



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

30-Jun-2014
15-Jul-2014

This report contains information regarding CIBC Legislative Covered Bond Programme's Cover Pool as of the indicated Calculation Date. The composition of the Cover Pool will change as Loans (and their Related Security) are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Loans (and their Related Security) in the Cover Pool will vary over time.

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Programme Information

Series	Initial Principal Amount	CAD Equivalent ¹	Expected Maturity	Legal Final Maturity	Coupon Rate	Rate Type	Maturity Type
Covered Bond - Series CBL1	EUR 1,000,000,000	1,360,000,000	8/7/2018	8/7/2019	1.25%	Fixed	Soft Bullet
Covered Bond - Series CBL2	AUD 500,000,000	494,950,000	1/25/2017	1/25/2018	3 month Bank Bill Rate + 0.52%	Floating	Soft Bullet
Total		1,854,950,000					

Notes

1. CAD Equivalent is based on Covered Bond Swap Translation Rate in the Supplementary Information section on Page 2.

Key Parties

Issuer, Seller, Servicer, Cash Manager, Account Bank, GDA Provider, Interest Rate Swap Provider, Covered Bond Swap Provider	Canadian Imperial Bank of Commerce
Bond Trustee, Custodian	Computershare Trust Company of Canada
Guarantor	CIBC Covered Bond (Legislative) Guarantor Limited Partnership
Asset Monitor	Ernst & Young LLP
Standby Account Bank, Standby GDA Provider	The Bank of Nova Scotia (Moody's: P-1/Aa2; Fitch: F1+/AA-)
Paying Agents	HSBC Bank plc and HSBC Bank USA, National Association

Canadian Imperial Bank of Commerce Credit Ratings

	Moody's	DBRS	Fitch	Standard & Poor's
Long-term	Aa3	AA	AA-	A+
Short-term	P-1	R-1(high)	F1+	A-1
Rating outlook ¹	Negative	Stable	Stable	Stable

Notes

1. On June 11, 2014, Moody's affirmed the long-term ratings of CIBC and changed the outlook to negative from stable on the supported senior debt and uninsured deposit ratings. This rating action affected seven of the largest Canadian banks.

Covered Bond Credit Ratings

	Moody's	Fitch
Covered Bond - Series CBL1	Aaa	AAA
Covered Bond - Series CBL2	Aaa	AAA

Rating Triggers and Requirements

Description of Ratings Trigger	Counterparty	Rating Triggers		Test Result	Result if Test Failed																																																																																																																						
		Moody's	Fitch																																																																																																																								
Account Bank & GDA Provider Long-term Short-term	CIBC		A F1	Pass	Replace																																																																																																																						
		P-1				Standby Account Bank & Standby GDA Provider Long-term Short-term	BNS		A F1	Pass	Replace	P-1		Servicer Deposit Threshold Ratings Long-term Short-term	CIBC		A F1	Pass	Transfer collections within two business days of collection to (i) Cash Manager, prior to Cash Manager's downgrade below Cash Management Deposit Ratings, (ii) GDA Account.	P-1		Cash Management Deposit Ratings Long-term Short-term	CIBC		A F1	Pass	Cash Manager to direct the Servicer to deposit all Revenue Receipts and Principal Receipts directly into the GDA Account within two business days	P-1		Servicer Replacement Ratings Long-term Short-term	CIBC	Baa2	F2	Pass	Replace			Cash Manager Required Ratings Long-term Short-term	CIBC		F2	Pass	Replace	P-1		Registered Title Transfer Ratings Long-term	CIBC	Baa1	BBB+	Pass	Registered title to mortgages in the Covered Bond Portfolio transferred to Guarantor (or one of its general partners on its behalf) or the Bond Trustee, as applicable			Interest Rate Swap Provider	CIBC			Pass	Credit support, obtain a guarantee or replace	Initial Rating Even ¹		Long-term	A2	A	Short-term	P-1	F1	Subsequent Rating Event				Pass	Replace	Long-term	A3	BBB-	Short-term	P-2	F3				Covered Bond Swap Provider	CIBC			Pass	Credit support, obtain a guarantee or replace	Initial Rating Even ¹		Long-term	A2	A	Short-term	P-1	F1	Subsequent Rating Event				Pass	Replace	Long-term	A3	BBB-	Short-term	P-2	F3				Contingent Collateral Ratings Long-term		Baa1	BBB+	Pass	Make payments under Covered Bond Swap Agreements, unless conditions outlined in the Covered Bond Swap Agreement are met						
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Notes

1. If the swap provider does not have a short-term rating assigned to it by Moody's, then the long-term rating trigger of A1 would apply.

Intercompany Loans (CAD)

Guarantee Loan:	\$2,005,563,837	Demand Loan:	\$5,863,049,485	Intercompany Loan¹:	\$7,868,613,322
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Notes

1. Intercompany Loan balance on the Calculation Date is equal to the Intercompany Loan balance on the prior Calculation Date plus new advances and minus repayments in the Calculation Period ending on the Calculation Date.



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Demand Loan Repayment Event

- a) Has the bank been required to assign the Interest Rate Swap Agreement to a third party? No
- b) Has a Notice to Pay been served to the Guarantor? No
- c) Has the Intercompany Loan Agreement been terminated or the revolving commitment hereunder not renewed? No
- d) To the extent that Fitch is a Rating Agency, is the issuer default rating of the Issuer assigned by Fitch less than the Fitch Demand Loan Repayment Ratings? No

Fitch Demand Loan Repayment Ratings

Long-term	BBB+
Short-term	F2

Events of Default & Test Compliance

Issuer Event of Default	No
Guarantor LP Event of Default	No

Material Issues & Deficiencies

No

Supplementary Information

Series	Covered Bond Swap Provider	Covered Bond Swap Translation Rate
Covered Bond - Series CBL1	CIBC	1.3600 EUR/CAD
Covered Bond - Series CBL2	CIBC	0.9899 AUD/CAD

Cover Pool Summary Statistics

Asset Type ¹	Mortgages
Current Balance (CAD)	7,631,420,875
Previous Month Balance (CAD)	7,765,144,814
Number of Loans in Pool	28,315
Number of Properties	28,315
Number of Primary Borrowers	27,599
Average Loan Size (CAD)	269,519
Weighted Average Current LTV ²	67.12%
Weighted Average Mortgage Rate	3.18%
Weighted Average Original Term (Months)	50.20
Weighted Average Remaining Term (Months)	31.66
Weighted Average Seasoning (Months)	18.54
Weighted Average Authorized LTV	71.58%
Weighted Average Original LTV	71.57%
Weighted Average Maturity of Outstanding Bonds (Months)	44.35

Notes

- All loans are amortizing mortgages
- Weighted Average Current LTV is based on appraisal amount at origination.

Covered Bonds Outstanding vs. OSFI Limit

Covered Bonds currently outstanding (CAD Equivalent):	
Issued prior to registration under the legacy Covered Bond Programme	\$10,280,565,000
Issued under the Legislative Covered Bond Programme	\$1,854,950,000
Total	\$12,135,515,000
OSFI maximum (CAD Equivalent):	\$15,666,121,920

Notes

- Covered Bonds issued under the legacy Covered Bond Programme do not form part of the Legislative Covered Bond Programme, nor do they benefit from the Covered Bond Legislative Framework.
- Basel III Transitional Basis: ACM 18.1x; Total Capital \$21,581 million (Source: Q2 2014 Report to Shareholders)

Asset Coverage Test (CAD)

Outstanding Covered Bonds	\$1,854,950,000		
A = lesser of (i) LTV Adjusted True Balance and (ii) Asset Percentage Adjusted True Balance	\$7,048,274,016	Method for Calculating "A":	ii
B = Principal Receipts	\$133,723,939	Asset Percentage:	92.40%
C = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans	\$0	Minimum Asset Percentage:	80.00%
		Maximum Asset Percentage:	97.00%
D = Substitute Assets	\$0		
E = Reserve Fund	\$0		
Y = Contingent Collateral Amount	\$0		
Z = Negative Carry Factor calculation	\$0		
Adjusted Aggregate Asset Amount = A+B+C+D+E-Y-Z	\$7,181,997,954		

Asset Coverage Test **Pass**

Notes

- For so long as Moody's is rating Covered Bonds issued under CIBC's Legislative Covered Bond Programme, the Asset Percentage shall not be greater than 93.5%.

Valuation Calculation (CAD)

Trading Value of Covered Bonds	\$2,041,122,914		
A = LTV Adjusted Loan Present Value	\$7,630,380,891	Weighted average rate used for discounting	3.20%
B = Principal Receipts	\$133,723,939		
C = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans	\$0		
D = Trading Value of Substitute Assets	\$0		
E = Reserve Fund	\$0		
F = Trading Value of Swap Collateral	\$0		
Asset Value: A+B+C+D+E+F	\$7,764,104,830		
Valuation Calculation	\$5,722,981,916		

Pre-Maturity Test

(Applicable to Hard Bullet Covered Bonds)

Pre-Maturity Minimum Ratings	Moody's	Fitch	Pre-Maturity Test
Covered Bond - Series CBL1	P-1	F1+	N/A
Covered Bond - Series CBL2	P-1	F1+	N/A

Following a breach of the Pre-Maturity Test in respect of a Series of Hard Bullet Covered Bonds, and unless the Pre-Maturity Ledger is otherwise funded from other sources, the Partnership shall offer to sell Randomly Selected Loans.



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Reserve Fund

	Moody's	Fitch
Reserve Fund Required Amount Ratings		
Long-term		A
Short-term	P-1	F1

Are the ratings of the Issuer below the Reserve Fund Required Amount Ratings? No

If the ratings of the Issuer fall below the Reserve Fund Required Amount Ratings, then the Guarantor shall credit or cause to be credited to the Reserve Fund funds up to an amount equal to the Reserve Fund Required Amount with Available Revenue Receipts and Available Principal Receipts.

Reserve Fund Balance: N/A

Amortization Test

Event of Default on the part of the Registered Issuer? No
 Do any Covered Bonds remain outstanding? Yes
 Amortization Test Required? No

Amortization Test N/A

Cover Pool - Loans

Remaining Principal Balance Distribution (CAD)

	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and below	2,984	10.54%	209,863,787	2.75%
100,000 - 149,999	4,345	15.35%	551,172,899	7.22%
150,000 - 199,999	4,936	17.43%	863,505,946	11.32%
200,000 - 249,999	4,278	15.11%	962,134,748	12.61%
250,000 - 299,999	3,487	12.32%	956,901,223	12.54%
300,000 - 349,999	2,464	8.70%	797,838,488	10.45%
350,000 - 399,999	1,680	5.93%	628,114,834	8.23%
400,000 - 449,999	1,067	3.77%	452,128,364	5.92%
450,000 - 499,999	737	2.60%	349,123,937	4.57%
500,000 - 549,999	509	1.80%	266,953,409	3.50%
550,000 - 599,999	352	1.24%	202,055,236	2.65%
600,000 - 649,999	220	0.78%	137,536,001	1.80%
650,000 - 699,999	197	0.70%	132,476,633	1.74%
700,000 - 749,999	155	0.55%	112,445,794	1.47%
750,000 - 799,999	142	0.50%	109,880,270	1.44%
800,000 - 849,999	99	0.35%	81,760,052	1.07%
850,000 - 899,999	98	0.35%	85,683,322	1.12%
900,000 - 949,999	88	0.31%	81,378,878	1.07%
950,000 - 999,999	66	0.23%	64,171,839	0.84%
1,000,000 and above	411	1.45%	586,295,215	7.68%
Total	28,315	100.00%	7,631,420,875	100.00%

Rate Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	25,662	90.28%	6,787,870,899	88.95%
Variable	2,753	9.72%	843,540,977	11.05%
Total	28,315	100.00%	7,631,420,875	100.00%

Occupancy Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	4,791	16.92%	1,081,551,979	14.17%
Owner Occupied	23,524	83.08%	6,549,768,897	85.83%
Total	28,315	100.00%	7,631,420,875	100.00%

Mortgage Rate Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	3	0.01%	756,950	0.01%
2.0000% - 2.4999%	1,245	4.40%	485,550,754	6.36%
2.5000% - 2.9999%	11,769	41.56%	3,381,586,648	44.31%
3.0000% - 3.4999%	7,670	27.08%	1,958,433,439	25.66%
3.5000% - 3.9999%	5,655	19.97%	1,381,647,458	18.10%
4.0000% and Above	1,973	6.97%	423,345,627	5.55%
Total	28,315	100.00%	7,631,420,875	100.00%

Remaining Term Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	1,124	3.97%	316,761,592	4.15%
6.00 - 11.99 months	2,113	7.46%	593,987,292	7.78%
12.00 - 23.99 months	7,283	25.72%	2,015,686,173	26.41%
24.00 - 35.99 months	4,342	15.33%	1,146,799,559	15.03%
36.00 - 41.99 months	5,570	19.67%	1,419,633,597	18.60%
42.00 - 47.99 months	2,515	8.88%	696,289,435	9.12%
48.00 - 53.99 months	2,775	9.80%	785,081,928	10.29%
54.00 - 59.99 months	1,741	6.15%	464,859,138	6.09%
60.00 months and Above	852	3.01%	192,322,163	2.52%
Total	28,315	100.00%	7,631,420,875	100.00%

Property Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Detached (Single Family)	24,213	85.51%	6,734,064,252	88.24%
Condo	4,047	14.29%	879,142,321	11.52%
Miscellaneous	55	0.19%	18,214,302	0.24%
Total	28,315	100.00%	7,631,420,875	100.00%

Multi-Dimensional Distribution by Region, LTV* and Arrears

*Note: LTV are based on appraisal amounts at origination.

Days Delinquent

Current-30

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	13,061,583	1,860,599	19,915,196	2,761,121	297,774	-	37,906,265
20.01 - 30.00	21,358,762	4,899,083	57,623,239	5,473,396	1,030,905	-	90,385,385
30.01 - 40.00	43,914,244	15,222,750	104,507,722	11,000,160	2,986,778	-	177,631,654
40.01 - 50.00	99,339,793	38,338,418	205,552,455	22,840,014	7,604,842	-	373,675,523
50.01 - 55.00	100,129,765	54,707,710	161,566,765	24,807,357	9,689,205	-	350,900,802
55.01 - 60.00	218,046,878	110,209,034	219,928,815	52,337,970	21,076,884	-	621,599,581
60.01 - 65.00	229,954,777	119,803,435	389,737,459	55,731,843	34,164,955	-	829,392,469
65.01 - 70.00	266,475,405	162,978,876	473,960,647	77,190,906	42,969,489	-	1,023,575,323
70.01 - 75.00	308,096,981	242,065,788	812,043,742	123,330,315	80,731,845	-	1,566,268,671
75.01 - 80.00	419,915,465	411,092,683	1,150,071,251	267,835,768	297,997,140	-	2,546,912,308
>80.00	-	-	-	-	-	-	-
Total	1,720,283,655	1,161,178,367	3,594,907,293	643,328,849	498,549,817	-	7,618,247,980



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

30-Jun-2014
15-Jul-2014

Days Delinquent 30-<60

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	-	-	-	-	-	-
20.01 - 30.00	-	-	-	-	-	-	-
30.01 - 40.00	-	-	-	-	-	-	-
40.01 - 50.00	-	-	-	-	-	-	-
50.01 - 55.00	-	-	-	190,513	-	-	190,513
55.01 - 60.00	682,878	-	-	-	-	-	682,878
60.01 - 65.00	-	-	225,414	-	-	-	225,414
65.01 - 70.00	908,544	224,092	723,944	361,646	-	-	2,218,226
70.01 - 75.00	561,170	-	267,856	-	59,188	-	888,214
75.01 - 80.00	160,436	538,665	2,278,731	722,629	261,857	-	3,962,318
>80.00	-	-	-	-	-	-	-
Total	2,313,028	762,757	3,495,945	1,274,788	321,045	-	8,167,563

Days Delinquent 60-<90

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	-	2,228	-	-	-	2,228
20.01 - 30.00	-	-	-	-	-	-	-
30.01 - 40.00	-	-	176,361	-	-	-	176,361
40.01 - 50.00	-	-	-	-	-	-	-
50.01 - 55.00	-	-	-	-	-	-	-
55.01 - 60.00	-	-	-	-	-	-	-
60.01 - 65.00	-	-	-	-	-	-	-
65.01 - 70.00	-	-	-	-	-	-	-
70.01 - 75.00	387,089	-	503,999	-	-	-	891,088
75.01 - 80.00	-	-	248,593	170,520	97,849	-	516,962
>80.00	-	-	-	-	-	-	-
Total	387,089	-	931,181	170,520	97,849	-	1,586,638

Days Delinquent 90+

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	-	4,040	-	-	-	4,040
20.01 - 30.00	-	-	36,208	-	-	-	36,208
30.01 - 40.00	-	-	-	-	-	-	-
40.01 - 50.00	-	-	-	-	-	-	-
50.01 - 55.00	-	-	100,625	-	-	-	100,625
55.01 - 60.00	-	151,601	50,516	-	-	-	202,117
60.01 - 65.00	-	-	252,102	-	-	-	252,102
65.01 - 70.00	-	-	94,739	-	-	-	94,739
70.01 - 75.00	-	186,868	207,772	172,507	-	-	567,146
75.01 - 80.00	119,659	429,146	1,305,159	151,186	156,565	-	2,161,716
>80.00	-	-	-	-	-	-	-
Total	119,659	767,615	2,051,162	323,692	156,565	-	3,418,694
Total	1,723,103,431	1,162,708,738	3,601,385,581	645,097,849	499,125,276	-	7,631,420,875

Multi-Dimensional Distribution by LTV and Credit Score

*Note: LTV are based on appraisal amounts at origination.

LTV	<599	600 - 650	651 - 700	701 - 750	751 - 800	>800	N/A	Total
<20	598,196	1,707,778	3,120,970	5,978,274	17,608,894	7,131,757	1,766,664	37,912,533
20.01 - 30.00	749,577	4,048,946	4,881,703	23,995,783	37,232,344	14,312,105	5,201,136	90,421,593
30.01 - 40.00	2,407,456	5,880,266	14,721,078	46,262,326	78,054,470	22,935,883	7,546,537	177,808,015
40.01 - 50.00	4,068,901	20,946,155	39,584,269	104,732,665	138,234,924	47,062,383	19,046,227	373,675,523
50.01 - 55.00	3,079,417	13,789,326	45,266,227	102,815,267	135,227,616	32,946,877	18,067,210	351,191,940
55.01 - 60.00	9,960,358	32,967,659	89,904,746	174,534,014	223,131,894	60,769,664	31,216,242	622,484,577
60.01 - 65.00	10,739,094	58,420,480	129,528,741	236,616,780	281,834,618	76,321,929	36,408,344	929,869,985
65.01 - 70.00	14,000,026	80,160,105	180,884,484	315,734,470	305,354,904	83,105,142	46,649,155	1,025,888,287
70.01 - 75.00	28,489,131	124,959,160	295,371,178	499,267,594	456,121,291	117,085,468	47,321,296	1,568,615,118
75.01 - 80.00	37,469,345	221,098,875	539,970,476	842,511,049	697,126,081	152,344,498	63,032,981	2,553,553,304
>80.00	-	-	-	-	-	-	-	-
Total	111,561,502	563,978,748	1,343,233,871	2,352,448,223	2,369,927,034	614,015,704	276,255,793	7,631,420,875

Cover Pool - Substitute Assets

Type	N/A
Amount	N/A
Ratings	N/A