



# Public Accountability Statement

## Our Clients

- Almost 11 million clients, including more than 500,000 small business clients
- 1,055 branches
- 3,818 automated banking machines (ABMs), including 1,125 *Access for All* ABMs

## Our Employees

- Invested approximately \$56 million in training globally
- Developed five-year plan to further strengthen sustainable leadership capability
- Won award in Best Internal Program category for online orientation program

## Our Communities

- Contributed more than \$28 million in Canada
- The 2006 Canadian Breast Cancer Foundation CIBC Run for the Cure raised \$23.4 million to fight breast cancer
- CIBC World Markets Children's Foundation raised \$3.7 million for children's charities in Canada

## Our Environment

- Consolidated and updated environmental credit risk policies
- Renewed our commitment to the Equator Principles
- Collaborated with key stakeholders to include biodiversity and climate change considerations in our decision-making
- Renewed commitment to green power, offsetting carbon dioxide emissions at 18 CIBC branches

This statement has been published by CIBC and the following affiliates of CIBC in Canada: CIBC World Markets Inc.; CIBC Mortgages Inc.; CIBC Life Insurance Company Limited; CIBC Trust Corporation; CIBC Securities Inc.; CIBC Investor Services Inc.; CIBC Global Asset Management Inc.; CIBC Global Asset Management (USA) Inc.; CIBC Private Investment Counsel Inc.; CIBC Asset Management Inc.; CIBC BA Limited.



## Our Clients

### Commitment

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

### Priorities

- Provide a consistent client experience
- Protect our clients' privacy
- Resolve client issues quickly

### Measures

- Client satisfaction
- Improved privacy procedures
- Resolution of client concerns escalated to the Customer Care Centre

### Providing affordable, accessible banking

CIBC offers a wide range of products and services tailored to our clients' needs and preferences.

For people looking for affordable banking solutions, we offer products like the CIBC Everyday Chequing Account with a low monthly fee, a choice of several no annual fee Visa cards, including a new no annual fee CIBC Platinum Visa card, and competitive mortgage rates with the variable-rate CIBC Better Than Prime Mortgage and the fixed-rate CIBC Better Than Posted Mortgage.

President's Choice Financial (PCF), CIBC's co-venture with Loblaw Companies Limited, is a cost-effective banking alternative, accessible through in-store pavilions, ABMs, online and by phone. This year, PCF introduced a new high-interest savings account with anniversary bonus interest and no daily banking fees.

For youth and seniors, CIBC offers free banking through CIBC SmartStart Program for Kids and CIBC Advantage for Seniors. Students of any age have access to products like the CIBC Education Line of Credit and the CIBC Advantage for Students account, which offers a discounted fee. This year we also increased loan limits on the Professional Edge Student Personal Line of Credit and extended the offer to a broader group of professionals returning to school.

Through our Aboriginal banking team, CIBC provides access to financial services for Aboriginal

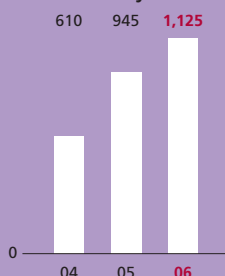
clients. CIBC's seven on-reserve branches and an on-reserve agency branch also serve clients in remote locations. This year we continued to support the development of financial literacy, introducing a Personal Financial Planning program in several Aboriginal communities. CIBC invested more than \$900,000 in national and local programs that support the Aboriginal community, including The National Aboriginal Achievement Foundation.

CIBC also makes every effort to staff branches in a way that reflects the language preferences of the communities we serve, including addressing the needs of the large Chinese community in Canada through our Asian banking team. In its Diversity in Canada 2006 report, Solutions Research Group Consultants Inc. ranked CIBC 2nd among all Canadian banks in serving the Chinese, South Asian and Italian communities in Canada.

Working with partners in the mortgage insurance industry, CIBC continues to enhance programs to help newcomers to Canada. For those newcomers who may not have established a Canadian credit history and banking relationship, CIBC helps to meet their banking and borrowing needs.

CIBC is committed to making banking easier and more readily accessible for visually and hearing impaired clients, the elderly and persons with restricted mobility. We have surveyed 589 of our 1,055 branches, 370 of those in 2006, to

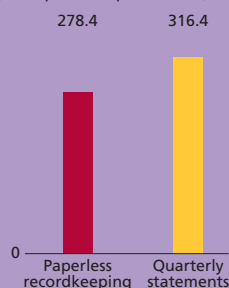
**Access for All ABMs in Branches – 3 year trend**



CIBC's Access for All ABMs are installed at wheelchair accessible height and include headphone jacks for audio access; grab bars for persons with mobility impairments; and improved lighting to assist elderly and partially-sighted clients.

**Client choice in recordkeeping**

Clients signed up as of September 30, 2006 (thousands)



Chequing and savings account clients can choose to receive quarterly statements or select our paperless recordkeeping option.



Our PCF Personal Banking Representatives conducted 118 free seminars this year introducing more than 2,000 new homebuyers to the home buying process and helping them identify ways to save time and money.



This year we extended our 24/7 automated telephone banking capability to serve Cantonese- and Mandarin-speaking clients across Canada. CIBC's Telephone Banking service also offers advanced speech recognition and teletype (TTY) technology for hearing impaired clients.

understand potential physical barriers that might impact our clients' experience, including parking, building and vestibule access, main branch circulation and counter access. Most CIBC branches in our national network are now equipped with at least one CIBC *Access for All* ABM.

CIBC has one of the largest multi-channel distribution networks of the Canadian banks. We provide 24/7 access to banking services through our ABMs, online banking and telephone banking channels. This year we introduced additional online and ABM features to make it easier for clients to manage their finances remotely. For clients who prefer to have someone come to their home to discuss mortgages, we offer mortgage services through our mobile HLC Home Loans Canada sales force.

CIBC clients can access 49 mutual funds that meet sustainable performance criteria set out by the Social Investment Organization. CIBC offers the CIBC Enviro-Saver Rebate to eligible mortgage clients who have purchased an energy-efficient home or who make energy saving improvements to an existing home, resulting in a savings of 10% on their CMHC Mortgage insurance premium.

### **Committed to small and medium-sized businesses**

Small businesses are vital to Canada's long-term economic prosperity and CIBC is committed to supporting the success of small business owners. In 2006, we conducted a study to help understand where and how our small business clients bank and how we can better serve their personal and business needs.

To make banking more accessible and convenient, small business owners can now open business accounts in all CIBC branches. We also



CIBC's Aboriginal banking team provides specialized expertise to Aboriginal clients to help them meet their business and personal financial needs.

broadened remote services to include the ability to apply for credit by phone or online.

This year, we added a customization feature on our small business Convenience Card that allows owners to delegate select banking duties to employees. We also offer a choice of no annual fee and annual fee-based Small Business *Visa* cards with added value features and rates as low as CIBC prime plus 1.5% per year.

CIBC invests in youth through programs like the CIBC Student Entrepreneur of the Year Award, Canada's Outstanding Young Farmers Program, Junior Achievement and the Canadian 4-H Council.

We continued to strengthen sales and service delivery to agricultural clients in 2006 through our experienced team of Agricultural Banking Specialists who understand the unique financial needs of agricultural business owners.

CIBC's support of growing Canadian businesses continues. This year, CIBC Commercial Banking launched *CEO Connect*, a client-only internet site hosting articles, research, webcasts, CEO videos and best practices for executives at mid-sized Canadian organizations.

### Respecting our clients

We are committed to treating our clients with respect and integrity, providing products and services in a responsible, professional manner and safeguarding our clients' personal information and privacy.

"Our Service Commitment to You", available in branches and online, outlines our commitment to ensuring we provide clients with service that exceeds their expectations, provides fee transparency, and ensures privacy protection and confidentiality. We make every effort to resolve clients' concerns quickly. We introduced enhanced standards and information for branch employees this year to better enable them to resolve concerns at the first point of contact. If a satisfactory resolution is not reached, the client is referred to a trained specialist in our Customer Care Centre or to the CIBC Ombudsman's office.

Privacy continues to be a priority at CIBC. Maintaining the confidentiality of client information is a fundamental tenet of our relationship with

clients. In fiscal 2006, we updated and enhanced CIBC's "Your Privacy is Protected" brochure. The updated brochure outlines our commitment to client privacy and the steps our clients can take to safeguard the privacy and security of their personal information.

The CIBC Code of Conduct provides employees with guidelines consistent with our values of Trust, Teamwork and Accountability, clearly outlining their responsibilities towards clients.

CIBC will continue to invest in enhanced programs, procedures and training to ensure we fulfill our commitment to our 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 144 to 148.



The CIBC Spirit of Leadership Community Award recognizes CIBC Commercial Banking clients who demonstrate excellence in community spirit and corporate giving. The Makivik Corporation was an award recipient in December 2005 for their Arctic Clean-Up Mission.



## Our Employees

Members of CIBC's Black Employee Network participated in the Camp Jumoke Walk-a-thon in support of children with sickle cell anemia

### Commitment

CIBC strives to create a work environment where our employees can excel and fulfill CIBC's vision of being the leader in client relationships. We are focused on supporting CIBC's business priorities and the diverse needs of our employees.

### Priorities

- Creating a supportive work environment for our employees that reflects CIBC's vision, mission and values
- Maintaining a positive culture that allows our employees to perform at their best
- Attracting and building CIBC's talent and leadership pool and creating opportunities for employees to enhance their skills
- Ensuring all CIBC employees have a safe and healthy work environment where they are able to balance their work and life effectively and contribute to their communities

### Measures

- Employee Commitment Index (ECI) score
- Representation rates of women, visible minorities, Aboriginal peoples, and persons with disabilities in the CIBC workforce
- Percentage of employees with a scorecard in place
- Expenditure per employee on training
- New claim rates for short- and long-term disability

"Through CIBC's generous contributions, the Lesbian & Gay Community Appeal was able to support the Lesbian, Gay, Bisexual and Transgender community in the areas of education, health, social services and arts and culture. CIBC employees were instrumental in supporting our efforts to ensure the delivery of these programs."

David Brownstone, Co-Chair, Lesbian & Gay Community Appeal

**Supportive employee environment**

Creating a supportive work environment for our employees builds employee commitment and supports CIBC’s overall performance and success. CIBC regularly measures our employee commitment through a biennial employee survey. The most recent survey was completed in 2005 and showed an increase in the employee commitment score from 68 to 72. Survey results also indicated a high level of awareness of CIBC’s vision, mission and values. Our annual survey of executive values also highlighted the group’s commitment to CIBC’s values of trust, teamwork and accountability.

In 2006 we laid the foundation for a five-year plan to proactively develop and sustain CIBC’s leadership capability. A new employee development course for the next level of leadership focused on CIBC’s vision, mission and values was also launched.

CIBC is committed to building a positive and supportive environment for employees. CIBC’s Code of Conduct is one of the ways we promote CIBC’s values. 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.

An award-winning orientation program for all new employees was launched to ensure that employees receive a consistent orientation to CIBC and how we operate. We also introduced a new orientation module for executives. In addition, a new series of training programs for employees and managers was launched that sets expectations, supports an organizational culture of respect and trust and ensures CIBC workplaces are healthy, safe and secure.

In 2006, we invested approximately \$56 million globally, or \$1,500 per employee, on training including governance and regulatory compliance, client service, product knowledge and a broad range of business and technical skills.

At CIBC, employment equity is a clear priority. In 2005, CIBC achieved its representation goals for three of the four designated groups: women, visible minorities and persons with disabilities. Representation goals are based on national labour market availability rates provided by Statistics Canada for each of the designated groups. We continue our efforts to maintain our representation levels, while focusing on recruitment and retention of Aboriginal peoples to close our remaining gap.

In 2006, CIBC convened its first National Employment Equity and Diversity Congress. The Congress focused on the development of CIBC’s

**Senior management representation rates and goals**  
(as at Dec. 31, 2005)

%	Rate	Goal
Women	28.5	25.1
Visible minorities	9.6	8.2
Persons with disabilities	6.4	1.9
Aboriginal Peoples	0.4	2.6

**Workforce representation rates and goals**  
(as at Dec. 31, 2005)

%	Rate	Goal
Women	68.8	62.3
Visible minorities	22.4	12.9
Persons with disabilities	4.2	3.7
Aboriginal Peoples	1.6	1.9



CIBC achieved its representation goals for women, visible minorities and persons with disabilities.

Members of the CIBC Hispanic Employee Network celebrate Hispanic Heritage Month.



CIBC's backup child care program provides emergency child care services to employees in Canada and the United States.

150 events including panel discussions, employee workshops, open houses and cultural festivals.

At the Board of Directors level, women continued to hold five of the 18 director positions. As part of our ongoing Board renewal program, we regularly assess the skills and characteristics of CIBC Board members against current and anticipated needs, enabling the Board to maintain the appropriate skill set to oversee CIBC's businesses.

### A focus on performance

CIBC's Performance Management and Measurement (PMM) system uses a balanced scorecard approach including financial results, client relationships, operational efficiency, strategic priorities and key competencies to assess employee performance. The PMM process allows employees to understand and take ownership of their contribution to the achievement of business goals and is directly tied to year-end compensation through variable incentive awards.

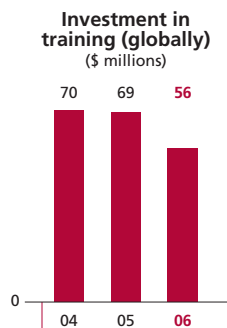
A priority for the Senior Executive Team (SET) in 2006 was ensuring a consistent set of goals was used by the entire SET. The common goals were to:

- Support CIBC's vision, mission and values and adhere to CIBC's stated governance and regulatory environment
- Meet 2006 strategic plan
- Deliver on talent management and succession plans
- Achieve productivity goals

These goals were also used to develop scorecards for the balance of the executive group. The PMM process continues to be an important performance management tool and 80% of full- and part-time employees had written scorecards in place in 2006.

Managing performance is key to building long-term, sustainable growth for CIBC, our employees and our shareholders. The foundation of our compensation

next three-year (2007–2009) Employment Equity and Diversity Plan. The event included a recognition ceremony to celebrate our employees' contributions to enhancing diversity awareness and furthering diversity initiatives across CIBC. June 2006 marked CIBC's 14th Annual Diversity Month. During the month, CIBC employees organized more than



In 2006 CIBC invested approximately \$56 million globally in employee training.



philosophy is pay-for-performance. At CIBC, total compensation typically includes base salary and variable incentive awards, in addition to CIBC's comprehensive benefits and pension programs.

CIBC's pay-for-performance philosophy rewards individuals for results that are aligned with CIBC's overall strategy for building sustainable, long-term value. We also strive to recognize and reward our employees who consistently make outstanding contributions through our formal employee recognition program.

**Health and well-being**

Creating a safe and healthy work environment where all employees can balance their work and life effectively and contribute to their communities is very important. CIBC is committed to providing a comprehensive range of benefits that support the overall health, wellness and long-term financial security of employees.

To assist in managing rising health care costs, CIBC advocates a smart consumer approach to employee health care. Employees are encouraged to take advantage of CIBC-negotiated discounts, discuss the use of generic drugs with their doctors and use pharmacies with lower dispensing fees to proactively manage costs for the employee and for CIBC.

CIBC also uses an innovative, preventative health care program called Wellness Checkpoint, a confidential, online assessment tool that identifies health risks and provides information on achieving a healthier lifestyle and general health resources.

Launched in 2001, almost 10,000 employees have completed the Checkpoint.

CIBC's Employee Assistance Program provides employees with access to confidential counselling and professional advice to assist with a broad range of concerns.

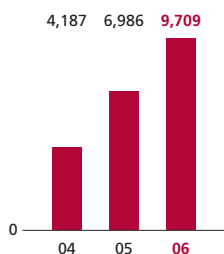
CIBC continues to lead the industry with Employment Insurance top-up benefits during maternity, parental, adoption and compassionate care leave. Approximately 64% of CIBC employees participate in the employee share purchase plan which allows employees to participate in CIBC's future growth and prosperity through investment in common shares.

In 2005, CIBC reported a Disabling Injury Incidence Rate of 0.22, which indicates the number of disabling and fatal injuries on the job, per 100 employees, in Canada.

In 2006, CIBC's group of companies paid almost \$2.4 billion in salaries and benefits to our Canadian workforce. CIBC's global turnover rate for permanent employees, excluding retirees, was 15.6%. The increase from 2005 was partly a result of CIBC's productivity initiatives.

For detailed employment figures and for information on taxes paid, see page 148.

**Number of employees completing assessment questionnaire on Wellness Checkpoint**



**Short- and long-term disability new cases/ 1,000 employees**

	STD	LTD
New cases/ 1,000 employees	97.7	12.5



Our on-campus recruitment efforts play a key role in growing our talent pool. This includes 10 formal rotation programs across CIBC and active involvement of senior leaders.

CIBC's industry-leading disability management process encourages communication between managers and employees on disability leave and facilitates their return to work.



## Our Communities

2006 CIBC Youthvision Scholarship recipients – Ontario region

### Commitment

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 in communities we call home through corporate donations, sponsorships and through the volunteer spirit of our employees.

### Priorities

- Increase participation and funds raised through the CIBC Run for the Cure
- Promote increased awareness and participation in the CIBC World Markets Miracle Day
- Greater employee participation and total funds raised for the United Way
- Encourage employee volunteerism with community-based organizations

### Measures

- Participation and funds raised for the CIBC Run for the Cure, CIBC World Markets Miracle Day and the United Way
- Number of employees who participate in the Employee as Ambassador Program
- Imagine Canada Caring Company designation
- External rankings for corporate citizenship/philanthropy

“ CIBC’s partnership with the Canadian Breast Cancer Foundation is exemplary. This is not just a unique relationship, but a *model* relationship. CIBC’s dedication to our mission and vision, its passion and commitment to the cause and the employee spirit have helped make the Canadian Breast Cancer Foundation CIBC Run for the Cure one of the country’s most prestigious events in support of breast cancer research, education and awareness. ”

George Habib, Executive Director, Canadian Breast Cancer Foundation

### Making a difference

In 2006, the CIBC group of companies contributed more than \$36 million globally to charitable and non-profit initiatives. Of this, \$28 million was invested in Canada, including more than \$21 million in charitable donations, supporting a wide variety of national, regional and local organizations, with a strategic focus on youth, education and health. To see examples of CIBC's contributions to community organizations by province, see page 149. For information on taxes paid in Canada, see page 148.

### CIBC Youthvision

Funding initiatives aimed at helping young people achieve their full potential is a priority of our community investment program. In 2006, we contributed more than \$11 million toward this goal. CIBC funds hundreds of initiatives that support education, mentoring, skills development, financial literacy training, nutrition and health, anti-bullying, youth shelters and programs for young people with physical, emotional and intellectual disabilities.

### CIBC Youthvision Scholarship Program

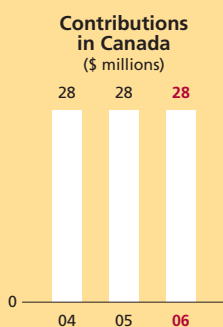
CIBC supports the education of young people with a multi-year commitment of \$7.5 million to fund scholarships and internships through a unique partnership with Big Brothers Big Sisters of Canada

and YMCA Canada. Thirty scholarships, valued at up to \$34,000 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 11. Since its inception, 240 scholarships have been awarded across Canada.

### CIBC World Markets Children's Foundation

On the first Wednesday of December every year, CIBC World Markets sales and trading professionals and CIBC Wood Gundy Investment Advisors in Canada and around the world help create miracles for children. On this day, fees and commissions are donated to children's charities. On December 7th, 2005, CIBC World Markets Miracle Day raised \$10.5 million globally, including \$3.7 million in Canada. Since 1984, Miracle Day has raised over \$168 million to benefit children's charities in our communities around the world.

This year, the CIBC World Markets Children's Foundation announced a major investment in children's mental health. Four organizations working in the field of children's mental health were selected to receive grants totaling \$465,000.



Charitable donations by category in Canada



- Youth – 31%
- Education – 21%
- Health – 22%
- United Way – 14%
- Other – 12%

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.

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 World Markets Miracle Day funds stay in the communities where they are raised. In Canada, more than 400 grassroots charities have received support.



Over 170,000 Canadians in 50 communities across the country came together on October 1, 2006 to unite in support of the fight against breast cancer.

### Education

With a strategic focus on education, CIBC contributes millions of dollars each year to organizations and programs that will make a difference in helping young people fulfill their dreams. CIBC's multi-year commitments to universities and colleges across Canada total \$20 million. Of this, more than \$6 million is directed to bursaries and scholarships to enable students to pursue post-secondary education.

CIBC contributes \$100,000 each year to the National Aboriginal Achievement Foundation for bursaries and scholarships in post-secondary education. The purpose is to meet the financial needs of First Nations, Inuit and Métis students in their pursuit of excellence in all academic disciplines.

### Health

CIBC contributes to organizations that promote the health and well-being of Canadians. We have multi-year commitments of more than \$17 million to hospitals and health research facilities across Canada. Many of our contributions in health care fund the research and treatment of breast cancer.

### Canadian Breast Cancer Foundation

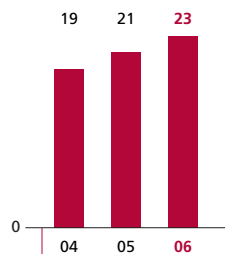
#### CIBC Run for the Cure

Now in its tenth year as title sponsor, the Canadian Breast Cancer Foundation CIBC Run for the Cure is our flagship event. On October 1st, 2006, \$23.4 million was raised in 50 communities, by more than 170,000 people dedicated to creating a



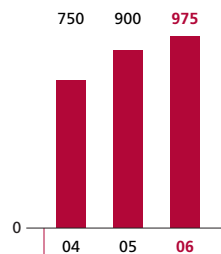
In 2006, CIBC was recognized by Frontier College with the Fitzpatrick Award for its contribution to the cause of literacy.

**CIBC Run for the Cure funds raised (\$ millions)**



Over the past 15 years, the CIBC Run for the Cure has helped to raise more than \$100 million with the aim of creating a future without breast cancer.

**Employee as Ambassador Program participation (# of participants)**



Year over year, more CIBC employees and retirees demonstrate their volunteer spirit in the communities where they live and work.

world without breast cancer. The CIBC Run for the Cure is the largest, one-day fundraising event in Canada and we take great pride in the contribution our employees have made to this important cause over the past 15 years.

Close to 10,000 people participated on Team CIBC in 2006, raising \$2.7 million. In addition to their fundraising achievements, we are very proud of the CIBC employees who volunteer as local branch and Run champions, manage the on-site collection of registration fees and serve as local Run Directors in 16 of the 50 communities across Canada.

This year, the Canadian Breast Cancer Foundation CIBC Run for the Cure was presented with the Imagine Canada Community Partnership Award in recognition of its outstanding efforts in uniting communities in the fight against breast cancer. Imagine Canada is a national organization that champions corporate citizenship and encourages partnerships between charities, not-for-profit organizations and corporations to strengthen Canadian communities.

**Employee as Ambassador Program**

CIBC encourages volunteerism among its employees and retirees and supports their commitment to local activities through the Employee as Ambassador Program. Through this initiative, CIBC will donate up to \$1,000 to charitable and not-for-profit community organizations where employees contribute their time and expertise. In 2006, 975 employees and retirees participated in this program, resulting in contributions of more than \$575,000.



Through the Employee as Ambassador Program, Sandy Pound of Calgary received a donation of \$1,000 for the Between Friends Club. Sandy volunteers at this charitable organization that provides year-round recreational and social programs for young people with disabilities.

**United Way**

As a leader in community investment, CIBC has a long tradition of supporting United Way agencies across the country. In 2005, in addition to corporate contributions of approximately \$2.7 million, over \$4.8 million was raised by employees and retirees who make personal contributions and champion fundraising activities throughout the year. The combined total of \$7.5 million was contributed to 124 United Way agencies across Canada.

The 2006 CIBC United Way campaign theme was “Not all heroes wear capes,” to acknowledge the tremendous contribution our employees continue to make through their fundraising and volunteer efforts in support of local United Way agencies.

Not all **heroes** wear capes

“Each of us gives back to the community in our own way – by making a donation, organizing a fundraiser, or volunteering with someone one-on-one. It feels good to know that these things can make a real difference to someone’s life.”  
– Monique, Andrew, Jessica, Jason

Community matters to CIBC employees. That’s why over 9,500 CIBC employees volunteer or donate to United Way organizations. Their generosity helps in all kinds of ways: it helps kindergarten kids attend after-school programs, people on the street access job training, women leave abusive relationships – and that’s just the start.

So we say thanks to our donors and volunteers – they’re the heroes of our community.

For more information on CIBC’s involvement with United Way visit [www.cibc.com](http://www.cibc.com)

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# Our Environment



## Commitment

CIBC is committed to being an environmentally responsible organization. We demonstrate this commitment through continuing 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.

## Priorities

- Strengthening our framework for environmental reviews in lending activities
- Understanding the implications of climate change
- Demonstrating environmental responsibility in our operations
- Researching best practices in biodiversity protection

## Measures

- Update all environmental credit risk standards and procedures and re-adopt the Equator Principles
- Complete a study on the portfolio impacts of climate change
- Monitor and report on our key environmental performance indicators
- Collaborate with stakeholders on a strategy to consider biodiversity issues where appropriate

" CIBC has recognized the need for conservation and sustainable development of Canada's boreal forest. We applaud CIBC's leadership and willingness to work with a wide range of stakeholders to understand environmental risks while seeking opportunities to adapt business practices accordingly. The future of Canada's boreal forest depends on such constructive and innovative attitude from all sectors. "

Larry Innes, Acting Director, Canadian Boreal Initiative

### Demonstrating our commitment to the environment

CIBC is proud of its longstanding history of integrating environmental management into business activities. Our Environmental Risk Management (ERM) group is responsible for oversight of environmental issues across the organization, while our Real Estate group manages programs and initiatives to operate our branches and offices in an environmentally-conscious manner. The Environmental Management Committee, made up of several business and functional units, works to ensure that material environmental issues associated with CIBC's operations are addressed.

CIBC participates in a variety of national and international environmental associations. We presently chair the North American Task Force of the United Nations Environment Programme's Finance Initiative (UNEP FI) and are active members of the Canadian Bankers Association Environmental Issues Specialist Group and the Environmental Bankers Association.

We promote environmental awareness among our employees and clients through our "CIBC and the Environment" website, as well as information sessions and events. For example, in 2006, we held an Earth Week celebration in downtown Toronto and hosted a UNEP FI workshop on Environmental Risk Management, attended by 45 bankers from around the world.

### Updating our credit standards and procedures

CIBC's environmental risk management standards and procedures apply to all lending to small business, mid-market and large corporate sectors. In 2006, we updated our environmental risk management standards and procedures to make them easier for our clients, business managers and risk managers to understand and apply. As part of this update, we added climate change and biodiversity issues to the assessment process.

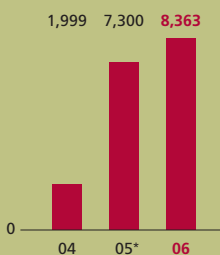
This year, CIBC was involved in the review and update of the Equator Principles, a framework for social and environmental review in project finance that we first adopted in 2003. CIBC renewed our commitment to the Equator Principles in July 2006. Since then, we have held several information sessions for our lenders and risk managers to review the Principles and their implementation. No new project finance, to which the Equator Principles would apply, was undertaken in 2006.

### Responding to climate change

CIBC is establishing a Carbon Management Program to help address the challenges of climate change. Our focus has been on monitoring our carbon dioxide emissions, implementing energy efficiency improvements within our facilities and purchasing green power.

In 2006, we studied how climate change policy

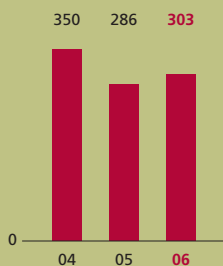
**Paper recycling**  
(tonnes)



\* Implementation of a national shredding contract

In 2006, 8,363 tonnes of paper products were recycled across our branch network and office buildings.

**Water consumption**  
(millions of litres)



In 2006, CIBC consumed 303 million litres of water, a reduction of 14% since 2004.



In 2006, CIBC continued to purchase Climate Neutral Carpet, installing over 17,000 square metres and offsetting approximately 358 tonnes of greenhouse gas emissions.



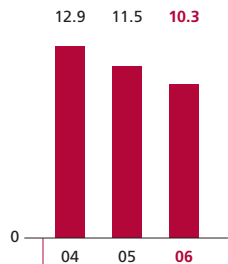
Over the next two years, 18 branches in the Vancouver area will offset 100% of their carbon dioxide emissions through the purchase of BC Hydro Green Power Certificates, primarily sourced from EcoLogo<sup>™</sup> certified small hydro projects.

CIBC is both a signatory to and participant in the Carbon Disclosure Project's fourth information request (CDP4). The CDP4, which represents a group of 225 institutional investors with \$31 trillion in assets under management, assesses how the largest companies in the world manage climate change issues. CIBC's score of 75 was the highest among all banks in the Americas, based on the assessment in the CDP4 report. CIBC also played an advisory role in the CDP Canada initiative to promote enhanced corporate disclosure on climate change among TSX-listed companies.

CIBC is one of the largest purchasers of green power among the Canadian financial institutions. From 2003 to 2005, CIBC purchased 6,000 MWh (megawatt hours) of Evergreen Energy Green Power from Ontario Power Generation, which offset approximately 5,400 tonnes of carbon dioxide. In 2006, we entered into an agreement with BC Hydro to purchase approximately 2,100 MWh per year of Green Power Certificates for the next two years, which will offset approximately 1,500 tonnes of carbon dioxide.

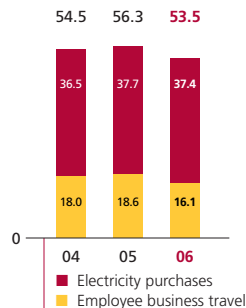
in Canada might affect our clients and CIBC's loan portfolio. Based on our findings, we are developing carbon risk assessment tools and raising awareness regarding risks and opportunities associated with climate change and carbon markets.

**Direct CO<sub>2</sub> emissions<sup>(1)</sup>**  
(thousands of tonnes)



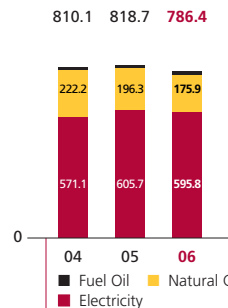
Carbon dioxide emissions from the combustion of natural gas and fuel oil decreased by 20% since 2004.

**Indirect CO<sub>2</sub> emissions<sup>(1)</sup>**  
(thousands of tonnes)



Carbon dioxide emissions from employee business travel and electricity purchases decreased by 2% since 2004.

**Energy consumption**  
(thousands of gigajoules)



In 2006, CIBC consumed 786.4 thousand gigajoules (GJ) of energy, a reduction of 3% since 2004.

(1) All values for direct and indirect CO<sub>2</sub> emissions have been restated to reflect the GHG Protocol Initiative. For indirect CO<sub>2</sub> emissions, Environment Canada's Annex A: Interim Guidance on Performance Measures for GHG Emissions has also been used.



### Raising our environmental standards

Within our retail branch network, energy efficiency and sustainability are key drivers in the selection of everything from lighting to window blinds. In 2006, we pilot tested lighting technology which could reduce energy use by 3% in our branches. We have also installed daylight sensors for ABM lobby lighting and timers for exterior signage to optimize energy savings.

For the third consecutive year, waste audits were carried out at 50 CIBC branches. Total solid waste generated by the branch network in 2006 was an estimated 1,182 tonnes, compared to 1,400 tonnes in 2005. This reduction is associated with a more robust national shredding program, implemented in 2005.

We also conduct environmental site inspections at our branches in order to identify and remediate, where necessary, hazardous materials and environmental risks within our branch network. This program began in 2005, and to date, we have inspected 651 properties across Canada, including 291 in 2006.

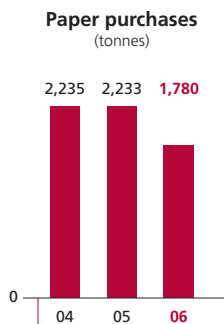
In consultation with external stakeholders, CIBC is in the process of formalizing its Environmentally Responsible Procurement Standard. As part of our supplier selection process, we incorporate environmental criteria – including energy efficiency, packaging, recyclability, and product end-of-life options – into our standard request for proposal. Environmental measures are weighted along with other criteria, and factored into the final selection decision. Our chosen suppliers are monitored on an ongoing basis to ensure that they maintain or improve their environmental performance over time.

In an ongoing effort to reduce waste while maximizing efficiencies, CIBC reuses office equipment and furniture wherever feasible. In 2006, approximately 5,376 pieces of surplus furniture were refurbished and redeployed. In addition, the use of black remanufactured toner cartridges was introduced to the procurement process mandate. CIBC is a founding member and the largest corporate supporter of Industry Canada's Computers for Schools program. Since 1993, we have donated more than 14,300 computers. This year, we donated 528 computers to the program.

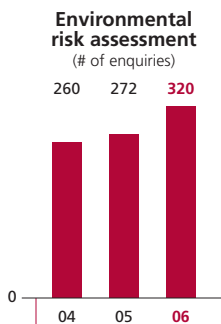
### Safeguarding Canada's boreal forest

In consultation with the Canadian Boreal Initiative, the Forest Stewardship Council (FSC) and several industry associations, CIBC is researching how we may be able to contribute to the preservation of Canada's boreal forest through our policies and practices. We are enhancing our lending standards and procedures by integrating certain principles of biodiversity into the environmental credit risk assessment process. CIBC has also committed to use FSC-certified paper in our 2006 Annual Accountability Report which means that the wood fibre used in this report comes from forests that are managed in an environmentally and socially responsible manner.

Together with several Canadian banks, and with the support of Environment Canada, CIBC has initiated a study to examine policy options for Canadian banks wishing to integrate boreal forest considerations into lending, procurement and other bank activities. This study will be completed in 2007.



CIBC's paper purchases decreased from 2,235 tonnes in 2004 to 1,780 tonnes in 2006.



Environmental risk evaluations are fully integrated into CIBC's credit assessment processes.



CIBC conducted a study to investigate the promotion of Leadership in Energy and Environmental Design (LEED) principles to new CIBC buildings and major renovations.

## Our Clients – Branches and ABMs

### CIBC BRANCH OPENINGS – 2006

#### Alberta

5111 – 22nd St., Red Deer

#### Ontario

7940 Hurontario St., Brampton  
1371 Wilson Rd. N., Oshawa

#### Nova Scotia

18 Parkland Drive, Halifax

### CIBC BRANCH CLOSINGS – 2006

#### British Columbia

5th & Brightwell, Stewart

#### Alberta

4902 – 50th St., Red Deer  
4900 Molly Bannister Dr., Red Deer

#### Ontario

499 Main St. S., Brampton  
499 Ray Lawson Blvd., Brampton  
4742 Tecumseh Rd. E., Windsor  
3145 Forest Glade Dr., Windsor  
320 McArthur Ave., Vanier

#### Nova Scotia

278 Lacewood Dr., Halifax  
7071 Bayers Rd., Halifax

### CIBC BRANCH RELOCATIONS – 2006

#### British Columbia

902 Park Royal South relocated  
to 1031 Park Royal South, West Vancouver

#### Saskatchewan

322 McCarthy Blvd. N. relocated  
to 484 McCarthy Blvd. N., Regina

#### Ontario

166 Dundas St. relocated  
to 355 Wellington St., London  
2 Main St. N. relocated  
to 28 Main St. N., Brampton  
7656 Tecumseh Rd. E. relocated  
to 6800 Tecumseh Rd. E., Windsor

### CIBC SMALL BUSINESS CENTRE CLOSINGS – 2006

#### Ontario

1575 Alta Vista Dr., Ottawa

#### Quebec

176, rue Principale, Rouyn-Noranda

### PRESIDENT'S CHOICE FINANCIAL PAVILION OPENINGS – 2006

#### British Columbia

5001 Anderson Way, Vernon

#### Ontario

85 Steeles Ave. W., Brampton  
171 Guelph St., Georgetown  
361 South Service Rd., Grimsby  
1205 Oxford St. W., London  
760 Eagleson Rd., Ottawa  
2549 Weston Rd., Toronto

### PRESIDENT'S CHOICE FINANCIAL PAVILION CLOSINGS AND STATUS CHANGES – 2006

#### Alberta

4700 – 130th Ave. SE, Unit 100, Calgary<sup>(1)</sup>  
12225 – 99th St., Grande Prairie<sup>(1)</sup>

#### Saskatchewan

411 Confederation Dr., Saskatoon<sup>(1)</sup>

#### Manitoba

175 Cargill Rd., Winkler<sup>(1)</sup>  
550 Kenaston Blvd., Winnipeg<sup>(1)</sup>

#### Ontario

30 King St. S., Alliston<sup>(1)</sup>  
54 Wilson St. W., Ancaster<sup>(2)</sup>  
410 Fairview Dr., Brantford<sup>(2)</sup>  
1972 Parkdale Ave., Brockville<sup>(1)</sup>  
1530 Albion Rd., Etobicoke  
62 Thames Rd. E., Exeter<sup>(2)</sup>  
300 Guelph St., Georgetown  
1550 Upper James St., Hamilton<sup>(2)</sup>  
180 Holiday Inn Dr., Hespeler<sup>(2)</sup>  
1201 Oxford St. W., London  
635 Southdale Rd. E., London<sup>(1)</sup>  
6085 Creditview Rd., Mississauga  
173 Lakeshore Rd. W., Oakville<sup>(1)</sup>  
1226 Place d'Orleans, Ottawa  
700 Eagleson Rd., Ottawa  
363 Rideau St., Ottawa<sup>(1)</sup>  
59A Robertson Rd., Ottawa<sup>(1)</sup>  
2737 Laurier St., Rockland  
25 Ferrara Dr., Smiths Falls  
654 Algonquin Blvd., Timmins  
600 Harbour Expressway, Thunder Bay<sup>(1)</sup>  
11 Redway Rd., Toronto<sup>(1)</sup>  
1591 Wilson Rd., Toronto  
3501 Yonge St., Toronto<sup>(1)</sup>  
293 Dundas St. E., Trenton<sup>(2)</sup>

#### New Brunswick

650 Somerset St., St. John<sup>(2)</sup>

#### Nova Scotia

1075 Barrington St., Halifax<sup>(2)</sup>  
5178 Highway 3, Upper Tantallon<sup>(2)</sup>

### ABM INSTALLATIONS – 2006

#### British Columbia

17638 – 60th Ave., Cloverdale  
606 – 5th Ave., Stewart  
5001 Anderson Way, Vernon  
3970 Shelbourne St., Victoria  
910 Government St., Victoria  
1031 Park Royal South, West Vancouver

#### Alberta

2002 Luxstone Blvd., Airdrie  
300 Airdrie Rd. NE, Airdrie  
5004 – 162 Ave. NW, Edmonton  
3515 Mayor Magrath Dr. S, Lethbridge  
5111 – 22nd St., Red Deer  
6 Prairie Dr., Sherwood Park  
334 – 2nd St., Strathmore

#### Saskatchewan

484 McCarthy Blvd. N., Regina

#### Manitoba

1225 St. Mary's Rd., Winnipeg  
181 Freeman Cres., Winnipeg  
30 B Shifton Rd., Winnipeg

#### Ontario

181 Sandwich St. S., Amherstburg  
131 Catherine St., Arthur  
127 Hastings St. N., Bancroft  
165 Wellington St. W., Barrie  
319 Blake St., Barrie  
60 Highway, Barrys Bay  
345 Notre Dame St., Belle River  
286 Chatham St. N, Blenheim  
305 Barrie St., Bradford  
2800 Dixie Rd., Brampton  
345 Main St. N., Brampton  
700 Balmoral Dr., Brampton  
7490 Hurontario St., Brampton  
85 Steeles Ave. W., Brampton  
2400 Guelph Line, Burlington  
571 Brant St., Burlington  
165 Fisher Mills Rd., Cambridge  
835 Queen St., Chatham  
490 White St., Cobourg<sup>(1)</sup>  
3191 Rutherford Rd., Concord  
9070 Jane St., Concord  
1 Water St., Cornwall  
165 Bunker Ave., Corunna  
83 Underhill Rd., Don Mills  
210 Industrial St., Embrun  
150 Berry Rd., Etobicoke  
1135 Thompson Rd., Fort Erie  
171 Guelph St., Georgetown

(1) Status changed from staffed Pavilion to unstaffed Banking Centre.

(2) Status changed from unstaffed Banking Centre to ABM only site.

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. Notice is given and CIBC holds a community meeting to discuss the decision and to hear suggestions for helping the community to adjust.
- Assisting affected individual clients and groups, identifying their needs and the most appropriate branch in the market to serve them.

290 First St. N., Gravenhurst  
 361 South Service Rd., Grimsby  
 770 Upper James St., Hamilton  
 5200 Highway 69 N., Hanmer  
 832 – 10th Street, Hanover  
 273 King St. W., Ingersoll  
 1030 Coverdale Dr., Kingston  
 256 Bagot St., Kingston  
 459 Taylor-Kidd Blvd., Kingston  
 600 Bagot St., Kingston  
 700 Strasburg Rd., Kitchener  
 759 Ottawa St., Kitchener  
 65 Regional Road 24, Lively  
 1205 Oxford St. W., London  
 1275 Highbury Ave., London  
 179 Wortley Rd., London  
 234 Oxford St., London  
 355 Wellington St., London  
 599 Fanshawe Rd. W., London  
 7 Baseline Rd. E., London  
 960 Hamilton Rd., London  
 1160 Beaverwood Rd., Manotick  
 5315 Major Mackenzie Rd., Markham  
 Highway 26 South, Meaford  
 277 King St., Midland  
 1250 South Service Rd., Mississauga  
 2150 Burnhamthorpe Rd., Mississauga  
 925 Rathburn Rd. E., Mississauga  
 5 Main St., Morrisburg  
 200 Grant Carman Dr., Nepean  
 3777 Strandheard Rd., Nepean  
 6460 Lundy's Lane, Niagara Falls  
 459 Mississauga St., Niagara On The Lake  
 235 Lakeshore Dr., North Bay  
 975 McKeown Ave., North Bay  
 1641 Jane St., North York  
 270 Wilson Ave., North York  
 125 Cross Ave., Oakville  
 1371 Wilson Rd. N., Oshawa  
 151 Bloor St. E., Oshawa  
 2 Simcoe St. S., Oshawa  
 2148 Carling Ave., Ottawa  
 2217 Riverside Dr. E., Ottawa  
 2681 Alta Vista Dr., Ottawa  
 596 Montreal Rd., Ottawa  
 760 Eagleson Rd., Ottawa  
 829 Carling Ave., Ottawa  
 1866 Lansdowne St. W., Peterborough  
 230 George St. N., Peterborough  
 4136 Petrolia St., Petrolia  
 13311 Loyalist Pkwy., Picton  
 287 West Side Rd., Port Colborne  
 53 West Side Rd., Port Colborne  
 20 Jocelyn Rd., Port Hope  
 150 Prescott Centre Dr., Prescott  
 789 Indian Rd., Sarnia  
 81 Ube Dr., Sarnia  
 889 Exmouth St., Sarnia  
 123 Guildwood Pkwy., Scarborough  
 1455 McCowan Rd., Scarborough  
 1880 Eglinton Ave. E., Scarborough  
 2430 Eglinton Ave. E., Scarborough  
 2742 Eglinton Ave. E., Scarborough  
 4473 Kingston Rd., Scarborough  
 51 Tapscott Rd., Scarborough

101 Second Line, Shelburne  
 581 Lake Ave., St. Catharines  
 6250 Hazeldean Rd., Stittsville  
 5710 Main St. W., Stouffville  
 1150 Victoria Park Ave., Toronto  
 1450 Lawrence Ave. E., Toronto  
 1500 Bayview Ave., Toronto  
 1951 Eglinton Ave. W., Toronto  
 243 Alberta Ave., Toronto  
 2549 Weston Rd., Toronto  
 269 Coxwell Ave., Toronto  
 3259 Bayview Ave., Toronto  
 372 Pacific Ave., Toronto  
 449 Carlaw Ave., Toronto  
 449 Parliament St., Toronto  
 985 Woodbine Ave., Toronto  
 8727 Dufferin St., Vaughan  
 1054 Centre St., Vaughan  
 1200 Yonge St., Walkerton  
 2 Warwick Dr., Wallaceburg  
 802 Dufferin Ave., Wallaceburg  
 245 Weber St. N., Waterloo  
 75 King St. S., Waterloo  
 935 Niagara St., Welland  
 3139 Forest Glade Dr., Windsor  
 4340 Walker Rd., Windsor  
 6800 Tecumseh Rd. E., Windsor

#### Quebec

3725, boul. Saint-Charles, Kirkland  
 1720, boul. Jacques-Cartier E., Longueuil  
 1, rue Grand Bernier, St-Jean  
 1317, 3ième Avenue, Val d'Or

#### New Brunswick

2 Johnson St., Chatham  
 577 Victoria St., Edmunston  
 454 Main St., Hampton  
 75 Main St., Sackville  
 307 Main St., Shediac  
 138 Main St., Sussex

#### Nova Scotia

3695 Highway 3, Barrington Passage  
 340 Dufferin St., Bridgewater  
 920 Cole Harbour Rd., Dartmouth  
 18 Parkland Dr., Halifax  
 7071 Bayers Rd., Halifax  
 451 Main St., Kentville  
 11 Cole Dr., Windsor

#### Prince Edward Island

670 University Ave., Charlottetown  
 509 Main St., Montague

#### Newfoundland and Labrador

Main Highway, Bay Roberts  
 120 Columbus Dr., Carbonear  
 17 Cromer Ave., Grand Falls-Windsor  
 380 Newfoundland Dr., St. John's  
 39 Rowan Ave., St. John's  
 55 Elizabeth Ave. E., St. John's

#### ABM REMOVALS – 2006

#### British Columbia

4692 Imperial St., Burnaby  
 7009 Hastings St., Burnaby

299 Yellowhead Hwy., Burns Lake  
 22298 Dewdney Trunk Rd., Maple Ridge  
 243 Carson Ave., Quesnel  
 8111 Ackroyd Rd., Richmond  
 9020 Capstan Way, Richmond  
 5th & Brightwell, Stewart  
 902 Park Royal South, West Vancouver

#### Alberta

9947 Fairmount Dr. SE, Calgary  
 8535 – 83rd St. NW, Edmonton  
 10970 – 142nd St., Edmonton  
 4801 – 50th St., Mayerthorpe  
 4900 Molly Bannister Dr., Red Deer  
 4902 – 50th St., Red Deer

#### Saskatchewan

2829 – 2nd Ave. W., Prince Albert  
 322 McCarthy Blvd., N., Regina

#### Ontario

8006 Wellington Rd., Arthur  
 565 Yonge St., Barrie  
 5001 Green Lane Rd., Beamsville  
 22 Bridge St., Bradford  
 1235 Williams Pkwy., Brampton  
 499 Main St. S., Brampton  
 499 Ray Lawson Blvd., Brampton  
 562 Richmond St., Chatham  
 250 The East Mall, Etobicoke  
 300 Guelph St., Georgetown  
 62 Main St. E., Grimsby  
 500 Willow Rd., Guelph  
 715 Wellington St., Guelph  
 1280 Main St. W., Hamilton  
 1489 Highway 6, Hamilton  
 2200 Rymal Rd., Hamilton  
 651 Queenston Rd., Hamilton  
 862 Mohawk Rd. E., Hamilton  
 927 Rymal Rd. E., Hamilton  
 7548 Trafalgar Rd., Hornby  
 700 Eagleson Rd., Kanata  
 600 Doon Village Rd., Kitchener  
 1127 Richmond St., London  
 1201 Oxford St. W., London  
 166 Dundas St., London  
 769 Southdale Rd. E., London  
 771 Southdale Rd. E., London  
 956 Dundas St., London  
 301 Burnhamthorpe Rd., Mississauga  
 939 Lawrence Ave. E., North York  
 173 Lakeshore Ave. W., Oakville  
 1598 – 16th St. E., Owen Sound  
 99 King Edward St., Paris  
 1501 Regional Road 24, Pelham  
 336 Lansdowne St. E., Peterborough  
 287 West Side Rd., Port Colborne  
 1100 Murphy Rd., Sarnia  
 325 Indian Rd. N., Sarnia  
 51 Tapscott Rd., Scarborough  
 383 Ontario St., St. Catharines  
 178 Brant Rd., St. George  
 114 Confederation Dr., St. Thomas  
 333 Highway 20 South, Stoney Creek  
 62 Huron St., Stratford  
 463 Falconbridge Rd., Sudbury

13366 County Road 42, Tecumseh  
 930 Fort William Rd., Thunder Bay  
 115 Simcoe St., Tillsonburg  
 55 Queen St. S., Tiverton  
 1094 Victoria Park Rd., Toronto  
 1269 College St., Toronto  
 1313 King St. W., Toronto  
 1530 Albion Rd., Toronto  
 1560 Bayview Ave., Toronto  
 1591 Wilson Ave., Toronto  
 200 Elizabeth St., Toronto  
 2317 St. Clair Ave. W. Toronto  
 499 St. Clair Ave. W., Toronto  
 595 Bay St., Toronto  
 610 University Ave., Toronto  
 900 Dufferin St., Toronto  
 201 Albert St., Victoria Harbour  
 3145 Forest Glade Dr., Windsor  
 4742 Tecumseh Rd. E., Windsor  
 7656 Tecumseh Rd. E., Windsor

#### Quebec

400, de la Seigneurie, Blainville  
 855, Grand Allée, Boisbriand  
 2510, boul. Lapinière, Brossard  
 5765, boul. Taschereau, Brossard  
 6025, boul. Marie-Victorin, Brossard  
 3335, boul. des Sources, Dollard-Des-Ormeaux  
 4032, boul. St-Jean, Dollard-Des-Ormeaux  
 700, Montée Dalemont, Gatineau  
 190, St. Rédempteur, Hull  
 7888, boul. Newman, Lasalle  
 305, boul. de la Concorde, Laval  
 3520, boul. Le Corbusier, Laval  
 406, boul. Cartier O., Laval

6400, boul. des Laurentides, Laval  
 1375, boul. Roland-Therrien, Longueuil  
 5355, rue Papineau, Montréal  
 10288, rue Papineau, Montréal  
 10937, rue Notre-Dame E., Montréal  
 180, boul. Crémazie O., Montréal  
 4680, Avenue du Parc, Montréal  
 5110, rue St-Denis, Montréal  
 5620, Côte St-Luc, Montréal  
 6905, rue Sherbrooke O., Montréal  
 8015, boul. Henri Bourassa, Montréal  
 8265, rue Hochelega, Montréal  
 9090, rue St-Hubert, Montréal  
 915, rue Ontario E., Montréal  
 1090, boul. Iberville, Repentigny  
 264, rue Larivière, Rouyn-Noranda  
 295, boul. Simard, Saint-Lambert  
 46, rue St-Pierre, St-Constant  
 1757, Route 117, St-Jovite  
 2663, Montée St-Charles, St-Lazare  
 530, boul. du Pont, St-Nicolas  
 5787, Route 117, Ste-Agathe  
 8380, boul. Langelier, St-Léonard  
 3150, boul St-Jean, Trois-Rivières Ouest  
 360, boul. Wilfrid-Hamel, Vanier  
 1170, av. de l'Église, Verdun

#### New Brunswick

157 Champlain St., Dieppe  
 566 Paul St., Dieppe  
 131 Dundonald St., Fredericton  
 623 Union St., Fredericton  
 270 Coverdale Rd., Riverview  
 2995 Fredericton Rd., Salisbury  
 312 Main St., Sussex

#### Nova Scotia

30 Main St., Bible Hill  
 638 Highway 2, Brookfield  
 220 Victoria Rd., Dartmouth  
 581 Portland St., Dartmouth  
 300 South St., Glace Bay  
 278 Lacewood Dr., Halifax  
 280 Lacewood Dr., Halifax  
 7071 Bayers Rd., Halifax  
 11 Park St., Kentville  
 553 Central Ave., Kingston  
 Reeves St., Port Hawkesbury  
 2283 Highway 4, Reserve Mine  
 578 Sackville Dr., Sackville  
 817 Sackville Dr., Sackville  
 1482 George St., Sydney  
 1830 St. Margarets Bay Rd., Timberlea  
 141 Willow St., Truro

#### Prince Edward Island

156 St. Peters Rd., Sherwood  
 141 Water St., Summerside

#### Newfoundland and Labrador

265 Conception Bay Hwy., Conception Bay South  
 41 Union St., Grand Falls-Windsor  
 14 Commonwealth Ave., Mount Pearl  
 36 Blackmarsh Rd., St. John's  
 42 Elizabeth Ave., St. John's  
 52 Kenmount Rd., St. John's

## Our Clients – Debt Financing to Firms in Canada

### CIBC AND ITS LISTED AFFILIATES DEBT FINANCING TO FIRMS IN CANADA

As at October 31, 2006

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

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 100,575	\$ 42,137	13,846
Alberta	81,119	36,370	10,219
Saskatchewan	26,424	14,920	2,936
Manitoba	18,969	9,758	2,229
Ontario	364,560	152,978	47,033
Quebec	70,423	33,141	8,713
New Brunswick	9,080	4,620	1,022
Nova Scotia	15,633	7,627	2,016
Prince Edward Island	4,155	2,142	469
Newfoundland and Labrador	8,548	4,321	993
Northwest Territories, Nunavut and Yukon*	3,990	1,821	605
<b>Total</b>	<b>\$ 703,476</b>	<b>\$ 309,835</b>	<b>90,081</b>

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

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 309,470	\$ 191,167	725
Alberta	341,074	186,069	917
Saskatchewan	85,418	52,115	242
Manitoba	87,044	44,686	241
Ontario	815,916	497,700	1,868
Quebec	263,675	160,968	652
New Brunswick	26,126	18,558	57
Nova Scotia	53,930	32,768	120
Prince Edward Island	15,728	9,078	41
Newfoundland and Labrador	18,516	10,716	46
Northwest Territories, Nunavut and Yukon*	16,672	10,289	37
<b>Total</b>	<b>\$ 2,033,569</b>	<b>\$ 1,214,114</b>	<b>4,946</b>

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

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 426,529	\$ 219,748	8,298
Alberta	352,348	180,358	6,920
Saskatchewan	154,689	91,011	2,995
Manitoba	98,295	57,573	1,913
Ontario	1,626,703	916,837	31,088
Quebec	318,346	171,402	6,144
New Brunswick	43,589	24,751	864
Nova Scotia	81,109	46,915	1,572
Prince Edward Island	23,971	14,203	444
Newfoundland and Labrador	45,763	26,226	905
Northwest Territories, Nunavut and Yukon*	16,079	7,561	307
<b>Total</b>	<b>\$ 3,187,421</b>	<b>\$ 1,756,585</b>	<b>61,450</b>

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

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 403,511	\$ 275,934	440
Alberta	413,747	241,849	526
Saskatchewan	78,326	46,600	107
Manitoba	149,982	85,700	191
Ontario	1,230,054	828,199	1,233
Quebec	331,770	217,878	367
New Brunswick	34,219	24,401	36
Nova Scotia	81,370	52,234	84
Prince Edward Island	20,467	11,599	31
Newfoundland and Labrador	27,008	14,156	32
Northwest Territories, Nunavut and Yukon*	32,086	18,221	39
<b>Total</b>	<b>\$ 2,802,540</b>	<b>\$ 1,816,771</b>	<b>3,086</b>

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

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 354,963	\$ 166,732	2,631
Alberta	333,639	164,093	2,372
Saskatchewan	111,577	57,323	814
Manitoba	100,821	49,224	723
Ontario	1,262,947	622,272	9,601
Quebec	277,813	142,765	1,936
New Brunswick	28,768	15,737	196
Nova Scotia	55,484	29,485	362
Prince Edward Island	18,796	8,994	131
Newfoundland and Labrador	29,572	15,695	211
Northwest Territories, Nunavut and Yukon*	14,852	8,444	97
<b>Total</b>	<b>\$ 2,589,232</b>	<b>\$ 1,280,764</b>	<b>19,074</b>

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

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 1,456,784	\$ 1,029,905	483
Alberta	1,373,583	856,544	537
Saskatchewan	222,388	122,092	104
Manitoba	522,524	333,183	191
Ontario	4,732,119	3,372,489	1,332
Quebec	1,098,571	772,765	350
New Brunswick	110,179	89,978	32
Nova Scotia	243,918	169,147	75
Prince Edward Island	91,021	70,927	44
Newfoundland and Labrador	56,702	36,310	25
Northwest Territories, Nunavut and Yukon*	71,524	44,833	24
<b>Total</b>	<b>\$ 9,979,313</b>	<b>\$ 6,898,173</b>	<b>3,197</b>

\* 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	\$ 4,711,870	\$ 1,795,782	192
Alberta	14,479,939	5,179,397	230
Saskatchewan	782,468	156,980	19
Manitoba	1,960,354	608,309	42
Ontario	35,803,398	8,713,841	696
Quebec	6,652,696	1,949,955	178
New Brunswick	1,046,588	324,254	14
Nova Scotia	916,718	484,937	32
Prince Edward Island	70,568	23,277	5
Newfoundland and Labrador	321,598	112,974	12
Northwest Territories, Nunavut and Yukon*	74,360	18,465	4
<b>Total</b>	<b>\$ 66,820,557</b>	<b>\$ 19,368,171</b>	<b>1,424</b>

**For all authorization bands**

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 7,763,702	\$ 3,721,405	26,615
Alberta	17,375,449	6,844,680	21,721
Saskatchewan	1,461,290	541,041	7,217
Manitoba	2,937,989	1,188,433	5,530
Ontario	45,835,697	15,104,316	92,851
Quebec	9,013,294	3,448,874	18,340
New Brunswick	1,298,549	502,299	2,221
Nova Scotia	1,448,162	823,113	4,261
Prince Edward Island	244,706	140,220	1,165
Newfoundland and Labrador	507,707	220,398	2,224
Northwest Territories, Nunavut and Yukon*	229,563	109,634	1,113
<b>Total</b>	<b>\$ 88,116,108</b>	<b>\$ 32,644,413</b>	<b>183,258</b>

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

## Employment in Canada

CIBC is one of Canada's largest employers. In 2006, CIBC and its listed affiliates had approximately 38,500 full-time and part-time employees nationwide. The CIBC group of companies paid almost \$2.4 billion in base salaries and benefits to our Canadian workforce in 2006. In addition, we indirectly supported thousands of other jobs in many sectors, from janitorial services to high-tech consultants, through the money invested in outside goods and services. The total for 2006 was \$2.1 billion worldwide, with \$1.7 billion spent in Canada.

**Full-time and part-time employees**

As at October 31, 2006

**CIBC and its listed affiliates**

Province or territory	Full-time employees	Part-time employees
British Columbia	3,264	929
Alberta	2,068	658
Saskatchewan	703	281
Manitoba	582	251
Ontario	21,369	2,821
Quebec	2,800	676
New Brunswick	550	112
Nova Scotia	829	153
Prince Edward Island	78	33
Newfoundland and Labrador	189	67
Northwest Territories	62	6
Nunavut	10	0
Yukon	36	7
<b>Total</b>	<b>32,540</b>	<b>5,994</b>

## Taxes in Canada

In 2006, the CIBC group of companies' tax expense to all levels of government in Canada was \$1.2 billion. This total consisted of \$666 million in income taxes, \$129 million in capital taxes and \$388 million in payroll taxes (employer portion), business taxes, property taxes, GST and provincial sales taxes.

**Taxes – 2006**

CIBC group of companies

\$ thousands	Income taxes	Capital taxes
<b>Federal government</b>	\$ 437,431	\$ –
<b>Provincial and territorial governments</b>		
British Columbia	22,911	19,861
Alberta	17,405	0
Saskatchewan	3,011	6,803
Manitoba	3,610	5,968
Ontario	156,590	74,337
Quebec	18,156	13,943
New Brunswick	1,234	1,142
Nova Scotia	3,517	4,796
Prince Edward Island	371	565
Newfoundland and Labrador	1,036	1,628
Northwest Territories	427	0
Nunavut	21	0
Yukon	89	0
<b>Total</b>	<b>\$ 665,809</b>	<b>\$ 129,043</b>

## Community Contributions

### EXAMPLES OF ORGANIZATIONS SUPPORTED BY CIBC:

#### British Columbia

2006 Northern BC Winter Games  
 Abbotsford Community Services  
 Abreast in the Rockies  
 Anarchist Mountain Firefighters Society  
 Association of Neighbourhood Houses  
 of Greater Vancouver  
 BC Children's Hospital Foundation  
 BC Cancer Foundation  
 BC Crime Prevention Association  
 BC Lions Society for Children with Disabilities  
 BC Special Olympics Society  
 BC Summer Games  
 BCIT Foundation  
 Boundary Horse Association  
 Brain Tumour Foundation of Canada  
 Bulkley Valley Historical and Museum Society  
 Canadian Breast Cancer Foundation  
 – BC & Yukon Chapter  
 Canadian Cancer Society  
 Canadian Coast Guard Auxiliary Unit # 27  
 Canadian Red Cross  
 Canuck Place Children's Hospice Foundation  
 Cariboo Memorial Hospital  
 Castlegar & District Hospital Auxiliary Society  
 The Centre for Child Development  
 Children's Arts Umbrella  
 Cops for Kids Charitable Foundation  
 Covenant House – Vancouver  
 Creative Peace Network  
 Fort Nelson Hospital Foundation  
 Fort St. John Community Arts Council  
 Fraser Burrard Community Justice Society  
 Gibson and District Library Foundation  
 Golden & District Search & Rescue Association  
 Greater Vancouver Crime Stoppers Association  
 Greater Victoria Hospitals Foundation  
 Greater Victoria Youth Orchestra  
 Green Thumb Theatre Company  
 Hope Artist Guild  
 Immigrant and Multicultural Services Society  
 of Prince George  
 Jewish Community Centre of Greater Vancouver  
 Junior Achievement of British Columbia  
 Just Singin' Round Foundation  
 "K" Mountain Music Invitational Society  
 Kaiser Foundation  
 Kamloops Community YMCA – YWCA  
 Kelowna General Hospital  
 Kitimat Emergency Services  
 Lake Country Senior Housing Society  
 The Land Conservancy of BC  
 Langley Hospital Foundation  
 Leadership Vancouver  
 Lester B. Pearson College of the Pacific  
 Mission Association for Community Living  
 Mission Association for Seniors' Housing  
 MS Society of Canada – Central Island Chapter  
 Nanaimo & District Hospital Foundation  
 Nechako View Senior Citizen's Home Society  
 Nelson & District Museum

Nelson Search & Rescue Society  
 Peace Arch Community Services  
 Pender Harbour & District Health Centre  
 Powell River Academy of Music  
 Richmond Hospital Foundation  
 Rick Hansen Man in Motion Foundation  
 Royal British Columbia Museum  
 Royal Inland Hospital Foundation  
 Salmon Arm Museum & Heritage Association  
 Salvation Army – BC South Division  
 Silver Lake Forest Education Society  
 Simon Fraser University  
 Smithers Community Services  
 St. Paul's Hospital Foundation  
 Take a Hike Youth at Risk Foundation  
 Trails Society of BC  
 Ucluelet Edge to Edge Marathon  
 United Way agencies  
 University of British Columbia  
 University of Victoria  
 Valemount Fire Department  
 Vancouver Giants 'Read to Succeed'  
 Vancouver Opera  
 Vancouver Sun 'Raise-A-Reader'  
 Victoria Habitat for Humanity Society  
 YMCA of Greater Vancouver  
 YMCA-YWCA of Victoria  
 You Are Not Alone  
 YVR Art Foundation  
 YWCA of Vancouver

#### Alberta

#15 Royal Canadian Air Cadets  
 Alberta Adolescent Recovery Centre  
 Alberta Cancer Foundation  
 Alberta Children's Hospital Foundation  
 Alberta Easter Seals March of Dimes  
 Alberta Ecotrust Foundation  
 Alberta Shock Trauma Air Rescue Society  
 Alberta Sports & Recreation for the Blind  
 Alberta Theatre Projects  
 Alberta Youth Entrepreneurship Camp  
 Beaverlodge Lions Club  
 Between Friends Club  
 Big Brothers & Big Sisters of Calgary and Area  
 Boys and Girls Clubs of Calgary  
 Calgary Drop-In Centre  
 Calgary Urban Project Society  
 Calgary Women's Emergency Shelter  
 Calgary YMCA  
 Cantare Children's Choir  
 Centre for Family Literacy  
 Cerebral Palsy Association in Alberta  
 Child Friendly Calgary  
 Children's Cottage – Calgary  
 CIBC Read to Succeed – Medicine Hat  
 City of Lloydminster – Lloydminster Multiplex  
 City of St. Albert Multi-Purpose Leisure Centre  
 Cold Lake AG Society  
 Crossfield History Committee  
 Edmonton Financial Literacy Society  
 Edmonton Symphony Orchestra  
 Father Lacombe Care Centre  
 Fort Saskatchewan Boys & Girls Club

Galileo Educational Network  
 Galt Museum  
 Growing Alberta  
 Habitat for Humanity  
 High River Rotary Club  
 The Impact Society for Children  
 Inglewood Festival  
 Janus Academy Centre For Autism  
 Jasper Minor Sports  
 Junior Achievement of Southern Alberta  
 Junior Achievement of Northern Alberta  
 and the Northwest Territories  
 Kerby Assembly  
 Keyano College Foundation  
 Kids Cancer Care Foundation of Alberta  
 Kids Help Phone Alberta Division  
 Kids Kottage Foundation  
 Kids Up Front Foundation of Alberta  
 Kidsport Delia  
 Kidsport Parkland  
 Kindersley Public Access Defibrillation Project  
 Kitscoty & District Community Hall  
 Lacombe Regional Centennial Centre Project  
 Lads Club  
 Lake Bonavista Breakers Soccer  
 The Lamont & District Agricultural Society  
 Leduc & District Food Bank  
 Lethbridge Curling Club  
 Lethbridge Senior Citizens Organization  
 Lethbridge Symphony  
 Manville and District Agricultural Society  
 Mill Woods President's Council  
 Milo Municipal Library  
 Nanton Agricultural Society  
 National Philanthropy Day – Edmonton  
 NeighbourLink Parkland  
 Northern Alberta Brain Injury Society  
 Okotoks Rodeo  
 Olds Agricultural Society  
 The Owen Hart Foundation  
 Peace River Anti-Bullying Committee  
 Pink Ribbon Run  
 Ponoka Stampede and Exhibition  
 Pro Coro Society  
 Queen Elizabeth Hospital Foundation  
 The Rainbow Youth Centre  
 Red Deer Hospice Society  
 Renfrew Educational Services  
 The Rocky Mountain House Agricultural Society  
 Rockyford Community Centre  
 Ronald McDonald House – Calgary  
 Rotary Club of Banff  
 Rotary Club of Rocky Mountain House  
 Royal Canadian Legion Branch # 169  
 Safe Haven Project for Community Living  
 Scouts Canada  
 Sherwood Park Optimist Club  
 Sid Hartung Memorial Rodeo  
 Society for Treatment of Autism  
 Southern Alberta Institute of Technology  
 Spruce Grove and District Agricultural Society  
 St. Isidore Winter Carnival  
 St. Paul Athletic Park  
 Stollery Children's Hospital Foundation

Strathmore & District Agricultural Society  
 Taber and District Family Crisis Intervention Society  
 Taber Food Bank  
 Town of Crossfield Community Arena  
 The Town of Fort Macleod Santa Clause Parade  
 Town of St. Paul Skateboard Park  
 Town of Sylvan Lake Arena  
 Treaty Seven Economic Development Corporation  
 United Way agencies  
 University Hospital Foundation  
 – Alberta Heart Institute  
 University of Alberta  
 Vermilion and District Community Centre  
 Vermilion Dance Association  
 Wetaskiwin Centennial Celebration  
 Women Building Futures  
 Women in a Home Office  
 Yarn Burners  
 YMCA – Edmonton  
 Youth Emergency Shelter Society  
 Youville Women's Residence  
 YWCA of Banff  
 YWCA – Edmonton  
 Zebra Child Protection Society

#### Saskatchewan

The Arts Stabilization Fund Saskatchewan  
 Battlefords Union Hospital Foundation  
 Big Brothers & Big Sisters Association  
 of Weyburn  
 Big Brothers Big Sisters of Lloydminster  
 Blaine Lake Communities in Bloom  
 Canadian Cancer Society – Saskatchewan Division  
 Canadian Food Grains Bank  
 Canadian Red Cross Hear the Children Peace Day  
 Canadian Western Agribition  
 Canora Agricultural Society  
 Canwood 4-H Club  
 Canwood Memorial Skating Rink  
 Carlyle Lions Club  
 Children's Health Foundation of Saskatchewan  
 CIBC Read to Succeed – Moose Jaw  
 CIBC Read to Succeed – Saskatoon  
 City of Lloydminster – Lloydminster Multiplex  
 City of Prince Albert Skateboard Park  
 City of Prince Albert Communiplex  
 City of Saskatoon Centennial Celebration  
 Cypress Cyclones  
 Debden and District Personal Care Home  
 Estevan Luscar Midget "A" Bruins  
 Eston Rodeo  
 First Nations University of Canada  
 Hafford & District Rodeo  
 Hafford Special Care Centre  
 Hollandia Fury  
 Hospitals of Regina Foundation  
 Jubilee Residences Foundation  
 Junior Achievement of Northern Saskatchewan  
 Kindersley Jr. Klippers Booster Club  
 Kinettes  
 King George Recreation Centre  
 Kinsmen Foundation  
 Knights of Columbus  
 Kronau and District Emergency Responders  
 Longcreek Rodeo Association  
 Lonsdale Boxing Club  
 Lucky Lake Community Centre

Mankota Community Centre  
 Mankota Rodeo Club  
 Maple Creek Beef Breeders  
 Maple Creek Pee Wee Hawks  
 Meadow Lake Music Festival  
 Metis Nation Local Cultural Rodeo & Festival  
 Moose Jaw Novice B Hurricanes Hockey  
 Naicam Curling Club  
 North Saskatoon Business Association  
 Nutana Curling Club  
 Order of the Royal Purple Lodge # 201  
 Osteoporosis Canada – Saskatoon Chapter  
 Prairies to Pines Awasisak Festival  
 Quota International of Weyburn  
 Radville Recreation Centre  
 The Rainbow Youth Centre  
 Redvers Soccer Club  
 Regina and District Food Bank  
 Regina Palliative Care  
 Regina Touch Football  
 Rouleau Rink Revitalization Committee  
 Royal University Hospital Foundation  
 Sakicawasihk Pow Wow 2006  
 Salvation Army Christmas Appeal  
 Saskatchewan Association for Community  
 Living – Kids on the Block  
 Saskatchewan Hustlin Huskies  
 Saskatoon City Hospital Foundation  
 Saskatoon Habitat for Humanity  
 Saskatoon Prairieland Park Corporation  
 Saskatoon Youth Ten-Pin Bowling Association  
 Saskatoon's Soccer Park  
 Shakespeare on the Saskatchewan  
 Shaunavon Karate Klub  
 Shaunavon Minor Hockey  
 South East Regional Health Authority  
 Southeast College Education Foundation  
 Street Culture Kidz Project  
 Sun Country Regional Health Authority  
 Swift Current Judo Club  
 Team Sask  
 Town of Leader Arena  
 Town of Martensville Centennial  
 Community Centre  
 Town of Stoughton Curling Rink  
 United Way agencies  
 University of Saskatchewan  
 Weyburn Agricultural Society  
 Yorkton Exhibition  
 YWCA of Regina  
 YWCA of Saskatoon

#### Manitoba

407 Queen's Own Cameron Army Cadet Corps  
 A.N.A.F. Veterans in Canada, Unit 303  
 Agriculture in the Classroom – Manitoba  
 Angel Hair for Kids  
 Arborg and District Seniors Resource Council  
 Arborg-Bifrost Parks and Recreation Commission  
 Blanketing Manitoba  
 Brandon Christmas Cheer Registry  
 Brandon Family YMCA  
 Brandon University  
 CancerCare Manitoba  
 Chaika Dance Club  
 Child Find Manitoba  
 Children's Hospital Foundation of Manitoba

Children's Wish Foundation of Canada  
 CIBC Read to Succeed – Brandon  
 Dalnavert Museum  
 Dauphin Agricultural Society  
 Dauphin Joint Recreation Commission  
 Dominion City Community Hall  
 Duke of Edinburgh's Award – Winnipeg  
 Fisherton Horse Club  
 Flin Flon Trout Festival  
 Fort Whyte Centre  
 Gilbert Plains / Grandview Agricultural Society  
 Gilbert Plains Homecoming  
 Gilbert Plains Veselka Dancers  
 Grace Hospital Foundation  
 Happy Gardener's Club  
 Holland Agricultural Society  
 Horace Patterson Foundation  
 Icelandic Festival of Manitoba  
 Interlake Adult Literacy Association  
 Interlake Regional Health Authority  
 Junior Achievement of Manitoba  
 Lunder Museum Society  
 Manitoba Children's Museum  
 Manitoba Chamber Orchestra  
 Manitoba Farmers with Disabilities  
 Manitoba Special Olympics  
 Manitoba Theatre Centre  
 Morden Corn & Apple Festival  
 Mount Carmel Clinic  
 National Philanthropy Day – Winnipeg  
 Neepawa Lily Festival  
 Neepawa Natives Booster Club  
 Neepawa Theatre Centre  
 New Iceland Heritage Museum  
 Northern Manitoba Trapper's Festival  
 Oakville Skating Club  
 Partners in The Park  
 Pembina Valley 4-H Club  
 Phoenix Productions Theatre  
 Portage la Prairie Regional Library  
 Portage Learning and Literacy Centre  
 Provincial Exhibition of Manitoba  
 Red River Community Centre  
 Rehabilitation Centre for Children – Winnipeg  
 Royal Winnipeg Ballet  
 St. Amant Centre  
 Seven Oaks General Hospital Foundation  
 Sir John Franklin Community Centre  
 Spina Bifida and Hydrocephalus Association  
 of Canada  
 Springstein Community Club  
 Stonewall Quarry Days  
 The Stonewall-Rockwood Fire Department  
 Stroke Recovery Association of Manitoba  
 Take Pride Winnipeg  
 Tiger Hills Arts Association  
 United Way agencies  
 University of Winnipeg  
 Valley Gardens Community Centre  
 West St. Paul Canada Day Committee  
 Westman Dreams for Kids Foundation  
 Winnipeg Symphony Orchestra  
 YMCA-YWCA of Winnipeg



**Ontario**

519 Church Street Community Centre  
 Art Gallery of Hamilton  
 The Anishinabek Nation 7th Generation Charities  
 Baycrest Centre Foundation  
 Bayfield Community Group  
 Big Brothers Big Sisters of Canada agencies  
 The Bonnecher River Watershed Project  
 Boundless Adventures Association  
 Boys and Girls Clubs  
 Brain Tumour Foundation of Canada  
 Breakfast for Learning  
     – Canadian Living Foundation  
 Cabbagetown Youth Centre  
 Caledon Meals on Wheels  
 Camp Jumoke  
 Camp Trillium  
 Canadian 4-H Council  
 Canadian Abilities Foundation  
 Canadian Association of Independent Living Centres  
 Canadian Cancer Society  
 Canadian Council of the Blind  
 Canadian Diabetes Association  
 Canadian Foundation for Physically Disabled Persons  
 Canadian Mental Health Association  
 Canadian Museum of Nature  
 Canadian National Institute for the Blind  
 Canadian Psychiatric Research Foundation  
 Canadian Stage Company  
 Canadore College  
 Candlelighters Childhood Cancer Foundation Canada  
 Carleton Place & District Memorial Hospital Foundation  
 The Carpenter Hospice  
 Casey House Foundation  
 Centenary Health Centre Foundation  
 Centennial College  
 Centennial Infant and Child Centre Foundation  
 Centre for Addiction and Mental Health Foundation  
 Child & Youth Friendly Ottawa  
 Children's Aid Society of Owen Sound and the County of Grey  
 Children's Aid Foundation  
 Children's Hospital of Eastern Ontario Foundation  
 Children's Hospital of Western Ontario  
 Chinese Cultural Centre of Greater Toronto  
 Christie Ossington Neighbourhood Centre  
 City of Orillia Community Centre  
 City of St. Catharines Sportsplex  
 Community Association for Riding for the Disabled  
 Community Care – St. Catharines & Thorold  
 Community Care Haliburton  
 Community Living Guelph Wellington  
 Community Living London  
 Community Resource Centre of North & Centre Wellington  
 The Company Theatre  
 Concours de Labour du Temiskaming Plowing Match  
 Covenant House – Toronto  
 Creative Trust  
 Credit Valley Hospital Foundation  
 Daily Bread Food Bank  
 Diabetes Hope Foundation  
 Dorothy Ley Hospice  
 Downtown Parry Sound Business Association  
 Dryden Area Health Services Foundation  
 Durham Activity Centre  
 Durham Children's Aid Foundation  
 Durham Outlook for the Needy  
 The Easter Seal Society of Ontario  
 Epilepsy London & Area  
 Erinoak  
 Esprit Orchestra  
 Essex Region Conservation Authority  
 Essex Youth Centre  
 Ethno-Racial People with Disabilities  
 Eva's Initiatives for Homeless Youth  
 Evergreen Foundation  
 Fanshawe College  
 Fife House Foundation  
 Foundation For Early Years Education & Development  
 Framework Foundation  
 Fred Victor Centre  
 Friends of Fleming College Foundation  
 Friuli Long Term Care  
 Frontier College  
 Frontiers Foundation  
 Galloway Friends  
 Gems of Hope  
 Geneva Centre for Autism  
 George R. Gardiner Museum of Ceramic Art  
 Giant Steps Toronto/York Region  
 Gilda's Club Greater Toronto  
 Girl Guides of Canada  
 Greater Niagara General Hospital Foundation  
 Grey Bruce Regional Health Centre Foundation  
 Hamilton Health Sciences Foundation  
 Harmony Education Foundation  
 The Floyd Honey Foundation  
 The Glebe Centre  
 Halton Child and Youth Services  
 Halton Women's Place  
 Hincks-Dellcrest Centre Foundation  
 Hearing Foundation of Canada  
 Heart & Stroke Foundation of Ontario  
 Heart Niagara  
 Hellenic Home for the Aged  
 Homes First Foundation  
 Horizons for Youth  
 Hospice Niagara  
 Hospice of London  
 Hospice of Windsor & Essex County  
 Hospice Thornhill  
 Hospice Toronto  
 Hospital for Sick Children  
 Humber River Regional Hospital  
 Humewood House Association  
 Huron County Child Abuse Prevention Committee  
 Huronia Hospitals Foundation  
 Ignace White Otter Days  
 Indian Art-I-Crafts of Ontario  
     – Canadian Aboriginal Festival  
 Inside Out  
 Integra Foundation  
 Invest in Kids Foundation  
 Jean Tweed Centre  
 John P. Robarts Research Institute  
 Junior Achievement  
 JVS Toronto  
 kids.now  
 KidsAbility Foundation  
 King-Bay Chaplaincy  
 Kingston General Hospital Foundation  
 Kitchener-Waterloo Sertoma Club  
 Knollcrest Lodge  
 L'Arche Toronto  
 Leadership Waterloo Region  
 Learning Disabilities Association of Ontario  
 The Leukemia & Lymphoma Society of Canada  
 Lieutenant Governor's Aboriginal Literacy Program  
 LOFT Community Services  
 London Health Sciences Foundation  
 London International Children's Festival  
 Lucknow Agricultural Society  
 The Lung Association  
 Macaulay Child Development Centre  
 McMaster University  
 McMichael Canadian Art Collection  
 Merrymount Children's Centre  
 Mississauga Living Arts Centre  
 Mon Sheong Foundation  
 Montfort Hospital Foundation  
 Mood Disorders Association of Ontario  
 Mount Sinai Hospital Foundation  
 Municipality of North Grenville Community Complex  
 National Service Dogs Training Centre  
 New Haven Learning Centre  
 Niagara Entrepreneur of the Year Awards  
 Niagara Peninsula Children's Centre  
 Norfolk Cancer Support and Resource Centre  
 Norfolk County Agricultural Society  
 North Bay General Hospital Foundation  
 North York General Hospital  
 North York Harvest Food Bank  
 Northern Cancer Research Foundation  
 Northern Diabetes Health Network  
 Northern Ontario Business Awards  
 Northumberland County Community Care  
 Northumberland Hills Hospital Foundation  
 Nottawasaga Foundation  
 Oakville Children's Choir  
 Oakville Hospital Foundation  
 Oakville Waterfront Festival  
 Ontario Agri-Food Education Inc.  
 Ontario Association of the Deaf  
 Ontario Foundation for Visually Impaired Children  
 Ontario Science Centre  
 Ontario Special Olympics  
 Ottawa Food Bank  
 Ottawa Hospital Foundation  
 Ottawa Symphony Orchestra  
 Pancreatic Cancer Foundation  
 Pathways For Children And Youth  
 Pediatric Oncology Group of Ontario  
 Peel Children's Centre  
 Pembroke Regional Hospital Foundation  
 Peter Naccarato Memorial Foundation  
 Philip Aziz Centre  
 Poultry Fest Niagara  
 Pride Toronto  
 Prime Mentors of Canada  
 Prostate Cancer Research Foundation of Canada  
 Queen's University

Queensway-Carleton Hospital Foundation	University of Waterloo	Fédération des Chambres de commerce du Québec
Quinte Regional Children's Foundation	University of Western Ontario	Fondation Armand-Frappier
Rainy River Walleye Tournament	Variety Village	Fondation C.A.R.M.E.N.
Redeemer University College	VOICE for Hearing Impaired Children	Fondation Charles-Bruneau
Rick Hansen Wheels in Motion	War Child Canada	Fondation de la recherche sur le diabète juvénile
Ross Memorial Hospital Foundation	Waterfront Regeneration Trust	Fondation de la Résidence de soins palliatifs de l'Ouest de l'Île de Montréal
Ross Tilley Burn Unit	Waterloo Region Hospitals Foundation	Fondation de l'Hôpital du Sacré-Coeur de Montréal
Royal Conservatory of Music	Wellspring Cancer Support Foundation	Fondation de l'Hôpital Sainte-Justine
Royal Ontario Museum	Wellspring Niagara	Fondation de l'Hôpital St-Eustache
Royal Ottawa Health Care Foundation	West Lincoln Memorial Hospital Foundation	Fondation des hôpitaux Enfant-Jésus et St-Sacrement
Runnymede Healthcare Centre	West Niagara Mental Health Program	Fondation des maladies mentales
Ryerson University	West Park Healthcare Centre Foundation	Fondation du Cégep à Joliette
Safehaven Project for Community Living	Wilfrid Laurier University	Fondation du Centre hospitalier Baie-Comeau
Saint-Vincent Hospital	William Osler Health Centre Foundation	Fondation du Centre hospitalier universitaire de Québec
The Salvation Army	Willow Breast Cancer Support and Resource Centre	Fondation du Centre hospitalier régional du Suroît
Save the Children Canada	WindReach Farm	Fondation éducative Jean-Jacques-Bertrand
Scarborough Hospital Foundation	Windsor Regional Hospital Foundation	Fondation Groupes parrains Québec-Centre Inc.
Scarborough Women's Centre	Windsor Symphony Society	Fondation Hôpital Charles-Lemoyne
Scouts Canada	Women's House of Bruce County	Fondation OLO
Second Harvest	Women's Place of South Niagara	Fondation Portage
Shaw Festival Theatre Foundation	Woodview Children's Centre	Fondation de l'Université du Québec en Abitibi-Témiscamisque
Silver Creek Music Foundation	Yee Hong Community Wellness Foundation	Giant Steps – Quebec
Simcoe Community Services Foundation	YMCA agencies	Action nouvelle-vie
Sioux Lookout Hudson Association for Community Living	Yonge Street Mission	Institut de réadaptation de Montréal
SIRCH Community Hospice	York Community Services Centre	Institut de recherches cliniques de Montréal
Skills Canada – Ontario	York Region Abuse Program	Jewish General Hospital – Sir Mortimer B. Davis
SmartRisk	York University	Maison des soins palliatifs de Laval
The Snowsuit Fund	Young Entrepreneur's Organization – Ottawa	Maison grise
Soulpepper Theatre Company	Youth Advisory Committee	Lakeshore General Hospital
South Riverdale Child-Parent Centre	Youth Community Leadership Inc.	Le Garde-Manger pour tous
Spruce Hill Lodge	Youth Employment Services	Les Jeunes entreprises du Québec
St. John Ambulance Lakeshore Division 561	YWCA agencies	Les Petits frères des pauvres
St. Joseph's Health Care Foundation	YWCA Women of Distinction Awards	Lighthouse, Children and Families
St. Joseph's Health Centre Foundation	<b>Quebec</b>	Montreal Children's Hospital Foundation
St. Lawrence College Foundation	Accueil Bonneau	Montreal Heart Institute
St. Leonard's Society of Canada	Accueil Notre-Dame	Mount Sinai Hospital Foundation – Québec
St. Thomas Elgin General Hospital Foundation	Armée du Salut – Montréal	Orchestre symphonique de Québec
Sunnybrook Foundation	Assistance d'enfants en difficulté	Projet LOVE (Leave Out Violence)
Sunnyside Children's Foundation	Association amicale des jenues et parents Agapé	Réseau des diplômés de l'Université de Sherbrooke
Sunshine Foundation of Canada	Association de Sherbrooke pour la déficience intellectuelle	Réseau HEC
Tafelmusik	Association des Townshippers	Société canadienne du cancer – Division du Québec
Thames Valley Children's Centre	Association québécoise de la fibrose kystique	Société d'arthrite – Division du Québec
Theatre Aquarius – Hamilton	Association québécoise pour les enfants atteints d'audimittité, Chapitre Laurentides	Société de la sclérose latérale amyotrophique du Québec
Theatre Orangeville	Auberge Transition	St. Mary's Hospital Foundation
Thessalon Union Public Library	Baluchon Alzheimer	Terry Fox Foundation
Thunder Bay Regional Health Sciences Foundation	Batshaw Youth and Family Centre	Théâtre du Nouveau Monde
Toronto Adolescent Recovery Centre	B'nai Brith Food Baskets	Trevor Williams Kids Foundation
Toronto Children's Chorus	Carabins de l'Université de Montréal	Université du Québec à Montréal
Toronto City Mission	Centaur Theatre Company	Université du Québec à Trois-Rivières
Toronto Foundation for Student Success	Centraide	Victorian Order of Nurses
Toronto Grace Foundation	Centre d'action bénévole L'Actuel	
The Toronto Lung Transplant Civitan Club	Centre Domremy de l'amiante Inc.	<b>New Brunswick</b>
Toronto Mendelssohn Choir	Chambres de commerce	Atlantic Agriculture Leadership Program
Toronto Rape Crisis Centre	Club des personnes handicapées de Farnham	Boys & Girls Club New Brunswick
Toronto Symphony Orchestra	Club des petits déjeuners du Québec	Campbellton Centennial Library
Trent University	Conseil du patronat du Québec	Campbellton Rotary Club
Trillium Health Centre Foundation	8e Concours québécois en entrepreneurship	Canadian Cancer Society
United Way agencies	Dr. Clown	
University Health Network	En Marge 12-17	
University of Guelph	Entraide des aînés de Sillery	
University of Ontario Institute of Technology	Entrepreneur's Organization – Montréal Chapter	
University of Ottawa	Espoir de Shelna	
University of Ottawa Heart Institute		
University of Toronto		

Chalmers Regional Hospital Foundation  
 Children's Wish Foundation  
 Community Autism Centre  
 Ducks Unlimited  
 Fredericton Community Kitchens  
 Fredericton Respite Service  
 French Fort Cove Eco-Centre  
 Friends of Moncton Hospital Foundation  
 Heart & Stroke Foundation  
 Hestia House and Second Stage Housing  
 Kidney Foundation of Canada  
 Lincourt Manor  
 Mi'kmaq-Maliseet Institute  
 Moncton Early Family Intervention Program  
 Moncton Youth Residences  
 Mount Allison University  
 Newcastle Rotary Club Charitable Trust  
 Petitcodiac Arena Building Committee  
 Romero House  
 Saint John Regional Hospital Foundation  
 St. Thomas University  
 Stan Cassidy Centre for Rehabilitation Foundation  
 Theatre New Brunswick Foundation  
 United Way agencies  
 University of New Brunswick  
 YMCA of Greater Moncton

#### **Nova Scotia**

Abilities Foundation of Nova Scotia  
 Adsum for Women and Children  
 Antigonish Highland Society  
 Atlantic Provinces Special Education Authority  
 Big Brothers Big Sisters of Greater Halifax  
 Big Brothers Big Sisters of Pictou County  
 Boys and Girls Clubs of Nova Scotia  
 Canadian Breast Cancer Foundation  
 Awareness Days  
 Cancer Care Nova Scotia  
 Cape Breton District Health Authority  
 Cape Breton University  
 Children's Wish Foundation  
 Cobequid Community Health Centre Foundation  
 Colchester Regional Hospital Foundation  
 Cumberland Adult Network for Upgrading  
 Cumberland County 4-H Council  
 Cumberland Health Care Foundation  
 Dalhousie University  
 Family Service of Support Association  
 Festival Antigonish Summer Theatre  
 Gilbert & Sullivan Society of Nova Scotia  
 Habitat for Humanity  
 Hants County Exhibition  
 Hope Cottage  
 IWK Health Centre Charitable Foundation  
 Junior Achievement of Nova Scotia  
 Juniper House  
 Kampers For Kids with Cancer  
 Kids Kottage Foundation  
 Loaves & Fishes Inner-City Churches of Sydney  
 Lunenburg Meals-on-Wheels  
 Make It Happen Inc.  
 Maritime Hereford Association  
 The Mental Health Foundation of Nova Scotia  
 Mission to Seafarers  
 Mount Saint Vincent University  
 Multiple Sclerosis Society of Canada

New Dawn Community Developmental  
 Educational Foundation  
 North Sydney Food Bank  
 Nova Scotia Special Olympics  
 Phoenix Youth Programs  
 Progress Centre for Early Intervention  
 Queen Elizabeth II Health Sciences  
 Centre Foundation  
 Saint Vincent's Guest House Foundation  
 Shakespeare by the Sea  
 St. Francis Xavier University  
 St. Joseph's Lakeside Community Centre  
 Summer Street Industries Foundation  
 Tim Horton Children's Foundation – Truro  
 Town of Wolfville – Camp Triumph  
 Tracadie Youth Group  
 Truro Tulip Festival  
 United Way agencies  
 University of King's College  
 YMCA of Greater Halifax/Dartmouth

#### **Prince Edward Island**

Alberton Mural Committee  
 Alberton Library  
 Big Brothers Big Sisters of PEI  
 Capital Commission of PEI  
 Children's Wish Foundation  
 College of Piping  
 Confederation Centre of the Arts  
 D.A.R.E (Drug Abuse Resistance Program)  
 Harbourview Training Centre  
 Holstein Heaven  
 Kings County Ground Search and Rescue  
 Kings County Memorial Hospital  
 Meals-on-Wheels Summerside  
 PEI Council of the Arts  
 Prince County Exhibition  
 Prince County Hospital Foundation  
 Prince Edward Island 4-H Council  
 Queen Elizabeth Hospital Foundation  
 Queens County Music Festival  
 Rotary Club of Charlottetown  
 Special Olympics PEI  
 The Sports Recreation Association of Tignish  
 Stars for Life Foundation  
 Town of Montague  
 United Way of PEI  
 University of PEI  
 Upper Room Hospitality  
 West Prince Blue Grass Music Festival

#### **Newfoundland and Labrador**

Big Brothers and Big Sisters  
 of Eastern Newfoundland  
 Boys & Girls Club of Newfoundland and Labrador  
 Children's Wish Foundation  
 Cornerbrook Winter Carnival  
 East Coast Trail Association  
 Exploits Community Employment Corporation  
 Exploits Valley Salmon Festival  
 Health Care Foundation of St. John's  
 Labrador City Public Library Services  
 Labrador West Youth Centre  
 Lion Max Simms Memorial Camp  
 Memorial University of Newfoundland  
 Mt. Pearl Frosty Festival

Newfoundland and Labrador Society  
 for Physically Disabled  
 Rotary Club of St. John's  
 Salvation Army – St. John's  
 Shamrock Farm Centre for Autism  
 Special Olympics Mount Pearl  
 Trinity Conception Placentia Health Foundation  
 United Way of Avalon

#### **Northwest Territories**

Hay River Community Health Board  
 Junior Achievement of Northern Alberta  
 and the Northwest Territories  
 Juvenile Diabetes Research Foundation  
 Northwest Territories Literacy Council  
 Run for Our Lives  
 Stanton Territorial Hospital Foundation  
 United Way of Yellowknife  
 World Wildlife Fund Canada  
 – Northern Conservation Education Program

#### **Nunavut**

Kivalliq Regional Science Fair  
 Rotary Club of Iqaluit  
 World Wildlife Fund Canada – Northern  
 Conservation Education Program

#### **Yukon**

United Way Society of the Yukon  
 Watson Lake Outdoor Curling Bonspiel  
 Whitehorse General Hospital