Windsor
 12317 Riverside Dr. E., Windsor
 3803 Walker Rd., Windsor
 196 Talbot St, Essex
 323 Erie St. S., Leamington
 680 Cathcart Blvd., Sarnia
 49 Finch Dr., Sarnia
 450 Trudeau Dr., Sarnia
 15 Front St. E., Strathroy

Ways to Bank

ATM Removals

Ontario (continued)

87 Victoria St. S., Goderich
 50 Victoria St. N., Goderich
 431 Boler Rd., London
 735 Wonderland Rd. N., London
 925 Wonderland Rd. S., London
 1440 Jalna Blvd., London
 272 Dundas St., London
 595 Richmond St., London
 265 Oxford St. E., London
 900 Oxford St. E., London
 1050 Kipps Ln., London
 507 Salisbury St., London
 1878 Highbury Ave. N., London
 2254 Trafalgar St., London
 670 First St., London
 2043 Dundas St., London
 75 Admiral Dr., London
 534 Elm St., St. Thomas
 345 Talbot St. W., Aylmer
 6 Bell St., Ingersoll
 240 Graff Ave., Stratford
 422 Huron St., Stratford
 190 Queen St. E., St. Marys
 275 Wallace Ave. N., Listowel
 951 Devonshire Ave., Woodstock
 361 Norwich Ave., Woodstock
 656 Dundas St., Woodstock (3 ATMs)
 189 10th St. S., Hanover
 136 Sykes St. N., Meaford
 1596 9th Ave. E., Owen Sound
 590 Broadway St., Tillsonburg
 422 James St., Delhi
 121 Colborne St. W., Brantford
 205 Erie Ave., Brantford
 165 Fisher Mills Rd., Cambridge
 960 Queen St., Kincardine
 540 Westforest Trail, Kitchener
 450 Westheights Dr., Kitchener
 655 Strasburg Rd., Kitchener
 30 Glamis Rd., Cambridge
 115 Christopher Dr., Cambridge
 105 Hespeler Rd., Cambridge
 101 St. Andrew St. E., Fergus
 926 Paisley, Guelph
 415 Woodlawn Rd. W., Guelph
 292 Brock Rd., Aberfoyle
 319 George St., Port Stanley
 626 Notre Dame St., Belle River
 30 Talbot Rd., Wheatley
 90 Queen St. N., Tilbury

25 Victoria St., Thamesville
 4111 Petrolia St., Petrolia
 412 Lyndock St., Corunna
 5302 Nauvoo Rd., Watford
 249 Dundas St., Thamesford
 21 Ontario St. N., Grand Bend
 89 Albert St., Clinton
 22537 Adelaide St. N., Mount Brydges
 22 Goderich St. W., Seaforth
 133 St. George St., Mitchell
 47 Albert St., Plattsville
 329 Main St., Sauble Beach
 733 Goderich St., Port Elgin
 343 Josephine St., Wingham
 910 Yonge St. S., Walkerton
 310 Main St. S., Mount Forest
 57 Elora St., Mildmay
 50 Toronto St. N., Markdale
 5 Woodstock St., Tavistock
 500 Main St., Port Dover
 4 Talbot St., Jarvis
 55 Main St. N., Hagersville
 2 Talbot St. W., Cayuga
 106 Humber College Blvd., Etobicoke
 1688 Albion Rd., Etobicoke
 948 St. Clair Ave. W., Toronto
 1024 Avenue Rd., Toronto
 1507 Avenue Rd., Toronto
 65 Front St. W., Toronto (2 ATMs)
 1 Yonge St., Toronto
 96 Gerrard St. E., Toronto
 11 Pleasant Blvd., Toronto
 957 Mt. Pleasant Rd., Toronto
 801 Mt. Pleasant Rd., Toronto
 393 Eglinton Ave. E., Toronto
 250 Laird Dr., Toronto
 2126 Queen St. E., Toronto
 3024 Don Mills Rd., Toronto
 4186 Finch Ave., Scarborough
 1575 Ellesmere Rd., Scarborough (2 ATMs)
 1100 Ellesmere Rd., Scarborough (2 ATMs)
 2900 Eglinton Ave. E., Scarborough
 1021 Markham Rd., Scarborough
 2872 Ellesmere Rd., Scarborough
 31 Tapscott Rd., Scarborough
 30 Dean Park Rd., Scarborough
 1551 Mosley St., Wasaga Beach
 236 Hurontario St., Collingwood
 560 First St., Collingwood
 400 Townline, Orangeville
 108 Dawson Rd., Orangeville

75 First St., Orangeville
 327 Bronte St. S., Milton
 472 Steeles Ave. E., Milton
 808 Innisfil Beach Rd., Alcona Beach
 23 Brock St. W., Uxbridge
 19466 Yonge St., Holland Landing
 95 Main St., Penetanguishine
 1812 Scugog St., Port Perry
 36 York Rd., Dundas
 801 Mohawk Rd. W., Hamilton
 1300 Garth St., Hamilton
 1221 Limeridge Rd. E., Hamilton
 119 Herkimer St., Hamilton
 1460 King St. E., Hamilton
 521 Hwy. 8, Stoney Creek
 2025 Upper Middle Rd., Burlington
 2051 Mt. Forest Dr., Burlington
 4049 New St., Burlington
 3000 Charleston Sideroad, Caledon
 352 Queen St., Acton
 10 Mountainview Rd. S., Georgetown
 360 Guelph St., Georgetown
 280 Guelph St., Georgetown
 51 McMurphy Ave. S, Brampton
 130 Queen St., Brampton
 700 Balmoral Ave., Brampton
 2200 Queen St. E., Brampton
 111 Maurice Dr., Oakville
 2530 6th Line, Oakville
 9505 Keele St., Maple
 2660 Major Mackenzie Dr., Maple
 1010 Dreamcrest Rd., Mississauga
 7235 Bellshire Gate, Mississauga
 2979 Unity Gate, Mississauga
 7164 Airport Rd., Mississauga
 3427 Derry Rd. E., Mississauga
 757 William St., Midland
 522 The Queensway S., Keswick
 2 Marsellus Dr., Barrie
 201 Hurst Dr., Barrie
 350 Big Bay Point Rd., Barrie
 420 Leacock Dr., Barrie
 110 Little Ave., Barrie
 62 Essa Rd., Barrie
 280 Dunlop St. W., Barrie
 610 Huronia Rd., Barrie
 477 Grove St. E., Barrie
 353 Anne St. N., Barrie
 149 St. Vincent St., Barrie
 151 Bayfield St., Barrie
 531 Atkinson Ave., Thornhill

Ways to Bank

ATM Removals

Ontario (continued)

7241 Bathurst St., Thornhill
 2 Henderson Dr., Aurora
 124 Wellington St. W., Aurora
 13495 Bathurst St., Richmond Hill
 10737 Yonge St., Richmond Hill
 10 Headon Gate, Richmond Hill
 5964 Main St., Stouffville
 6311 Main St., Stouffville (2 ATMs)
 14 Main St. S., Newmarket
 1065 Davis Dr., Newmarket
 8023 Hwy. 12, Orillia
 3 Westmount Dr. S., Orillia
 317 Atherley Rd., Orillia
 301 Thorold Rd., Welland
 207 Keefer Rd., Thorold
 5460 Ferry St., Niagara Falls
 848 Brock St. N., Whitby
 555 Rossland Rd. E., Oshawa
 799 Park Rd. S., Oshawa
 258 Park Rd. S., Oshawa
 1339 King St. E., Oshawa
 206 King St. E., Oshawa
 23 Queen St., Niagara-on-the-Lake
 448 Main St. E., Shelburne
 200 Main St. E., Stayner
 139 Mill St., Angus
 1179 Bayfield St. N., Midhurst
 425 Mara Rd., Beaverton
 961 Westney Rd. S., Ajax
 60 Main St. W., Beeton
 20966 Dalton Rd., Sutton West
 28408 Hwy. 48, Pefferlaw
 172 Angeline St. N., Lindsay
 75 William St. N., Lindsay
 170 King St., Lindsay
 1625 Sherbrooke St., Peterborough
 1079 Clonsilla Ave., Peterborough
 135 George St. N., Peterborough
 1119 Water St. N., Peterborough
 235 McDonnell St., Peterborough
 97 Hunter St. E., Peterborough
 118 Byron St., Trenton
 375 White Lake Rd., Arnprior
 138 Centre St. N., Napanee
 490 Princess St., Kingston
 2814 Princess St., Kingston
 726 Milford Dr., Kingston
 83 Aberfoyle Rd., Kingston
 357 Bath Rd., Kingston
 546 Bath Rd., Kingston
 1753 Bath Rd., Kingston

196 Ontario St., Kingston
 106 Sutherland Dr., Kingston
 451 Division St., Kingston
 28 Wilson St. W., Perth
 139 Gore St. E., Perth
 210 King St. E., Gananoque
 13 Moore St., Carleton Place
 163 Townline Rd. W., Carleton Place
 58 Lombard St., Smiths Falls
 201 Brockville St., Smiths Falls
 250 King St. W., Brockville
 132 Marlborough St., Cornwall
 1 Hobin St., Stittsville
 9061 County Road 17 Blvd., Rockland
 388 Elgin St., Ottawa
 62 Stonehaven Dr., Kanata
 100 Castlefrank Rd., Kanata
 500 Hazeldean Rd., Kanata
 13 Kakula, Kanata
 1031 Teron Rd., Kanata
 780 Baseline Rd., Ottawa
 2547 Baseline Rd., Ottawa
 1025 Merivale Rd., Ottawa
 1023 Wellington St., Ottawa
 1420 Walkley Rd., Ottawa
 853 Bank St., Ottawa
 210 Laurier Ave. E., Ottawa
 333 Rideau St., Ottawa
 437 St. Laurent Blvd., Ottawa
 598 Montreal Rd., Ottawa
 385 Tompkins Ave., Orleans
 4000 Bridle Path, Gloucester
 2672 Innes Rd., Gloucester
 2051 Meadowbrook Rd., Gloucester
 313 McArthur Rd., Vanier
 10 King St. E., Omemee
 94 Peterborough St., Norwood
 26 Ottawa St. W., Havelock
 76 Bridge St. E., Campbellford
 871 Ward St., Bridgenorth
 1 Mill St., Stirling
 15 Matthew St., Marmora
 48 King St. E., Colborne
 73 Concession St., Westport
 421 Rideau St., Kemptville
 542 St. Lawrence St., Winchester
 7 Moulinette Rd., Long Sault
 2871 Munster Rd., Munster
 6138 Perth St., Richmond
 86 Bridge St., Almonte

Quebec

50 boul Maisonneuve, Gatineau
 2700 boul des Promenades, Deux-Montagnes
 207 boul Industriel, St-Eustache
 204 rue St-Charles, Ste-Thérèse
 603 boul du Curé-Labelle, Blainville
 379 Montée Gagnon, Bois-des-Filion
 298 ch Larocque, Salaberry-de-Valleyfield
 110 rue Principale, Chateauguay
 5540 Route 132, Ste-Catherine
 1720 boul Jacques-Cartier E, Longueuil
 468 boul Curé-Poirier O, Longueuil
 1756 boul Marie-Victorin, Longueuil
 87B boul Marie-Victorin, Candiac
 90 rue Quévillon, Varennes
 520 boul Clairevue O, St-Bruno
 175 rue Principale, Cowansville (2 GAB)
 825 rue Maisonneuve, Granby
 54 rue Colville, Howick
 100 Autoroute 20, Rivière-Beaudette
 420 ch de la Mairie, Rigaud
 161 Autoroute 40 E, Maskinonge
 1035 Route 243, Melbourne
 99 Elm Ave., Beaconsfield
 1856 boul des Sources, Pointe-Claire
 175 ch Stillview, Pointe-Claire
 19795 ch Ste-Marie, Kirkland
 551 boul Jacques-Bizard, Ile-Bizard
 7610 boul Newman, Lasalle
 1365 av Dollard, Lasalle
 620 boul de la Concorde, Laval
 2050 boul René-Laennec, Laval
 5795 boul des Laurentides, Laval
 6300 rue Sherbrooke O, Montréal
 5700 ch de la Côte-St-Luc, Montréal
 500 rue Fleury E, Montréal
 8755 boul Pie IX, Montréal
 3875 rue Masson, Montréal
 56 boul du Portage des Mousses, Port-Cartier
 5100 boul Wilfrid-Hamel, Québec
 1970 av Chauveau E, Québec

New Brunswick

97 Main St., Sackville 8 Millenium Dr., Quispamsis
 330 Dieppe Blvd., Dieppe

Nova Scotia

Halifax Airport, Kelly Lake

Newfoundland and Labrador

679 Whitbourne Rd., Whitbourne

Ways to Bank

Temporary Locations

The following Banking Centres and ATMs were only open temporarily for the duration of the Toronto 2015 Pan Am and Parapan Am Games in Ontario.

Banking Centres

100 Princes' Blvd., Toronto

185 Eastern Ave., Toronto

Note: For reporting purposes, these locations operated as sub branches under other CIBC branches.

ATMs

45 Manitoba Dr., Toronto (2 ATMs)

170 Princess Blvd., Toronto (7 ATMs)

1041 Lakeshore Blvd., Toronto

250 Fort York Blvd., Toronto

215 King St. W., Toronto

1 Blue Jays Way, Toronto (8 ATMs)

5 Hoskin Ave., Toronto

100 Queen St., Toronto

60 Carlton St., Toronto

519 Church St., Toronto

1 Shoreham Dr., Toronto (2 ATMs)

875 Morningside Ave., Toronto

75 Balsam Ave. N., Hamilton (4 ATMs)

5500 Rose Cherry Pl., Mississauga (2 ATMs)

200 Pine Ave., Caledon

10080 Kennedy Rd., Markham

16 Main St., Unionville

16 Townline Tunnel Rd., Welland

2001 Audley Rd., Ajax (2 ATMs)

99 Athol St. E., Oshawa (2 ATMs)

2015 Pan Am Blvd., Milton

Helping Canadian Businesses Succeed

We are committed to helping our clients reach their business and financial goals.



Offering Advice and Products

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



We offer business solutions to help clients manage day-to-day banking, enhance cash flow and maximize savings and investments. These include:

- **CIBC Business Investment Growth Account;**
- **CIBC Everyday Business Operating Account;**
- Small Business Online Banking;
- **CIBC Mobile Business App;**
- **CIBC Small Business Start Strong Program;**
- **CIBC Small Business Growth Package;**
- **CIBC Cash Management Online;**
- **CIBC eDeposit for Cash;**
- **CIBC Merchant Services;**
- **CIBC Aventura Visa* Card for Business;**
- **CIBC Aerogold Visa* Card for Business;**
- **CIBC bizline Visa* Card;** and
- Fast, accessible online lending for small businesses via referral partnership with Thinking Capital.

We sponsor Canada's Best Managed Companies where applicants can receive coaching from seasoned experts at CIBC, Deloitte, Queen's University, the National Post, and McKay CEO Forums.

We produced several reports this year which provided relevant information to business owners. Among them was a report by CIBC Deputy Chief Economist Benjamin Tal on the need for small and medium-sized enterprises to focus on innovation and growing export markets to continue to be a key driver of Canada's economy.

Helping Canadian Businesses Succeed

Economic and Market Research

Our bank is widely recognized for the breadth and quality of our research spanning equities, fixed income, foreign exchange rates, growth markets, credit and economics.



We continue to identify important trends, risks and opportunities that affect Canadian and global economies and, ultimately, our clients' businesses.

Our in-house equity analysts ranked among the top stock pickers and earnings estimators in the 2015 Thompson Reuters StarMine Analyst Awards. The awards recognize the performance of sell-side analysts based on the returns of their buy/sell recommendations relative to industry benchmarks and the accuracy of their earnings estimates.

Additionally, *Marketwatch* named CIBC's Avery Shenfeld and Andrew Grantham the top forecaster of the U.S. economy in September with the highest accuracy rating of any monthly forecast in the last 10 years. It was the seventh time that CIBC has won the monthly forecasting award. This recognition underscores the strength of CIBC's economists' teams and the valuable insight they provide to clients in navigating global markets.

Debt Financing to Canadian Firms

We provide our clients with access to credit in order to support their business goals



Our range of lending products and services meets the needs of small, medium and large corporate businesses and includes real estate lending and commercial mortgages, agriculture lending, leveraged financing, asset-based lending, wholesale automotive financing and general corporate financing. As well, through our referral partnership with Thinking Capital, small business owners can apply for a loan online, receive timely credit decisions, and have the funds transferred to their accounts in as little as 24 hours.

Helping Canadian Businesses Succeed

Debt Financing

CIBC and its listed affiliates debt financing to firms in Canada
As at October 31, 2015

For Authorization Levels of: \$0–\$24,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$48,813	\$15,395	6,958
Alberta	34,591	11,226	5,270
Saskatchewan	9,739	3,737	1,306
Manitoba	7,848	2,794	1,054
Ontario	165,904	46,178	24,525
Quebec	32,462	11,278	4,615
New Brunswick	3,703	1,449	492
Nova Scotia	7,124	2,633	1,025
Prince Edward Island	1,504	540	208
Newfoundland & Labrador	4,017	1,231	605
Northwest Territories, Nunavut and Yukon ⁽¹⁾	1,692	475	267
Total Canada	\$317,397	\$96,936	46,325

For Authorization Levels of: \$25,000–\$99,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$246,316	\$109,387	4,717
Alberta	210,114	94,934	4,062
Saskatchewan	81,119	36,947	1,560
Manitoba	53,116	25,837	1,008
Ontario	873,176	405,918	16,369
Quebec	178,716	85,535	3,488
New Brunswick	20,569	9,436	410
Nova Scotia	44,159	21,828	863
Prince Edward Island	7,371	3,853	144
Newfoundland & Labrador	23,661	10,971	461
Northwest Territories, Nunavut and Yukon ⁽¹⁾	8,727	3,479	173
Total Canada	\$1,747,044	\$808,125	33,255

Helping Canadian Businesses Succeed

Debt Financing *(continued)*

CIBC and its listed affiliates debt financing to firms in Canada
As at October 31, 2015

For Authorization Levels of: \$100,000–\$249,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$282,037	\$143,557	2,071
Alberta	247,820	133,106	1,709
Saskatchewan	78,624	41,678	541
Manitoba	62,109	29,052	444
Ontario	960,791	476,301	7,205
Quebec	221,602	127,259	1,509
New Brunswick	19,693	10,101	135
Nova Scotia	40,911	22,118	284
Prince Edward Island	10,568	5,632	74
Newfoundland & Labrador	20,454	11,464	146
Northwest Territories, Nunavut and Yukon ⁽¹⁾	10,575	5,801	74
Total Canada	\$1,955,184	\$1,006,069	14,192

For Authorization Levels of: \$250,000–\$499,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$266,284	\$181,064	766
Alberta	266,143	184,486	641
Saskatchewan	82,176	54,671	217
Manitoba	68,845	39,313	190
Ontario	812,481	560,672	2,273
Quebec	238,893	166,337	653
New Brunswick	29,378	21,469	69
Nova Scotia	31,412	21,191	78
Prince Edward Island	10,233	7,084	30
Newfoundland & Labrador	17,174	13,444	43
Northwest Territories, Nunavut and Yukon ⁽¹⁾	14,734	10,341	41
Total Canada	\$1,837,753	\$1,260,072	5,001

Helping Canadian Businesses Succeed

Debt Financing *(continued)*

CIBC and its listed affiliates debt financing to firms in Canada
As at October 31, 2015

For Authorization Levels of: \$500,000–\$999,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$363,172	\$262,690	466
Alberta	348,311	234,776	458
Saskatchewan	114,811	76,204	159
Manitoba	100,870	54,147	147
Ontario	1,221,945	888,063	1,478
Quebec	392,565	290,974	499
New Brunswick	35,328	25,324	43
Nova Scotia	67,667	49,818	82
Prince Edward Island	17,622	10,947	24
Newfoundland & Labrador	18,214	13,173	22
Northwest Territories, Nunavut and Yukon ⁽¹⁾	22,708	17,351	30
Total Canada	\$2,703,213	\$1,923,467	3,408

For Authorization Levels of: \$1,000,000–\$4,999,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$1,773,794	\$1,262,862	627
Alberta	1,616,195	1,052,047	633
Saskatchewan	392,230	261,040	190
Manitoba	446,595	280,987	181
Ontario	5,166,480	3,767,448	1,696
Quebec	1,811,398	1,331,998	607
New Brunswick	199,678	152,041	60
Nova Scotia	309,556	248,505	93
Prince Edward Island	110,473	82,180	45
Newfoundland & Labrador	108,870	71,707	47
Northwest Territories, Nunavut and Yukon ⁽¹⁾	62,338	49,050	32
Total Canada	\$11,997,607	\$8,559,865	4,211

Helping Canadian Businesses Succeed

Debt Financing *(continued)*

CIBC and its listed affiliates debt financing to firms in Canada
As at October 31, 2015

For Authorization Levels of: \$5,000,000 and over

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$12,145,925	\$5,366,654	374
Alberta	28,268,262	8,953,183	456
Saskatchewan	1,950,208	551,935	47
Manitoba	4,707,178	2,066,551	94
Ontario	51,947,657	22,018,813	1,069
Quebec	12,499,773	5,898,214	335
New Brunswick	865,383	423,234	34
Nova Scotia	2,367,854	1,318,224	58
Prince Edward Island ⁽²⁾	0	0	0
Newfoundland & Labrador	600,681	219,856	24
Northwest Territories, Nunavut and Yukon ⁽³⁾	0	0	0
Total Canada	\$115,352,921	\$46,816,664	2,491

For All Authorization Bands

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$15,126,341	\$7,341,609	15,979
Alberta	30,991,436	10,663,758	13,229
Saskatchewan	2,708,907	1,026,212	4,020
Manitoba	5,446,561	2,498,681	3,118
Ontario	61,148,434	28,163,393	54,615
Quebec	15,375,409	7,911,595	11,706
New Brunswick	1,173,732	643,054	1,243
Nova Scotia	2,868,683	1,684,317	2,483
Prince Edward Island	157,771	110,236	525
Newfoundland & Labrador	793,071	341,846	1,348
Northwest Territories, Nunavut and Yukon ⁽¹⁾	120,774	86,497	617
Total Canada	\$135,911,119	\$60,471,198	108,883

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

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

(3) 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.

Responsible Lending and Investing

Our 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 and environmentally responsible manner.

The CIBC 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 the bank's Reputation and Legal Risks Committee.

Responsible Financing

Our Capital Markets team is at the forefront of financing new and innovative projects that contribute to cleaner, alternative or renewable energy supplies.



Over the last four years, our bank has participated in more than \$10 billion worth of clean energy financings.

In 2015, CIBC acted as Joint Lead Arranger, Administrative Agent and Collateral Agent in the US\$224.6 million financing of Algonquin Power & Utilities Corp's Odell Wind Farm project. Proceeds from the credit facility will support the construction of a 200 megawatt wind generation facility in Minnesota.

[Learn more](#)

Responsible Lending and Investing

Asset Management

CIBC Asset Management's (CAM) investment process incorporates the view that Environmental, Social and Governance (ESG) issues are risk factors that can affect investment performance and that analysis of these factors is part of delivering superior risk-adjusted returns.



CAM makes investments and votes proxies in accordance with client investment policies. The analysis associated with these decisions typically incorporates a consideration of environmental, social and governance factors.

CAM has a team of internal equity analysts who make stock recommendations based on thorough fundamental research. In addition, CAM subscribes to and uses the research provided by Sustainalytics, an independent firm that assesses the ESG performance of global companies.

CAM has a rigorous Canadian equity research process that includes an evaluation of the quality and governance practices of corporate boards as well as consideration of general social and environmental policies to assess their impact on stock performance. Attention to these issues is therefore consistent with our broader client investment objectives, not just the objectives of clients specifically interested in responsible investments. The CAM Proxy Voting Guidelines that are applied to all equity accounts are consistent with the United Nations Principles for Responsible Investments. A significant number of votes, including all controversial votes, are subjected to close scrutiny by the CAM equity investment team. As part of our due diligence, a company's management team, board members or others may be consulted before a vote is cast.

CAM manages a number of equity and fixed income portfolios with specific Responsible Investment (RI) mandates. These RI portfolios will not hold securities of any company whose primary business is the sale of tobacco, alcohol or weaponry, or if it has major operations in countries that disregard human rights.

Responsible Investment

CIBC's Responsible Investment (RI) holdings include mutual funds as well as institutional mandates managed on behalf of our clients.



As of October 31, 2015:

- **CIBC Wood Gundy** held \$95.8 million, and **Imperial Investor Services** and **CIBC Investor's Edge** held \$19.0 million in RI retail mutual fund assets representing both Responsible Investment Association (RIA) member and non-member-promoted funds;
- **CIBC Asset Management** had \$359.1 million in RIs on behalf of clients managed on a segregated account basis; and
- Our U.S. private wealth management business held \$575.7 million on behalf of clients with RI mandates.

Financial Literacy

Every day, our team members help Canadians to make sense of their finances by strengthening their knowledge, skills and confidence to make responsible and sound financial decisions.



While much of our expertise is shared in our banking centres, through free seminars at many CIBC locations, our team members also volunteer their time to support financial capability for those in need in our communities.

In addition, we invest in community programs that support financial literacy and entrepreneurship including Junior Achievement.

Information, Advice and Tools

CIBC financial professionals provide expert commentary and reports on tax strategies, estate planning, investments and personal finances.



We help clients navigate and plan for various life stages, such as buying a first home, funding post-secondary education, opening a new business, purchasing a vacation property or saving for retirement.

To support families as they make plans to transition assets or businesses to the next generation, and to help secure their legacy for their children and future generations, we produced reports and hosted events in Canada and the U.S.

We conduct polls to provide insight on financial planning topics to help clients better prepare for their financial future. Over the last year, these poll results generated national attention on issues such as debt management, understanding how interest rates may affect investment portfolios, saving for retirement, and budgeting for post-secondary education.

Our online banking website offers several personal financial management tools and options including:

- Savings goal tools to help clients reach their savings objectives;
- Net worth tool to track assets and liabilities;
- **CIBC CreditSmart** features to monitor credit card spending; and
- Alerts for upcoming bill payments and transfers.

The **CIBC Advice Centre** offers several online financial tools such as the Rent vs. Own tool, which allows clients to calculate the relative costs and benefits of renting a home versus buying one.

[Learn more](#)

Financial Literacy

Financial Literacy for Youth

We support a number of financial literacy programs with a special focus on educating Canada's kids and young adults to build a better future.



In the past year, hundreds of team members helped more than 7,400 students across Canada with financial and business education through Junior Achievement, in addition to delivering **CIBC Money Smarts** seminars for students, focused on finances, credit and basic budgeting tools.

Financial Literacy for Seniors

Your Money Seniors is presented by bankers in the community volunteering their time and expertise, and has been developed in partnership with the Financial Consumer Agency of Canada (FCAC).



To help seniors protect themselves against financial abuse, identify financial fraud, and make the most of their retirement savings, our team members volunteered their time and expertise to deliver Your Money Seniors financial literacy programs.

[Learn more](#)



Financial Literacy for Entrepreneurs

Every day, we are committed to strengthening financial literacy in our business communities.



We invest in a number of community programs supporting financial literacy and entrepreneurship including [Entrepreneurship 101 at MaRS Discovery District](#) – Canada's largest live and online entrepreneurship course, which last year helped over 27,000 entrepreneurs, students and individuals in Canada and around the world.

Protecting Our Clients and Their Assets

Each of us is accountable to our clients and we are committed to becoming the leader in client relationships. Safeguarding our clients' personal information and privacy is important to us.

Our Service Commitment

Our goal is to provide clients with the best possible service each time they do business with us



Our Service Commitment to You outlines our focus on putting our clients first in all we do. We strive to be open and forthcoming, provide clear explanations of our products, services and fees, listen to client concerns and provide solutions that are easy to understand and flexible to individual needs. When concerns arise, our goal is to make things right by providing a fair and speedy resolution each and every time.

[Learn more](#)

CIBC's Complaint Process includes the Ombudsman's Office, which is the last point of complaint escalation within CIBC. The primary mandate of the CIBC Ombudsman's Office is to review unresolved client complaints involving CIBC and its group of companies. The goal of the Office is to resolve disputes fairly through an independent and thorough investigation. The cases brought to the CIBC Ombudsman's Office allow us to identify areas, products and services where changes might be made based on client feedback. To this end, the CIBC Ombudsman communicates regularly with senior business leaders at the bank to highlight opportunities for improvement.

[Learn more](#)

In 2015, the Ombudsman's Office investigated 169 general banking complaints, resolved 90 of those to the satisfaction of the client and took an average of 22 days to complete its investigations.

Economic Hardship

We are committed to helping our clients and assisting them in times of distress.



Our advisors work directly with clients to help them manage their finances when they are faced with hardship or crisis that makes it difficult for them to meet their financial responsibilities. In these situations, we offer assistance to clients in their day-to-day and long-term financial needs by deferring mortgage or other loan payments and reversing convenience charges at non-CIBC ATMs.

We also support disaster relief efforts in communities across Canada and around the world by making financial donations. In 2015, our bank contributed nearly \$300,000 towards disaster relief through the Canadian Red Cross and other organizations to support efforts including fires in Saskatchewan, the Syrian refugee crisis, the Nepal earthquake and the West Africa Ebola outbreak. To help coordinate the outpouring of support from Canadians, CIBC banking centres across the country regularly accept donations from the public to help those in the affected communities.

Supply Chain

We have a fair, transparent and disciplined sourcing and procurement process to evaluate, negotiate and create supplier contracts, and govern our suppliers.



Each of our contracted suppliers is evaluated on comprehensive criteria, including their social and environmental initiatives. Extensive procedures are in place to assess supplier risk and to govern our contracted supplier relationships. Our Supplier Governance Program, Enterprise Supplier Governance Office and Executive-level Enterprise Sourcing Committee govern the bank's sourcing activities across a broad range of suppliers and related controls.

Ethical Sourcing and Supplier Labour Practices

To ensure alignment and compliance with our standards, policies and expectations, our contracted suppliers must abide by our global Supplier Code of Conduct, commit to live up to our core values and meet the highest standards of ethical and professional behaviour.



We will only engage with suppliers who meet or exceed the requirements outlined in our Supplier Code of Conduct, including:

- Acting ethically and complying with applicable laws;
- Following responsible business practices;
- Following responsible employment practices and providing safe working conditions;
- Caring for the community and environment;
- Complying with the **CIBC Supplier Code of Conduct**; and
- Reporting violations and non-retaliation.

[Learn more](#)

Our commitment to a fair and inclusive work environment extends into the supplier community. We believe supplier diversity helps drive business value and we are dedicated to advancing equal opportunities for women, aboriginal peoples, persons with disabilities, members of visible minorities, and businesses whose employee base is reflective of a diverse workforce.

Our procurement program for selecting and managing our supplier relationships helps to ensure our supplier community represents the clients and communities we serve. In 2015, we launched a Supplier Diversity program and extended our partnership with Women's Business Enterprises Canada – an organization that certifies firms that are at least 51% owned by women. This partnership helps us to identify and build on the current diversity within our supply chain.

As well, the bank's membership in The Canadian Aboriginal and Minority Supplier Council supports our intentions to use and develop diverse suppliers.

Supply Chain

Environmentally Responsible Procurement

We integrate environmental considerations into our procurement activities and seek to form business relationships with suppliers and subcontractors who follow acceptable environmental standards.



Our Environmentally Responsible Procurement Standard describes the requirements for the procurement of goods and services that may be associated with significant adverse environmental impacts.

We seek to form business relationships 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.

The bank has committed to use Forest Stewardship Council (FSC)-certified paper stock. In 2015, 98% of our total paper consumption was FSC-certified. This includes printer paper, client statements, forms, cheques, envelopes and commercial printing.

[Learn more](#)

We work with our suppliers to improve the environmental performance of our supply chain as it relates to the purchase of technology goods and services.

Through the use of a Technical Performance Assessment, we consider many factors when purchasing technology equipment including the space needed to house the equipment, service life, recyclability and energy efficiency.

[Learn more](#)

Civic and Political Contributions

A vibrant democracy, with vigorous debate and discussion, helps healthy communities thrive.



We strongly support the development of sound public policy, and we work to facilitate open dialogue regarding Canada's politics and policies.

Fostering Discussion on Public Policy

The bank supports public policy organizations, such as the CD Howe Institute, the Public Policy Forum, the Couchiching Institute on Public Affairs, Canada 2020, and the Conference Board of Canada.



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 Queen's Park Legislative Internship Program, the Jamie Anderson Parliamentary Internship Program, and the Parliamentary Internship Program at the House of Commons.

As part of a highly regulated industry, we meet with regulators, officials and elected politicians regularly. These meetings fully comply with federal and provincial lobbying legislation.



Political Contributions

CIBC supports the political process in Canada, and in that spirit we make financial contributions to political parties across the country where permitted by legislation and regulation.



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 provinces where corporate donations are permitted by law. These contributions are often made to government, opposition and other third parties as appropriate.

Civic and Political Contributions

Employee Political Involvement

We respect and encourage the desire of our team members to actively participate in Canada's political process.



We also want to ensure that the bank 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 restrict them from carrying out political activities using bank resources.

Environmental Responsibility

We believe that our environmental responsibilities and business objectives are connected, as a healthy and sustainable environment fosters sustainable economic growth.



As a financial institution, CIBC recognizes the impact of our activities and acknowledges the bank's responsibility to manage environmental issues effectively.

Our approach

To reduce our environmental impact, we are committed to conducting our business activities in an environmentally conscious manner through adherence to our [environmental policy](#) and our risk management policies and procedures.

2015 highlights

- 98% of total paper used across the organization was Forest Stewardship Council certified;
- Lent \$300 million towards financing renewable power projects;
- Celebrated CIBC's My Environment Day with employees helping to clean up Canadian shorelines;
- 100% of our used computer equipment was donated, recycled or upcycled into new products in Canada; and
- Performed detailed environmental credit risk assessments on over 800 transactions.

Recognized by Renewed Computer
Technology for our longstanding support
as a top program donor.



Environmental Responsibility

Environmental Risk Management

Our Environmental Risk Management (ERM) group provides corporate-wide environmental leadership.



ERM ensures that our **policies** and standards are understood and followed. Our **Environmental Management System** follows an ISO 14001 framework that identifies the areas where the bank's activities may have a significant impact on the environment and documents processes used to manage these impacts.

[Learn more](#)

Employee Engagement

We strive to educate, train and motivate our team members to conduct activities in an environmentally responsible manner.



Our team members and other stakeholders have a single point of contact through the **Environmental Mailbox**. Environmental questions, comments or concerns can be directed to the mailbox.

Members of our team can connect, share, and engage on environmental matters through the CIBC Environment Community on our intranet. Discussion topics include green ideas, news and technology. The community also offers learning tools and materials to help minimize environmental impacts in the workplace through our Green Champion network.

In 2015, CIBC employees and partners participated in My Environment Day, Earth Hour®, and Earth Day®. Events across the country included removing more than 8,000 pieces of garbage from Canadian shorelines, working with our major property management partners to turn off all non-essential lighting, and highlighting our environmental efforts in feature articles on our intranet, through social media and national employee contests.



CIBC Team Vancouver and Percy the Penguin helped clean the Kitsilano Beach Park's shoreline during My Environment Day.

Environmental Responsibility

Environmentally Responsible Sourcing and Procurement

The bank integrates environmental considerations into its procurement activities and will seek to form business relationships with suppliers and subcontractors who follow acceptable environmental standards.



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.

For example, we have committed to use Forest Stewardship Council (FSC)-certified paper stock. In 2015, 98% of our total paper consumption was FSC-certified. This includes printer paper, client statements, forms, cheques, envelopes and commercial printing.

Eco-Efficiency

We manage and report on a number of key environmental performance indicators and continue to seek ways to reduce the environmental impact of our facilities and operations, with a focus on pollution prevention and the efficient use of natural resources.



Paper Reduction and Recycling

One of the bank's largest environmental impacts and sources of waste is paper.

We continue to find ways to reduce paper use where possible. Some examples include **paperless banking**, **remote deposit capture** and double-side printing and secure print technology.

Waste Management

In addition to paper, we encourage recycling of aluminum cans, glass, plastics, organics, toner cartridges and batteries where available in our office buildings and banking centres.

We also promote the refurbishment of office furniture and electronics. For example, in 2015, the bank diverted over 15,000 pieces or 490 tonnes of furniture from landfill, and 100% of our used electronics in Canada were donated, reused, recycled or upcycled.

Renewed Computer Technology

A portion of our used electronics is donated to Renewed Computer Technology (RCT), a not-for-profit organization in Canada that helps meet the need for computers in schools, public libraries and not-for-profit learning organizations.

In 2015, we donated more than 2,700 computer components to the program, which extended the useful life of more than 20 tonnes of electronics.

Energy and Greenhouse Gas (GHG) Management

Energy use and the associated greenhouse gas (GHG) emissions are one of our most significant environmental factors. We pursue opportunities to reduce both direct and indirect GHG emissions associated with our operations.

Green Power Purchase

In 2015, we purchased more than 2,600 megawatt hours (MWh) equivalent of Green Power Certificates through our agreement with Bullfrog Power®. This is an important element of our GHG management program.

Environmental Responsibility

Our ATMs and banking centres located in the 2015 Pan Am and Parapan Am Games venues used Bullfrog Power® green electricity.



Responsible Finance

We are committed to being an environmentally responsible lender. We actively review and manage both the risks and opportunities associated with our financing activities.



In 2015, the bank lent \$300 million towards financing of renewable power projects, including solar and on-shore wind.

[Learn more](#)

CIBC Capital Markets is a member of the [Green Bond Principles \(GBP\)](#) initiative, a set of voluntary guidelines designed to promote integrity in the green bond market where capital is raised to fund projects with environmental benefits. The appeal of green bonds lies in the ability to support such projects while maintaining the risk/reward characteristics of traditional fixed income products.

Environmental Credit Risk Management

Our Environmental Credit Risk Management program helps to identify and manage environmental risk, which is an important consideration in our lending decision process.

Our Environmental Credit Risk Management Standards and Procedures help employees involved in lending to identify environmental risks pertaining to credit evaluation and financing. Depending on several factors, the Standards apply different levels of environmental credit risk assessment with the strictest standards applied to high environmental risk sectors. Lending opportunities that may pose environmental risks for the bank 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 manage their own risks and liabilities.

We conduct environmental risk assessments of our business transactions as an integral part of our due diligence process. In 2015, the ERM group reviewed and advised on 827 transactions.

We also apply the [Equator Principles](#) to project finance, project finance advisory, project-related corporate loans and certain bridge loans.

Social Investment

For 148 years, our bank has been committed to making a difference in our communities and creating a workplace where all employees can excel.



Our employees are an integral part of our community story. In fact, our key community programs started at the grassroots level thanks to the passion and volunteer spirit of our team members. Our support for kids in need through **CIBC Miracle Day** since 1984 is one example, as is our long time partnership as title sponsor of the **Canadian Breast Cancer Foundation CIBC Run for the Cure**.

We are committed to fostering a workplace culture that embraces our community, supports diversity and inclusiveness and creates opportunities for our employees to excel.



\$65 million
invested in communities
across Canada.

93% of our team believes CIBC acts as a good corporate citizen within the community.

— 2015 CIBC Employee Survey



Employees giving back – members of our team raised more than \$20 million and volunteered 200,000 hours in 2015 to help strengthen our communities

Social Investment



Helping kids rise above – clients, celebrities and traders worked together to raise \$5.5 million for kids in need



Closer to a future without breast cancer – 15,000 members of Team CIBC ran, walked or volunteered for the Canadian Breast Cancer Foundation CIBC Run for the Cure



Employees as Brand Ambassadors – Members of CIBC's WorkAbility network promoted accessible banking and career opportunities



Ranked among the Best 50 Corporate Citizens in Canada by Corporate Knights



Selected as one of the Top 50 Socially Responsible Corporations in Canada by Maclean's magazine and Sustainalytics

Community Investment



CIBC invests in the social and economic development of our communities across Canada to enrich lives and build better futures.

With a strategic focus on Kids, Cures and Community, CIBC is committed to working together to make a significant and lasting contribution to the well-being of our communities across Canada.


Our approach

Through corporate donations and sponsorships, together with employees and clients, our goal is to make an impact in communities on national, provincial and local levels. In addition to financial contributions, much of our support comes in the way of business expertise, marketing and other in-kind resources that aim to build capacity for community organizations.

Our priorities

- Link our community investment programs to tangible community needs;
- Provide strategic support to key causes, while contributing to broad community needs;
- Enable employees to engage and contribute;
- Maintain or exceed 1% target for community giving as set by Imagine Canada; and
- Measure and communicate the impact of our community giving.

2015 highlights



- Contributed more than \$65 million through corporate and employee giving and fundraising to over 1,850 organizations in 425 communities across Canada;
- Gave more than \$45 million in corporate contributions, including \$20 million in charitable donations. This exceeds the 1% benchmark for corporate giving established by Imagine Canada;
- Raised more than \$20 million through employee-led fundraising initiatives including **CIBC Miracle Day** and United Way;
- Helped raise \$21.5 million through the 2015 **Canadian Breast Cancer Foundation CIBC Run for the Cure**, including \$3 million contributed by the 15,000 Team CIBC members who participated, joining 115,000 Canadians in more than 60 communities; and
- Invested in our athletes and engaged Canadians through Lead Partnership of Toronto 2015 Pan Am and Parapan Am Games and as Premier Partner of the Canadian Paralympic Team.

Community Investment

Helping Kids and Youth

CIBC contributed \$13 million in 2015 to help kids rise above and build a better future through investments in their health and well-being, education and access to community sports.



Class of Pan Am' 2015 CIBC Youthvision Scholarship recipients at York University for Pan Am Games in Toronto

- \$5.5 million raised on the 30th anniversary of **CIBC Miracle Day** by CIBC team members across Canada and in offices in New York, London and Hong Kong. In Canada, funds are distributed throughout the year through the **CIBC Children's Foundation** in support of 550 children's charities that are helping kids rise above and reach their full potential.
- \$2 million to inspire kids to be healthy and active, including support for KidSport, to help more kids play sports, and **CIBC Team Next** to support the skills development and mentorship of the next generation of Canada's aspiring athletes as part of our Lead Partnership of the Toronto 2015 Pan Am and Parapan Am Games.



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

Community Investment

Helping Kids and Youth *(continued)*



1 in 3 kids do not participate in organized sport largely due to cost

CIBC-KidSport Report, July 2014

- More than 600 students in post-secondary classrooms across Canada in 2015 benefitted from scholarships and bursaries funded by CIBC. We have commitments of \$15 million at colleges, universities and other organizations including Canada Company to help children of fallen soldiers, and Inspire to provide scholarships to Indigenous students.
- Awarded 30 grade 10 students with **CIBC Youthvision Scholarships** valued at up to \$38,000 each. This unique and valued program in partnership with Big Brothers Big Sisters Canada and YMCA Canada has changed the lives of more than 500 Canadian youth since 1998 by providing tuition support, summer employment and mentorship early-on to help build self-confidence – a key driver of success.



CIBC Youthvision is recognized by Imagine Canada as an outstanding partnership between corporate and not-for-profit sectors

- Funded more than 50 organizations that provide hope and opportunity to vulnerable and at-risk youth, including Covenant House and Phoenix Youth Programs which support homeless youth with addiction counselling, life skills, and budgeting, so they can re-engage in the community, return to school and/or find sustainable employment.

Community Investment

Supporting Those Affected by Cancer

As a leading cause of death in Canada, cancer is a cause that is important to us because it affects too many of our clients, employees and loved ones.



In the past year, CIBC contributed \$13 million to provide hope and support to those affected by cancer.



Members of Team CIBC at the 10th annual Tour CIBC Charles Bruneau in Montreal, QC

- \$9 million to help fund research and improved care for those with breast cancer. This includes corporate, employee and in-kind support for the **Canadian Breast Cancer Foundation CIBC Run for the Cure** which, in 2015, brought together 115,000 Canadians and raised \$21.5 million. Team CIBC contributed more than \$3 million of this total to create a future without breast cancer. We are also a proud collaborator in the **Stand Up to Cancer – Canadian Breast Cancer Foundation Breast Cancer Dream Team**, supported by CIBC, which funds innovative treatments for some of the most aggressive types of breast cancers.



Watch **CIBC Run for the Cure** – In this Together video

Community Investment

Supporting Those Affected by Cancer *(continued)*

- \$2 million to help children with cancer and their families, including \$400,000 raised by CIBC employees towards the [BC Children's Hospital](#). CIBC brought together cyclists and donors across Quebec in our 10th year as title sponsor of **Tour CIBC Charles Bruneau** which raised \$3.2 million, as well as the **CIBC 401 Bike Challenge** which raised nearly \$290,000.



Watch 2015 **Tour CIBC Charles Bruneau** video

- \$2 million to help build healthier communities, including support for hospitals and health programs focused on innovative treatment, comfort and care for people who are living with cancer and their loved ones. This includes funding to London Health Sciences to cover treatment costs for those who cannot afford it.

Community Investment

Strengthening Communities

In addition to our support for Kids and Cures, CIBC contributed over \$39 million to community initiatives that strengthen Canada's economic, social and cultural vibrancy.



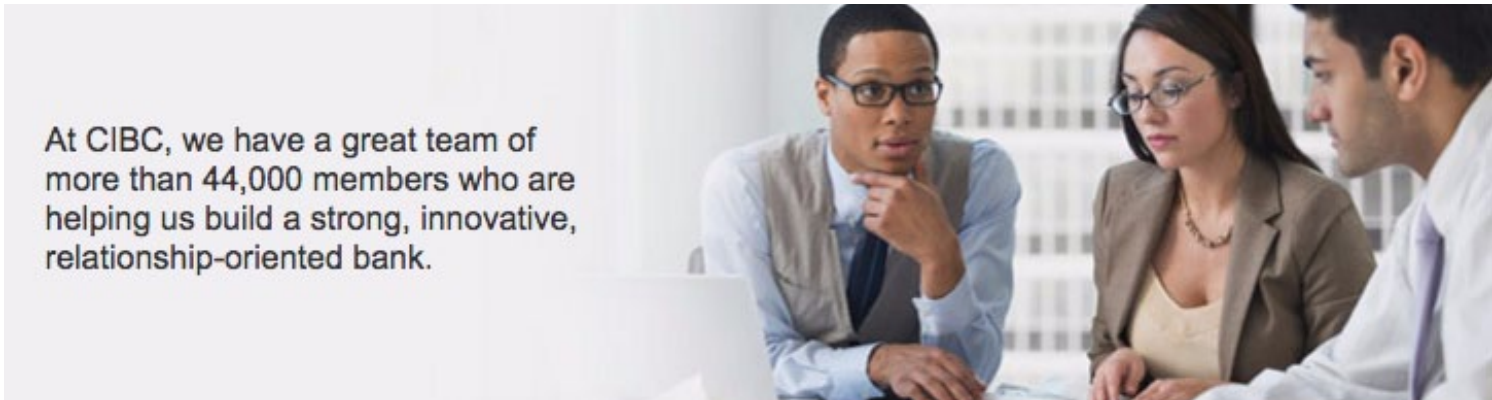
In addition to corporate funding, we invest our time and talent to help our neighbours.



CIBC team members lend a helping hand for United Way

- A record \$13.2 million raised by CIBC, our team members and retirees for United Way. In addition to making donations, 2,700 employees were actively engaged in agency tours, visits and Days of Caring across Canada throughout the year.
- \$470,000 to more than 730 community organizations through CIBC Employee Volunteer Program grants, valued at \$500 each for individual employees and retirees. We also encourage teams of employees to volunteer with local charitable or not-for-profit organizations, contributing \$100 per team member. In 2015 more than 1,250 employees participated in this program.
- \$1 million to support skills development and employment opportunities, including our long standing support of the Canadian Women's Foundation Economic Development Fund, which helps women move out of poverty and build sustainable livelihoods for themselves and their families.
- \$3 million to support diversity and inclusion, including initiatives aimed at helping women, visible minorities, persons with disabilities and the Indigenous community. In 2015, CIBC also supported the LGBT community as the first corporate sponsor of PrideHouseTO Pavillion – a province-wide initiative to set a new standard for LGBT inclusion in major multi-sport games and promote LGBT human rights to participants from all Pan American countries. Also, as premier partner of the Canadian Paralympic Team, we continue to celebrate our Paralympians and support greater awareness of para-athleticism by involving youth at the grassroots level.

Our Employees



At CIBC, we have a great team of more than 44,000 members who are helping us build a strong, innovative, relationship-oriented bank.

Our approach

As one of Canada's largest employers, we are committed to providing a work environment where all employees feel empowered, inspired and connected to work together as one team. Our focus is to support our team with opportunities to grow and learn so they can perform at their best, contribute to their communities, and make our bank a great place to work and do business.

We share accountability with employees in shaping their careers by providing them with opportunities to develop and reach their full potential. We do this by encouraging our team to be accountable and to think, act and take ownership in making the right decisions for both our clients and our bank.


Our priorities

- Engaging employees;
- Investing in learning and development;
- Ensuring a diverse workforce and inclusive practices; and
- Fostering healthy and safe workplaces.

2015 highlights

- Strong annual employee survey results in key indices:
 - Employee Commitment Index – 86,
 - Manager of People Index – 86, and
 - Learning and Development Index – 82;
- 94% participation rate in CIBC's annual employee survey; and
- More than \$60 million invested in corporate-wide learning and development.

In 2015, we hired approximately 6,100 regular full-time and part-time employees nationwide. Our Talent Scout Employee Referral Program encourages employees to promote CIBC as a great place to work, with cash incentives of up to \$1,000 for a referred candidate that is hired. Currently, 25% of our hires come from our Talent Scout Employee Referral Program.



**89% of our employees
would recommend CIBC as a
place to do business**

**87% are proud to be identified
with our bank.**

– 2015 CIBC Employee Survey



One of the 50 Best Workplaces in Canada by Great Place to Work® Institute



One of Canada's Top 100 Employers by Mediacorp



One of the *Financial Post's* Ten Best Companies to Work For

Engaging Employees

Our bank is committed to creating an environment where all team members are respected and recognized for their unique talents and instincts.



We have a number of programs in place that deepen the employee experience and enable team members to actively participate in their success.



One of the 50 Most Engaged Workplaces™ in Canada by Achievers

Listening to Our Team

The CIBC Employee Survey provides employees with the opportunity to share what they are experiencing at work while providing us with the opportunity to listen.

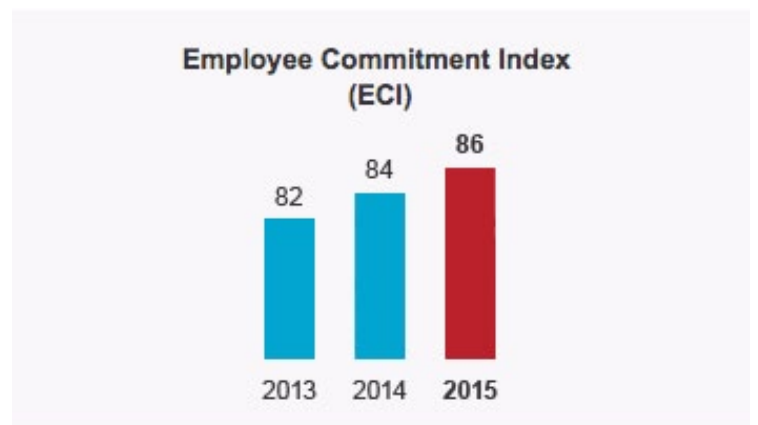


In 2014, we introduced a new metric called the employee Net Promoter Score (eNPS). Modelled after the net promoter score (NPS) we use to measure the experience of clients, eNPS reflects the proportion of employees that are “promoters” of CIBC, less the proportion considered as “detractors.” This represents a progressive evolution in monitoring the experience of our employees at work. Given the score’s measures, there is potential for more movement relative to other scores [or indicators]. The eNPS for CIBC improved by six points from a score of 36 in 2014 to a score of 42 in 2015.

CIBC’s three key indices are the Employee Commitment Index (ECI), the Manager of People Index (MPI) and the Learning and Development Index (LDI). The maximum score for these indices is 100.

The ECI is a measure of the strength of the relationship between our bank and our employees. It is comprised of items such as “I am proud to be identified with this organization” and “I would recommend CIBC as a place to do business.”

CIBC Employee Survey Results⁽¹⁾
Overall results remain strong.



Engaging Employees

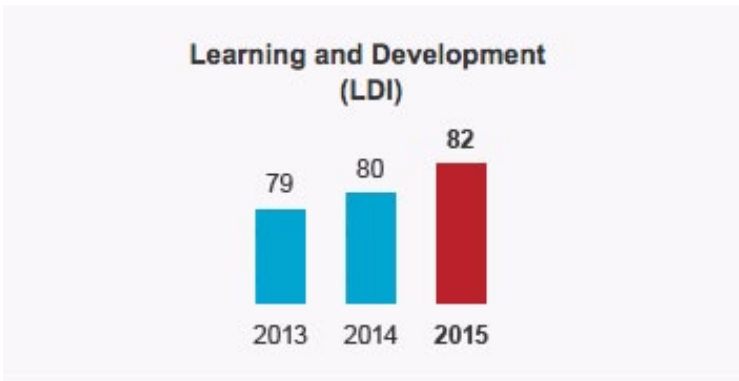
Listening to Our Team *(continued)*

The MPI is a measure of the effectiveness of managers, from the perspective of their direct reports. Included in this index are items that relate to core aspects of a manager's role.

CIBC Employee Survey Results⁽¹⁾
Overall results remain strong.



The LDI is a measure of the experience of employees in learning and development in the context of their current role.



⁽¹⁾ Maximum score is 100.

While individual responses remain confidential, managers receive team results that are then compared to the aggregate. This allows employees and managers to develop action plans together to improve the employee experience.

To support teams in developing action plans, we launched an Employee Survey Action Planning community on our enterprise social network where team members can share ideas, success stories and best practices about enhancing the workplace experience.

Supported in whole or in part by feedback provided in the Annual Employee Survey, CIBC has been making a number of enhancements to the employee experience. Over the last few years, some examples include a workplace ergonomics program as well as enhancements to HR Help and myCareer pages on our employee intranet to make it easier to find growth opportunities within CIBC.

Engaging Employees

Recognizing Employees

A critical part of engaging and retaining talented team members is communicating with them and recognizing their contribution.



We believe it is important to recognize and reward members of our team for exceptional performance in serving our clients and supporting our strategic business activities.

In addition to our formal Performance Management and Measurement process, we look for other meaningful ways to recognize individual and team performance throughout the year.



Achievers

The CIBC Achievers Program supports our vision to be the leader in client relationships by recognizing individuals and teams who deliver exceptional performance while demonstrating our values.

Over 42,000 eAchievers

An informal online program that allows colleagues to send instant electronic messages acknowledging that another team member's efforts are noticed and appreciated.

Over 5,800 Quarterly Individual and Team Achievers Awards

Each fiscal quarter we acknowledge the exceptional performance of individuals and teams. Recipients must support our vision to be the leader in client relationships and demonstrate CIBC's values of trust, teamwork and accountability. Each award includes \$250 and a personalized certificate.

300 Annual Achievers

Each year employees who make exceptional contributions to their business and are role models for excellence, commitment and living our values of trust, teamwork and accountability are invited to an annual conference along with senior executives from all areas of CIBC.

Awards of Distinction

A group of Annual Achievers is selected to receive this distinguished honour, the highest level of recognition in the Achievers Program. Award winners are recognized for outstanding contributions in finding ways to do more for clients, colleagues and our bank. Each recipient is presented with a specially commissioned bronze sculpture.

Anniversaries

The CIBC Anniversaries Program recognizes employees who have reached significant service milestones.

Engaging Employees

Performance Management

Effective management of employee performance and development is key to achieving team member, business unit and organizational goals.



Managers and their teams work together to establish performance expectations that support the business priorities for the year and set development plans that align with the employee's career objectives. They meet regularly to review progress, with formal performance assessments and at mid-year and year-end to discuss progress made against development goals. Known as our Performance Management and Measurement (PMM) process, these conversations reinforce how employees can demonstrate our values in their daily interactions, which contribute to our bank's vision and help to achieve overall success.

We're committed to the ongoing development and professional growth of our team members. The focus on employee development in the PMM process allows managers to work with employees to acquire new skills, knowledge or capabilities that improve their job performance and help them reach their career potential.

Pay-for-performance is the foundation of CIBC's compensation philosophy with a focus on enhancing shareholder value over the long-term. Annual variable compensation awards for employees are based on our bank's overall performance, line of business results and the employee's results against their individual performance goals as identified in their PMM, as well as compliance to policies, guidelines, frameworks and controls, including those related to risk.



**92% of our employees report having a written
PMM scorecard.**

– 2015 CIBC Employee Survey

Engaging Employees

Employee Retention

We recognize the importance of retaining our talent at all levels within our organization.



We regularly monitor workforce turnover across a number of segments, including high performers, to ensure we are doing what we can to retain top talent within the organization.

Employee turnover	2013	2014	2015
Canada			
Total turnover ⁽¹⁾	12.9	12.9	13.6
Voluntary turnover of high-performing employees ⁽²⁾	4.3	4.7	4.2
Global			
Total turnover ⁽¹⁾	13.1	12.8	13.5
Voluntary turnover of high-performing employees ⁽²⁾	4.3	4.8	4.2

⁽¹⁾ Turnover as a percentage of regular workforce, excluding temporary employees, employees on unpaid leaves and retirees.

⁽²⁾ Those who have received the highest performance rating (exceeded expectations or exceptional)

Engaging Employees

Employment in Canada

CIBC is one of Canada's largest employers.



In 2015, CIBC and its listed affiliates had approximately 41,600 regular full-time and part-time employees in Canada out of our global workforce of more than 44,000. The CIBC group of companies paid over \$3 billion in base salaries and benefits to our Canadian workforce in 2015.

Full-Time and Part-Time Employees⁽¹⁾ (October 31, 2015)

CIBC and its listed affiliates

Province or Territory	Full-time employees	Part-time employees	Total
British Columbia	3,237	785	4,022
Alberta	2,398	563	2,961
Saskatchewan	854	176	1,030
Manitoba	605	141	746
Ontario	24,784	2,406	27,190
Quebec	3,134	525	3,659
New Brunswick	566	85	651
Nova Scotia	824	143	967
Prince Edward Island	68	31	99
Newfoundland and Labrador	203	53	256
Northwest Territories	51	4	55
Nunavut	12	0	12
Yukon	28	6	34
Grand Total	36,764	4,918	41,682

⁽¹⁾ Regular employees, working and on paid/unpaid leaves, excluding temporary employees and employees of Home Loans Canada and INTRIA.

Learning and Development



We believe that focusing on our employees' learning and development is another key element to our success.

We understand the critical role learning plays in maintaining our competitive advantage and ensuring that we remain focused on our clients' needs, as well as efficiently managing costs and risk.

[Learn more](#)



We invested more than \$60 million globally on corporate-wide learning and development in 2015 to support in-house and online training, and tuition reimbursement for externally-offered training.



Gold award winner for Best Advance in Creating a Learning Strategy from Brandon Hall Group

Learning and Development

CIBC Mandatory Training and Testing

CIBC Mandatory Training and Testing (CMTT) is a series of e-Learning modules designed to meet regulatory, legislative and corporate learning requirements, and is an important part of our bank's Risk Management framework.



Approximately 130 minutes of CMTT learning is completed by each team member each year.



Learning and Development

Experience, Exposure and Education Activities

We provide access to a wide variety of learning and development activities for both current role and beyond.



Members of our team can acquire new skills, knowledge and behaviours through: Experience – learning through doing; Exposure – learning from others; and Education – learning through training.

We believe that the key to successful learning and development is selecting the right mix of Experience, Exposure and Education activities.

All employees have access to a variety of learning programs, such as:

- In-house training;
- Online training;
- Career planning resources;
- Mentoring and job-shadowing opportunities; and
- Global tuition assistance.

Through CIBC's myLearning program, employees are able to access a catalogue of instructor-led activities and workshops that are delivered virtually or in person. Topics include interpersonal communication, team effectiveness, management and leadership skills, project management and business-specific topics.



**In 2015 over 880,000 learning
programs were completed by
our employees.**

This year, we launched an enterprise social network. It includes features such as a Newsfeed and a variety of Community Sites. With Newsfeed, team members across CIBC can post status updates, follow other colleagues, and access the expertise of others. Members of our team learn from each other, share photos, use #hashtags, and @mention colleagues. Using Community Sites, our team members can share knowledge, skills, interests and concerns across our bank.

Learning and Development

Career Development

We offer many opportunities and resources to support ongoing learning and development.



People Manager Essentials

This is the cornerstone of our broader manager curriculum. The program features a suite of eight Management Development programs focusing on building manager capability in three key areas: Orientation to Management, People Management and Business Management. A new resource website for people managers features integrated process and systems training modules to support the employee experience.

Over 7,500 of our managers have completed the program since its launch in 2009, helping them to build skills in managing and developing employees with a focus on performance, communication and business success.

CIBC Leadership Development Curriculum

We are committed to developing organizational leadership and management capability. Our Leadership Development curriculum includes the CIBC Leadership Framework program. This program includes Consultative Leadership and the Leadership Code, which lay the foundational competencies of a good leader and the differentiating competencies that are specific to good leaders at our bank. Our overall curriculum provides a consistent approach to management and leadership and includes New Executive Orientation, Disrupting Bias and Professional Banking programs.

Our Financial Services Leadership Program, in partnership with York University's Schulich School of Business, is a year-long Masters' program in Financial Services Leadership and includes a community outreach event in keeping with our commitment to make a difference in our communities. The program is designed to enhance the financial leadership skills and strategic capabilities of senior, non-executive employees.

Since launching in 2011, there have been five cohorts comprising 113 graduates. The success of this program is marked by internal promotions; 27% of graduates are now in executive roles.

Ongoing development activities are enhanced using a Leadership 360 Assessment. This year, 97 executives completed either a Baseline or Follow-up assessment.



Average of 97% of participants said that attending a Leadership Development course was a good use of their time.

Learning and Development

Our Future

We have designed career-focused programs to provide targeted, cross-functional experiences to prepare selected young professionals for future leadership roles at our bank.



Some of the programs include summer internships that provide opportunities for students to gain additional valuable work experience, apply their academic knowledge, and learn about our bank and the financial services industry.

[Learn more](#)



One of Canada's Top Employers for
Young People by Mediacorp

Supporting Our Employees

We recognize the importance of maintaining a safe and healthy workplace, and helping members of our team to balance the demands of their work and personal lives.



We provide a comprehensive range of benefits and programs that support overall health and wellness, and address personal circumstances.

We offer our employees a variety of work arrangements, such as flexible work schedules, telecommuting, reduced and modified work arrangements, including compressed work weeks. Several departments have also adopted CIBC@work, a program that offers a variety of options for when, where and how we work.

Through our Ergonomics Program, we provide Information and tools for employees in Canada to assess individual workstations and proactively address problems to eliminate discomfort and prevent injuries. The Ergonomics Program provides assistance in the form of equipment or assessments where an employee is unable to resolve an ergonomic issue on their own and, in 2015, over 115 employees benefitted from ergonomic modifications.

In 2015, our Workplace Accommodation Program helped over 1,300 employees with various accommodation supports, such as sign-language interpreter services, assistive software and devices, and access to facilities to support religious observances

Supporting Our Employees

Health and Safety

Workplace health and safety is a shared responsibility and collaborative effort, where everyone has an active role to play to ensure the workplace is safe.



All employees in Canada are represented by Workplace Health and Safety Committees or Representatives who conduct monthly workplace inspections to ensure that every part of our workplace is safe. We also provide mandatory health and safety training as well as violence in the workplace training for managers and employees.

Workplace accidents (number of injuries)⁽¹⁾

Types of workplace injuries	2012	2013	2014
Minor injuries ⁽²⁾	416	337	400
Disabling injuries ⁽³⁾	66	121	213

⁽¹⁾ Latest data available. Federally regulated employees in Canada for calendar years 2012, 2013, 2014. The 2015 data will be reported to the federal government in spring 2016.

⁽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 recovering from an illness or injury. Working Together, our coordinated return-to-work program, provides facilitated meetings between the employee and their manager to develop a return to work plan that respects the employee's abilities and recognizes any limitations caused by their illness or injury.

Resolving Workplace Issues

We are committed to resolving workplace issues and concerns with our employees.



Members of our team are encouraged to communicate directly with their manager when they have a workplace issue or concern. If not resolved to their satisfaction, they may refer to the Workplace Issue Resolution Process (WIRP), which provides a structured approach to help them resolve workplace issues and concerns. Our Employee Ombudsman's Office (EOO) supports the WIRP, identifies and reports on trends based on employee workplace complaints, and recommends solutions and areas for review to improve the team member experience.

Employees may also contact our Human Resources professionals for assistance with workplace issues and concerns. If a team member is not comfortable speaking with their manager or Human Resources representatives, the CIBC Ethics Hotline is a confidential third-party phone service where they may anonymously report a workplace concern.

We expressly prohibit any form of retaliation against a team member who, in good faith and on the basis of reasonable belief, escalates an issue, reports an actual or apparent contravention of any of our policies (including the Code of Conduct), raises questions or concerns about workplace issues, or who provides information or assistance in an investigation.

Supporting Our Employees

Human Rights

We are committed to providing a safe, fair and respectful workplace free from discrimination and harassment.



We comply with applicable human rights and related legislation in all jurisdictions in which we operate, including legislation addressing issues such as pay equity, employment equity, health and safety, discrimination and harassment. We also have a number of policies and programs to protect and promote human rights across our organization, including:

- Code of Conduct;
- Global Hiring Policy;
- Employment Equity Policy (Canada);
- Employee Leaves Policies;
- Employee Time Off Policies;
- Respect in the Workplace Anti-Discrimination and Anti-Harassment Policies;
- Violence in the Workplace Policies;
- Workplace Accommodation Policies and associated Workplace Accommodation Programs;
- Emergency Back-Up Child Care Program; and
- Diversity Programs including Affinity Networks.

Our bank respects the choice of our employees and we do not operate 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, specifically at our Credit Card Contact Centre in Toronto and the banking centres in Greater Sudbury, Ontario.

Diversity and Inclusion



We recognize that diverse teams working in an inclusive environment that values differences are more innovative, make better decisions, reduce risk and create a superior experience for our clients.

Our Commitment to Equity, Diversity & Inclusion in the Workplace

Our Employment Equity representation rates continue to be strong relative to labour market availability and we continue to focus our efforts in areas that require further improvement.

Diversity and Inclusion

Workforce representation rates and goals (as at December 31)⁽¹⁾ (%)

Representation based on employee self-disclosure.

Employee group	Canada	CIBC		
	2014 labour market availability rates ⁽²⁾	2012	2013	2014
Women	52.9	65.0	63.9	62.3
Women in senior management	27.4	22.7	26.1	27.2
Women in middle and other management	38.9	55.2	54.3	53.8
Visible minorities	24.7	23.3	28.2	29.4
Visible minorities in senior management	10.1	10.0	9.5	10.4
Visible minorities in middle and other management	15.0	20.3	22.6	24.2
Persons with disabilities	4.7	3.3	3.0	2.9
Persons with disabilities in senior management	n/a ⁽³⁾	3.1	3.6	3.4
Persons with disabilities in middle or other management	n/a ⁽⁴⁾	2.9	2.3	2.3
Aboriginal peoples	2.3	1.3	1.4	1.3
Aboriginal peoples in senior management	2.9	0.8	0.8	0.7
Aboriginal peoples in middle or other management	2.2	1.5	1.2	1.1

⁽¹⁾ Figures represent Employment Equity data as a percentage of the number of active employees at CIBC as of December 31, in our federally regulated businesses in Canada, which are governed by the Employment Equity Act.

⁽²⁾ Source: Statistics Canada.

⁽³⁾ The most recent census for persons with disabilities, the Workplace Equity Information Management System Workforce Analysis Summary Report, used to determine 2014 labour market availability rates, does not report a rate for senior management.

⁽⁴⁾ The most recent census for persons with disabilities, the Workplace Equity Information Management System Workforce Analysis Summary Report, used to determine 2014 labour market availability rates, does not report a rate for middle and other management.



One of Canada's Best Diversity Employers
by Mediacorp



One of the Best Workplaces in Canada for
Women by Great Place to Work® Institute

Diversity and Inclusion

Our Strategy

Our diversity and inclusion mandate is designed to build a diverse workforce and inclusive workplace that supports our focus to be a strong, innovative, and relationship-oriented bank.



Strategic Areas of Focus and Objectives

Our People: The CIBC team reflects our diverse client base and the communities in which we work and live.

Our Workplace: Our bank's workplace culture is inclusive, celebrates differences, and leverages unique skills, talents, experiences and perspectives to drive innovation and effectively meet the diverse needs of our clients.

Our Clients & Communities: We connect, grow and deepen relationships with our diverse client base and communities.

To support our strategy, one of CIBC's Senior Executive Vice-Presidents serves as the Executive Champion for Diversity and Inclusion.

A team of 36 executives act as sponsors and provide strategic direction, oversight and accountability to our diversity and inclusion strategy.

As well, we have established five new Action Committees – each led by a member of our Executive Operating Committee – that are responsible for the following:

- Gender Diversity & Inclusion;
- Indigenous Peoples;
- Lesbian, Gay, Bi-sexual, and Transgender (LGBT);
- Persons with Disabilities; and
- Visible Minorities and Newcomers to Canada.



87% of employees agree that we have an environment where people are treated fairly in the workplace, regardless of personal and/or work-related differences.

– 2015 CIBC Employee Survey



8 out of 10 employees feel that they are free to be themselves at work.

– 2015 CIBC Employee Survey

Diversity and Inclusion

CIBC Affinity Networks

Our Affinity Networks play a role in strengthening the climate of inclusion at our bank while continuing to support the professional and personal development of our team members.



Our CIBC Affinity Networks include:

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

In addition to promoting diversity and inclusion in the workplace, these networks contribute advice and support to our client segmentation, marketing and sponsorship teams. Network members also actively volunteer in many of our bank's community initiatives and philanthropic activities.

Indigenous Peoples

We continue to value and celebrate the contributions, achievements and rich traditions of Canada's First Peoples.



We have a long-standing commitment to providing opportunities through our employment outreach initiatives, dedicated career and on-boarding support, and investment in Indigenous education and mentoring.

We are a proud partner of Indspire, an organization that invests in the education of Indigenous Peoples. We are one of the founding corporate sponsors of the Indspire Awards, the Soaring: Indigenous Youth Career Conferences, and the Rivers to Success Mentoring program. Since 1999, our bank has supported the Building Bright Futures Bursary and Scholarship Awards with commitments totaling more than \$2 million. The CIBC Achiever Awards are renewable bursaries and scholarships in the arts, humanities and business, providing opportunities for young people to realize their full potential.

[Learn more](#)

Diversity and Inclusion

Persons with Disabilities

Achieving real inclusion means that we remain committed to creating an accessible environment and removing barriers for persons with disabilities.



We work with local, provincial and national recruitment organizations that help people with disabilities find employment, such as the Employment Accessibility Resource Network in Ottawa, Champions Career Centre in Calgary, as well as the Workplace Essentials Skills Partnership, and the Job Opportunity Information Network in Toronto.

Our Workplace Accommodation Program provides reasonable accommodations, such as sign-language interpreter services, assistive software and devices for job applicants and employees in Canada.

As the lead banking partner of the Canadian Paralympic Committee (CPC), we collaborate with the CPC to support the GamePlan program, which helps recruit and transition para-athletes after they retire from their athletic career.

This year, we became the first Canadian bank to partner with Specialisterne by providing career opportunities in our Risk Management and Technology businesses to individuals on the autism spectrum.

[Learn more](#)

Visible Minorities and New Canadians

Internationally trained professionals who are new to Canada bring fresh perspectives and a global mindset that help us meet the needs of our diverse clients.



Our International Professionals Affinity Network provides internationally-educated team members with workplace integration support, networking, and mentoring opportunities.

Members of our team also participate in Toronto Region Immigrant Employment Council's Mentoring Program and have mentored over 650 newcomers to Canada through the program with strong results. To date, 83% of the newcomers mentored by our team members found employment in their field within a year of completing the program.

[Learn more](#)

Our bank extends special offers to meet the unique financial needs of newcomers to Canada.

[Learn more](#)

Diversity and Inclusion

Better Gender Balance

We believe that gender-balanced teams in the workplace create better business outcomes.



Our bank's Gender Diversity and Inclusion strategy integrates inclusion principles within our talent management programs to develop inclusive leaders, improve gender balance at the leadership level and track our results against measurable goals. We are committed to raising the representation rate of women at the executive levels of our bank with a goal to achieve 30-35% by 2018.

CIBC President and CEO, Victor G. Dodig chairs the 30% Club in Canada, a group that champions women on corporate boards, and is a member of the Catalyst Canada Advisory Board to further advance opportunities for women in business.

Our executives have been listed among the Top 100 Most Powerful Women in Canada fourteen times over the past decade.



LGBT Inclusion

Our team is stronger when everyone feels included.



We are proud to be a founding partner and strong supporter of Pride at Work Canada – a non-profit organization committed to improving the climate of inclusiveness for Lesbian, Gay, Bi-sexual and Trans-identified people in Canadian workplaces.

We continue to sponsor conferences and workshops delivered by Out on Bay Street, a primary resource for LGBTQA students looking to build a successful professional career in business, law and technology in Canada.

Our commitment to LGBT inclusion extends beyond the workplace. As the Lead Partner of PrideHouseTO, we became the first corporate sponsor globally of a multi-sport games Pride House during the Toronto 2015 Pan Am and Parapan Am Games.

Members of our team showed their Pride across Canada and proudly participated in seven Pride Parades across the country.

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.



Corporate governance

CIBC's [Statement of Corporate Governance Practices](#) describes the governance framework that guides the Board and management in fulfilling their obligations to CIBC and our shareholders.

This statement and other information on corporate governance at CIBC, including our [Code of Conduct for Employees](#) and [Code of Ethics for Directors](#), support CIBC in being a recognized leader in governance practices, acting in an ethically responsible manner and living up to our core values of Trust, Teamwork and Accountability.



CIBC President and CEO, Victor G. Dodig serves on the Catalyst Canada Advisory Board and chairs the 30% Club Canada, with a pledge to increase the representation of women on boards and in senior leadership roles.



Governance framework

At the foundation of CIBC's governance structure are knowledgeable, independent and effective Directors who are committed to upholding strong governance principles, creating a culture of engagement and transparency and leading in governance best practices.

This framework supports the Board as CIBC continues to evolve its growth strategy in alignment with CIBC's risk appetite. The Board believes it is important to understand the broad range of stakeholder perspectives and welcomes stakeholder feedback as valuable input to the Board for enhancing its governance practices.

[Learn more](#)

Governance Practices

Accountability

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 the governance framework 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 reviews policies and procedures to address 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 Executive Committee is accountable for the progress of our program. At the Board and senior management levels, compensation is 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.

[Learn more](#)

Risk Management



CIBC manages a wide variety of risks across all of its areas of business.

Identifying and understanding risks and their impacts allows CIBC to frame its risk appetite and risk management practices. Defining acceptable levels of risk and establishing sound principles, policies and practices for managing risks is fundamental to achieving consistent and sustainable long-term performance, while remaining within our risk appetite.

Risk management framework

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

The Risk Appetite Statement (RAS) is the cornerstone for the Bank's approach to managing risk and guides risk-taking activities. The RAS is supported by a comprehensive framework of risk limits, policies, standards, procedures, processes and controls, set out by type of risk, and intended to ensure risks are appropriately identified, measured, monitored and controlled in accordance with the risk appetite. Our RAS is defined by management and is reviewed and approved by the Board of Directors at least annually.

Reputation risk management framework

CIBC's reputation is of fundamental importance not only 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.

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 Supplier 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.

Risk Management

Regulatory compliance management framework

It is CIBC policy to have an effective enterprise-wide regulatory compliance management (RCM) framework to manage and mitigate regulatory compliance risk.

The RCM framework is founded upon CIBC's regulatory compliance philosophy, which is to manage and mitigate regulatory compliance risk through the promotion of a strong compliance culture within the parameters established by CIBC's RAS. A strong compliance culture includes a commitment to maintaining an open and candid relationship with CIBC's regulators and other internal and external governance partners (including CIBC's internal and external auditors). CIBC's regulatory compliance philosophy requires and supports the early self-identification of issues giving rise to regulatory compliance risk, as well as the prompt implementation of appropriate measures to manage and mitigate that risk.

Business continuity and crisis management

The objective of our business continuity program is to ensure an ongoing capability is in place under conditions of interruption or crisis for the continuation of critical business functions, and for restoration of normal operations in a highly effective and efficient manner.

All functions throughout CIBC are required to regularly assess their exposures to business interruption risk, take appropriate 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.

[Learn more](#)

Principles and Policies

We adhere to a number of measures to help us achieve the highest standards of behaviour.

Code of Conduct

The CIBC 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. This includes both regular and temporary employees working either full-time or part-time. The Code also applies to contingent workers (i.e., temporary agency workers, contractors and service provider workers) delivering services to CIBC. As part of CIBC's Mandatory Training and Testing program, employees and contingent workers are required to complete an annual attestation that they have read, understood and will abide by the Code at all times.

Our Board of Directors is bound by a similar Code.

Key areas and obligations covered by the Code include:

- Acting with honesty and integrity, including upholding the law and preventing corruption, bribery and fraud;
- 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.

CIBC employees and contingent workers have an obligation to report all actual or potential violations of the Code or violations of a law or regulation. The Code protects employees and contingent workers from retaliation for reporting a violation made in good faith (including where the report is made to a regulator). We have also established an Ethics Hotline which allows the reporting of suspected irregularities or wrongdoing anonymously or in confidence without fear of retaliation.

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 action.

[Learn more](#)

Principles and Policies

Anti-Bribery and Anti-Corruption

Achieving the highest standard of ethical behaviour means 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, supplier, 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 call the confidential Ethics Hotline.

In addition, CIBC's Gifts and Entertainment Policy 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 and in order to obtain, retain or direct business or to secure an improper advantage (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 requirements of this Policy.

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. 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. 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.

Principles and Policies

Voluntary Codes and Public Commitments

As part of our commitment to our clients, CIBC has adopted a number of voluntary codes of conduct and public commitments.



These guidelines and commitments establish the standards that clients can expect each time they do business with CIBC.

[Learn more](#)

Memberships and Associations

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



Some of these include:

- Aboriginal Chamber of Commerce of Alberta
- Aboriginal Chamber of Commerce of Canada
- BC Aboriginal Business Association
- Canada 2020
- Canada Green Building Council
- Canadian Aboriginal and Minority Supplier Council
- Canadian Coalition for Good Governance
- Catalyst Accord Canada
- CD Howe Institute
- CDP (formerly Carbon Disclosure Project)
- Conference Board of Canada Corporate Community Investment Council
- Couchiching Institute on Public Affairs
- Equal Voice
- Equator Principles
- Global Reporting Initiative
- Global Risk Institute in Financial Services
- Government Relations Institute of Canada
- Green Bond Principles
- Imagine Canada Caring Company Commitment
- Industry Council for Aboriginal Business (British Columbia)
- Institute of Corporate Directors
- Literacy Partners of Manitoba
- National Aboriginal Trust Officers Association
- Norman Regional Development (Manitoba)
- Ontario Global 100
- Prairie Treaty Trust Association
- Public Policy Forum
- The Quebec Employers Council
- Treaty Legacy Foundation of Canada
- United Nations Environment Programme Finance Initiative
- Volunteer Canada
- Women's Business Enterprises Canada
- World Economic Forum