

Public Accountability Statement



"The scholarship was definitely a catalyst. It was the little light bulb that went off – I can reach the goals that I thought were only dreams."

– Ijeoma Emesowum,
2002 CIBC Youthvision Scholarship recipient,
University of Windsor graduate and
ensemble actor with the 2009 Shaw Festival

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Our Clients

CIBC is committed to providing accessible, affordable banking, while protecting our clients and shareholders through strong governance practices. Being a leader in client relationships includes providing advisory solutions, and products and services that address the needs of our diverse clients.

Benito and his daughter Sophia, among the first clients of the new CIBC Yonge and Big Bay Point Banking Centre in Barrie, ON, are served by Financial Services Ambassador Neil Donald on opening day in July 2009. The new CIBC location, one of 41 branches CIBC opened, relocated or expanded across the country in 2009, is the first to offer seven-day, full-service banking to Barrie clients.





CIBC's strategic plan to build, relocate or expand over 70 branches across the country by 2011 is about giving our clients greater flexibility, access and choice. To date, 49 of these branches have opened, including the new seven-day CIBC Grandview Corners Banking Centre in Surrey, BC, which celebrated its Grand Opening with clients and the community in April 2009.

Making banking easier for our clients

CIBC offers a wide range of products, services and banking choices that enable us to meet the diverse needs of more than 11 million clients. We continue to look at ways to make banking as simple and as manageable as possible for them.

In addition to our extensive branch network, CIBC clients have convenient 24/7 access to financial services through our top-rated online banking site, our highly competitive direct brokerage, our award-winning automated telephone banking capability and our network of more than 3,800 ABMs, the second largest of the Canadian banks.

Our online banking site, which enables clients to conduct banking transactions from their home, office, or anywhere they can get a secure connection with a few clicks of a mouse, was enhanced this year with new features that make it even simpler and faster for clients to bank online. For example, clients can now make up to 25 bill payments at one time and view a longer bill payment history.

A simple toll free call to CIBC Telephone Banking enables clients to speak to a financial services representative in English, French, Cantonese or Mandarin from the comfort of their home or office. Clients can get information about their accounts and access new products, including chequing and savings accounts, mortgages, lines of credit, loans and investments. This year we added TFSAs and Registered Disability Savings Plans (RDSPs) to the list of accounts clients can open over the phone.

Over the past two years we have replaced almost 30% of our ABMs with new machines that consume less power while offering clients the latest technology, accessibility and security features.

We've also made it easier for clients to talk to us in person, by opening, relocating or expanding 41 branches across the country this year and extending hours at many others. CIBC clients have access to 1,069 bank branches across Canada, as well as 77 CIBC Wood Gundy branches and 174 President's Choice Financial pavilions. Our clients now have the flexibility to bank on Sundays at 46 branches and on Saturdays at more than 400 branches.

In order to better serve Canada's diverse population, we offer service in multiple languages in many branches. On cibc.com, clients can explore

the language capabilities offered at their branch using our branch locator functionality, access our Asian banking site and view advice for newcomers to Canada. This year, we introduced the CIBC Newcomer to Canada Plan, a convenient package of products that can help new immigrants get established and meet their banking needs in Canada.

Banking that's accessible to everyone

Creating an environment that is accessible to all clients and employees is a priority for CIBC. We continue to make enhancements across the organization so that we can offer barrier-free facilities and services. For example, all new CIBC branches are designed to be fully accessible, including parking, ABMs and vestibule access, as well as counters that enable clients to sit while doing their banking.

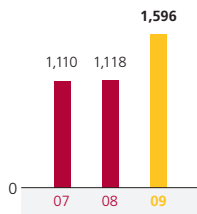
Since installing our first audio-enabled ABMs in 2002, CIBC has continued to enhance ABM accessibility. Today, our clients can use an Access for All ABM at almost every branch and an increasing number of our ABMs in retail locations. We have a multi-year plan to replace all ABMs with these machines, installed at wheelchair accessible height with headphone jacks for audio access, grab bars for mobility assistance and brighter lighting.

CIBC clients can request statements in Braille and large print formats and have access to advanced speech recognition and teletype (TTY) technology through telephone banking. CIBC's website cibc.com became the first banking site in Canada to receive CNIB Site Check certification for providing barrier-free web access to visually impaired users. CIBC will make a sign language interpreter available to assist hearing-impaired clients who have complex banking needs, when other options are not feasible.

Our new Registered Disability Savings Plan (RDSP) allows Canadian residents eligible for the Disability Tax Credit, and in certain cases their parents and other eligible contributors, to invest up to \$200,000 in a tax-deferred plan.

Clients also have access to mobile mortgage representatives to discuss their mortgage needs in the comfort of their home or office.

Access for All ABMs in Branches – 3 year trend



Investing in accessibility: CIBC is committed to making banking easier and more readily accessible for visually and hearing impaired clients, the elderly and persons with restricted mobility through our investment in *Access for All* ABMs, as well as enhancements to our website and branches.



CIBC's SmartStart program helps kids learn about money and also provides them with free banking and important financial advice.

Providing affordable banking solutions

CIBC's wide range of products and advisory solutions include lower-cost alternatives like the CIBC Everyday chequing account and our no-annual fee credit cards, as well as competitive mortgage and lending rates.

During the year we made the CIBC Dividend Platinum cash back rewards card more affordable and attractive for clients by waiving the annual fee for the first year.

For more than 10 years, CIBC has offered clients low-cost banking solutions, such as the No Fee Bank Account and the Low-Cost Borrowing Account, through President's Choice Financial (PCF), a co-venture with Loblaw companies. Clients can access PCF banking through in-store pavilions, ABMs, online and by telephone. CIBC began offering mutual funds to clients at select PCF pavilions in the Greater Toronto Area this year, with plans to expand to more locations early next year. PCF clients also have improved access to funds through an increased limit on their debit cards introduced this year for point-of-sale purchases.

To help our clients better understand and manage their finances, achieve specific goals and plan for the future, CIBC offers free seminars at many locations. CIBC advisors and PCF representatives deliver mortgage seminars for clients looking to buy a home, offering tips on choosing the right mortgage and saving for a down payment. This year, CIBC also offered seminars to help clients understand the new Tax-Free Savings Account (TFSA).

We recognize that there are situations where clients require immediate assistance managing their debt. CIBC has worked with clients one-on-one to defer loan payments, or help them restructure their debt to better manage over the short term, while keeping their long-term goals in mind.

In tougher economic times, such as those experienced over the past year, CIBC goes a step further to help our clients who live in communities that are facing major set-backs such as the loss of a principal employer. We proactively reached out to our clients in several hard hit communities through public seminars on topics such as debt consolidation and debt repayment solutions, as well as offering strategies to help them best manage severance pay, and review potential early retirement options and pension benefits.

A smart start for children, youth and students

It's never too early to start thinking about how to manage money and set financial goals. CIBC's SmartStart program gets kids off to an early start, with free banking and valuable financial advice for clients 18 years of age and under. The program is designed to teach kids and young adults important tips on how to manage their money and ways to save through our interactive SmartStart for Kids website. Our new SmartStart for Kids activity book teaches young children basic banking terms and savings concepts.

As kids grow and their financial needs evolve, the CIBC Advantage for Students offers those enrolled in a full-time post-secondary program free everyday banking, including free withdrawals at CIBC ABMs, no monthly fees and no limit on the number of monthly transactions. The CIBC Classic Visa Card for Students offers convenient access to funds with no annual fee and a \$500 spending limit. Students can begin establishing a good credit history by paying off their balance in full each month and using the card for emergencies only.

For mature students working towards a professional designation, CIBC offers the Professional Edge program to assist with access to funds for educational expenses such as tuition, books, equipment and living expenses. The program offers students a number of repayment options upon completion of their studies.

The CIBC 60 Plus Advantage

To help budget-conscious clients 60 years of age and older, the CIBC 60 Plus Advantage program offers special benefits, including free transactions and no monthly fee on the CIBC Everyday chequing account.

Meeting the financial needs of the Aboriginal community

Through a dedicated team of advisors, CIBC offers comprehensive financial services to meet the unique business and personal financial needs of Canada's Aboriginal community. These services are provided through our national network of branches, including on-reserve locations. In July 2009, CIBC relocated a branch to a larger location on the Westbank First Nation reserve to offer greater flexibility, access and choice to clients in the Westbank community.



CIBC is proud of its 25-year relationship with The Running Room, one of six commercial clients recognized through the 2009 CIBC Spirit of Leadership Award for its charitable initiatives. Pictured is founder John Stanton with his sons John Jr. and Jason. The Running Room, which celebrated its 25th anniversary in 2009, has been a national sponsor of the Canadian Breast Cancer Foundation CIBC Run for the Cure since 1993, building awareness and raising funds through initiatives such as survivor clinics and its “Pink Ribbon” athletic wear.

Our advisors work closely with Aboriginal communities to assist with financial planning strategies for individuals and businesses. In addition to providing financial services, CIBC continues to offer the Aboriginal Personal Planning program, designed with the goal of enhancing financial self-sufficiency.

In 2009, we proudly contributed more than \$800,000 to organizations and programs that support Aboriginal communities across Canada. This was our 16th year as lead corporate sponsor of the National Aboriginal Achievement Awards, which recognize the brightest talents in Aboriginal communities.

Helping Canadian businesses succeed

We know that our clients work hard to make their business a success and we are committed to working with them to help them achieve their business and personal financial goals.

To help business owners secure the funds they need to grow their businesses and manage their daily operations, CIBC enhanced the Small Business Homepower Line. This flexible borrowing solution enables business banking clients to leverage the home equity they've built over time in the name of their business. CIBC has also simplified its business account line-up to make it easier for business owners to choose the right account for their business, and launched the new CIBC Unlimited Business Operating Account offering unlimited transactions, such as withdrawals, account transfers and bill payments, as well as a deposit package for one low monthly fee.

This year, we conducted business management seminars for clients in various communities providing economic updates and Tax and Estate Strategies for business clients. We also continued to build the capabilities of our small business advisors. For example, a learning program was developed to provide business advisors with up-to-date features of the Canadian Small Business Financing Program (CSBFP).

CIBC also supports small businesses in Canada through contributions to the Advancing Canadian Entrepreneurship (ACE) Student Entrepreneur of the Year Award, the Canadian Women's Foundation, Canada's Outstanding Young Farmers' Program and Junior Achievement of Canada. In addition, CIBC presents Entrepreneurship 101 at the MaRS Discovery District to introduce individuals with innovative ideas to the entrepreneurial process.

Respecting our clients

At CIBC, we are committed to treating our clients with respect by providing high quality professional client service, safeguarding our clients' personal information and privacy, and hearing and responding to client concerns.

Our Service Commitment to You details our focus on providing clients with service that exceeds their expectations and provides information on CIBC's complaint escalation process to help our clients resolve any problems they may experience with us in a prompt and efficient manner. We make every effort to address client concerns promptly at the first point of contact where we do business with our clients. If a satisfactory resolution is not reached, the client is first referred to a trained Customer Care specialist, and then to the CIBC Ombudsman's office.

In addition, CIBC's *Your Privacy is Protected* provides information to our clients about how CIBC is committed to respecting the privacy of its clients. Both these documents are available in our branches and online.

To further safeguard our clients' privacy, we're incorporating the added security of chip technology, which uses an embedded microchip to encrypt information, into our debit cards, credit cards and ABMs, making it more difficult for unauthorized users to copy or access card data. To date, CIBC has added chip technology to all ABMs, issued 3.4 million chip-enabled credit cards and introduced chip technology to debit cards.

CIBC credit card clients continued to take advantage of the enhanced protection provided by CIBC CreditSmart, a unique suite of free features that give clients the information and tools to make confident credit decisions, and offer increased security through credit report and fraud alerts. Enrolment in CIBC CreditSmart was up 27% in 2009.

CIBC will continue to invest in enhanced programs, procedures and training to meet our commitment to clients.

For information on branch openings and closings, ABM installations and removals and listed affiliates' debt financing to firms in Canada, please refer to pages 182 to 185.

Our Employees

CIBC's vision, mission and values are at the centre of our commitment to create an environment where all of our employees can excel.

CIBC focuses on the things that matter to our employees – access to career-growth opportunities, safe and healthy workplaces, effective training and development, and positive work/life balance – so that employees are able to perform at their best, contribute to their communities and fulfill CIBC's vision to be the leader in client relationships.

CIBC's commitment to diversity and equity, and its drive to contribute in a meaningful way to the communities in which it operates are keys to long-term success. The Richard Ivey School of Business was proud to partner with CIBC to create and launch *ReConnect: Career Renewal for Returning Professional Women*. With an increasing leadership talent gap in Canada, this innovative program is creating an outstanding and essential source of new leadership talent for Canada.

*Carol Stephenson, Dean
Lawrence G. Tapp Chair in Leadership
Richard Ivey School of Business*



CIBC kicked off its 17th annual Diversity Day festivities on June 9, 2009. Pictured are four representatives of CIBC's eight Affinity Groups who participated in the opening festivities to the month-long event.

Workforce representation rates and goals
(as at Dec. 31, 2008)

%	Rate	Goal
Women	67.5	56.9
Visible minorities	25.4	21.4
Persons with disabilities	3.9	4.3
Aboriginal peoples	1.7	2.1

Senior management representation rates and goals
(as at Dec. 31, 2008)

%	Rate	Goal
Women	29.2	24.2
Visible minorities	11.8	8.7
Persons with disabilities	4.5	N/A*
Aboriginal peoples	0.5	0.6

*Statistics Canada does not have 2008 labour market availability rates for senior management (EEOG 1) for persons with disabilities. Accordingly, CIBC does not have a goal for this group.



Some of the recipients of the 2009 CIBC Employment Equity and Diversity Awards, which honour individuals, business units, committees and groups that champion diversity at CIBC or in the community.

Creating a positive employee experience

Our employees make it possible for CIBC to deliver consistent, sustainable performance over the long term. That is why we strive to create a positive experience and a supportive work environment where our employees can excel and fulfill CIBC's vision of being the leader in client relationships.

Obtaining annual feedback from employees across the organization about what they are experiencing and how they view CIBC at the corporate and business levels and within their own teams is important to our success. CIBC's Employee Survey provides our leadership with insight so that we can continue to create an environment where all employees can excel. Employee participation in the 2009 survey reached a new high of 91%.

The survey's Employee Commitment Index, which measures the strength of our employees' relationship with the organization, increased for the fourth consecutive year, reaching the highest score since the original index was introduced in 1998.

Overall the results were very positive, continuing to increase year-over-year. In particular, the survey showed solid progress on questions related to our vision of being a leader in client relationships and our values of trust, teamwork and accountability.

Our Code of Conduct is one of the many ways our values are reaffirmed. It guarantees every employee the right to be respected, to receive fair and equitable treatment, to be free from harassment or discrimination, and to be protected from retaliation if they report a contravention of the Code. All employees are required to complete annual certification and testing on the Code.

Another important part of creating a positive employee experience is our employment brand, "What matters to me". The brand reinforces our ongoing commitment to our employees and is embedded in all of our programs and initiatives.

Twenty-eight CIBC employees from across the organization were

featured in a new national brand television advertising campaign celebrating CIBC employees' commitment to their clients and their communities. In their own words, each of these employees talked about 'who they are here for.'

In addition to our commitment to employees, CIBC is dedicated to building a workforce that reflects the clients and communities we serve. For CIBC, diversity is one of the important elements that make our company strong.

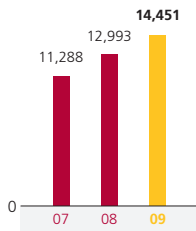
Representation goals are the targets for the representation of members of designated groups in each occupation, based on national labour market availability rates provided by Statistics Canada and adjusted to CIBC's workforce. In 2008, Statistics Canada released new labour market availability rates based on the 2006 Census. CIBC's representation goals also changed and in 2008 we exceeded our representation goals for women and visible minorities in our overall workforce as well as within senior management. We remain focused on growing our representation levels for all four designated groups.

Our commitment to diversity is demonstrated throughout the year. It is highlighted each June during CIBC's "Diversity Month". This year's activities included: our 17th annual Diversity Month "kick-off" celebration in Toronto; a celebration of National Aboriginal Day; a 48-hour Diversity Open House with Affinity Network displays at our INTRIA offices in Vancouver; and a reception to launch the 2010 National Aboriginal Achievement Awards, which will mark CIBC's 17th year of sponsorship.

In 2009, CIBC held our fourth diversity congress where we developed our three-year employment equity and diversity plan for 2010 to 2012. CIBC's eight Affinity Networks, employee-led groups which support members of diverse communities, continue to grow and include more than 3,000 members. Our Affinity Networks play an important role by providing informal advice on the creation of a workplace that provides equity and opportunity for all employees.

In 2009, we strengthened our relationship with the YMCA by

Number of employees completing assessment questionnaire on Wellness Checkpoint (as at Oct. 31)



Since it was launched in 2001, more than 14,000 employees have completed the Wellness Checkpoint, CIBC's confidential online assessment tool that identifies health risks and provides information about achieving a healthier lifestyle and other general health resources information.



18 newcomers from the Greater Vancouver Area are on their way to starting a career in the Canadian financial services industry after graduating from *CIBC Connection to Employment*, a five-week job readiness training program for qualified newcomers. The program is a component of the *CIBC YMCA Access to Opportunity* program created to provide financial literacy skills and job readiness training to newcomers to Canada.

expanding the CIBC *YMCA Access to Opportunity* program across the Greater Toronto Area and the Greater Vancouver Area. The program provides newcomers to Canada with free advice, information and the job skills that they need to better access financial services and find employment in Canada's financial services sector. *CIBC Connection to Employment*, a component of the program, was recognized by the Canadian Society for Training and Development with a 2009 Canadian Award for Training Excellence in the WOW category. The award recognizes examples of training projects which are out of the ordinary, new and noteworthy and that go beyond what is expected. Seventeen of the graduates from the inaugural Toronto program have found employment with CIBC.

In 2009, CIBC again sponsored *ACCES Employment's Speed Mentoring* program to help newcomers start or resume their careers in Canada. Since 2006, CIBC has hired 11 graduates of *ACCES' Financial Services Connections* program, which specifically supports newcomers with backgrounds in the industry.

2009 also marked a second successful year for *ReConnect: Career Renewal for Returning Professional Women*, a program sponsored by CIBC in partnership with the Richard Ivey School of Business. This is the first executive development program in Canada specifically designed to help professional women re-establish their careers after taking time out of the workforce to pursue other activities.

Three of our senior women executives were included in the Women's Executive Network's 6th annual listing of the *Top 100 Most Powerful Women in Canada*.

Our commitment to diversity continues to be recognized externally. For the second consecutive year, CIBC was named by the editors of Canada's Top 100 Employers and representatives from the Toronto Region Immigrant Employment Council (TRIEC) as one of Canada's "Best Employers for New Canadians." The honour recognizes companies for creating an inclusive workplace that allows newcomers to make the

most of their skills and education in their new home.

Creating a positive employee experience is also found in our continued focus on employee training and development – a critical element of success for both our employees and CIBC. Training is developed and provided to our employees based on four key guiding principles: alignment to business goals; impact to business results; consistency in employee experience across the organization; and long-term sustainability.

To help our employees grow, develop and achieve their full potential as well as understand their accountabilities, we provide corporate-wide training and development programs in the areas of people management, regulatory and mandatory training, CIBC's vision, mission and values, new employee orientation and core capabilities. In 2009, CIBC invested approximately \$57 million in global training. For the second consecutive year, CIBC's Corporate Mandatory Training and Testing program received the Silver Canadian Award for Training Excellence from the Canadian Society for Training and Development. This year, CIBC's Manager Basics program was recognized in the Internal eLearning category.

CIBC also recognizes the importance of engaging, retaining and developing our future leaders. Building on the success of our existing Talent Review Process, which includes one-on-one career interviews with all executives, we have expanded the process to include our highest level of non-executive employees. This enables CIBC to develop a more accurate understanding of succession opportunities and create developmental programs aimed at increasing our future executive capability. In addition, CIBC continues to develop its workforce analytics capabilities as a way of supporting business leaders to better understand how to leverage and manage our diverse workforce.

To further enhance the employee experience, in 2009 CIBC introduced *Anniversaries*, a new service recognition program that celebrates employees as they reach significant milestones in their careers. Employees receive a service pin upon reaching milestones of



CIBC's Campus Recruitment Team was recognized by the University of Toronto's Rotman School of Management as the 2009 Rotman Student Choice Award Winner in the financial services category.

one, three and five years, and every five years thereafter. Recognition varies by milestone, and beginning at 15 years, employees can also choose from a variety of gifts or elect to have CIBC make a donation on their behalf. This contribution can be directed to any of the following organizations that align with our focus on youth, education and health: CIBC Children's Foundation, Canada Company Scholarship Fund, Canadian Breast Cancer Foundation or United Way. In 2009, CIBC celebrated more than 10,000 employee anniversaries.

A focus on performance

Managing performance is key to building long-term, sustainable growth for our employees, clients and shareholders. In 2009, CIBC launched a redesigned Performance Management and Measurement (PMM) process to ensure employees are clear about expectations and how their individual goals support the goals of their line of business and CIBC overall, as well as CIBC's vision, mission and values and adherence to CIBC's policies and controls framework.

The overall process includes establishing performance expectations, a mid-year check and a final year-end performance review. The PMM provides the opportunity for managers and employees to:

- establish clear performance expectations not only in terms of *what* will be achieved but also *how*, ensuring alignment with CIBC's vision, values and CIBC's policies, guidelines, and controls;
- share responsibility for success, which includes a focus on individual development in current roles throughout the year;
- hold ongoing conversations about progress against goals and development as well as how to build on success or address any performance gaps; and
- engage in a final year-end performance review.

With respect to compensation, pay-for-performance is the foundation of CIBC's compensation philosophy. Most employees participate in

variable compensation programs with individual awards based on i) the employee's results against their individual performance goals, ii) line of business results and, iii) CIBC's overall performance. Managers assess and evaluate employee performance against both their goals and their contribution relative to their peer group.

In 2009, the CIBC group of companies paid over \$2.3 billion in base salaries and benefits to our Canadian workforce. Approximately 70% of CIBC employees participate in the employee share purchase plan, which allows employees to participate as a shareholder of CIBC through investment in common shares.

CIBC's global turnover rate for permanent employees, excluding retirees, decreased to 12.9% in 2009. For detailed employment figures, see page 185.

Health and well-being

Creating a safe and healthy work environment where all employees can balance their work and life and contribute to their communities is very important. CIBC is committed to providing a comprehensive range of benefits and programs that support the overall health, wellness and long-term financial security of employees. In 2009, CIBC introduced a new benefits brochure, which provides helpful real-life scenarios that employees can consider when selecting the benefits options that work best for them. Further, we delivered re-designed employee pension statements, which are easier to understand and customized to show key pension information.

To assist in managing rising health-care costs, CIBC supports a smart consumer approach to employee health care. Employees are provided with information on CIBC-negotiated discounts, use of generic drugs and use of pharmacies with lower dispensing fees to proactively manage costs for themselves and for CIBC.

In 2008, CIBC reported a Disabling Injury Incidence Rate of 0.27, which indicates the number of disabling and fatal injuries on the job, per 100 employees, in Canada.

Our Communities

As a leader in community investment, CIBC is committed to supporting causes that matter to our clients, our employees and our communities. We aim to make a difference through corporate donations, sponsorships and the volunteer spirit of our employees. With a strategic focus on youth, education and health, and employee support for causes including the Canadian Breast Cancer Foundation CIBC Run for the Cure, the CIBC Children's Foundation and United Way, CIBC is investing in the social and economic development of communities across the country.

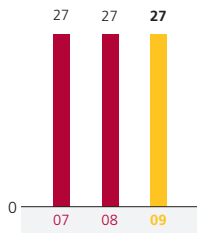
"2009 marks the 13th year for CIBC as the title sponsor of the Canadian Breast Cancer Foundation CIBC Run for the Cure. The Foundation is proud of the partnership and the depth of commitment that has evolved with CIBC over the years. CIBC has encouraged and empowered its employees to support the Run through personal and corporate fundraising initiatives, as well as by taking on key volunteer roles in the execution of the event. We applaud their commitment as a champion of the cause and in supporting our vision of creating a future without breast cancer."

*Colleen Fleming
CEO, Central Office
Canadian Breast Cancer Foundation*



On October 4, 2009, more than 170,000 participants across Canada, including CIBC employees, family members and friends participated in the 18th annual Canadian Breast Cancer Foundation CIBC Run for the Cure. This year's event raised \$26.5 million to help create a future without breast cancer.

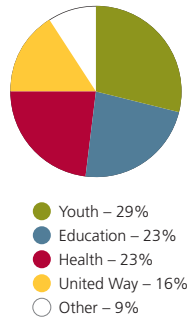
Contributions in Canada (\$ millions)



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



Charitable donations by category in Canada



With a strategic focus on youth, education and health, CIBC is making a difference in communities where our clients and employees live and work.



CIBC's wholesale bank employees and 2008 Campaign Co-chairs, Rita Caporiccio and Trevor Torzsas were accompanied by Bloorview Kids Rehab Ambassador, Anthony Tuttle, to ring the opening bell at the Toronto Stock Exchange on CIBC Miracle Day 2008. Through the generosity of employees and their clients, more than \$3.1 million was raised from fees and commissions on CIBC Miracle Day to support hundreds of children's charities across Canada.

Making a difference

In 2009, almost \$27 million was contributed through the CIBC group of companies to charitable and non-profit initiatives in Canada. Of this, close to \$20 million was for charitable donations, supporting a wide variety of national, regional and local organizations. To see examples of CIBC's contributions to community organizations by province, see page 186.

Youth

Helping young people achieve their full potential is a priority.

CIBC Children's Foundation

The CIBC Children's Foundation is a registered charity responsible for distributing funds raised on CIBC Miracle Day, and was founded on the belief that by working with our clients, employees and children's charities, we can make a difference to children in need.

On the first Wednesday of December each year, CIBC's wholesale banking sales and trading professionals and CIBC Wood Gundy Investment Advisors donate their fees and commissions to support charities dedicated to improving the health, well-being and education of children. On December 3, 2008, CIBC Miracle Day raised more than \$3.1 million in Canada. Since its inception in 1984, Miracle Day has raised more than \$190 million to benefit children in our communities around the world.

In addition to CIBC Miracle Day, the CIBC group of companies contributed more than \$4 million in 2009 to hundreds of initiatives that support mentoring, skills development, financial literacy training, nutrition and health, anti-bullying, youth shelters and programs for young people with disabilities.

Helping children and parents

Ongoing support through a \$1 million multi-year contribution to the

Canadian Centre for Child Protection is helping to reduce the victimization and exploitation of children across Canada. CIBC's investment will continue to raise awareness of the Centre and its safety initiatives to better educate children and parents about keeping their children safe from sexual abuse and exploitation.

CIBC has supported Child Find Ontario for many years, featuring images of missing children on millions of credit card statement envelopes each year. This valuable program helps to increase awareness for missing children cases, and also helps generate information to the Child Find national tip line.

Education

CIBC is investing in education.

CIBC Youthvision Scholarship Program

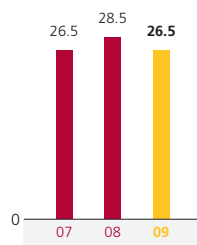
Ten years ago, CIBC, in partnership with Big Brothers Big Sisters of Canada and YMCA Canada, created this program to address the academic and financial needs of students by encouraging them to pursue post-secondary education. CIBC provides funding for scholarships and internships to help young Canadians prepare for their future. Thirty scholarships, valued at up to \$36,000 each, are awarded annually to Grade 10 students enrolled in mentoring programs with these two community partners. In addition to tuition support, recipients may participate in summer internships at YMCA agencies across the country after completing Grade 10. This program represents a multi-year commitment of more than \$10 million. To date, 330 CIBC Youthvision Scholarships have been awarded to deserving young people across Canada.

CIBC further contributes to the education of youth with an annual donation of \$100,000 to the National Aboriginal Achievement Foundation for bursaries and scholarships in post-secondary education. CIBC's total contributions of \$1 million to date assist First Nations, Inuit



CIBC Wood Gundy Investment Advisors Werner Imboden (left) and Pierre Delisle (right), are pictured along with Pierre Bruneau, Vice-President of the Fondation Centre de cancérologie Charles-Bruneau. Werner and Pierre were “twinned” with Rosalie and Maxime who provided them with inspiration and motivation for the 600-kilometre bicycle trek across Quebec.

Canadian Breast Cancer Foundation
CIBC Run for the Cure funds raised
(\$ millions)



Since its inception in 1986, the Canadian Breast Cancer Foundation has invested \$170 million in breast cancer research, education and awareness programs.



CIBC clients and employees throughout British Columbia and the Yukon Territories raised more than \$405,000 during the 2009 BC Children's Hospital fundraising campaign. This brings the total amount raised since 1995 to \$5.5 million which includes \$1.3 million in corporate donations.

and Métis students with their financial needs, helping them to pursue excellence in all academic disciplines.

As well, CIBC continues to provide scholarship funding to the post-secondary education of children of fallen soldiers through its leadership donation of \$1 million over 10 years to Canada Company.

CIBC's multi-year commitments to universities and colleges across Canada total more than \$16 million. Of this, approximately \$7 million is directed to bursaries and scholarships, helping students pursue post-secondary studies.

Helping newcomers to Canada

CIBC has been a committed supporter of Skills for Change, a non-profit organization providing learning and training opportunities for immigrants and refugees in Toronto. For the past 17 years, we have been the lead sponsor of their New Pioneers Awards which honour outstanding contributions by immigrants and refugees to the arts, community service, entrepreneurship, science and technology, and youth.

A multi-year donation from CIBC has assisted in the building of the new Edmonton Rotary Centre for New Canadians which will provide short-term emergency and transitional housing for recently arrived refugees and immigrants along with access to social services.

Ongoing funding to the Centre for Information and Community Services is enabling them to develop an Immigrant Resource Centre with a Youth Development Hub to help immigrant youth build self-confidence and skills through programs and training sessions.

Helping women

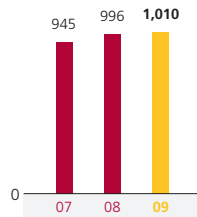
CIBC's ongoing commitment of \$1 million over seven years to the Canadian Women's Foundation is helping low-income women become economically self-sufficient and break the cycle of violence. With funding from CIBC, the Canadian Women's Foundation supports programs that provide practical on-the-job training, skills development and self-employment training that go beyond business basics to address other essential aspects of women's lives like building self-esteem, networking, mentorship and securing child care.

CIBC is helping women in Alberta build for tomorrow by funding Women Building Futures. Through skills and vocational training, women get the tools they need to train for a new career, gain financial independence, and change their lives in more ways than they ever imagined.

The Minerva Foundation for BC Women received funding from CIBC to help women advance themselves by continuing their education. The women they support are single mothers, mature women returning to the workplace after a long absence, women in non-traditional fields of study, as well as immigrant and Aboriginal women.



Employee as Ambassador Program participation (# of participants)



CIBC employees and retirees across the country have been long-time supporters of the United Way. In addition to volunteering their time through activities such as Days of Caring and other volunteer roles at many United Way agencies, they raised more than \$4 million for the 2008 United Way campaign.

CIBC employees and retirees continue to make a difference through their volunteer spirit in communities across the country.



In 2009, CIBC received the Edmonton Mayor's Celebration of the Arts Award for Innovative Support for "CIBC Theatre for All", a program in partnership with Kids Up Front Foundation and the Citadel Theatre. Corporate sponsors and season ticket holders are encouraged to donate a percentage of their tickets so that disadvantaged youth can experience the arts.

Health

CIBC contributes to the health and well-being of Canadians.

Canadian Breast Cancer Foundation CIBC Run for the Cure

On October 4, 2009, \$26.5 million was raised by 170,000 participants in 56 communities in the 18th annual Canadian Breast Cancer Foundation CIBC Run for the Cure. This is the largest single day, volunteer-led fundraising event for breast cancer research, education and awareness programs in Canada. We are proud of the contribution our employees have made to the Canadian Breast Cancer Foundation. The Foundation is the leading volunteer-led organization in Canada dedicated to creating a future without breast cancer.

CIBC employees have been encouraged and empowered to support this flagship program through personal and corporate fundraising initiatives, as well as by taking on key volunteer roles in the execution of the annual event. In addition to the generous support of CIBC clients, in 2009, more than 13,000 members of Team CIBC, including employees, family, friends and volunteers helped to raise close to \$3 million through pledges, fundraising and proceeds from the CIBC Pink Collection made available in CIBC branches. Over the years, Team CIBC has contributed more than \$23 million to the Foundation.

Further contributions to the health of Canadians include multi-year commitments of almost \$19 million to hospitals and health research facilities across the country.

In addition, Tour CIBC Charles-Bruneau raised \$1,025,000 when 25 cyclists pedaled 600 kilometres across Quebec over four days to help

children with cancer. Of the total raised, CIBC clients and employees contributed \$250,000 to help fund childhood cancer research and treatment at the Fondation Centre de cancérologie Charles-Bruneau.

Employee as Ambassador Program

CIBC fosters volunteerism among its employees and retirees and encourages community engagement through the Employee as Ambassador Program. Through this initiative, CIBC contributes up to \$1,000 to charitable and not-for-profit community organizations where employees and retirees volunteer their time and expertise. In 2009, \$675,000 was contributed on behalf of 1,010 employees and retirees who participated in this program.

United Way

CIBC has been helping to create stronger and healthier communities for families to live, work and raise their children through our long-standing annual contributions to United Way agencies across the country. United Way supports a broad range of social programs and services that are focused on critical areas within the community such as assisting families dealing with poverty, supporting people with a disability or health concern, helping newcomers with their transition to Canada, and keeping kids off the streets. Every year, CIBC employees and retirees demonstrate their support through personal donations and their volunteer efforts. The 2008 CIBC United Way campaign raised \$7 million, which included a corporate donation of \$2.9 million.

Our Environment

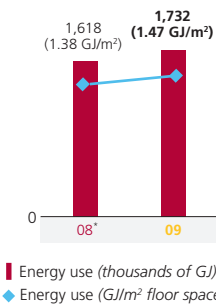
CIBC is committed to being an environmentally responsible organization. We demonstrate this through continued enhancements to our environmental risk management policies and procedures, initiatives to minimize CIBC's impact on the environment, promotion of environmental stewardship practices and support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

"It is apparent that the environment continues to remain an area of key strategic focus for CIBC. This is underlined by CIBC's performance on the environmental criteria that SAM uses as part of our review process to assess a company's eligibility for inclusion on the Dow Jones Sustainability World Index. In 2009, CIBC's environmental performance remained clearly above the global sector average, underlining its efforts to embed environmental responsibility in its core business processes."

*Marion Swoboda
Senior Equity Analyst, SAM Research AG*

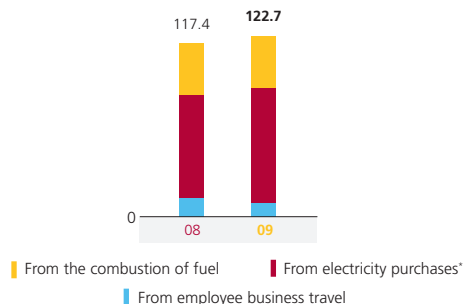


CIBC employees, like the Card Products Division Green team pictured here, are committed to environmental stewardship in the workplace. They aim to promote sound environmental practices through educating themselves and building awareness among their colleagues about what they can do to reduce their environmental impact at work. Employee efforts are an important element of CIBC's corporate environmental program.

Energy consumption⁽¹⁾

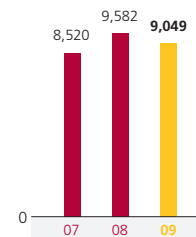
*2008 reported energy consumption data has been revised to reflect a new data management system.

In 2009, we expanded our energy data reporting coverage and also now report on an energy intensity basis.

CO₂ emissions
(thousands of tonnes)^{(1),(2),(3)}

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

Since last year, CIBC's carbon dioxide (CO₂) emissions from employee business travel have decreased by over 25%.

Paper recycling
(tonnes)⁽⁴⁾

Since 2004, CIBC has securely shredded and recycled paper products from our North American branch and office locations.

- (1) Reported energy consumption data for 2008 and 2009 relates to over 95% of global occupied floor space and includes estimates where actual data is not currently available.
- (2) Based on the GHG Protocol Initiative. Emission factors from Environment Canada's National Inventory Report 1990-2007 are used to estimate CO₂ emissions from purchased electricity.
- (3) Employee business travel includes air, train and car travel for company business.
- (4) 2007 and 2008 data have been restated to reflect a change in the supplier's calculations.

Environment matters – committed to environmental responsibility

At CIBC, we acknowledge that as a large organization, we have an impact on the environment. We recognize that a sustainable environment is vital to the communities in which we operate, and we endeavour to be an environmentally responsible business.

Our Corporate Environmental Policy was first approved by the Board of Directors in 1993 and, since that time, we have continually worked toward integrating environmental considerations into our core business activities.

CIBC's Environmental Risk Management group is responsible for the oversight of environmental matters, including monitoring, governance and communication of programs in support of CIBC's environmental policy commitments.

Environmental responsibility is practiced through the ongoing maintenance of CIBC's environmental management standards and procedures in our lending and procurement activities. Environmental responsibility is also communicated to our employees through the CIBC Code of Conduct, which requires that all employees take reasonable care to ensure that our business activities are conducted in an environmentally prudent manner. Annual testing and certification of our employees is conducted to ensure that our employees adhere to the Code of Conduct.

In 2009, we focused on further reductions to our operational 'footprint' through enhancements to our responsible lending practices, encouraging environmentally responsible procurement behaviour and facilitating disclosure and transparency by engaging with our key stakeholders.

Proactive environmental programs

We know that managing our energy use in a prudent manner is good for business and the environment. We proactively look to develop and implement programs that focus on reducing our environmental impacts, and help to build awareness of the resulting benefits.

CIBC continues to strive towards improving the reporting of our environmental performance data. This year, with the assistance of a new service provider, our reported utilities consumption data was expanded to include our leased premises and is also presented on an energy intensity basis (i.e., energy use per unit of occupied floor space).

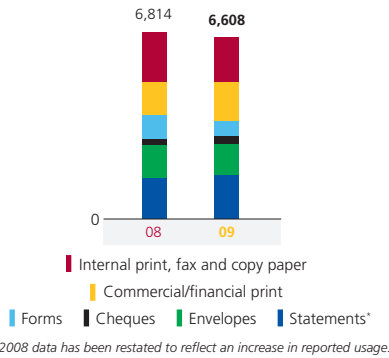
This year, we launched an energy conservation program to promote energy conservation across our retail branch network. We are tracking the success of this effort through utility consumption metrics. This information is then shared with branch staff members to help them gauge the success of their efforts. As part of our communication plan, each branch was asked to identify an 'Energy Awareness Champion' to provide awareness, offer assistance and share success stories.

Throughout 2009, we made progress on many energy conservation initiatives at CIBC owned and leased facilities, including: upgrades and adjustments to heating, ventilation and air conditioning control systems; improvements in lighting systems; and installation of timers on select lighting and exhaust air systems.

This year, CIBC participated in the Canadian Green Building Council's (CaGBC) pilot program for Leadership in Energy and Environmental Design (LEED) Complete. This program will assist us in benchmarking the performance of our owned buildings across Canada. The LEED standards will also help us to develop and implement building management solutions with measurable benefits. CIBC also joined the CaGBC in a new pilot initiative, for our existing retail branches, that allows us to apply their 'Green Building Performance System' standards against our utility and greenhouse gas emission data. This will assist us in identifying opportunities for energy performance improvement in our retail branch network. In addition, this year, we registered five LEED projects for new retail branches in Ontario.

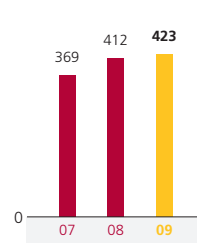
CIBC integrates sustainable design criteria into our building standards. For example, in 2009, CIBC brought together technology employees who were working across multiple locations to the

Paper use by category
(tonnes)



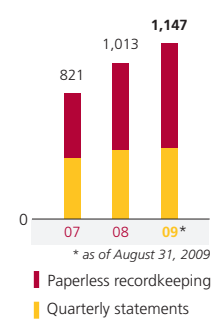
Since last year, CIBC has reduced paper usage by 3%. In addition, CIBC has increased the use of Forest Stewardship Council (FSC) certified paper stock to 73%.

Environmental risk assessment
(# of transaction reviews)



Since 2007, the number of transactions referred to CIBC Environmental Risk Management for specialized environmental credit reviews has increased by 15%.

Client choice in recordkeeping
(cumulative – thousands)



For several years, CIBC has been promoting paperless recordkeeping for our deposit account clients for their convenience and to encourage less paper usage.

Bell Trinity Square development in downtown Toronto. The move was an opportunity for CIBC to design and implement our most environmentally responsible workspace to date. The result is a number of environmentally responsible interior finishes, including: low-emission paint; Climate Neutral, Cool Carpet; and regionally manufactured and Forest Stewardship Council certified furniture, millwork and wood products.

This new office space is more energy efficient through the use of Energy Star-rated equipment and appliances. In addition, more than 90% of the floor space at Bell Trinity Square has access to natural light, eliminating the need for task lighting at individual workstations and allowing for the use of ceiling fixtures that brighten and dim to adjust for optimum light levels. Meeting rooms also apply motion sensitive lighting, while individual ceiling lights are activated by motion sensors, significantly reducing energy usage during non-working hours. The heating, ventilation and air conditioning systems (HVAC) continually monitor the temperature, humidity and oxygen level on each floor and adjust to optimize levels throughout the day. Together, these efforts are expected to reduce annual energy consumption for the location by 30%.

The purchase of green power is an important element of our Carbon Management Program. CIBC has purchased green power since 2003. In 2009, we entered into a new agreement with Bullfrog Power to purchase 2,100 MWh of low-impact renewable electricity to be used at branches in Alberta.

CIBC is committed to programs to reduce waste and increase recycling and reuse efforts. We continue to implement a paper waste management procedure to ensure that all of our internal paper materials are securely collected, shredded and recycled across our North American premises.

We continued to make progress on the paper reduction front. Examples include lowering the weight of our marketing paper stock, and offering paperless recordkeeping to our clients. Internally, we have continued to

increase the number of multifunctional devices across our operations, allowing for more double-sided printing and reduced energy consumption.

Responsible lending and investing

CIBC has been committed to the formal evaluation of environmental risks as an integral component of transactional due diligence since the early 1990s. Our Environmental Credit Risk Management Standards and Procedures, adopted in 2007, replaced previous guidance and apply to small business, commercial, corporate, merchant and investment banking activities.

Through CIBC's due diligence processes, clients understand the importance that we attach to evaluating environmental risk factors as part of our transactional due diligence, including issues such as biodiversity and climate change.

We follow the environmental and social screening criteria specified in the Equator Principles in the assessment of all applicable project financing transactions involving projects with a capital cost of US\$10 million or more. No new project finance transactions, to which the Equator Principles would apply, were completed by CIBC in 2009.

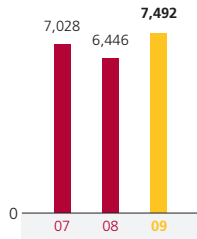
Environmentally responsible procurement

CIBC endeavours to purchase products and services from environmentally conscious suppliers, as described in our Environmentally Responsible Procurement Standard.

The Standard has an environmental evaluation form that is used at the start of a supplier relationship and includes reporting criteria related to suppliers' environmental management systems and product-specific questions. These include criteria related to energy efficiency, efficient use of natural resources, recycling options, product take-back options and conditions to promote ecologically sustainable forest practices.

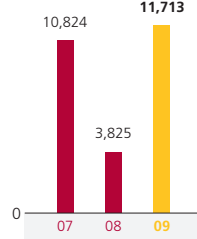
CIBC remains focused on sourcing competitively priced

Reuse of refurbished office furniture
(# of pieces)



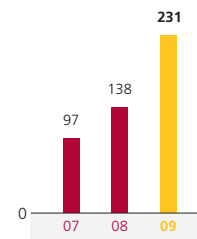
CIBC has a long history of actively reusing its office furniture. Since 2005, the first year we began monitoring such items, we have diverted 32,798 pieces of office furniture from landfills.

Computers for Schools donations
(# of computer components)



CIBC is a founding member and the largest corporate supporter of Industry Canada's Computers for Schools program that started in 1993.

Climate neutral carpet – installations
(thousands of square metres)



Since 2004, CIBC has installed a total of 231,000 m² of Climate Neutral, Cool Carpet tile. As a result, approximately 3,500 metric tonnes of greenhouse gas emission reduction credits have been permanently retired by the supplier.

environmentally responsible paper options, with a preference for Forest Stewardship Council (FSC) certified stock. In 2009, CIBC increased its use of FSC-certified paper to 73% of paper used.

Continuous improvement through engagement

At CIBC, we know that engagement with our stakeholders on environmental matters is fundamental to maintaining a progressive and successful environmental management program. Since the early 1990's, we have had ongoing engagement with our key stakeholders to help us better understand their concerns and to help us improve our Corporate Environmental Management Program.

Where relevant to our business activities, we welcome dialogue and actively participate in external forums on environmental issues. We engage in a variety of national and international environmental associations, to share best practices and to stay apprised of environmental issues relevant to the financial services industry. This includes the United Nations Environment Programme's Finance Initiative (UNEP FI). In 2009, CIBC actively participated in the UNEP FI's North American Task Force, which commissioned an important study on examining the role of the financial sector in commercial green building development.

This year, we were once again a signatory to and participant in the Carbon Disclosure Project (CDP). For a third year in a row, the Conference Board of Canada recognized CIBC as a Climate Disclosure Leader, one of only five low carbon impact sector companies in the 15-company leadership group, per the Carbon Disclosure Project Report 2009-Canada 200.

For more information on CIBC and the environment, visit www.cibc.com/environment or e-mail env@cibc.com.



In 2009, CIBC piloted an alternative workplace strategy called CIBC@work. This strategy focuses on analyzing the way we work and establishing a flexible and sustainable office environment, utilizing environmental standards that can adapt to the needs of our staff.

Our Clients – Branches and ABMs

CIBC BRANCH OPENINGS – 2009

British Columbia

7170 Kingsway, Burnaby
5955 Vedder Rd., Chilliwack
400 - 879 Marine Dr., North Vancouver
2245 - 160th St., Unit 10, Surrey
1720 Robson St., Vancouver
550 - 2945 Jacklin Rd., Victoria
2121 Louie Dr., Westbank

Alberta

904 Parsons Rd. SW, Edmonton
2030 38th Ave., Edmonton
16135 97th St., Edmonton
9825 116th St., Grande Prairie
200 - 590 St. Albert Trail, St. Albert

Ontario

90 Kingston Rd. E., Ajax
660 Wellington St. E., Aurora
600 Yonge St., Barrie
2989 Bovaird Dr., Brampton
9950 Dufferin St., Maple
9030 Derry Rd., Milton
3858 Innes Rd., Orleans
122 Tower Hill Rd., Richmond Hill
55 Trainyards Dr., Ottawa
1 Fort York Blvd., Toronto

Quebec

9050 boul. Leduc, Suite 10, Brossard
150 rue Strasbourg, Candiac
620 boul. Lebourgneuf, Quebec City

Nova Scotia

89 Countryview Dr., Unit 5D, Dartmouth

OTHER CIBC OPENINGS – 2009

Ontario

Sub-branch location: 12 Young St., Capreol ⁽¹⁾

CIBC BRANCH CLOSINGS – 2009

British Columbia

9 - 2484 Main St., Westbank

Alberta

29 Sir Winston Churchill Ave., St. Albert

Saskatchewan

104 Cowessess Lake Mall, Cowessess

Ontario

12 Young St., Capreol ⁽²⁾
879 Barton St. E., Hamilton
1615 Orleans Blvd., Orleans

Quebec

4250 1re Ave., Quebec City

Nova Scotia

535 Portland St., Dartmouth

CIBC BRANCH RELOCATIONS – 2009

British Columbia

11920 88th Ave., Surrey –
relocation to 12025 Nordel Way, Surrey
101-15149 Highway 10, Surrey –
relocation to 15173 Highway 10, Surrey

Ontario

673D Upper James St., Hamilton –
relocation to 667 Upper James St., Hamilton
1227 Barton St. E., Hamilton –
relocation to 1273 Barton St. E., Hamilton

PRESIDENT'S CHOICE FINANCIAL PAVILION OPENINGS – 2009

Alberta

4410 17th St. NW, Edmonton

Ontario

6220 Yonge St., Toronto

PRESIDENT'S CHOICE FINANCIAL PAVILION STATUS CHANGES – 2009

Ontario

400 Lansdowne St. E., Peterborough⁽³⁾

ABM INSTALLATIONS – 2009

British Columbia

7170 Kingsway, Burnaby
7890 Canada Way and 10th, Burnaby
45632 Yale Rd. W., Chilliwack
5955 Vedder Rd., Chilliwack
10200 10th St., Dawson Creek
24009 Dewdney Trunk and 240 Rd.,
Maple Ridge
2101 Boundary Ave., Nanaimo
1245 Lonsdale Ave. and 13th St., Vancouver
400 - 879 Marine Dr., North Vancouver
12025 Nordel Way, Surrey
2245 - 160th St., Unit 10, Surrey
5669 152nd St., Surrey
4717 Lakelse Ave., Terrace
1720 Robson St., Vancouver
5680 Oak St. W., Vancouver
75 Broadway W., Vancouver
2925 Tillicum Rd., Victoria
550 - 2945 Jacklin Rd., Victoria
2121 Louie Dr., Westbank

Alberta

120 36 St. SE, Calgary
205 5th Ave. SW, Calgary
2318 Centre St. N., Calgary
15604 95th Ave. NW, Edmonton
16135 97th St., Edmonton
2030 38th Ave., Edmonton
4410 17th St. NW, Edmonton
5661 23rd Ave. NW, Edmonton
904 Parsons Rd. SW, Edmonton
9825 116th St., Grande Prairie
403 1st St. W., High River
200 - 590 St. Albert Trail, St. Albert

Manitoba

75 Sidney Smith St., Winnipeg
87 - 333 St. Mary's Ave., Winnipeg

Ontario

395 Queen St. E., Acton
90 Kingston Rd. E., Ajax
600 Yonge St., Barrie
1415 (B) Durham Regional Rd. 15, Beaverton
2989 Bovaird Dr., Brampton
630 Peter Robertson Blvd., Brampton
325 Stewart Blvd. W., Brockville
1271 Barton St. E., Hamilton
667 Upper James St., Hamilton
635 Southdale Rd., London
9950 Dufferin St., Maple
9030 Derry Rd., Milton
1855 Minnesota Crt., Mississauga
320 Matheson Blvd., Mississauga
3858 Innes Rd., Orleans
1300 King St. E., Oshawa
1490 Youville Dr., Ottawa
55 Trainyards Dr., Ottawa
3389 Petawawa Blvd., Petawawa
122 Tower Hill Rd., Richmond Hill
9605 Union Rd., Shelden
147 High St., Southampton
1 Fort York Blvd., Toronto
10 Dundas St. E., Toronto
378 Queen St. W., Toronto
550 Eglinton Ave. W., Toronto
6220 Yonge St., Toronto
790 Bay St., Toronto
56 Glen Miller Rd., Trenton
8535 Highway 27, Vaughan

Quebec

9050 boul. Leduc, Suite 10, Brossard
150 rue Strasbourg, Candiac
5001 Trans-Canada Highway, Pointe Claire
620 boul. Lebourgneuf, Quebec City
5967 rue de Verdun, Verdun

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

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

(1) The Capreol branch merged with the branch located at 2975 Hwy. 69N, Val Caron, Ontario on March 6, 2009. A sub-branch to the Val Caron branch was opened at the Capreol location with limited hours of business.

(2) The Capreol branch merged with the branch located at 2975 Hwy. 69N, Val Caron, Ontario on March 6, 2009. A sub-branch to the Val Caron branch operates at the Capreol location with limited hours of business.

(3) Status changed from Staffed Pavilion to ABM only site.

Our Clients – Branches and ABMs

New Brunswick

123 Champlain St., Dieppe
408 King George Highway, Miramichi City

Nova Scotia

89 Countryview Dr., Unit 5D, Dartmouth
3601 Joseph Howe Blvd., Halifax
813 Prince St., Truro

Prince Edward Island

465 University Ave., Charlottetown

Newfoundland and Labrador

48 Kenmount Rd., St. John's

ABM REMOVALS – 2009

British Columbia

11920 88th Ave., Delta
900 McGill Rd., Kamloops
15149 Highway 10, Surrey
9 – 2484 Main St., Westbank

Alberta

2619 14th St. SW, Calgary
42 Midlake Blvd. SE, Calgary
29 Sir Winston Churchill Ave., St. Albert

Saskatchewan

104 Cowessess Lake Mall, Cowessess

Manitoba

3380 Portage Ave., Winnipeg

Ontario

915 Westney Rd. S., Ajax
92 Talbot St., Blenheim
36 El Alamein Rd., Borden
603 Colborne St., Brantford
632 Plains Rd. E., Burlington
1531 Eagle St. N., Cambridge
101 Cornwall Centre Rd., Cornwall
2200 Martin Grove Rd., Etobicoke
1226 Place D'orleans Dr., Gloucester
115 Delhi St., Guelph
150 Delhi St., Guelph
673D Upper James St., Hamilton
879 Barton St. E., Hamilton
684 King St. W., Kingston
780 Highland Rd. W., Kitchener
1160 Oxford St. W., London
2030 Meadowgate Blvd., London
3 Robert Speck Pkwy., Mississauga
5025 Creekbank Rd., Mississauga
301 Main St. S., Mount Forest
1615 Orleans Blvd., Orleans
1578 Wolf Ave., Petawawa
27 Festubert Blvd., Petawawa

9 Raglan St. S., Renfrew
2428 Islington Ave., Rexdale
2872 Ellesmere Rd., Scarborough
189 Elm St., St. Thomas
2301 Tecumseh Rd. E., Windsor

Quebec

4270 1re Ave., Quebec City
11370 rue Notre-Dame E., Montreal
Chemin du Grand-Bernier St. S., Saint-Jean-sur-Richelieu

New Brunswick

42 CFB Gagetown, Oromocto

Nova Scotia

535 Portland St., Dartmouth

Our Clients – Debt Financing to Firms in Canada

CIBC AND ITS LISTED AFFILIATES DEBT FINANCING TO FIRMS IN CANADA

As at October 31, 2009

For authorization levels of: \$0 – \$24,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 73,688	\$ 22,829	10,230
Alberta	52,958	18,305	7,144
Saskatchewan	19,562	9,964	2,237
Manitoba	11,875	5,127	1,388
Ontario	239,054	80,083	31,514
Quebec	47,088	17,970	5,964
New Brunswick	6,203	2,359	737
Nova Scotia	10,874	5,013	1,431
Prince Edward Island	2,481	1,109	300
Newfoundland & Labrador	6,164	2,302	801
Northwest Territories, Nunavut and Yukon*	2,532	790	379
Total Canada	\$ 472,479	\$ 165,851	62,125

For authorization levels of: \$25,000 – \$99,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 339,716	\$ 166,495	6,518
Alberta	284,656	134,907	5,509
Saskatchewan	121,836	64,802	2,352
Manitoba	73,164	38,160	1,380
Ontario	1,252,645	666,168	23,441
Quebec	263,433	138,429	5,015
New Brunswick	32,450	17,155	643
Nova Scotia	63,047	33,834	1,228
Prince Edward Island	13,514	8,028	261
Newfoundland & Labrador	33,651	16,916	658
Northwest Territories, Nunavut and Yukon*	11,929	5,376	228
Total Canada	\$ 2,490,041	\$ 1,290,270	47,233

For authorization levels of: \$100,000 – \$249,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 270,380	\$ 132,550	2,031
Alberta	253,280	131,532	1,843
Saskatchewan	83,651	43,266	619
Manitoba	78,167	39,665	558
Ontario	1,033,941	504,358	7,915
Quebec	233,095	123,913	1,608
New Brunswick	23,036	12,555	160
Nova Scotia	41,714	23,195	270
Prince Edward Island	13,135	7,351	88
Newfoundland & Labrador	22,956	13,445	163
Northwest Territories, Nunavut and Yukon*	9,956	5,531	67
Total Canada	\$ 2,063,311	\$ 1,037,361	15,322

For authorization levels of: \$250,000 – \$499,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 208,292	\$ 136,676	499
Alberta	186,776	111,287	498
Saskatchewan	65,812	38,791	185
Manitoba	58,876	28,196	169
Ontario	601,966	364,898	1,431
Quebec	206,768	130,349	515
New Brunswick	20,122	12,855	45
Nova Scotia	30,564	18,378	68
Prince Edward Island	9,076	3,789	25
Newfoundland & Labrador	13,272	9,332	28
Northwest Territories, Nunavut and Yukon*	8,278	5,964	19
Total Canada	\$ 1,409,802	\$ 860,515	3,482

For authorization levels of: \$500,000 – \$999,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 307,394	\$ 213,863	335
Alberta	267,134	180,627	330
Saskatchewan	55,870	31,309	81
Manitoba	99,681	52,387	133
Ontario	996,896	637,181	1,031
Quebec	288,168	196,586	326
New Brunswick	26,517	19,422	21
Nova Scotia	62,755	40,240	57
Prince Edward Island	22,086	11,465	31
Newfoundland & Labrador	13,732	8,726	17
Northwest Territories, Nunavut and Yukon*	18,005	12,650	23
Total Canada	\$ 2,158,238	\$ 1,404,456	2,385

For authorization levels of: \$1,000,000 – \$4,999,999

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 1,291,061	\$ 910,004	400
Alberta	1,088,417	712,211	407
Saskatchewan	232,337	122,286	101
Manitoba	452,886	311,561	149
Ontario	4,324,966	3,039,404	1,217
Quebec	1,189,790	798,013	344
New Brunswick	160,468	118,466	41
Nova Scotia	196,840	146,592	54
Prince Edward Island	83,514	56,320	36
Newfoundland & Labrador	64,923	40,046	24
Northwest Territories, Nunavut and Yukon*	59,310	44,176	22
Total Canada	\$ 9,144,512	\$ 6,299,079	2,795

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

For authorization levels of: \$5,000,000 and over

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 5,266,597	\$ 2,105,875	179
Alberta	14,149,807	5,258,349	221
Saskatchewan	1,588,266	532,714	27
Manitoba	2,741,663	982,686	57
Ontario	26,707,262	9,671,374	666
Quebec	6,276,273	2,738,088	184
New Brunswick	429,706	153,778	13
Nova Scotia	1,518,289	995,409	41
Prince Edward Island**			
Newfoundland & Labrador	349,620	135,252	17
Northwest Territories, Nunavut and Yukon***			
Total Canada	\$ 59,027,483	\$ 22,573,525	1,405

For all authorization bands

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 7,757,128	\$ 3,688,292	20,192
Alberta	16,283,028	6,547,218	15,952
Saskatchewan	2,167,334	843,132	5,602
Manitoba	3,516,312	1,457,782	3,834
Ontario	35,156,730	14,963,466	67,215
Quebec	8,504,615	4,143,348	13,956
New Brunswick	698,502	336,590	1,660
Nova Scotia	1,924,083	1,262,661	3,149
Prince Edward Island	143,806	88,062	741
Newfoundland & Labrador	504,318	226,019	1,708
Northwest Territories, Nunavut and Yukon*	110,010	74,487	738
Total Canada	\$ 76,765,866	\$ 33,631,057	134,747

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

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

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

Employment in Canada

CIBC is one of Canada's largest employers. In 2009, CIBC and its listed affiliates had approximately 38,000 full-time and part-time employees nationwide. The CIBC group of companies paid over \$2.3 billion in base salaries and benefits to our Canadian workforce in 2009.

In addition, we indirectly supported thousands of other jobs in many sectors through the purchase of outside goods and services. The total for 2009 was \$2.2 billion worldwide, with \$1.8 billion spent in Canada.

Full-time and part-time employees

As at October 31, 2009

CIBC and its listed affiliates

Province or Territory	Full-time employees	Part-time employees
British Columbia	3,186	881
Alberta	2,080	637
Saskatchewan	719	221
Manitoba	550	224
Ontario	21,625	2,617
Quebec	2,738	592
New Brunswick	582	101
Nova Scotia	747	161
Prince Edward Island	56	31
Newfoundland and Labrador	179	62
Northwest Territories	58	2
Nunavut	13	1
Yukon	22	13
Total	32,555	5,543

Taxes in Canada

In 2009, the CIBC group of companies' tax expense to all levels of government in Canada was \$960 million. This total consisted of \$483 million in income tax expense, \$106 million in capital taxes and \$371 million in payroll taxes (employer portion), business taxes, property taxes, GST and provincial sales taxes.

Taxes – 2009

CIBC group of companies

\$ thousands	Income taxes	Capital taxes
Federal government	\$ 305,258	\$ –
Provincial and territorial governments		
British Columbia	18,134	13,449
Alberta	15,588	–
Saskatchewan	2,705	6,931
Manitoba	2,815	8,336
Ontario	119,459	58,060
Quebec	12,541	6,579
New Brunswick	1,361	2,330
Nova Scotia	3,011	6,885
Prince Edward Island	323	1,053
Newfoundland and Labrador	924	2,675
Northwest Territories	333	–
Nunavut	53	–
Yukon	144	–
Total	\$ 482,649	\$ 106,298

Community Contributions

EXAMPLES OF ORGANIZATIONS SUPPORTED BY CIBC

British Columbia

Abbotsford Regional Hospital
 Arrow Lakes Hospital
 Association of Neighbourhood Houses
 Atira Women's Resource Society
 BC Cancer Foundation
 BC Children's Hospital
 BC Lions Society
 BC Special Olympics
 BCIT
 Boys & Girls Clubs
 Burnaby Crisis Pregnancy Centre
 Burnaby Hospital
 Canadian Cancer Society
 Canadian Feed the Children
 Canadian Red Cross Family Support Program
 Cariboo Memorial Hospital
 Chetwynd Search and Rescue
 Child Abuse Prevention & Counselling Society of Greater Victoria
 Child Development Foundation of BC
 Children of the Street Society
 Children's Arts Umbrella
 Chilliwack General Hospital
 Coats For Kids
 Cops for Kids
 Comox Valley Therapeutic Riding
 Covenant House – Vancouver
 Delta Hospice
 Cyrus Centre for Youth
 Fernie Search & Rescue
 Green Thumb Theatre Company
 HEROS (Hockey Education Reach Out Society)
 Junior Achievement of BC
 Kamloops Community YMCA – YWCA
 Kids Help Phone
 Kids Up Front
 Kidsport
 Learning Disabilities Association of BC
 Lester B. Pearson College of the Pacific
 Lions Gate Hospital
 Looking Glass Foundation for Eating Disorders
 LOVE: Leave Out Violence
 Minerva Foundation
 Nanaimo & District Hospital
 North Shore Disability Resource Centre
 Peace Arch Hospital
 PLEA – Kidstart Mentoring Program
 POCOMO Youth Services Society
 Powell River General Hospital
 Queen Alexandra Foundation for Children
 Quesnel & District Palliative Care
 Richmond Hospital
 Rotary Centre for the Arts
 Royal BC Museum
 Royal Canadian Legion
 Royal Inland Hospital – Kamloops
 S.U.C.C.E.S.S. Foundation

Saanich Peninsula Hospital
 Salvation Army
 Simon Fraser University
 Single Parent Resource Centre of Victoria
 Spo7ez Cultural Centre
 Surrey Foundation
 Surrey Memorial Hospital
 Take A Hike Youth At Risk
 Tillicum Lelum Aboriginal Friendship Centre
 United Way agencies
 University of British Columbia
 Urban Native Youth Association
 Vancouver Art Gallery
 Vancouver Community College
 Vancouver General Hospital
 Vancouver Giants Read to Succeed
 Vancouver Island University
 Vancouver Symphony Orchestra
 Vanderhoof Extrication Society
 Vernon Jubilee Hospital
 Victoria Riding for the Disabled
 Victoria Cool-Aid Society ACCESS Health Centre
 YMCA of Greater Vancouver
 YM-YWCA Camp Thunderbird – Victoria

Alberta

Alberta Cancer Foundation
 Alberta Ecotrust Foundation
 Alberta Hospital Edmonton and Community Mental Health
 Alberta Theatre Projects
 Art Gallery of Alberta
 Athabasca Regional Multiplex
 Autism Society of Edmonton Area
 The Banff Centre for Continuing Education
 Beaverlodge Victim Service Unit
 Big Brothers & Big Sisters of Calgary and Area
 Bow Valley College
 Boyle Youth Centre
 Boys & Girls Clubs
 Calgary Drop-In Centre
 Calgary Health Trust
 Calgary Public Library
 Calgary Urban Project Society (CUPS)
 Camrose Regional Sport Development Centre
 Canadian Red Cross – Southern Alberta Anti-Bullying Program
 Cantare Children's Choir
 Centre for Family Literacy of Alberta
 Child Friendly Calgary
 Child, Adolescent and Family Mental Health
 Children's Cottage – Calgary
 CIBC Read to Succeed – Medicine Hat
 Citadel Theatre – CIBC Theatre for All
 Canadian National Institute for the Blind
 Cold Lake Agricultural Society
 Community Kitchen Program of Calgary
 D.A.R.E. (Drug Abuse Resistance Education)

Dawn Land Children's Health Care
 East Central Regional Health Authority
 Edmonton Financial Literacy Society
 Edmonton Garrison Military Family Resources Centre
 Edmonton Inner City Children's Project
 Elves Special Needs Society
 Epilepsy Association of Calgary
 Framework Foundation
 Group Group Youth Society of Pincher Creek
 Hardisty Public Library
 Heritage Park Historical Village
 High River Agricultural Society
 HEROS (Hockey Education Reach Out Society)
 Kids Cancer Care Foundation
 Kids Kottage Foundation
 Kids Up Front Foundation
 Lamont & District Agricultural Society
 Langdon Youth Council
 Learning Disabilities Association of Alberta
 Little Bits Riding Club for the Disabled
 Medicine Hat and District Food Bank
 Mill Woods Family Resource Centre
 Mount Royal College
 Nanton Agricultural Society
 Northern Alberta Brain Injury Society
 Northern Lights Regional Health
 Owen Hart Foundation
 Pilgrims Hospice
 Queen Elizabeth II Hospital Foundation
 Rocky Mountain House Agricultural Society
 Ronald McDonald House – Northern Alberta, Southern Alberta
 Rotary Centre for New Canadians (Edmonton)
 Royal Alexandra Hospital
 St. Albert Library
 Southern Alberta MedicAir
 Spirit Keeper Youth Society
 Strathmore & District Agricultural Society
 Sturgeon Lake Cree Nation
 Taber and District Health
 United Way agencies
 University Hospital Foundation – Alberta Heart Institute
 University of Alberta
 University of Calgary
 University of Lethbridge
 Women Building Futures
 Woods Homes Foundation
 YMCA Calgary
 Young Alberta Book Society
 Youth Emergency Shelter Society

Saskatchewan

4-H Clubs
 Battleford Kiwanis Music Festival
 Big Brothers and Big Sisters agencies
 Boys & Girls Club of Saskatoon
 Canadian Cancer Society
 Canadian Feed the Children
 Canora Agricultural Society

Children's Health & Hospital Foundation of Saskatchewan
 CIBC Read to Succeed – Moose Jaw and Saskatoon
 Cinema4Change Film Festival – CIBC Theatre for All
 Flying Dust First Nation 2009 Pow Wow
 Fort Qu'Appelle Fire Department
 Hospitals of Regina
 Kindersley and District Arts Council
 Kinsmen and Kinette Telemiracle
 Lloydminster Region Health Foundation
 Melfort Multi-Use Facility
 Northern Saskatchewan International Children's Festival
 Persephone Theatre
 Quota International of Weyburn
 Radville Recreation Centre
 Rainbow Youth Centre
 RCMP Heritage Centre
 READ Saskatoon
 Redvers Activity Centre
 Royal University Hospital
 Saskatchewan Down Syndrome
 Saskatoon Food Bank and Learning Centre
 South Saskatchewan Youth Orchestra
 Southwest Victims Services
 Station Arts Centre Co-operative
 Street Culture Kidz Project
 Swift Current Friendship Centre
 Twin Rivers Health Care Foundation
 United Way agencies
 University of Regina
 University of Saskatchewan

Manitoba

4-H Clubs
 Arborg Aquatic Centre
 Assiniboine Regional Health
 Association for Community Living
 Big Brothers Big Sisters of Morden Winkler
 Block Parents of Winnipeg
 Boundary Trails Health Centre
 Brandon's Breakfast for Learning
 Canadian Cancer Society Relay for Life
 Canadian Centre for Child Protection
 The Canadian Museum for Human Rights
 Canadian Red Cross –
 Manitoba Flood Relief Fund
 Cancer Care Manitoba – Kendra's Walk
 Children's Hospital
 Foundation of Manitoba
 Children's Wish Foundation
 CIBC Read to Succeed – Brandon
 Dauphin Agricultural Society
 Dawson Trail Opportunities Unlimited
 Duke of Edinburgh's Award
 Health Sciences Centre
 HEROS (Hockey Education Reach Out Society)
 Winnipeg
 Juvenile Diabetes Research Foundation
 Killarney – Turtle Mountain
 Recreation Centre
 Lunder Agricultural Society 4-H Awards
 Manitoba Army Cadet League

Manitoba Assembly of First Nations
 Manitoba Theatre Centre
 Mankota Park and Recreation
 Neepawa & District Personal Care Home
 Partners in The Park International Friendship Festival
 Portage la Prairie Regional Library
 RCMP Heritage Centre
 Red River Community Centre
 Rehabilitation Centre for Children – Winnipeg
 Royal Winnipeg Ballet
 South Interlake Regional Library
 St. Boniface Hospital &
 Research Foundation
 Stanley Agricultural Society
 Ste. Anne Hospital
 United Way agencies
 West End Cultural Centre
 Westman Dreams for Kids
 Winnipeg Art Gallery
 Winnipeg Symphony Orchestra

Ontario

ACCES Employment Services
 Aisling Discoveries Child
 and Family Centre
 Alexandra Marine & General Hospital
 Alzheimer Society
 Anishnabek Child &
 Youth Prevention Services
 Arnprior & District Memorial Hospital
 Arts for Children of Toronto
 The Bay Street Children's Foundation
 Baycrest Centre
 Bereaved Families of Ontario
 Big Brothers and Big Sisters agencies
 Bloorview Kids Rehab
 Bluewater Health Foundation
 Blyth Centre for the Arts
 Bob Rumball Foundation for the Deaf
 Boost Child Abuse Prevention
 and Intervention
 Boundless Adventures Association
 Bowmanville Memorial Hospital
 Boys & Girls Clubs
 Breakfast for Learning –
 Canadian Living Foundation
 Bridgepoint Health Foundation
 Camp Oochigeas
 Camp Trillium
 Campbellford Memorial Hospital
 CanadaHelps
 Canadian Cancer Society
 Canadian Centre for Diversity
 Canadian Cystic Fibrosis Foundation
 Canadian Diabetes Association
 Canadian Hearing Society
 Canadian Liver Foundation
 Canadian National Institute for the Blind
 Canadian Opera Company
 Canadian Paraplegic Association
 Canadian Psychiatric Research Foundation
 Canadian Testicular Cancer Association
 Canadian Women's Foundation

Candlelighters Childhood
 Cancer Foundation
 CANFAR – Canadian Foundation for AIDS
 Research
 Casey House
 Centennial Infant & Child Centre
 Centre for Addiction and
 Mental Health Foundation
 Chatham-Kent Health Alliance
 Child Development Institute
 Child Development Resource
 Connection Peel
 Child Find Ontario
 Children's Aid agencies
 Children's Health Foundation
 Children's Hospital of Eastern Ontario
 Colon Cancer Canada
 Community Living agencies
 Community Resource Centre of North &
 Central Wellington
 Conestoga College
 Cornwall Community Hospital
 Covenant House – Toronto
 Crohn's and Colitis Foundation
 Daily Bread Food Bank
 Darling Home for Kids
 Daytrippers Children's Charity
 Delisle Youth Services
 Diabetes Hope Foundation
 Dorothy Ley Hospice
 Dryden Regional Health Services
 Dunnville Hospital & Healthcare
 Durham District Racing
 Against Drugs Program
 Earth Day Canada – EcoMentors Program
 Easter Seal Society
 Epilepsy Toronto
 Essex Youth Centre
 Eva's Initiatives for Homeless Youth
 Evergreen Foundation
 Fanshawe College
 Fife House
 Frontier College
 Frontiers Foundation
 The Gatehouse
 Geneva Centre for Autism
 Gerrard Resource Centre
 Giant Steps Toronto/York Region
 Gilda's Club
 Girl Guides of Canada
 Groves Memorial Community Hospital
 Guelph General Hospital
 Halton Child and Youth Services
 Hamilton Health Sciences
 Harmony Education Foundation
 Hearing Foundation of Canada
 Heart & Stroke Foundation
 Hearth Place Cancer Support Centre
 Hill House Hospice
 Hincks-Dellcrest Foundation
 Hospice Caledon
 Hospice of Windsor & Essex County
 Hotel-Dieu Grace Hospital
 Humber River Regional Hospital
 Huntington Society of Canada

Huron University College
 Huronia Hospitals Foundation
 Independent Living Canada
 Invest in Kids
 Jessie's Centre for Teenagers
 John McGivney Children's Centre
 Junior Achievement
 Juvenile Diabetes Research Foundation
 Kids Up Front
 kids.now mentoring program
 KidsAbility
 Kinark Child & Family Services
 King's University College
 Kingston General Hospital
 Lakefield Community Medical Support
 Lambton College
 Lansdowne Children's Centre
 Leamington District Memorial Hospital
 The Learning Partnership
 LOVE: Leave Out Violence
 Lennox & Addington County
 General Hospital
 LOFT Community Services
 London Health Sciences
 Lorraine Kimsa Theatre for Young People
 Macaulay Child Development Centre
 March of Dimes Canada
 McMaster University
 Merry Go Round Children's Foundation
 Merrymount Children's Centre
 Milton District Hospital
 Montfort Hospital
 Mood Disorders Association of Ontario
 Mount Sinai Hospital
 MS Society of Canada
 National Arts Centre
 National Ballet of Canada
 Nellie's Hostel for Women
 Neshama Playground
 Niagara Health System
 Nipissing University
 North York General Hospital
 Ontario 4-H
 Ontario Science Centre – Community Access
 Program
 Operation Come Home
 Orillia Soldiers Memorial Hospital
 Ottawa Hospital
 Ottawa Regional Cancer Centre
 Ottawa Symphony Orchestra
 Our Place Peel
 PACT
 Pathways to Education Canada
 Perley and Rideau Veterans Health Centre
 Peterborough Regional Health Centre
 Port Perry Hospital
 Precious Minds
 Prime Mentors of Canada
 Prince Edward County Memorial Hospital
 Princess Margaret Hospital
 ProAction, Cops & Kids
 Prostate Cancer Canada
 Providence Healthcare
 Queen's University
 Regent Park School of Music

Renascent Foundation
 Rick Hansen Wheels in Motion
 Riverside Foundation for Health Care
 Ronald McDonald House Charities
 Ross Memorial Hospital
 Roy Thomson Hall and
 Massey Hall Foundation
 Royal Ottawa Foundation
 for Mental Health
 Royal Victoria Hospital
 St. John's Rehabilitation Hospital
 St. Joseph's Healthcare
 St. Lawrence College – Brockville
 St. Michael's Hospital
 Sarnia-Lambton Rebound
 Sault Area Hospital
 Scarborough Hospital
 Scouts Canada
 Second Harvest
 SEDI (Social and Enterprise
 Development Innovations)
 Sheridan College
 SickKids Foundation
 Silent Voice Canada
 SKETCH – Arts Program for Street Youth
 Skills for Change – New Pioneer Awards
 Soulpepper Theatre Company
 South Muskoka Hospital
 Southlake Regional Health Centre
 Special Olympics Canada
 Starlight Starbright Children's Foundation
 Stratford Shakespearean Festival
 Strathroy Middlesex General Hospital
 Street Health Community Nursing
 Street Kids International
 Street Youth Planning Collaborative
 Sudbury Manitoulin Children's Foundation
 Sunnybrook Health Sciences Centre
 Sunnyside Children's Foundation
 Thames Valley Children's Centre
 Thunder Bay Regional Health Sciences
 Timmins and District Hospital
 Toronto Foundation for Student Success
 Toronto General & Western Hospital
 Toronto People with AIDS
 Toronto Public Library –
 Leading to Reading
 Toronto Rape Crisis Centre
 Toronto Rehabilitation Institute
 Toronto Symphony Orchestra
 Touchstone Youth Centre
 Trails Youth Initiatives
 Triangle High School Program
 Tri-County Healthcare
 Turning Point Youth Services
 United Way agencies
 Unity for Autism
 University of Ontario Institute
 of Technology
 University of Ottawa
 University of Waterloo
 University of Western Ontario
 Variety Village
 Voice for Hearing Impaired Children
 Waterfront Regeneration Trust

Waterloo Regional Children's Museum
 Wellspring Cancer Support
 William Osler Health Centre
 Windsor Essex Care for Kids
 YMCA/YWCA agencies
 York University
 Youth Assisting Youth
 Youth Haven Barrie
 Youth Services Bureau of Ottawa
 YOUTHLINK
 Youth Without Shelter

Québec
 Accueil Bonneau
 Action nouvelle-vie
 Arrêt Source
 Association québécoise
 de la fibrose kystique
 Association québécoise
 des allergies alimentaires
 Association québécoise pour les troubles
 d'apprentissage
 Big Brothers & Big Sisters of West Island
 Centaur Theatre Company
 Centraide
 Centre d'action bénévole de Waterloo
 Centre de répit Philou
 Centre de stimulation l'Envol
 Club des petits déjeuners du Québec
 Club-Gym Richelieu
 Colonie Ste-Jeanne d'Arc
 Cuisine Amitié
 Don Bosco Youth Leadership Centre
 Dr. Clown
 Fondation Aide et Partage
 Fondation Armand-Frappier
 Fondation C.A.R.M.E.N.
 Fondation C.H. Baie-Comeau
 Fondation C.H. de Lanaudière
 Fondation C.H. de l'Enfant-Jésus
 Fondation C.H. de Val d'Or
 Fondation C.H. Honoré-Mercier
 Fondation Centre de cancérologie
 Charles-Bruneau
 Fondation Constance-Lethbridge
 Fondation CSSS Coaticook
 Fondation CSSS de l'Énergie
 Fondation de l'Hôpital Laval
 Fondation de l'Hôpital Santa Cabrini
 Fondation de l'Hôpital Argenteuil
 Fondation de l'Hôpital
 du Sacré-Cœur de Montréal
 Fondation de l'Hôpital Louis-H. Lafontaine
 Fondation de l'Hôpital Sainte-Justine
 Fondation de l'Université de Sherbrooke
 Fondation de l'Université
 du Québec à Rimouski
 Fondation des Auberges du cœur
 Fondation des Centres jeunesse
 du Québec
 Fondation des étoiles
 Fondation des maladies
 du cœur du Québec
 Fondation des maladies mentales
 Fondation Docteur Jacques-Paradis

Fondation du CHUQ
 Fondation du Théâtre du Nouveau Monde
 Fondation éducative
 Jean-Jacques-Bertrand
 Fondation En Cœur Estrie
 Fondation hospitalière d'Amos
 Fondation hospitalière
 Maisonnette-Rosemont
 Fondation IntégrACTION du Québec
 Fondation Le grand chemin
 Fondation Leave Out Violence – LOVE
 Fondation Marie-Vincent
 Fondation Mélio
 Fondation OLO
 Fondation Père-Sablon
 Fondation Portage
 Fondation pour la promotion
 de la pédiatrie sociale
 Fondation Québec-Jeunes
 Fondation Santé Haut-Richelieu-Rouville
 Fondation Santé Papineau
 Fondation Sercan
 Fondation sur la pointe des pieds
 Fonds d'aide à l'éducation Educaide
 Garde-Manger pour tous
 Generations Foundation
 Giant Steps – Montreal
 Institut de réadaptation de Montréal
 Institut de recherches cliniques
 de Montréal
 Institut du cancer de Montréal
 Jeunes Entreprises du Québec
 Jeunesse au Soleil
 Jewish General Hospital –
 Sir Mortimer B. Davis
 Just for Kids Foundation
 La Rose des vents de l'Estrie
 Learning Associates of Montreal
 Maison Catherine-de-Longpré
 Maison de soins palliatifs
 de la Rivière-du-Nord
 Maison d'hébergement
 Jeunesse Sainte-Foy
 Maison Mathieu-Froment-Savoie
 Mission Bon Accueil
 Moisson Montréal
 Montreal Children's Hospital Foundation
 Montreal Museum of Fine Arts
 Montreal Symphony Orchestra
 Musée d'art de Joliette
 Musée de Vaudreuil-Soulanges
 Old Brewery Mission
 Olympiques Spéciaux du Québec
 Petits frères des pauvres
 Services de répit Emergo
 Tel-Jeunes
 Y des Femmes
 YMCA of Greater Montreal

New Brunswick

Atlantic Ballet Theatre of Canada
 Bathurst Youth Centre des Jeunes
 Boys & Girls Clubs
 Canadian Cancer Society
 Chalmers Regional Hospital

Children's Wish Foundation
 Community Autism Centre
 First Step Housing
 The Food Depot Alimentaire
 Friends of the Moncton Hospital
 Heart & Stroke Foundation of NB
 Junior Achievement of New Brunswick
 Moncton Youth Residences
 Nackawic Lions Club
 New Brunswick Community College
 Parkinson Society of Canada
 Portage Freedom From Addiction
 Queen Elizabeth II Health Sciences Centre
 Restigouche County Volunteer
 Action Association
 Saint John East Food Bank
 Saint John Regional Hospital
 Salvation Army – Miramichi
 Theatre New Brunswick
 United Way agencies
 Université de Moncton
 University of New Brunswick
 YMYWCA – Saint John
 YMCA of Greater Moncton

Nova Scotia

Aberdeen Hospital Trust
 Abilities Foundation of Nova Scotia
 Acadia University
 Alzheimer Society of Nova Scotia
 Antigonish Food Bank
 Big Brothers & Big Sisters
 Brigadoon Children's Camp Society
 Canadian Cancer Society
 Cape Breton University
 Children's Aid Society
 of Colchester County
 Children's Wish Foundation
 Colchester Regional Hospital
 Craig's Cause Pancreatic Cancer Society
 Cumberland Health Care
 Digby Clare Mental Health Volunteers
 Girl Guides of Canada
 Hants County Exhibition
 Health Services Foundation
 of the South Shore
 Homebridge Youth Society
 IWK Health Centre
 Junior Achievement of Nova Scotia
 Laing House
 LOVE: Leave Out Violence
 Maggie's Place
 Mental Health Foundation of Nova Scotia
 Mount Saint Vincent University
 Neptune Theatre
 Young Company Program
 New Glasgow Summer Street Industries
 Nova Scotia Community College
 Outstanding Young Farmers
 Parrsboro High School Breakfast Program
 Phoenix Youth Programs
 Progress Centre for Early Intervention
 Provincial Autism Centre
 Queen Elizabeth II Health Sciences Centre
 Saint Mary's University

Salvation Army
 South Shore Field House
 Special Olympics Nova Scotia
 St. Martha's Regional Hospital
 Third Place Transition House
 United Way agencies
 University of King's College
 William Dennis Chair in Pediatric Epilepsy
 YMCA agencies

Prince Edward Island

Children's Wish Foundation
 Confederation Centre of the Arts
 D.A.R.E. (Drug Abuse Resistance Program)
 Family Service PEI
 Junior Achievement of PEI
 PEI Ground Search & Rescue
 PEI 4-H
 Queen Elizabeth Hospital
 Souris Coats for Kids
 United Way of PEI
 Western Hospital Foundation

Newfoundland and Labrador

Big Brothers Big Sisters of
 Eastern Newfoundland
 Bridges to Hope
 Canadian Cancer Society Newfoundland –
 Daffodil Place
 Central Northeast Health Foundation
 Choices for Youth
 Clarenville Volunteer Fire Department
 College of the North Atlantic
 Corner Brook Winter Carnival
 Dr. H. Bliss Murphy Cancer Care Foundation
 Girl Guides of Canada
 Grenfell Foundation
 Health Care Foundation of St. John's
 Junior Achievement
 Juvenile Diabetes Research Foundation
 Kinsmen Club of Corner Brook
 Labrador West Food Bank
 Memorial University of Newfoundland
 Mount Pearl Special Olympics
 Salvation Army – St. John's
 Trinity Conception Placentia
 Health Foundation
 United Way of Newfoundland
 and Labrador
 Western Regional Hospital
 YMCA North East Avalon

Northwest Territories

Aurora College
 City of Yellowknife Youth Activated Program
 Santa's Little Helper
 Stanton Territorial Hospital

Nunavut

Pulaarvik Kablu Friendship Centre –
 Youth Nutrition Program

Yukon

Whitehorse General Hospital