



On October 5, 2008, 170,000 participants across Canada, including CIBC employees, family members and friends, joined together to raise \$28.5 million to help create a future without breast cancer.

Public Accountability Statement

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Our Clients

Nancy and Rui Almeida, the first clients of the new Thompson and Steeles branch in Milton, Ontario, chose CIBC for their mortgage needs. The branch, open seven days a week, provides greater flexibility, access and choice for 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, and products and services that address the needs of our diverse clients.

Providing accessible banking services

At CIBC we recognize that every client has unique financial needs. Through our wide range of products and with one of the largest distribution networks of the Canadian banks, CIBC offers customized solutions tailored to meet our clients' individual goals.

Clients want the convenience of banking when they want and where they want. They want to have choices. We offer financial services 24/7 through online banking, online brokerage, telephone banking and our ABM network, which is the second largest of the Canadian banks. This year we continued to enhance access with the installation of Chinese language capabilities on all of our more than 3,700 ABMs. Now clients can conduct their ABM banking in English, French and Chinese. CIBC also began the first phase of a multi-year plan to replace its ABM network with machines that consume less power while offering the latest technology, accessibility and security features.

CIBC's online banking provides clients with the option of banking from the comfort of their own home. For example, clients can view their account details, pay their bills and send and receive e-mail money transfers, all with a few clicks of their computer mouse.

To provide greater flexibility, access and choice to clients using our branch network, we focused on building, relocating and expanding branches, with 61 branch projects underway in 2008 and eight new

full-service locations opened during the year. We also extended our service hours, including announcing the introduction of Sunday banking at 45 locations, adding Saturday hours at 48 more of our branches and offering evening hours in many locations.

CIBC has 1,050 branches across Canada. We also serve clients through 81 CIBC Wood Gundy branches and 174 President's Choice Financial pavilions. In response to Canada's diverse population, CIBC serves clients in multiple languages in many branches, particularly in urban centres.

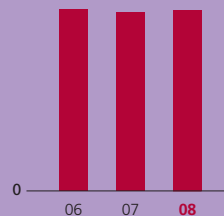
By making a simple call to CIBC Telephone Banking, clients can access information on most types of accounts by phone, including chequing, savings, mortgages, lines of credit, loans and investments. Clients who choose to utilize our award-winning Interactive Voice Response (IVR) system can be served in English, French, Cantonese and Mandarin.

Serving clients with special needs

Creating a barrier-free environment for both our clients and employees is a priority at CIBC. In 2008, we completed a multi-year branch accessibility survey of our entire branch network to better understand our clients' accessibility needs. We are using this information to continue to make enhancements in our branches. For example, all of our new branches are fully accessible including parking, ABMs, vestibule access and counter height.

Access for All ABMs in Branches – 3 year trend

1,125 1,110 1,118



CIBC's Access for All ABMs are installed at wheelchair-accessible height and include headphone jacks for audio access; grab bars for mobility assistance; and brighter lighting.



As part of CIBC's strategic plan to build, relocate and expand over 70 branches across the country by 2011, 61 new branch projects were underway in 2008 with eight new locations opened during the year. These branches ensure a stronger presence where clients live, work and shop.



Since 2002, CIBC and its employees have contributed more than \$1.2 million to a Vancouver hot breakfast program. The program has provided approximately 75,000 breakfasts annually to elementary students in inner city schools. CIBC client Boston Pizza also donated proceeds from an annual golf tournament to this program. Every year, hundreds of children are invited to bring their caregivers to a special Mother's Day breakfast.

Our clients continue to benefit from CIBC's *Access for All* ABMs. Available at almost every branch, these ABMs offer features that are making banking easier for visually- and hearing-impaired clients, the elderly and persons with restricted mobility. We also offer statements in Braille and large print formats on 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-impaired and visually-impaired clients.

Through our mobile HLC Home Loans Canada mortgage sales force and our CIBC mortgage specialists, clients who have mobility restrictions or prefer the added convenience can get advice on their mortgage needs in the comfort of their home or office.

Aboriginal banking solutions

CIBC recognizes the unique requirements of the Aboriginal communities we serve. Through our dedicated team of advisors, we provide comprehensive financial services to meet the personal and business needs of this community. These services are provided through our national network of

branches, including eight on-reserve locations.

This year, our advisors worked closely with Aboriginal communities to assist with the financial planning for residential school settlements. In addition to the financial services provided, CIBC continues to support Aboriginal Personal Planning, a program designed with the goal of creating financial self-sufficiency.

In 2008, we proudly contributed more than \$750,000 to organizations and programs that support Aboriginal communities across Canada.

Providing affordable banking solutions

CIBC aims to provide a wide range of products and services, including lower-cost solutions like the CIBC Everyday chequing account, competitive mortgage rates and no annual fee credit cards.

This year, we enhanced the CIBC Enviro-Saver mortgage, which gives Canadians an opportunity to improve the energy efficiency of their homes, benefiting the environment and potentially generating a cost savings for clients by reducing their household utility bills.

CIBC clients can also access an affordable banking alternative through President's Choice Financial. PCF, which celebrated its 10th anniversary this year, offers clients a number of banking options including in-store pavilions, ABMs, online banking and telephone banking.

For clients looking to buy a home, CIBC mortgage specialists and President's Choice Financial representatives delivered free mortgage seminars across the country, offering tips on choosing the right mortgage and saving for a down payment.

Children, youth and students

Getting your children comfortable with managing their money is important from a very early age. CIBC's SmartStart program offers clients 19 years of age and under free banking and valuable financial advice. The program is designed to teach kids and young adults important tips on how to manage their money and ways to save through our interactive SmartStart for Kids website.

This year, CIBC introduced enhancements to the CIBC Advantage for Students, offering students enrolled in a full-time post-secondary program free everyday banking, including free withdrawals at CIBC ABMs, no monthly fees and no limit on the number of monthly transactions. CIBC operates 1,400 ABMs within one or two kilometres of 180 colleges and universities across Canada, providing post-secondary clients with convenient access to their funds.

Students working towards a professional designation are able to take advantage of the CIBC Professional Edge program, which includes loans that can be used by students to assist with educational expenses such as tuition, books, equipment and living expenses.

Seniors — The CIBC 60 Plus Advantage

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

Committed to small businesses

Small businesses are a vital part of the Canadian economy and the main engine of net job creation. This is why CIBC is committed to helping our small business and agriculture clients succeed in achieving their business and personal financial goals. We continue to offer cash back incentives to help small business and agriculture clients access credit, and this year introduced business management seminars for these clients in various markets across the country.

We have continued to build the capabilities and skills of our small business advisors through access to new education and resource tools in order to offer clients comprehensive and tailored financial solutions. In 2008, process improvements were made to enhance clients' access to capital through improvements to the credit applications process and to our lending guidelines for specific agriculture sectors.

CIBC also provides support to small businesses in Canada through our contributions in support of Advancing Canadian Entrepreneurship (ACE) Student Entrepreneur of the Year Award, the Canadian Women's Foundation, Canada's Outstanding Young Farmers' Program and Junior Achievement Conference. In addition, sponsorship of the CIBC Entrepreneurship 101 program offered through the MaRS Discovery District provides financial training assistance to young Canadian entrepreneurs.

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.

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 170 to 172.



Through the CIBC Spirit of Leadership Community Award, CIBC Commercial Banking recognizes, sponsors and participates in non-profit and charitable initiatives of selected clients across Canada, donating \$50,000 annually. This year a team of Commercial Banking employees joined CIBC client and award recipient Gowling Lafleur Henderson LLP along with Habitat for Humanity Toronto to build affordable housing in Toronto.



Our Employees

Members and executive sponsors of CIBC's Employment Equity and Diversity Advisory Committees participated in CIBC's 16th Annual Diversity Month kick-off event on June 9, 2008.

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.

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

"CIBC is a leader in cultural diversity in the workplace — and I know that its support for employment equity and diversity extends beyond CIBC and into the community. CIBC has been lead sponsor of the National Aboriginal Achievement Foundation for over 20 years, helping us celebrate achievement through our Awards and supporting our First Nation, Métis and Inuit students through scholarships. Together we are making a real difference in our community."

*Roberta Jamieson, President and Chief Executive Officer,
National Aboriginal Achievement Foundation*

Creating a positive employee experience

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

Gathering feedback from our employees about their work experience and how they view the organization is fundamental to our success. It provides our leadership with information to help make CIBC the best place to work, learn, contribute and succeed. Participation in the 2008 annual employee survey was 88%.

The survey's Employee Commitment Index, which measures the strength of our employees' relationship with the organization, increased for the third consecutive year, reaching the highest score since the original index was introduced in 1998. Results continued to indicate that a strong majority of employees and leaders see support for CIBC's values of trust, teamwork and accountability.

Our Code of Conduct is one of the many ways we promote these 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. To help ensure knowledge and practice of these values, all employees are required to complete annual certification and testing on the Code.

Continuing to create a positive experience and a supportive work environment for our employees, in 2008, CIBC launched a new employment brand, "What matters to me". The brand positioning captures our ongoing commitment to ensure that the experience and careers of our employees will meet and exceed their expectations. At the same time, it demonstrates the opportunities CIBC offers prospective employees.

In addition, we formalized CIBC's Workplace Issue Resolution Process, including the introduction of a new Employee Ombudsman's Office, to enhance the employee experience.

CIBC is committed to building a workforce that reflects the clients and communities we serve. For CIBC, diversity is one of the important elements that gives our company strength. Since 2006, we have 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 the targets for the representation of members of designated groups in each occupation, based on national labour market availability rates provided by Statistics Canada and adjusted to CIBC's workforce. We are focused on maintaining and growing our representation levels for all groups.

We also continue to make progress on our commitment to diversity in other ways. June 2008 marked CIBC's 16th annual Diversity Month. During the month, employees organized a wide variety of events,

Senior management representation rates and goals (as at Dec. 31, 2007)

%	Rate	Goal
Women	28.2	25.1
Visible minorities	11.9	8.2
Persons with disabilities	5.0	2.1
Aboriginal peoples	0.5	0.7

Workforce representation rates and goals (as at Dec. 31, 2007)

%	Rate	Goal
Women	67.7	59.5
Visible minorities	25.2	17.0
Persons with disabilities	4.1	4.1
Aboriginal peoples	1.7	1.6

Since 2006, CIBC has achieved workforce representation goals for women, members of visible minorities, Aboriginal peoples and persons with disabilities.



National Aboriginal Achievement Foundation President, Dr. Roberta Jamieson (second from right in front row) presented the 2008 CIBC Diversity Awards to individuals and teams within CIBC who champion diversity by promoting the value of an inclusive workforce.

including panel discussions, workshops, open houses and cultural festivals. For the third consecutive year, CIBC convened its National Employment Equity and Diversity Congress, which reviewed CIBC's focus and progress. As well, CIBC's eight Affinity Groups grew to more than 3,000 members in 2008. These groups provide informal advice on the creation of a workplace that provides equity and opportunity for all employees.

In our communities, we are continually seeking opportunities to recognize and support diversity. In 2008, the first eight students graduated from CIBC's first Job Readiness Training (JRT) program for Aboriginals. The graduates, trained as analysts, transaction processors and in customer service roles, received their diplomas and full-time job offers from CIBC for successfully completing the program. CIBC also offered its eighth JRT program for persons with disabilities. Since its inception in 2003, 70 program graduates have launched their careers with CIBC.

In 2008, CIBC and the Richard Ivey School of Business launched *ReConnect: Career Renewal for Returning Professional Women*. This is the first executive development program in Canada specifically designed to help professional women re-establish their careers after taking time out of the workforce to pursue other activities.

CIBC also partnered with the Canadian Immigration Integration Project, an initiative funded by the federal government, to provide employment advice and guidance to individuals in China, India and the Philippines immigrating to Canada.

Our commitment to diversity has been recognized externally. In 2008, Canada's Top 100 Employers magazine and the Toronto Region Immigrant Employment Council selected CIBC as one of Canada's "Best Employers for New Canadians for 2008" for creating a workplace that supports newcomers as they establish careers in their new country.

Our continued focus on employee training and development is a critical element of both our employees' success and CIBC's success. In 2008, we invested approximately \$66 million globally on training, including governance and regulatory compliance, client service, product knowledge and a broad range of business and technical skills. Training is also accessible for all employees through a web-based learning management system.

To help our employees grow, develop and achieve their full potential, we provide corporate-wide training and development programs in the areas of People Management, Regulatory and



Recent graduates of CIBC's Job Readiness Training program for Aboriginals who are now CIBC employees.

Mandatory Training, new employee orientation and core capabilities.

Our annual corporate mandatory training program for employees 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's Corporate Mandatory Training and Testing program received the Silver Canadian Award for Training Excellence in the Internal eLearning category from the Canadian Society for Training and Development.

Recently, we launched *People Manager Essentials*, a CIBC-wide series of workshops for non-executive people managers that focuses on building skills across CIBC's people manager accountabilities. We also introduced a new web feature called "Manager's Resources" that brings together many of the tools and resources that managers need to do their jobs.

CIBC recognizes the importance of retaining and developing our future leaders. In 2008, we implemented a Talent Review Process that included one-on-one career interviews with CIBC executives. These conversations provided the foundation to increase our understanding of our current and future leadership development needs and succession planning requirements. Additionally, CIBC continues to develop its workforce analytics capabilities as a way of supporting business leaders to better understand how to leverage/manage our diverse and sophisticated workforce.

A focus on performance

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

CIBC's Performance Management and Measurement (PMM) process ensures employees are clear about expectations and how their individual goals support the goals of their line of business and CIBC overall, as well as CIBC's vision, mission and values and adherence to CIBC's policies and controls framework.

The overall process, 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 individual performance goals; ii) line of business results; and iii) CIBC's overall performance. Managers assess and evaluate employee performance against both their goals and their contribution relative to their peer group.

In 2008, the CIBC group of companies paid over \$2.5 billion in base salaries and benefits to our Canadian workforce. Approximately 70% of CIBC employees participate in the employee share purchase plan, which allows employees to participate as a shareholder of CIBC through investment in common shares.

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.

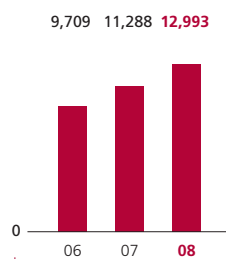
To assist in managing rising health care costs, CIBC supports a smart consumer approach to employee health care. Employees are provided with information on CIBC-negotiated discounts, use of generic drugs and use of pharmacies with lower dispensing fees to proactively manage costs for themselves and for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

In 2008, CIBC introduced Employment Insurance top-up benefits for birth fathers in addition to top-up benefits for maternity, parental, adoption and compassionate care leaves.

In 2007, CIBC reported a Disabling Injury Incidence Rate of 0.20, 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% in 2008.

For detailed employment figures, see page 172.

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



Since it was launched in 2001, more than 12,993 employees have completed the Wellness Checkpoint, CIBC's confidential online assessment tool that identifies health risks and provides information about achieving a healthier lifestyle and other general health resources information.



We continue to attract top students from universities and colleges through our campus recruitment program.



Our Communities

CIBC awarded 30 new CIBC Youthvision Scholarships to recipients across the country at the 2008 CIBC Youthvision announcement held on September 18th in Toronto. In addition to her individual scholarship, Jessica Camps-Cooke of Lachine, Quebec, was honoured with the Ted Medland Award for attaining the highest academic standing among this year's recipients.

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 United Way, CIBC is investing in the social and economic development of communities across the country.

"Winning the CIBC Youthvision Scholarship has ensured my financial stability in my future post-secondary education. The removal of this financial stress has enabled me to focus more on my academic success as well as my community involvement. Coming from an economic and financial standing that is lacking, this scholarship is life-defining, allowing me to pursue my dream of becoming a pathologist."

Neroz Ottawa-Sabih, CIBC Youthvision scholarship recipient 2008

Making a difference

In 2008, the CIBC group of companies contributed more than \$36 million globally to charitable and nonprofit initiatives. Of this, more than \$27 million was invested in Canada, including almost \$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 173.

Youth

Helping young people achieve their full potential is a priority of 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 donate their fees and commissions to support children’s charities dedicated to improving the health, well-being and education of children. On December 5th, 2007, CIBC World Markets Miracle Day raised more than \$10 million, including \$3.3 million in Canada. Since its inception in 1984, Miracle Day has raised more than \$190 million to benefit children in our communities around the world.

In addition to Miracle Day, the CIBC group of companies contributed more than \$3 million in 2008 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

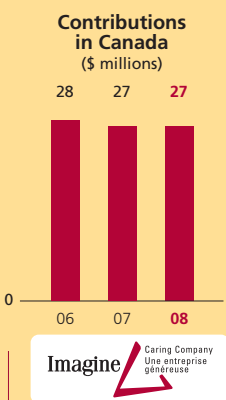
CIBC is committed to investing in the education of Canada’s young people.

CIBC Youthvision Scholarship Program

Through a unique relationship 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, 300 CIBC Youthvision Scholarships have been awarded across Canada.

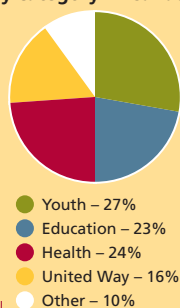
In addition, CIBC contributes \$100,000 each year to the National Aboriginal Achievement Foundation for bursaries and scholarships in post-secondary education. The purpose is to assist First Nations, Inuit and Métis students with their financial needs, helping them pursue excellence in all academic disciplines.

As well, CIBC provides scholarship funding to support the post-secondary education of children of fallen soldiers through its leadership commitment of



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.



Standing in front of a mountain of toys donated by CIBC employees to the Salvation Army, students from St. Michael Catholic School in Toronto reveal the \$3,388,162 in fees and commissions raised in Canada on the 2007 CIBC World Markets Miracle Day in support of more than 400 children’s charities across the country.



CIBC Wood Gundy Investment Advisors Werner Imboden (left) and Pierre Delisle participated in the 600 km Tour CIBC Charles Bruneau, a four-day bicycle ride across the province of Quebec that raises funds for children with cancer. Young Raphaël (centre) provided a source of inspiration and motivation along the route. CIBC employees and clients contributed \$150,000 to the Tour, which raised \$700,000.



CIBC employees throughout British Columbia and parts of the Northern Territories raised more than \$415,000 for the 2008 BC Children's Hospital Campaign. Pictured above (from left to right): Alex Fan; Aidan Goerzen, son of Michael Goerzen; Wendy Slavin, SVP, Western Region and Chair of the BC Children's Hospital Foundation; Pam Smith and Michael Goerzen, Co-Chairs of the 2008 BC Children's Hospital Employee Campaign.

\$1 million over 10 years to Canada Company.

CIBC's multi-year commitments to universities and colleges across Canada total \$17 million. Of this, close to \$6 million is directed to bursaries and scholarships to enable students to pursue post-secondary studies.

Health

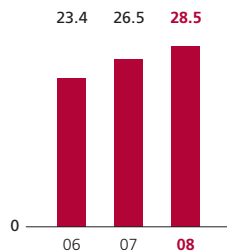
CIBC contributes to organizations that promote the health and well-being of Canadians.

Canadian Breast Cancer Foundation CIBC Run for the Cure

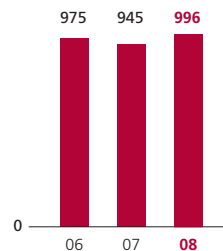
On October 5, 2008, \$28.5 million was raised by 170,000 participants in 55 communities in the 17th annual Canadian Breast Cancer Foundation CIBC Run for the Cure. This is the largest one-day fundraising event for breast cancer research in Canada. We are proud of the contribution our employees have made to the Canadian Breast Cancer Foundation (CBCF). 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 inspired CIBC to become the title sponsor of this event in 1997.

Each year, thousands of CIBC employees, family and friends join together to fundraise and participate in the event. In addition to the generous support of CIBC clients, more than 13,500 CIBC employees and volunteers helped to raise a total of \$3 million through fundraising and proceeds of pink products made available in CIBC branches.

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



Employee as
Ambassador
Program
participation
(# of participants)



Since its inception in 1986, the Canadian Breast Cancer Foundation has invested \$120 million in breast cancer research, education and awareness programs.

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

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

Additional strategic community investment contributions include:

Helping children and parents

CIBC committed \$1 million over 10 years to the Canadian Centre for Child Protection to help reduce the victimization and exploitation of children across Canada. CIBC's investment will help to raise awareness of the Centre and its *Kids in the Know* safety education program to better educate children and parents about keeping their children safe from sexual abuse and exploitation.

Helping newcomers to Canada

CIBC and the YMCA of Greater Toronto joined forces to launch *CIBC YMCA Access to Opportunity* to help newcomers overcome barriers to settling in Canada. The new program has two parts: a series of seminars designed to provide the advice and information newcomers need to start banking in Canada, start a business and invest in their families' future; and a free job skills development program designed to connect qualified newcomers to employment at CIBC and in the financial services sector.

Helping women

CIBC and the Richard Ivey School of Business launched *ReConnect: Career Renewal for Returning Professional Women* with CIBC's commitment of \$1 million over five years. A first of its kind in Canada, this program helps professional women to re-enter their careers after taking time out of the workforce.

In addition, CIBC announced a \$1 million commitment over seven years toward the training and support offered by the Canadian Women's Foundation to help low-income women become economically self-sufficient and break the cycle of violence against women.

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 donates up to \$1,000 to charitable and not-for-profit community organizations where employees volunteer. In 2008, 996 employees and retirees participated in this program, resulting in contributions of more than \$668,000.



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CIBC employee Jill Poulton of Regina, pictured with Barbara Hildebrandt, President and Co-Founder of Dress for Success Regina, received a donation for this organization through CIBC's Employee Ambassador Program. Jill led the second Suit Drive held at the Regina Customer Contact Centre to support the economic independence of disadvantaged women.

United Way

CIBC has been a long-time supporter of the United Way helping to create stronger and healthier communities for families to live, work and raise their children. Year after year, CIBC employees and retirees demonstrate their support for local United Way agencies through personal donations and their volunteer efforts. The 2007 CIBC United Way campaign raised \$7.8 million, including a \$2.9 million corporate donation.



CIBC employees and retirees across the country, including those pictured above at the Parkland Branch in Halifax, demonstrated their community spirit in support of the United Way. In total, \$7.8 million was donated to the United Way and more than 10,000 employees contributed their time or money to the 2007 campaign.

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.

"We commend CIBC for its socially responsible and environmentally-conscious decisions on paper usage. In May 2008, CIBC announced its commitment to use FSC-certified paper in addition to significant, ongoing paper use reductions made since 2004. That leadership shows that responsible purchasing choices can protect our forests and the many people who depend upon them. CIBC clients and employees should be proud to see their bank walking the sustainability talk. FSC Canada salutes CIBC for making such an important difference."

Antony Marcil, President and CEO
Forest Stewardship Council Canada
www.fscCanada.org

Our approach to environmental responsibility

At CIBC, we recognize that a healthy and sustainable environment is critical for enriching the communities in which we operate.

Our Corporate Environmental Policy has been maintained since 1993, with our most recent update completed in 2008. It includes 10 environmental principles that frame our Corporate Environmental Management Program. This program is supported by an array of initiatives to reduce environmental impacts arising from our operations, as well as by environmental management standards and procedures for our lending and procurement practices.

CIBC’s environmental management structure is comprised of dedicated environmental risk management staff, as well as a cross-functional Environmental Management Committee (EMC). The EMC considers facility-related environmental issues and initiatives and assists in monitoring our environmental management system. Progress and status regarding environmental matters are reported to CIBC’s senior executives on a quarterly basis.

Promoting environmental awareness through transparency

CIBC is committed to being transparent about how we conduct our business and to operating in an environmentally responsible manner. Where relevant to our business activities, we welcome dialogue and actively participate in external forums on environmental issues.

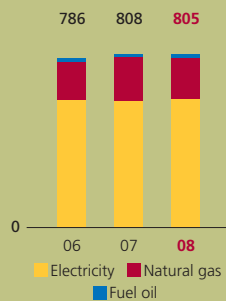
Our “CIBC & the Environment” internal and external websites are the primary vehicles used to communicate our programs. Direct feedback to environmental risk management staff is available through our environmental e-mail account.

We engage in a variety of national and international environmental associations, to share best practices while also keeping us apprised of environmental issues relevant to our industry. Among them is the United Nations Environment Programme’s Finance Initiative “North American Task Force”, which commissioned an important study in 2008 that compares corporate sustainability indices and rating initiatives, and assesses the rationale for participation.

In 2008, CIBC was once again a signatory to and participant in the Carbon Disclosure Project (CDP), a coalition of institutional investors and asset managers that aims to examine how companies in their portfolios assess the potential risks and opportunities relating to climate change. This year’s information request was sent out to more than 3,000 of the world’s largest corporations, backed by 385 leading institutional investors representing more than US\$57 trillion in funds under management.

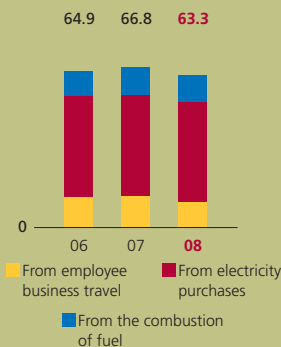
The Conference Board of Canada recognized CIBC as a Climate Disclosure Leader, one of only five low carbon impact sector companies in the 15-company leadership group, per the *Carbon Disclosure Project Report 2008-Canada 200*.

Energy consumption
(thousands of gigajoules)⁽¹⁾



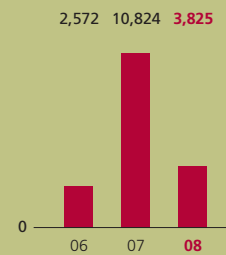
In 2008, CIBC consumed 805 thousand gigajoules of energy. Consumption was comparable to 2006 levels.

CO₂ emissions⁽¹⁾⁽²⁾⁽³⁾
(thousands of tonnes)



Since 2006, CIBC’s carbon dioxide (CO₂) emissions from employee business travel have decreased by 15%.

Computers for Schools donations
(# of computer components)



CIBC is a founding member and the largest corporate supporter of Industry Canada’s Computers for Schools program. Since 1993, we have donated more than 42,300 computer components.

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) Energy consumption data and its associated CO₂ emissions are from CIBC’s retail branch network and owned office premises.
 (2) Based on the GHG Protocol Initiative. Emission factors from Environment Canada’s National Inventory Report 1990–2006 used to estimate CO₂ emissions from purchased electricity.
 (3) Employee business travel emissions restated to reflect a more robust tracking methodology for air travel, and inclusion of personal car usage for company business.



Through the implementation of CIBC's Environmentally Responsible Procurement Standard, CIBC aims to source products and services with minimal environmental impacts.

Lending and investing responsibly

Environmental risk evaluation has been a formal component of CIBC's due diligence processes since the early 1990s. Our commitment to understanding and evaluating environmental risks helps our clients assess these risks within their own organizations.

In last year's report, we described the roll-out of our updated environmental credit risk management standards and procedures for small business, commercial, merchant, and investment banking activities. Application of these updated standards and procedures has increased CIBC's engagement with clients with respect to their environmental management programs, including climate change and biodiversity issues.

Our standards and procedures also include requirements for environmental and social risk assessments for project finance transactions in

accordance with our commitment to the Equator Principles, which CIBC initially adopted in 2003.

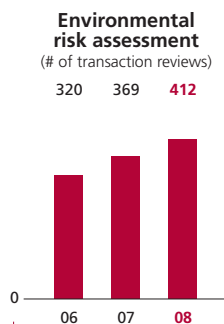
CIBC World Markets has been an equity underwriter of Energy Technology companies in North America for several years. Additionally, CIBC World Markets has been at the forefront of financing renewable energy projects (including hydroelectric, wind, biomass, biogas and district energy systems), having raised or extended over \$3 billion in capital for renewable energy developers since 2002.

Reducing the environmental footprint of our operations

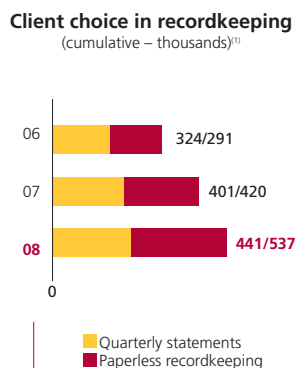
CIBC is committed to reducing environmental impacts across our 1,050 branches and 600,000 square metres of office space.

The cornerstone of our facility management activities resides in our efforts to integrate sustainable design criteria into our building standards. CIBC's Sustainable Design Committee, comprised of members from key business groups and service providers, has continued to evaluate and integrate opportunities for the reduction of energy and materials used in building interiors and exteriors and mechanical and electrical systems. As part of these efforts, in 2008, CIBC achieved our first *Leadership in Energy and Environmental Design* (LEED) Commercial Interior registration for our office in Bell Trinity Square in downtown Toronto.

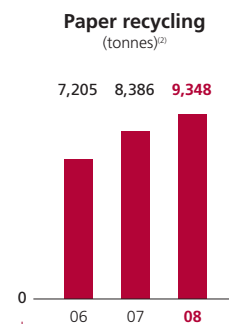
Also in 2008, we made progress in implementing innovative energy conservation and facilities management projects, including: the replacement of



Since 2006, the number of transactions referred to CIBC Environmental Risk Management for specialized environmental credit reviews has increased by 29%.



CIBC has promoted a paperless recordkeeping option for our clients for several years. Chequing and savings account clients can choose to receive quarterly statements or select our paperless recordkeeping option.



Through CIBC's on-site shredding services across every branch and office building in North America, approximately 9,350 tonnes of paper have been recycled in 2008.

(1) As of August 30, 2008.

(2) 2006 and 2007 data have been restated to reflect adjustment in supplier's methodology.

less efficient heating, ventilation and air conditioning systems; upgrades to our lighting technology plus installation of daylight sensors for ABM lobby lighting; and exterior lights equipped with timers and sensors.

CIBC is committed to programs aimed at reducing usage, maximizing recycling, and making sustainable procurement choices. Recognizing that paper consumption is a major component of our environmental footprint, we continue to implement a paper waste management procedure to ensure that all of our internal paper materials are securely collected, shredded and recycled across all of our North American premises. Where appropriate, we have moved towards online applications in place of paper statements and product offerings. In 2008, CIBC continued an initiative to reduce the amount of printing of internal reports, leading to an annual reduction of approximately 24 million sheets of paper. Also this year, we increased the number of multi-functional devices across our branches to approximately 1,500 units, allowing for more double-sided printing and reduced energy consumption.

CIBC has also engaged with our suppliers and key vendors to promote the procurement of competitively priced environmentally responsible paper options, with a preference for Forest Stewardship Council (FSC) certified stock. In April 2008, we switched our office copy, printer, and fax paper to FSC-certified stock across our Canadian operations. In addition to printing our annual report on FSC-certified paper since 2006, we have also begun the transition to FSC-certified paper for the majority of our Customer Marketing materials, ABM

envelopes and commercial printing, including client account statement paper and envelopes.

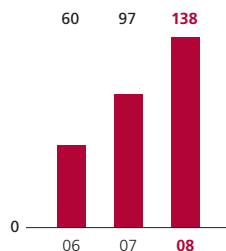
Supporting an environmentally responsible supply chain

CIBC is committed to purchasing products and services from environmentally conscious suppliers. We formalized environmental requirements for our supply chain last year through the release of our Environmentally Responsible Procurement Standard.

This Standard describes CIBC's requirements for inclusion of environmental considerations in its procurement activities, applicable for all products, as well as all services which may have adverse environmental impacts. 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 areas including energy efficiency, efficient use of natural resources, recycling options, product take-back options, and conditions to promote ecologically sustainable forest practices. In 2008, as part of CIBC's overall vendor management process, we evaluated the environmental performance of suppliers whose products or services are subject to the Standard.

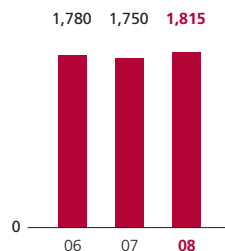
For more information on CIBC and the environment, visit www.cibc.com/environment.

Climate neutral carpet – total installations
(thousands of square metres)



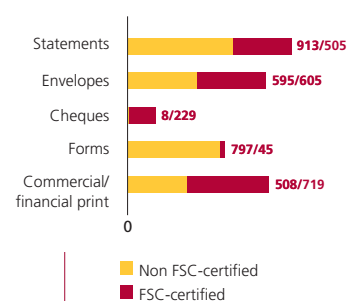
Since 2004, CIBC has installed a total of 138,000 square metres of Climate Neutral Carpet. This has reduced greenhouse gas emissions by an equivalent of 2,396 tonnes.

Internal paper purchases
(tonnes)



Since 2004, CIBC has reduced its paper purchases by 19%. Additionally, in April 2008, CIBC changed to FSC-certified paper.

2008 paper usage by document type
(tonnes)⁽¹⁾



In 2008, 4,926 tonnes of paper was used in the production of bank forms, marketing materials, client statements and cheques. 43% has been transitioned to FSC-certified paper.

(1) Does not include internal paper purchases.

Our Clients – Branches and ABMs

CIBC BRANCH OPENINGS – 2008

British Columbia

3836 - 4th Ave., Smithers
1096 Homer St., Vancouver

Alberta

4916 - 130th Ave. SE, Unit 202, Calgary

Ontario

9641 Jane St., Maple
1005 Maple Ave., Building Q, Milton
10 Disera Dr., Suite 180, Thornhill

CIBC BRANCH CLOSINGS – 2008⁽¹⁾

British Columbia

1222 Main St., Smithers

Ontario

10037 Keele St., Maple
1118 Centre St., Unit 1, Thornhill

CIBC BRANCH RELOCATIONS – 2008

Alberta

5609 - 4th St. NW, Calgary –
relocation to Thorncliffe Banking Centre

Ontario

366 North Front St., Belleville –
relocation from Unit 3 to Unit 4

OTHER CIBC CLOSINGS – 2008

British Columbia

1164 Main St., Smithers
(High Value sales office)

Ontario

10048 Keele St., Maple (High Value sales office)
400 Main St., Milton (High Value sales office)

PRESIDENT'S CHOICE FINANCIAL PAVILION OPENINGS – 2008

Ontario

1755 Brimley Rd., Scarborough

PRESIDENT'S CHOICE FINANCIAL PAVILION CLOSINGS AND STATUS CHANGES – 2008

British Columbia

1424 Island Hwy., Campbell River⁽²⁾
32136 Lougheed Hwy., Mission⁽²⁾

Alberta

4700 - 130th Ave. SE, Unit 100, Calgary⁽²⁾
7005 - 48th Ave., Camrose⁽²⁾
12225 - 99th St., Grande Prairie⁽²⁾
5031 - 44th St., Lloydminster⁽²⁾
1792 Trans Canada Way SE, Medicine Hat⁽²⁾

Saskatchewan

30 Thatcher Dr. E., Moosejav⁽²⁾
591 - 15th St. E., Prince Albert⁽²⁾
411 Confederation Dr., Saskatoon⁽²⁾
206 Broadway St. E., Yorkton⁽²⁾

Manitoba

920 Victoria Ave., Brandon⁽²⁾
175 Cargill Rd., Winkler⁽²⁾
1035 Gateway Rd., Winnipeg⁽²⁾
550 Kenaston Blvd., Winnipeg⁽²⁾

Ontario

1893 Scugog St., Port Perry⁽³⁾
1836 Regent St. S., Sudbury⁽³⁾

Prince Edward Island

535 Granville St., Summerside⁽³⁾

ABM INSTALLATIONS – 2008

British Columbia

45800 Promontory Rd., Chilliwack
3836 - 4th Ave., Smithers
1096 Homer St., Vancouver
4368 Main St., Whistler

Alberta

4916 - 130 Ave. SE, Calgary
5609 - 4th St., Calgary
7020 - 4th St. NW, Calgary
8775 - 85th St., Fort Saskatchewan
101 West Haven Blvd., Leduc
235 Milligan Ave., Okotoks
1 Spruce Village Way, Spruce Grove

Ontario

1521 Charleston Sideroad, Alton
366 North Front St., Belleville
12476 Highway 50, Bolton
613 Evans St., Etobicoke
10 Samnah Cres., Ingersoll
1845 Adelaide St. N., London

9641 Jane St., Maple
1005 Maple Ave., Milton
5025 Creekbank Rd., Mississauga
1330 Wilson Ave. N. Oshawa
3775 Strandherd Dr., Ottawa
1612 - 16th St., Owen Sound
1174 Lansdowne St. W., Peterborough
1740 Bayly St., Pickering
9325 Yonge St., Richmond Hill
1755 Brimley Rd., Scarborough
400 Highbury Ave., St Thomas
10 Disera Dr., Thornhill
1500 Woodbine Ave., Toronto
292 Kingston Rd., Toronto
21 Innovation Dr., Vaughan
504 Niagara St. N., Welland

Quebec

21275, rue Lakeshore, Sainte-Anne de Bellevue

Nova Scotia

8791 Warwick St., Digby

Newfoundland and Labrador

80 Airport Terminal Access Rd., St. John's

ABM REMOVALS – 2008

British Columbia

1496 Ryan Rd., Lazo
2220 Bowen Rd., Nanaimo
1222 Main St., Smithers
2405 Broadway East, Vancouver
5658 Vedder Rd., Vedder Crossing

Alberta

1330 - 15th Ave. SW, Unit 2, Calgary

Manitoba

33 Allen Dyne Rd., Winnipeg
515 Portage Ave., Winnipeg

Ontario

53 Arthur St., Essex
95 Browns Line, Etobicoke
1227 Barton St. E., Hamilton
555 Princess St., Kingston
635 Southdale Rd. E., London
10037 Keele St., Maple
8133 Warden Ave., Markham
400 Main St., Milton
5150 Spectrum Way, Mississauga
515 Drewry Ave., North York
1300 King St. E., Oshawa
2950 Kennedy Rd., Scarborough
1118 Centre St., Thornhill
901 King St. W., Toronto

Quebec

3480, boul. Henri-Bourassa E., Montréal-Nord

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) A location that was included in 2007 under "Other CIBC Closings" (602 Main St. N., Moose Jaw, SK) was incorporated into CIBC's branch count during 2008 for internal purposes. As a result, the year-end F2008 CIBC branch count (as reported on page 17) is inclusive of the Moose Jaw closure.

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

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

Our Clients – Debt Financing to Firms in Canada

CIBC AND ITS LISTED AFFILIATES DEBT FINANCING TO FIRMS IN CANADA

As at October 31, 2008

For authorization levels of: \$0 – \$24,999⁽¹⁾

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 80,724	\$ 24,197	11,191
Alberta	63,348	18,311	8,470
Saskatchewan	21,584	9,525	2,495
Manitoba	13,887	5,624	1,633
Ontario	264,670	84,449	34,777
Quebec	53,566	19,031	6,831
New Brunswick	6,863	2,642	810
Nova Scotia	11,913	5,275	1,537
Prince Edward Island	2,772	1,276	328
Newfoundland & Labrador	6,666	2,479	838
Northwest Territories, Nunavut and Yukon ⁽²⁾	3,032	849	459
Total Canada	\$ 529,025	\$ 173,658	69,369

For authorization levels of: \$25,000 – \$99,999⁽¹⁾

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 352,958	\$ 168,765	6,815
Alberta	299,793	134,164	5,850
Saskatchewan	131,539	69,349	2,553
Manitoba	76,711	40,972	1,465
Ontario	1,309,018	685,498	24,671
Quebec	272,485	141,042	5,189
New Brunswick	34,655	18,500	683
Nova Scotia	65,590	36,448	1,271
Prince Edward Island	15,338	9,128	292
Newfoundland & Labrador	35,461	18,944	695
Northwest Territories, Nunavut and Yukon ⁽²⁾	12,381	5,722	238
Total Canada	\$ 2,605,929	\$ 1,328,532	49,722

For authorization levels of: \$100,000 – \$249,999⁽¹⁾

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 279,908	\$ 133,768	2,102
Alberta	260,875	131,947	1,899
Saskatchewan	92,246	46,876	683
Manitoba	79,903	41,871	580
Ontario	1,084,212	519,080	8,270
Quebec	241,051	121,880	1,676
New Brunswick	24,779	13,237	170
Nova Scotia	41,099	21,698	276
Prince Edward Island	12,469	7,520	88
Newfoundland & Labrador	22,128	12,396	159
Northwest Territories, Nunavut and Yukon ⁽²⁾	9,863	5,758	64
Total Canada	\$ 2,148,533	\$ 1,056,031	15,967

For authorization levels of: \$250,000 – \$499,999⁽¹⁾

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 227,928	\$ 150,972	536
Alberta	219,171	133,468	571
Saskatchewan	62,197	34,588	175
Manitoba	66,507	34,918	188
Ontario	657,701	410,698	1,537
Quebec	227,303	140,855	570
New Brunswick	24,626	15,613	55
Nova Scotia	34,389	22,829	73
Prince Edward Island	11,689	6,536	32
Newfoundland & Labrador	16,863	11,447	41
Northwest Territories, Nunavut and Yukon ⁽²⁾	10,405	7,455	26
Total Canada	\$ 1,558,779	\$ 969,379	3,804

For authorization levels of: \$500,000 – \$999,999⁽¹⁾

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 326,425	\$ 230,737	357
Alberta	289,426	186,427	364
Saskatchewan	70,280	39,368	98
Manitoba	100,141	59,636	129
Ontario	1,066,241	694,246	1,103
Quebec	294,596	201,758	336
New Brunswick	24,964	16,354	27
Nova Scotia	56,610	38,671	47
Prince Edward Island	19,812	10,850	28
Newfoundland & Labrador	18,929	13,781	21
Northwest Territories, Nunavut and Yukon ⁽²⁾	18,891	12,709	24
Total Canada	\$ 2,286,315	\$ 1,504,537	2,534

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

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 1,330,416	\$ 954,178	397
Alberta	1,084,056	727,970	405
Saskatchewan	206,984	117,568	90
Manitoba	429,854	300,062	156
Ontario	4,444,496	3,120,502	1,218
Quebec	1,133,796	789,053	322
New Brunswick	143,942	108,990	34
Nova Scotia	210,080	158,398	63
Prince Edward Island	87,222	56,614	41
Newfoundland & Labrador	70,331	40,474	26
Northwest Territories, Nunavut and Yukon ⁽²⁾	72,018	52,927	26
Total Canada	\$ 9,213,195	\$ 6,426,736	2,778

(1) CIBC implemented a data system change during 2008 which resulted in the consolidation of certain client positions and authorizations. This has contributed to a reduction in the reported number of clients and authorizations compared to previous years, particularly in authorization bands under \$500,000.

(2) 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⁽¹⁾

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia ⁽²⁾	\$ 6,849,063	\$ 3,988,613	201
Alberta	15,665,420	6,432,694	235
Saskatchewan	1,523,847	540,141	27
Manitoba	2,646,036	1,103,784	50
Ontario	33,165,634	11,154,815	678
Quebec	7,188,918	3,504,976	185
New Brunswick	763,098	320,199	14
Nova Scotia	1,423,849	972,122	44
Prince Edward Island ⁽³⁾			
Newfoundland & Labrador ⁽³⁾	783,464	96,727	19
Northwest Territories, Nunavut and Yukon ⁽²⁾			
Total Canada	\$ 70,009,329	\$ 28,114,071	1,453

For all authorization bands⁽¹⁾

(\$ thousands, except for Client numbers)	Authorizations	Outstandings	Clients
British Columbia	\$ 9,447,422	\$ 5,651,230	21,599
Alberta	17,882,089	7,764,981	17,794
Saskatchewan	2,108,677	857,415	6,121
Manitoba	3,413,039	1,586,867	4,201
Ontario	41,991,972	16,669,288	72,254
Quebec	9,411,715	4,918,595	15,109
New Brunswick	1,022,927	495,535	1,793
Nova Scotia	1,843,530	1,255,441	3,311
Prince Edward Island	149,302	91,924	809
Newfoundland & Labrador	953,842	196,248	1,799
Northwest Territories, Nunavut and Yukon ⁽⁴⁾	126,590	85,420	837
Total Canada	\$ 88,351,105	\$ 39,572,944	145,627

(1) CIBC implemented a data system change during 2008 which resulted in the consolidation of certain client positions and authorizations. This has contributed to a reduction in the reported number of clients and authorizations compared to previous years, particularly in authorization bands under \$500,000.

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

(3) 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.

(4) 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 2008, CIBC and its listed affiliates had approximately 38,700 full-time and part-time employees nationwide. The CIBC group of companies paid over \$2.5 billion in base salaries and benefits to our Canadian workforce in 2008.

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 2008 was \$2.3 billion worldwide, of which the majority was spent in Canada.

Full-time and part-time employees

As at October 31, 2008

CIBC and its listed affiliates

Province or Territory	Full-time employees	Part-time employees
British Columbia	3,198	822
Alberta	2,117	586
Saskatchewan	695	210
Manitoba	555	233
Ontario	22,256	2,634
Quebec	2,774	613
New Brunswick	571	90
Nova Scotia	798	153
Prince Edward Island	69	30
Newfoundland and Labrador	186	56
Northwest Territories	55	6
Nunavut	10	1
Yukon	33	14
Total	33,317	5,448

Taxes in Canada

In 2008, the CIBC group of companies' tax expense (recovery) to all levels of government in Canada was \$(2.7 billion). This total consisted of \$(3.2 billion) in income tax recovery, \$107 million in capital taxes and \$369 million in payroll taxes (employer portion), business taxes, property taxes, GST and provincial sales taxes.

Taxes – 2008

CIBC group of companies

\$ thousands	Income taxes	Capital taxes
Federal government	\$ (2,113,614)	\$ –
Provincial and territorial governments		
British Columbia	(132,898)	23,499
Alberta	(98,515)	–
Saskatchewan	(20,040)	6,608
Manitoba	(19,790)	7,959
Ontario	(680,761)	50,107
Quebec	(64,577)	7,851
New Brunswick	(11,192)	2,636
Nova Scotia	(20,760)	5,869
Prince Edward Island	(2,983)	1,028
Newfoundland and Labrador	(7,215)	1,689
Northwest Territories	(2,962)	–
Nunavut	(431)	–
Yukon	(1,328)	–
Total	\$ (3,177,066)	\$ 107,246

Community Contributions

EXAMPLES OF ORGANIZATIONS SUPPORTED BY CIBC:

British Columbia

Abbotsford Emergency Services
 Abbotsford Regional Hospital
 Arrowtarian Senior Citizens Society
 Arthritis Society
 Artist In Our Midst
 Association for Children With Disabilities
 Atira Women's Resource Society
 BC Cancer Foundation
 BC Children's Hospital
 BC Crime Prevention
 BC Dairy Association
 BCIT
 Boys & Girls Clubs – Kamloops, Greater Victoria
 Burnaby Hospital
 Canadian Breast Cancer Foundation
 Canadian Cancer Society
 Canadian Cystic Fibrosis
 Canadian Feed the Children
 Canadian Iranian Foundation
 Canadian Mental Health
 Castlegar Hospital
 Chetwynd Search and Rescue
 Children's Arts Umbrella
 Chilliwack Agriculture Society
 Chilliwack Community Services
 CNIB – British Columbia
 Comox Valley Fair
 Cops for Kids – Kelowna
 Cottonwood Music Festival
 Covenant House – Vancouver
 Creston Spray Park
 Crime Stoppers Association
 Deepak Binning Foundation
 Entrepreneurial Learning Foundation
 Fort Nelson Spray Park
 Fraser Canyon Hospice
 Green Thumb Theatre Company
 Griefworks
 Habitat for Humanity Victoria
 Heart and Stroke Foundation
 HEROS – Hockey Education Reach Out Society
 Hope Search and Rescue
 Interior Provincial Exhibition
 Jewish Community Centre of Greater Vancouver
 Junior Achievement of BC
 Juvenile Diabetes Research Foundation
 Kelowna Rotary Art Centre
 Kids Up Front
 Kidsport Fund
 The Land Conservancy of BC
 Langley Hospital
 Leadership Vancouver
 Lester B. Pearson College
 Lion's Gate Hospital
 Make-A-Wish Foundation
 Malaspina University College
 MS Society of Canada
 Nanaimo & District Hospital

Nanaimo Child Development Centre
 Nelson & District Museum
 North Fraser Therapeutic Riding Association
 Okanagan College
 One to One Literacy Society
 P.A.R.T.Y. Youth Program
 Pacific Rim Whale Festival
 Peace Arch Community Services
 Penticton Hospital
 PLEA Youth Mentoring Program
 Powell River Sea Fair
 Power To Be – Adventure Therapy Society
 Prince George Hospital
 Revelstoke Highway Rescue
 Richmond Hospital
 Rick Hansen Man in Motion
 Royal Inland Hospital, Kamloops
 S.U.C.C.E.S.S.
 Saanich Peninsula Hospital
 Salvation Army
 Scouts Canada
 Simon Fraser University
 Smithers Hospital
 South Cariboo Safer Communities
 South Fraser Child Development Centre
 Squamish and Lil'wat Cultural Centre
 St. Mary's Hospital
 St. Paul's Hospital
 Stewart Lake Hospital
 Summerland Community Response Network
 Surrey Memorial Hospital
 Take a Hike Youth at Risk
 Terrace REM Theatre
 Thompson Rivers University
 United Way
 University of British Columbia
 University of Victoria
 Vancouver Aquarium
 Vancouver Art Gallery
 Vancouver Chinatown Festival
 Vancouver Community College
 Vancouver General Hospital
 Vancouver Giants – Read to Succeed
 Vancouver Hot Breakfast Program
 Vancouver Opera
 Vancouver Pride Society
 Vancouver Sun – Raise a Reader
 Vancouver Symphony Orchestra
 Vernon Dragon's Den Youth Awards
 Victoria Conservatory of Music
 Victoria Youth Empowerment
 Western Canadian Pediatric AIDS Society
 Williams Lake Hospital
 YANA (You Are Not Alone)
 YMCA of Greater Vancouver
 Youth Matters, Tri-Cities
 YVR Aboriginal Art Scholarship Program
 Zajac Ranch for Children

Alberta

Alberta Adolescent Recovery Centre
 Alberta Children's Hospital
 Alberta Ecotrust Foundation

Alberta Hospital Edmonton and Community Mental Health Foundation
 Alberta Shock Trauma Air Rescue Society
 Alberta Theatre Projects
 The Banff Centre for Continuing Education
 Between Friends Club
 Big Brothers & Big Sisters of Calgary and Area
 Bissell Centre
 Bow Valley College
 Boyle 4-H Club
 Boys and Girls Clubs of Calgary
 Calgary Drop-In Centre Society
 The Calgary Foundation
 Calgary Health Trust
 Calgary Public Library
 Calgary Women's Emergency Shelter
 Camrose Regional Sport Development Centre
 Canadian Breast Cancer Foundation
 Canadian Red Cross Society – Anti-Bullying Program
 Centre for Family Literacy Society of Alberta
 CIBC Read to Succeed – Medicine Hat
 Citadel Theatre
 Cold Lake Fire Rescue
 Creating Hope Society
 Drumheller and District Seniors Foundation
 Edmonton Financial Literacy Society
 Edmonton Inner City Children's Project
 Edmonton Symphony Orchestra
 Foothills Country Hospice
 Fort McLeod Santa Claus Parade
 Fort Saskatchewan Boys & Girls Club
 Growing Alberta
 Heritage Park Historical Village
 iHuman Youth Society
 Kids Cancer Care Foundation of Alberta
 Kids Kottage
 Kids Up Front
 Kids With Cancer Society of Northern Alberta
 Kitscoty Emergency Response Unit
 Leduc/Devon Historical Society
 Light Up Your Life Tri-Community Palliative/Hospice Care Society
 Little Bits Riding Club for the Disabled
 Make-A-Wish Foundation of Southern Alberta
 Naicam Museum
 National Philanthropy Day – Edmonton
 Nanton Agricultural Society
 Northern Lights Regional Health Foundation
 Okotoks Pro Rodeo Society
 Okotoks Public Library
 Pilgrims Hospice
 Ponoka Agricultural Society
 Queen Elizabeth II Hospital
 Red Deer City Soccer
 The Rocky Mountain House Agricultural Society
 Rockyford and District Municipal Library
 Ronald McDonald House – Calgary
 Rotary Centre for New Canadians
 Royal Alexandra Hospital
 St. Albert S.A.I.F. Society
 St. Isidore Winter Carnival
 Stollery Children's Hospital

Strathmore & District Agricultural Society
 Telus World of Science
 Town of Claresholm Revitalization Program
 United Way
 University Hospital
 Vulcan Spock Days
 Whitecourt Recreation Centre
 WIN House Edmonton Women's Shelter
 Women Building Futures
 Women in a Home Office
 Youth Emergency Shelter Society
 Youville Residence Society of Alberta
 YWCA – Edmonton
 Zebra Child Protection Centre

Saskatchewan

Birsay Community Centre
 Canadian Breast Cancer Foundation
 Canadian Cancer Society Saskatchewan Division
 Canadian Feed the Children
 Canora Air Cadet Squadron
 Children's Health Foundation of Saskatchewan
 CIBC Read to Succeed –
 Moose Jaw and Saskatoon
 Cudworth Community Centre
 Dress for Success
 Flying Dust First Nation
 The Health Foundation
 Hospitals of Regina
 Kindersley and District Arts Council
 Kindersley Goose Festival
 King George Recreation Centre
 Kinsmen Telemiracle
 Lipton Volunteer Firefighters
 Long Creek Rodeo
 Lucky Lake Community Centre
 Mankota Park and Recreation
 Meewasin Valley Authority
 Mid-Summer's Art Festival
 Navy League of Canada Saskatchewan Division
 North Battleford Aboriginal Awareness
 Committee
 Persephone Theatre
 Prairies to Pines Children's Festival
 Prince Albert Soccer Fieldhouse
 Radville Recreation Centre
 The Rainbow Youth Centre
 RCMP Heritage Centre
 Redvers Activity Centre
 Redvers Community Health Centre
 Royal University Hospital
 Saskatoon Food Bank and Learning Centre
 Saskatoon Prairieland Park
 Saskatoon's Soccer Park
 Saskatoon Zoo
 Scouts Canada
 Shaunavon Recreation Centre
 Southwest Search and Rescue
 Turtleford and District Agricultural Society
 Twin Rivers Health Care Foundation
 United Way agencies
 University of Regina
 University of Saskatchewan
 Visions North Community Future Development
 Wadena Town and Country Fair

YWCA Women of Distinction Awards – Regina
 and Saskatoon

Manitoba

407 Queen's Own Cameron Army Cadet Corps
 Altona Safety Days
 Arborg and District Seniors Resource Council
 Ashern History Book Committee
 Big Brothers Big Sisters of Morden and Winkler
 Boundary Trails Health Centre
 Brandon Family YMCA
 Canada's National Ukrainian Festival
 Canadian Breast Cancer Foundation
 Canadian Cancer Society
 Canadian Western Agribition
 Carberry Agricultural Society
 Carmen Family Resource Centre
 Children's Hospital Foundation of Manitoba
 CIBC Read to Succeed – Brandon
 Dauphin Agricultural Society
 Flin Flon Bust the Winter Blues Festival
 Flin Flon Trout Festival
 Franklin 100th Anniversary
 Habitat for Humanity
 Health Sciences Centre
 Horace Patterson Foundation
 Icelandic Festival of Manitoba
 Jewish Federation of Winnipeg
 Killarney Agricultural Society
 Lockport Children's Winter Festival
 Lunder Agricultural Society
 Manitoba Agriculture Hall of Fame
 Manitoba Children's Museum
 Manitoba Farmers with Disabilities
 Manitoba Theatre Centre
 Miami Agricultural Society
 Morden Corn and Apple Festival
 Movement Centre of Manitoba
 Musée St. Joseph Museum
 Neepawa Natives Booster Club
 Northern Manitoba Trappers Festival
 Open Access Resource Centre
 Partners in The Park
 Portage la Prairie Regional Library
 Provincial Exhibition of Manitoba
 Red River Community Centre
 Salvation Army Grace Hospital
 St. Boniface Hospital and Research Foundation
 St. John Ambulance
 Stonewall Park Committee
 Stonewall Quarry Days
 Town of Altona Artisan's Way
 United Way
 Westman Dreams for Kids
 Winkler Harvest Festival
 YMCA-YWCA of Winnipeg Women
 of Distinction Awards

Ontario

Ability OnLine
 ACE – Advancing Canadian Entrepreneurship
 Aisling Discoveries Child and Family Centre
 All-A-Board Youth Ventures
 Alzheimer Society of Canada
 Anishinabek Nation 7th Generation Charities
 Argus Residence for Young People

Arts for Children of Toronto
 Barbra Schlifer Commemorative Clinic
 Baycrest Centre
 Belmont House
 Bereaved Families of Ontario
 Big Brothers Big Sisters of Canada
 Black Business & Professional Association
 Bluewater Health Foundation
 Blyth Centre for the Arts
 Bob Rumball Foundation for the Deaf
 Boost Child Abuse Prevention and Intervention
 Boundless Adventures
 Boys & Girls Clubs
 Breakfast for Learning –
 Canadian Living Foundation
 Bruce County Museum & Cultural Centre
 Camp Awakening
 Camp Oochigeas
 Camp Ramah
 Camp Trillium
 Campbellford Memorial Hospital
 Canada's Outstanding Young Farmers' Program
 Canadian 4-H Council
 Canadian Blood Services
 Canadian Breast Cancer Foundation
 Canadian Cancer Society
 Canadian Centre for Diversity
 Canadian Cystic Fibrosis Foundation
 Canadian Diabetes Association
 Canadian Institute for Advanced Research
 Canadian Liver Foundation
 Canadian Safe Schools Network
 Canadian Spinal Research Organization
 Canadian Testicular Cancer Association
 Canadian Transplant Association
 Canadian Women's Foundation
 Canadian Foundation for AIDS Research
 Carp Agricultural Society
 Carpenter Hospice
 Casey House
 Cassellholme Home for the Aged
 Centre for Addiction and Mental Health
 Centre for Indigenous Theatre
 Centre for Information and Community Services
 Charlotte Eleanor Englehart Hospital
 Chatham-Kent Health Alliance
 Children's Aid Foundation
 Children's Health Foundation
 Children's Rehabilitation Centre
 of Essex County
 Children's Treatment Centre
 Chinese Cultural Centre of Greater Toronto
 Colon Cancer Canada
 Colorectal Cancer Association of Canada
 Community Association for Riding
 for the Disabled
 Community Care of North Hastings
 Community Living London
 Community Resource Centre
 of North & Central Wellington
 Conestoga College
 Cornwall Community Hospital
 County of Lambton
 Emergency Medical Services
 Covenant House – Toronto

Credit Valley Hospital	Kids Up Front	Renascent Foundation
Crime Stoppers	KidsAbility	Rick Hansen Wheels in Motion
Crohn's and Colitis Foundation of Canada	Kingston Foundation for Autism	Riverside Foundation for Health Care
DareArts Foundation for Children	Kingston General Hospital	Ronald McDonald House
Darling Home for Kids	Lakeridge Health Whitby	Ross Memorial Hospital Auxiliary
Daytrippers Children's Charity	Lambton College	Royal Conservatory of Music
Diabetes Hope Foundation	Lambton County Mental Health	Royal Ontario Museum
Dixon Hall	Lanark County Interval House	Royal Ottawa Foundation for Mental Health
Doane House Hospice	L'Arche Canada	Royal Victoria Hospital
Dorothy Ley Hospice	Leamington District Memorial Hospital	Ryerson University
Downtown Care-Ring	Learning Disabilities Association of Ontario	Safe Communities Foundation
Dr. Bob Kemp Hospice	The Learning Partnership	Safehaven Project for Community Living
Dunnville Hospital & Healthcare Foundation	Leave Out ViolencE (LOVE)	Saint Elizabeth Health Care
Durham Activity Centre	Leukemia & Lymphoma Society of Canada	The Salvation Army
East Metro Youth Services	London Health Sciences	Sault Area Hospital
Easter Seal Society of Ontario	Lorraine Kimsa Theatre for Young People	Scarborough Hospital
Elliot Lake & District Special Olympics	Macaulay Child Development Centre	Scarborough Women's Centre
Epilepsy Toronto	MADD Canada	Schomberg Agricultural Society
Essex Youth Centre	MaRS Discovery District	Science North
Etobicoke Services for Seniors	McMaster University	Scouts Canada
Eva's Initiatives for Homeless Youth	Milton District Hospital	Scugog Memorial Public Library
Fanshawe College	Miziwe Biik Aboriginal Employment and Training	Second Harvest
Fife House	Mon Sheong Foundation	SEDI – Social and Enterprise Development Innovations
Foundation Fighting Blindness	Montfort Hospital	Sedna Women's Shelter/The Denise House
Framework Foundation	Mood Disorders Association of Ontario	Seneca College
Frontier College	Moorelands Community Services	Sheena's Place
Frontiers Foundation	Mount Sinai Hospital	SickKids Foundation
Future Possibilities for Kids	MS Society of Canada	Sioux Lookout Anti-Racism Committee
Geneva Centre for Autism	National Youth Orchestra	SIRCH Community Services
George Jeffrey Children's Centre	Neshama Playground	Skills Canada – Ontario
Georgina Public Libraries Literacy Programs	New Haven Learning Centre	Skills for Change
Gerrard Resource Centre	Niagara Peninsula Children's Centre	Snow Suit Fund
Gilda's Club Greater Toronto	Norfolk County Agriculture Society	Soulpepper Theatre Company
Girl Guides of Canada	North Perth Community Hospice	South Huron Hospital
Grey Bruce Regional Health Centre	Northern Cancer Research Foundation	South Muskoka Hospital
Guelph General Hospital	Northern Ontario Families of Children with Cancer	South Riverdale Child-Parent Centre
Haldimand Community Support Centre	Northwestern Ontario Air Search and Rescue	Southlake Regional Health Centre
Haliburton Highlands Health Services	Oakville Trafalgar Hospital	St. Joseph's Healthcare
Halton Child and Youth Services	Ontario Foundation for Visually Impaired Children	St. Joseph's Hospice
Halton Learning Foundation	Ontario Prader-Willi Syndrome Association	St. Lawrence College of Applied Arts & Technology
Hamilton Health Sciences	Oolagen Community Services	St. Michael's Hospital
Harmony Education	Operation Go Home	Strathroy Middlesex General Hospital
Hearing Foundation of Canada	Optimism Place	Street Health Community Nursing Foundation
Heart and Stroke Foundation of Canada	Osteoporosis Society	Street Kids International – Toronto
Hincks-Dellcrest Centre	Ottawa Children's Treatment Centre	Sudbury Manitoulin Children's Foundation
Hong Fook Mental Health Association	Ottawa Hospital	Sunnybrook Health Sciences Centre
Hospice of Peel	Pathways for Children and Youth	Sunnyside Children's Foundation
Hospice of Windsor & Essex County	Pathways to Education Canada	Sunrise Therapeutic Riding & Learning Centre
Hospice Vaughan	Pediatric Oncology Group of Ontario	Sunshine Foundation of Canada
Humewood House	Peel Children's Centre	Teresa Group – Child and Family Aid
Huntington Society of Canada	Perley and Rideau Veterans Health Centre	Thunder Bay Health
Huron University College	Peterborough Regional Health Centre	Timmins and District Hospital
Huronias Hospitals	Philip Aziz Centre	Tobias House Attendant Care
Independent Living Canada	Port Perry Hospital	Toronto Association for Community Living
Inner City Angels	Pride Toronto	Toronto City Mission
Inside Out	Prime Mentors of Canada	Toronto Foundation for Student Success
Invest in Kids	ProAction, Cops & Kids	Toronto General & Western Hospital
Jeanne Mance Foundation of Kingston	Prostate Cancer Research Foundation of Canada	Toronto People with AIDS Foundation
Jessie's Centre for Teenagers	Queen's University	Toronto Symphony Orchestra
John P. Robarts Research Institute	Raising the Roof	Trails Youth Initiatives
Junior Achievement	Reena Foundation	United Way
Juvenile Diabetes Research Foundation		Unity for Autism
JVS Toronto		University of Ottawa
Kanata Youth Centre		
Kids Help Phone		

University of Toronto
 University of Waterloo
 University of Western Ontario
 Upper Deck Youth Centre
 Vaughan Health Care Foundation
 Victim Services of Bruce Grey & Owen Sound
 Voice for Hearing Impaired Children
 Waterfront Regeneration Trust
 Wellspring London and Region
 Wellspring Niagara
 West Park Health Care Centre
 West Perth Youth Centre
 Wilfrid Laurier University
 William Osler Health Centre
 Willow Breast Cancer Support Canada
 Windsor Essex Care for Kids
 Women's College Hospital
 Women's Community House
 Working Skills Centre
 Yee Hong Community Wellness Foundation
 YMCA and YWCA agencies
 Yonge Street Mission
 York Central Hospital Volunteer Association
 York University
 Yorktown Child and Family Centre
 Youth Assisting Youth
 YOUTHLINK

Quebec

Accueil Bonneau
 Arts Sutton
 Association de Granby pour
 la déficience intellectuelle
 Association de Sherbrooke pour la déficience
 Intellectuelle
 Association des femmes en finances du Québec
 Association des laryngectomisés de Montréal
 Association des Townshippers
 Association québécoise de la fibrose kystique
 Association québécoise des allergies
 alimentaires
 Association québécoise pour les enfants atteints
 d'audimutité
 Association québécoise pour les troubles
 d'apprentissage
 Cadets de l'Air, Escadron 622 Frontenac
 Café de la rue de Terrebonne
 Centraide
 Centre d'action bénévoles
 de Bedford et environs
 Centre de répit Philou
 Centre de stimulation l'Envol
 Centre du Florès
 Club des petits déjeuners du Québec
 Club-Gym Richelieu
 Dans la rue
 Ecomuseum – Société d'histoire naturelle
 du St-Laurent
 Entraide des aînés de Sillery
 Espoir de Shelna
 Fondation à pas de géants
 Fondation Accueil Notre-Dame
 Fondation Aide et Partage
 Fondation C.A.R.M.E.N.
 Fondation Centre de cancérologie

Charles-Bruneau
 Fondation communautaire canadienne-italienne
 Fondation de l'Hôpital de Montréal
 pour enfants
 Fondation de la résidence de soins palliatifs
 de l'Ouest de l'Île
 Fondation de l'Hôpital d'Argenteuil
 Fondation de l'Hôpital du Sacré-Coeur
 de Montréal
 Fondation de l'Hôpital général du Lakeshore
 Fondation de l'Hôpital Laval
 Fondation de l'Hôpital Sainte-Justine
 Fondation de l'Hôpital St-Eustache
 Fondation de l'Institut de cardiologie
 de Montréal
 Fondation de l'Université du Québec à Rimouski
 Fondation des Auberges du Cœur du Québec
 Fondation des centres jeunesse de Laval
 Fondation des centres jeunesse de Montréal
 Fondation des maladies du cœur du Québec
 Fondation Docteur-Jacques-Paradis
 Fondation du C.H. de Baie-Comeau
 Fondation du C.H. de Granby
 Fondation du C.H. de Val d'Or
 Fondation du C.H. Honoré-Mercier
 Fondation du C.H. régional de Lanaudière
 Fondation du C.H. Saint-Georges de Beauce
 Fondation du CHUQ
 Fondation du CSSS de la MRC-de-Coaticook
 Fondation du CSSS de l'Énergie
 Fondation du CSSS de Manicouagan
 Fondation du Cancer du sein du Québec
 Fondation du Théâtre du Nouveau Monde
 Fondation éducative Jean-Jacques Bertrand
 Fondation Générations
 Fondation Hôpital Charles-Lemoyne
 Fondation Hôpital l'Enfant-Jésus
 Fondation Hôpital Santa Cabrini
 Fondation hospitalière Maisonneuve-Rosemont
 Fondation IntégrACTION du Québec
 Fondation Jeunesse au Soleil
 Fondation Marie-Enfant
 Fondation Nicolas-Trozzo
 Fondation OLO
 Fondation Père-Sablon
 Fondation Portage
 Fondation pour la promotion
 de la pédiatrie sociale
 Fondation Québec-Jeunes
 Fondation québécoise du cancer
 Fondation québécoise pour
 les jeunes contrevenants
 Fondation Santé Haut-Richelieu-Rouville
 Fondation Sercan
 Fondation sur la pointe des pieds
 Institut de réadaptation de Montréal
 Institut et Hôpital neurologique de Montréal
 Jeunes entreprises du Québec
 Jeunesse au Soleil
 Jeunesse, j'écoute
 LOVE – Vivre sans violence
 Lupus Québec
 Maison Catherine de Longpré
 Maison Chez Doris

Maison de Soins palliatifs de la Rivière du Nord
 Maison du Phare, enfants et familles
 Maison Mathieu-Froment-Savoie
 Milieu Éducatif la Source
 Moisson Montréal
 Musée régional de Vaudreuil-Soulanges
 Old Brewery Mission
 Optimax Enterprise-École
 Orchestre symphonique de Montréal
 Orchestre symphonique de Québec
 Partenaires à part égales
 Petits frères des pauvres
 Rose des vents de l'Estrie
 Royal Victoria Hospital Foundation
 St. Mary's Hospital Foundation
 Tel-Aide Saguenay Lac-St-Jean Côte-Nord
 Université du Québec à Montréal
 Women's Auxiliary of the Barrie
 Memorial Hospital
 Yamaska Valley Optimist Club
 YMCA of Greater Montreal Foundation
 YM-YWHA/Montreal Jewish
 Community Centers

New Brunswick

Bathurst Youth Centre
 Boys & Girls Clubs of New Brunswick
 Boys in Red
 Canadian Breast Cancer Foundation
 Canadian Cancer Society
 Canadian Red Cross New Brunswick
 Flood Appeal
 Carleton Manor
 Chalmers Regional Hospital
 Children's Wish Foundation
 Fredericton Community Foundation
 Fredericton Community Kitchens
 Friends of the Moncton Hospital
 Girl Guides of Canada
 Junior Achievement
 Kay Community Centre
 Mindcare New Brunswick
 Moncton Headstart
 Moncton Youth Residences
 Parkinson's Disease Grand Lake Chapter
 Partners for Youth
 Rotary Club of Newcastle
 Rotary Club of Saint John
 Saint John Regional Hospital
 Saint John Theatre Company
 Saint John YMCA-YWCA – Camp Glenburn
 Theatre New Brunswick
 United Way
 Université de Moncton
 University of New Brunswick

Nova Scotia

Aberdeen Hospital Trust
 Abilities Foundation of Nova Scotia
 Big Brothers Big Sisters of Canada agencies
 (Colchester and Pictou County)
 Canadian Breast Cancer Foundation
 Canadian Cancer Society
 Canadian Mental Health Association
 Cancer Care Nova Scotia
 Cape Breton Regional Hospital
 Cape Breton University
 Children's Wish Foundation
 Colchester Regional Hospital
 Cumberland Adult Network for Upgrading
 Cumberland County 4-H Council
 Dalhousie University
 Ducks Unlimited
 Halifax Rotary Club
 Hants Aquatic Centre Society
 Health Services Foundation of the South Shore
 IWK Health Centre
 Junior Achievement
 Laing House
 Marigold Theatre
 Outstanding Young Farmers
 Phoenix Youth Programs
 Queen Elizabeth II Health Sciences Centre
 Salvation Army – Halifax
 Shoreham Village Foundation
 Special Olympics Nova Scotia
 Truro Skate Park
 United Way
 University of King's College – Halifax
 Wartime Heritage Association
 YMCA of Greater Halifax/Dartmouth
 YMCA Yarmouth

Prince Edward Island

Alberton Northport Aquatic Days Festival
 Canadian Breast Cancer Foundation
 Confederation Centre of the Arts
 D.A.R.E. (Drug Abuse Resistance Program)
 Harbourview Training Centre
 Jack Frost WinterFest
 Junior Achievement
 Kings County Ground Search and Rescue
 Montague Wellness Centre
 Northumberland Recreation Association
 Queen Elizabeth Hospital
 Prince Edward Island 4-H Council
 Queen Elizabeth Women's Institute
 Rotary Club of Charlottetown
 United Way of Prince Edward Island

Newfoundland and Labrador

Big Brothers Big Sisters of
 Eastern Newfoundland
 Bishop's Fall Lion's Club
 Canadian Breast Cancer Foundation
 Canadian Red Cross Society –
 Newfoundland and Labrador Division
 Clarenville Winter Carnival
 College of the North Atlantic
 Cornerbrook Winter Carnival
 Diabetes Hope Foundation
 Dr. H. Bliss Murphy Cancer Care Foundation
 Girl Guides of Canada
 Grand Falls – Windsor Salmon Festival
 Health Care Foundation of St. John's
 Junior Achievement
 Kids Eat Smart
 Kiwanis Club of Clarenville
 Labrador West Food Bank
 Memorial University of Newfoundland
 Mount Pearl Frosty Festival
 RCMP Klondike Night
 Rotary Club of St. John's East
 Salvation Army – Bonavista Relief
 Trinity Conception Placentia Health Foundation
 United Way of Avalon

Northwest Territories

Aurora College
 Inuvik Garden Society
 Stanton Territorial Hospital
 United Way of Yellowknife

Yukon

Gentle Steps, Watson Lake
 United Way of the Yukon
 Whitehorse General Hospital