A photograph of two young girls participating in a CIBC Run for the Cure event. They are wearing large, light pink hats and red shirts. The girl on the left is smiling and has a name tag that reads "KAYLA Volunteer". The girl on the right is looking towards the camera and has a name tag that reads "Volunt". They are surrounded by many pink balloons.

On September 30, 2007, Kayla and Angelica were among approximately 170,000 participants taking part in the 2007 Canadian Breast Cancer Foundation CIBC Run for the Cure.

Public Accountability Statement

This statement has been published by CIBC and the following affiliates of CIBC: CIBC World Markets Inc.; CIBC Inc.; CIBC World Markets Corp.; 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) Ltd.; CIBC Private Investment Counsel Inc.; CIBC Asset Management Inc.; CIBC BA Limited.



Our Clients

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

Providing accessible banking services

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

Our clients tell us they want to be able to meet their financial needs through many different channels. To accommodate their preferences, CIBC has one of the largest multi-channel networks of the Canadian banks. We provide 24/7 access to our financial services through ABMs, online banking, online brokerage and telephone banking.

CIBC has the second largest number of ABMs among the Canadian banks with more than 3,700. In 2007, CIBC completed a \$90 million upgrade to our ABM network to offer better access for persons with disabilities, enhanced security and new transaction features.

Through our 1,048 branches across the country, CIBC offers convenient access with extended banking hours and a strong presence in rural communities. In 2007, CIBC announced plans to open 16 new full-service branches across Canada in 2008 – 2009 to provide clients with greater flexibility, access and choice. These branches are part of CIBC's strategic plan to build, relocate and expand over 70 branches across the country by 2011. CIBC also announced that it would introduce Sunday branch hours in select urban branches beginning in the fall of 2007. We also serve clients through 80 CIBC Wood Gundy locations and more than 200 President's Choice Financial pavilions.

CIBC Telephone Banking provides 24/7 service in English, French, Cantonese and Mandarin, as well as an award-winning Interactive Voice Response (IVR) system that offers self-service convenience in these four languages. Existing clients can access information on most types of accounts by phone, including chequing, savings, mortgages, lines of credit and loans and investments.

Serving clients with special needs

Since the commencement of the branch accessibility survey program in mid-2005, we have surveyed most of our branches, including 371 in 2007, to better understand our clients' accessibility experience. We are using this information to improve accessibility, including parking, building and vestibule access, main branch circulation and counter access.

CIBC's *Access for All* ABM program, now available in almost all CIBC branches, is making banking easier for visually impaired clients, the elderly and persons with restricted mobility.

We also offer statements to clients in Braille and large print formats at their request, and advanced speech recognition and teletype (TTY) technology through Telephone Banking. CIBC's websites are designed to make access as easy as possible for hearing- and visually-impaired clients.

Through the mobile HLC Home Loans Canada mortgage sales force and our CIBC mortgage specialists, we can provide advice to clients on mortgages at their



CIBC's public website www.cibc.com topped this year's ranking among the large Canadian banks in an independent report by Forrester Research, Inc., excelling in many of the key assessment areas, including website navigation and presentation, along with providing strong product content and tools. (Source: "2007 Canadian Bank Public Web Site Rankings", Forrester, April 2007.)



In 2007, President's Choice Financial was ranked "Highest in Customer Satisfaction with Midsize Retail Banks", according to an independent study conducted by J.D. Power and Associates. (See page 161 for more information.)



CIBC Telephone Banking agents assist clients 24/7 through call centres across Canada. The service also helps clients with special needs who bank by phone.

home or office if they have mobility restrictions or if they prefer the added convenience.

Aboriginal banking solutions

CIBC is committed to providing comprehensive financial services to meet the personal and business financial needs of the Aboriginal community.

CIBC serves the Aboriginal community through our national network including seven on-reserve branches and an on-reserve agency. In addition, dedicated advisors offer clients informed advice and integrated financial solutions to meet their specialized requirements.

In 2007, CIBC contributed more than \$900,000 to organizations and programs that support Aboriginal communities.

We continue to support the development of financial literacy, offering a Personal Financial Planning program* in several Aboriginal communities.

Providing affordable banking solutions

CIBC provides a range of products and services to help make banking more affordable for our clients. Whether they are opening an account, getting a mortgage or choosing a credit card, CIBC offers clients low-cost solutions to meet their needs – from the low fee CIBC Everyday chequing account, to competitive

* Known as Personal Planning program in Quebec

mortgage rates, to no annual fee credit cards.

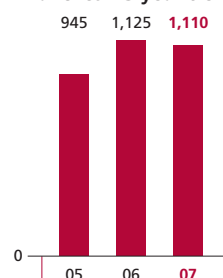
Our clients also have access to a low-cost banking alternative through President's Choice Financial, with in-store pavilions, ABMs, online banking and telephone banking. This year, President's Choice Financial representatives delivered more than 90 free mortgage seminars to homebuyers across the country.

CIBC introduced two new mortgage offers to make home buying more affordable for clients. Homebuyers with a 20% down payment can now save money on mortgage insurance premiums, which can be applied against their mortgage principal or fund other home buying expenses. CIBC also launched extended amortizations to make home ownership more affordable today while giving homebuyers the flexibility of shortening their amortization period through increased payments in the future.

Children, youth and students

To help young people get an early start on saving, CIBC offers free banking to clients under 19 years of age through the CIBC SmartStart program. Students can access funds for education expenses with the CIBC Education Line of Credit and discounted fees with CIBC Advantage for students. Those working towards certain professional designations can access competitive lending rates and flexible options through the Professional Edge Student Line of Credit.

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 seniors and partially-sighted clients.

Seniors – The CIBC 60 Plus Advantage

For clients who are 60 years of age or older, the CIBC 60 Plus Advantage program offers special benefits, such as free transactions and no monthly fee on the CIBC Everyday Chequing Account.

Committed to small businesses

Small businesses are a vital part of Canada's economy. CIBC is committed to helping small business owners succeed by providing tailored banking solutions to help them achieve their business and personal goals.

We know that convenience is an important consideration for our small business clients. Small business owners can open business accounts in any CIBC branch, pay bills, transfer funds and apply for credit through remote channels, or assign routine financial transactions to delegates through our CIBC Small Business Customized Access feature. We also offer a choice of no annual fee and annual fee-based small business Visa cards.

In 2007, we introduced a consolidated online account view for small business owners, including their personal accounts, and we enhanced our capabilities to enable cheque reordering and address changes through remote channels. A new cash back offer enables small business and agricultural clients to invest in their business while receiving a competitive interest rate.

CIBC continues to support the small business and agriculture industries through investment in the Advancing Canadian Entrepreneurship (ACE) Student Entrepreneur of the Year Award, Canada's Outstanding Young Farmers Program, the Canadian Junior Achievement Conference and Women in a Home Office (WHO).

Respecting our clients

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

Our Service Commitment to You, available in branches and online, outlines our commitment to high-quality client service, fee transparency, privacy protection and confidentiality. The CIBC Code of Conduct for employees and comprehensive ongoing training programs include a strong focus on maintaining our clients' privacy and confidentiality as well as on detecting fraud and money laundering.

With the rising frequency and complexity of fraudulent activity faced by Canadian businesses,

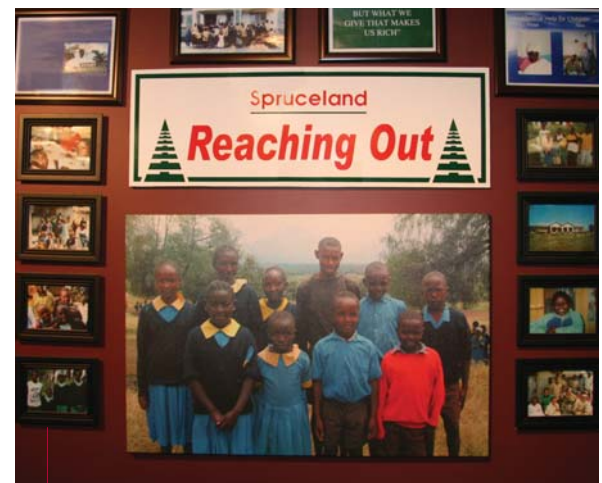
CIBC Commercial Banking has been working with its clients to help safeguard their businesses against fraud. Sessions were held with business leaders across the country to help them understand and avoid issues such as cheque fraud, internal fraud, transaction fraud and loss or theft of important data.

In 2007, CIBC introduced enhanced security features like a new online security guarantee, anti-skimming devices on all ABMs and innovative CIBC CreditSmart features on CIBC credit cards that include spend and fraud alerts.

Resolving client complaints at the first point of contact continues to be a priority at CIBC. If a satisfactory resolution is not reached, the client is first referred to a trained Customer Care specialist, and then to the CIBC Ombudsman's office.

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

For information on branch openings and closings, ABM installations and removals and listed affiliates' debt financing to firms in Canada, please refer to pages 151 to 153.



The CIBC Spirit of Leadership Community Award continues to recognize CIBC Commercial Banking clients who show leadership in their communities through corporate giving. This year's recipient is Edmonton-based Spruceland Millworks, whose employees have helped raise more than \$10 million over the last 10 years for the Ben Sawatzky Foundation, helping underprivileged families around the globe.



Our Employees

CIBC Asian Employee Network members, one of eight Affinity Groups, participated in CIBC's 15th annual Diversity Month kick-off event on June 1, 2007.

CIBC's vision, mission and values are at the centre of our commitment to create a positive employee experience and a diverse, supportive, results-oriented work environment.

We believe that by creating opportunities to enhance knowledge and skills, providing a safe and healthy workplace, and encouraging a positive work/life balance, our employees will be able to perform at their best, contribute to their communities, and fulfill CIBC's vision to be the leader in client relationships.

"CIBC has made significant progress in increasing Aboriginal participation in its workforce. Of particular note is CIBC's ongoing commitment to advancing Aboriginal youth through the promotion of education and scholarships. Through efforts like these, I am confident that we can look forward to the day when Aboriginal people are actively engaged in all areas of financial management."

*Brenda Nadjiwan, Regional Coordinator,
Aboriginal Workforce Participation Initiative, Indian and Northern Affairs, Canada*

Creating a positive employee experience

Our employees are the most important element of CIBC's strategy to deliver consistent, sustainable performance over the long term. Our priority is to create a positive employee experience and a supportive work environment where our employees can excel and fulfill CIBC's vision of being the leader in client relationships.

In 2007, we began seeking feedback from our employees annually instead of every two years through our Employee Survey. Feedback about what employees are experiencing and how they view the organization is important because it provides information to help make CIBC the best place to work, learn, contribute and succeed. Participation in the 2007 survey was 86%. The Employee Commitment Index, which measures the strength of the overall relationship between employees and the organization, was at its highest level since the index was introduced in 1998. Results further indicated that for a strong majority of employees and leaders, support for CIBC's values of trust, teamwork, and accountability was high within their teams.

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.

We are continuing our focus on training and development as a critical element of our employees' success and CIBC's success. To help our employees grow, develop and achieve their full potential, we enhanced our Corporate Training and Development group, which is responsible for providing corporate-wide training and development programs in the areas of People Management, Regulatory and Mandatory Training, new employee orientation and core capabilities such as project management and presentation skills.

In 2007, we invested approximately \$54 million globally on training, including governance and regulatory compliance, client service, product knowledge and a broad range of business and technical skills. Training is accessible for all employees through a web-based learning management system.

We consolidated numerous regulatory training courses into one annual mandatory training program for employees. The annual program incorporates training with respect to CIBC's vision, mission and values. Additional vision, mission and values training is provided to managers to ensure a healthy, safe and secure workplace.

CIBC recognizes the importance of retaining and developing our future leaders. In 2007, we created a Talent Management group to identify critical talent and design and deliver talent management programs that will position CIBC to better know our employees and develop them appropriately.

Senior management representation rates and goals (as at Dec. 31, 2006)

| % | Rate | Goal |
|---------------------------|------|------|
| Women | 29.0 | 25.1 |
| Visible minorities | 10.9 | 8.2 |
| Persons with disabilities | 5.4 | 1.9 |
| Aboriginal peoples | 0.5 | 2.6 |

Workforce representation rates and goals (as at Dec. 31, 2006)

| % | Rate | Goal |
|---------------------------|------|------|
| Women | 68.2 | 62.4 |
| Visible minorities | 21.8 | 20.9 |
| Persons with disabilities | 3.9 | 3.9 |
| Aboriginal peoples | 1.6 | 1.6 |

CIBC achieved workforce representation goals for women, members of visible minorities, Aboriginal peoples and persons with disabilities.



Ontario's Lieutenant Governor, the Honourable David C. Onley, presents the 2007 CIBC Diversity Awards to recipients.

CIBC is committed to building a workforce that reflects the clients and communities we serve. Our eight Affinity Groups, representing more than 2,200 employees, have helped create a workplace that provides equity and opportunity for everyone. By the end of 2006, CIBC had met or exceeded workforce representation goals for the four designated employment equity groups: women, members of visible minorities, Aboriginal peoples and persons with disabilities. Representation goals are based on national labour market availability rates provided by Statistics Canada for each designated group. We are focused on maintaining and growing our representation levels for all groups.

In 2007, CIBC convened its second National Employment Equity and Diversity Congress. The Congress reviewed the accomplishments of the first year of the current three-year plan and identified key strategies for year two. June 2007 marked CIBC's 15th annual Diversity Month. During the month, CIBC employees organized more than 150 events, including panel discussions, employee workshops, open houses and cultural festivals.

On CIBC's Board of Directors, women hold five of the 17 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 and performance.

CIBC is the first Canadian bank to integrate the Skills International online résumé database of internationally trained professionals into its recruitment management system. This enables access to a pool of internationally educated newcomers to Canada. CIBC's online career site provides resources to assist newcomers in their job search, including how to obtain foreign credential assessment, tips on effectively communicating education, skills, and work experience, and listings of government and community resources.

In 2007, CIBC was recognized with a Top Employers for Workplace Diversity award by *Canadian Immigrant* magazine.

A focus on performance

Managing performance is key to building long-term, sustainable growth for our employees, clients and shareholders.



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

CIBC's Performance Management and Measurement (PMM) process ensures employees are clear about expectations and how their individual goals support the goals of their business and CIBC overall. In addition to goals specific to their roles and line of business, all executives and employees have common goals related to CIBC's vision, mission and values.

The overall process, which includes goal setting, a mid-year check and a final year-end performance review, provides the opportunity for managers and employees to:

- Share ownership for success which includes measures to address developmental needs
- Have an ongoing dialogue about progress against goals and how to build on success or address any shortfalls
- Engage in a final year-end review and arrive at a final performance rating

Pay-for-performance is the foundation of CIBC's compensation philosophy. Most employees participate in variable compensation programs with individual awards based on i) the employee's results against their scorecard goals; ii) line of business results; and iii) CIBC's overall performance. Managers assess and evaluate employee performance against both their goals and their contribution relative to their peer group.

In 2007, the CIBC group of companies paid almost \$2.4 billion in base salaries and benefits to our Canadian workforce. Approximately 69% of CIBC employees participate in the employee share purchase plan which allows employees to participate

as a shareholder of CIBC through investment in common shares.

CIBC recognizes and rewards employees who consistently make an outstanding contribution through our Achievers program. Achievers exemplify CIBC's values of trust, teamwork and accountability. Formal recognition takes place through Quarterly and Annual Awards where top performers are formally recognized for their accomplishments.

Health and well-being

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

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, use generic drugs and use pharmacies with lower dispensing fees to proactively manage costs for themselves 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 about achieving a healthier lifestyle and general health resources. Launched in 2001, more than 11,000 employees have completed the Wellness Checkpoint.

Our Employee Assistance Program offers advice and assistance in resolving personal and workplace issues, and provides information about community services to help employees balance work and family responsibilities.

In 2007, CIBC introduced Personal Days to provide employees and managers an additional three days to better balance work and personal obligations. Personal Days cover such things as accommodation for religious holidays, caring for ill family members and other personal/family emergencies and responsibilities.

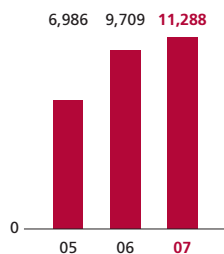
CIBC continues to lead the industry with Employment Insurance top-up benefits during maternity, parental, adoption and compassionate care leave. In 2007, CIBC announced the introduction of top-up benefits for birth fathers, which will take effect in May 2008.

In 2007, CIBC launched its updated and streamlined online health and safety training and required all managers and supervisors to complete the training.

In 2007, CIBC reported a Disabling Injury Incidence Rate of 0.15, which indicates the number of disabling and fatal injuries on the job, per 100 employees, in Canada. CIBC's global turnover rate for permanent employees, excluding retirees, was 15.8%.

For detailed employment figures, see page 154.

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



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

| | STD | LTD |
|----------------------------|------|------|
| New cases/ 1,000 employees | 97.1 | 13.5 |

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



In 2007, our campus recruitment program hired 106 summer students and 81 full-time recent graduates – CIBC's highest recorded number of on-campus hires.



Our Communities

2007 CIBC Youthvision Scholarship recipients – Ontario region

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

"It was daunting when I thought about the debt load for the years of school I would need. Even with working, saving, student loans and bursary applications, there was still a gap. The CIBC Youthvision Scholarship was a positive turning point in my life. I'll always be grateful to CIBC for the opportunity that was given to not only me, but to others like me."

Kristopher Keen, CIBC Youthvision scholarship recipient 2000, BA Honours, 2006, Brandon University

Making a difference

In 2007, the CIBC group of companies contributed more than \$36 million globally to charitable and non-profit initiatives. Of this, more than \$27 million was invested in Canada, including more than \$20 million in charitable donations, supporting a wide variety of national, regional and local organizations. To see examples of CIBC’s contributions to community organizations by province, see page 155. For information on taxes paid in Canada, see page 154.

Youth

Helping young people achieve their full potential is a priority for our community investment program.

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 dedicated to improving the health, well-being and education of children. On December 6th, 2006, CIBC World Markets Miracle Day raised \$12.7 million globally. In Canada, Miracle Day generated \$3.7 million to support more than 400 children’s charities in communities across the country. Since 1984, Miracle Day has raised more than \$180 million to benefit children in our communities around the world.

In addition to Miracle Day, the CIBC group of companies contributed more than \$4 million in 2007 to hundreds of initiatives that support mentoring, skills development, financial literacy training, nutrition and health, anti-bullying, youth shelters and programs for young people with disabilities.

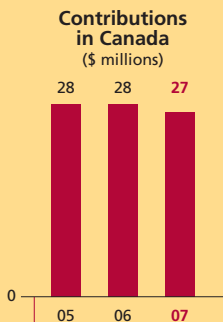
Education

CIBC is committed to investing in the education of Canada’s young people.

CIBC Youthvision Scholarship Program

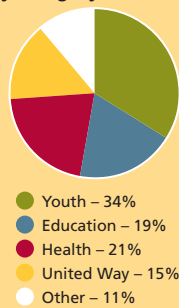
Through a unique partnership with Big Brothers Big Sisters of Canada and YMCA Canada, CIBC provides funding for scholarships and internships to help young Canadians prepare for their future. Thirty scholarships, valued at up to \$34,000 each, are awarded annually to Grade 10 students enrolled in mentoring 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. This program represents a multi-year commitment of more than \$10 million. To date, 270 CIBC Youthvision Scholarships have been awarded across Canada.

On October 1, 2007, Canada Company announced a new educational scholarship fund to support the post-secondary education of children of fallen soldiers. CIBC is providing leadership funding of \$1 million over 10 years to this fund.



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

Charitable donations by category in Canada



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



Through the work of the CIBC World Markets Children’s Foundation, funds raised on Miracle Day support a wide range of children’s charities. In Canada, over 400 organizations received funding this year.



CIBC was the title sponsor of the Tour CIBC Charles Bruneau, a bicycle trip across the province of Quebec to raise funds to help children in their fight against cancer. The tour goal of \$500,000 was raised during the 600 km, four-day event. Pierre Bruneau, Chairman of the Board of Directors, Fondation Centre de cancérologie Charles Bruneau and Sylvain Vinet, Senior Vice-President, CIBC Retail Markets, Eastern Canada are shown at the Trois-Rivières stop on the Tour.

In addition, 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.

CIBC's multi-year commitments to universities and colleges across Canada total almost \$18 million. Of this, more than \$6 million is directed to bursaries and scholarships to enable students to pursue post-secondary studies.

Health

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

Canadian Breast Cancer Foundation

CIBC Run for the Cure

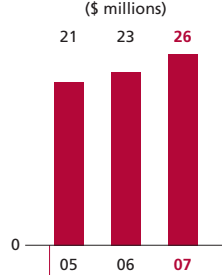
On September 30, 2007, \$26.5 million was raised by more than 170,000 participants in 53 communities in the 16th annual Canadian Breast Cancer Foundation CIBC Run for the Cure. This is the largest, one-day fundraising event for breast cancer in Canada. We are proud of the contribution our employees have made to the Canadian Breast Cancer Foundation (CBCF) over the past 16 years. CBCF is the leading volunteer-led organization in Canada dedicated to creating a future without breast cancer. It was the commitment of CIBC employees to this cause that convinced CIBC to become title sponsor of this event in 1997, a role we have maintained for 11 years.

Close to 10,000 people participated on Team CIBC in 2007, raising \$2.7 million. In addition to this



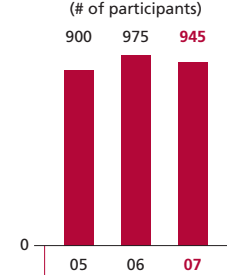
CIBC employees in British Columbia and the Territories raised more than \$395,000 for the 2007 BC Children's Hospital Campaign. Pictured are Rob Nunn and Michael Goerzen, CIBC employee campaign chairs and their children.

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



Over the past 16 years, the Run has raised more than \$170 million with the aim of creating a future without breast cancer.

Employee as Ambassador Program participation (# of participants)



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



Team CIBC members walked over 60 km on the July 28th weekend in support of the Calgary Weekend to End Breast Cancer. Close to \$12,000 was raised in support of the Alberta Cancer Foundation by the individuals shown above: Grant Williams, Cathy Stretch, Liz Stretch, Sandra Graf and Tom Weber.



In 2007, Donna Aylward of St. John's received a donation in support of Big Brothers Big Sisters of Eastern Newfoundland through the Employee as Ambassador Program. Donna, now in her fifth year as a volunteer with the in-school mentoring program, is shown above with her mentee, Natalie.

fundraising achievement, more than 6,000 CIBC employees volunteered in various roles to support the Run at 53 run sites across Canada.

Further contributions to the health of Canadians include multi-year commitments of more than \$19 million to hospitals and health research facilities across Canada. Many of our contributions in health care fund the research and treatment of breast cancer.

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 volunteer their time and expertise. In 2007, 945 employees and retirees participated in this program, resulting in contributions of more than \$650,000. The value of grants made through this program in 2007 increased 13% from 2006.

United Way

As a leader in community investment, CIBC has a long tradition of supporting United Way. Each fall during our "Real Heroes" campaign, our employees and retirees demonstrate their support for local United Way agencies through their fundraising efforts and personal donations. The 2006 CIBC

United Way campaign raised \$7.8 million, with more than \$4.9 million resulting from the generosity and efforts of CIBC employees and retirees. These funds were distributed to 124 United Way agencies across Canada.



CIBC employees participated in a United Way Day of Caring at the Jane and Finch Boys and Girls Club in northwest Toronto. Volunteers helped in the renovation of "The Garage", an old garage that is being converted into 1,800 square feet of programming space for youth in this neighbourhood.



Our Environment

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

"CIBC took early action amongst its peers in the Canadian banking sector in examining the business risks arising from climate change. Through ongoing dialogue throughout the year, CIBC continues to be responsive to emerging environmental issues we have raised. They seek input from stakeholders on measures to reduce the bank's own footprint on the related issues of biodiversity protection and forest conservation."

Robert Walker, Vice President Sustainability, The Ethical Funds Company

Our commitment to environmental responsibility

CIBC has a longstanding commitment to being an environmentally responsible organization. Our Corporate Environmental Policy, originally approved by our Board of Directors in 1993 and last updated in 2007, tasks CIBC with responsible conduct in all activities to protect and conserve the environment, safeguard the interests of all stakeholders from unacceptable levels of environmental risk and to support the principles of sustainable development.

Through ongoing research and benchmarking on relevant environmental issues, CIBC has continued to respond to challenges arising from its business activities. For example, in 2006 we completed a major portfolio risk review related to potential regulatory requirements for mandatory greenhouse gas emission reductions in certain industries. In 2007, we used this study as the foundation for our ongoing research on climate change-related issues and initiatives both in terms of business opportunities and risks pertaining to our major businesses and operations.

Credit and investment risk management

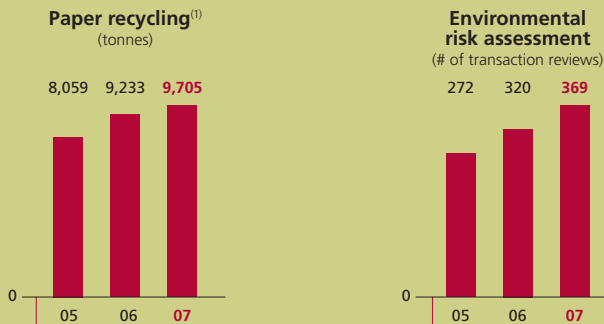
Environmental risk assessment has been incorporated in our commercial and small business credit adjudication processes since the early 1990s. The latest version of our environmental credit standards and procedures was rolled out in 2007 and adds guidance

for environmental due diligence on issues such as climate change and biodiversity. As well, it updates requirements for environmental risk assessments associated with client operations. Processes are also in place to ensure that environmental risk factors are appropriately considered in due diligence related to our merchant banking and investment banking activities. Our standards also include requirements for environmental and social risk assessments for project finance transactions in accordance with our commitment to the Equator Principles, to which CIBC has been a signatory since 2003. One new project finance transaction, to which the Equator Principles would apply, was undertaken in 2006.

Stakeholder engagement and disclosure

At CIBC, we recognize that stakeholder engagement is essential to facilitating a broader understanding of environmental issues. Building strategic partnerships, holding forums for multi-stakeholder dialogue and ongoing consultation are avenues we use to engage with our stakeholders. As an example, in 2007, we co-hosted a workshop on Social and Environmental Issues in Oil and Gas Development and Finance. We also continue to engage non-governmental organizations (NGOs) and investors on strategic key issues, including climate change and biodiversity.

CIBC participates in a variety of national and international environmental associations. In 2007, we continued to chair the North American Task Force



In 2007, 9,705 tonnes of paper products were recycled across CIBC's branch network and office buildings in North America, saving the equivalent of approximately 180,000 trees.

Since 2005, the number of transactions referred to CIBC Environmental Risk Management for specialized environmental credit reviews has increased by 35%.



The CIBC Enviro-Saver mortgage offers low cost, flexible financing plus a gift certificate towards an energy audit, giving home owners the tools needed to make energy and money saving improvements.

Apart from environmental risk assessment data, all metrics contained in this report have been provided by third-party service providers/suppliers, and are based upon best available data.
 (1) Numbers have been restated to reflect adjustment in supplier's methodology.



Since 1996, CIBC has been a founding sponsor of the Waterfront Regeneration Trust, an organization dedicated to the restoration and promotion of the Lake Ontario Waterfront Trail and Greenway.

of the United Nations Environment Programme's Finance Initiative (UNEP FI). We are also an active participating member of the Canadian Bankers Association Environmental Issues Specialist Group and the Environmental Bankers Association.

Our 'CIBC & the Environment' internal and external websites are the primary vehicles used to communicate our programs with all stakeholders, along with our environmental e-mail account that encourages dialogue with stakeholders and special interest groups.

CIBC is both a signatory to and participant in the Carbon Disclosure Project's fifth information request (CDP5). The CDP5, which represents a group of 315 institutional investors with \$41 trillion in assets under management, assesses how the largest companies in the world manage climate change issues. In 2007, CIBC was recognized as "best in class" as one of 68 FT500 companies and one of only 15 financial institutions included in the

Carbon Disclosure Project's global Climate Disclosure Leadership Index. In addition, the Conference Board of Canada selected CIBC as one of 16 Canadian corporations recognized as CDP 2007 – Canada 200 Carbon Disclosure Leaders.

CIBC World Markets provides extensive analyst coverage of industry segments, which helps build environmental awareness in various markets. In addition, in 2007, articles such as *Evaluating Carbon Risk in the Canadian Economy* and *Weighing Carbon Costs in Canada* have provided valuable insight on climate change and its potential market and business impacts in terms of both risks and opportunities.

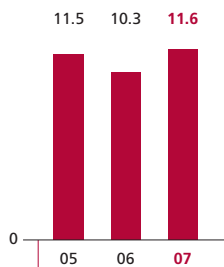
Minimizing our 'environmental footprint'

CIBC's Environmental Management Committee oversees environmental programs and initiatives to reduce the environmental impact of our operations and to verify the effectiveness of our environmental management system.

Under a program that commenced in 2005, environmental site inspections have been carried out at 1,115 branches across Canada, including 460 in 2007, with the objective of identifying and remediating hazardous materials and environmental risks.

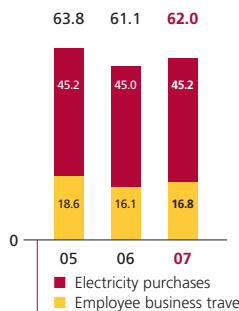
CIBC participates in waste reduction programs to reduce, reuse and recycle wherever possible. For a fourth consecutive year, waste audits have been conducted across 50 pilot branch locations. Based on 2007 results, our estimated total waste generation across our branch network is 1,105 tonnes, compared to 1,182 tonnes last year. CIBC has a long history

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



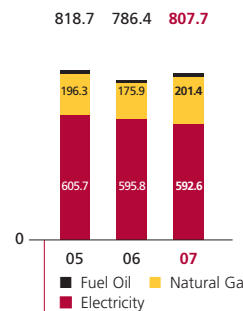
CIBC's carbon dioxide (CO₂) emissions from the combustion of natural gas and fuel oil were comparable to 2005 levels.

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



CIBC's carbon dioxide (CO₂) emissions from employee business travel and electricity purchases have decreased by 3% since 2005, primarily due to a reduction in employee business travel.

Energy consumption⁽²⁾
(thousands of gigajoules)



In 2007, CIBC consumed 808 thousand gigajoules (GJ) of energy, a reduction of approximately 11,000 GJ.

(1) All values for direct and indirect CO₂ emissions are based on the GHG Protocol Initiative. For CO₂ emissions from purchased electricity, Environment Canada's National Inventory Report 1990 – 2005 has also been used to calculate provincial greenhouse gas emissions conversion factors. As a result, 2005 and 2006 data has been restated accordingly.
(2) Energy consumption data (and its associated CO₂ emissions) is from CIBC's retail branch network and owned office buildings.

of actively reusing its office furniture. Since 2005, the first year we began monitoring such items, we have diverted 18,886 pieces of office furniture from landfills (7,028 pieces in 2007).

In an effort to provide an environmentally friendly workplace for our employees, we are integrating sustainable design criteria into our existing building standards. Our approach is to continue to evaluate and integrate all opportunities for the reduction and rationalization of energy and materials use within the physical building, interior and exterior, and mechanical and electrical systems. Our overall goal is to achieve a building design equivalent to or better than LEED (Leadership in Energy & Environmental Design) Certification.

In 2007, we implemented a new and sustainable mechanical and electrical design standard for CIBC, with our first pilot location using this standard scheduled to open by 2008. This design approach includes efficient management of energy and water resources, management of material resources and waste, protection of environmental quality, protection of health and indoor environmental quality and reinforcement of natural systems.

This year, we also started a program to replace old and inefficient heating, ventilation and air-conditioning systems. This program focuses on life-cycle analysis, identifying components past their operational life expectancy and replacing them with more efficient and environmentally friendly products and materials. Examples of the components included in this initiative are roofs, windows, flooring and furniture.

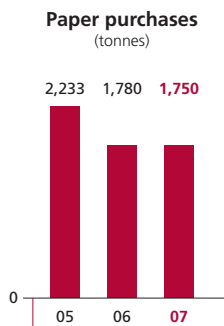
Our lighting technology undergoes continuous improvements to optimize energy savings, including the installation of daylight sensors for ABM lobby lighting, motion sensors in all back areas and timers for exterior signage. In any new builds or renovations, we specify low-E glass, along with proper blinds to reduce heat gain and solar glare and improve our energy savings. CIBC is also investigating the potential benefits of cool roofing systems.

Procurement

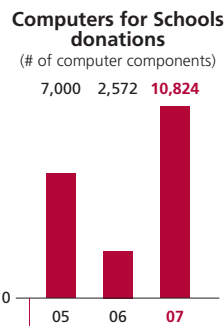
CIBC has integrated environmental considerations into its procurement activities in keeping with its objective of forming business relationships with suppliers who follow acceptable environmental management practices. CIBC's *Environmentally Responsible Procurement Standard*, formalized and published in 2007 following consultation with external stakeholders, outlines requirements for the integration of environmental criteria into all applicable procurement activities.

The Standard's environmental evaluation form used at the outset of a supplier relationship includes reporting criteria related to suppliers, environmental management systems as well as product-specific questions on energy efficiency, efficient use of natural resources, recycling options, product take-back options, and conditions to promote ecologically sustainable forest practices.

For more information on CIBC and the environment, visit www.cibc.com.



In 2007, CIBC purchased 1,750 tonnes of office paper, a reduction of 22% since 2005.



CIBC is a founding member and the largest corporate supporter of Industry Canada's Computers for Schools program. Since it was established in 1993, we have donated more than 38,500 computer components.



18 CIBC branches in the Vancouver area will offset 100% of their carbon dioxide emissions over the next two years through the purchase of BC Hydro Green Power Certificates.

Our Clients – Branches and ABMs

CIBC BRANCH OPENINGS – 2007

British Columbia

20069 – 64th Ave., Langley
301 – 3555 Johnston Rd., Port Alberni
Social Development Building, Waglisla

CIBC BRANCH CLOSINGS – 2007

British Columbia

Waglisla St., Bella Bella
6189 – 200th St., Langley
20457 Fraser Hwy., Langley
2995 – 3rd Ave., Port Alberni
5699 – 176th St., Surrey

Saskatchewan

3950 Albert St., Regina

Ontario

34 Market St., Brantford
300 King George Rd., Brantford
2870 Ellesmere Rd., Scarborough
48 Southport St., Toronto

CIBC BRANCH RELOCATIONS – 2007

Ontario

84 Lynden Rd., Brantford
– relocation within Lynden Park Mall
255 Morningside Ave., Scarborough
– relocation within Morningside Mall
939 Lawrence Ave. E., Toronto
– relocated to 946 Lawrence Ave. E.
550 King St. N., Waterloo
– relocation within Conestoga Mall

OTHER CIBC CLOSINGS – 2007

British Columbia

7053 Market St., Port Hardy

Saskatchewan

602 Main St. N., Moose Jaw

Ontario

256 Division St., Cobourg

PRESIDENT'S CHOICE FINANCIAL PAVILION OPENINGS – 2007

Alberta

100 – 20 Heritage Meadows Way SE, Calgary

Ontario

30 King St. S., Alliston
820 Main St., Milton
125 Queensway E., Simcoe
1485 LaSalle Blvd., Sudbury

PRESIDENT'S CHOICE FINANCIAL PAVILION CLOSINGS AND STATUS CHANGES – 2007

Ontario

1972 Parkdale Ave., Brockville⁽¹⁾
1550 Upper James St., Hamilton⁽¹⁾
635 Southdale Rd., London⁽¹⁾
75 Nipissing Rd., Milton
250 Lakeshore Rd. W., Mississauga⁽¹⁾
59A Robertson Rd., Nepean⁽¹⁾
173 Lakeshore Rd. W., Oakville⁽¹⁾
375 Rideau St., Ottawa⁽¹⁾
245 Dixon Rd., Toronto
11 Redway Rd., Toronto⁽¹⁾
3501 Yonge St., Toronto⁽¹⁾
400 Manning Rd., Windsor⁽¹⁾

ABM INSTALLATIONS – 2007

British Columbia

4700 Kingsway, Burnaby
20069 – 64th Ave., Langley
2111 Main St., Penticton
3555 Johnston Rd., Port Alberni
310 Goldstream Ave., Victoria

Alberta

20 Heritage Meadows Way SE, Calgary
210 – 5th Ave., Cochrane
11220 – 171st Ave. NW, Edmonton
389 – 91st St. SW, Edmonton
8900 – 114th St., Edmonton

Saskatchewan

2810 Gordon Rd., Regina

Ontario

86 Talbot St. E., Aylmer
4377 County Road 90, Barrie
472 Bayfield St., Barrie
4995 Ebenezer Rd., Brampton
7990 Hurontario St., Brampton
84 Lynden Park Rd., Brantford
5600 Mainway, Burlington
1195 County Road 22, Emeryville
95 Browns Line, Etobicoke
44 Thames Rd. E., Exeter
2536 Bank St., Gloucester
2210 Stouffville Rd., Gormley
1200 Main St. W., Hamilton
7 Valour Dr., Kingston
720 Victoria St., Kitchener
432 Steeles Ave. E., Milton
820 Main St., Milton
946 Lawrence Ave. E., North York
173 Lakeshore Ave. W., Oakville
101 Colonel By Dr., Ottawa
1023 Wellington St., Ottawa
1980 Baseline Rd., Ottawa
2210 Bank St., Ottawa
272 Main St., Picton

2872 Ellesmere Rd., Scarborough
52 Front St., Strathroy
55 Queen St. S., Tiverton
2863 Dufferin St. E., Toronto
40 Dundas St. W., Toronto
255 Morningside Ave., Toronto
256 Victoria St. N., Tweed
27 King St. N., Waterloo
550 King St. N., Waterloo

Quebec

190, rue Dubé, Courcellette
800, rue de la Gauchetière O., Montréal
11370, rue Notre-Dame E., Montréal Est
8000, boul. Décarie, Montréal

New Brunswick

240 Madawaska Rd., Grand Falls-Windsor
42 CFB Gagetown, Oromocto

Nova Scotia

618 Main St., Glace Bay
A-Block Building S-21, Halifax
16 Dorchester St., Sydney

Newfoundland and Labrador

20 Lake Ave., St. John's

ABM REMOVALS – 2007

British Columbia

3700 Willingdon Ave., Burnaby
20457 Fraser Hwy., Langley
6189 – 200th St., Langley
2995 – 3rd Ave., Port Alberni
5699 – 176th St., Surrey
1264 Esquimalt Rd., Victoria

Saskatchewan

602 Main St. N., Moose Jaw
3950 Albert St., Regina

Ontario

181 Sandwich St. S., Amherstburg
127 Hastings St. N., Bancroft
165 Wellington St. W., Barrie
319 Blake St., Barrie
60 Highway, Barry's Bay
345 Notre Dame St., Belle River
286 Chatham St. N., Blenheim
305 Barrie St., Bradford
345 Main St. N., Brampton
700 Balmoral Dr., Brampton
300 King George Rd., Brantford
34 Market St., Brantford
2400 Guelph Line, Burlington
571 Brant St., Burlington
835 Queen St., Chatham
1 Water St., Cornwall
165 Bunker Ave., Corunna
83 Underhill Rd., Don Mills
1498 Royal York Rd., Etobicoke
150 Berry Rd., Etobicoke
3730 Lakeshore Blvd. W., Etobicoke
460 Renforth Dr., Etobicoke
1135 Thompson Rd., Fort Erie
290 First St. N., Gravenhurst
331 Dundurn St. S., Hamilton
770 Upper James St., Hamilton

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.

(1) Status changed from Unstaffed Banking Centre to ABM only site.

5200 Highway 69 N., Hanmer
 832 – 10th St., Hanover
 1030 Coverdale Dr., Kingston
 600 Bagot St., Kingston
 700 Strasburg Rd., Kitchener
 17 Lindsay St. S., Lindsay
 65 Regional Rd., Lively
 109 Rectory Rd., London
 1275 Highbury Ave., London
 179 Wortley Rd., London
 234 Oxford St., London
 4380 Wellington Rd. S., London
 599 Fanshawe Rd. W., London
 7 Baseline Rd. E., London
 770 Oxford St. E., London
 960 Hamilton Rd., London
 1160 Beaverwood Rd., Manotick
 Highway 26, Meaford
 277 King St., Midland
 75 Nipissing Rd., Milton
 1250 South Service Rd., Mississauga
 2150 Burnhamthorpe Rd., Mississauga
 925 Rathburn Rd. E., Mississauga
 5 Main St., Morrisburg
 200 Grant Carman Dr., Nepean
 3777 Strandherd Dr., Nepean
 6460 Lundy's Lane, Niagara Falls
 235 Lakeshore Dr., North Bay
 1641 Jane St., North York
 270 Wilson Ave., North York
 3210 Weston Rd., North York
 125 Cross Ave., Oakville
 151 Bloor St. E., Oshawa
 2681 Alta Vista Dr., Ottawa
 596 Montreal Rd., Ottawa
 4136 Petrolia St., Petrolia
 13311 Loyalist Pkwy., Picton
 53 West Side Rd., Port Colborne
 278 Queen St., Port Perry
 150 Prescott Centre Dr., Prescott
 889 Exmouth St., Sarnia
 312 Wellington St. E., Sault Ste. Marie
 123 Guildwood Pkwy., Scarborough
 1455 McCowan Rd., Scarborough
 1880 Eglinton Ave. E., Scarborough
 2430 Eglinton Ave. E., Scarborough
 2742 Eglinton Ave. E., Scarborough
 2870 Ellesmere Rd., Scarborough
 3030 Birchmount Ave., Scarborough
 3050 Lawrence Ave. E., Scarborough

681 Silver Star Blvd., Scarborough
 101 Second Line, Shelburne
 5710 Main St. W., Stouffville
 46 General Hospital Dr., Stratford
 1150 Victoria Park Ave., Toronto
 1450 Lawrence Ave. E., Toronto
 1500 Bayview Ave., Toronto
 1951 Eglinton Ave. W., Toronto
 22 Balliol St., Toronto
 235 Queens Quay W., Toronto
 243 Alberta Ave., Toronto
 245 Dixon Rd., Toronto
 3259 Bayview Ave., Toronto
 372 Pacific Ave., Toronto
 449 Carlaw Ave., Toronto
 449 Parliament St., Toronto
 48 Southport St., Toronto
 985 Woodbine Ave., Toronto
 350 Montreal Rd., Vanier
 1054 Centre St., Vaughan
 1200 Yonge St., Walkerton
 2 Warwick Dr., Wallaceburg
 75 King St. S., Waterloo
 301 Thorold Rd., Welland
 3555 Thickson Rd. N., Whitby
 920 Dundas St. W., Whitby
 320 Wyandotte St. W., Windsor
 3580 Tecumseh Rd. E., Windsor

New Brunswick

577 Victoria St., Edmundston
 180 Madawaska Rd., Grand Falls-Windsor
 454 Main St., Hampton
 75 Main St., Sackville
 307 Main St., Shediac

Prince Edward Island

509 Main St., Montague

Nova Scotia

3695 Highway #3, Barrington Passage
 340 Dufferin St., Bridgewater
 11 Cole Dr., Windsor

Newfoundland and Labrador

Main Highway, Bay Roberts
 120 Columbus Dr., Carbonear
 55 Elizabeth Ave., St. John's
 380 Newfoundland Dr., St. John's
 39 Rowan Ave., 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, 2007

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

| (\$ thousands, except for Client numbers) | Authorizations | Outstandings | Clients |
|---|-------------------|-------------------|---------------|
| British Columbia | \$ 89,238 | \$ 36,252 | 12,132 |
| Alberta | 72,943 | 29,584 | 9,309 |
| Saskatchewan | 23,523 | 11,889 | 2,658 |
| Manitoba | 16,517 | 7,926 | 1,925 |
| Ontario | 313,488 | 126,319 | 40,408 |
| Quebec | 61,771 | 27,700 | 7,574 |
| New Brunswick | 7,841 | 3,749 | 917 |
| Nova Scotia | 14,048 | 6,584 | 1,793 |
| Prince Edward Island | 3,607 | 1,830 | 411 |
| Newfoundland and Labrador | 7,471 | 3,250 | 912 |
| Northwest Territories, Nunavut and Yukon ⁽¹⁾ | 3,199 | 1,245 | 506 |
| Total Canada | \$ 613,646 | \$ 256,328 | 78,545 |

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

| (\$ thousands, except for Client numbers) | Authorizations | Outstandings | Clients |
|---|---------------------|---------------------|--------------|
| British Columbia | \$ 244,193 | \$ 155,544 | 563 |
| Alberta | 251,150 | 145,160 | 662 |
| Saskatchewan | 70,446 | 39,573 | 196 |
| Manitoba | 76,595 | 43,290 | 210 |
| Ontario | 705,686 | 440,739 | 1,610 |
| Quebec | 228,110 | 146,076 | 556 |
| New Brunswick | 18,855 | 11,153 | 40 |
| Nova Scotia | 47,034 | 31,822 | 95 |
| Prince Edward Island | 14,395 | 8,812 | 39 |
| Newfoundland and Labrador | 17,707 | 10,261 | 43 |
| Northwest Territories, Nunavut and Yukon ⁽¹⁾ | 14,857 | 9,761 | 32 |
| Total Canada | \$ 1,689,028 | \$ 1,042,191 | 4,046 |

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

| (\$ thousands, except for Client numbers) | Authorizations | Outstandings | Clients |
|---|---------------------|---------------------|---------------|
| British Columbia | \$ 393,111 | \$ 194,875 | 7,647 |
| Alberta | 330,248 | 154,407 | 6,486 |
| Saskatchewan | 143,716 | 77,976 | 2,780 |
| Manitoba | 88,082 | 48,858 | 1,709 |
| Ontario | 1,470,929 | 810,939 | 28,021 |
| Quebec | 302,222 | 161,715 | 5,805 |
| New Brunswick | 39,856 | 22,346 | 792 |
| Nova Scotia | 74,863 | 41,760 | 1,449 |
| Prince Edward Island | 19,818 | 11,591 | 377 |
| Newfoundland and Labrador | 42,353 | 22,099 | 853 |
| Northwest Territories, Nunavut and Yukon ⁽¹⁾ | 14,069 | 6,808 | 273 |
| Total Canada | \$ 2,919,267 | \$ 1,553,374 | 56,192 |

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

| (\$ thousands, except for Client numbers) | Authorizations | Outstandings | Clients |
|---|---------------------|---------------------|--------------|
| British Columbia | \$ 359,589 | \$ 243,492 | 385 |
| Alberta | 338,518 | 215,004 | 426 |
| Saskatchewan | 77,286 | 42,348 | 105 |
| Manitoba | 115,793 | 69,529 | 143 |
| Ontario | 1,103,276 | 741,556 | 1,104 |
| Quebec | 302,479 | 201,050 | 334 |
| New Brunswick | 34,679 | 21,967 | 35 |
| Nova Scotia | 68,134 | 44,232 | 69 |
| Prince Edward Island | 16,193 | 8,978 | 23 |
| Newfoundland and Labrador | 17,131 | 10,065 | 20 |
| Northwest Territories, Nunavut and Yukon ⁽¹⁾ | 21,754 | 15,853 | 27 |
| Total Canada | \$ 2,454,832 | \$ 1,614,074 | 2,671 |

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

| (\$ thousands, except for Client numbers) | Authorizations | Outstandings | Clients |
|---|---------------------|---------------------|---------------|
| British Columbia | \$ 314,985 | \$ 149,408 | 2,396 |
| Alberta | 295,462 | 138,365 | 2,156 |
| Saskatchewan | 107,761 | 52,120 | 798 |
| Manitoba | 93,806 | 44,173 | 688 |
| Ontario | 1,205,922 | 580,401 | 9,228 |
| Quebec | 266,983 | 137,752 | 1,871 |
| New Brunswick | 29,242 | 14,771 | 205 |
| Nova Scotia | 49,640 | 25,196 | 333 |
| Prince Edward Island | 15,323 | 6,875 | 113 |
| Newfoundland and Labrador | 27,100 | 14,290 | 194 |
| Northwest Territories, Nunavut and Yukon ⁽¹⁾ | 12,314 | 6,896 | 81 |
| Total Canada | \$ 2,418,538 | \$ 1,170,247 | 18,063 |

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

| (\$ thousands, except for Client numbers) | Authorizations | Outstandings | Clients |
|---|---------------------|---------------------|--------------|
| British Columbia | \$ 1,420,852 | \$ 1,031,104 | 448 |
| Alberta | 1,216,412 | 791,455 | 443 |
| Saskatchewan | 215,658 | 119,672 | 98 |
| Manitoba | 467,863 | 317,287 | 173 |
| Ontario | 4,520,113 | 3,245,901 | 1,225 |
| Quebec | 1,144,459 | 818,405 | 333 |
| New Brunswick | 96,506 | 78,684 | 31 |
| Nova Scotia | 235,960 | 188,190 | 66 |
| Prince Edward Island | 81,679 | 63,068 | 39 |
| Newfoundland and Labrador | 66,212 | 34,750 | 25 |
| Northwest Territories, Nunavut and Yukon ⁽¹⁾ | 72,957 | 40,735 | 25 |
| Total Canada | \$ 9,538,671 | \$ 6,729,251 | 2,906 |

(1) 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 | \$ 4,686,802 | \$ 2,130,929 | 192 |
| Alberta | 14,886,336 | 6,242,127 | 233 |
| Saskatchewan | 1,188,234 | 224,204 | 24 |
| Manitoba | 2,200,117 | 813,407 | 46 |
| Ontario | 37,701,303 | 9,632,904 | 674 |
| Quebec | 7,020,128 | 2,720,090 | 175 |
| New Brunswick | 941,887 | 276,576 | 17 |
| Nova Scotia | 1,231,225 | 814,708 | 34 |
| Prince Edward Island ⁽¹⁾ | | | |
| Newfoundland and Labrador | 333,484 | 130,015 | 17 |
| Northwest Territories, Nunavut and Yukon ⁽²⁾ | | | |
| Total Canada | \$ 70,189,516 | \$ 22,984,960 | 1,412 |

For all authorization bands

| (\$ thousands, except for Client numbers) | Authorizations | Outstandings | Clients |
|--|----------------------|----------------------|----------------|
| British Columbia | \$ 7,508,770 | \$ 3,941,604 | 23,763 |
| Alberta | 17,391,069 | 7,716,102 | 19,715 |
| Saskatchewan | 1,826,624 | 567,782 | 6,659 |
| Manitoba | 3,058,773 | 1,344,470 | 4,894 |
| Ontario | 47,020,717 | 15,578,759 | 82,270 |
| Quebec | 9,326,152 | 4,212,788 | 16,648 |
| New Brunswick | 1,168,866 | 429,246 | 2,037 |
| Nova Scotia | 1,720,904 | 1,152,492 | 3,839 |
| Prince Edward Island | 151,015 | 101,154 | 1,002 |
| Newfoundland and Labrador | 511,458 | 224,730 | 2,064 |
| Northwest Territories, Nunavut and Yukon ⁽³⁾ | 139,150 | 81,298 | 944 |
| Total Canada | \$ 89,823,498 | \$ 35,350,425 | 163,835 |

(1) Authorizations, outstandings and clients for Prince Edward Island have been added to Newfoundland & Labrador for the same dollar band and have been included in Newfoundland & Labrador totals to preserve confidentiality.

(2) Authorizations, outstandings and clients for Northwest Territories, Nunavut and Yukon have been added to British Columbia for the same dollar band and have been included in British Columbia totals to preserve confidentiality.

(3) 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 2007, CIBC and its listed affiliates had approximately 39,100 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 2007.

In addition, we indirectly supported thousands of other jobs in many sectors, from janitorial services to high-tech consultants, through the purchase of outside goods and services. The total for 2007 was \$2.1 billion worldwide, with \$1.9 billion spent in Canada.

Full-time and part-time employees

As at October 31, 2007

CIBC and its listed affiliates

| Province or territory | Full-time employees | Part-time employees |
|---------------------------|---------------------|---------------------|
| British Columbia | 3,193 | 848 |
| Alberta | 2,116 | 593 |
| Saskatchewan | 677 | 255 |
| Manitoba | 557 | 241 |
| Ontario | 22,488 | 2,702 |
| Quebec | 2,786 | 645 |
| New Brunswick | 544 | 103 |
| Nova Scotia | 811 | 149 |
| Prince Edward Island | 70 | 33 |
| Newfoundland and Labrador | 181 | 58 |
| Northwest Territories | 50 | 2 |
| Nunavut | 9 | 0 |
| Yukon | 26 | 17 |
| Total | 33,508 | 5,646 |

Taxes in Canada

In 2007, the CIBC group of companies' tax expense to all levels of government in Canada was \$1.9 billion. This total consisted of \$1.4 billion in income taxes, \$125 million in capital taxes and \$364 million in payroll taxes (employer portion), business taxes, property taxes, GST and provincial sales taxes.

Taxes – 2007

CIBC group of companies

| \$ thousands | Income taxes | Capital taxes |
|--|---------------------|-------------------|
| Federal government | \$ 945,078 | \$ – |
| Provincial and territorial government | | |
| British Columbia | 50,428 | 23,152 |
| Alberta | 37,024 | 0 |
| Saskatchewan | 6,718 | 5,797 |
| Manitoba | 7,600 | 6,140 |
| Ontario | 316,557 | 70,821 |
| Quebec | 34,193 | 11,044 |
| New Brunswick | 2,760 | 1,144 |
| Nova Scotia | 7,765 | 4,462 |
| Prince Edward Island | 918 | 744 |
| Newfoundland and Labrador | 2,584 | 1,720 |
| Northwest Territories | 836 | 0 |
| Nunavut | 120 | 0 |
| Yukon | 536 | 0 |
| Total | \$ 1,413,117 | \$ 125,024 |

Community Contributions

EXAMPLES OF ORGANIZATIONS SUPPORTED BY CIBC:

British Columbia

100 Mile Search & Rescue Society
 Abbotsford Regional Hospital and Cancer Centre
 ALS Society
 Arthritis Society – Camp Capilano
 Association of Neighbourhood Houses of Greater Vancouver
 Atria Women's Resource Society
 BC 4-H Provincial Council
 BC Cancer Foundation
 BC Children's Hospital
 BC Crime Prevention Association
 BC Lions Society for Children with Disabilities
 BCIT Foundation
 Big Brothers & Big Sisters – Victoria
 Canadian Cancer Society Relay for Life
 Canuck Place
 Cariboo Memorial Hospital Auxiliary
 Castlegar & District Public Library
 Central Okanagan Hospice Association
 The Centre for Child Development
 Child Abuse Prevention & Counselling Society of Greater Victoria
 Children's Arts Umbrella
 Chilliwack Community Services
 CIBC Vancouver Giants Read to Succeed Cops for Kids
 Covenant House Vancouver
 Creative Peace Network Society
 Dogwood Pavilion Seniors Society
 Fraser Burrard Community Justice Society
 Friends of the Nelson Municipal Library
 Greater Victoria Hospitals Foundation
 Green Thumb Theatre Company
 Habitat for Humanity
 His Place Drop in Society
 Jewish Community Centre of Greater Vancouver
 Junior Achievement
 Kidsport Fund – White Rock
 Lac La Hache Community Club
 Langley Memorial Hospital
 Lester B. Pearson College of the Pacific
 Logan Lake WHY Society
 Lower Similkameen Community Services Society
 Make-A-Wish Foundation
 Malaspina University College
 Maple Ridge Hospital
 Mind Foundation of BC
 Mission Community Services Society
 Nanaimo & District Hospital
 Nanaimo Child Development Centre
 Nelson & District Museum Archives Art Gallery
 Nicola Valley Institute of Technology
 NONA Child Development Centre
 North Coast Health Improvements Society
 North Shore Disability Resource Centre
 Okanagan Boys & Girls Club
 Osoyoos Museum Society
 Peace Arch Community Services
 People in Motion
 Power To Be – Adventure Therapy Society
 Queen Alexandra Hospital for Children
 Richmond Hospital Foundation
 Rick Hansen Man in Motion

Royal British Columbia Museum
 Royal Canadian Legion
 Royal Inland Hospital
 Salvation Army – BC South Division
 Science World
 Shuswap Hospital
 South Cariboo Health Foundation
 Spo7ez Cultural Centre
 St. Mary's Hospital
 St. Paul's Hospital
 Summerland Community Response Network
 Sunshine Coast Recreational Centres
 Surrey Memorial Hospital
 Take a Hike Youth at Risk
 Terrace Community Complex
 TLC The Land Conservancy of BC
 Trails for Creston Valley
 Tyndall Park Community Centre
 United Way agencies
 University of British Columbia
 University of Northern British Columbia
 University of Victoria
 Vancouver Chinatown Lions Club
 Vancouver Community College
 Vancouver General Hospital
 Vancouver Island Arts Festival
 Vancouver Opera
 Vancouver Pride Society
 Victoria Riding for the Disabled Association
 Victoria YM-YWCA
 You Are Not Alone (YANA)

Alberta

Alberta Adolescent Recovery Centre
 Alberta Children's Hospital
 Alberta Ecotrust Foundation
 Alberta Heart Institute
 Alberta Hospital Edmonton and Community Mental Health Foundation
 Alberta Native Friendship Centres Association
 Alberta Shock Trauma Air Rescue Society – STARS
 Alberta Special Olympics
 Alberta Theatre Projects
 The Back Door – A Youth Employment Society
 Beaverlodge Public Library
 Between Friends Club
 Big Brothers & Big Sisters of Calgary and Area
 Bissell Centre
 Bow Valley College
 Boys and Girls Clubs of Calgary
 Brooks & District Health Foundation
 The Calgary Foundation
 Calgary Habitat for Humanity
 Camrose Regional Sport Development Centre
 Canadian Red Cross Society – Anti-Bullying Program
 Centre for Family Literacy Society of Alberta
 Children's Cottage – Calgary
 The Children's Link Society
 Chinook Regional Hospital
 Lloydminster Multiplex
 Civil Air Search and Rescue Association
 Cold Lake Fire Rescue
 Eckville Volunteer Fire Department
 Edmonton Community Foundation
 Edmonton Inner City Children's Project
 Even Start Society
 Fort McMurray Little League Baseball

Fort McMurray Pink Ribbon Run
 Fort Saskatchewan Boys & Girls Club
 Framework Foundation
 Gateway Association For Community Living
 Growing Alberta
 Hardisty General Hospital
 High River District Health Care
 Hospice Calgary
 iHuman Youth Society
 Inglewood Street Festival
 Inn From the Cold Society
 Jericho Youth Society
 Junior Achievement of Northern Alberta and NWT
 Junior Achievement of Southern Alberta
 Keyano College
 Kids Cancer Care Foundation of Alberta
 Kids Kottage Foundation
 Kids Up Front Foundation
 Kids With Cancer Society Of Northern Alberta
 Learning Disabilities Association of Alberta
 Leduc/Devon Historical Society
 Little Bits Riding Club for the Disabled
 Medicine Hat and District Health Foundation
 Medicine Hat Family YMCA
 Mill Woods Family Resource Centre
 Mount Royal College
 Nanton Agricultural Society
 Nanton River Parkway
 Northern Lights Regional Health Foundation
 Opening Gaits Therapeutic Riding Society of Calgary
 Pilgrims Hospice
 Ponoka Agricultural Society
 Portuguese Filarmonica of Calgary
 Red Deer City Soccer
 Renfrew Educational Services
 Rocky Mountain Agriculture Theme Park
 Ronald McDonald House – Calgary
 Royal Alexandra Hospital
 Safe Haven Foundation of Canada
 Salvation Army – Edmonton
 Scouts Canada
 Simon House Residence
 Southern Alberta Institute of Technology (SAIT)
 St. Albert Community Centre
 St. Isidore Winter Carnival
 Stollery Children's Hospital
 Strathmore & District Agricultural Society
 Taber Public Library
 United Way agencies
 University of Alberta
 University of Lethbridge
 Victim Services Unit – Lethbridge
 Vulcan Arena Society
 Vulcan Spock Days
 Wetaskiwin Soccer Association
 Willow Creek Foundation
 WIN House Edmonton Women's Shelter
 Women Building Futures
 Women in a Home Office (WHO)
 YMCA – Edmonton
 YMCA Calgary
 Youth Emergency Shelter Society
 Youville Women's Residence
 YWCA – Edmonton
 Zebra Child Protection Centre

Saskatchewan

Birsay Community Centre
 Canadian 4-H Council
 Canadian Cancer Society Saskatchewan Division
 Canadian Red Cross – Hear the Children
 Peace Day
 Canadian Western Agribition
 Canora Air Cadet Squadron
 Cantare Children's Choir Society
 Canwood and District Health Services
 Carlyle Fire and Rescue
 Children's Health Foundation of Saskatchewan
 CIBC Read to Succeed – Moose Jaw
 Cypress Cyclones
 Dress for Success
 Estevan Exhibition
 Eston and District Recreation Board
 First Nations University of Canada
 Fort Saskatchewan Boys & Girls Club
 Hafford Recreation Board
 Hospitals of Regina Foundation
 Island Lake Camp
 Junior Achievement of Northern Saskatchewan
 Kelsey Trail Regional Health Authority
 Kindersley and District Arts Council
 King George Recreation Centre
 Kinsmen Foundation
 Kronau and District Emergency Responders
 Leader Recreation Centre
 Lipton Volunteer Firefighters
 Lloydminster Multiplex
 Lucky Lake Community Centre
 Mankota Park and Recreation
 Meadow Lake Music Festival
 Mendel Art Gallery
 Mid-Summer's Art Festival
 Motif Moose Jaw Multicultural Festival
 Navy League of Canada Saskatchewan Division
 Norquay Senior Citizens Centre
 North Central Family Centre and Regina
 Family Services
 Optimist Club of Regina
 Osteoporosis Canada – Saskatoon Chapter
 Qu'Appelle Valley Art Guild
 Quota International of Weyburn
 Radville Recreation Centre
 The Rainbow Youth Centre
 Redvers Activity Centre
 Regina & District Food Bank
 Regina Habitat for Humanity
 Regina Palliative Care
 Rouleau Centennial Committee
 Royal University Hospital
 Saskatchewan Association for Community Living
 Saskatchewan Institute of Applied Science &
 Technology
 Saskatoon City Hospital
 Saskatoon Family YMCA
 Saskatoon Habitat for Humanity
 Saskatoon Prairieland Park
 Saskatoon's Soccer Park
 Shaunavon Recreation Centre
 South Country Health Care
 Street Culture Kidz Project
 Swift Current Friendship Center
 Twin Rivers Health Care Foundation
 United Way agencies
 University of Regina
 University of Saskatchewan

YWCA of Regina
 YWCA of Saskatoon

Manitoba

407 Queen's Own Cameron Army Cadet Corps
 ALS Society of Manitoba
 Arborg and District Seniors Resource Council
 Ashern Rodeo
 Asper Jewish Community Campus
 Assiniboine Memorial Curling Club
 The Bethesda Foundation
 Big Brothers Big Sisters of Winkler
 Block Parents of Winnipeg
 Brandon Family YMCA
 Canada's National Ukrainian Festival
 Cancer Care Manitoba
 Chaika Dance Club
 Children's Hospital Foundation of Manitoba
 CIBC Read to Succeed – Brandon
 Circle of Hearts Family Support Network
 City of Brandon 100th Anniversary
 Dauphin Agricultural Society
 Dawson Trail Opportunities Unlimited
 Duke of Edinburgh's Award – Young Canadians
 Challenge
 Elkhorn Curling Club
 Friends of Assiniboine Park Conservatory
 Grace Hospital Foundation
 H.O.P.E. (Helping Our People Everyday)
 Horace Patterson Foundation
 Icelandic Festival of Manitoba
 Jewish Federation of Winnipeg
 Junior Achievement of Manitoba
 Khartum Shrine Patient Transportation Fund
 Killarney Agricultural Society
 Lake Winnipeg Foundation
 L'entre-Temps des Franco-Manitobaines
 Lieutenant Governor's Winter Festival
 Lunder Museum Society
 Manitoba Army Cadet League
 Manitoba Children's Museum
 Manitoba Special Olympics
 Manitoba Theatre Centre
 Miami Agricultural Society
 Movement Centre of Manitoba
 Neepawa Natives Booster Club
 Partners in The Park – CIBC International
 Friendship Festival
 Phoenix Productions Theatre
 Rehabilitation Centre for Children – Winnipeg
 Relay for Life
 RLC Youth Leadership – Camp Manitou
 Royal Winnipeg Ballet
 Spina Bifida and Hydrocephalus Association
 of Canada
 Take Pride Winnipeg
 Teen Touch
 Touchwood Park Association
 United Way agencies
 University of Manitoba
 University of Winnipeg
 Western Canadian Aviation Museum
 Westman Dreams for Kids Foundation
 Winnipeg Library
 YMCA-YWCA of Winnipeg

Ontario
 4-H Ontario
 Ability OnLine
 ACE – Advancing Canadian Entrepreneurship
 Alexandra Marine & General Hospital

Almonte General Hospital-Fairview Manor
 Alzheimer Society of Canada
 Art Gallery of Ontario
 Assaulted Women's Helpline
 Autism Society Ontario
 Belleville General Hospital
 Bethlehem Projects of Niagara
 Big Brothers Big Sisters of Canada agencies
 Bob Rumball Foundation for the Deaf
 Boundless Adventures
 Boys & Girls Clubs
 Breakfast for Learning – Canadian Living
 Foundation
 Centre for Addiction and Mental Health
 Camp Jumokey
 Camp Oochigeas
 Camp Quality
 Camp Trillium
 Canada's Outstanding Young Farmers Program
 Canadian Association of Independent Living
 Centres
 Canadian Cancer Society
 Canadian Cystic Fibrosis Foundation
 Canadian Diabetes Association
 Canadian Hearing Society
 Canadian Institute of Child Health
 Canadian Museum of Cultural Heritage of
 Indo-Canadians
 Canadian National Institute for the Blind
 Canadian Paraplegic Association
 Canadian Psychiatric Research Foundation
 Canadian Safe School Network
 Candlelighters Childhood Cancer Support
 Programs
 Canadian Foundation for AIDS Research
 Casey House
 Centre for Information and Community Services
 Child Development Resource Connection Peel
 Child Find Ontario
 Children's Aid Foundation
 Chinese Cultural Centre of Greater Toronto
 CHIP Charitable Services
 Colon Cancer Canada
 Colorectal Cancer Association of Canada
 Community Care – St. Catharines & Thorold
 Community Living London
 Computers for Schools
 Conestoga College
 Cornwall Community Hospital
 Covenant House – Toronto
 Credit Valley Hospital
 Crohn's and Colitis Foundation of Canada
 Danielle's Place Eating Disorder Support &
 Resource Centre
 DareArts Foundation for Children
 Diabetes Hope Foundation
 Dixon Hall
 Dr. Bob Kemp Hospice
 Durham Outlook for the Needy
 Earth Day Canada – ecoMentors
 Easter Seal Society of Ontario
 Essex Youth Centre
 Eva's Initiatives for Homeless Youth
 Evergreen Foundation
 Fanshawe College
 Fife House
 The Foundation Fighting Blindness
 Framework Foundation
 Fred Victor Centre
 Fleming College

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| Frontier College | Northern Cancer Research Foundation | Thames Valley Children's Centre |
| Frontiers Foundation | Northern Ontario Families of Children with Cancer | Thunder Bay Regional Health Sciences Centre |
| Future Possibilities (Toronto) | Northumberland Hills Hospital | Toronto Child Abuse Centre |
| Ganaraska Region Conservation Authority | Ontario Association of the Deaf | Toronto Children's Chorus |
| Geneva Centre for Autism | Oolagen Community Services | Toronto East End Literacy Project |
| Giant Steps Toronto/York Region | Operation Go Home – Ottawa | Toronto Foundation for Student Success |
| Gilda's Club Greater Toronto | Opportunities Waterloo Region | Toronto People with AIDS Foundation |
| Girl Guides of Canada | Oshawa Community Health Centre | Toronto Rape Crisis Centre |
| Grand River Conservation Foundation | Oshawa General Hospital | Toronto Rehabilitation Institute |
| Grey Bruce Regional Health Centre | Ottawa Children's Treatment Centre | Toronto Symphony Orchestra |
| Grieving Children at Seasons Centre | Ottawa Hospital | Trent University |
| Haliburton Highlands Health Services | Palmerston & District Hospital | Tri-County Healthcare Foundation |
| Halton Child and Youth Services | Peace by Peace | Turning Point Youth Services |
| Halton Women's Place | Pediatric Oncology Group of Ontario | Ukrainian Canadian Care Centre |
| Hamilton Health Sciences Foundation | Pediatric Supportive Care Network of Ontario | United Way agencies |
| Hanover & District Hospital | Peel Children's Centre | Unity for Autism |
| Harmony Education Foundation | Peterborough Regional Health Centre | University of Ottawa |
| Harrow Family Health Centre | Philip Aziz Centre | University of Toronto |
| Hearing Foundation of Canada | Port Perry Hospital | University of Waterloo |
| Heart and Stroke Foundation of Canada | Portage Ontario | University of Western Ontario |
| Hincks-Dellcrest Centre | Pride Toronto | Variety Village |
| Hospice Orillia | Prime Mentors of Canada | Victim Services Toronto |
| Hospital for Sick Children | Princess Margaret Hospital | Voice for Hearing Impaired Children |
| Hotel Dieu Hospital – Kingston | Prostate Cancer Research Foundation of Canada | Waterfront Regeneration Trust |
| Humewood House | Queensway-Carleton Hospital | Wellspring Cancer Support Foundation |
| Huntington Society of Canada | Quinte Regional Children's Foundation | William Osler Health Centre |
| Huron County Child Abuse Prevention Committee | Raising the Roof | Willow Breast Cancer Support Canada |
| Huronia Hospitals Foundation | Regent Park Community Health Centre – Pathways to Education | Winchester District Memorial Hospital |
| Integra Foundation | Renascent Foundation | Windfall Clothing Service |
| Invest in Kids Foundation | Rick Hansen Wheels in Motion | WindReach Farm |
| Joseph Brant Memorial Hospital | Riverside Foundation for Health Care | Windsor Essex Care for Kids Foundation |
| Junior Achievement | Ronald McDonald House | Women & Children's Shelter (Barrie) |
| Juvenile Diabetes Research Foundation | Ross Memorial Hospital | Woodbridge Alternatives |
| JVS Toronto | Royal Conservatory of Music | Yee Hong Community Wellness Foundation |
| Kanata Youth Centre | Royal Ontario Museum | YMCA and YWCA agencies |
| KidsAbility Foundation | Royal Ottawa Health Care Foundation | Yonge Street Mission |
| Kingston Foundation for Autism | Ryerson University | York Central Hospital Foundation |
| Kingston General Hospital | Safe Communities Foundation | York Region Abuse Program |
| Lake of the Woods District Hospital | Saint Elizabeth Health Care | York University Foundation |
| Lakeridge Health Whitby Foundation | The Salvation Army | Yorktown Family Services |
| Lambton Centre | Scarborough Hospital | Youth Assisting Youth |
| L'Arche Canada | Scarborough Women's Centre | Youth Haven Barrie |
| Leadership Waterloo Region | Scouts Canada | Québec |
| The Learning Partnership | Second Harvest | Accueil Bonneau |
| Leave Out Violence (LOVE) | SEDI – Social and Enterprise Development Innovations | Accueil Notre-Dame |
| Lesbian & Gay Community Appeal Foundation | Sexual Assault Centre for Quinte and District | Action Nouvelle Vie |
| LOFT Community Services | Sheena's Place | Association de Granby pour la déficience intellectuelle |
| London Health Sciences Foundation | Sheridan College | Association des femmes actives |
| Macaulay Child Development Centre | Simcoe Community Services Foundation | Association québécoise de la fibrose kystique |
| Madawaska Valley Association for Community Living | Sioux Lookout Anti-Racism Committee | Bibliothèque des jeunes de Montréal |
| MADD Canada | SIRCH Community Hospice | Centraide |
| Make a Wish Foundation of Eastern Ontario | Skills Canada | Centre de répit Philou |
| Merry Go Round Children's Foundation | Skills for Change | Centre des arts de Saint-Hyacinthe |
| Merrymount Children's Centre | Soulpepper Theatre Company | Club des petits déjeuners |
| Milton District Hospital | South Riverdale Child-Parent Centre | Dans la rue |
| Mon Sheong Foundation | Southlake Regional Health Centre | Entraide des aînés de Sillery |
| Montfort Hospital | Spina Bifida & Hydrocephalus Association | Fondation Canadienne Rêves d'Enfants |
| Mood Disorders Association of Ontario | St. Lawrence College of Applied Arts & Technology | Fondation Centre de cancérologie Charles- Bruneau |
| Mount Sinai Hospital | St. Thomas Elgin General Hospital | Fondation communautaire canadienne-italienne |
| National Ballet School | Starlight Children's Foundation Canada | Fondation Constance-Lethbridge |
| National Service Dog Training Centre | Stormont Dundas Glengarry/Ahkwasahsne Children's Treatment Centre | Fondation de l'Hôpital Charles-Lemoyne |
| Native Child and Family Services of Toronto | Strathroy Middlesex General Hospital | Fondation de l'Hôpital de Montréal pour enfants |
| Nepean Community Support Services | Sudbury Manitoulin Children's Foundation | Fondation de l'Hôpital St. Mary |
| New Haven Learning Centre | Sudbury Regional Hospital | Fondation de l'Hôpital Douglas |
| Niagara Peninsula Children's Centre | Sunnybrook Foundation | Fondation de l'Hôpital général du Lakeshore |
| Norfolk County Agriculture Society | Sunrise Therapeutic Riding & Learning Centre | Fondation de l'Hôpital Mont-Sinaï – Québec |
| Norfolk County Agriculture Society | | Fondation de l'Hôpital Royal Victoria |
| North Bay General Hospital | | Fondation Santa Cabrini |
| North York General Hospital | | |
| North York Inter-Community Youth Group | | |

Fondation de l'Institut de Cardiologie de Montréal
 Fondation Cité de la Santé de Laval
 Fondation de la recherche sur le diabète juvénile
 Fondation de l'Hôpital d'Argenteuil
 Fondation de l'Hôpital du Haut-Richelieu
 Fondation de l'Hôpital Sainte-Justine
 Fondation de l'Hôpital St-Eustache
 Fondation de l'IRCM
 Fondation des Aberges du cœur du Québec
 Fondation des hôpitaux Enfant-Jésus – St-Sacrement
 Fondation des maladies du cœur du Québec
 Fondation des maladies mentales
 Fondation du CEGEP à Joliette
 Fondation du Centre hospitalier de Baie-Comeau
 Fondation du Centre hospitalier de Val d'Or
 Fondation du Centre hospitalier et Centre d'accueil de Papineau
 Fondation du Centre hospitalier régional de Lanaudière
 Fondation du Centre hospitalier régional du Suroît
 Fondation des Centres jeunesse de Montréal
 Fondation du CHUM
 Fondation du CHUQ
 Fondation du Collège Montmorency
 Fondation du Théâtre du Nouveau Monde
 Fondation du YMCA du Grand Montréal
 Fondation Groupes-parrains Québec-Centre inc.
 Fondation hospitalière d'Amos
 Fondation hospitalière Maisonneuve-Rosemont
 Fondation hospitalière Rouyn-Noranda
 Fondation IntégrACTION du Québec
 Fondation Marie Enfant
 Fondation Marie-Vincent
 Fondation OLO
 Fondation Palli-Ami
 Fondation Pinocchio
 Fondation Québec Jeunes
 Fondation Ressources-Jeunesse
 Fondation Sur la pointe des pieds
 Fondation Y des femmes de Montréal
 Fondation de l'Hôpital général juif de Montréal
 Institut de réadaptation de Montréal
 Jeunesse au Soleil
 La Fondation À Pas de Géant – Québec
 La Fondation Portage
 La Fondation Terry Fox
 La Rose des vents de l'Estrie
 L'Arrière Scène
 Le Chaïnon – Montréal
 Le Garde-Manger pour Tous
 Le Phare, Enfants et Familles
 Le Réseau HEC
 LOVE : Vivre sans violence
 Les Jeunes Entreprises du Québec
 Les petits frères des Pauvres
 Maison de soins palliatifs de la Rivière-du-Nord
 Milieu éducatif La Source
 Mission Bon Accueil
 Mission Old Brewery
 Olympiques spéciaux du Québec
 Orchestre symphonique de Montréal
 Orchestre symphonique de Québec
 Société de l'arthrite – Division Québec
 Université de Sherbrooke
 Université du Québec à Montréal
 Université du Québec à Trois-Rivières

New Brunswick

Boys & Girls Club of Saint John
 Canadian Cancer Society
 Carleton Manor Foundation
 Chalmers Regional Hospital Foundation
 Ducks Unlimited
 Fredericton Community Foundation
 Fredericton Community Kitchens
 Friends of the Moncton Hospital Foundation
 Kay Community Centre
 Mindcare New Brunswick Inc.
 Moncton Boys and Girls Club
 Moncton Headstart
 Moncton Youth Residences
 Newcastle Rotary Club Charitable Trust
 Partners for Youth – Fredericton
 Rotary Club of Fredericton
 Rotary Club of Saint John
 Saint John Regional Hospital Foundation
 United Way agencies
 Université de Moncton
 University of New Brunswick
 Winterfest NB
 YMCA of Greater Moncton

Nova Scotia

440 Productions Association – Tragedy and Triumph – Memories of WWII
 Aberdeen Hospital Trust
 Abilities Foundation of Nova Scotia
 Alexandra Children's Centre
 Antigonish Highland Society
 Bayers/Westwood Family Support Services Association
 Big Brothers Big Sisters of Canada agencies (Colchester and Pictou County)
 Boys & Girls Club of Nova Scotia
 Brigadoon Children's Camp Society
 Canadian Breast Cancer Foundation Awareness Days
 Cancer Care Nova Scotia
 Cape Breton University
 Colchester Regional Hospital Foundation
 Cumberland Adult Network for Upgrading
 Dalhousie University
 Feeding Others of Dartmouth
 Festival Antigonish Summer Theatre
 Habitat for Humanity
 Hants County Exhibition
 IWK Health Centre Charitable Foundation
 Laing House
 Make It Happen
 The Mental Health Foundation of Nova Scotia
 Neptune Theatre
 Phoenix Youth Programs
 Progress Intervention Centre Association
 Queen Elizabeth II Health Sciences Centre
 Rotary Club of Halifax Charitable Trust
 The Rotary Club of Windsor
 Salvation Army – Halifax
 Shelburne County Youth Health & Support Association
 Summer Street Industries Foundation
 United Way agencies
 University of King's College – Halifax
 Valley Regional Hospital Foundation
 YMCA of Greater Halifax/Dartmouth

Prince Edward Island

Centre for Performing Arts
 Children's Wish Foundation
 College of Piping
 Confederation Centre of the Arts
 D.A.R.E. (Drug Abuse Resistance Program)
 Jack Frost Children's Winterfest
 Junior Achievement of Prince Edward Island
 Kings County Ground Search and Rescue
 Kings County Memorial Hospital
 Learning Disabilities Association of PEI
 Northport Pier – Aquatic Days
 Prince Edward Island 4-H Council
 Queen Elizabeth Hospital Foundation
 Rotary Club of Charlottetown
 United Way of Prince Edward Island
 Upper Room Hospitality (Food Bank)

Newfoundland and Labrador

Big Brothers & Sisters of Eastern Newfoundland
 Boys & Girls Club – Newfoundland & Labrador
 Central Northeast Health Foundation
 Cerebral Palsy Association
 Clarenville Winter Carnival
 Community Foundation of Newfoundland and Labrador
 Cornerbrook Winter Carnival
 Easter Seals Society
 Harbour Breton Recreation Commission
 Junior Achievement
 Mazol Shriners of Newfoundland & Labrador
 Memorial University of Newfoundland
 Mount Pearl Frosty Festival
 Newfoundland and Labrador Multicultural Council
 Newfoundland Brain Injury Association
 Newfoundland Symphony Orchestra – School Outreach Program
 Rotary Club of St. John's East Foundation
 Salvation Army
 St. John's Therapeutic Riding Association – Rainbow Riders
 United Way of Avalon

Northwest Territories

Aurora College Mobile Trades Training Unit
 Inuvik Youth Centre Society
 Stanton Territorial Hospital Foundation
 United Way of Yellowknife
 World Wildlife Fund Canada – Conservation Education in the North
 Fort Simpson Fire Department

Yukon

Gentle Steps Therapeutic Riding & Learning Centre
 Salvation Army Whitehorse Corps
 United Way Society of the Yukon
 Whitehorse General Hospital

Nunavut

Habitat for Humanity
 Kivalliq Regional Science Fair
 Nunavut Literacy Council
 World Wildlife Fund Canada – Conservation Education in the North