

Our Clients



CIBC's vision is to be the leader in client relationships. We provide personal and business banking solutions across Canada to individuals, small businesses, and the Aboriginal community. To increase our value to clients, we're creating new products, improving our service, upgrading our delivery channels, becoming more efficient and working to gain a better understanding of our clients' needs.

"Our clients are our priority. Everything we do is focused on helping our clients achieve what matters to them."

Jill Denham
Vice Chair, CIBC Retail Markets

Affordable Accessible Banking

Affordable banking choices

With the CIBC Everyday Chequing Account, fixed- and variable-rate mortgages, and service packages for seniors, students and youth, CIBC offers a wide range of affordable banking options.

President's Choice Financial

Canadians can access competitive financial products and services through the President's Choice Financial offer. This low-cost banking option is available at ABMs, over the telephone, on the Internet and at on-site pavilions in select Loblaw Companies stores across Canada.

Revitalizing branches

In 2004, CIBC opened new flagship branches in seven locations in British Columbia, Alberta, Manitoba, Ontario and Quebec.

ABMs

With the largest bank ABM network in Canada, we provide clients greater access to their accounts through this channel.

Special needs

We're committed to a barrier-free banking environment. All of CIBC's new branches are fully wheelchair accessible and CIBC Access for All™ ABMs are installed to make banking easier for clients with special needs.

"Our experience at CIBC was very positive. We now have more financial control over our future and our business plans are attainable. This has changed our lives."

Nancy Brace and Sam Abousamak
Halifax, Nova Scotia



Affordable banking

At CIBC, we're committed to meeting the needs of every client. For Canadians living on modest incomes, the CIBC Everyday Chequing Account provides clients with up to 10 transactions included in the low monthly fee of \$3.90, and \$0.60 for each transaction after that. CIBC waives the monthly service fee of \$3.90 when a minimum monthly balance of \$1,000 is maintained. With our variable-rate CIBC Better Than Prime Mortgage™ or fixed-rate CIBC Better Than Posted Mortgage™, Canadians continue to have affordable mortgage choices in today's market.

CIBC also provides a range of service packages tailored to meet the banking needs of seniors, students and youth clients. The CIBC Advantage for Seniors program offers banking and travel advantages for clients 60 years of age and over. It includes free daily banking transactions and no monthly fee on the CIBC Everyday Chequing Account, and a discount on a safety deposit box rental. The CIBC Advantage for Students package offers up to 10 transactions on the CIBC Everyday Chequing Account for a low monthly fee of \$1.95, and \$0.30 for each transaction thereafter. The monthly service fee of \$1.95 is waived when a \$1,000 minimum monthly balance is maintained. For our banking clients under 19 years, the CIBC Advantage for Youth package offers free daily banking on the CIBC Premium Growth™ Account.

President's Choice Financial

CIBC's unique banking offer, President's Choice Financial (PCF), a co-venture with Loblaw Companies Limited, is a quality, low-cost banking option for clients looking for an alternative to traditional banking services. PCF customer associates provide clients with a wide range of competitive financial products and services at in-store pavilions and over the telephone. Clients can also access their accounts through ABMs and over the Internet.

There are 201 staffed President's Choice Financial pavilions and 17 remote pavilions, located at select Loblaw Companies Limited stores across Canada. In 2004, CIBC introduced President's Choice Financial creditor insurance products to its existing product line, to help protect clients' families and dependants in the event of death, disability or job loss. For a complete listing of pavilion openings and closings, see page 178.

Since President's Choice Financial launched in 1998, more than one million Canadians have signed on to this low-cost, high-value alternative – and the number continues to grow.

Accessibility

At CIBC, we want to improve the banking experience for all of our clients – across all of our delivery channels. Our priority is to make our banking products and services understandable and accessible to our clients, so that they bank with us in the way that suits them best. In 2004, CIBC implemented a number of initiatives designed to make banking more accessible to Canadians.

We upgraded our delivery channels to enhance service levels for our clients. We refurbished branches to deliver a better banking experience. We added new features and improved CIBC's Online Banking and Investor's Edge™ websites, including a simpler login process, better access to information for managing multiple accounts and easier-to-read screens with more transactions displayed on each page.



"President's Choice Financial is excellent. It's convenient, great value and it saves us a lot of time when we do our banking at the ABM or on the telephone. We are very satisfied customers."
Humayun and Dur-e-nab Akhtar
Toronto, Ontario



CIBC's new flagship branch in Rosemère, Quebec offers clients like Jan Lessard (centre) and Sylvie Therien (right) comprehensive personal and business banking services, greater access to multiple delivery channels and extended operating hours.



"I have been banking with CIBC for many, many years and I couldn't be happier with the efforts they have made to personalize and facilitate the banking process."
Carol Cuthbertson
Toronto, Ontario

Branches

At CIBC, we are continually making adjustments to our branch network to meet changes in clients' banking habits and needs. We open new branches and close others based on detailed analyses of markets, demographic trends and client preferences. At the end of 2004, our national network consisted of 1,073 branches. For a complete listing of branches opened and closed in 2004, see page 178.

This year, CIBC continued its multi-year branch revitalization program. The new flagship branches that we're launching as part of this program are state-of-the-art facilities providing our clients with personal and business banking services, greater access to multiple delivery channels and extended operating hours. In major markets, we're replacing outdated or physically constrained branches with new, larger banking centres in nearby high-traffic areas.

During the year, CIBC opened seven new flagship branches in Edmonton, Alberta; Winnipeg, Manitoba; Kelowna, British Columbia; Woodbridge and Pickering, Ontario; and LaSalle and Rosemère, Quebec. In addition, four existing branch locations were converted to flagship branches in Regina, Saskatchewan; Mississauga and Toronto, Ontario, and Montreal, Quebec. When added to the locations in Toronto and Kitchener, Ontario and Pointe Claire, Quebec, opened in 2003, CIBC now has 14 flagship branches serving customers in six provinces across Canada.

In 2004, CIBC closed 40 branches, the vast majority of which were in urban locations. We're particularly sensitive to the special circumstances created by closures in rural areas. A decision to close rural branches is only taken after an exhaustive review of alternative options.

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

- Assessing consumer usage patterns in the local market to identify the most appropriate alternative branch to serve affected clients
- 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 the bank 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
- Making every effort to help employees affected by closures to find new positions within the organization, deploying them either to the branch where affected clients are being transferred or elsewhere in the CIBC network

We also continued to invest in branch technology upgrades, process enhancements and staff training across our national network. For example, we developed a comprehensive curriculum of 100 custom-built e-learning courses for our frontline employees, so that they have the opportunity to learn new skills to better serve clients.

ABMs

With over 328 million transactions in 2004, CIBC's ABM channel is the most popular point of access for our clients. At year-end, the CIBC group of companies continued to offer customers access to the largest bank ABM network in Canada. Our clients can bank at 2,165 ABMs in CIBC branches across the country and 1,971 non-branch locations, including participating 7-Eleven Canada, Inc. stores, Mac's Convenience Stores Inc., Sunoco Inc. and Ultramar locations and independent convenience stores. For a complete listing of ABM installations and removals, see page 178.



At CIBC, banking is easier for clients with special needs. Our CIBC Access for All ABMs are installed at a lower height with grab bars and have audio jacks for headsets, to follow verbal instructions for completing transactions.



CIBC Telephone Banking agents assist clients 24/7 through call centres across Canada. The service also meets the special needs of disabled customers who bank by phone.



Enhancements to CIBC's Online Banking and Investor's Edge websites include a simpler login process and better information for managing accounts.

Special needs

CIBC is committed to a barrier-free banking environment. Through our CIBC Access for All program, all of our new branches are made fully wheelchair accessible.

Through the CIBC Access for All ABM program, we're also making banking easier for visually impaired clients, the elderly and persons that have restricted mobility. CIBC purchases new ABMs on an ongoing basis that meet the Canadian Standards Association guidelines for accessibility, and these are phased in as part of our machine replacement program.

At year-end, 610 branches had been equipped with at least one CIBC Access for All ABM. They're installed at a lower height, with curved parcel shelves for easier wheelchair access, grab bars for persons with mobility impairments, and improved task lighting. The machines are also equipped with audio jacks, allowing blind and partially sighted clients to use headsets and follow verbal instructions to complete their transactions. All of CIBC's ABMs display high contrast colours for better readability, especially for elderly and partially sighted clients.

CIBC also offers large print and Braille statements to customers who request them. CIBC's Telephone Banking service uses innovative speech recognition and Tele-Type Touch technology to provide clients with direct, 24/7 access to telephone banking. The technology allows them to conduct routine financial transactions, obtain information and purchase products or services.

Our service commitment to our clients

Our Service Commitment to You promises that we will respect the privacy and integrity of the information that our clients share with us and will treat our clients in a courteous, professional and respectful way at all times.

We deal with our clients in an honest and transparent manner by providing candid explanations of our service fees and talking openly with them at all times while honouring their right to privacy in all dealings with us.

Solving problems for our clients

Resolving client complaints to their satisfaction is an important priority for us. CIBC has an efficient process in place for resolving problems within 24 hours at the branch, or the complaint is referred to our Customer Care Centre that has the authority to resolve issues directly. This year, we substantially improved the resolution time for most escalated issues from 72 hours to 48 hours. We've also extended our Customer Care coverage to our Saturday branches, for timely resolution of any client complaints that may occur on weekends. CIBC has training modules to help employees better understand what clients experience when they have a complaint, learning how they can address their concerns more effectively.

The Office of the CIBC Ombudsman serves as an objective, independent intermediary to help CIBC's personal and small business customers resolve any concerns they have to their satisfaction after other avenues as set out in the bank's resolution process have been unsuccessful. The office uses feedback received from CIBC clients through this process to help management identify areas and issues in need of attention to improve the future experience of bank clients. For contact information, see page 198.



CIBC has been an important part of the Keelan family business for more than 50 years. For third-generation business owner Joyce Keelan, pictured with CIBC Branch Manager Mark McCarthy, CIBC played an integral role in getting her own manufacturing business started and helping it to develop into the thriving enterprise that it is today.

Small Business Banking

Committed to small business

We're committed to delivering an exceptional banking experience to clients. Our holistic approach to delivering financial services is designed to meet the personal and business requirements of entrepreneurs at every stage of business growth.

Accessible banking services

CIBC branches, ABMs, online and telephone delivery channels provide easy access to daily banking services for clients. Our small business employees provide clients across Canada with advice and service to meet personal and business financial requirements.

Meeting specialized needs

CIBC meets the specialized needs of small business clients in the agricultural sector and Aboriginal community.

Improved access to credit

Our newly enhanced fulfillment process for CIBC Small Business Credit Edge™ has reduced the amount of time it takes for approved clients to access their funds.

Encouraging growth

CIBC is a strong supporter of programs that encourage entrepreneurship and growth of small businesses.

Supporting Small Business

Small business is vital to the vibrancy and sustainability of Canada's economy. The rate of growth in the number of entrepreneurs is more than double that of private sector salaried employees. The CIBC Small Business Economic Report, published in September 2004 and entitled *Canadian Small Business – Back in High Gear*, notes that, as of July 2004, the ranks of Canada's self-employed grew to just under 2.5 million – and, by the end of the decade, it is expected that one in five Canadians will be self-employed.

Two striking developments are the emergence of "seniorpreneurs" as the fastest growing segment in the small business sector and the unmistakable pattern of small businesses getting smaller. During 2004, small business formation growth has been concentrated among entrepreneurs with fewer than five employees. And, small business owners 55 years and over currently account for one in four self-employed individuals in Canada. Since 2001, the number of organizations run by older Canadians has risen by 140,000 or 30%.

CIBC is committed to this dynamic and growing sector. For decades, CIBC has been a strong supporter of the small business sector and we continue to strive to be the #1 bank for small business in Canada. We are committed to delivering an exceptional banking experience that will make a difference to our clients.

Our goal is to meet all of the business and personal financial requirements of our clients at every stage of their business growth, from the startup phase and early development through to maturity and transition as the business changes hands. At each stage of evolution, entrepreneurs need access to different combinations of financial products, services and expert advice that will help them run their businesses more efficiently. As an example, for startup businesses, we offer a complete financial package, including daily business banking, access to easier borrowing solutions and valuable online resources, to help them get their businesses off to a great start.

Learning about our clients

As part of our ongoing efforts to better understand entrepreneurs and the factors at work in their lives, CIBC regularly researches and reports on the state of the small business sector. In 2004, the two most significant reports were the CIBC Small Business Economic Report, cited above and developed by CIBC World Markets, and our collaborative report with Decima Research. On the basis of these and other findings, we gain insights into the factors that affect entrepreneurs, industry trends and what we need to do to address their needs more effectively.

Making life easier for small business

CIBC's branches, online and telephone delivery channels provide easy access for our clients to meet their day-to-day banking requirements and to select the products and services they need. Also, CIBC's team of over 1,400 small business employees, located in Canada's major centres and rural communities across the country, provide clients with the financial advice, products and services they need to further their business and personal goals.



At year-end, CIBC had more than 500,000 small business customers in Canada.



CIBC defines small business customers as self-employed owners who depend on their business for their personal livelihood, who may or may not employ others, and whose personal and business affairs are connected. Typically, they have less than \$5 million in sales and less than \$1 million in credit requirements.



CIBC and its listed affiliates extended in excess of \$24 billion in total credit authorizations to Canadian small businesses at different stages of development. To view 2004 detailed information on CIBC and its listed affiliates' debt financing to firms in Canada, see page 182.

CIBC Small Business is also committed to serving Canadian small businesses with more specialized requirements. We have national networks of specialists dedicated to serving Canada's agricultural sector and assisting entrepreneurs in Aboriginal communities. Our Agricultural Banking Specialists have both small business banking expertise and significant farm experience and are experts in farm loans, general farm management and planning. At the same time, our Aboriginal Banking team and in-branch employees provide personal and business financial services to First Nations, Métis and Inuit entrepreneurs and their families.

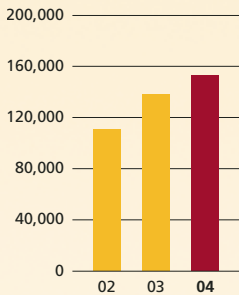
CIBC's Franchise Finance Group provides franchisee customers with expert advice and a comprehensive selection of personal and business financial products and services through the national branch network. We also help to finance program arrangements with a large number of franchise systems.

Improving accessibility for small business

We have taken many steps this year to further improve small business clients' access to capital and banking services. Here are just a few examples:

- We have enhanced our credit application documentation and fulfilment process, making it more simple and straightforward. With CIBC Small Business Credit Edge, entrepreneurs can apply for up to \$100,000 either as a loan or a line of credit, or a combination of both, through a simple application process. In 2004, new credit application and agreement forms, together with a new terms and conditions booklet, were developed to present important information more clearly and concisely. In addition, the fulfilment process was streamlined, further reducing the amount of time it takes for approved customers to access funds.
- To create better financing opportunities for Aboriginal businesses, CIBC is committed to working with the National Aboriginal Capital Corporation Association to provide advice and assistance that will help the association develop an Aboriginal Financial Institution loan syndication pool.
- The CIBC Self-Employed Recognition Mortgage, introduced in 2003, has been further enhanced to help more of Canada's entrepreneurs purchase a home. Approval is easier and takes the borrower's whole financial picture into account.
- A new sales tool introduced this year has significantly reduced the time it takes for our small business clients to open a new account. Forms for most small business accounts are now generated through web-based software that is simple, efficient and easy to use. Also, we redesigned our CIBC Business Operating Account™ statement to provide more information to clients clearly and succinctly. The new, easy-to-read statement includes an account summary, important new information on account changes, a cheque summary and any relevant updates about business banking at CIBC.
- To help business clients manage their cash flow more effectively, CIBC introduced a new Inter-Branch Deposit feature that enables them to make deposits at many CIBC branches for immediate credit to their CIBC Business Operating Account or U.S. Dollar Current Account. The new account feature provides significantly greater cash management flexibility than was previously available.
- In 2004, federal and provincial governments introduced the Canadian Agricultural Income Stabilization (CAIS) Program to help stabilize agricultural producers' income and to provide income disaster protection. To support this government program, CIBC launched the CIBC CAIS Deposit Account, an interest-bearing deposit-only account available to agricultural producers. Clients can make unlimited deposits at any CIBC branch or CIBC ABM and make inquiries and transfers into their CIBC CAIS Deposit Account through CIBC Telephone Banking, Online Banking and CIBC ABMs.

Borrowing customers with total authorizations under \$100,000



CIBC's small business borrowing customers with total authorizations under \$100,000 totalled almost 153,000 in 2004, up from just under 138,000 in the prior year and nearly 111,000 in 2002.



The CIBC Student Entrepreneur of the Year Award for 2004 was presented to Amanda Harburn of Calgary, founder and operator of Prestige Dance Academy Inc., a full-service dance studio for children and adults.



Our support of the University of Saskatchewan's College of Agriculture program is helping to encourage agricultural entrepreneurship among young people, especially in the province's rural and First Nations communities.

Community investment

In 2004, CIBC Small Business continued its wide-ranging support of national and regional programs that foster the growth of small business and encourage the development of entrepreneurship in Canada. Examples are listed below.

- We committed \$1 million over 10 years to the University of Saskatchewan's College of Agriculture to develop a program in agricultural entrepreneurship. The curriculum will focus on commercialization of scientific research, economic development and agribusiness opportunities. It's designed to encourage agricultural entrepreneurship across the province, especially in rural and First Nations communities. CIBC's donation will also create bursaries for Aboriginal students. And, for each of the next 10 years, \$10,000 will be earmarked for outreach activities to encourage First Nations economic and agribusiness development.
- In addition to our regional support of \$120,000 in 2004, we reinforced our commitment to Junior Achievement of Canada with a three-year lead sponsorship of the Canadian National Junior Achievement Conference, starting in 2005. At the week-long conference, students will explore and discuss a business-related theme in an informal learning environment facilitated by guest speakers and local business representatives.
- CIBC continues to be an enthusiastic sponsor of Advancing Canadian Entrepreneurship. As a founding corporate sponsor and supporter of the organization since 1995, we're helping to build an entrepreneurial culture in Canada where innovation and creativity are valued. Through the CIBC Student Entrepreneur of the Year Award, we celebrate the commitment, determination and achievements of young entrepreneurs. The 2004 award was presented to Amanda Harburn for founding and operating Prestige Dance Academy Inc., a full-service dance studio for children and adults in Calgary.
- CIBC continues to support the efforts of the Canadian Women's Foundation (CWF) to create systemic change that will bring independence and economic self-sufficiency to women and girls in Canada. With a \$600,000 donation over five years, CIBC has joined with a number of partners in contributing to the CWF Economic Development Collaborative Fund, to support a diverse portfolio of economic development projects in Canada. Components of the Collaborative Fund include grants, technical assistance, monitoring and evaluation, research, learning and policy work and the National Skills Institute. The goal of the Institute is to increase the effectiveness of community organizations in their economic development work with low-income women.
- In addition, we support organizations dedicated to fostering innovation and entrepreneurship. These include Canada's Outstanding Young Farmer Program, which celebrates the achievements of young farm operators, and the Canadian Youth Business Foundation that nurtures the development of entrepreneurship through mentoring and financial support.



CIBC committed to work with the National Aboriginal Capital Corporation Association to help provide better financing opportunities for Aboriginal businesses.



In honour of National Aboriginal Day, CIBC hosted a celebration of Aboriginal culture that included performances by the Kanata Native Dance Theatre at Commerce Court, Toronto.



CIBC's commitment of \$200,000 over four years to the Urban Native Youth Association will help establish a new youth centre in Vancouver.

National Aboriginal Achievement Award recipient Chief Clarence Louie (centre) pictured with The Hon. Lucienne Robillard, Minister of Industry, Government of Canada, and CIBC Chief Executive Officer John Hunkin.



Aboriginal Banking

CIBC is dedicated to building stronger relationships with Aboriginal Peoples in Canada by providing comprehensive financial services relevant to the needs of First Nations, Métis and Inuit individuals and businesses. Our holistic approach is designed to meet the growing demand for financial services and to improve the overall banking experience for our Aboriginal clients.

CIBC serves the Aboriginal community through our national branch network, including seven on-reserve branches and one agency, in communities across Canada. Our branch staff and experienced Aboriginal Banking team offer our clients informed advice and integrated financial solutions to meet their specialized requirements.

For individuals, CIBC provides personal financial products and services with distinct features that are appropriate for everyday banking needs. We have developed custom lending guidelines that recognize the unique legal and tax circumstances of Aboriginal Peoples. For example, adjustments to CIBC's credit adjudication process include a formula to "gross up" the income levels of Status Indians earning tax-exempt income on a reserve, and enhance the total debt service ratio used to calculate an individual's ability to repay the proposed loan and to service existing debt.

In 2004, CIBC reviewed its Aboriginal Banking business to satisfy the growing demand for products and services to meet financing needs both on- and off-reserve. The dramatic increase in Aboriginal entrepreneurship has led CIBC to focus on expanding its product offer to better meet the personal and business banking needs of clients.

To improve access to capital, CIBC's business loan adjudication process has been improved to meet the growing credit needs of Aboriginal business owners. Credit files are now centralized in one location and all Aboriginal credit decisions over \$250,000 are adjudicated by a single, dedicated group of specialists with the expertise and resources to review applications efficiently and fairly.

To complement the enhanced credit process, CIBC has committed to make an investment to offer advice and assistance that will help the National Aboriginal Capital Corporation Association develop an Aboriginal Financial Institution (AFI) loan syndication pool to provide funding for Aboriginal businesses with borrowing needs over \$250,000 that are too large for an individual AFI.

Community investment

CIBC has a long history of contributing to Canada's Aboriginal community. Support includes:

- The National Aboriginal Achievement Foundation, for its awards program, post-secondary scholarships, a youth career fair and Taking Pulse, where educators, governments, Aboriginal Peoples and the private sector examine ways to increase Aboriginal participation in the workforce
- The University of Winnipeg with a \$275,000 commitment over five years to help establish a new Aboriginal Student Services Centre
- Canadian Executive Service Organization Aboriginal Services initiative for financial management training
- Innu community recreation centres at Sheshatshiu and Natuashish through the Innu Healing Foundation
- The Town of Inuvik in the Northwest Territories, to help build a family centre

Our Clients – Affordable and Accessible Banking



CIBC branch openings – 2004

Alberta

- 4230 Gateway Blvd. NW, Edmonton

British Columbia

- 2107 Harvey Ave., Kelowna

Manitoba

- 985 Empress St., Winnipeg

Ontario

- 1895 Glenanna Rd., Pickering
- 7850 Weston Rd., Unit 2, Woodbridge

Quebec

- 7077, boul. Newman, LaSalle
- 299, boul. Labelle, Rosemère

CIBC branch closings – 2004

Alberta

- 9636 – 51st Ave., Edmonton
- 4211 – 106th St., Edmonton
- 9635 – 66th Ave., Edmonton
- 5124 – 122nd St., Edmonton
- 5822 – 111th St., Edmonton
- 9518 – 87th St., Edmonton
- 5104 – 50th St., Mundare
- 106 – 4th Ave., Warner
- P.O. Box 207, Waskatenau

British Columbia

- 7155 Kingsway, Burnaby
- 2271 Harvey Ave., Unit #4, Kelowna
- 1940 Kane Rd., Unit #108, Kelowna
- 1749 Gordon Dr., Kelowna
- 405 Highway 33 W., Kelowna
- 544 Columbia St., New Westminster

Manitoba

- 1485 Portage Ave., Unit #130, Winnipeg
- 1797 Logan Ave., Winnipeg
- 2025 Corydon Ave., Unit #184, Winnipeg
- 1020 Notre Dame Ave., Winnipeg

Ontario

- 651 Grand Ave. W., Chatham
- 8 Lang St., Cobalt
- 124 Talbot St. W., Cottam
- 377 Burnhamthorpe Rd. E., Mississauga
- 5001 Steeles Ave. W., North York
- 1235 Bayly St., Pickering
- 985 Brock Rd., Pickering
- 8401 Weston Rd., Woodbridge
- 4800 Highway 7 W., Unit #1, Woodbridge

Quebec

- 1104, boul. Grande Allée, Boisbriand
- Box 130, Danville
- 242, rue Hériot, Drummondville
- 7569, boul. Newman, LaSalle
- 550, rue Sherbrooke O., Montreal
- 1455, rue Sherbrooke O., Montreal
- 315, boul. Labelle, Rosemère
- 300, boul. Sicard, Sainte-Thérèse
- 4162, rue Wellington, Verdun

Saskatchewan

- Box 100, 3rd Ave. & Main St., Aberdeen
- 108 Souris St., Yellowgrass

President's Choice Financial pavilion openings – 2004

Alberta

- 100 Country Village Rd. NE, Calgary

Manitoba

- 175 Cargill Rd., Winkler

New Brunswick

- 115 Campbell Rd., Kennebecasis-Rothesay

Ontario

- 1980 Ogilvie Rd., Gloucester
- 131 Howland Dr., Huntsville
- 1005 Ottawa St., Kitchener
- 201 Talbot St. E., Leamington
- 825 Oxford St. E., London
- 3050 Argentia Rd., Mississauga
- 201 Oak Park Blvd., Oakville
- 411 Louth St., St. Catharines
- 1251 Main St., Stittsville
- 51 Gerry Fitzgerald Dr., Toronto
- 825 Don Mills Rd., Toronto
- 4371 Walker Rd., Windsor

President's Choice Financial pavilion closings – 2004

Ontario

- 91 King William St., Huntsville
- 8601 Warden Ave., Markham
- 1450 Lawrence Ave. E., North York
- 2431 Trafalgar Rd., Oakville
- 2877 Bayview Ave., Toronto

bank@work closings – 2004

Ontario

- 320 Bay St., Toronto
- 180 Columbia St. W., Waterloo

ABM installations – 2004

Alberta

- 2335 – 162nd Ave. SW, Calgary
- 100 Country Village Rd., Calgary
- 6688 Martindale Gate NE, Calgary
- 4230 Gateway Blvd. NW, Edmonton (6)*
- 280 Saddleback Rd., Edmonton
- 2 Sioux Rd., Sherwood Park

British Columbia

- 3292 Production Way, Burnaby
- 106 – 1014 Glenmore Dr., Kelowna
- 2107 Harvey Ave., Kelowna (5)*
- 3200 Island Hwy., Nanaimo (3)*
- 7175 – 138th St. Unit 110, Surrey
- 2370 – 152nd St., Surrey
- 651 Robson St., Vancouver
- 1175 Douglas St., Victoria (4)*

Manitoba

- 175 Cargill Rd., Winkler
- 1545 St. Mary's Rd., Winnipeg
- 895 Empress St., Winnipeg (7)*

New Brunswick

- 115 Campbell Dr., Rothesay
- 1 Main St. W., Saint John

Newfoundland and Labrador

- 265 Conception Bay Hwy., Conception Bay South

Nova Scotia

- 126 Albion Rd, Amherst**
- 6139 Quinpool Rd., Halifax
- 5527 Spring Garden Rd., Halifax

Northwest Territories

- Airport Rd., Rankin Inlet
- 5001 – 50th St., Yellowknife**

Ontario

- 345 Talbot St. W., Aylmer
- 610 Huronia Rd. Unit B12, Barrie
- 626 Notre Dame St., Belle River
- 36 El Alamein Rd., Borden
- 31 Steeplebush Ave. Units 8 & 9, Brampton
- Ward St., Bridgenorth
- 2510 Appleby Line, Burlington
- 424 St. Clair St., Chatham
- 445 Richmond St., Chatham
- 301 St. Andrew St. W., Fergus
- 315 Guelph St., Georgetown
- 1980 Ogilvie Rd., Gloucester
- 5336 Boundary Rd., Gloucester
- 80 Imperial Rd., Guelph
- 131 Howland Dr., Huntsville
- 500 Eagleson Rd., Kanata
- 24 The Queensway S., Keswick**
- 3011 King St., Kitchener
- 210 Talbot St. E., Leamington
- 825 Oxford St., London
- 1151 Richmond St. N., London
- 154 Clarke Rd., London
- 1790 Ernest Ave., London
- 1081 Rutherford Rd., Maple
- 7220 Kennedy Rd., Markham
- 7635 Markham Rd., Markham
- 15 Matthew St., Marmora
- 9292 Highway 93, Midland**
- 3965 Thomas St., Mississauga
- 1010 Dreamcrest Rd., Mississauga
- 1 City Centre Dr., Mississauga (5)*
- 3050 Argentia Rd., Mississauga
- 4140 Erin Mills Pkwy., Mississauga
- 445 Eglinton Ave. E., Mississauga
- 6035 Creditview Rd., Mississauga
- 103 Dundas St. E., Napanee
- 5221 Yonge St., North York
- 2163 Sixth Line, Oakville**
- 201 Oak Park Blvd., Oakville
- 1675 – 10th Line Rd., Orleans
- 500 Rossland Rd. W., Oshawa
- 390 Parkdale Ave., Ottawa
- 1900 Prince of Wales Dr., Ottawa
- 27 Festubert Blvd., Petawawa
- 1578 Wolf Ave., Petawawa
- 1895 Glenanna Rd., Pickering (4)*
- 13495 Bathurst St., Richmond Hill
- 8830 Yonge St., Richmond Hill
- 1126 London Rd., Sarnia
- 187 Gore St., Sault Ste. Marie
- 381 McNabb St., Sault Ste. Marie**
- 51 Tapscott Rd., Scarborough
- 2870 Ellesmere Rd., Scarborough
- 58 Lombard St., Smiths Falls
- 1063 Talbot St., Unit 50, St. Thomas
- 411 Louth St., St. Catharines
- 1251 Main St., Stittsville
- 825 Don Mills Rd., Toronto
- 1169 St. Clair Ave. W., Toronto
- 873 Queen St. W., Toronto
- 5650 Yonge St., Toronto

- 948 St. Clair Ave. W., Toronto
- 1 Eglinton Ave. E., Toronto
- 51 Gerry Fitzgerald Dr., Toronto
- 1560 Bayview Ave. Unit 1, Toronto
- 12 St. Clair Ave. E., Toronto
- 2 Bloor St. W., Toronto (8)*
- 372 Bay St., Toronto
- 9 Hamilton St. N., Waterdown
- 2235 Huron Church Rd., Windsor
- 4371 Walker Rd., Windsor
- 1405 Ouellette Ave., Windsor
- 3690 Matchette Rd., Windsor
- 7850 Weston Rd., Woodbridge (7)*

Quebec

- 625, boul. Lafleche, Baie Comeau
- 385, boul. Saint Joseph, Drummondville (3)*
- 7077, boul. Newman, LaSalle (4)*
- 1006, rue Sherbrooke O., Montreal (3)*
- 299, boul. Labelle, Rosemère (4)*
- 180, rue Principale, Rouyn-Noranda
- 4162, rue Wellington, Verdun
- 8301, Elmsie, Ville LaSalle

Saskatchewan

- 1132 Central Ave., Prince Albert
- 1800 Hamilton St., Regina (2)*

* Denotes number of ABMs
 ** Installed during October 2003

ABM removals – 2004**Alberta**

- 217 Edmonton Trail NE, Airdrie
- Trans Canada Hwy. #1, Brooks
- 100 Anderson Rd. SE, Calgary**
- 100 Crowfoot Way NW, Calgary
- 1010 Strathcona Dr. SW, Calgary
- 1051 Falconridge Dr. NE, Calgary
- 1120 – 137th Ave. SE, Calgary
- 120 – 36th St. SE, Calgary
- 15 Erin Woods Blvd. SE, Calgary
- 1840 – 9th Ave. SE, Calgary**
- 19 Sunpark Dr. SE, Calgary
- 1920 – 4th St. W, Calgary
- 5111 Northland Dr. NW, Calgary**
- 2220 – 68th St. NE, Calgary
- 2235 – 33rd Ave. SW, Calgary
- #432, 8338 – 18th St. SE, Calgary
- 4646 – 37th St. SW, Calgary
- 5505 Signal Hill Centre SW, Calgary
- 624 – 16th Ave. NE, Calgary
- 6525 Elbow Dr. SW, Calgary
- 2870 MacLeod Trail SW, Calgary
- 8210 Edgebrook Dr. NW, Calgary
- 8420 Bowfort Rd. NW, Calgary
- 901 – 64th Ave. NE, Calgary**
- 3919 – 48th Ave., Camrose**
- 1731 Mountain Ave., Canmore
- 26 – 140 East Chestermere Dr.,
Chestermere**
- 13205 – 97th St., Edmonton

- 5110 – 122nd St., Edmonton
- 5661 – 23rd Ave. NW, Edmonton
- 9640 – 118th Ave., Edmonton
- 3003 Calgary Trail S., Edmonton
- 16441 – 97th St. NW, Edmonton
- 5011 – 137th Ave. NW, Edmonton
- 12326 – 111th Ave., Edmonton
- 10560 – 51st Ave., Edmonton
- 10658 – 109th St. NW, Edmonton
- 307 Dechene Way NW, Edmonton
- 9518 – 87th St., Edmonton
- 15604 – 95th Ave. NW, Edmonton
- 7505 Argyll Rd., Edmonton
- 9635 – 66th Ave., Edmonton
- 5822 – 111th St. NW, Edmonton
- 4211 – 106th St., Edmonton (3)*
- 9636 – 51st Ave., Edmonton (2)*
- 5124 – 122nd St. NW, Edmonton (2)*
- 13211 – 100th St., Grande Prairie**
- 470 Carmichael Lane, Hinton**
- 3838 – 49th Ave., Innisfail**
- 535 – 6th Ave. S., Lethbridge
- #131, 501 – 1st Ave., Lethbridge
- 1606 Mayor Magrath Dr., Lethbridge
- 1819 – 3rd Ave. S., Lethbridge**
- 1071 Ross Glen Dr., Medicine Hat
- 820 Redcliff Dr. SW, Medicine Hat
- 111 Elizabeth St., Okotoks
- Highway 2 South, Okotoks
- 3330 Gaetz Ave., Red Deer
- 300 – 375 St. Albert Rd., St. Albert**
- 174 St. Albert Rd., St. Albert
- 4205 A Southpark Dr., Stony Plain

British Columbia

- 2054 Whatcom Rd., Abbotsford
- 31201 Old Yale Rd., Abbotsford
- 8268 Island Hwy., Black Creek**
- 1969 Willingdon Ave., Burnaby
- 4700 Kingsway, Burnaby**
- 7155 Kingsway, Burnaby (3)*
- 7890 Canada Way Rd., Burnaby
- 45630 Yale Rd. W., Chilliwack
- 1860 Island Hwy., Colwood
- 1401 Johnson St., Coquitlam
- 829 Brunette Ave., Coquitlam
- 176 Golden Dr., Coquitlam
- 948 Austin Ave., Coquitlam
- 1723 Cliffe Ave., Courtenay
- 11724 Alaska Rd., Fort St. John**
- 1885 Trans Canada Hwy., Kamloops
- 1125 Rogers Way, Kamloops
- 411 – 10th Ave., Kamloops
- 715 Harvey Ave., Kelowna
- 395 Glenmore Rd., Kelowna
- 2693 Highway 97 N., Kelowna
- 365 Highway 33 W., Kelowna
- 405 Highway 33 W., Kelowna (3)*
- 1310 Harvey Ave., Kelowna (4)*
- 1729 Gordon Dr., Kelowna
- 1940 Kane Rd., Kelowna
- 20370 Dewdney Trunk Rd., Maple Ridge

- 22805 Lougheed Hwy., Maple Ridge
- 2720 Mill Bay Rd., Mill Bay
- 301 Deloume Rd., Mill Bay**
- 7285 Horne St., Mission
- 32815 – 7th Ave., Mission
- 3 – 650 Terminal Ave., Nanaimo
- 3200 Island Hwy., Nanaimo (5)*
- 2345 East Island Hwy., Nanoose
- 11199 – 84th Ave., North Delta
- 544 Columbia St., New Westminster
- 132 – 12th St., New Westminster
- 1980 Marine Dr., North Vancouver
- 185 Mountain Hwy., North Vancouver
- 1245 Lonsdale, North Vancouver
- 280 East Island Hwy., Parksville
- 5500 Clements Cres., Peachland
- 5101 River Rd., Port Alberni
- 2420 – 5th Ave., Prince George**
- 7980 Williams Rd., Richmond
- 8151 Granville Ave., Richmond
- 5111 Grant McConachie Way, Richmond
- 777 Royal Oak Dr., Saanich
- 7591 Vedder Rd., Sardis
- 13790 – 72nd Ave., Surrey
- 2695 Guildford Town Centre, Surrey**
- 18383 – 64th Ave., Surrey
- 15961 Fraser Hwy., Surrey
- 15211 Fraser Hwy., Surrey
- 1221 – 5th Ave., Valemount**
- 2085 Dundas St., Vancouver
- 555 Seymour St., Vancouver
- 5680 Oak St., Vancouver
- 1390 – 33rd Ave. E., Vancouver
- 1695 Davie St., Vancouver
- 1743 Burrard St., Vancouver
- 2890 Hastings St. E., Vancouver
- 1289 Broadway E., Vancouver
- 710 Marine Dr. SE, Vancouver
- 4301 – 25th Ave., Vernon
- 4709 – 27th St., Vernon
- 5498 Patricia Bay Hwy., Victoria
- 2435 Millstream Rd., Victoria
- 1175 Douglas St., Victoria

Manitoba

- 477 Sherritt Ave., Lynn Lake
- 1020 Notre Dame Ave., Winnipeg
- 1050 Keewatin St., Winnipeg
- 1091 Henderson Hwy., Winnipeg
- 1485 Portage Ave., Winnipeg (6)*
- 1485 St. Mary's Rd., Winnipeg
- 1720 Kenaston Blvd., Winnipeg
- 1797 Logan Ave., Winnipeg (2)*
- 2012 Pembina Hwy., Winnipeg
- 2025 Corydon Ave., Winnipeg (2)*
- 2607 Portage Ave., Winnipeg
- 3033 Pembina Hwy., Winnipeg
- 610 Lagimodiere Blvd., Winnipeg
- 670 St. Anne's Rd., Winnipeg

New Brunswick

- 577 Victoria St., Edmundston
- 253 Canada St., Marysville

- 1400 Mountain Rd., Moncton
- 2600 Mountain Rd., Moncton
- 118 – 135 Otis Dr., Nackawic**
- 500 Waasis Rd., Oromocto
- 175 Old Hampton Rd., Quispamsis
- 1599 McKay Hwy., Rothesay
- 289 Union St., Saint John
- 241 Bayside Dr., Saint John
- 1 Main St. W., Saint John

Newfoundland and Labrador

- 1 South Side Rd., Harbour Breton**
- 170 Main St., Lewisporte**
- Conception Bay Rd., St. John's
- 12 Bay Bulls Rd., St. John's
- 184 Torbay Rd., St. John's

Nova Scotia

- 130 Albion Rd., Amherst**
- 13115 Highway 104, Auld's Cove
- 907 Cole Harbour Rd., Dartmouth
- 105 Main St., Dartmouth
- 21 Mic Mac Blvd., Dartmouth**
- 240 Victoria Rd., Dartmouth
- 535 Portland St., Dartmouth**
- 566 Main St., Dartmouth
- 610 Portland St., Dartmouth
- 626 Windmill Rd., Dartmouth
- 291 Highway 214, Elmsdale
- 124 Kearney Lake Rd., Halifax
- 231 Herring Cove Rd., Halifax
- 857 Sackville Dr., Lower Sackville
- 51 Sackville Dr., Lower Sackville
- 183 Commercial St., North Sydney
- 1251 Kings Rd., Sydney
- 539 Grand Lake Rd., Sydney
- 2 Westwood Blvd., Tantallon

Northwest Territories

- Airport Rd., Rankin Inlet

Ontario

- 1 Westney Rd. N., Ajax
- 125 Harwood Ave. E., Ajax**
- 34 Harwood Ave. S., Ajax
- 474 Bayly St. W., Ajax
- 35 Yonge St., Alliston**
- 7 Fryer St., Amherstburg
- 15440 Yonge St., Aurora
- 90 Talbot St. W., Aylmer
- 151 Mapleview Rd. W., Barrie
- 623 Yonge St., Barrie
- 384 Yonge St., Barrie**
- 390 North Front St., Belleville**
- 6521B Highway 62, Belleville
- 545 Queen St. S., Bolton
- 2305 Highway 2, Bowmanville
- 10115 Bramalea Rd., Brampton
- 5 Sandalwood Pkwy., Brampton
- 504 Main St., Brampton
- 1650 Williams Pkwy., Brampton
- 9495 Airport Rd., Brampton
- 354 Queen St. E., Brampton

- 471 Main St. S., Brampton
- 7995 Dixie Rd., Brampton
- 450 Fairview Dr., Brantford
- 16 Central Ave. E., Brockville
- 335 Stewart Blvd., Brockville
- 1275 Kensington Pkwy., Brockville
- 60 William St., Brockville
- 777 Guelph Line, Burlington**
- 1200 Walkers Line N., Burlington
- 458 Guelph Line N., Burlington
- 685 Appleby Line, Burlington
- 239 Fountain St. S., Cambridge
- 671 Hespler Rd., Cambridge
- 100 King St. W., Chatham**
- 651 Grand Ave. W., Chatham (2)*
- 475 Highway 6, Clappison Corners
- 4358 Innes Rd., Cumberland
- 33 Talbot St. N., Essex**
- 1755 Albion Rd., Etobicoke
- 524 Rexdale Blvd., Etobicoke
- 581 Kipling Ave., Etobicoke
- 830 Burnhamthorpe Rd., Etobicoke
- 924 Dixon Rd., Etobicoke
- 2016 Ogilvie Rd., Gloucester
- 1665 Cyrville Rd., Gloucester**
- 1600 Forest Valley Dr., Gloucester
- 2329 Stouffville Sideroad, Gormley
- 50 Stone Rd. E., Guelph**
- 109 Silvercreek Pkwy., Guelph
- 744 Concession St., Hamilton
- 630 Mohawk Rd. W., Hamilton**
- 1393 Upper Gage Ave., Hamilton
- 91 King William St., Huntsville
- 4 Talbot St., Jarvis
- 800 Stonehaven Dr., Kanata
- 45 Dalton Ave., Kingston
- 16 Bath Rd., Kingston
- 4319 King St. E., Kitchener
- 385 Frederick St., Kitchener**
- 1 King St. E., Kitchener**
- 212 Kent St., Lindsay
- 153 Angeline St. N., Lindsay
- 159 Clarke Rd., London
- 614 Fanshawe Park Rd. E., London
- 1900 Dundas St. E., London
- 1105 Wellington Rd., London**
- 2830 – 16th Ave., Markham
- 381 Church St., Markham
- 8601 Warden Ave., Markham
- 5270 Steeles Ave., Markham
- 28 Forsyth St., Marmora
- 450 Leitz Rd., Midland
- 235 Steeles Ave., Milton
- 16 Bronte St. S., Milton
- 1 City Centre Dr., Mississauga (3)*
- 1250 South Service Rd., Mississauga**
- 2100 Burnhamthorpe Rd. W., Mississauga
- 2125 Dundas St. W., Mississauga
- 3011 Wolfedale Rd., Mississauga
- 3380 Dixie Rd. N., Mississauga
- 6009 Hurontario St., Mississauga
- 646 Bloor St. E., Mississauga

- 4106 Cawthra Rd., Mississauga
- 377 Burnhamthorpe Rd. E., Mississauga (2)*
- 6536 Winston Churchill Blvd., Mississauga
- 6990 Hurontario St., Mississauga
- 7015 Kennedy Rd., Mississauga
- 995 Eglinton Ave. E., Mississauga
- 3320 Fallowfield Rd., Nepean
- 3095 Carling Ave., Nepean
- 1432 Baseline Rd., Nepean
- 17111 Yonge St., Newmarket
- 17600 Yonge St., Newmarket**
- 18151 Yonge St., Newmarket
- 1428 O'Brien St., North Bay
- 107 Parkway Forest Dr., North York
- 1493 Finch Ave. W., North York
- 2205 Jane St., North York
- 2821 Weston Rd., North York
- 3075 Don Mills Rd., North York
- 3900 Jane St., North York
- 2012 Jane St., North York
- 4630 Yonge St., North York
- 4747 Steeles Ave. W., North York
- 5001 Steeles Ave. W., North York (2)*
- 696 Lawrence Ave. W., North York
- 901 Sheppard Ave. W., North York
- 9980 Mississauga Rd., Norval
- 2431 Trafalgar Rd., Oakville
- 350 Iroquois Shore Rd., Oakville
- 450 Dundas St. E., Oakville
- 436 West St. N., Orillia**
- 1 Mississauga St. W., Orillia**
- 1988 St. Joseph Blvd., Orleans
- 419 King St. W., Oshawa**
- 2430 Bank St., Ottawa
- 3332 McCarthy Rd., Ottawa
- 1325 Richmond Rd., Ottawa
- 437 Albert St., Ottawa
- 2946 Baseline Rd., Ottawa
- 1034 Pleasant Park Rd., Ottawa
- 999 – 2nd Ave. E., Owen Sound**
- 1235 Bayly St., Pickering (3)*
- 1299 Kingston Rd., Pickering
- 1709 Kingston Rd., Pickering
- 555 Whites Rd., Pickering**
- 985 Brock Rd., Pickering (2)*
- 363 Ontario St., Port Hope
- 145 Queen St., Port Perry**
- 1055 Edward St., Prescott
- 12871 Yonge St., Richmond Hill
- 10610 Bayview Ave., Richmond Hill
- 695 Major Mackenzie Dr. E., Richmond Hill
- 650 Major Mackenzie Dr. E., Richmond Hill**
- 10749 Bathurst St., Richmond Hill
- 9550 Yonge St., Richmond Hill
- 400 McNabb St., Sault Ste. Marie**
- 179 Gore St., Sault Ste. Marie
- 1270 Brimley Rd., Scarborough
- 1525 Markham Rd., Scarborough
- 1651 Ellesmere Rd., Scarborough
- 1896 Eglinton Ave. E., Scarborough
- 2320 Lawrence Ave. E., Scarborough
- 2900 Finch Ave. E., Scarborough

- 3100 Ellesmere Rd., Scarborough
- 51 Tapscott Rd., Scarborough**
- 5110 Sheppard Ave. E., Scarborough
- 9501 Sheppard Ave. E., Scarborough
- 110 Beckwith St. N., Smith Falls
- 12011 Hurontario St., Snelgrove
- 126 Welland Ave., St. Catharines
- 227 Church St., St. Catharines**
- 533 Lake St., St. Catharines
- 295 Wellington St., St. Thomas
- 817 Queenston Rd., Stoney Creek
- 1065 The Kingsway, Sudbury**
- 1190 Barrydowne Rd., Sudbury
- 7011 Bathurst St., Thornhill
- 1487 Centre St., Thornhill
- 100 Arthur St. W., Thunder Bay
- 807 Red River Rd., Thunder Bay
- 49 Donway St. W., Toronto
- 117 Jarvis St., Toronto
- 1750 Bloor St. W., Toronto
- 2265 Danforth Ave., Toronto
- 1021 Avenue Rd., Toronto
- 1274 Gerrard St. E., Toronto
- 1450 Lawrence Ave. E., Toronto
- 1736 Eglinton Ave. W., Toronto
- 2 Bloor St. W., Toronto (9)*
- 2 East Mall Cres., Toronto
- 2200 Yonge St., Toronto
- 25 King St. W., Toronto (4)*
- 2877 Bayview Ave., Toronto
- 385 Weston Rd., Toronto
- 500 Oriole Parkway Dr., Toronto
- 55 Spadina Ave., Toronto
- 8 South Kingsway, Toronto
- 8 Thorncliffe Park Dr., Toronto
- 800 York Mills Rd., Toronto
- 90 The Queensway, Toronto
- 4780 Highway 7 E., Unionville
- 320 McArthur Ave., Vanier (2)*
- 1514 Steeles Ave. W., Vaughan
- 7092 Yonge St., Vaughan
- 550 King St. N., Waterloo**
- 180 Columbia St. W., Waterloo**
- 1602 Dundas St. E., Whitby
- 10 Taunton Rd. E., Whitby
- 403 Brock St. S., Whitby
- 1550 Dundas St. E., Whitby
- 1550 Huron Church Rd., Windsor**
- 50 Tecumseh Rd. W., Windsor
- 1707 Tecumseh Rd. W., Windsor
- 2295 Division Rd., Windsor
- 401 Sunset Ave., Windsor (2)*
- 2950 Dougall Rd., Windsor
- 3100 Howard Ave., Windsor**
- 3168 Dougall Ave., Windsor**
- 3198 Sandwich St. W., Windsor (2)**
- 5690 Wyandotte St. E., Windsor**
- 7400 Tecumseh Rd. W., Windsor**
- 7654 Tecumseh Rd. W., Windsor**
- 920 University Ave. W., Windsor
- 3540 Walker Rd., Windsor
- 3682 Langstaff Rd., Woodbridge

- 3733 Highway 7 W., Woodbridge
- 4800 Highway 7 W., Woodbridge (3)*
- 5241 Highway 7 W., Woodbridge
- 8401 Weston Rd., Woodbridge (3)*

Prince Edward Island

- 475 University Ave., Charlottetown
- 76 St. Peter's Rd., Charlottetown

Quebec

- 1104, boul. Grande Allée, Boisbriand (3)*
- 102, rue Church, Cowansville**
- 2, rue Carmel, Danville
- 1380, boul. Lemire (RR#4), Drummondville**
- 242, rue Hériot, Drummondville (2)*
- 385, boul. Saint Joseph, Drummondville
- 456, boul. de l'Hôpital, Gatineau (2)**
- 151, boul. Maloney E., Gatineau
- 744, boul. Saint Joseph, Hull
- 7569, boul. Newman, LaSalle (3)*
- 7569, boul. Newman, LaSalle**
- 4641, boul. Samson, Laval**
- 1006, rue Sherbrooke O., Montreal (3)*
- 2, rue Dollard, Montreal
- 550, rue Sherbrooke O., Montreal
- 1455, rue Sherbrooke O., Montreal (2)*
- 880, ch. Ste. Foy, Quebec
- 91, René Lévesque E., Quebec**
- 315, boul. Labelle, Rosemère (3)*
- 90, rue Gamble O., Rouyn-Noranda**
- 180, rue Principale, Rouyn-Noranda
- 300, rue Sicard, Sainte-Thérèse (2)*
- 905, boul. Laure, Sêpt-Iles**
- 3205, boul. Côté Vertu, St-Laurent**
- 4162, rue Wellington, Verdun

Saskatchewan

- 1513 – 8th Ave., Humboldt
- 402 McDonald St., Regina
- 1919 Fleet St., Regina
- 2304 Albert St., Regina
- 935 Victoria Ave., Regina
- 481 Albert St. N., Regina
- 1800 Hamilton St., Regina (2)*
- 3625 Sherwood Dr., Regina
- 1502 – 8th St. E., Saskatoon
- 3 Worobetz Place, Saskatoon

Yukon

- 978 – 2nd Ave., Dawson**
- 820 Adala Trail, Watson Lake**
- 29 Wann Rd., Whitehorse

* Denotes number of ABMS

** Removed during October 2003

Our Clients – Small Business



CIBC and its listed affiliates debt financing to firms in Canada

As at October 31, 2004

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

Province or territory	Authorizations	Outstandings	Customers
Alberta	84,006,471	41,677,253	10,059
British Columbia	103,006,454	44,856,352	13,238
Manitoba	21,198,768	12,123,404	2,367
New Brunswick	9,576,323	4,795,175	1,052
Newfoundland and Labrador	8,868,632	4,352,157	1,064
Northwest Territories	1,659,443	754,224	253
Nova Scotia	16,028,748	7,669,508	2,012
Nunavut	2,657	2,657	11
Ontario	374,676,684	153,826,479	46,161
Prince Edward Island	4,224,715	2,419,489	489
Quebec	77,606,151	35,271,515	8,990
Saskatchewan	29,509,715	18,282,629	3,146
Yukon	2,105,219	1,037,217	273
Total	732,469,979	327,068,060	89,115

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

Province or territory	Authorizations	Outstandings	Customers
Alberta	369,358,595	210,272,053	7,202
British Columbia	452,904,215	247,638,576	8,754
Manitoba	105,614,577	67,346,865	2,012
New Brunswick	46,788,799	25,439,702	904
Newfoundland and Labrador	47,881,312	27,814,949	932
Northwest Territories	10,421,598	5,139,354	201
Nova Scotia	81,110,875	46,258,811	1,554
Nunavut	147,747	135,803	2
Ontario	1,682,302,253	945,991,678	32,020
Prince Edward Island	21,623,190	13,726,635	380
Quebec	327,426,880	175,224,215	6,317
Saskatchewan	167,540,512	105,489,909	3,248
Yukon	6,097,251	3,273,653	118
Total	3,319,217,805	1,873,752,203	63,644

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

Province or territory	Authorizations	Outstandings	Customers
Alberta	403,593,015	212,704,794	2,789
British Columbia	433,431,282	236,354,372	3,041
Manitoba	107,819,137	57,595,869	746
New Brunswick	35,820,145	18,172,528	243
Newfoundland and Labrador	34,872,906	19,437,535	238
Northwest Territories	8,262,196	4,182,315	61
Nova Scotia	60,186,025	34,855,993	393
Nunavut	664,071	553,415	4
Ontario	1,465,228,103	767,009,410	10,615
Prince Edward Island	25,240,139	13,274,151	171
Quebec	323,103,827	178,562,106	2,124
Saskatchewan	162,957,749	83,993,463	1,107
Yukon	7,814,240	4,783,911	55
Total	3,068,992,837	1,631,479,862	21,587

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

Province or territory	Authorizations	Outstandings	Customers
Alberta	441,968,040	254,785,108	1,207
British Columbia	406,208,739	266,245,437	986
Manitoba	117,354,868	62,734,533	314
New Brunswick	39,668,899	25,604,263	81
Newfoundland and Labrador	34,188,738	19,936,443	90
Northwest Territories	14,127,295	9,006,799	31
Nova Scotia	63,131,647	40,684,513	142
Nunavut	899,778	658,596	2
Ontario	1,078,706,022	668,178,070	2,516
Prince Edward Island	21,639,684	10,896,649	55
Quebec	296,770,280	176,010,017	711
Saskatchewan	145,008,144	81,073,871	407
Yukon	7,069,928	5,196,484	18
Total	2,666,742,062	1,621,010,783	6,560

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

Province or territory	Authorizations	Outstandings	Customers
Alberta	554,014,141	336,789,761	734
British Columbia	496,874,742	339,091,841	562
Manitoba	178,658,066	105,967,668	228
New Brunswick	46,491,716	33,644,800	51
Newfoundland and Labrador	38,867,063	21,945,182	48
Northwest Territories	17,730,454	10,415,454	23
Nova Scotia	87,854,243	61,345,606	89
Nunavut	4,039,378	3,134,905	6
Ontario	1,553,555,831	1,018,030,791	1,690
Prince Edward Island	29,471,335	16,836,772	43
Quebec	412,033,936	262,747,916	475
Saskatchewan	126,596,449	73,104,907	183
Yukon	7,964,462	3,563,782	11
Total	3,554,151,815	2,286,619,384	4,143

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

Province or territory	Authorizations	Outstandings	Customers
Alberta	1,560,809,683	960,273,176	645
British Columbia	1,656,396,329	1,144,907,567	574
Manitoba	562,869,548	364,512,152	225
New Brunswick	137,334,826	107,034,142	36
Newfoundland and Labrador	56,719,267	30,782,501	27
Northwest Territories	76,138,519	43,676,827	29
Nova Scotia	224,269,150	152,719,873	80
Nunavut	4,957,468	4,510,610	1
Ontario	5,257,345,702	3,938,078,140	1,651
Prince Edward Island	111,239,653	73,805,331	57
Quebec	1,340,110,364	879,649,248	438
Saskatchewan	290,968,249	173,199,764	133
Yukon	13,719,908	7,241,092	6
Total	11,292,878,665	7,880,390,422	3,902

For authorization levels of: \$5,000,000 and over⁽¹⁾

Province or territory	Authorizations	Outstandings	Customers
Alberta	11,010,220,782	2,996,248,716	210
British Columbia	3,392,088,411	1,180,879,925	133
Manitoba	2,469,722,748	616,994,628	55
New Brunswick	325,501,780	129,684,349	14
Newfoundland and Labrador	409,020,237	262,366,693	12
Northwest Territories	63,247,738	33,548,860	6
Nova Scotia	1,335,181,968	370,220,908	37
Nunavut	0	0	0
Ontario	36,457,230,248	9,487,534,680	769
Prince Edward Island	75,797,760	41,122,318	6
Quebec	5,214,055,719	1,761,184,155	172
Saskatchewan	322,609,113	79,675,494	13
Yukon	8,000,000	8,000,000	1
Total	61,082,676,505	16,967,460,727	1,428

(1) Loans over \$5 million have declined year-over-year as a result of the successful execution of our strategy to reduce capital in our wholesale lending book.

Total all authorization bands

Province or territory	Authorizations	Outstandings	Customers
Alberta	14,423,970,727	5,012,750,860	22,846
British Columbia	6,940,910,172	3,459,974,069	27,288
Manitoba	3,563,237,713	1,287,275,119	5,947
New Brunswick	641,182,487	344,374,959	2,381
Newfoundland and Labrador	630,418,155	386,635,461	2,411
Northwest Territories	191,587,243	106,723,833	604
Nova Scotia	1,867,762,657	713,755,211	4,307
Nunavut	10,711,099	8,995,986	26
Ontario	47,869,044,844	16,978,649,249	95,422
Prince Edward Island	289,236,476	172,081,345	1,201
Quebec	7,991,107,158	3,468,649,170	19,227
Saskatchewan	1,245,189,931	614,820,037	8,237
Yukon	52,771,008	33,096,140	482
Total	85,717,129,668	32,587,781,441	190,379