



# 2024 ESG Data Tables

March 2025

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## About this report

### Reporting boundary and scope

CIBC reports on its ESG progress annually. This report covers our 2024 activities globally for the period of November 1, 2023 – October 31, 2024, unless otherwise noted. The ESG Data tables supplements the 2024 Sustainability Report and Public Accountability Statement and the 2024 Climate Report.

All metrics in the ESG Data Tables exclude CIBC Mellon. CIBC is a 50/50 joint venture partner with The Bank of New York Mellon in two joint ventures: CIBC Mellon Trust Company and CIBC Mellon Global Securities Services Company Inc. (collectively referred to as CIBC Mellon).

Any restatements and changes to methodologies from previous reports are described in performance data footnotes. Measures, metrics, and currency amounts are in Canadian dollars, unless otherwise noted.

### Assurance

We have obtained independent limited assurance for a selection of our 2024 ESG performance indicators. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our website. Within this report, the assurance symbol (✓) is used to indicate a figure has been independently assured to a limited level.

### Caution regarding forward-looking statements

From time to time, we make written or oral forward-looking statements within the meaning of certain securities laws, including in this Report, in other filings with Canadian securities regulators or the SEC, and in other communications. All such statements are made pursuant to the “safe harbour” provisions of, and are intended to be forward-looking statements under applicable Canadian and US securities legislation, including the US Private Securities Litigation Reform Act of 1995. These statements include, but are not limited to, statements in this Report related to our purpose – to help make our clients’ ambitions a reality, priorities, targets, metrics, sustainability commitments and goals (including our \$300 billion by 2030 sustainable finance goal, the implementation and update of our Sustainable Finance Methodology, our 2050 net-zero ambition, and reducing operational GHG emissions), as well as our economic and environmental, social, and governance (ESG) related impacts and objectives, including but not limited to, sustainable financing, data ethics, inclusion, employee engagement, making a difference in the community, inclusive banking, and accelerating climate action. Forward-looking statements are typically identified by the words “believe”, “expect”, “anticipate”, “intend”, “estimate”, “forecast”, “target”, “predict”, “commit”, “ambition”, “goal”, “strive”, “project”, “objective”, and other similar expressions or future or conditional verbs such as “will”, “may”, “should”, “would”, and “could”. By their nature, these statements require us to make assumptions and are subject to inherent risks and uncertainties that may be general or specific, which give rise to the possibility that our predictions, forecasts, projections, expectations, or conclusions will not prove to be accurate, that our assumptions may not be correct, and that our priorities, targets, commitments, and goals, and economic and ESG-related impacts and objectives will not be achieved. As we work to advance our ESG goals, external factors outside of CIBC’s reasonable control may act as constraints on achieving these goals. These factors include: trade policies and tensions, including tariffs; inflationary pressures in the US; global supply-chain disruptions; geopolitical risk, including from the war in Ukraine and conflict in the Middle East; the occurrence, continuance, or intensification of public health emergencies, such as the impact of post-pandemic hybrid work arrangements, and any related government policies and actions; the failure of third parties to comply with their obligations to us and our affiliates or associates; our ability to implement various sustainability-related initiatives internally and with our clients under expected time frames; our ability to scale our sustainable finance products and services; the availability of comprehensive and high-quality GHG emissions data (including from CIBC’s clients) and standardization of ESG-related measurement methodologies; the evolution of our lending portfolios over time; the need for active and continuing participation, cooperation, and collaboration from various stakeholders (including enterprises, financial institutions, governmental and non-

governmental organizations, and individuals); deployment of new technologies and industry-specific solutions; the evolution of consumer behaviour; varying decarbonization efforts across economies; the need for thoughtful climate policies globally; the challenges of balancing interim emissions goals with an orderly transition; and the continuing development and evolution of regulations, guidelines, principles, and frameworks internationally and CIBC's compliance thereto, which could lead to us to being subject to various legal and regulatory proceedings, the potential outcome of which could include regulatory restrictions, penalties, and fines. These and other factors may cause actual results to differ materially from the expectations expressed in the forward-looking statements and may require CIBC to adapt its initiatives and activities or adjust its commitments, metrics, targets, and goals. The forward-looking statements in this Report are presented for the purpose of assisting clients and others in understanding our objectives and strategic priorities, and may not be appropriate for other purposes. We do not undertake to update any forward-looking statement except as required by law.

## General

### Team members

<b>Regular employees<sup>1</sup></b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Canada	–	43,847	43,991	45,921	40,852	39,192	N/A
US + International	–	4,106	3,880	3,532	3,123	2,965	N/A
<b>Total global regular employees<sup>2</sup></b>	–	<b>47,953</b>	<b>47,871</b>	<b>49,453</b>	<b>43,975</b>	<b>42,157</b>	<b>N/A</b>
<b>Temporary employees<sup>3</sup></b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Canada	–	1,208	850	1,101	969	N/A	N/A
US + International	–	22	27	39	30	N/A	N/A
<b>Total global temporary employees<sup>2</sup></b>	–	<b>1,230</b>	<b>877</b>	<b>1,140</b>	<b>999</b>	<b>N/A</b>	<b>N/A</b>
<b>Contingent workers<sup>4</sup></b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Canada	–	2,243	1,221	1,600	1,557	1,550	N/A
US + International	–	118	150	264	222	107	N/A
<b>Total global contingent employees<sup>2</sup></b>	–	<b>2,361</b>	<b>1,371</b>	<b>1,864</b>	<b>1,779</b>	<b>1,657</b>	<b>N/A</b>
<b>Total</b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
<b>Total global team members<sup>2</sup></b>	–	<b>51,544</b>	<b>50,119</b>	<b>52,457</b>	<b>46,753</b>	<b>43,814</b>	<b>N/A</b>

<sup>1</sup> Regular employees refers to our regular (full-time and part-time) employees, who are working or on paid leaves, as at October 31. Excludes temporary employees, retirees, employees on unpaid leaves, contingent workers and CIBC Caribbean.

<sup>2</sup> Global refers to Canada, US and International, excluding CIBC Caribbean.

<sup>3</sup> Temporary employees refers to our full-time and part-time employees on a fixed term with a defined end date, and a status of 'Temporary'. Includes temporary employees who are working or on paid leaves, as at October 31 and who are paid through CIBC payroll. Excludes regular employees, retirees, employees on unpaid leaves, contingent workers, and CIBC Caribbean. In 2024, 46% of our total global temporary employees performed work in a core functional area that supports our business operations; whereas 54% performed work in a strategic business unit that directly supports our clients. Year-over-year variances reflect adjustments to CIBC's workforce mix to align to changing business and project-related requirements.

<sup>4</sup> Contingent workers include staff augmentation workers who are managed by CIBC's Human Resources through a formal Contingent Worker Program and provide services to CIBC on an as-needed basis through an approved vendor, as at October 31. Excludes regular and temporary employees, retirees, and CIBC Caribbean. In 2024, 87% of our total global contingent workers performed work in a core functional area that supports our business operations; whereas 13% performed work in a strategic business unit that directly supports our clients. Year over year variances reflect adjustments to CIBC's workforce mix to align to changing business and project-related requirements.

## Employment type

<b>Employment type – Canada</b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Full-time	–	41,063	41,103	42,807	37,667	N/A	N/A
Part-time	–	2,784	2,888	3,114	3,185	N/A	N/A
<b>Employment type – US + International</b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Full-time	–	4,070	3,837	3,484	3,072	N/A	N/A
Part-time	–	36	43	48	51	N/A	N/A
<b>Gender<sup>5, 6</sup></b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Women	–	26,164	26,275	27,148	24,074	23,204	N/A
Men	–	21,745	21,543	22,068	19,819	18,912	N/A
<b>Age<sup>7</sup></b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
< 30 years old	–	9,120	9,450	10,952	8,000	7,109	N/A
30 – 50 years old	–	25,387	24,849	25,028	22,546	21,873	N/A
>50 years old	–	13,446	13,572	13,473	13,429	13,175	N/A
<b>Total regular employees<sup>1</sup></b>	<b>–</b>	<b>47,953</b>	<b>47,871</b>	<b>49,453</b>	<b>43,975</b>	<b>42,157</b>	<b>N/A</b>

<sup>5</sup> The total of women and men does not equal CIBC's 2024 total global regular employees as our total global regular employees includes men, women, employees who identify as non-binary, and employees that have not self-identified.

<sup>6</sup> All data is based on self-identification voluntarily disclosed by employees as at October 31.

<sup>7</sup> Age segmentation is defined based on date of birth in Workday (a human capital management system) as at October 31.

## CIBC Caribbean

<b>CIBC Caribbean – Team members</b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Regular employees <sup>8</sup>	–	2,359	2,345	N/A	N/A	N/A	N/A
Temporary employees <sup>9</sup>	–	281	252	N/A	N/A	N/A	N/A
Contingent workers <sup>10</sup>	–	260	253	N/A	N/A	N/A	N/A
<b>Total CIBC Caribbean team members</b>	<b>–</b>	<b>2,900</b>	<b>2,850</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

  

<b>CIBC Caribbean – Employment type<sup>8</sup></b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Full-time	–	2,359	2,345	N/A	N/A	N/A	N/A
Part-time	–	0	0	N/A	N/A	N/A	N/A

  

<b>CIBC Caribbean – Gender<sup>8, 11</sup></b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Women	–	1,635	1,634	N/A	N/A	N/A	N/A
Men	–	724	711	N/A	N/A	N/A	N/A

  

<b>CIBC Caribbean – Age<sup>8, 12</sup></b>	<b>Units</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
< 30 years old	–	328	320	N/A	N/A	N/A	N/A
30 – 50 years old	–	1,427	1,445	N/A	N/A	N/A	N/A
>50 years old	–	604	580	N/A	N/A	N/A	N/A

<sup>8</sup> CIBC Caribbean's total regular employees refers to regular (full-time) employees, who are working or on paid leaves, as at October 31 and excludes temporary employees, retirees, employees on unpaid leaves, and contingent workers.

<sup>9</sup> Temporary employees refer to our full-time employees on a fixed term with a defined end date, and a status of 'Temporary'. Includes temporary employees who are working or on paid leaves, as at October 31 and who are paid through CIBC payroll. Excludes regular employees, retirees, employees on unpaid leaves, contingent workers. In 2024, 72% of our temporary employees performed work in a core functional area that supports our business operations; whereas 28% performed work in a strategic business unit that directly supports our clients. Year over year variances reflect adjustments to CIBC Caribbean's workforce mix to align to changing business and project-related requirements.

<sup>10</sup> Contingent workers are staff augmentation workers that are not managed by CIBC Caribbean's Human Resources and are not paid through CIBC Caribbean's payroll as at October 31, 2024. Excludes regular employees, temporary employees, retirees, and employees on unpaid leaves.

<sup>11</sup> All data is based on self-identification voluntarily disclosed by employees as at October 31.

<sup>12</sup> Age segmentation is defined based on date of birth in Lanterria (HR system) as at October 31.

## Governance

Corporate Governance	Units	Goal	2024	2023	2022	2021	2020	2019
Women directors on CIBC's Board of Directors <sup>13</sup>	–	At least 40% women on CIBC's Board of Directors	43%	46%	50%	50%	40%	47%
CIBC's Whistleblower Program <sup>14</sup>	Units	Goal	2024	2023	2022	2021	2020	2019
Number of instances of retaliation for reporting a concern to the Whistleblower Program in accordance with the Whistleblower Policy <sup>15</sup>	–	N/A	0	0	0	0	0	0
Number of fines and settlements levied on CIBC related to bribery or corruption	–	N/A	0	0	0	0	0	0
Taxes in Canada	Units	Goal	2024	2023	2022	2021	2020	2019
Income taxes <sup>16</sup>	millions	N/A	\$2,037	\$1,229	\$1,056	\$1,546	\$806	\$1,146
Capital taxes	millions	N/A	\$82	\$81	\$84	\$77	\$79	\$76
Other taxes	millions	N/A	\$764	\$757	\$737	\$635	\$622	\$609
<b>Total taxes<sup>17</sup></b>	<b>millions</b>	<b>N/A</b>	<b>\$2,883</b>	<b>\$2,067</b>	<b>\$1,877</b>	<b>\$2,258</b>	<b>\$1,507</b>	<b>\$1,831</b>

<sup>13</sup> All data is based on self-identification voluntarily disclosed as of October 31.

<sup>14</sup> Excludes CIBC Caribbean.

<sup>15</sup> The Whistleblower Program monitors for allegations of retaliation for raising a concern (or implied fear of such) as well as material impacts to the employment of any team member who identifies themselves as a whistleblower.

<sup>16</sup> The taxes paid and payable to the Canadian Federal government recognized for the year ended October 31, 2024 reflect changes from the 2023 federal budget, including the enactment of the Federal tax measure that denies the dividends received deduction for Canadian banks. The taxes paid and payable to the Canadian Federal government recognized for the year ended October 31, 2023 reflect changes from the 2022 federal budget, including the Canada Recovery Dividend tax (CRD) and the 1.5% tax rate increase on banks.

<sup>17</sup> For the year ended October 31, 2024, the CIBC group of companies recognized a total of \$2.9 billion in taxes paid or payable to all levels of government in Canada. This total consisted of \$2.0 billion in current income tax expenses recognized in the Statement of Income and the Statement of Other Comprehensive Income, \$82 million in capital taxes recognized in the Statement of Income and \$764 million in other taxes, which includes sales taxes (GST/HST and provincial), payroll taxes (employer portion), property taxes and business taxes.



<b>Political contributions and donations</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Canada <sup>18</sup>	dollars	N/A	<b>\$0</b>	\$0	\$0	\$0	\$0	\$17,090
USA <sup>19</sup>	dollars (USD)	N/A	<b>US\$10,850</b>	US\$11,295	US\$13,075	US\$11,975	US\$10,785	US\$16,155

## Business ethics

<b>CIBC's Code of Conduct</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Employees trained on CIBC's Code of Conduct <sup>20</sup>	%	N/A	<b>100%</b>	100%	100% <sup>21</sup>	100%	100%	100%

<sup>18</sup> As of November 1, 2019, CIBC prohibits contributions to federal or provincial political parties, candidates or electoral district associations, and does not donate to municipal politicians in Canada as per our Political Activity Policy.

<sup>19</sup> In the US, as a state-chartered bank, CIBC contributes to candidates and political committees at the state and local levels, subject to limits set by each jurisdiction. We have a Political Action Committee (PAC) registered with the Federal Election Commission (FEC). The CIBC PAC is supported entirely by voluntary employee contributions. These contributions to the PAC are reported to the FEC and the relevant election commissions and are publicly disclosed.

<sup>20</sup> Statistics are based on completions from active team members with a due date of up to and including January 31, 2024 and do not include team members who were terminated or on leave as of this date. Excludes CIBC Caribbean as these team members complete Code of Conduct training on different learning management systems.

<sup>21</sup> For 2022, the January 31 due date was extended to March 31 therefore, these statistics are based on completions for active team members with a due date of up to and including March 31, 2022.

## Information and privacy

Privacy	Units	Goal	2024	2023	2022	2021	2020	2019
Number of unresolved well-founded privacy findings against CIBC from the Office of Privacy Commissioner of Canada (OPC) <sup>22</sup>	–	No unresolved well-founded privacy findings against CIBC from the Office of Privacy Commissioner of Canada (OPC)	0	0	0	0	0	N/A
Number of regulatory privacy findings against CIBC outside of Canada <sup>23</sup>	–	No regulatory privacy findings against CIBC outside of Canada	0	1	0	0	0	N/A
<b>Total number of breaches involving a regulator – Breakdown by Region</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Canada	–	N/A	15	13	14	16	13	N/A
United States of America (US)	–	N/A	13	19	2	3	2	N/A
Europe	–	N/A	1	0	0	0	0	N/A
Asia-Pacific (APAC)	–	N/A	0	0	1	0	1	N/A
Caribbean	–	N/A	1	0	0	0	0	N/A
Colombia	–	N/A	0	0	0	0	0	N/A
<b>Total number of breaches involving a regulator<sup>24</sup></b>	–	N/A	<b>30</b>	<b>32</b>	<b>17</b>	<b>19</b>	<b>15</b>	<b>N/A</b>
Number of affected individuals <sup>25</sup>	–	N/A	<b>4,930</b>	6,945	2,881	1,587	N/A	N/A

<sup>22</sup> The Office of the Privacy Commissioner of Canada (OPC) defines “well-founded” to mean the organization contravened a provision of the Privacy Act or Personal Information Protection and Electronic Documents Act (PIPEDA).

<sup>23</sup> Includes, US, Europe, the Asia-Pacific region, Republic of Columbia and Caribbean. Each region has a designated privacy representative or team with expertise in relevant local legislation and regulation who is responsible for managing and reporting privacy findings in their respective region. CIBC Caribbean and CIBC Cayman Bank each maintain their own privacy program including policies and processes.

<sup>24</sup> Number reflects privacy breaches where CIBC proactively self-reported to a privacy regulator.

<sup>25</sup> Affected individuals impacted by total number of breaches involving a regulator. Individuals includes all populations where personal information was breached.

<b>Cybersecurity</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Number of material service disruptions or cybersecurity incidents <sup>26</sup>	–	N/A	0	0	0	N/A	N/A	N/A

## Delivering for our clients

<b>Client experience</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
CIBC Client Experience Index (CX Index) <sup>27</sup>	%	100%	114%	101%	100%	104%	N/A	N/A
CIBC Caribbean – Net Promoter Score	Number	35	31	N/A	N/A	N/A	N/A	N/A

<sup>26</sup> Material cyber incidents are defined in part as having high or critical impact to CIBC clients, assets, systems, or people. Despite our commitment to information and cybersecurity, and given the rapidly evolving threat and regulatory landscape, coupled with a changing business environment, it is not possible for us to identify all cyber risks or implement measures to prevent or eliminate all potential cyber incidents from occurring. However, we monitor our risk profile for changes and continue to refine approaches to security protection and service resilience to minimize the impact of any cyber incidents that may occur.

<sup>27</sup> We annually review the Client Experience Index (CX Index). The CX Index is an enterprise-wide dashboard comprised of 20 internal and external client experience metrics. Excludes CIBC Caribbean, UK, Luxembourg and the Asia-Pacific region.

## Respecting human rights

Human rights	Units	Goal	2024	2023	2022	2021	2020	2019
Mandatory human rights training hours <sup>28</sup>	hours	N/A	201,920	170,436	75,425	68,618	42,484	33,723
Inclusion and diversity training hours <sup>29</sup>	hours	N/A	8,689	15,448	59,126	38,474	6,247	3,415
Total human rights and inclusion hours	hours	N/A	210,608	185,884	134,551	107,092	48,731	37,138
Collective bargaining agreements and freedom of association <sup>30</sup>	%	N/A	1%	1%	2%	2%	2%	2%
Human rights incidents <sup>31</sup>	Number	N/A	0	0	N/A	N/A	N/A	N/A

Workplace accidents <sup>32</sup>	Units	Goal	2024	2023	2022	2021	2020	2019
Minor workplace injuries <sup>33</sup>	Number of Injuries	N/A	N/A	539	393	396	453	597
Disabling workplace injuries <sup>34</sup>	Number of Injuries	N/A	N/A	46	47	78	77	87
Total injury frequency rate <sup>35</sup>	Rate	N/A	N/A	0.10	0.84	1.06	1.29	1.62
Lost-time injury frequency rate <sup>35</sup>	Rate	N/A	N/A	1.21	0.09	0.17	0.19	0.21
Fatalities	Number of fatalities	N/A	N/A	0	0	0	0	0

<sup>28</sup> Total human rights training time is the sum of the expected training hours for each course, which is calculated by multiplying the number of unique learners that have completed each relevant training course by the expected duration of each training course. This includes employees and contingent workers between November 1 – October 31 but excludes any team members who were not active as at October 31. Mandatory human rights training hours includes health and safety training hours, which accounted for 4,546 hours as at October 31, 2024. Excludes additional health and safety training hours, such as for specific roles and for specific lines of business. Total human rights and inclusion training excludes CIBC Caribbean as these team members complete training on different learning management systems.

<sup>29</sup> Training time is calculated by multiplying completions by the estimated duration for each course/ program. Completions are for regular employees. Significant completion of Inclusive Leadership training programs occurred in prior years when they first launched to existing employees. F24 numbers represent new hires and existing employees who have not previously completed the training.

<sup>30</sup> Percentage of regular employees in Canada who are covered by such agreements. Regular employees refers to our regular (full-time and part-time) employees, who are working or on paid leaves, as at October 31. Excludes temporary employees, retirees, employees on unpaid leaves, contingent workers, and CIBC Caribbean.

<sup>31</sup> High risk incidents are defined as incidents that have a high or critical impact on CIBC clients, assets, systems, or people. Excludes CIBC Caribbean.

<sup>32</sup> Data is for all federally regulated employees in Canada, including regular full-time and part-time and temporary full-time and part-time, employed at any point in the 2023 calendar year. Data for 2024 will be reported to the federal government in spring 2025.

<sup>33</sup> Minor injuries are injuries that are treated in the workplace (if required), with no time lost beyond the day of the injury.

<sup>34</sup> Disabling injuries are injuries that result in lost time from the workplace on any day following the day of the injury.

<sup>35</sup> Injury rate per 100 employees (expressed as headcount) equals the number of injuries divided by the result of the headcount divided by 100.

## Social

### Employee engagement

Employee engagement	Units	Goal	2024	2023	2022	2021	2020	2019
Employee engagement score	%	Employee engagement score that meets or exceeds the Global Financial Services Norm (GFSN) <sup>36, 37</sup>	80%✓ <sup>36, 37</sup>	90%✓	90%✓	89%✓	90%✓	89%✓
By talent segments <sup>38</sup>	Units	Goal	2024	2023	2022	2021	2020	2019
Men	%	N/A	80%	90%	89%	N/A	N/A	N/A
Women	%	N/A	81%	90%	90%	N/A	N/A	N/A
People of colour	%	N/A	81%	91%	N/A	N/A	N/A	N/A
CIBC Caribbean	Units	Goal	2024	2023	2022	2021	2020	2019
CIBC Caribbean – Employee Engagement Score <sup>39</sup>	%	5% year-over-year increase in consecutive years	61%	N/A	N/A	N/A	N/A	N/A

(✓) This figure has been independently assured to a limited level. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our [website](#).

<sup>36</sup> CIBC measures overall employee engagement through the Annual Employee Survey, which ran from June 10, 2024 to June 23, 2024. Our regular (full-time and part-time) working employees were eligible to participate. Temporary employees, contingent workers, retirees, and CIBC Caribbean were excluded. Over 39,000 employees completed the survey for an overall response rate of 88%. In 2024, CIBC transitioned to using Qualtrics as the new platform for the Annual Employee Survey and updated the employee engagement methodology. The employee engagement score for 2024 is determined by the average proportion of survey responses that agree or strongly agree with four questions based on willingness to recommend, job satisfaction, intention to stay, and pride in working at CIBC. This differs from the previous methodology which was determined by the average proportion of favourable survey responses for nine questions based on how engaged employees are, how enabled they feel, and how energized they are at work. With a refresh in questions and response scale, this year's employee engagement score establishes a new baseline and therefore the year-over-year result is not comparable. The questions used in the Annual Employee Survey were selected in collaboration with Qualtrics and may differ from other organizations using Qualtrics to measure employee engagement.

<sup>37</sup> The Global Finance Services Norm (GFSN) provided by Qualtrics is based on three-year rolling global average benchmarks of the Financial Services Industry.

<sup>38</sup> All data is based on self-identification voluntarily disclosed by employees.

<sup>39</sup> CIBC Caribbean measured Employee Engagement through the annual E-Voice survey which ran from September 23, 2024 to October 11, 2024. Regular full-time employees and temporary full-time employees on a fixed term with a status of "Contractor" (not classified as contingent workers) were eligible to participate. Contingent workers were excluded. Over 1,500 employees completed the survey for an overall response rate of 59%. CIBC Caribbean uses Qualtrics as the platform for the E-Voice Survey. The employee engagement score for 2024 is determined by the average of survey responses that rated three questions based on meeting career goals, open and honest communication and confidence in senior leadership. The questions used in the E-Voice Survey were selected in collaboration with Qualtrics and may differ from other organizations using Qualtrics to measure Employee Engagement.

<b>Learning and development</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Global investment in learning and development <sup>40</sup>	millions	N/A	\$58	\$51 <sup>41</sup>	\$47	\$41	\$52	\$64
Average training cost per employee <sup>40</sup>	dollars	N/A	\$1,125	\$1,017 <sup>41</sup>	\$919	\$905	\$1,188	\$1,430
Average training hours per employee <sup>42</sup>	hours	N/A	24.3	24.5	24.8	17.5	15.0	19.8
<b>Average training hours by gender<sup>43</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Men	hours	N/A	24.3	24.4	24.7	N/A	N/A	N/A
Women	hours	N/A	24.3	24.6	24.9	N/A	N/A	N/A
<b>Average training hours per level</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Vice-President +	hours	N/A	14.0	9.1	17.7	N/A	N/A	N/A
People manager	hours	N/A	17.2	21.8	18.8	N/A	N/A	N/A
Individual contributor	hours	N/A	25.4	25.0	25.6	N/A	N/A	N/A
<b>CIBC Caribbean</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Investment in learning and development <sup>44</sup>	millions	N/A	\$2	N/A	N/A	N/A	N/A	N/A
Average training cost per employee <sup>44</sup>	dollars	N/A	\$764	N/A	N/A	N/A	N/A	N/A
Average training hours per employee <sup>45</sup>	hours	N/A	15.2	N/A	N/A	N/A	N/A	N/A

<sup>40</sup> Our global learning investment spend is comprised of all learning and development expenses, including salaries & benefits of employees whose primary role is to support learning and development, for all global team members as at October 31.

<sup>41</sup> In-mid 2023, we identified additional employees whose primary role is to support learning and development and have restated global investment accordingly.

<sup>42</sup> Average training hours is calculated by the sum of the estimated duration of all completed courses divided by the total number of unique learners. This includes regular and temporary employees who were active at any point between November 1, 2023 – October 31, 2024 but may not be an active employee as at October 31, 2024. Excludes contingent workers and CIBC Caribbean.

<sup>43</sup> All data is based on self-identification voluntarily disclosed by employees as of October 31.

<sup>44</sup> CIBC Caribbean learning investment spend is comprised of all learning and development expenses as at October 31. Includes employees whose primary role is to design and deliver learning and development for the reporting period.

<sup>45</sup> Average training hours is calculated by the sum of the duration of all completed courses divided by the total number of unique learners. This includes regular and temporary employees who were active at any point between November 1, 2023 – October 31, 2024 but may not be an active employee as at October 31, 2024. Excludes contingent workers.

## Turnover<sup>46</sup>

<b>Voluntary turnover<sup>47</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Global <sup>48</sup>	%	N/A	<b>7.7%</b>	9.6%	14.7%	11.2%	7.1%	10.6%
Canada	%	N/A	<b>8.0%</b>	9.8%	15.2%	11.6%	7.3%	10.9%

  

<b>Involuntary turnover<sup>49</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Global <sup>48</sup>	%	N/A	<b>1.7%</b>	1.9%	2.0%	1.3%	1.3%	1.3%
Canada	%	N/A	<b>1.6%</b>	1.8%	2.0%	1.3%	1.2%	1.8%

  

<b>Total turnover<sup>50</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Global <sup>48</sup>	%	N/A	<b>11.8%</b>	14.0%	19.3%	14.9%	11.7%	N/A
Canada	%	N/A	<b>12.1%</b>	14.3%	20.0%	15.3%	11.8%	N/A

  

<b>Voluntary turnover by talent segment – Global<sup>47, 48, 51</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Women	%	N/A	<b>7.6%</b>	9.2%	14.0%	10.5%	6.8%	N/A
People of colour <sup>52</sup>	%	N/A	<b>8.3%</b>	10.4%	16.6%	12.1%	6.8%	N/A

  

<b>Voluntary turnover by age group – Global<sup>47, 48, 53</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
<30 years old	%	N/A	<b>17.2%</b>	20.7%	31.7%	26.0%	16.6%	N/A
30 – 50 years old	%	N/A	<b>7.3%</b>	8.9%	14.2%	11.4%	7.0%	N/A
>50 years old	%	N/A	<b>2.1%</b>	2.4%	3.8%	2.6%	1.9%	N/A

<sup>46</sup> Turnover is calculated as the number of terminations in the fiscal period divided by the average of the beginning and ending employee counts of the fiscal period. It includes regular (full and part time), working, and paid leave employees (excludes unpaid leaves, temporary employees, contingent workers, and CIBC Caribbean).

<sup>47</sup> Voluntary turnover excludes retirements, restructuring, and involuntary terminations.

<sup>48</sup> Global refers to Canada, US, and International, excluding CIBC Caribbean.

<sup>49</sup> Involuntary turnover excludes retirements, restructuring, and voluntary terminations.

<sup>50</sup> Total turnover includes all four termination types: voluntary, retirements, involuntary, and restructured.

<sup>51</sup> All data is based on self-identification voluntarily disclosed by employees as at October 31.

<sup>52</sup> People of colour includes those who self-identify as visible minorities in Canada and non-white outside of Canada. Visible minorities is defined as persons – other than Indigenous peoples – who self-identify as non-white. This includes individuals who self-identified their race/ethnicity as 'Other', as well as those in Canada who self-identified as a visible minority but did not complete the race / ethnicity question or selected 'Prefer not to answer'. This contributes to the delta between the 'People of colour' metric and the sum of all talent segments broken out by race / ethnicity.

<sup>53</sup> Age segmentation is defined based on date of birth in Workday (a human capital management system) as at October 31.

## CIBC Caribbean – Turnover<sup>54</sup>

<b>CIBC Caribbean – Total Turnover</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Voluntary turnover <sup>55</sup>	%	N/A	3.5%	4.9%	N/A	N/A	N/A	N/A
Involuntary turnover <sup>56</sup>	%	N/A	0.8%	0.7%	N/A	N/A	N/A	N/A
Total turnover	%	N/A	9.9%	10.9%	N/A	N/A	N/A	N/A

  

<b>CIBC Caribbean – Voluntary turnover by gender<sup>57</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Women	%	N/A	3.2%	4.3%	N/A	N/A	N/A	N/A

  

<b>CIBC Caribbean – Voluntary turnover by age group<sup>58</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
<30 years old	%	N/A	8.5%	13.1%	N/A	N/A	N/A	N/A
30 – 50 years old	%	N/A	3.3%	4.7%	N/A	N/A	N/A	N/A
>50 years old	%	N/A	1.2%	0.5%	N/A	N/A	N/A	N/A

<sup>54</sup> Turnover is calculated as the number of terminations in the fiscal period divided by the average of the beginning and ending employee counts of the fiscal period. It includes regular (full time), working and paid leave employees (excludes employees on unpaid leaves, temporary employees, and contingent workers). Total turnover includes all four termination types: voluntary, retirements, involuntary and restructured.

<sup>55</sup> Voluntary turnover excludes retirements, restructuring, and involuntary terminations.

<sup>56</sup> Involuntary turnover excludes retirements, restructuring, and voluntary terminations.

<sup>57</sup> All data is based on self-identification voluntarily disclosed by employees as at October 31.

<sup>58</sup> Age segmentation is defined based on date of birth in Lanteria (HR system) as at October 31.



<b>Financial benefits</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Employee compensation and benefits	billions	N/A	<b>\$8.3</b>	\$7.6	\$7.2	\$6.5	\$6.3	\$5.7
Eligible employees invested in CIBC common shares through the Employee Share Purchase Plan in Canada	%	N/A	<b>78%</b>	77%	73%	76%	77%	75%
Matching contributions co-invested by CIBC towards the purchase of shares for our employees	millions	N/A	<b>\$63</b>	\$60	\$57	\$53	\$50	\$44

  

<b>Absenteeism rate</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Canada <sup>59</sup>	%	N/A	<b>1.0%</b>	1.0%	1.1%	0.8%	0.7%	0.7%

  

<b>CIBC Caribbean – Absenteeism rate</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
CIBC Caribbean – Absenteeism rate <sup>60</sup>	%	N/A	<b>1.5%</b>	1.6%	N/A	N/A	N/A	N/A

<sup>59</sup> CIBC absenteeism rate is calculated as total sick days recorded by regular employees in Workday (a human capital management system) in the fiscal period divided by the average of the beginning and ending regular employee counts of the fiscal period multiplied by 250 (the standard number of working days per year). 2019 is calculated using the fiscal end-period regular employee count as the denominator. CIBC absenteeism rates include sick days due to minor illnesses or minor workplace injuries, not including short term disability leaves. The 2022 and 2023 results included an absence category related to COVID-19. Excludes CIBC Caribbean.

<sup>60</sup> CIBC Caribbean absenteeism rate is calculated as total sick days recorded in Lanteria (HR system) divided by the average of the sum of the regular working, paid leaves and temporary employees multiplied by the standard number of working days per year of 258. It includes sick days due to minor illnesses and extended medical leaves of absence up to six months, not including long-term disability leaves. For the purposes of this calculation, the average is taken as the beginning and ending employee counts of the fiscal period.

## Inclusion at work<sup>61, 62, 63</sup>

### Board and executive leadership representation at CIBC

CIBC's Board of Directors	Units	Goal	2024	2023	2022	2021	2020	2019
Women (Global)	%	At least 40% women on CIBC's Board of Directors	43%	46%	50%	50%	40%	N/A
People of colour (Global) <sup>64</sup>	%	N/A	14%	15%	14%	7%	7%	N/A
Black community (Global) <sup>65</sup>	%	N/A	7.1%	7.7%	7.1%	7%	7%	N/A
Indigenous peoples (Canada) <sup>66</sup>	%	N/A	7.1%	–	–	–	–	N/A
Persons with disabilities (Canada) <sup>67</sup>	%	N/A	–	–	–	–	–	N/A
LGBTQ+ community (Global) <sup>68</sup>	%	N/A	7.1%	7.7%	7.1%	7%	–	N/A

<sup>61</sup> All data is based on self-identification voluntarily disclosed as at October 31. Global refers to Canada, US, and International, excluding CIBC Caribbean.

<sup>62</sup> 2024 data points below 10% have been presented to one decimal place for precision and transparency and the prior year comparative figures for 2023 and 2022 have been restated for consistency in presentation.

<sup>63</sup> Our global targets, goals, and guidance are as of October 31, 2024, and may be subject to restrictions in local jurisdictions outside of Canada.

<sup>64</sup> People of colour includes those who self-identify as visible minorities in Canada and non-white outside of Canada. Visible minorities are defined as persons – other than Indigenous peoples – who self-identify as non-white. This includes individuals who self-identified their race/ethnicity as 'Other', as well as those in Canada who self-identified as a visible minority but did not complete the race / ethnicity question or selected 'Prefer not to answer'. This contributes to the delta between the 'People of colour' metric and the sum of all talent segments broken out by race / ethnicity.

<sup>65</sup> Starting in 2023, the share of leaders from the Black community also includes executives who have self-identified as Mixed Race and have reported at least one of their ethnicities as Black. This change represents a more precise measurement driven by the availability of more granular data for leaders who self-identify as members of the Black community.

<sup>66</sup> Indigenous peoples refers to the original inhabitants of Canada and their descendants, including First Nations, Inuit, and Métis peoples. Reporting also includes those who self-identify as having mixed or other Indigenous ancestry, based on the aforementioned definition.

<sup>67</sup> Persons with disabilities are those who self-identify as having long-term, temporary or recurring physical, mental, sensory, psychological or learning differences. Definition and help text related to persons with disabilities was revised prospectively in 2022 to reflect temporary as well as long-term and recurring physical, mental, sensory, psychological or learning differences.

<sup>68</sup> Members of the LGBTQ+ community refers to those who self-identify as lesbian, gay, bisexual, asexual, queer, two spirit, trans man, trans woman, non-binary and other.

<b>Board-approved executive roles<sup>69</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Women (Global)	%	At least 40% women in Board-approved executive roles by 2024 (Global)	<b>39%✓</b>	39%✓	38%✓	38%✓	33%✓	32%✓
People of colour (Global) <sup>64, 70</sup>	%	At least 25% people of colour in Board-approved executive roles by 2024 (Global)	<b>25%✓</b>	25%✓	24%✓	23%✓	20%✓	18%✓
Black community (Global) <sup>65, 70</sup>	%	At least 5% leaders from the Black community in Board-approved executive roles by 2025 (Global)	<b>3.5%✓</b>	4.1%✓	2.9%✓	3%✓	3%✓	1%
Indigenous peoples (Canada) <sup>66</sup>	%	At least 2% Indigenous peoples in Board-approved executive roles by 2025 (Canada)	<b>0.8%✓</b>	0.8%✓	0.8%✓	1%	1%	1%
Persons with disabilities (Canada) <sup>67</sup>	%	N/A	<b>11%</b>	11%	11%	12%	7%	8%
LGBTQ+ community (Global) <sup>68</sup>	%	N/A	<b>3.5%✓</b>	4.1%	3.3%	3%	2%	2%

### Representation in management and professional roles at CIBC<sup>61, 62, 71</sup>

<b>Talent segment</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Women (Global)	%	N/A	<b>46%</b>	46%	46%	45%	44%	N/A
People of colour (Global) <sup>64, 70</sup>	%	N/A	<b>45%</b>	44%	42%	39%	36%	N/A
Black community (Global) <sup>65, 70</sup>	%	N/A	<b>4.6%</b>	4.3%	4.0%	3%	3%	N/A
Indigenous peoples (Canada) <sup>66</sup>	%	N/A	<b>1.6%</b>	1.7%	1.9%	2%	2%	N/A
Persons with disabilities (Canada) <sup>67</sup>	%	N/A	<b>10%</b>	10%	8.8%	8%	6%	N/A
LGBTQ+ community (Global) <sup>68</sup>	%	N/A	<b>2.9%</b>	2.7%	2.5%	2%	2%	N/A

(✓) This figure has been independently assured to a limited level. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our [website](#).

<sup>69</sup> Board-approved executive roles include Vice-Presidents and above appointed to their role as of October 31 and excludes temporary employees, contingent workers, retirees, and CIBC Caribbean.

<sup>70</sup> Values for 2021 and earlier years reflects visible minorities and members from the Black community in Canada only, while values for 2022 and subsequent years reflects people of colour and members from the Black community globally.

<sup>71</sup> Management and professional roles include certain non-executive senior management, senior professionals, and other roles in equivalent job levels based on a number of factors such as skill, effort, level of responsibility, and span of control related to the job.

<b>Global regular employees – representation of women<sup>72, 73, 74</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Total global regular employees	%	N/A	<b>55%</b>	55%	55%	55%	55%	56%
Total external hires	%	N/A	<b>51%</b>	51%	53%	50%	49%	51%
Promotions	%	N/A	<b>56%</b>	54%	54%	55%	54%	N/A
C-Suite (EVP and above who are direct reports of the CEO) <sup>75</sup>	%	N/A	<b>50%</b>	44%	50%	50%	40%	N/A
Executive management (SVP and above)	%	N/A	<b>33%</b>	33%	33%	30%	32%	28%
Executives (VP and above) <sup>69</sup>	%	At least 40% women in Board-approved executive roles by 2024 (Global)	<b>39%✓</b>	39%✓	38%✓	38%✓	33%✓	32%✓
Non-executive senior management and senior professionals <sup>76, 77</sup>	%	N/A	<b>40%</b>	39%	38%	37%	36%	N/A
Management and professionals <sup>76, 78</sup>	%	N/A	<b>48%</b>	48%	48%	46%	46%	N/A
Supervisors and individual contributors <sup>76, 79</sup>	%	N/A	<b>67%</b>	68%	67%	69%	70%	N/A
Revenue generating roles <sup>80</sup>	%	N/A	<b>56%</b>	57%	57%	57%	58%	N/A
Engineering roles <sup>81</sup>	%	N/A	<b>52%</b>	53%	53%	54%	52%	N/A
Technology roles <sup>82</sup>	%	N/A	<b>41%</b>	42%	41%	40%	41%	N/A

(✓) This figure has been independently assured to a limited level. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our [website](#).

<sup>72</sup> All data is based on self-identification voluntarily disclosed by employees as of October 31.

<sup>73</sup> We aim to achieve or maintain 40%-60% representation of women across all levels, unless a unique guidance has been set. Where we do not meet this guidance, we will implement corrective actions.

<sup>74</sup> Regular employees refers to our regular (full-time and part-time) employees, who are working or on paid leaves, as at October 31. Excludes temporary employees, retirees, employees on unpaid leaves, contingent workers and CIBC Caribbean.

<sup>75</sup> C-Suite data is as of November 1.

<sup>76</sup> These population segments also include other roles in equivalent job levels based on a number of factors such as skill, effort, level of responsibility, and span of control related to the job.

<sup>77</sup> Non-executive senior management and senior professionals includes job levels 9 and 10.

<sup>78</sup> Management and professionals includes job levels 6 to 8.

<sup>79</sup> Supervisors and individual contributors includes job levels 5 and below.

<sup>80</sup> Employees in strategic business units in Personal and Business Banking, Canadian Commercial & Wealth Management, Capital Markets and US Region (excludes business support roles in these strategic business units).

<sup>81</sup> Employees in roles aligned to the Data Science, Information Technology Project Management, and Process Improvement & Engineering job families across our workforce.

<sup>82</sup> Employees in Technology and Innovation, which has the largest proportion of STEM roles of any line of business. Other STEM roles across the bank are not captured in this metric.

<b>Global regular employees – representation of people of colour<sup>72, 74, 83, 84</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Total global regular employees	%	N/A	<b>45%</b>	44%	43%	40%	37%	33%
Total external hires	%	N/A	<b>48%</b>	44%	47%	43%	35%	N/A
Promotions	%	N/A	<b>51%</b>	46%	45%	44%	37%	N/A
C-Suite (EVP and above who are direct reports of the CEO) <sup>75</sup>	%	N/A	<b>20%</b>	22%	20%	20%	20%	N/A
Executive management (SVP and above)	%	N/A	<b>17%</b>	15%	15%	12%	12%	N/A
Executives (VP and above) <sup>69</sup>	%	At least 25% people of colour in Board-approved executive roles by 2024 (Global)	<b>25%✓</b>	25%✓	24%✓	23%✓	20%✓	18%✓
Non-executive senior management and senior professionals <sup>76, 77</sup>	%	N/A	<b>36%</b>	34%	33%	30%	28%	N/A
Management and professionals <sup>76, 78</sup>	%	N/A	<b>47%</b>	45%	44%	41%	38%	N/A
Supervisors and individual contributors <sup>76, 79</sup>	%	N/A	<b>45%</b>	44%	44%	41%	37%	N/A
Revenue generating roles <sup>80</sup>	%	N/A	<b>38%</b>	36%	36%	33%	30%	N/A
Engineering roles <sup>81</sup>	%	N/A	<b>56%</b>	57%	55%	50%	48%	N/A
Technology roles <sup>82</sup>	%	N/A	<b>58%</b>	58%	57%	54%	52%	N/A

(✓) This figure has been independently assured to a limited level. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our [website](#).

<sup>83</sup> Values for 2021 and earlier years reflects visible minorities in Canada only, while values for 2022 and subsequent years reflects people of colour globally.

<sup>84</sup> People of colour includes those who self-identify as visible minorities in Canada and non-white outside of Canada. Visible minorities are defined as persons – other than Indigenous peoples – who self-identify as non-white. This includes individuals who self-identified their race/ethnicity as 'Other', as well as those in Canada who self-identified as a visible minority but did not complete the race / ethnicity question or selected 'Prefer not to answer'. This contributes to the delta between the 'People of colour' metric and the sum of all talent segments broken out by race / ethnicity.

Talent segment representation <sup>85, 86, 87</sup>	Units	Goal	2024	2023	2022	2021	2020	2019
People of Colour <sup>88</sup>	%	N/A	45%	44%	43%	40%	37%	33%
East Asian	%	N/A	14%	14%	14%	14%	13%	12%
South Asian	%	N/A	18%	16%	14%	12%	10%	8%
Black community	%	N/A	5.4%	5.1%	4.8%	4%	4%	3%
Hispanic / Latin	%	N/A	2.6%	2.4%	2.1%	2%	2%	2%
Middle Eastern	%	N/A	3.2%	3.1%	2.7%	3%	2%	2%
Mixed Race	%	N/A	2.2%	2.1%	1.7%	2%	2%	1%
Indigenous peoples (Canada) <sup>89</sup>	%	At least 3% of workforce identify as Indigenous peoples by 2024 (Canada)	2.4%✓	2.4%✓	2.6%✓	3%	2%	1%
Persons with disabilities (Canada) <sup>90</sup>	%	At least 9% of workforce identify as persons with disabilities by 2024 (Canada)	11%✓	10%✓	9.1%✓	8%	7%	6%
LGBTQ+ community (Global) <sup>91</sup>	%	N/A	3.5%✓	3.4%	3.2%	3%	3%	2%

(✓) This figure has been independently assured to a limited level. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our [website](#).

<sup>85</sup> All data is based on self-identification voluntarily disclosed by employees as of October 31.

<sup>86</sup> 2024 data points below 10% have been presented to one decimal place for precision and transparency and the prior year comparative figures for 2023 and 2022 have been restated for consistency in presentation.

<sup>87</sup> Regular employees refers to our regular (full-time and part-time) employees, who are working or on paid leaves, as at October 31. Excludes temporary employees, retirees, employees on unpaid leaves, contingent workers and CIBC Caribbean.

<sup>88</sup> People of colour includes those who self-identify as visible minorities in Canada and non-white outside of Canada. Visible minorities are defined as persons – other than Indigenous peoples – who self-identify as non-white. This includes individuals who self-identified their race/ethnicity as 'Other', as well as those in Canada who self-identified as a visible minority but did not complete the race / ethnicity question or selected 'Prefer not to answer'. This contributes to the delta between the 'People of colour' metric and the sum of all talent segments broken out by race / ethnicity.

<sup>89</sup> Indigenous peoples refers to the original inhabitants of Canada and their descendants, including First Nations, Inuit and Métis peoples. Reporting also includes those who self-identify as having mixed or other Indigenous ancestry, based on the aforementioned definition.

<sup>90</sup> Persons with disabilities are those who self-identify as having long-term, temporary or recurring physical, mental, sensory, psychological or learning differences. Definition and help text related to persons with disabilities was revised prospectively in 2022 to reflect temporary as well as long-term and recurring physical, mental, sensory, psychological or learning differences.

<sup>91</sup> Members of the LGBTQ+ community refers to those who self-identify as lesbian, gay, bisexual, asexual, queer, two spirit, trans man, trans woman, non-binary and other.

## Pay analysis – women

<b>Median target total direct compensation, women relative to men (Canada)<sup>92</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Executives and equivalent (excluding the CEO) <sup>93</sup>	%	N/A	<b>97%</b>	97%	98%	97%	N/A	N/A
Non-executive senior management and senior professionals <sup>94</sup>	%	N/A	<b>97%</b>	97%	97%	97%	N/A	N/A
Management and professionals <sup>95</sup>	%	N/A	<b>98%</b>	98%	98%	99%	N/A	N/A
Supervisors and individual contributors <sup>96</sup>	%	N/A	<b>101%</b>	101%	101%	102%	N/A	N/A
Overall (excluding the CEO)	%	N/A	<b>99%</b>	99%	100%	100%	N/A	N/A

## Pay analysis – people of colour

<b>Median target total direct compensation, people of colour compared to non-people of colour (Canada)<sup>92</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Executives and equivalent (excluding the CEO) <sup>93</sup>	%	N/A	<b>99%</b>	98%	N/A	N/A	N/A	N/A
Non-executive senior management and senior professionals <sup>94</sup>	%	N/A	<b>99%</b>	99%	N/A	N/A	N/A	N/A
Management and professionals <sup>95</sup>	%	N/A	<b>99%</b>	99%	N/A	N/A	N/A	N/A
Supervisors and individual contributors <sup>96</sup>	%	N/A	<b>99%</b>	99%	N/A	N/A	N/A	N/A
Overall (excluding the CEO)	%	N/A	<b>99%</b>	99%	N/A	N/A	N/A	N/A

<sup>92</sup> To ensure a like-for-like comparison, this analysis was based on a full-time equivalent target total direct compensation, inclusive of base salaries and annual incentive compensation targets for regular employees within Canada on the GPS incentive program (for example, excluding employees on specialized incentive plans such as commission-based roles). All data is based on self-identification voluntarily disclosed by employees as of October 31.

<sup>93</sup> Executives and equivalent includes job levels 11 to 14.

<sup>94</sup> Non-executive senior management and senior professionals includes job levels 9 and 10.

<sup>95</sup> Management and professionals includes job levels 6 to 8.

<sup>96</sup> Supervisors and individual contributors includes job levels 5 and below.

## External New Hires – Global<sup>97, 98</sup>

<b>Total new hires</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Total new hires	#	N/A	5,911	4,826	13,734	7,652	N/A	N/A

  

<b>Age<sup>99</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
< 30 years old	%	N/A	49%	50%	53%	53%	N/A	N/A
30 – 50 years old	%	N/A	44%	43%	40%	40%	N/A	N/A
>50 years old	%	N/A	7%	7%	6%	6%	N/A	N/A

  

<b>Talent representation</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Women	%	N/A	51%	51%	53%	50%	49%	51%
People of colour <sup>100</sup>	%	N/A	48%	44%	47%	43%	35%	N/A
Student recruitment from the Black community <sup>101</sup>	%	At least 5% of student recruitment is from the Black community in 2024 (Global)	8.8%	7.0%	6.1%	N/A	N/A	N/A

<sup>97</sup> New hires include regular (full-time and part-time) employees hired in the 12-month period ending October 31. Global refers to Canada, US, and International, excluding CIBC Caribbean.

<sup>98</sup> All data is based on self-identification voluntarily disclosed as of October 31.

<sup>99</sup> Age segmentation is based on age at the time of hire. Age is determined using date of birth in Workday (a human capital management system).

<sup>100</sup> People of colour includes those who self-identify as visible minorities in Canada and non-white outside of Canada. Visible minorities are defined as persons – other than Indigenous peoples – who self-identify as non-white. This includes individuals who self-identified their race/ethnicity as 'Other', as well as those in Canada who self-identified as a visible minority but did not complete the race / ethnicity question or selected 'Prefer not to answer'. This contributes to the delta between the 'People of colour' metric and the sum of all talent segments broken out by race / ethnicity.

<sup>101</sup> Student recruitment data refers to temporary fixed term hires in winter, summer, and fall 2024 co-op/intern job profiles. Data is based on self-identification voluntarily disclosed during the application process and percent is based on the number of responses. Excludes CIBC Caribbean.



## Inclusive banking

Inclusive banking	Units	Goal	2024	2023	2022	2021	2020	2019
Growth in Indigenous commercial banking business <sup>102</sup>	%	26% cumulative growth in Indigenous commercial banking business over three years (2022–2024) (Canada)	13%	17%	29%	20%	25%	34%
Participants engaged through financial education seminars and events <sup>103</sup>	number	Engage 250,000 participants in financial education seminars and events over three years (2022–2024) (Canada, US)	63,347	108,300	78,400	74,000	52,600	85,000
Amount of new or increased credit authorizations to small and medium-sized enterprises (SMEs) <sup>104</sup>	billions	\$10 billion in new or increased credit authorizations to small and medium-sized enterprises (SMEs) over three years (2022–2024) (Canada)	\$5.0	\$4.7 <sup>105</sup>	\$4.6 <sup>106</sup>	\$4.8 <sup>107</sup>	\$3.5	N/A

<sup>102</sup> This metric includes Indigenous clients of CIBC's Commercial banking business including Indigenous owned businesses and governments. It excludes funds held in CIBC's wealth management line of business, which were previously included for fiscal years 2019 to 2023. These figures have been restated to only include the Commercial banking business and the goal remains unchanged. Indigenous clients identify through self-disclosure, as evidenced by their constating documents, or status card, as applicable. The metric compares monthly average balances as of October for Deposit & Lending balances held in Commercial Banking. Lending balances are gross of allowances. We believe that a metric that includes loans and deposits provides the reader with a better understanding of how management assesses the size of our total client relationships with Indigenous Commercial banking clients.

<sup>103</sup> Participants refers to clients, prospective clients, family members, and client referrals. In 2023, we enhanced our methodology to also capture financial education programming delivered by partner organizations due to the support provided by CIBC and CIBC Foundation. In 2024, we continued to deliver financial education programming through our network of internal CIBC partners.

<sup>104</sup> Small enterprises are typically companies with revenue of less than \$5 million and medium-sized enterprises are typically companies with revenue of more than \$5 million but less than \$20 million. In 2024, new or increased credit authorizations were \$1.3 billion for small enterprises and \$3.7 billion for medium-sized enterprises. We track these authorizations using a monthly average for business clients in Business Banking, Private Banking, and Commercial Banking Independent Business segments.

<sup>105</sup> New or increased credit authorizations in 2023 to small and medium-sized enterprises were comprised of \$1.45 billion to small enterprises (includes Private Banking lending growth) and \$3.21 billion to medium-sized enterprises.

<sup>106</sup> New or increased credit authorizations in 2022 to small and medium-sized enterprises were comprised of \$1.28 billion to small enterprises (includes Private Banking lending growth) and \$3.35 billion to medium-sized enterprises.

<sup>107</sup> New or increased credit authorizations in 2021 to small and medium-sized enterprises were comprised of \$0.8 billion to small enterprises and \$4.0 billion to medium-sized enterprises.

<b>US Affordable Multifamily Rental Housing Finance Program<sup>108</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Number of affordable housing units financed <sup>109</sup>	units	N/A	<b>500</b>	1,141	370	1,114	396	647
Loans closed annually toward the acquisition and preservation of affordable housing	dollars	N/A	<b>US\$123,139,947</b>	US\$109,167,632	US\$129,001,256	US\$144,171,424	US\$67,972,687	US\$41,767,264
<b>US Closing Cost Assistance Program<sup>108</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Number of closing cost grants provided <sup>109</sup>	number	N/A	<b>165</b>	174	217	407	463	494
Amount of closing cost assistance provided to homeowners	dollars	N/A	<b>US\$835,154</b>	US\$782,019	US\$424,350	US\$629,601	US\$683,123	US\$700,427
Amount of total mortgage financing <sup>110</sup>	dollars	N/A	<b>US\$36,225,480</b>	US\$36,169,765	US\$47,194,382	US\$90,074,575	US\$89,864,384	US\$89,828,299

<sup>108</sup> The US Community Reinvestment Act (CRA) requires that US banks meet the needs of their communities including for low-and-moderate income peoples and low-and-moderate income areas. This is accomplished through community development activities including support for affordable housing, community services for low-and-moderate income peoples, small business assistance, and revitalization of disinvested areas. Affordable rental housing projects meet regulatory expectations and are intended to support renters with low-or-moderate incomes.

<sup>109</sup> The number of units financed reflects both market rate units and affordable units in each project. As per US regulatory guidance, projects with more than 50% affordable housing units can be counted toward this program.

<sup>110</sup> Represents the amount of total mortgage financing at time of closing to residential homebuyers who participated in the US Closing Cost Assistance Program from CIBC Bank USA.

## Engaging with our communities

Engaging with our communities	Units	Goal	2024	2023	2022	2021	2020	2019
Cash and in-kind contributions <sup>111</sup>	millions	N/A	\$70	\$42	N/A	N/A	N/A	N/A
Employee volunteerism time <sup>112</sup>	millions	N/A	\$1	\$1	N/A	N/A	N/A	N/A
Management costs <sup>113</sup>	millions	N/A	\$3	\$2	N/A	N/A	N/A	N/A
Employee giving and fundraising (Team CIBC) <sup>114</sup>	millions	N/A	\$20	\$21	\$22	\$19	\$19	\$21
Total contributions <sup>111, 112, 113, 114</sup>	millions	\$800 million in community investment over 10 years (2023–2032)	\$94✓	\$66✓	\$81	\$133	\$75	\$79
Hours volunteered by Team CIBC <sup>115</sup>	hours	One million hours volunteered by Team CIBC over 10 years (2023–2032) (Canada)	123,551	122,000	112,000	99,000	109,000	N/A

(✓) This figure has been independently assured to a limited level. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our [website](#).

<sup>111</sup> Includes donations and grants, sponsorships, and the value of in-kind contributions that CIBC makes in support of charities and non-profit organizations, including to the CIBC Foundation, that follow the contribution principles set by Imagine Canada's Caring Company Certification. Sponsorships also include contributions in support of organizations, that may have a non-profit structure or a for-profit structure, where the activities supported have a social purpose that benefits the community. Sponsorships may have rights and benefits attached, including public brand benefits, and in the case of fundraising events, may have advantages attached (such as meals, prizes, and merchandise). Prior to 2023 cash and in-kind contributions, employee volunteerism time and management costs were not tracked separately.

<sup>112</sup> Refers to regular employee volunteerism in Canada that occurs during paid working hours, which is calculated by multiplying the average hourly employee wage of regular employees in Canada (excluding executives, employees participating in specialized compensation programs, and employees on an extended leave of absence) by the total hours volunteered. Volunteer hours are self-reported through CIBC's giving and volunteering platform.

<sup>113</sup> Management costs include costs related to running CIBC's community investment program. Examples include employee compensation and benefits, information technology fees, and costs relating to the promotion of community programs.

<sup>114</sup> Team CIBC is defined as regular employees and retirees who donate or fundraise in support of charities and non-profit organizations. Team CIBC excludes CIBC Caribbean. Team CIBC giving and fundraising is primarily comprised of direct charity support by way of our key campaigns, such as CIBC Miracle Day, CIBC Run for the Cure, and Tour CIBC Charles-Bruneau, and other donations and fundraising through our giving and volunteering platform, where employees can make donations to the charity or non-profit organization of their choice.

<sup>115</sup> Team CIBC includes regular employees (who volunteer both during and outside of paid work time) and retirees who volunteer their time to various organizations and community causes. Team CIBC volunteer hours are self-reported through CIBC's giving and volunteering platform.

## Environment

### Operational eco-efficiency

#### Scope 1 & 2

Greenhouse Gas Emissions	Units	Goal	2024	2023	2022	2021	2020	2019
Scope 1 <sup>116, 117, 118</sup>	tonnes CO <sub>2</sub> e	N/A	<b>19,410</b> ✓	21,321✓	22,157✓	21,017✓	22,252	24,727
Scope 2 (location based) <sup>116, 117, 119</sup>	tonnes CO <sub>2</sub> e	N/A	<b>24,344</b> ✓	25,713✓	27,608✓	30,254✓	34,848	37,395
Total Scope 1 & 2	tonnes CO <sub>2</sub> e	N/A	<b>43,754</b>	47,034	49,765	51,271	57,099	62,122
Reduction in absolute emissions   (2018 baseline)	% reduction	30% reduction in absolute GHG emissions from operations by 2028 (from 2018 baseline) (Canada, US)	<b>31.4%</b>	26.3%	22.0%	19.7%	10.5%	2.7%
Achievement against target – 30% reduction of Scope 1 & 2 over 10 years (2018 baseline)	% achieved	N/A	<b>104.7%</b>	87.7%	73.4%	65.7%	35.0%	9.0%
GHG emissions intensity (per square metre) <sup>117, 118, 119</sup>	kg CO <sub>2</sub> e/m <sup>2</sup>	N/A	<b>37.4</b>	39.1	41.3	43.6	48.2	50.6
GHG emissions intensity (per millions in revenue) <sup>117, 118, 119, 120</sup>	tonnes CO <sub>2</sub> e/million revenue	N/A	<b>1.97</b>	2.29	2.54	2.81	3.47	3.79

(✓) This figure has been independently assured to a limited level. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our [website](#).

<sup>116</sup> The reporting period for Scope 1, 2 and 3 sub-leases (i.e., CIBC leased facility spaces that are subleased to a subtenant) for both US and Canadian-based GHG emissions from real estate is from August 1<sup>st</sup> to July 31<sup>st</sup>. Other sources of GHG emissions are aligned with CIBC's fiscal year (November 1<sup>st</sup> to October 31<sup>st</sup>). The methodology for collecting data and calculating operational GHG emissions is based on The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition).

<sup>117</sup> Reported Canada and US GHG emissions data for 2019 to 2024 cover 95% of our global occupied floor space (CIBC Caribbean and international locations cover the remaining floor space).

<sup>118</sup> Scope 1 emissions include direct emissions from the combustion of natural gas and fuel (oil and propane).

<sup>119</sup> Scope 2 location-based emissions include indirect emissions from the purchase of electricity, district steam, and chilled water, before the application of any RECs.

<sup>120</sup> The revenue used in the calculation is only related to Canada and the US; the calculations for comparative periods have been restated to conform with the current year presentation.

## Scope 1 & 2 by Country

### Canada

Greenhouse Gas Emissions	Units	Goal	2024	2023	2022	2021	2020	2019
Scope 1 <sup>117</sup>	tonnes CO2e	N/A	18,682	20,477	21,279	20,153	21,237	23,262
Scope 2 (location based) <sup>117</sup>	tonnes CO2e	N/A	18,209	19,184	21,584	24,321	27,138	30,019
<b>Total Canada<sup>117</sup></b>	tonnes CO2e	N/A	<b>36,891</b>	<b>39,661</b>	<b>42,863</b>	<b>44,474</b>	<b>48,374</b>	<b>53,280</b>

### United States

Greenhouse Gas Emissions	Units	Goal	2024	2023	2022	2021	2020	2019
Scope 1 <sup>117</sup>	tonnes CO2e	N/A	728	844	878	864	1,015	1,465
Scope 2 (location based) <sup>117</sup>	tonnes CO2e	N/A	6,135	6,529	6,024	5,932	7,710	7,377
<b>Total US<sup>117</sup></b>	tonnes CO2e	N/A	<b>6,863</b>	<b>7,373</b>	<b>6,902</b>	<b>6,797</b>	<b>8,725</b>	<b>8,842</b>

### Scope 3

Greenhouse Gas Emissions	Units	Goal	2024	2023	2022	2021	2020	2019
Internal paper use (Canada & US) <sup>121</sup>	tonnes CO2e	N/A	4,717✓	8,664✓	4,990✓	5,806✓	6,713✓	9,208✓
Business travel <sup>122</sup>	tonnes CO2e	N/A	6,253✓	6,039✓	4,580✓	1,203✓	3,901✓	10,958✓
Subleases (Canada & US) <sup>116, 117, 123</sup>	tonnes CO2e	N/A	8,999✓	9,294✓	8,196✓	3,223✓	4,581	8,538
<b>Total Scope 3<sup>123</sup></b>	tonnes CO2e	N/A	<b>19,969✓</b>	<b>23,997✓</b>	<b>17,766✓</b>	<b>10,232✓</b>	<b>15,195</b>	<b>28,704</b>

### Total

Greenhouse Gas Emissions	Units	Goal	2024	2023	2022	2021	2020	2019
<b>Total Scope 1, 2 &amp; 3</b>	tonnes CO2e	N/A	<b>63,723</b>	<b>71,031</b>	<b>67,531</b>	<b>61,503</b>	<b>72,294</b>	<b>90,826</b>

(✓) This figure has been independently assured to a limited level. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our [website](#).

<sup>121</sup> Lifecycle estimate related to internal paper use was made using the Environmental Paper Calculator ([www.papercalculator.org](http://www.papercalculator.org)).

<sup>122</sup> Employee business travel includes air, train, and automobile travel for company business for Canadian, US, and UK operations within the fiscal year (November 1 to October 31).

<sup>123</sup> Scope 3 emissions include business travel, paper usage, and subleases, and does not encompass all other upstream and downstream Scope 3 emissions. Scope 3 Category 15 emissions are captured separately under the Financed Emissions data table.

## Energy Consumption<sup>124</sup>

### Energy consumption by country – Canada

Energy Consumption	Units	Goal	2024	2023	2022	2021	2020	2019
Electricity	GJ	N/A	555,816	579,577	647,627	698,281	752,779	829,555
Natural gas	GJ	N/A	348,868	390,284	401,451	387,298	400,898	431,768
Other (steam, heating oil, propane, diesel, chilled water)	GJ	N/A	72,773	69,747	145,647	82,538	103,223	108,080
<b>Total Canada</b>	GJ	N/A	<b>977,457</b>	<b>1,039,608</b>	<b>1,194,725</b>	<b>1,168,117</b>	<b>1,256,899</b>	<b>1,369,402</b>

### Energy consumption by country – United States

Energy Consumption	Units	Goal	2024	2023	2022	2021	2020	2019
Electricity	GJ	N/A	46,415	48,146	46,085	42,180	55,277	54,128
Natural gas	GJ	N/A	14,459	16,790	17,185	17,023	17,610	25,047
Other (steam, heating oil, propane, diesel, chilled water)	GJ	N/A	10,019	11,844	10,839	9,603	10,425	12,713
<b>Total US</b>	GJ	N/A	<b>70,893</b>	<b>76,780</b>	<b>74,109</b>	<b>68,806</b>	<b>83,312</b>	<b>91,889</b>

### Energy consumption by country – Canada and United States

Energy Consumption	Units	Goal	2024	2023	2022	2021	2020	2019
Canada and United States	GJ	N/A	1,048,350	1,116,388	1,268,834	1,236,923	1,340,212	1,461,291
Energy intensity (per square meter)	GJ/m <sup>2</sup>	N/A	0.90	0.93	1.05	1.05	1.13	1.19
Energy intensity (per millions in revenue) <sup>125</sup>	GJ/million revenue	N/A	47.3	54.3	64.7	67.9	81.5	89.1
Electricity intensity only (per square meter)	GJ/m <sup>2</sup>	N/A	0.52	0.52	0.58	0.63	0.68	0.72

<sup>124</sup> Energy consumption reported is from stationary combustion sources (direct), and purchased electricity or energy (indirect) for the reporting period of August 1<sup>st</sup> to July 31<sup>st</sup>.

<sup>125</sup> The revenue used in the calculation is only related to Canada and the US; the calculations for comparative periods have been restated to conform with the current year presentation.

## Greenhouse Gas Emissions by Transportation Mode<sup>126</sup>

Detailed emissions breakdown – Canada, United States and United Kingdom	Units	Goal	2024	2023	2022	2021	2020	2019
Air travel	tonnes CO <sub>2</sub> e	N/A	5,350	4,347	3,124	405	2,349	7,879
Automobile travel <sup>127</sup>	tonnes CO <sub>2</sub> e	N/A	886	1,678	1,446	797	1,541	3,011
Rail travel	tonnes CO <sub>2</sub> e	N/A	17	14	10	1	11	69
Total Canada, US & UK	tonnes CO <sub>2</sub> e	N/A	6,253	6,039	4,580	1,203	3,901	10,958

  

Distance travelled (kms) – Canada, United States and United Kingdom	Units	Goal	2024	2023	2022	2021	2020	2019
Air travel	km	N/A	53,701,146	43,755,489	31,500,217	4,092,845	23,165,954	76,960,531
Automobile travel <sup>127</sup>	km	N/A	8,097,169	8,611,311	6,770,614	3,732,106	7,343,734	13,972,606
Rail travel	km	N/A	242,500	202,901	138,361	10,940	156,973	785,066
Total Canada, US & UK	km	N/A	62,040,815	52,569,701	38,409,192	7,835,891	30,666,661	91,718,203

  

Renewable energy credits (RECs)	Units	Goal	2024	2023	2022	2021	2020	2019
Total REC purchases applied to operational emissions in Canada <sup>128</sup>	MWh	N/A	154,393	130,481	54,935	13,382	14,714	RECs not purchased prior to 2020
Total REC purchases applied to operational emissions in United States <sup>128</sup>	MWh	N/A	12,893	13,374	12,801	11,717	0	RECs not purchased prior to 2020
Total electricity consumption Canada & US	MWh	N/A	167,286	174,367	192,698	205,683	224,460	RECs not purchased prior to 2020
% of electricity offset by applied REC purchases within the fiscal year	%	N/A	100.0%	82.5%	35.2%	12.2%	6.6%	RECs not purchased prior to 2020

<sup>126</sup> Employee business travel includes air, train, and automobile travel for company business for Canadian, US, and UK operations within the fiscal year (November 1 to October 31).

<sup>127</sup> Automobile travel includes car rental and personal vehicles used for employee business travel and does not capturing employee commuting.

<sup>128</sup> Amounts reported for historical REC purchases applied to our operations are based on third-party verified data produced near the time the RECs were purchased for Canadian and US operations. The reporting period for emissions from our operations is from August 1<sup>st</sup> to July 31<sup>st</sup>.

## Waste

Waste diverted from landfill	Units	Goal	2024	2023	2022	2021	2020	2019
E-waste diverted from landfill (recycling/reuse/donation) <sup>129</sup>	tonnes	N/A	156	260	151	246	177	538
% of E-waste diverted from landfill	%	100%	100%	100%	100%	100%	100%	100%

## Water

Water consumption <sup>130</sup>	Units	Goal	2024	2023	2022	2021	2020	2019
Canada	m <sup>3</sup>	N/A	331,006	330,564	351,106	414,529	515,153	372,977

## Paper

Paper by type <sup>131</sup>	Units	Goal	2024	2023	2022	2021	2020	2019
Office paper <sup>132</sup>	tonnes	N/A	523	966	555	647	745	1,023
Commercial / financial print	tonnes	N/A	996	998	1,390	2,113	1,039	866
Envelopes & labels	tonnes	N/A	473	568	1,158	604	351	662
Cheques, draft and money orders	tonnes	N/A	158	193	144	153	87	107
Statements	tonnes	N/A	1,093	1,144	1,177	1,123	983	1,298
Forms	tonnes	N/A	111	107	164	116	243	97
Total paper	tonnes	N/A	3,354	3,976	4,587	4,756	3,448	4,056

  

Responsibly sourced paper products	Units	Goal	2024	2023	2022	2021	2020	2019
Total % Forest Stewardship Council (FSC) certified <sup>133</sup>	%	100%	94%	90%	86%	95%	94%	97%

<sup>129</sup> Reported electronic waste diverted from landfill accounts for all recycled, refurbished and donated electronic items in Canadian, the US, the UK and the Asia-Pacific operations. E-waste data for 2021 and 2022 was restated to account for computer donations that were previously unreported as part of our total electronics recycling, reused and donated.

<sup>130</sup> Starting in 2020, reported water consumption includes actual and estimated water use data for our Canadian operations, which covers more than 91% of our occupied floor space in North America. Prior to 2020, reported water use included only actual location data, excluding estimated data from our Canadian operations, covering approximately 48% of our global occupied floor space.

<sup>131</sup> Unless indicated otherwise, data reported reflects paper usage for Canadian operations only.

<sup>132</sup> Office paper includes internal paper usage from Canadian and US operations within the fiscal year (November 1 – October 31).

<sup>133</sup> FSC-certified as a percentage of our total paper. Availability of FSC-certified products from our vendors was impacted in 2022 and 2023 due to unforeseen supply-chain issues considered short term in nature.



## CIBC Caribbean

### Scope 2

<b>CIBC Caribbean – Greenhouse Gas Emissions<sup>134, 135</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Scope 2 (location based) <sup>136</sup>	tonnes CO <sub>2</sub> e	N/A	<b>7,088</b> ✓	7,332✓	N/A	N/A	N/A	N/A
GHG emissions intensity (per square metre)	kg CO <sub>2</sub> e/m <sup>2</sup>	N/A	<b>137.5</b>	145.5	N/A	N/A	N/A	N/A
GHG emissions intensity (per millions in revenue) <sup>137</sup>	tonnes CO <sub>2</sub> e/million revenue	N/A	<b>7.0</b>	7.6	N/A	N/A	N/A	N/A

### Scope 3

<b>CIBC Caribbean – Greenhouse Gas Emissions<sup>134, 135</sup></b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Business travel <sup>138</sup>	tonnes CO <sub>2</sub> e	N/A	<b>362</b> ✓	345✓	N/A	N/A	N/A	N/A
Total Scope 2 & 3	tonnes CO <sub>2</sub> e	N/A	<b>7,450</b>	7,677	N/A	N/A	N/A	N/A
Total Energy Consumption <sup>139</sup>	GJ	N/A	<b>41,163</b>	41,333	N/A	N/A	N/A	N/A
Energy intensity (per square meter)	GJ/m <sup>2</sup>	N/A	<b>0.80</b>	0.82	N/A	N/A	N/A	N/A
Energy intensity (per millions in revenue) <sup>137</sup>	GJ/million revenue	N/A	<b>40.5</b>	42.80	N/A	N/A	N/A	N/A

(✓) This figure has been independently assured to a limited level. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our [website](#).

<sup>134</sup> The reporting period for Scope 2 GHG emissions is from August 1<sup>st</sup> to July 31<sup>st</sup>. Scope 3 GHG emissions are aligned with CIBC's fiscal year (November 1<sup>st</sup> to October 31<sup>st</sup>). The methodology for collecting data and calculating operational GHG emissions is based on The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (Revised Edition).

<sup>135</sup> Reported CIBC Caribbean GHG emissions data for 2024 covers 4% of our global occupied floor space; Scope 1 or direct emissions from the combustion of fuels such as for space heating are not applicable.

<sup>136</sup> Scope 2 location-based emissions include indirect emissions from the purchase of electricity, before the application of any RECs.

<sup>137</sup> The revenue is aligned with CIBC Caribbean's fiscal year (November 1<sup>st</sup> to October 31<sup>st</sup>). The revenue is converted to Canadian dollars using the average annual foreign exchange rate.

<sup>138</sup> Scope 3 emissions for business travel reflect emissions associated with CIBC Caribbean air travel only, for the fiscal year (November 1<sup>st</sup> to October 31<sup>st</sup>).

<sup>139</sup> Energy consumption is reported from purchased electricity (indirect) for the reporting period of August 1<sup>st</sup> to July 31<sup>st</sup>.

LEED certified workspace <sup>140</sup>	Units	Goal	Canadian Operations (2024)		Canadian Operations (2024)	US Operations (2024)	US Operations (2024)	
			# Locations	Occupied Floor Space (m <sup>2</sup> )	# Locations	Occupied Floor Space (m <sup>2</sup> )		
Platinum	N/A	N/A	4	138,411	4	5,486		
Gold	N/A	N/A	8	18,513	10	64,884		
Silver	N/A	N/A	3	15,963	3	2,873		
Certified	N/A	N/A	5	1,830	0	0		

LEED certified workspace <sup>140</sup>	Units	Goal	2024	2023	2022	2021	2020	2019
LEED certified as percentage total occupied workspace	%	N/A	21.2%	20.5%	12.7%	13.6%	12.0%	11.6%

## Eco-Friendly Products

### e-Banking

e-Banking – Canada	Units	Goal	2024	2023	2022	2021	2020	2019
Number of client accounts digitally registered <sup>141</sup>	millions of accounts	N/A	9.6	8.8	6.3	6.2	6.0	5.8
Number of paperless client accounts <sup>142</sup>	millions of accounts	N/A	24.6	19.3	14.8	11.6	10.4	9.3

e-Banking – CIBC Caribbean	Units	Goal	2024	2023	2022	2021	2020	2019
Number of client accounts digitally registered <sup>141</sup>	millions of accounts	N/A	0.3	N/A	N/A	N/A	N/A	N/A
Number of paperless client accounts <sup>142</sup>	millions of accounts	N/A	0.5	N/A	N/A	N/A	N/A	N/A

<sup>140</sup> Canadian and US operations cover 95% of our global occupied floor space.

<sup>141</sup> Unique client accounts signed up for mobile or online banking as at October 31, 2024.

<sup>142</sup> All client accounts enrolled in e-statements as at October 31, 2024.

## Financed emissions

Financed emissions 2030 interim target and performance intensities <sup>143</sup>	Units	Baseline year	Emissions baseline	2030 Emissions target	2030 Emissions reduction target (%)	2023	2022
Oil and gas (operational) – Physical emissions intensity	gCO <sub>2</sub> e/MJ	2020	5.17	3.34	-35%	3.97	4.04
Oil and gas (end-use) – Physical emissions intensity	gCO <sub>2</sub> /MJ	2020	68.54	50.04	-27%	68.05	68.33
Power Generation	kgCO <sub>2</sub> /MWh	2020	230	156	-32%	181	198
Automotive Manufacturing <sup>144</sup>	gCO <sub>2</sub> /km	2021	146	106	-27%	N/A	139.02
Reference scenario: IEA NZE2050 <sup>145</sup>							

## Absolute financed emissions (kilotonnes CO<sub>2</sub>e)<sup>146, 147, 148, 149</sup>

Oil and Gas: Operational (PCAF asset class: 2)	Units	2023	2022	2021
Outstanding amount <sup>150</sup>	CAD millions	\$3,581	\$3,036	\$3,856
Total emissions	kilotonnes CO <sub>2</sub> e	888	1,437	1,798 <sup>151</sup>
PCAF data quality (1-5)	N/A	2.0	2.3	2.3

<sup>143</sup> Our 2030 financed emissions reduction targets are interim targets established by CIBC that are aligned to a pathway to net-zero by 2050. There are internationally recognized methodologies for setting financed emissions reduction targets that focus on the absolute reductions of financed emissions or reductions in the emissions intensity of business operations. Currently, all of the 2030 financed emissions reduction targets established by CIBC relate to the emissions intensity of business operations financed by CIBC. Refer to the methodology outlined in CIBC's [Net-Zero Approach](#).

<sup>144</sup> We disclose financed emissions data up to fiscal year 2022 for the automotive manufacturing target. This is due in large part to a data lag in client emissions reporting to aggregators, which CIBC uses to calculate emissions for our portfolios and lags in available emission factors.

<sup>145</sup> The Net Zero Emissions by 2050 Scenario (NZE Scenario) is a normative scenario that shows a pathway for the global energy sector to achieve net zero CO<sub>2</sub> emissions by 2050, with advanced economies reaching net-zero emissions in advance of others.

<sup>146</sup> Outstanding balances reflect in-scope lending as prescribed by the latest PCAF methodology and typically represent a subset of larger industry lending sectors where CIBC has exposure. As such, these values will not reconcile to CIBC's other public financial disclosure.

<sup>147</sup> PCAF absolute financed emissions for Asset Class 2 inclusive of lending to sectors like oil and gas are calculated by dividing the financing provided to the client by the client's enterprise value including cash (EVIC) for public companies or debt and equity for private companies. This factor is then multiplied by the client's emissions. As acknowledged by the latest version of the PCAF Standard, there are limitations of comparability as fluctuations of a client's market value can significantly impact its calculated financed emissions.

<sup>148</sup> PCAF asset class indicates the associated calculation methodology applied based on the corresponding PCAF asset class that the lending sector is categorized under.

<sup>149</sup> PCAF data quality score 1 represents the highest quality data whereas Score 5 represents the lowest quality data.

<sup>150</sup> Balances reflect drawn amounts for all in-scope oil and gas clients globally, excluding CIBC Caribbean. Excludes investments, underwriting activities and committed exposure less than CAD \$5 million.

<sup>151</sup> Due to deficiencies identified in third-party data sources of emissions data, we restated our 2021 absolute financed emissions using reported client data to better reflect our clients' emissions in this sector and allow for greater comparability. This correction did not impact our data quality scoring methodology.

<b>Oil and Gas: End Use (PCAF asset class: 2)</b>	<b>Units</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
Outstanding amount <sup>150</sup>	CAD millions	<b>\$3,581</b>	\$3,036	\$3,856
Total emissions	kilotonnes CO <sub>2</sub> e	<b>72,195</b>	81,359	82,112 <sup>151</sup>
PCAF data quality (1-5)	N/A	<b>3.5</b>	3.8	3.5

<b>Power Generation (PCAF asset class: 2)</b>	<b>Units</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
Outstanding amount <sup>152</sup>	CAD millions	<b>\$3,813</b>	\$2,599	\$2,357
Total emissions	kilotonnes CO <sub>2</sub> e	<b>1,077</b>	984	975
PCAF data quality (1-5)	N/A	<b>2.3</b>	2.4	2.4

<b>Automotive: Operational (PCAF asset class: 2)</b>	<b>Units</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
Outstanding amount <sup>153</sup>	CAD millions	N/A	<b>\$555</b>	\$789
Total emissions	kilotonnes CO <sub>2</sub> e	N/A	<b>9</b>	12
PCAF data quality (1-5)	N/A	N/A	<b>2.0</b>	2.2

<b>Automotive: End Use (PCAF asset class: 2)</b>	<b>Units</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
Outstanding amount <sup>153</sup>	CAD millions	N/A	<b>\$555</b>	\$789
Total emissions	kilotonnes CO <sub>2</sub> e	N/A	<b>364,000</b>	450
PCAF data quality (1-5)	N/A	N/A	<b>2.0</b>	2.2

<sup>152</sup> Balances reflect drawn amounts for all in-scope power generation clients globally, excluding CIBC Caribbean. Excludes investments, underwriting activities and committed exposure less than CAD \$5 million.

<sup>153</sup> Balances reflect drawn amounts for all OEMS and excludes captive financing activities. Unlike with other sectors disclosed, our absolute financed emissions disclosure includes estimated values for 2022 and not 2023, due to lags in available Scope 3 emissions data for our clients that impacted these calculations. as well as our 2030 financed emissions reduction target.

<b>Commercial Real Estate (PCAF asset class: 4)</b>	<b>Units</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
Outstanding amount <sup>154</sup>	CAD millions	<b>\$33,201</b>	\$34,998	\$30,593
Total emissions	kilotonnes CO <sub>2</sub> e	<b>626</b>	865	641
PCAF data quality (1-5)	N/A	<b>4.5</b>	4.6	4.6

  

<b>Residential Mortgages (PCAF asset class: 5)</b>	<b>Units</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
Outstanding amount <sup>155</sup>	CAD millions	<b>\$262,235</b>	\$258,291	\$231,000
Total emissions	kilotonnes CO <sub>2</sub> e	<b>1,534</b>	1,782	1,833
PCAF data quality (1-5)	N/A	<b>4.0</b>	4.0	4.0

  

<b>Motor Vehicle Loans (PCAF asset class: 6)</b>	<b>Units</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
Outstanding amount <sup>156</sup>	CAD millions	<b>\$8,177</b>	\$7,545	N/A
Total emissions	kilotonnes CO <sub>2</sub> e	<b>822</b>	774	N/A
PCAF data quality (1-5)	N/A	<b>3.2</b>	4.0	N/A

  

<b>Agriculture (PCAF asset class: 2)</b>	<b>Units</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>
Outstanding amount <sup>157</sup>	CAD millions	<b>\$6,333</b>	\$6,339	N/A
Total emissions	kilotonnes CO <sub>2</sub> e	<b>2,253</b>	2,377	N/A
PCAF data quality (1-5)	N/A	<b>4.4</b>	4.4	N/A

<sup>154</sup> Balances for 2022 through 2023 reflect principal values of all Canadian and US commercial mortgages across various asset types, excluding other real-estate lending related to construction and non-mortgage lending. 2021 balances were restated to capture US commercial mortgages and provide greater comparability to 2022 financed emission estimates..

<sup>155</sup> Balances for 2022 onward reflect principal values of all Canadian CIBC-brand and Simplii mortgages, except for the remaining FirstLine branded mortgages from the exited FirstLine mortgage broker business, and third-party originated mortgages. The balances also exclude the US and CIBC Caribbean mortgages. Does not include construction loans or home equity line of credit (HELOCs). Balances prior to 2022 do not include Simplii mortgages.

<sup>156</sup> Balances reflect Canadian indirect lending to retail clients via automotive dealerships and excluding direct lending representing <5% of our Canadian retail motor vehicle loans.

<sup>157</sup> Balances reflect lending related to agriculture livestock and crop production in Canada and the US and exclude lending to agriculture services, suppliers, wholesalers, and other clients considered upstream or downstream to agriculture production.

## Sustainable products and solutions

### Sustainable finance

Sustainable finance <sup>158</sup>	Units	Goal	2024	2023	2022	2021	2020	2019
Sustainable finance <sup>159, 160</sup>	billions	N/A	\$42.5✓	\$44.4	\$35.9	\$34.9	\$15.7	\$14.1
Cumulative progress toward \$300 billion in sustainable financing goal over 12 years (2018 baseline)	billions	\$300 billion in sustainable financing by 2030 (2018–2030)	\$199.8	\$157.3	\$112.9	\$77.0	N/A	N/A
Cumulative progress toward \$300 billion in sustainable financing goal over 12 years (2018 baseline)	% achieved	N/A	66.6%	52.4%	37.6%	25.7%	N/A	N/A

(✓) This figure has been independently assured to a limited level. The applicable limited assurance report or verification statement can be found in the ESG Document Library on our [website](#).

<sup>158</sup> Refer to CIBC's [Sustainable Finance Methodology](#) for details on eligible green, decarbonization, and social activities and corresponding eligibility criteria, business products, and measurement methodology used for the classification of a transaction as sustainable finance.

<sup>159</sup> CIBC's public [Sustainable Finance Methodology](#) is effective prospectively for eligible transactions that close on or after November 1, 2023 and was used to calculate CIBC's 2024 performance. The reporting of our annual and cumulative performance for the periods ending on October 31, 2018 to October 31, 2023 was not restated. The methodology applied to our 2023, historical, and cumulative progress was established in 2018 and subsequently updated each year from 2021 to 2024 to reflect changing market practices and industry guidelines (for example, related to eligible activities or business products). For more information on historical internal methodologies, including eligible activities, business products, and measurement methodology, refer to CIBC's archived Sustainability Reports available under Archives on our [website](#).

<sup>160</sup> We provided hedging solutions to our clients related to sustainable finance activities with a notional amount of \$0.9 billion in 2024 and \$10.7 billion cumulatively from 2018 to 2024. These amounts are tracked separately and are excluded from our sustainable finance goal.

## Sustainable investing

Responsible investment holdings <sup>161</sup>	Units	Goal	2024 <sup>162</sup>	2023	2022	2021	2020	2019
CIBC Asset Management (CAM) <sup>163, 164</sup>	millions	N/A	<b>\$956.6</b>	\$867.8	\$908.4	\$905.0	\$739.0	\$760.5
CIBC Private Wealth Management US <sup>164, 165</sup>	millions	N/A	<b>US\$146.7</b>	US\$309.2	US\$691.7	US\$1,090.5	US\$436.1	US\$95.1

<sup>161</sup> Our responsible investment holdings do not contribute to our \$300 billion sustainable finance goal. Our responsible investment holdings include mutual funds as well as institutional mandates managed for our clients.

<sup>162</sup> All holdings are based on market value as at October 31, 2024.

<sup>163</sup> CIBC Asset Management uses a proprietary methodology to identify responsible investment holdings, which includes retail mutual fund assets and responsible investment on behalf of clients managed on a segregated account basis. Refer to CAM's [ESG & Stewardship Report for more information](#).

<sup>164</sup> Assets under management (AUM). Assets managed by CIBC that are beneficially owned by clients and are, therefore, not reported on the consolidated balance sheet. The service provided in respect of these assets is discretionary portfolio management on behalf of the clients. CIBC Asset Management and CIBC US Private Wealth Management responsible investment holdings include funds and accounts that have an ESG objective, or that otherwise apply environmental, social and governance (ESG) screening or criteria that may be addressed through targeted ESG holdings or conventional finance holdings.

<sup>165</sup> CIBC Private Wealth Management US holdings include assets under management (AUM) in responsible investment retail mutual fund assets and responsible investment on behalf of clients managed on a segregated account basis. In previous years, assets under administration (AUA) amounts were included in the amounts reported. In 2024, our responsible investment holdings methodology was updated to remove AUA and prior year values have been restated.

## CIBC Client Complaints Appeals Office<sup>166</sup>

<b>Investigations</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Banking	N/A	N/A	<b>2,816</b>	1,244	739	628	426	356
Investments	N/A	N/A	<b>45</b>	39	21	15	28	21
Resolutions to the satisfaction of the client	N/A	N/A	<b>51%</b>	46%	35%	38%	41%	N/A

  

<b>Average number of calendar days to complete investigations</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Banking	N/A	N/A	<b>51</b>	36	47	41	44	41
Investments	N/A	N/A	<b>92</b>	43	56	63	76	35

  

<b>Nature of the complaint (service or feature)</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Agreement	N/A	N/A	<b>76</b>	59	4	N/A	N/A	N/A
Alerts	N/A	N/A	<b>11</b>	7	0	N/A	N/A	N/A
Balance	N/A	N/A	<b>46</b>	14	3	N/A	N/A	N/A
Cancellation	N/A	N/A	<b>40</b>	11	1	N/A	N/A	N/A
Closure	N/A	N/A	<b>45</b>	17	3	N/A	N/A	N/A
Collections	N/A	N/A	<b>98</b>	40	1	N/A	N/A	N/A
Complaint handling	N/A	N/A	<b>410</b>	194	20	N/A	N/A	N/A
Credit limit	N/A	N/A	<b>76</b>	22	0	N/A	N/A	N/A
Creditor Insurance	N/A	N/A	<b>63</b>	24	3	N/A	N/A	N/A
Estate	N/A	N/A	<b>20</b>	18	4	N/A	N/A	N/A
Fees / Charges	N/A	N/A	<b>140</b>	56	6	N/A	N/A	N/A
Financial Advisor services	N/A	N/A	<b>50</b>	30	2	N/A	N/A	N/A
Interest	N/A	N/A	<b>117</b>	61	4	N/A	N/A	N/A
Internet banking / Services	N/A	N/A	<b>37</b>	24	3	N/A	N/A	N/A
Mobile phone banking / Services	N/A	N/A	<b>17</b>	5	0	N/A	N/A	N/A

<sup>166</sup> Canada only. Data reported for fiscal year November 1, 2023 to October 31, 2024. Complaint escalations to the CCAO have continued to grow over the past year from our efforts to improve transparency with our clients and ensuring timeliness of response when resolving complaints, in addition to marketplace factors including the impacts of inflation, and the growing prominence of fraud. For more information, refer to the CIBC Client Complaint Appeals Office (CCAO) 2024 Annual Report.



<b>Nature of the complaint (service or feature)</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Opening	N/A	N/A	111	18	0	N/A	N/A	N/A
Overdraft	N/A	N/A	9	1	0	N/A	N/A	N/A
Payment	N/A	N/A	75	28	2	N/A	N/A	N/A
Power of Attorney	N/A	N/A	18	12	2	N/A	N/A	N/A
Renewal	N/A	N/A	45	7	0	N/A	N/A	N/A
Safety deposit box	N/A	N/A	3	1	1	N/A	N/A	N/A
Statement	N/A	N/A	21	7	2	N/A	N/A	N/A
Telephone banking / services	N/A	N/A	159	53	5	N/A	N/A	N/A
Teller services	N/A	N/A	42	14	0	N/A	N/A	N/A
Transaction	N/A	N/A	946	220	22	N/A	N/A	N/A
Transfer	N/A	N/A	73	16	3	N/A	N/A	N/A
Other	N/A	N/A	68	285	28	N/A	N/A	N/A
<b>Total</b>	N/A	N/A	<b>2,816</b>	<b>1,244</b>	<b>119</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>

<b>Products or services to which complaints are related</b>	<b>Units</b>	<b>Goal</b>	<b>2024</b>	<b>2023</b>	<b>2022</b>	<b>2021</b>	<b>2020</b>	<b>2019</b>
Transaction accounts	N/A	N/A	<b>636</b>	322	34	N/A	N/A	N/A
Credit card	N/A	N/A	<b>705</b>	304	25	N/A	N/A	N/A
Debit card	N/A	N/A	<b>629</b>	163	11	N/A	N/A	N/A
HELOC	N/A	N/A	<b>55</b>	25	3	N/A	N/A	N/A
Insurance	N/A	N/A	<b>8</b>	10	6	N/A	N/A	N/A
Investment	N/A	N/A	<b>181</b>	111	8	N/A	N/A	N/A
Line of Credit	N/A	N/A	<b>160</b>	52	2	N/A	N/A	N/A
Loan	N/A	N/A	<b>77</b>	32	1	N/A	N/A	N/A
Mortgage	N/A	N/A	<b>302</b>	193	28	N/A	N/A	N/A
Prepaid Card	N/A	N/A	<b>3</b>	1	0	N/A	N/A	N/A
Other	N/A	N/A	<b>60</b>	31	1	N/A	N/A	N/A
<b>Total</b>	N/A	N/A	<b>2,816</b>	<b>1,244</b>	<b>119</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>