

C0. Introduction

C0.1

(C0.1) Give a general description and introduction to your organization.

CIBC is a leading and well diversified North American financial institution committed to creating enduring value for all our stakeholders. We are guided by our purpose — to help make your ambition a reality, and we are activating our resources to create positive changes and contribute to a more secure, equitable and sustainable future.

Across our bank and our businesses - Personal and Business Banking, Commercial Banking and Wealth Management, and Capital Markets - our 50,000 employees bring our purpose to life every day for our 13 million personal banking, business, public sector and institutional clients in Canada, the U.S. and around the world. Our bank reported earnings in 2022 of \$6.2 billion or \$6.68 per share, or on an adjusted basis \$6.6 billion or \$7.05 per share. These results were in line with last year, mainly as a result of more normal credit provisions, coming off a year of credit provision releases in 2021.

We believe that banks play a unique and vital role in enabling a more secure, equitable and sustainable future. That’s a responsibility we act on every day, right across our team. We do this through our interactions with clients to understand their sustainability ambitions and help make them real, and through our commitment to help create economic opportunities for all, both inside our bank and across the economy. For CIBC, delivering on our ESG strategy by accelerating climate action, creating access to opportunities, and building integrity and trust often requires innovative thinking and challenging the traditional ways of doing things, and our team is up for the challenge. We are doing our part to accelerate climate action by mobilizing capital and developing innovative market-based solutions, investing in operational and client-focused carbon reduction strategies, developing internal energy transition and climate expertise, and accelerating climate action through industry partnerships and collaboration.

Climate change is an unprecedented challenge for our world. CIBC understands the challenge and wants to play a role in the solution and support the transition to a low-carbon economy. As we enable long-term change, we are also establishing near-term targets to measure our progress and drive action. As part of our ambition to achieve net-zero greenhouse gas emissions from our operational and financing activities by 2050, we established interim targets for the reduction in emissions intensity from our oil and gas and power generation portfolios by 2030, and we’re working closely with clients in these sectors to achieve these targets.

To learn more about our commitment to building a sustainable future , we encourage you to visit CIBC’s Sustainability website (<https://www.cibc.com/en/about-cibc/corporate-responsibility.html>) and the '5.0 Accelerating Climate Action' section starting on page 82 of CIBC’s 2022 Sustainability Report (<https://www.cibc.com/content/dam/cibc-public-assets/about-cibc/corporate-responsibility/documents/cibc-sustainability-report-2022-en.pdf>)

Other sources: CIBC 2022 Annual Report: <https://www.cibc.com/en/about-cibc/investor-relations/annual-reports-and-proxy-circulars.html>

Other sources: CIBC 2022 Climate Report : <https://www.cibc.com/en/about-cibc/corporate-responsibility/environment.html>

C0.2

(C0.2) State the start and end date of the year for which you are reporting data and indicate whether you will be providing emissions data for past reporting years.

Reporting year

Start date

November 1 2021

End date

October 31 2022

Indicate if you are providing emissions data for past reporting years

No

Select the number of past reporting years you will be providing Scope 1 emissions data for

<Not Applicable>

Select the number of past reporting years you will be providing Scope 2 emissions data for

<Not Applicable>

Select the number of past reporting years you will be providing Scope 3 emissions data for

<Not Applicable>

C0.3

(C0.3) Select the countries/areas in which you operate.

Canada
United States of America

C0.4

(C0.4) Select the currency used for all financial information disclosed throughout your response.

CAD

C0.5

(C0.5) Select the option that describes the reporting boundary for which climate-related impacts on your business are being reported. Note that this option should align with your chosen approach for consolidating your GHG inventory.

Operational control

C-FS0.7

(C-FS0.7) Which activities does your organization undertake, and which industry sectors does your organization lend to, invest in, and/or insure?

	Does your organization undertake this activity?	Insurance types underwritten	Industry sectors your organization lends to, invests in, and/or insures
Banking (Bank)	Yes	<Not Applicable>	Exposed to all broad market sectors
Investing (Asset manager)	Yes	<Not Applicable>	Exposed to all broad market sectors
Investing (Asset owner)	No	<Not Applicable>	<Not Applicable>
Insurance underwriting (Insurance company)	No	<Not Applicable>	<Not Applicable>

C0.8

(C0.8) Does your organization have an ISIN code or another unique identifier (e.g., Ticker, CUSIP, etc.)?

Indicate whether you are able to provide a unique identifier for your organization	Provide your unique identifier
Yes, a Ticker symbol	CM

C1. Governance

C1.1

(C1.1) Is there board-level oversight of climate-related issues within your organization?

Yes

C1.1a

(C1.1a) Identify the position(s) (do not include any names) of the individual(s) on the board with responsibility for climate-related issues.

Position of individual or committee	Responsibilities for climate-related issues
Board-level committee	Please refer to section 'Board Oversight' on page 9 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

C1.1b

(C1.1b) Provide further details on the board’s oversight of climate-related issues.

Frequency with which climate-related issues are a scheduled agenda item	Governance mechanisms into which climate-related issues are integrated	Scope of board-level oversight	Please explain
Scheduled – all meetings	Overseeing and guiding employee incentives Reviewing and guiding strategy Overseeing and guiding the development of a transition plan Overseeing and guiding scenario analysis Overseeing the setting of corporate targets Monitoring progress towards corporate targets	The impact of our own operations on the climate The impact of our banking activities on the climate	Please refer to section 'Board Oversight' on page 9 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

C1.1d

(C1.1d) Does your organization have at least one board member with competence on climate-related issues?

	Board member(s) have competence on climate-related issues	Criteria used to assess competence of board member(s) on climate-related issues	Primary reason for no board-level competence on climate-related issues	Explain why your organization does not have at least one board member with competence on climate-related issues and any plans to address board-level competence in the future
Row 1	Yes	Please refer to section 'Director Development' on page 9 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)	<Not Applicable>	<Not Applicable>

C1.2

(C1.2) Provide the highest management-level position(s) or committee(s) with responsibility for climate-related issues.

Position or committee

Chief Executive Officer (CEO)

Climate-related responsibilities of this position

Managing climate-related risks and opportunities

Coverage of responsibilities

Risks and opportunities related to our own operations

Reporting line

CEO reporting line

Frequency of reporting to the board on climate-related issues via this reporting line

More frequently than quarterly

Please explain

Please refer to section 'Management's Approach' on page 10 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

Position or committee

Chief Risks Officer (CRO)

Climate-related responsibilities of this position

Managing climate-related risks and opportunities

Coverage of responsibilities

Risks and opportunities related to our own operations

Reporting line

CEO reporting line

Frequency of reporting to the board on climate-related issues via this reporting line

More frequently than quarterly

Please explain

Please refer to section 'Management's Approach' on page 10 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

Position or committee

Other C-Suite Officer, please specify (Executive Vice President (EVP) and Chief Legal Officer)

Climate-related responsibilities of this position

Managing climate-related risks and opportunities

Coverage of responsibilities

Risks and opportunities related to our own operations

Reporting line

CEO reporting line

Frequency of reporting to the board on climate-related issues via this reporting line

More frequently than quarterly

Please explain

Please refer to section 'Management's Approach' on page 10 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

C1.3

(C1.3) Do you provide incentives for the management of climate-related issues, including the attainment of targets?

	Provide incentives for the management of climate-related issues	Comment
Row 1	Yes	

C1.3a

(C1.3a) Provide further details on the incentives provided for the management of climate-related issues (do not include the names of individuals).

Entitled to incentive

All employees

Type of incentive

Monetary reward

Incentive(s)

Bonus - % of salary

Performance indicator(s)

Progress towards a climate-related target

Incentive plan(s) this incentive is linked to

Short-Term Incentive Plan

Further details of incentive(s)

Please refer to sections '1.3 2022 ESG Scorecard' on pages 4-6 and 'ESG Index and the Link to Compensation' on page 14 of CIBC's 2022 Sustainability Report (<https://www.cibc.com/content/dam/cibc-public-assets/about-cibc/corporate-responsibility/documents/cibc-sustainability-report-2022-en.pdf>).

Please also refer to section 'Compensation Linked to Climate-Related Targets' on page 10 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf).

Explain how this incentive contributes to the implementation of your organization's climate commitments and/or climate transition plan

Please refer to sections '1.3 2022 ESG Scorecard' on pages 4-6 and 'ESG Index and the Link to Compensation' on page 14 of CIBC's 2022 Sustainability Report (<https://www.cibc.com/content/dam/cibc-public-assets/about-cibc/corporate-responsibility/documents/cibc-sustainability-report-2022-en.pdf>).

Please also refer to section 'Compensation Linked to Climate-Related Targets' on page 10 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf).

C-FS1.4

(C-FS1.4) Does your organization offer its employees an employment-based retirement scheme that incorporates ESG criteria, including climate change?

	Employment-based retirement scheme that incorporates ESG criteria, including climate change	Describe how funds within the retirement scheme are selected and how your organization ensures that ESG criteria are incorporated	Provide reasons for not incorporating ESG criteria into your organization's employment-based retirement scheme and your plans for the future
Row 1	Yes, as the default investment option for all plans offered	Please refer to section '6.5 Responsible Investment and Corporate Governance' on page 8 of CIBC Retirement Savings Plan Statement of Investment Principles – September 2020 (https://www.cibc.com/content/dam/about_cibc/investor_relations/pdfs/quarterly_results/2020/cibc-sip-2020.pdf)	<Not Applicable>

C2. Risks and opportunities

C2.1

(C2.1) Does your organization have a process for identifying, assessing, and responding to climate-related risks and opportunities?

Yes

C2.1a

(C2.1a) How does your organization define short-, medium- and long-term time horizons?

	From (years)	To (years)	Comment
Short-term	1	3	
Medium-term	3	5	
Long-term	5	10	

C2.1b

(C2.1b) How does your organization define substantive financial or strategic impact on your business?

At CIBC, we define a 'substantive impact' as an event that has the potential to result in a materially adverse effect on our business, our operations or result in catastrophic loss to the communities and a broad spectrum of clients we serve.

C2.2

(C2.2) Describe your process(es) for identifying, assessing and responding to climate-related risks and opportunities.

Value chain stage(s) covered

Direct operations

Risk management process

Integrated into multi-disciplinary company-wide risk management process

Frequency of assessment

More than once a year

Time horizon(s) covered

Short-term

Medium-term

Long-term

Description of process

Please refer to section 'Identifying, Assessing, and Managing our Climate-related Risks' on page 20 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

C2.2a

(C2.2a) Which risk types are considered in your organization's climate-related risk assessments?

	Relevance & inclusion	Please explain
Current regulation	Relevant, always included	Please refer to section 'Identifying, Assessing, and Managing our Climate-related Risks' on page 20 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Emerging regulation	Relevant, always included	Please refer to section 'Identifying, Assessing, and Managing our Climate-related Risks' on page 20 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Technology	Relevant, always included	Please refer to section 'Identifying, Assessing, and Managing our Climate-related Risks' on page 20 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Legal	Relevant, always included	Please refer to section 'Identifying, Assessing, and Managing our Climate-related Risks' on page 20 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Market	Relevant, always included	Please refer to section 'Identifying, Assessing, and Managing our Climate-related Risks' on page 20 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Reputation	Relevant, always included	Please refer to section 'Identifying, Assessing, and Managing our Climate-related Risks' on page 20 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Acute physical	Relevant, always included	Please refer to section 'Identifying, Assessing, and Managing our Climate-related Risks' on page 20 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Chronic physical	Relevant, sometimes included	Please refer to section 'Identifying, Assessing, and Managing our Climate-related Risks' on page 20 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

C-FS2.2b

(C-FS2.2b) Do you assess your portfolio's exposure to climate-related risks and opportunities?

	We assess the portfolio's exposure	Explain why your portfolio's exposure is not assessed and your plans to address this in the future
Banking (Bank)	Yes	<Not Applicable>
Investing (Asset manager)	Yes	<Not Applicable>
Investing (Asset owner)	<Not Applicable>	<Not Applicable>
Insurance underwriting (Insurance company)	<Not Applicable>	<Not Applicable>

C-FS2.2c

(C-FS2.2c) Describe how you assess your portfolio's exposure to climate-related risks and opportunities.

	Type of risk management process	Proportion of portfolio covered by risk management process	Type of assessment	Time horizon(s) covered	Tools and methods used	Provide the rationale for implementing this process to assess your portfolio's exposure to climate-related risks and opportunities
Banking (Bank)	Integrated into multi-disciplinary company-wide risk management process	100	Qualitative and quantitative	Short-term Medium-term Long-term Not defined	Scenario analysis Internal tools/methods	Please refer to section 'Risk Management' on pages 19-28 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Investing (Asset manager)	Integrated into multi-disciplinary company-wide risk management process		Qualitative and quantitative	Short-term Medium-term Long-term	Stress tests	Please refer to CIBC's Asset Management 2022 ESG & Stewardship Report (https://www.cibcassetmanagement.com/email/assets/documents/pdfs/cibc-am-esg-report-en.pdf)
Investing (Asset owner)	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insurance underwriting (Insurance company)	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>

C-FS2.2d

(C-FS2.2d) Does your organization consider climate-related information about your clients/investees as part of your due diligence and/or risk assessment process?

	We consider climate-related information	Explain why you do not consider climate-related information and your plans to address this in the future
Banking (Bank)	Yes	<Not Applicable>
Investing (Asset manager)	Yes	<Not Applicable>
Investing (Asset owner)	<Not Applicable>	<Not Applicable>
Insurance underwriting (Insurance company)	<Not Applicable>	<Not Applicable>

C-FS2.2e

(C-FS2.2e) Indicate the climate-related information your organization considers about clients/investees as part of your due diligence and/or risk assessment process, and how this influences decision-making.

Portfolio

Banking (Bank)

Type of climate-related information considered

Emissions data
Emissions reduction targets
Climate transition plans

Process through which information is obtained

Directly from the client/investee
From an intermediary or business partner
Data provider
Public data sources

Industry sector(s) covered by due diligence and/or risk assessment process

Energy
Utilities
Other, please specify (Our Carbon Risk Scoring Methodology considers corporate and commercial clients across all sectors)

State how this climate-related information influences your decision-making

Please refer to section 'Risk Management' on pages 19-28 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

Portfolio

Investing (Asset manager)

Type of climate-related information considered

Emissions data
Energy usage data
Climate transition plans

Process through which information is obtained

Data provider
Public data sources

Industry sector(s) covered by due diligence and/or risk assessment process

Energy
Other, please specify (All investees are considered as part of our ESG analysis)

State how this climate-related information influences your decision-making

Please refer to CIBC's Asset Management 2022 ESG and Stewardship Report (<https://www.cibcassetmanagement.com/email/assets/documents/pdfs/cibc-am-esg-report-en.pdf>)

C2.3

(C2.3) Have you identified any inherent climate-related risks with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.3a

(C2.3a) Provide details of risks identified with the potential to have a substantive financial or strategic impact on your business.

C2.4

(C2.4) Have you identified any climate-related opportunities with the potential to have a substantive financial or strategic impact on your business?

Yes

C2.4a

(C2.4a) Provide details of opportunities identified with the potential to have a substantive financial or strategic impact on your business.

C3. Business Strategy

C3.1

(C3.1) Does your organization’s strategy include a climate transition plan that aligns with a 1.5°C world?

Row 1

Climate transition plan

Yes, we have a climate transition plan which aligns with a 1.5°C world

Publicly available climate transition plan

Yes

Mechanism by which feedback is collected from shareholders on your climate transition plan

We have a different feedback mechanism in place

Description of feedback mechanism

Please refer to section 'Strategy' on pages 12-18 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

Frequency of feedback collection

Annually

Attach any relevant documents which detail your climate transition plan (optional)

Explain why your organization does not have a climate transition plan that aligns with a 1.5°C world and any plans to develop one in the future

<Not Applicable>

Explain why climate-related risks and opportunities have not influenced your strategy

<Not Applicable>

C3.2

(C3.2) Does your organization use climate-related scenario analysis to inform its strategy?

	Use of climate-related scenario analysis to inform strategy	Primary reason why your organization does not use climate-related scenario analysis to inform its strategy	Explain why your organization does not use climate-related scenario analysis to inform its strategy and any plans to use it in the future
Row 1	Yes, qualitative and quantitative	<Not Applicable>	<Not Applicable>

C3.2a

(C3.2a) Provide details of your organization’s use of climate-related scenario analysis.

Climate-related scenario		Scenario analysis coverage	Temperature alignment of scenario	Parameters, assumptions, analytical choices
Transition scenarios	Customized publicly available transition scenario	Portfolio	1.5°C	Please refer to section 'Scenario Analysis in our Corporate and Commercial Lending' on page 27 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Transition scenarios	Customized publicly available transition scenario	Portfolio	1.6°C – 2°C	Please refer to section 'Scenario Analysis in our Corporate and Commercial Lending' on page 27 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Physical climate scenarios	Customized publicly available physical scenario	Portfolio	1.6°C – 2°C	Please refer to section 'Scenario Analysis in our Corporate and Commercial Lending' on page 27 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

C3.2b

(C3.2b) Provide details of the focal questions your organization seeks to address by using climate-related scenario analysis, and summarize the results with respect to these questions.

Row 1

Focal questions

Please refer to section 'Risk Management' on pages 19-28 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

Results of the climate-related scenario analysis with respect to the focal questions

Please refer to section 'Risk Management' on pages 19-28 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

C3.3

(C3.3) Describe where and how climate-related risks and opportunities have influenced your strategy.

	Have climate-related risks and opportunities influenced your strategy in this area?	Description of influence
Products and services	Yes	Please refer to section 'Strategy' on pages 12-18 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Supply chain and/or value chain	Evaluation in progress	
Investment in R&D	Yes	Please refer to CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Operations	Yes	Please refer to section 'Strategy' on pages 12-18 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

C3.4

(C3.4) Describe where and how climate-related risks and opportunities have influenced your financial planning.

	Financial planning elements that have been influenced	Description of influence
Row 1	Revenues Direct costs Capital expenditures	Please refer to section 'Strategy' on pages 12-18 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

C3.5

(C3.5) In your organization's financial accounting, do you identify spending/revenue that is aligned with your organization's climate transition?

	Identification of spending/revenue that is aligned with your organization's climate transition	Indicate the level at which you identify the alignment of your spending/revenue with a sustainable finance taxonomy
Row 1	No, and we do not plan to in the next two years	<Not Applicable>

C-FS3.6

(C-FS3.6) Does the policy framework for your portfolio activities include climate-related requirements for clients/investees, and/or exclusion policies?

	Policy framework for portfolio activities that include climate-related requirements for clients/investees, and/or exclusion policies	Explain why the policy framework for your portfolio activities do not include climate-related requirements for clients/investees, and/or exclusion policies
Row 1	Yes, we have exclusion policies for industries and/or activities exposed or contributing to climate-related risks	<Not Applicable>

C-FS3.6b

(C-FS3.6b) Provide details of your exclusion policies related to industries and/or activities exposed or contributing to climate-related risks.

Portfolio

Banking (Bank)

Type of exclusion policy

Mountaintop removal mining
Arctic oil and gas

Year of exclusion implementation

2020

Timeframe for complete phase-out

Already phased out

Application

New business/investment for new projects

Country/Area/Region the exclusion policy applies to

Canada
United States of America

Description

Please refer to the 'Our Stance on Coal' section of CIBC's Sustainability 'Policies and Standards' webpage: <https://www.cibc.com/en/about-cibc/corporate-responsibility/environment/governance-reporting/governance.html>

Portfolio

Banking (Bank)

Type of exclusion policy

Thermal coal
Coal mining
Power from coal

Year of exclusion implementation

2022

Timeframe for complete phase-out

Other, please explain (As per our policy, specific to new clients)

Application

New business/investment for new projects

Country/Area/Region the exclusion policy applies to

Canada
United States of America

Description

Please refer to the 'Our Stance on Coal' section of CIBC's Sustainability 'Policies and Standards' webpage: <https://www.cibc.com/en/about-cibc/corporate-responsibility/environment/governance-reporting/governance.html>

C-FS3.6c

(C-FS3.6c) Why does the policy framework for your portfolio activities not include climate-related requirements for clients/investees, and/or exclusion policies?

C-FS3.7

(C-FS3.7) Does your organization include climate-related requirements in your selection process and engagement with external asset managers?

	Climate-related requirements included in selection process and engagement with external asset managers	Primary reason for not including climate-related requirements in selection process and engagement with external asset managers	Explain why climate-related requirements are not included in selection process and engagement with external asset managers and your plans for the future
Row 1	Yes	<Not Applicable>	<Not Applicable>

C-FS3.7a

(C-FS3.7a) Provide details of the climate-related requirements included in your selection process and engagement with external asset managers.

Coverage

All assets managed externally

Mechanisms used to include climate-related requirements in external asset manager selection

- Include climate-related requirements in investment mandates
- Include climate-related requirements in requests for proposals
- Preference for investment managers with an offering of funds resilient to climate change
- Publish requirements of external investment managers in relation to climate issues
- Review investment manager's climate performance (e.g., active ownership, proxy voting records, under-weighting in high impact activities)
- Review investment manager's climate-related policies
- Use of external data on investment managers regarding climate risk management

Describe how you monitor and engage with asset managers to ensure investment activities are consistent with your climate strategy

Please refer to the 'Responsible Investment' section of CIBC's Asset Management website: <https://www.cibc.com/en/asset-management/investment-solutions/responsible-investment.html>

C-FS3.8

(C-FS3.8) Does your organization include covenants in financing agreements to reflect and enforce your climate-related policies?

	Climate-related covenants in financing agreements	Primary reason for not including climate-related covenants in financing agreements	Explain why your organization does not include climate-related covenants in financing agreements and your plans for the future
Row 1	Yes	<Not Applicable>	<Not Applicable>

C-FS3.8a

(C-FS3.8a) Provide details of the covenants included in your organization's financing agreements to reflect and enforce your climate-related policies.

Types of covenants used	Asset class/product types	Coverage of covenants	Please explain
Purpose or use of proceeds clause refers to sustainable project	Corporate loans Retail loans Corporate real estate Asset finance Project finance Debt and equity underwriting	Please select	Please refer to CIBC's Sustainability Issuance Impact Report 2022 (https://www.cibc.com/content/dam/cibc-public-assets/about-cibc/investor-relations/pdfs/debt-information/green-bond/2022-sustainability-issuance-impact-report-en.pdf)

C4. Targets and performance

C4.1

(C4.1) Did you have an emissions target that was active in the reporting year?

- Absolute target
- Intensity target
- Portfolio target

C4.1a

(C4.1a) Provide details of your absolute emissions target(s) and progress made against those targets.

Target reference number

Abs 1

Is this a science-based target?

Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

Target ambition

Other, please specify (Please see our 2022 Climate Report where we stated our ambition to net-zero by 2050.
Link:https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

Year target was set

2018

Target coverage

Company-wide

Scope(s)

Scope 1
Scope 2

Scope 2 accounting method

Location-based

Scope 3 category(ies)

<Not Applicable>

Base year

2018

Base year Scope 1 emissions covered by target (metric tons CO2e)

23474

Base year Scope 2 emissions covered by target (metric tons CO2e)

40348

Base year Scope 3, Category 1: Purchased goods and services emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 2: Capital goods emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 4: Upstream transportation and distribution emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 5: Waste generated in operations emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 6: Business travel emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 7: Employee commuting emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 8: Upstream leased assets emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 9: Downstream transportation and distribution emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 10: Processing of sold products emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 11: Use of sold products emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 12: End-of-life treatment of sold products emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 13: Downstream leased assets emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 14: Franchises emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 15: Investments emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Other (upstream) emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Other (downstream) emissions covered by target (metric tons CO2e)

<Not Applicable>

Base year total Scope 3 emissions covered by target (metric tons CO2e)

<Not Applicable>

Total base year emissions covered by target in all selected Scopes (metric tons CO2e)

63822

Base year Scope 1 emissions covered by target as % of total base year emissions in Scope 1

100

Base year Scope 2 emissions covered by target as % of total base year emissions in Scope 2

100

Base year Scope 3, Category 1: Purchased goods and services emissions covered by target as % of total base year emissions in Scope 3, Category 1: Purchased goods and services (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 2: Capital goods emissions covered by target as % of total base year emissions in Scope 3, Category 2: Capital goods (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) emissions covered by target as % of total base year emissions in Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 4: Upstream transportation and distribution covered by target as % of total base year emissions in Scope 3, Category 4: Upstream transportation and distribution (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 5: Waste generated in operations emissions covered by target as % of total base year emissions in Scope 3, Category 5: Waste generated in operations (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 6: Business travel emissions covered by target as % of total base year emissions in Scope 3, Category 6: Business travel (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 7: Employee commuting covered by target as % of total base year emissions in Scope 3, Category 7: Employee commuting (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 8: Upstream leased assets emissions covered by target as % of total base year emissions in Scope 3, Category 8: Upstream leased assets (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 9: Downstream transportation and distribution emissions covered by target as % of total base year emissions in Scope 3, Category 9: Downstream transportation and distribution (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 10: Processing of sold products emissions covered by target as % of total base year emissions in Scope 3, Category 10: Processing of sold products (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 11: Use of sold products emissions covered by target as % of total base year emissions in Scope 3, Category 11: Use of sold products (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 12: End-of-life treatment of sold products emissions covered by target as % of total base year emissions in Scope 3, Category 12: End-of-life treatment of sold products (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 13: Downstream leased assets emissions covered by target as % of total base year emissions in Scope 3, Category 13: Downstream leased assets (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 14: Franchises emissions covered by target as % of total base year emissions in Scope 3, Category 14: Franchises (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Category 15: Investments emissions covered by target as % of total base year emissions in Scope 3, Category 15: Investments (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Other (upstream) emissions covered by target as % of total base year emissions in Scope 3, Other (upstream) (metric tons CO2e)

<Not Applicable>

Base year Scope 3, Other (downstream) emissions covered by target as % of total base year emissions in Scope 3, Other (downstream) (metric tons CO2e)

<Not Applicable>

Base year total Scope 3 emissions covered by target as % of total base year emissions in Scope 3 (in all Scope 3 categories)

<Not Applicable>

Base year emissions covered by target in all selected Scopes as % of total base year emissions in all selected Scopes

100

Target year

2028

Targeted reduction from base year (%)

30

Total emissions in target year covered by target in all selected Scopes (metric tons CO2e) [auto-calculated]

44675.4

Scope 1 emissions in reporting year covered by target (metric tons CO2e)

22157

Scope 2 emissions in reporting year covered by target (metric tons CO2e)

27608

Scope 3, Category 1: Purchased goods and services emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 2: Capital goods emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 4: Upstream transportation and distribution emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 5: Waste generated in operations emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 6: Business travel emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 7: Employee commuting emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 8: Upstream leased assets emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 9: Downstream transportation and distribution emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 10: Processing of sold products emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 11: Use of sold products emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 12: End-of-life treatment of sold products emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 13: Downstream leased assets emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 14: Franchises emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Category 15: Investments emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Other (upstream) emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Scope 3, Other (downstream) emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Total Scope 3 emissions in reporting year covered by target (metric tons CO2e)

<Not Applicable>

Total emissions in reporting year covered by target in all selected scopes (metric tons CO2e)

49765

Does this target cover any land-related emissions?

No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

% of target achieved relative to base year [auto-calculated]

73.4177347414162

Target status in reporting year

Underway

Please explain target coverage and identify any exclusions

Please refer to endnote no. 48 in section 'Endnotes' on page 42 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

Plan for achieving target, and progress made to the end of the reporting year

Please refer to sections 'Strategy' on pages 12-18 and 'Metrics and Targets' on pages 29-36 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

List the emissions reduction initiatives which contributed most to achieving this target

<Not Applicable>

C4.1b

(C4.1b) Provide details of your emissions intensity target(s) and progress made against those target(s).

Target reference number

Int 1

Is this a science-based target?

Yes, we consider this a science-based target, but we have not committed to seek validation of this target by the Science Based Targets initiative within the next two years

Target ambition

1.5°C aligned

Year target was set

2020

Target coverage

Other, please specify (Please refer to section 'Metrics and Targets' on pages 29-36 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf))

Scope(s)

Scope 3

Scope 2 accounting method

<Not Applicable>

Scope 3 category(ies)

Other (downstream)

Intensity metric

Other, please specify (For metrics used for both Oil & Gas and Power, please refer to page 30 of section 'Metrics and Targets' in CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf))

Base year

2020

Intensity figure in base year for Scope 1 (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 2 (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 1: Purchased goods and services (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 2: Capital goods (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 4: Upstream transportation and distribution (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 5: Waste generated in operations (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 6: Business travel (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 7: Employee commuting (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 8: Upstream leased assets (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 9: Downstream transportation and distribution (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 10: Processing of sold products (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 11: Use of sold products (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 12: End-of-life treatment of sold products (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 13: Downstream leased assets (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 14: Franchises (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Category 15: Investments (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Other (upstream) (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in base year for Scope 3, Other (downstream) (metric tons CO2e per unit of activity)

Intensity figure in base year for total Scope 3 (metric tons CO2e per unit of activity)

Intensity figure in base year for all selected Scopes (metric tons CO2e per unit of activity)

% of total base year emissions in Scope 1 covered by this Scope 1 intensity figure

<Not Applicable>

% of total base year emissions in Scope 2 covered by this Scope 2 intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 1: Purchased goods and services covered by this Scope 3, Category 1: Purchased goods and services intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 2: Capital goods covered by this Scope 3, Category 2: Capital goods intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) covered by this Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 4: Upstream transportation and distribution covered by this Scope 3, Category 4: Upstream transportation and distribution intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 5: Waste generated in operations covered by this Scope 3, Category 5: Waste generated in operations intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 6: Business travel covered by this Scope 3, Category 6: Business travel intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 7: Employee commuting covered by this Scope 3, Category 7: Employee commuting intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 8: Upstream leased assets covered by this Scope 3, Category 8: Upstream leased assets intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 9: Downstream transportation and distribution covered by this Scope 3, Category 9: Downstream transportation and distribution intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 10: Processing of sold products covered by this Scope 3, Category 10: Processing of sold products intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 11: Use of sold products covered by this Scope 3, Category 11: Use of sold products intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 12: End-of-life treatment of sold products covered by this Scope 3, Category 12: End-of-life treatment of sold products intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 13: Downstream leased assets covered by this Scope 3, Category 13: Downstream leased assets intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 14: Franchises covered by this Scope 3, Category 14: Franchises intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Category 15: Investments covered by this Scope 3, Category 15: Investments intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Other (upstream) covered by this Scope 3, Other (upstream) intensity figure

<Not Applicable>

% of total base year emissions in Scope 3, Other (downstream) covered by this Scope 3, Other (downstream) intensity figure

100

% of total base year emissions in Scope 3 (in all Scope 3 categories) covered by this total Scope 3 intensity figure

100

% of total base year emissions in all selected Scopes covered by this intensity figure

100

Target year

2030

Targeted reduction from base year (%)

Intensity figure in target year for all selected Scopes (metric tons CO2e per unit of activity) [auto-calculated]

<Calculated field>

% change anticipated in absolute Scope 1+2 emissions

% change anticipated in absolute Scope 3 emissions

Intensity figure in reporting year for Scope 1 (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 2 (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 1: Purchased goods and services (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 2: Capital goods (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 3: Fuel-and-energy-related activities (not included in Scopes 1 or 2) (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 4: Upstream transportation and distribution (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 5: Waste generated in operations (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 6: Business travel (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 7: Employee commuting (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 8: Upstream leased assets (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 9: Downstream transportation and distribution (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 10: Processing of sold products (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 11: Use of sold products (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 12: End-of-life treatment of sold products (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 13: Downstream leased assets (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 14: Franchises (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Category 15: Investments (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Other (upstream) (metric tons CO2e per unit of activity)

<Not Applicable>

Intensity figure in reporting year for Scope 3, Other (downstream) (metric tons CO2e per unit of activity)

Intensity figure in reporting year for total Scope 3 (metric tons CO2e per unit of activity)

Intensity figure in reporting year for all selected Scopes (metric tons CO2e per unit of activity)

Does this target cover any land-related emissions?

No, it does not cover any land-related emissions (e.g. non-FLAG SBT)

% of target achieved relative to base year [auto-calculated]

<Not Applicable>

Target status in reporting year

Underway

Please explain target coverage and identify any exclusions

For details that are not included here due to data reporting restrictions (e.g., different metric units for different activity sectors) under this section, please refer to section 'Metrics and Targets' on pages 29-36 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

Plan for achieving target, and progress made to the end of the reporting year

Please refer to section 'Strategy' on pages 12-18 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

List the emissions reduction initiatives which contributed most to achieving this target

<Not Applicable>

C-FS4.1d

(C-FS4.1d) Provide details of the climate-related targets for your portfolio.

C4.2

(C4.2) Did you have any other climate-related targets that were active in the reporting year?

Target(s) to increase low-carbon energy consumption or production

Net-zero target(s)

Other climate-related target(s)

C4.2a

(C4.2a) Provide details of your target(s) to increase low-carbon energy consumption or production.

Target reference number

Low 1

Year target was set

2019

Target coverage

Company-wide

Target type: energy carrier

Electricity

Target type: activity

Consumption

Target type: energy source

Renewable energy source(s) only

Base year

2019

Consumption or production of selected energy carrier in base year (MWh)

243411

% share of low-carbon or renewable energy in base year

0

Target year

2024

% share of low-carbon or renewable energy in target year

100

% share of low-carbon or renewable energy in reporting year

% of target achieved relative to base year [auto-calculated]

<Calculated field>

Target status in reporting year

Please select

Is this target part of an emissions target?

This is part of CIBC's broader target to be carbon neutral with respect to our Scope 1 and Scope 2 emissions and source 100% of our electricity from renewable sources by 2024, and supports our 30% reduction target of Scope 1 and 2 emissions by 2028.

Please refer to section 'Operational Emissions' on page 88 of CIBC's 2022 Sustainability Report (<https://www.cibc.com/content/dam/cibc-public-assets/about-cibc/corporate-responsibility/documents/cibc-sustainability-report-2022-en.pdf>).

Is this target part of an overarching initiative?

Other, please specify (CIBC's target to source 100% of our electricity from renewable sources. By sourcing our electricity from emissions free sources, we will reduce our overall Scope 2 emissions, which will lower our market-based GHG emissions.)

Please explain target coverage and identify any exclusions

Plan for achieving target, and progress made to the end of the reporting year

<Not Applicable>

List the actions which contributed most to achieving this target

<Not Applicable>

C4.2b

(C4.2b) Provide details of any other climate-related targets, including methane reduction targets.

C4.2c

(C4.2c) Provide details of your net-zero target(s).

Target reference number

NZ1

Target coverage

Company-wide

Absolute/intensity emission target(s) linked to this net-zero target

Abs1

Target year for achieving net zero

2050

Is this a science-based target?

No, but we are reporting another target that is science-based

Please explain target coverage and identify any exclusions

Please refer to CIBC's Net-Zero Approach Version 2.0 (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-net-zero-approach-en.pdf)

Do you intend to neutralize any unabated emissions with permanent carbon removals at the target year?

Unsure

Planned milestones and/or near-term investments for neutralization at target year

<Not Applicable>

Planned actions to mitigate emissions beyond your value chain (optional)

Not known at this time.

C4.3

(C4.3) Did you have emissions reduction initiatives that were active within the reporting year? Note that this can include those in the planning and/or implementation phases.

Yes

C4.3a

(C4.3a) Identify the total number of initiatives at each stage of development, and for those in the implementation stages, the estimated CO2e savings.

	Number of initiatives	Total estimated annual CO2e savings in metric tonnes CO2e (only for rows marked *)
Under investigation		
To be implemented*		
Implementation commenced*		
Implemented*		
Not to be implemented		

C4.3b

(C4.3b) Provide details on the initiatives implemented in the reporting year in the table below.

C4.3c

(C4.3c) What methods do you use to drive investment in emissions reduction activities?

Method	Comment
--------	---------

C-FS4.5

(C-FS4.5) Do any of your existing products and services enable clients to mitigate and/or adapt to the effects of climate change?

Yes

C-FS4.5a

(C-FS4.5a) Provide details of your existing products and services that enable clients to mitigate and/or adapt to climate change, including any taxonomy used to classify the products(s).

Product type/Asset class/Line of business

Banking	Corporate loans
---------	-----------------

Taxonomy or methodology used to classify product

LMA Sustainability Link Loans Principles

Description of product

Sustainability-linked loans. For more information please refer to CIBC's Sustainable Finance website: <https://cibccm.com/en/expertise/sustainable-finance/>.

Please note that a value of zero is reported below in "Portfolio value" and "% of total portfolio value" as this is confidential information, and zero was added as a disclosure placeholder.

Product enables clients to mitigate and/or adapt to climate change

Mitigation

Portfolio value (unit currency – as specified in C0.4)

0

% of total portfolio value

0

Type of activity financed/insured or provided

Other, please specify (As per the Sustainability Linked Loan Principles)

Product type/Asset class/Line of business

Investing	Other, please specify (ETF)
-----------	-----------------------------

Taxonomy or methodology used to classify product

Internally classified

Description of product

CIBC Clean Energy Index ETF. For more information please refer to CIBC's Investments website: <https://www.cibc.com/en/personal-banking/investments/etfs/clean-energy-index-etf.html>.

Please note that a value of zero is reported below in "Portfolio value" and "% of total portfolio value" as this is confidential information, and zero was added as a disclosure placeholder.

Product enables clients to mitigate and/or adapt to climate change

Mitigation

Portfolio value (unit currency – as specified in C0.4)

0

% of total portfolio value

0

Type of activity financed/insured or provided

Renewable energy

Emerging climate technology, please specify (Some examples include, electric vehicles, fuel cell/hydrogen, energy management and storage)

C5. Emissions methodology

C5.1

(C5.1) Is this your first year of reporting emissions data to CDP?

No

C5.1a

(C5.1a) Has your organization undergone any structural changes in the reporting year, or are any previous structural changes being accounted for in this disclosure of emissions data?

Row 1

Has there been a structural change?

No

Name of organization(s) acquired, divested from, or merged with

<Not Applicable>

Details of structural change(s), including completion dates

<Not Applicable>

C5.1b

(C5.1b) Has your emissions accounting methodology, boundary, and/or reporting year definition changed in the reporting year?

	Change(s) in methodology, boundary, and/or reporting year definition?	Details of methodology, boundary, and/or reporting year definition change(s)
Row 1	No	<Not Applicable>

C5.2

(C5.2) Provide your base year and base year emissions.

Scope 1

Base year start

November 1 2017

Base year end

October 31 2018

Base year emissions (metric tons CO2e)

23474

Comment

Scope 1 emissions include direct emissions from the combustion of natural gas and fuel oil from both Canadian and U.S.-based operations as well as emissions from downstream leased assets in those regions. GHG emissions from propane are also included from Canadian-based operations only.

Scope 2 (location-based)

Base year start

November 1 2017

Base year end

October 31 2018

Base year emissions (metric tons CO2e)

40348

Comment

Scope 2 emissions consist of indirect GHG emissions from the purchase of electricity, district steam and district chilled water from both Canadian and U.S.-based operations as well as emissions from downstream leased assets in those regions.

Scope 2 (market-based)

Base year start

November 1 2017

Base year end

October 31 2018

Base year emissions (metric tons CO2e)

40348

Comment

Scope 2 emissions consist of indirect GHG emissions from the purchase of electricity, district steam and district chilled water from both Canadian and U.S.-based operations as well as emissions from downstream leased assets in those regions, excluding the consumption of renewable energy via the purchases of Renewable Energy Credits. CIBC began purchasing RECs in 2020 to offset operational emissions in higher-emitting regions of Canada and the US. As such, no REC purchases or other renewable energy consumption was associated with CIBC's operations prior to 2020.

Scope 3 category 1: Purchased goods and services

Base year start

November 1 2017

Base year end

October 31 2018

Base year emissions (metric tons CO2e)

10342

Comment

Scope 3 emissions estimate related to our internal (office-based) paper consumption for our Canadian and U.S.-based operations (99% of our global operations as defined as occupied floor space of real estate). Scope 3 emissions were estimated using the Environmental Paper Network, Paper Calculator v4.0 web-based tool. This tool allows users to calculate and compare the estimated environmental impacts of different paper choices using science-based methodology grounded in life cycle assessment (LCA) (<https://c.environmentalpaper.org/>). 100% of CIBC's paper consumption data for our Canadian and U.S.-based operations was obtained from our suppliers.

Scope 3 category 2: Capital goods**Base year start****Base year end****Base year emissions (metric tons CO2e)****Comment**

CIBC is a service-based company. Our capital assets include our owned real estate (office buildings and banking centres). Our emissions related to these capital assets are included in our Scope 1 and Scope 2 emissions.

Scope 3 category 3: Fuel-and-energy-related activities (not included in Scope 1 or 2)**Base year start****Base year end****Base year emissions (metric tons CO2e)****Comment**

CIBC is a service-based company. All of our fuel and energy-related activities pertain to the operation of our real estate (office buildings and banking centres). Emissions related to our fuel and energy use are included in our Scope 1 and 2 emissions.

Scope 3 category 4: Upstream transportation and distribution**Base year start****Base year end****Base year emissions (metric tons CO2e)****Comment**

CIBC has minimal upstream transportation and distribution in our operations; therefore, we believe that emissions in this category would be immaterial.

Scope 3 category 5: Waste generated in operations**Base year start****Base year end****Base year emissions (metric tons CO2e)****Comment**

As a service-based company, the Scope 3 emissions from the disposal of waste generated from specific locations can vary greatly depending on the varying landfill gas collection systems in place at the receiving landfills. Although CIBC does not report on the Scope 3 emissions from our waste generated, we are committed to reducing our waste through waste diversion programs in our office buildings and banking centres. This includes programs to recycle aluminum cans, glass, plastics, organics, cardboard, toner cartridges and batteries where available in our office buildings and banking centres. Other waste reduction initiatives include recycling of 100% of CIBC's paper materials, zero electronic waste to landfill, furniture reuse programs, and construction waste diversion programs. Overall, CIBC does not have any significant sources of waste; therefore, we believe that Scope 3 emissions in this category would be immaterial.

Scope 3 category 6: Business travel**Base year start**

November 1 2017

Base year end

October 31 2018

Base year emissions (metric tons CO2e)

12582

Comment

Scope 3 emissions related to business travel include estimated emissions from employee travel by air, rail, and automobile, and is not inclusive of employee commuting.

Scope 3 category 7: Employee commuting**Base year start****Base year end****Base year emissions (metric tons CO2e)****Comment**

Emissions related out our employee commuting are relevant, however, we have not yet begun to calculate these emissions.

Scope 3 category 8: Upstream leased assets**Base year start****Base year end****Base year emissions (metric tons CO2e)****Comment**

Emissions from our upstream leased assets are included in our Scope 1 and 2 emissions in accordance with the Greenhouse Gas Protocol operational control approach.

Scope 3 category 9: Downstream transportation and distribution

Base year start

Base year end

Base year emissions (metric tons CO2e)

Comment

CIBC is a service-based company that does not distribute products and services by a transport related distribution system; therefore, we believe that Scope 3 emissions in this category would be immaterial.

Scope 3 category 10: Processing of sold products

Base year start

Base year end

Base year emissions (metric tons CO2e)

Comment

CIBC is a service-based company that does not sell products that require downstream processing; therefore, we believe that Scope 3 emissions in this category would be immaterial.

Scope 3 category 11: Use of sold products

Base year start

Base year end

Base year emissions (metric tons CO2e)

Comment

CIBC is a service-based company providing financial services to our clients; thus, there are negligible emissions associated with clients using our products. Therefore, we believe that Scope 3 emissions in this category would be immaterial.

Scope 3 category 12: End of life treatment of sold products

Base year start

Base year end

Base year emissions (metric tons CO2e)

Comment

CIBC is a service-based company providing financial services to our clients; thus, there are negligible emissions associated with the end of life treatment of our sold products. Therefore, we believe that Scope 3 emissions in this category would be immaterial.

Scope 3 category 13: Downstream leased assets

Base year start

November 1 2017

Base year end

October 31 2018

Base year emissions (metric tons CO2e)

9277

Comment

For CIBC's downstream leased assets, Scope 3 emissions consist of on-site combustion of natural gas and fuel oil as well as emissions stemming from the purchase of electricity, district steam, and district chilled water for both Canadian and U.S.-based operations.

Scope 3 category 14: Franchises

Base year start

Base year end

Base year emissions (metric tons CO2e)

Comment

CIBC does not have any franchises.

Scope 3: Other (upstream)

Base year start

Base year end

Base year emissions (metric tons CO2e)

Comment

CIBC does not have Scope 3 emissions from any other relevant upstream source.

Scope 3: Other (downstream)

Base year start

Base year end

Base year emissions (metric tons CO2e)

Comment

CIBC does not have Scope 3 emissions from any other relevant upstream source.

C5.3

(C5.3) Select the name of the standard, protocol, or methodology you have used to collect activity data and calculate emissions.

The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition)

C6. Emissions data

C6.1

(C6.1) What were your organization's gross global Scope 1 emissions in metric tons CO2e?

Reporting year

Gross global Scope 1 emissions (metric tons CO2e)

22157

Start date

<Not Applicable>

End date

<Not Applicable>

Comment

C6.2

(C6.2) Describe your organization's approach to reporting Scope 2 emissions.

Row 1

Scope 2, location-based

We are reporting a Scope 2, location-based figure

Scope 2, market-based

We are reporting a Scope 2, market-based figure

Comment

Scope 2 emissions consist of indirect GHG emissions from the purchase of electricity, district steam and district chilled water from both Canadian and US-based operations as well as emissions from downstream leased assets in those regions. Market-based Scope 2 emissions are determined by excluding the consumption of renewable energy via the purchases of Renewable Energy Credits (RECs). CIBC began purchasing RECs in 2020 to offset operational emissions in higher-emitting regions of Canada and the US. As such, no REC purchases or other renewable energy consumption was associated with CIBC's operations prior to 2020.

C6.3

(C6.3) What were your organization's gross global Scope 2 emissions in metric tons CO2e?

Reporting year

Scope 2, location-based

27608

Scope 2, market-based (if applicable)

5139

Start date

<Not Applicable>

End date

<Not Applicable>

Comment

C6.4

(C6.4) Are there any sources (e.g. facilities, specific GHGs, activities, geographies, etc.) of Scope 1, Scope 2 or Scope 3 emissions that are within your selected reporting boundary which are not included in your disclosure?

Yes

C6.4a

(C6.4a) Provide details of the sources of Scope 1, Scope 2, or Scope 3 emissions that are within your selected reporting boundary which are not included in your disclosure.

Source of excluded emissions

We are excluding emissions from our operations in the United Kingdom (UK) and Asia-Pacific (APAC) region. We are also excluding emissions from our operations in First Caribbean Imperial Bank (FCIB).

Scope(s) or Scope 3 category(ies)

Scope 1
Scope 2 (location-based)
Scope 3: Purchased goods and services
Scope 3: Business travel
Scope 3: Downstream leased assets

Relevance of Scope 1 emissions from this source

Emissions are not relevant

Relevance of location-based Scope 2 emissions from this source

Emissions are not relevant

Relevance of market-based Scope 2 emissions from this source

<Not Applicable>

Relevance of Scope 3 emissions from this source

Emissions are not relevant

Date of completion of acquisition or merger

<Not Applicable>

Estimated percentage of total Scope 1+2 emissions this excluded source represents

Estimated percentage of total Scope 3 emissions this excluded source represents

Explain why this source is excluded

CIBC's operational presence within the United Kingdom (UK) and Asia-Pacific (APAC) region totals <1% of our total operational footprint (defined as occupied floor space of real estate).

Explain how you estimated the percentage of emissions this excluded source represents

Source of excluded emissions

We are excluding emissions from fugitive refrigerants.

Scope(s) or Scope 3 category(ies)

Scope 1

Relevance of Scope 1 emissions from this source

Emissions are not relevant

Relevance of location-based Scope 2 emissions from this source

<Not Applicable>

Relevance of market-based Scope 2 emissions from this source

<Not Applicable>

Relevance of Scope 3 emissions from this source

<Not Applicable>

Date of completion of acquisition or merger

<Not Applicable>

Estimated percentage of total Scope 1+2 emissions this excluded source represents

Estimated percentage of total Scope 3 emissions this excluded source represents

<Not Applicable>

Explain why this source is excluded

Fugitive emissions from our operations account for <1% of our total Scope 1 emissions.

Explain how you estimated the percentage of emissions this excluded source represents

C6.5

(C6.5) Account for your organization's gross global Scope 3 emissions, disclosing and explaining any exclusions.

Purchased goods and services

Evaluation status

Relevant, calculated

Emissions in reporting year (metric tons CO2e)

4990

Emissions calculation methodology

Waste-type-specific method

Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Please explain

Scope 3 emissions estimate related to our internal (office-based) paper consumption for our Canadian and U.S.-based operations (99% of our global operations as defined as occupied floor space of real estate). Scope 3 emissions were estimated using the Environmental Paper Network, Paper Calculator v4.0 web-based tool. This tool allows users to calculate and compare the estimated environmental impacts of different paper choices using science-based methodology grounded in life cycle assessment (LCA) (<https://c.environmentalpaper.org/>). 100% of CIBC's paper consumption data for our Canadian and U.S.-based operations was obtained from our suppliers.

Capital goods

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

CIBC is a service-based company. Our capital assets include our owned real estate (office buildings and banking centres). Our emissions related to these capital assets are included in our Scope 1 and Scope 2 emissions.

Fuel-and-energy-related activities (not included in Scope 1 or 2)

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

CIBC is a service-based company. All of our fuel and energy-related activities pertain to the operation of our real estate (office buildings and banking centres). Emissions related to our fuel and energy use are included in our Scope 1 and 2 emissions.

Upstream transportation and distribution

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

CIBC has minimal upstream transportation and distribution in our operations; therefore, we believe that emissions in this category would be immaterial.

Waste generated in operations

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

As a service-based company, the Scope 3 emissions from the disposal of waste generated from specific locations can vary greatly depending on the varying landfill gas collection systems in place at the receiving landfills. Although CIBC does not report on the Scope 3 emissions from our waste generated, we are committed to reducing our waste through waste diversion programs in our office buildings and banking centres. This includes programs to recycle aluminum cans, glass, plastics, organics, cardboard, toner cartridges and batteries where available in our office buildings and banking centres. Other waste reduction initiatives include recycling of 100% of CIBC's paper materials, zero electronic waste to landfill, furniture reuse programs, and construction waste diversion programs. Overall, CIBC does not have any significant sources of waste; therefore, we believe that Scope 3 emissions in this category would be immaterial.

Business travel

Evaluation status

Relevant, calculated

Emissions in reporting year (metric tons CO2e)

4580

Emissions calculation methodology

Distance-based method

Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Please explain

Scope 3 emissions from business travel includes air travel, train travel, car rental, and personal vehicle use for business purposes. CO2e emissions from air travel, rail travel, car rental, and personal vehicle were calculated using the emission factors provided in the US Environmental Protection Agency (EPA) Climate Leaders 'Greenhouse Gas Inventory Protocol Module Guidance' document "Optional Emissions from Commuting, Business Travel and Product Transport", May 2008, EPA 430-R-08-006. These Scope 3 emissions were independently verified by CIBC's auditors (Morrison Hershfield) in accordance with the reporting methodologies of the GHG Protocol and the International Standards Organization. Scope 3 emissions from business travel includes all relevant operations within Canada, the U.K., and the U.S.

Employee commuting

Evaluation status

Relevant, not yet calculated

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Emissions related out our employee commuting are relevant, however, we have not yet begun to calculate these emissions.

Upstream leased assets

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

Emissions from our upstream leased assets are included in our Scope 1 and 2 emissions in accordance with the Greenhouse Gas Protocol operational control approach.

Downstream transportation and distribution

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

CIBC is a service-based company that does not distribute products and services by a transport related distribution system; therefore, we believe that Scope 3 emissions in this category would be immaterial.

Processing of sold products

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

CIBC is a service-based company that does not sell products that require downstream processing; therefore, we believe that Scope 3 emissions in this category would be immaterial.

Use of sold products

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

CIBC is a service-based company providing financial services to our clients and does not sell products. Therefore, we believe that Scope 3 emissions in this category would be immaterial.

End of life treatment of sold products

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

CIBC is a service-based company providing financial services to our clients and does not sell products. Therefore, we believe that Scope 3 emissions in this category would be immaterial.

Downstream leased assets

Evaluation status

Relevant, calculated

Emissions in reporting year (metric tons CO2e)

8196

Emissions calculation methodology

Average data method

Asset-specific method

Percentage of emissions calculated using data obtained from suppliers or value chain partners

100

Please explain

For CIBC's downstream leased assets, Scope 3 emissions consist of on-site combustion of natural gas and fuel oil as well as emissions stemming from the purchase of electricity, district steam, and district chilled water for both Canadian and U.S.-based operations. Energy consumption for leased facilities/floor area within the in-scope temporal range was determined as per the "GHG Protocols' Technical Guidance for Calculating Scope 3 Emissions - Category 8: Upstream Leased Assets". (The calculation methodology for downstream and upstream leased assets do not differ. For calculation of Category 13 Downstream Leased Assets, we are referred to Category 8: Upstream Leased Assets.) Depending on the data available, energy consumption for leased facilities was determined using the different methods as outlined in the Technical Guidance document: Asset-specific method (Calculation formula 8.2) and Average-data method (Calculation formula 8.4). CIBC attempted to obtain data that would satisfy Calculation formula 8.2. If such data did not exist, the energy consumption was determined using the Average-data method.

Franchises

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

CIBC does not have any franchises.

Other (upstream)

Evaluation status

Not evaluated

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

CIBC does not have Scope 3 emissions from any other relevant upstream source.

Other (downstream)

Evaluation status

Not relevant, explanation provided

Emissions in reporting year (metric tons CO2e)

<Not Applicable>

Emissions calculation methodology

<Not Applicable>

Percentage of emissions calculated using data obtained from suppliers or value chain partners

<Not Applicable>

Please explain

CIBC does not have Scope 3 emissions from any other relevant downstream source.

C6.10

(C6.10) Describe your gross global combined Scope 1 and 2 emissions for the reporting year in metric tons CO2e per unit currency total revenue and provide any additional intensity metrics that are appropriate to your business operations.

Intensity figure

41.3

Metric numerator (Gross global combined Scope 1 and 2 emissions, metric tons CO2e)

49765

Metric denominator

square meter

Metric denominator: Unit total

1204332

Scope 2 figure used

Location-based

% change from previous year

5.28

Direction of change

Decreased

Reason(s) for change

Other emissions reduction activities

Please explain

While Scope 1 emissions increased over 2021, owed at least in part to greater building occupancy as the pandemic waned, Scope 2 improvements in energy efficiency of leased and owned spaces along with regional electricity improvements even amidst an increase in occupied square footage let to an overall reduction in our physical emissions intensity.

C7. Emissions breakdowns

C7.7

(C7.7) Is your organization able to break down your emissions data for any of the subsidiaries included in your CDP response?

No

C7.9

(C7.9) How do your gross global emissions (Scope 1 and 2 combined) for the reporting year compare to those of the previous reporting year?

Decreased

C7.9a

(C7.9a) Identify the reasons for any change in your gross global emissions (Scope 1 and 2 combined), and for each of them specify how your emissions compare to the previous year.

	Change in emissions (metric tons CO2e)	Direction of change in emissions	Emissions value (percentage)	Please explain calculation
Change in renewable energy consumption	22469	Decreased	45	For Scope 1 and 2 year-over-year emissions reductions and related measures, in support of our goal to achieve carbon neutrality in our Scope 1 and 2 emissions by 2024, please refer to page 30 of section 'Metrics and Targets' in CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Other emissions reduction activities	1506	Decreased	3	For Scope 1 and 2 year-over-year emissions reductions and related measures, in support of our goal to achieve carbon neutrality in our Scope 1 and 2 emissions by 2024, please refer to page 30 of section 'Metrics and Targets' in CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Divestment		<Not Applicable>		
Acquisitions		<Not Applicable>		
Mergers		<Not Applicable>		
Change in output		<Not Applicable>		
Change in methodology		<Not Applicable>		
Change in boundary		<Not Applicable>		
Change in physical operating conditions		<Not Applicable>		
Unidentified		<Not Applicable>		
Other		<Not Applicable>		

C7.9b

(C7.9b) Are your emissions performance calculations in C7.9 and C7.9a based on a location-based Scope 2 emissions figure or a market-based Scope 2 emissions figure?

Location-based

C8. Energy

C8.1

(C8.1) What percentage of your total operational spend in the reporting year was on energy?

More than 0% but less than or equal to 5%

C8.2

(C8.2) Select which energy-related activities your organization has undertaken.

	Indicate whether your organization undertook this energy-related activity in the reporting year
Consumption of fuel (excluding feedstocks)	Yes
Consumption of purchased or acquired electricity	Yes
Consumption of purchased or acquired heat	No
Consumption of purchased or acquired steam	Yes
Consumption of purchased or acquired cooling	Yes
Generation of electricity, heat, steam, or cooling	No

C8.2a

(C8.2a) Report your organization's energy consumption totals (excluding feedstocks) in MWh.

	Heating value	MWh from renewable sources	MWh from non-renewable sources	Total (renewable and non-renewable) MWh
Consumption of fuel (excluding feedstock)	HHV (higher heating value)	0	121611	121611
Consumption of purchased or acquired electricity	<Not Applicable>	67736	124962	192698
Consumption of purchased or acquired heat	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Consumption of purchased or acquired steam	<Not Applicable>	0	9476	9476
Consumption of purchased or acquired cooling	<Not Applicable>	0	27436	27436
Consumption of self-generated non-fuel renewable energy	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Total energy consumption	<Not Applicable>	67736	283485	351221

C8.2g

(C8.2g) Provide a breakdown by country/area of your non-fuel energy consumption in the reporting year.

Country/area

Canada

Consumption of purchased electricity (MWh)

179896

Consumption of self-generated electricity (MWh)

0

Is this electricity consumption excluded from your RE100 commitment?

<Not Applicable>

Consumption of purchased heat, steam, and cooling (MWh)

35134

Consumption of self-generated heat, steam, and cooling (MWh)

0

Total non-fuel energy consumption (MWh) [Auto-calculated]

215030

Country/area

United States of America

Consumption of purchased electricity (MWh)

12801

Consumption of self-generated electricity (MWh)

0

Is this electricity consumption excluded from your RE100 commitment?

<Not Applicable>

Consumption of purchased heat, steam, and cooling (MWh)

1777

Consumption of self-generated heat, steam, and cooling (MWh)

0

Total non-fuel energy consumption (MWh) [Auto-calculated]

14578

C9. Additional metrics

C9.1

(C9.1) Provide any additional climate-related metrics relevant to your business.

Description

Other, please specify (Operational targets)

Metric value

Metric numerator

Metric denominator (intensity metric only)

% change from previous year

Direction of change

<Not Applicable>

Please explain

For all additional targets related to our operations, please refer to section 'Our operational targets and KPIs' on CIBC's Environmental Sustainability website: <https://www.cibc.com/en/about-cibc/corporate-responsibility/environment/operations/targets.html>

C10. Verification

C10.1

(C10.1) Indicate the verification/assurance status that applies to your reported emissions.

	Verification/assurance status
Scope 1	Third-party verification or assurance process in place
Scope 2 (location-based or market-based)	Third-party verification or assurance process in place
Scope 3	Third-party verification or assurance process in place

C10.1a

(C10.1a) Provide further details of the verification/assurance undertaken for your Scope 1 emissions, and attach the relevant statements.

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

CIBC FY2022 GHG Verification Statement.pdf

Page/ section reference

Page 1

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

C10.1b

(C10.1b) Provide further details of the verification/assurance undertaken for your Scope 2 emissions and attach the relevant statements.

Scope 2 approach

Scope 2 location-based

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

CIBC FY2022 GHG Verification Statement.pdf

Page/ section reference

Page 1 of the attached statement

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

Scope 2 approach

Scope 2 market-based

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

CIBC FY2022 GHG Verification Statement.pdf

Page/ section reference

Page 1 of the attached statement

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

C10.1c

(C10.1c) Provide further details of the verification/assurance undertaken for your Scope 3 emissions and attach the relevant statements.

Scope 3 category

Scope 3: Purchased goods and services

Scope 3: Business travel

Scope 3: Upstream leased assets

Verification or assurance cycle in place

Annual process

Status in the current reporting year

Complete

Type of verification or assurance

Limited assurance

Attach the statement

CIBC FY2022 GHG Verification Statement.pdf

Page/section reference

Page 1 of the attached statement

Relevant standard

ISO14064-3

Proportion of reported emissions verified (%)

100

C10.2

(C10.2) Do you verify any climate-related information reported in your CDP disclosure other than the emissions figures reported in C6.1, C6.3, and C6.5?
No, but we are actively considering verifying within the next two years

C11. Carbon pricing

C11.2

(C11.2) Has your organization canceled any project-based carbon credits within the reporting year?
No

C11.3

(C11.3) Does your organization use an internal price on carbon?
No, but we anticipate doing so in the next two years

C12. Engagement

C12.1

(C12.1) Do you engage with your value chain on climate-related issues?
Yes, our suppliers
Yes, our customers/clients

C12.1a

(C12.1a) Provide details of your climate-related supplier engagement strategy.

C-FS12.1b

(C-FS12.1b) Give details of your climate-related engagement strategy with your clients.

C-FS12.2

(C-FS12.2) Does your organization exercise voting rights as a shareholder on climate-related issues?

	Exercise voting rights as a shareholder on climate-related issues	Primary reason for not exercising voting rights as a shareholder on climate-related issues	Explain why you do not exercise voting rights on climate-related issues
Row 1	Yes	<Not Applicable>	<Not Applicable>

C-FS12.2a

(C-FS12.2a) Provide details of your shareholder voting record on climate-related issues.

C12.3

(C12.3) Does your organization engage in activities that could either directly or indirectly influence policy, law, or regulation that may impact the climate?

Row 1

External engagement activities that could directly or indirectly influence policy, law, or regulation that may impact the climate

Please select

Does your organization have a public commitment or position statement to conduct your engagement activities in line with the goals of the Paris Agreement?

Attach commitment or position statement(s)

<Not Applicable>

Describe the process(es) your organization has in place to ensure that your external engagement activities are consistent with your climate commitments and/or climate transition plan

Primary reason for not engaging in activities that could directly or indirectly influence policy, law, or regulation that may impact the climate

<Not Applicable>

Explain why your organization does not engage in activities that could directly or indirectly influence policy, law, or regulation that may impact the climate

<Not Applicable>

C12.4

(C12.4) Have you published information about your organization's response to climate change and GHG emissions performance for this reporting year in places other than in your CDP response? If so, please attach the publication(s).

Publication

In voluntary sustainability report

Status

Complete

Attach the document

cibc-sustainability-report-2022-en.pdf

Page/Section reference

Section '4.0 Sustainable Products and Solutions' (pages 74-81) and Section '5.0 Accelerating Climate Action' (pages 82-89)

Content elements

Governance
Emissions figures
Emission targets
Other metrics

Comment

CIBC Sustainability Report 2022

Publication

In mainstream reports, incorporating the TCFD recommendations

Status

Complete

Attach the document

cibc-2022-climate-report-en.pdf

Page/Section reference

Entire Climate Report presents information about CIBC's efforts towards aligning our climate disclosure with the TCFD framework

Content elements

Governance
Strategy
Risks & opportunities
Emissions figures
Emission targets
Other metrics

Comment

CIBC 2022 Climate Report - Update on TCFD and Progress Towards our Net-Zero Ambition

Publication

In voluntary communications

Status

Complete

Attach the document

cibc-sustainability-report-2022-esg-data-tables-v3-en.xlsx

Page/Section reference

'Environment' worksheet of the attached excel file

Content elements

Governance
Emissions figures
Emission targets
Other metrics

Comment

CIBC 2022 ESG Data Tables

Publication

In mainstream reports

Status

Complete

Attach the document

ar-22-en.pdf

Page/Section reference

Section 'Environmental and Social Risk' (page 84)

Content elements

Governance
Strategy
Risks & opportunities

Comment

CIBC 2022 Annual Report

C12.5

(C12.5) Indicate the collaborative frameworks, initiatives and/or commitments related to environmental issues for which you are a signatory/member.

	Environmental collaborative framework, initiative and/or commitment	Describe your organization's role within each framework, initiative and/or commitment
Row 1	CDP Signatory Net Zero Banking Alliance Partnership for Carbon Accounting Financials (PCAF) Task Force on Climate-related Financial Disclosures (TCFD) UNEP FI	Please refer to section 'Industry memberships and signatories' on page 3 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

C14. Portfolio Impact

C-FS14.0

(C-FS14.0) For each portfolio activity, state the value of your financing and insurance of carbon-related assets in the reporting year.

Lending to all carbon-related assets

Are you able to report a value for the carbon-related assets?

Yes

Value of the carbon-related assets in your portfolio (unit currency – as specified in C0.4)

New loans advanced in reporting year (unit currency – as specified in C0.4)

Total premium written in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Percentage of portfolio value comprised of carbon-related assets in reporting year

Primary reason for not providing a value for the financing and/or insurance to carbon-related assets

<Not Applicable>

Please explain why you are not providing a value for the financing and/or insurance to carbon-related assets and your plans for the future

<Not Applicable>

Details of calculation

Please refer to section 'Exposure to Carbon-Related Assets' on page 35 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)

Lending to coal

Are you able to report a value for the carbon-related assets?

Value of the carbon-related assets in your portfolio (unit currency – as specified in C0.4)

<Not Applicable>

New loans advanced in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Total premium written in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Percentage of portfolio value comprised of carbon-related assets in reporting year

<Not Applicable>

Primary reason for not providing a value for the financing and/or insurance to carbon-related assets

<Not Applicable>

Please explain why you are not providing a value for the financing and/or insurance to carbon-related assets and your plans for the future

<Not Applicable>

Details of calculation

<Not Applicable>

Lending to oil and gas

Are you able to report a value for the carbon-related assets?

Please select

Value of the carbon-related assets in your portfolio (unit currency – as specified in C0.4)

<Not Applicable>

New loans advanced in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Total premium written in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Percentage of portfolio value comprised of carbon-related assets in reporting year

<Not Applicable>

Primary reason for not providing a value for the financing and/or insurance to carbon-related assets

<Not Applicable>

Please explain why you are not providing a value for the financing and/or insurance to carbon-related assets and your plans for the future

<Not Applicable>

Details of calculation

<Not Applicable>

Investing in all carbon-related assets (Asset manager)

Are you able to report a value for the carbon-related assets?

Please select

Value of the carbon-related assets in your portfolio (unit currency – as specified in C0.4)

<Not Applicable>

New loans advanced in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Total premium written in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Percentage of portfolio value comprised of carbon-related assets in reporting year

<Not Applicable>

Primary reason for not providing a value for the financing and/or insurance to carbon-related assets

<Not Applicable>

Please explain why you are not providing a value for the financing and/or insurance to carbon-related assets and your plans for the future

<Not Applicable>

Details of calculation

<Not Applicable>

Investing in coal (Asset manager)

Are you able to report a value for the carbon-related assets?

Value of the carbon-related assets in your portfolio (unit currency – as specified in C0.4)

<Not Applicable>

New loans advanced in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Total premium written in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Percentage of portfolio value comprised of carbon-related assets in reporting year

<Not Applicable>

Primary reason for not providing a value for the financing and/or insurance to carbon-related assets

<Not Applicable>

Please explain why you are not providing a value for the financing and/or insurance to carbon-related assets and your plans for the future

<Not Applicable>

Details of calculation

<Not Applicable>

Investing in oil and gas (Asset manager)

Are you able to report a value for the carbon-related assets?

Value of the carbon-related assets in your portfolio (unit currency – as specified in C0.4)

<Not Applicable>

New loans advanced in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Total premium written in reporting year (unit currency – as specified in C0.4)

<Not Applicable>

Percentage of portfolio value comprised of carbon-related assets in reporting year

<Not Applicable>

Primary reason for not providing a value for the financing and/or insurance to carbon-related assets

<Not Applicable>

Please explain why you are not providing a value for the financing and/or insurance to carbon-related assets and your plans for the future

<Not Applicable>

Details of calculation

<Not Applicable>

C-FS14.1

(C-FS14.1) Does your organization measure its portfolio impact on the climate?

	We conduct analysis on our portfolio's impact on the climate	Disclosure metric	Please explain why you do not measure the impact of your portfolio on the climate
Banking (Bank)	Yes	Portfolio emissions Other carbon footprinting and/or exposure metrics (as defined by TCFD)	<Not Applicable>
Investing (Asset manager)	Please select	<Not Applicable>	<Not Applicable>
Investing (Asset owner)	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insurance underwriting (Insurance company)	<Not Applicable>	<Not Applicable>	<Not Applicable>

C-FS14.1a

(C-FS14.1a) Provide details of your organization's portfolio emissions in the reporting year.

Banking (Bank)

Portfolio emissions (metric unit tons CO2e) in the reporting year

Portfolio coverage

Percentage calculated using data obtained from clients/investees

Emissions calculation methodology

The Global GHG Accounting and Reporting Standard for the Financial Industry

Please explain the details and assumptions used in your calculation

The portfolio emissions reported above represent the aggregate emissions of all publicly disclosed financed emissions in our latest Climate Report. Please refer to section 'Absolute Financed Emissions Calculations' on page 32 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf).

C-FS14.1b

(C-FS14.1b) Provide details of the other carbon footprinting and/or exposure metrics used to track the impact of your portfolio on the climate.

Portfolio

Banking (Bank)

Portfolio metric

Please select

Metric value in the reporting year

Portfolio coverage

Percentage calculated using data obtained from clients/investees

Calculation methodology

Please refer to section 'Risk Management' on pages 19-28 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf).

C-FS14.2

(C-FS14.2) Are you able to provide a breakdown of your organization's portfolio impact?

	Portfolio breakdown	Please explain why you do not provide a breakdown of your portfolio impact
Row 1	Yes, by industry	<Not Applicable>

C-FS14.2b

(C-FS14.2b) Break down your organization's portfolio impact by industry.

Portfolio	Industry	Portfolio metric	Portfolio emissions or alternative metric
Banking (Bank)	Other, please specify (Oil & gas, Scope 1 and 2)	Absolute portfolio emissions (tCO2e)	2659000
Banking (Bank)	Other, please specify (Oil and gas, Scope 3)	Absolute portfolio emissions (tCO2e)	79043000
Banking (Bank)	Other, please specify (Power generation)	Absolute portfolio emissions (tCO2e)	975000
Banking (Bank)	Other, please specify (Residential mortgages)	Absolute portfolio emissions (tCO2e)	1833000
Please select	Other, please specify (Commercial real estate)	Absolute portfolio emissions (tCO2e)	247000

C-FS14.3

(C-FS14.3) Did your organization take any actions in the reporting year to align your portfolio with a 1.5°C world?

	Actions taken to align our portfolio with a 1.5°C world	Briefly explain the actions you have taken to align your portfolio with a 1.5-degree world	Please explain why you have not taken any action to align your portfolio with a 1.5°C world
Banking (Bank)	Yes	Please refer to section 'Strategy' on pages 12-18 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)	<Not Applicable>
Investing (Asset manager)	Yes	Please refer to sections '4.0 Climate Action' on pages 20-22 and '5.0 Stewardship' on pages 23-26 of CIBC's Asset Management 2022 ESG & Stewardship Report (https://www.cibcassetmanagement.com/email/assets/documents/pdfs/cibc-am-esg-report-en.pdf) Please also refer to CIBC's Asset Management Responsible Investing Policy (https://www.cibc.com/content/dam/cam-public-assets/documents/cibc-cam-our-approach-responsible-investment-en.pdf)	<Not Applicable>
Investing (Asset owner)	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insurance underwriting (Insurance company)	<Not Applicable>	<Not Applicable>	<Not Applicable>

C-FS14.3a

(C-FS14.3a) Does your organization assess if your clients/investees' business strategies are aligned with a 1.5°C world?

	Assessment of alignment of clients/investees' strategies with a 1.5°C world	Please explain why you are not assessing if your clients/investees' business strategies are aligned with a 1.5°C world
Banking (Bank)	Yes, for some	Please refer to section 'Risk Management' on pages 19-28 of CIBC's 2022 Climate Report (https://www.cibc.com/content/dam/about_cibc/corporate_responsibility/pdfs/cibc-2022-climate-report-en.pdf)
Investing (Asset manager)	Yes, for some	Please refer to sections '4.0 Climate Action' on pages 20-22 and '5.0 Stewardship' on pages 23-26 of CIBC's Asset Management 2022 ESG & Stewardship Report (https://www.cibcassetmanagement.com/email/assets/documents/pdfs/cibc-am-esg-report-en.pdf) Please also refer to CIBC's Asset Management Responsible Investing Policy (https://www.cibc.com/content/dam/cam-public-assets/documents/cibc-cam-our-approach-responsible-investment-en.pdf)
Investing (Asset owner)	<Not Applicable>	<Not Applicable>
Insurance underwriting (Insurance company)	<Not Applicable>	<Not Applicable>

C15. Biodiversity

C15.1

(C15.1) Is there board-level oversight and/or executive management-level responsibility for biodiversity-related issues within your organization?

	Board-level oversight and/or executive management-level responsibility for biodiversity-related issues	Description of oversight and objectives relating to biodiversity	Scope of board-level oversight
Row 1	No, but we plan to have both within the next two years	<Not Applicable>	<Not Applicable>

C15.2

(C15.2) Has your organization made a public commitment and/or endorsed any initiatives related to biodiversity?

	Indicate whether your organization made a public commitment or endorsed any initiatives related to biodiversity	Biodiversity-related public commitments	Initiatives endorsed
Row 1	Yes, we have endorsed initiatives only	<Not Applicable>	SDG Other, please specify (We endorse the Nature Conservancy of Canada and participate in the Taskforce on Nature-related Financial disclosures (TNFD) working group.)

C15.3

(C15.3) Does your organization assess the impacts and dependencies of its value chain on biodiversity?

Impacts on biodiversity

Indicate whether your organization undertakes this type of assessment

No, but we plan to within the next two years

Value chain stage(s) covered

<Not Applicable>

Portfolio activity

<Not Applicable>

Tools and methods to assess impacts and/or dependencies on biodiversity

<Not Applicable>

Please explain how the tools and methods are implemented and provide an indication of the associated outcome(s)

<Not Applicable>

Dependencies on biodiversity

Indicate whether your organization undertakes this type of assessment

No, but we plan to within the next two years

Value chain stage(s) covered

<Not Applicable>

Portfolio activity

<Not Applicable>

Tools and methods to assess impacts and/or dependencies on biodiversity

<Not Applicable>

Please explain how the tools and methods are implemented and provide an indication of the associated outcome(s)

<Not Applicable>

C15.4

(C15.4) Does your organization have activities located in or near to biodiversity-sensitive areas in the reporting year?

No

C15.5

(C15.5) What actions has your organization taken in the reporting year to progress your biodiversity-related commitments?

	Have you taken any actions in the reporting period to progress your biodiversity-related commitments?	Type of action taken to progress biodiversity-related commitments
Row 1	No, we are not taking any actions to progress our biodiversity-related commitments, but we plan to within the next two years	<Not Applicable>

C15.6

(C15.6) Does your organization use biodiversity indicators to monitor performance across its activities?

	Does your organization use indicators to monitor biodiversity performance?	Indicators used to monitor biodiversity performance
Row 1	No, we do not use indicators, but plan to within the next two years	Please select

C15.7

(C15.7) Have you published information about your organization’s response to biodiversity-related issues for this reporting year in places other than in your CDP response? If so, please attach the publication(s).

Report type	Content elements	Attach the document and indicate where in the document the relevant biodiversity information is located
No publications	<Not Applicable>	<Not Applicable>

C16. Signoff

C-FI

(C-FI) Use this field to provide any additional information or context that you feel is relevant to your organization's response. Please note that this field is optional and is not scored.

N/A

C16.1

(C16.1) Provide details for the person that has signed off (approved) your CDP climate change response.

	Job title	Corresponding job category
Row 1	AVP, Environmental Risk Management	Environment/Sustainability manager

FW-FS Forests and Water Security (FS only)

FW-FS1.1

(FW-FS1.1) Is there board-level oversight of forests- and/or water-related issues within your organization?

	Board-level oversight of this issue area	Explain why your organization does not have board-level oversight of this issue area and any plans to address this in the future
Forests	No, but we plan to within the next two years	We are currently building skills related to the forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD was established in 2021 in response to the growing appreciation of the need to factor nature in financial and business decisions. As we develop a better understanding of nature related risks and opportunities, we will ensure an appropriate governance framework is developed to support our activities.
Water	No, but we plan to within the next two years	We are currently building skills related to the forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD was established in 2021 in response to the growing appreciation of the need to factor nature in financial and business decisions. As we develop a better understanding of nature related risks and opportunities, we will ensure an appropriate governance framework is developed to support our activities.

FW-FS1.1c

(FW-FS1.1c) Does your organization have at least one board member with competence on forests- and/or water-related issues?

Forests

Board member(s) have competence on this issue area

No, but we plan to address this within the next two years

Criteria used to assess competence of board member(s) on this issue area

<Not Applicable>

Primary reason for no board-level competence on this issue area

Important but not an immediate priority

Explain why your organization does not have at least one board member with competence on this issue area and any plans to address this in the future

As we develop a better understanding of nature related risk and opportunities, we will ensure an appropriate governance framework is developed to support our activities, including board oversight.

Water

Board member(s) have competence on this issue area

No, but we plan to address this within the next two years

Criteria used to assess competence of board member(s) on this issue area

<Not Applicable>

Primary reason for no board-level competence on this issue area

Important but not an immediate priority

Explain why your organization does not have at least one board member with competence on this issue area and any plans to address this in the future

As we develop a better understanding of nature related risk and opportunities, we will ensure an appropriate governance framework is developed to support our activities, including board oversight.

FW-FS1.2

(FW-FS1.2) Provide the highest management-level position(s) or committee(s) with responsibility for forests- and/or water-related issues.

Position or committee

Other, please specify (As we develop a better understanding of nature related risk and opportunities, we will ensure an appropriate governance framework is developed to support our activities, including board oversight.)

Issue area(s)

Forests

Water

Forests- and/or water-related responsibilities of this position

Please select

Coverage of responsibilities

<Not Applicable>

Reporting line

Please select

Frequency of reporting to the board on forests- and/or water-related issues via this reporting line

Please select

Please explain

FW-FS2.1

(FW-FS2.1) Do you assess your portfolio's exposure to forests- and/or water-related risks and opportunities?

	We assess our portfolio's exposure to this issue area	Explain why your portfolio's exposure is not assessed for this issue area and any plans to address this in the future
Banking – Forests exposure	No, but we plan to within the next two years	We are currently building skills related to the forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD was established in 2021 in response to the growing appreciation of the need to factor nature in financial and business decisions. As we develop a better understanding of nature related risks and opportunities, we will ensure an appropriate governance framework is developed to support our activities.
Banking – Water exposure	No, but we plan to within the next two years	We are currently building skills related to the forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD was established in 2021 in response to the growing appreciation of the need to factor nature in financial and business decisions. As we develop a better understanding of nature related risks and opportunities, we will ensure an appropriate governance framework is developed to support our activities.
Investing (Asset manager) – Forests exposure	No, and we do not plan to in the next two years	We are currently building skills related to the forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD was established in 2021 in response to the growing appreciation of the need to factor nature in financial and business decisions. As we develop a better understanding of nature related risks and opportunities, we will ensure an appropriate governance framework is developed to support our activities.
Investing (Asset manager) – Water exposure	No, and we do not plan to in the next two years	We are currently building skills related to the forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD was established in 2021 in response to the growing appreciation of the need to factor nature in financial and business decisions. As we develop a better understanding of nature related risks and opportunities, we will ensure an appropriate governance framework is developed to support our activities.
Investing (Asset owner) – Forests exposure	<Not Applicable>	<Not Applicable>
Investing (Asset owner) – Water exposure	<Not Applicable>	<Not Applicable>
Insurance underwriting – Forests exposure	<Not Applicable>	<Not Applicable>
Insurance underwriting – Water exposure	<Not Applicable>	<Not Applicable>

FW-FS2.2

(FW-FS2.2) Does your organization consider forests- and/or water-related information about clients/investees as part of its due diligence and/or risk assessment process?

	We consider forests- and/or water-related information	Explain why information related to this issue area is not considered and any plans to address this in the future
Banking – Forests-related information	No, but we plan to do so within the next two years	We are currently building skills to improve our understanding of the risks and opportunities related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our due diligence related to identifying and assessing these risks, including key data needed to perform these assessments.
Banking – Water-related information	No, but we plan to do so within the next two years	We are currently building skills to improve our understanding of the risks and opportunities related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our due diligence related to identifying and assessing these risks, including key data needed to perform these assessments.
Investing (Asset manager) – Forests-related information	No, and we do not plan to in the next two years	We are currently building skills to improve our understanding of the risks and opportunities related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our due diligence related to identifying and assessing these risks, including key data needed to perform these assessments.
Investing (Asset manager) – Water-related information	No, and we do not plan to in the next two years	We are currently building skills to improve our understanding of the risks and opportunities related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our due diligence related to identifying and assessing these risks, including key data needed to perform these assessments.
Investing (Asset owner) – Forests-related information	<Not Applicable>	<Not Applicable>
Investing (Asset owner) – Water-related information	<Not Applicable>	<Not Applicable>
Insurance underwriting – Forests-related information	<Not Applicable>	<Not Applicable>
Insurance underwriting – Water-related information	<Not Applicable>	<Not Applicable>

FW-FS2.3

(FW-FS2.3) Have you identified any inherent forests- and/or water-related risks in your portfolio with the potential to have a substantive financial or strategic impact on your business?

	Risks identified for this issue area	Primary reason why your organization has not identified any substantive risks for this issue area	Explain why your organization has not identified any substantive risks for this issue area
Forests	No	Not yet evaluated	We are in the early stages of identifying how forest and water related risks impact our business. Our participation in the TNFD forum will enhance our knowledge in this area and will ensure that we develop a consistent and comparable approach to identifying and measuring these risks.
Water	No	Not yet evaluated	We are in the early stages of identifying how forest and water related risks impact our business. Our participation in the TNFD forum will enhance our knowledge in this area and will ensure that we develop a consistent and comparable approach to identifying and measuring these risks.

FW-FS2.4

(FW-FS2.4) Have you identified any inherent forests- and/or water-related opportunities in your portfolio with the potential to have a substantive financial or strategic impact on your business?

	Opportunities identified for this issue area	Primary reason why your organization has not identified any substantive opportunities for this issue area	Explain why your organization has not identified any substantive opportunities for this issue area
Forests	No	Not yet evaluated	We are in the early stages of identifying how forest and water related opportunities might impact our business. Our participation in the TNFD forum will enhance our knowledge in this area so that we will be able to identify ways to positively impact the sustainable production and consumption of forest risk commodities and will ensure that we develop a consistent and comparable approach to disclosing these opportunities.
Water	No	Not yet evaluated	We are in the early stages of identifying how forest and water related opportunities might impact our business. Our participation in the TNFD forum will enhance our knowledge in this area so that we will be able to identify ways to improve water security and will ensure that we develop a consistent and comparable approach to disclosing these opportunities.

FW-FS3.1

(FW-FS3.1) Do you take forests- and/or water-related risks and opportunities into consideration in your organization’s strategy and/or financial planning?

Forests

Risks and opportunities related to this issue area taken into consideration in strategy and/or financial planning

No, we do not take risks and opportunities into consideration

Description of influence on organization’s strategy including own commitments

<Not Applicable>

Financial planning elements that have been influenced

<Not Applicable>

Description of influence on financial planning

<Not Applicable>

Explain why forests- and/or water-related risks and opportunities have not influenced your strategy and/or financial planning

We are in the early stages of identifying how forest and water related risks and opportunities impact our business. Our participation in the TNFD forum will enhance our knowledge in this area and will ensure that we develop a consistent and comparable approach to identifying and measuring these risks and opportunities and integrating them into our strategy.

Water

Risks and opportunities related to this issue area taken into consideration in strategy and/or financial planning

No, we do not take risks and opportunities into consideration

Description of influence on organization’s strategy including own commitments

<Not Applicable>

Financial planning elements that have been influenced

<Not Applicable>

Description of influence on financial planning

<Not Applicable>

Explain why forests- and/or water-related risks and opportunities have not influenced your strategy and/or financial planning

We are in the early stages of identifying how forest and water related risks and opportunities impact our business. Our participation in the TNFD forum will enhance our knowledge in this area and will ensure that we develop a consistent and comparable approach to identifying and measuring these risks and opportunities and integrating them into our strategy.

FW-FS3.2

(FW-FS3.2) Has your organization conducted any scenario analysis to identify forests- and/or water-related outcomes?

Forests

Scenario analysis conducted to identify outcomes for this issue area

No, we have not conducted any scenario analysis to identify outcomes for this issue area, but we plan to in the next two years

Type of scenario analysis used

<Not Applicable>

Parameters, assumptions, analytical choices

<Not Applicable>

Description of outcomes for this issue area

<Not Applicable>

Explain how the outcomes identified using scenario analysis have influenced your strategy

<Not Applicable>

Explain why your organization has not conducted scenario analysis for this issue area and any plans to address this in the future

We are in the early stages of identifying how forest and water related risks and opportunities impact our business. Our participation in the TNFD forum will enhance our knowledge in this area and will ensure that we develop a consistent and comparable approach to identifying and measuring these risks, including scenario analysis.

Water

Scenario analysis conducted to identify outcomes for this issue area

No, we have not conducted any scenario analysis to identify outcomes for this issue area, but we plan to in the next two years

Type of scenario analysis used

<Not Applicable>

Parameters, assumptions, analytical choices

<Not Applicable>

Description of outcomes for this issue area

<Not Applicable>

Explain how the outcomes identified using scenario analysis have influenced your strategy

<Not Applicable>

Explain why your organization has not conducted scenario analysis for this issue area and any plans to address this in the future

We are in the early stages of identifying how forest and water related risks and opportunities impact our business. Our participation in the TNFD forum will enhance our knowledge in this area and will ensure that we develop a consistent and comparable approach to identifying and measuring these risks, including scenario analysis.

FW-FS3.3

(FW-FS3.3) Has your organization set targets for deforestation free and/or water secure lending, investing and/or insuring?

	Targets set	Explain why your organization has not set targets for deforestation free and/or water secure lending, investing and/or insuring and any plans to address this in the future
Forests	No, but we plan to set targets within the next two years	We are currently building skills to improve our understanding related to forest and water issues. Our participation in the TNFD forum will enhance our knowledge in this area.
Water Security	No, but we plan to set targets within the next two years	We are currently building skills to improve our understanding related to forest and water issues. Our participation in the TNFD forum will enhance our knowledge in this area.

FW-FS3.4

(FW-FS3.4) Do any of your existing products and services enable clients to mitigate deforestation and/or water insecurity?

	Existing products and services that enable clients to mitigate deforestation and/or water insecurity	Explain why your organization does not offer products and services which enable clients to mitigate deforestation and/or water insecurity and any plans to address this in the future
Forests	No, but we plan to address this within the next two years	We are in the early stages of identifying how forest and water related products and services might impact our business. Our participation in the TNFD forum will enhance our knowledge in this area.
Water	No, but we plan to address this within the next two years	We are in the early stages of identifying how forest and water related products and services might impact our business. Our participation in the TNFD forum will enhance our knowledge in this area.

FW-FS3.5

(FW-FS3.5) Does the policy framework for the portfolio activities of your organization include forests- and/or water-related requirements that clients/investees need to meet?

	Policy framework includes this issue area	Explain why your organization does not include this issue area in the policy framework and any plans to address this in the future
Forests	No, but we plan to include this issue area within the next two years	We are currently building skills to improve our understanding of the risks and opportunities related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our policies related to forests and water issues.
Water	No, but we plan to include this issue area within the next two years	We are currently building skills to improve our understanding of the risks and opportunities related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our policies related to forests and water issues.

FW-FS3.6

(FW-FS3.6) Does your organization include covenants in financing agreements to reflect and enforce your forests- and/or water-related policies?

	Covenants included in financing agreements to reflect and enforce policies for this issue area	Explain how the covenants included in financing agreements relate to your policies for this issue area	Explain why your organization does not include covenants for this issue area in financing agreements and any plans to address this in the future
Forests	No, but we plan within the next two years	<Not Applicable>	We currently do not have forest or water-related policies. We are currently building skills to improve our understanding of the risks and opportunities related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our policies related to forests and water issues and consider incorporating covenants into financing agreements.
Water	No, but we plan within the next two years	<Not Applicable>	We currently do not have forest or water-related policies. We are currently building skills to improve our understanding of the risks and opportunities related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our policies related to forests and water issues and consider incorporating covenants into financing agreements.

FW-FS4.1

(FW-FS4.1) Do you engage with your clients/investees on forests- and/or water-related issues?

	We engage with clients/investees on this issue area	Explain why you do not engage with your clients/investees on the issue area and any plans to address this in the future
Clients – Forests	No, but we plan to within the next two years	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our policies related to forests and water issues and consider engaging with clients/investees on forest and/or water-related issues.
Clients – Water	No, but we plan to within the next two years	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our policies related to forests and water issues and consider engaging with clients/investees on forest and/or water-related issues.
Investees – Forests	No, but we plan to within the next two years	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our policies related to forests and water issues and consider engaging with clients/investees on forest and/or water-related issues.
Investees – Water	No, but we plan to within the next two years	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our policies related to forests and water issues and consider engaging with clients/investees on forest and/or water-related issues.

FW-FS4.2

(FW-FS4.2) Does your organization exercise its voting rights as a shareholder on forests- and/or water-related issues?

	We exercise voting rights as a shareholder on this issue area	Issues supported in shareholder resolutions	Give details of the impact your voting has had on this issue area	Explain why your organization does not exercise voting rights on this issue area and any plans to address this in the future
Forests	No, and we do not plan to in the next two years	<Not Applicable>	<Not Applicable>	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our policies related to forests and water issues and consider engaging with clients/investees on forest and/or water-related issues.
Water	No, and we do not plan to in the next two years	<Not Applicable>	<Not Applicable>	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes. With improved knowledge of forest and water related risks, we will be able to enhance our policies related to forests and water issues and consider engaging with clients/investees on forest and/or water-related issues.

FW-FS4.3

(FW-FS4.3) Does your organization provide financing and/or insurance to smallholders in the agricultural commodity supply chain?

	Provide financing and/or insurance to smallholders in the agricultural commodity supply chain	Agricultural commodity	Primary reason for not providing finance and/or insurance to smallholders	Explain why your organization does not provide finance/insurance to smallholders and any plans to change this in the future
Row 1	No, and we do not plan to in the next two years	<Not Applicable>	High risk and volatile sector	This is not part of our current strategy.

FW-FS4.4

(FW-FS4.4) Does your organization engage in activities that could directly or indirectly influence policy, law, or regulation that may impact forests and/or water security?

	External engagement activities that could directly or indirectly influence policy, law, or regulation that may impact this issue area	Primary reason for not engaging in activities that could directly or indirectly influence policy, law, or regulation that may impact this issue area	Explain why you do not engage in activities that could directly or indirectly influence policy, law, or regulation that may impact this issue area
Forests	No, we have assessed our activities, and none could either directly or indirectly influence policy, law, or regulation that may impact this issue area	Important but not an immediate priority	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes.
Water	No, we have assessed our activities, and none could either directly or indirectly influence policy, law, or regulation that may impact this issue area	Important but not an immediate priority	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes.

FW-FS5.1

(FW-FS5.1) Does your organization measure its portfolio impact on forests and/or water security?

	We measure our portfolio impact on this issue area	Explain how your organization measures its portfolio impact on this issue area, including any metrics used to quantify impact	Primary reason for not measuring portfolio impact on this issue area	Explain why your organization does not measure its portfolio impact on this issue area and any plans to change this in the future
Banking – Impact on Forests	No, and we don't plan to in the next two years	<Not Applicable>	Lack of tools or methodologies available	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes.
Banking – Impact on Water	No, and we don't plan to in the next two years	<Not Applicable>	Lack of tools or methodologies available	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes.
Investing (Asset manager) – Impact on Forests	No, and we don't plan to in the next two years	<Not Applicable>	Lack of tools or methodologies available	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes.
Investing (Asset manager) – Impact on Water	No, and we don't plan to in the next two years	<Not Applicable>	Lack of tools or methodologies available	We are currently building skills to improve our understanding related to forest and water issues. We have joined the The Taskforce on Nature-related Financial Disclosures (TNFD) Forum. The TNFD is committed to support the learning and capacity building journey of institutions on their path towards nature-positive outcomes.
Investing (Asset owner) – Impact on Forests	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (Asset owner) – Impact on Water	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insurance underwriting – Impact on Forests	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insurance underwriting – Impact on Water	<Not Applicable>	<Not Applicable>	<Not Applicable>	<Not Applicable>

FW-FS5.2

(FW-FS5.2) Does your organization provide finance or insurance to companies operating in any stages of the following forest risk commodity supply chains, and are you able to report on the amount of finance/insurance provided?

	Finance or insurance provided to companies operating in the supply chain for this commodity	Amount of finance/insurance provided will be reported	Explain why your organization is unable to report on the amount of finance/insurance provided for this commodity
Lending to companies operating in the timber products supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Lending to companies operating in the palm oil products supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Lending to companies operating in the cattle products supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Lending to companies operating in the soy supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Lending to companies operating in the rubber supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Lending to companies operating in the cocoa supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Lending to companies operating in the coffee supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Investing (asset manager) to companies operating in the timber products supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Investing (asset manager) to companies operating in the palm oil products supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Investing (asset manager) to companies operating in the cattle products supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Investing (asset manager) to companies operating in the soy supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Investing (asset manager) to companies operating in the rubber supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Investing (asset manager) to companies operating in the cocoa supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Investing (asset manager) to companies operating in the coffee supply chain	Yes	No, and we do not plan to assess our portfolio's exposure in the next two years	This is currently not publicly disclosed.
Investing (asset owner) to companies operating in the timber products supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (asset owner) to companies operating in the palm oil products supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (asset owner) to companies operating in the cattle products supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (asset owner) to companies operating in the soy supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (asset owner) to companies operating in the rubber supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (asset owner) to companies operating in the cocoa supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Investing (asset owner) to companies operating in the coffee supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insuring companies operating in the timber products supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insuring companies operating in the palm oil products supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insuring companies operating in the cattle products supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insuring companies operating in the soy supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insuring companies operating in the rubber supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insuring companies operating in the cocoa supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>
Insuring companies operating in the coffee supply chain	<Not Applicable>	<Not Applicable>	<Not Applicable>

FW-FS6.1

(FW-FS6.1) Have you published information about your organization's response to forests- and/or water-related issues for this reporting year in places other than in your CDP response? If so, please attach the publication(s).

Submit your response

In which language are you submitting your response?

English

Please confirm how your response should be handled by CDP

	I understand that my response will be shared with all requesting stakeholders	Response permission
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