



Josh Picov

Senior Vice-President, Enterprise & Conduct Risk, Risk Management

Since joining CIBC in 1998, Josh Picov has held progressively more senior client and functional group roles across the bank.

As Senior Vice-President of Enterprise & Conduct Risk, Josh provides strategic direction and leadership for Enterprise Risk within CIBC. He is responsible for bank-wide risk governance including sales practices, environmental risk, stress testing, loan loss provisioning and board-level risk reporting.

Before joining risk, Josh was Vice-President of Client Relationships & Development, working for the CEO of CIBC managing the most important client relationships across the organization. He also established an innovation banking alliance with banks in Australia & Israel.

Prior to that, he spent 11 years in CIBC's Capital Markets business within Corporate Banking leading the real estate team. Josh also spent six years as a senior member of the loan syndication team structuring over \$100 billion in transactions in various industries.

Prior to joining Corporate Banking, Josh held various roles in CIBC's wealth management, retail banking and administration groups where he was involved in a variety of customer interfacing roles in branch banking as well as CIBC's internal audit division.

Josh is currently a member of various funding, liquidity, capital allocation and credit committees.

Josh is a board member of the Centennial Infant and Child Centre Foundation, an organization that helps nurture the potential of children with special needs, along with providing family-level support. He is also a member of the finance committee for the Toronto General & Western Hospital Foundation. In addition, Josh was a past board member of the Shaw Festival's annual boxing event.

Josh has a Bachelor of Arts (Economics) from York University, along with a Master of Business Administration (Finance and Accounting) and Masters Certificate in Financial Services Leadership from the Schulich School of Business at York University.

He resides in Toronto with his wife and children.