

## Our Clients

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

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





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

### **Making banking easier for our clients**

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

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

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

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

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

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

In order to better serve Canada's diverse population, we offer service in multiple languages in many branches. On [cibc.com](http://cibc.com), clients can explore

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

### **Banking that's accessible to everyone**

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

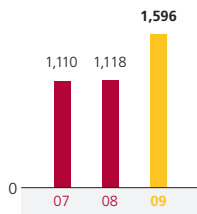
Since installing our first audio-enabled ABMs in 2002, CIBC has continued to enhance ABM accessibility. Today, our clients can use an Access for All ABM at almost every branch and an increasing number of our ABMs in retail locations. We have a multi-year plan to replace all ABMs with these machines,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

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

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

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

Access for All ABMs in Branches – 3 year trend



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



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

### Providing affordable banking solutions

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

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

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

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

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

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

### A smart start for children, youth and students

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

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

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

### The CIBC 60 Plus Advantage

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

### Meeting the financial needs of the Aboriginal community

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





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

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

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

### Helping Canadian businesses succeed

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

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

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

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

### Respecting our clients

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

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

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

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

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

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

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

## Our Clients – Branches and ABMs

### CIBC BRANCH OPENINGS – 2009

#### British Columbia

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

#### Alberta

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

#### Ontario

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

#### Quebec

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

#### Nova Scotia

89 Countryview Dr., Unit 5D, Dartmouth

### OTHER CIBC OPENINGS – 2009

#### Ontario

Sub-branch location: 12 Young St., Capreol <sup>(1)</sup>

### CIBC BRANCH CLOSINGS – 2009

#### British Columbia

9 - 2484 Main St., Westbank

#### Alberta

29 Sir Winston Churchill Ave., St. Albert

#### Saskatchewan

104 Cowessess Lake Mall, Cowessess

#### Ontario

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

#### Quebec

4250 1re Ave., Quebec City

#### Nova Scotia

535 Portland St., Dartmouth

### CIBC BRANCH RELOCATIONS – 2009

#### British Columbia

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

#### Ontario

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

### PRESIDENT'S CHOICE FINANCIAL PAVILION OPENINGS – 2009

#### Alberta

4410 17th St. NW, Edmonton

#### Ontario

6220 Yonge St., Toronto

### PRESIDENT'S CHOICE FINANCIAL PAVILION STATUS CHANGES – 2009

#### Ontario

400 Lansdowne St. E., Peterborough<sup>(3)</sup>

### ABM INSTALLATIONS – 2009

#### British Columbia

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

#### Alberta

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

#### Manitoba

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

#### Ontario

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

#### Quebec

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

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

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

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

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

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

## Our Clients – Branches and ABMs

### **New Brunswick**

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

### **Nova Scotia**

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

### **Prince Edward Island**

465 University Ave., Charlottetown

### **Newfoundland and Labrador**

48 Kenmount Rd., St. John's

### **ABM REMOVALS – 2009**

#### **British Columbia**

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

#### **Alberta**

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

#### **Saskatchewan**

104 Cowessess Lake Mall, Cowessess

### **Manitoba**

3380 Portage Ave., Winnipeg

### **Ontario**

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

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

### **Quebec**

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

### **New Brunswick**

42 CFB Gagetown, Oromocto

### **Nova Scotia**

535 Portland St., Dartmouth

## Our Clients – Debt Financing to Firms in Canada

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

As at October 31, 2009

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

### For all authorization bands

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

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

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

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

## Employment in Canada

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

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

### Full-time and part-time employees

As at October 31, 2009

#### CIBC and its listed affiliates

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

## Taxes in Canada

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

### Taxes – 2009

CIBC group of companies

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