

CBAP Commercial Banking Associate Program (New Grads Only)

What you'll be doing

When you become a Commercial Banking Associate, you will be joining a team that for more than a century has been helping businesses reach their full potential. Through a structured and comprehensive training program that includes classroom and on-the-job training, you will have the opportunity to learn how to deliver flexible business solutions and provide dedicated and timely business expertise to help clients realize their goals.

The Commercial Banking team supports our account teams through client acquisition, relationship management as well as transactional support for client-specific financing solutions. As an associate on the team, you will have an opportunity to learn the products, processes, networks and functions to enable and equip you to eventually progress to the Relationship Manager role and oversee your own portfolio of clients.

As a Commercial Banking Associate, you will be assisting our Commercial Banking Managers with their existing clients relationships as well as new financing transactions by providing quality financial and industry analysis as part of the deal team. You will also participate in all activities through the sales cycle in order to prepare you for the Relationship Manager role. You'll have a chance to assist with business development initiatives with a focus on meeting growth targets. This means that you will work in identifying business opportunities and financing solutions to meet the needs of the client.

You'll begin your journey with Orientation Activities to help you get acclimated to the team and role and will equip you with the skills and knowledge to provide the best possible experience to CIBC clients – we know there's a learning curve and we're here to help.

It's hands-on, so you'll get the real-life experience you need to rise to the challenge.

As an Associate you'll complete a number of training sessions related directly to the role including credit structuring, risk assessment, and cash management. You will have ongoing coaching and mentoring by your leaders and will be supported by a Program Manager who will lead virtual learning sessions, host touchpoints and guide Associates through this structured program.

You'll have an opportunity to develop a number of soft skills including business development, negotiation and networking.

Important information:

- You **must be in your final year of post-secondary education** pursuing a degree/diploma in Business, Finance, Accounting, or related fields with an expected graduation date before May 31st, 2026.
- Applications should include your resume (no more than 2 pages) and cover letter (no more than 1 page) and academic transcript uploaded as 1 document to the "Resume/CV section" of the application
- Work location: Exact city of work location will be confirmed later during the interview process taking into account the selected candidates' preference. Mobility is an asset. Primary location is Halifax, but successful candidates could also be in Moncton, Fredericton, and St. Johns.

At CIBC we enable the work environment most optimal for you to thrive in your role. This role will be in office with the occasional off site meetings with clients.

Salary Range for this role is \$65,000 - \$70,000

How you'll succeed

- **Client Engagement** - Connect on a personal level to make every interaction meaningful. Enhance relationships by collaborating with your team and providing administrative support to ensure client needs are met. Respond to requests by answering questions and providing an exceptional experience.
- **Relationship Building** - Heighten CIBC brand awareness in your community by attending local events and participating in marketing and outreach activities. Grow your network to create lasting connections that will generate future opportunities. Work closely with your team to connect clients with the right opportunities.
- **Research & evaluation** – Assist in evaluating business growth opportunities through comprehensive industry, client and prospect research. Prepare analyses in support of credit submissions including structuring and documentation.
- **Innovation** - Make an impact by assisting in problem solving and finding solution and often going above and beyond in assisting to find a resolution.

Who you Are

- **You can demonstrate experience in the field.** You understand financial statements and accounting principles includes valuation techniques and cash flow analysis. If you have a knowledge of commercial banking products and service offerings, that would be asset.
- **You give meaning to data.** Research is your thing! You enjoy analyzing business growth opportunities through comprehensive industry, client and prospect research. You also like taking that analysis and organizing it into support of credit submissions including structuring and documentation
- **You're passionate about people.** You enjoy building relationships by making an impact on your community and showing clients they're appreciated by engaging in marketing and outreach activities. You've been able to develop new relationships by getting referrals from existing relationships and centers of influence
- **You're motivated by collective success.** You enjoy collaborating with a team to come up with innovative solutions to a problem that will make a difference today and tomorrow. You also provide guidance on treasury best practices and cash management solutions that will best meet your clients' needs.
- **You put our clients first.** You consistently put the client first by proactively assessing your clients' needs and proposing solutions to meet those needs. Your understanding of business and financial concepts allows you to provide "best in class" service and client/prospect proposals for financial and strategic solutions to meet client needs

- **You're goal oriented.** You are focused on meeting your goals and delivering your best efforts to make an impact on the client and the team.
- **You're a skilled communicator** (written and spoken): You're open to ideas and concepts presented by others. You actively listen to ensure that you've understood direction and grasped new information. You genuinely enjoy engaging with co-workers to get work done.
- **Values matter to you.** You want to bring your whole self to work so work for a company that acknowledges everyone's unique talents, and empowers teams to do what's right.