



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

31-Aug-2016
15-Sep-2016

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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THESE COVERED BONDS HAVE NOT BEEN APPROVED OR DISAPPROVED BY CMHC NOR HAS CMHC PASSED UPON THE ACCURACY OR ADEQUACY OF THIS DISCLOSURE DOCUMENT. THESE COVERED BONDS ARE NOT INSURED OR GUARANTEED BY CMHC OR THE GOVERNMENT OF CANADA OR ANY OTHER AGENCY THEREOF.

Effective July 1, 2014, the Guarantor employs the methodology set out below to determine the indexed valuations for Properties relating to the Loans in the Covered Bond Portfolio (the "Indexation Methodology") for purposes of the Asset Coverage Test, the Amortization Test, the Valuation Calculation and in calculating the value of the covered bond collateral held as Contingent Collateral. To account for subsequent price developments, the Guarantor has chosen to adjust the original market values of the Properties securing the Loans in the Covered Bond Portfolio by using the Teranet - National Bank House Price Index™ and the Teranet - National Bank Regional and Property Type Sub-Indices™, available by subscription at www.housepriceindex.ca (CIBC does not endorse or accept any responsibility for such sites or their content, privacy policy or security standards. See our terms of use at www.cibc.com/ca/terms-of-use.html for more details).

The Teranet - National Bank House Price Index™ is an independent representation of the rate of change of Canadian single-family home prices. The measurements are based on the property records of public land registries, where sale price is available. The Teranet - National Bank Regional and Property Type Sub-Indices™ is an independent representation of the rate of change of Canadian home prices based on property types and regional characteristics. For each region, the Teranet - National Bank Regional and Property Type Sub-Indices™ classifies properties into three categories (condo, row housing, single family) and provides an all-types combined index. As of the indicated Calculation Date, for each region, the all-types index is available and has been used.

The relevant sub-indices are used to maintain updated market property values. At least quarterly, Property values are updated based on relative changes in sub-indices from the time of original valuation, and used in calculating the loan to value ratios. Properties in geographical areas not covered by the Teranet - National Bank Regional and Property Type Sub-Indices™ are adjusted with the national average index, as captured by the Teranet - National Bank House Price Index™. At this time, New Brunswick, Saskatchewan and Prince Edward Island are not covered by the sub-indices. Material risks associated with using the Indexation Methodology include, but are not limited to, the factual correctness of the indices being relied upon, and, in the case of geographical areas not covered by the sub-indices, the risk that the Teranet - National Bank House Price Index™ may not accurately capture idiosyncratic factors affecting local housing markets.

As per the Canadian Registered Covered Bond Programs Guide (June 23, 2014) and pursuant to the definition of Indexation Methodology in the Master Definitions and Construction Agreement, notice of any change in the Indexation Methodology must be provided to CMHC and will be reflected in the then-current Investor Report. Changes to the Indexation Methodology may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in relation thereto, (ii) if such change constitutes a material change, subject to satisfaction of the Rating Agency Condition, and (iii) if such change is materially prejudicial to the Covered Bondholders, subject to the consent of the Bond Trustee. The Indexation Methodology must at all times comply with the requirements of the CMHC Guide.

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
Covered Bond - Series CBL3	EUR 1,000,000,000	1,420,000,000	10/15/2019	10/15/2020	0.375%	Fixed	Soft Bullet
Covered Bond - Series CBL4	GBP 500,000,000	894,500,000	1/15/2018	1/15/2019	3 month Libor + 0.19%	Floating	Soft Bullet
Covered Bond - Series CBL5	EUR 1,000,000,000	1,404,000,000	1/28/2020	1/28/2021	0.250%	Fixed	Soft Bullet
Covered Bond - Series CBL6	AUD 300,000,000	288,570,000	6/12/2020	6/12/2021	3 month Bank Bill Rate + 0.65%	Floating	Soft Bullet
Covered Bond - Series CBL7	USD 1,200,000,000	1,529,880,000	7/21/2020	7/21/2021	2.25%	Fixed	Soft Bullet
Covered Bond - Series CBL8	EUR 1,250,000,000	1,828,625,000	12/14/2018	12/14/2019	0.100%	Fixed	Soft Bullet
Covered Bond - Series CBL8-2	EUR 100,000,000	155,000,000	12/14/2018	12/14/2019	0.100%	Fixed	Soft Bullet
Covered Bond - Series CBL9	CHF 200,000,000	269,920,000	12/22/2025	12/22/2026	0.125%	Fixed	Soft Bullet
Covered Bond - Series CBL10	GBP 250,000,000	474,075,000	3/11/2019	3/11/2020	3 month GBP Libor + 0.52%	Floating	Soft Bullet
Covered Bond - Series CBL10-2	GBP 250,000,000	422,525,000	3/11/2019	3/11/2020	3 month GBP Libor + 0.52%	Floating	Soft Bullet
Covered Bond - Series CBL11	AUD 400,000,000	392,360,000	4/19/2021	4/19/2022	3 month Bank Bill Rate + 1.10%	Floating	Soft Bullet
Covered Bond - Series CBL12	EUR 1,250,000,000	1,792,100,000	7/25/2022	7/25/2023	0.000%	Fixed	Soft Bullet
Total		12,726,505,000					

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,	Canadian Imperial Bank of Commerce
Cash Manager, Account Bank,	
GDA Provider, Interest Rate Swap	
Provider, Covered Bond Swap	
Provider	
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	The Bank of Nova Scotia (Moody's: P-1/Aa2; Fitch: F1+/AA-)
GDA Provider	
Paying Agents	HSBC Bank plc and HSBC Bank USA, National Association BTA Institutional Services Australia Limited UBS AG

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 ^{1,2,3}	Negative	Negative	Stable	Stable

Notes

- 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.
- On May 20, 2015 DBRS changed the trend on the seven big Canadian banks from stable to negative.
- On December 11, 2015 S&P revised their outlook on the seven big Canadian banks from negative to stable.

Covered Bond Credit Ratings

	Moody's	Fitch
Covered Bond - Series CBL1	Aaa	AAA
Covered Bond - Series CBL2	Aaa	AAA
Covered Bond - Series CBL3	Aaa	AAA
Covered Bond - Series CBL4	Aaa	AAA
Covered Bond - Series CBL5	Aaa	AAA
Covered Bond - Series CBL6	Aaa	AAA
Covered Bond - Series CBL7	Aaa	AAA
Covered Bond - Series CBL8	Aaa	AAA
Covered Bond - Series CBL9	Aaa	AAA
Covered Bond - Series CBL10	Aaa	AAA
Covered Bond - Series CBL11	Aaa	AAA
Covered Bond - Series CBL12	Aaa	AAA

Rating Triggers and Requirements

Description of Ratings Trigger	Counterparty	Moody's	Rating Triggers	Fitch	Test Result	Result if Test Failed
Account Bank & GDA Provider	CIBC					
Long-term				A	Pass	Replace
Short-term		P-1		F1		
Standby Account Bank & Standby GDA Provider	BNS				Pass	Replace
Long-term				A		
Short-term		P-1		F1		
Servicer Deposit Threshold Ratings	CIBC				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.
Long-term				A		
Short-term		P-1		F1		
Cash Management Deposit Ratings	CIBC				Pass	Cash Manager to direct the Servicer to deposit all Revenue Receipts and Principal Receipts directly into the GDA Account within two business days
Long-term				A		
Short-term		P-1		F1		



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Category	Rating	Pass	Replace
Servicer Replacement Ratings	CIBC		
Long-term	Baa2	Pass	Replace
Short-term	F2		
Cash Manager Required Ratings	CIBC		
Short-term	P-1	Pass	Replace
	F2		
Registered Title Transfer Ratings	CIBC		
Long-term	Baa1	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
	BBB+		
Interest Rate Swap Provider	CIBC		
Initial Rating Event ¹		Pass	Credit support, obtain a guarantee or replace
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		
Initial Rating Event ¹		Pass	Credit support, obtain a guarantee or replace
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		Pass	Make payments under Covered Bond Swap Agreements, unless conditions outlined in the Covered Bond Swap Agreement are met
Long-term	Baa1		BBB+

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:	\$13,685,361,162	Demand Loan:	\$2,515,350,411	Intercompany Loan ¹ :	\$16,200,711,572
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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.

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
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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
Covered Bond - Series CBL3	CIBC	1.4200 EUR/CAD
Covered Bond - Series CBL4	CIBC	1.7890 GBP/CAD
Covered Bond - Series CBL5	CIBC	1.4040 EUR/CAD
Covered Bond - Series CBL6	CIBC	0.9619 AUD/CAD
Covered Bond - Series CBL7	CIBC	1.2749 USD/CAD
Covered Bond - Series CBL8	CIBC	1.4629 EUR/CAD
Covered Bond - Series CBL8-2	CIBC	1.5500 EUR/CAD
Covered Bond - Series CBL9	CIBC	1.3496 CHF/CAD
Covered Bond - Series CBL10	CIBC	1.8963 GBP/CAD
Covered Bond - Series CBL10-2	CIBC	1.6901 GBP/CAD
Covered Bond - Series CBL11	CIBC	0.9809 AUD/CAD
Covered Bond - Series CBL12	CIBC	1.4337 EUR/CAD

Cover Pool Summary Statistics

Asset Type ¹	Mortgages
Current Balance (CAD) ²	15,626,953,485
Previous Month Balance (CAD)	15,977,229,076
Number of Loans in Pool	59,824
Number of Properties	59,824
Number of Primary Borrowers	56,812
Average Loan Size (CAD)	261,215
Weighted Average Current LTV ³	57.02%
Weighted Average Current LTV (unindexed) ⁴	65.01%
Weighted Average Mortgage Rate	2.76%
Weighted Average Original Term (Months)	53.10
Weighted Average Remaining Term (Months)	31.05
Weighted Average Seasoning (Months) ⁵	29.72
Weighted Average Authorized LTV ⁴	71.15%
Weighted Average Original LTV ⁴	71.15%
Weighted Average Maturity of Outstanding Bonds (Months)	39.61

Notes
1. All loans are amortizing mortgages.
2. On September 9, 2016, a loan sale pursuant to the Mortgage Sale Agreement occurred by which loans with an aggregate principal balance of approximately \$8,991,201,509 were sold by the Seller to the Guarantor. As the loan sale occurred after the Calculation Date of August 31, 2016, such loan sale numbers are not reflected in this report.
3. Weighted Average Current LTV is calculated based on indexed property values as per the Indexation Methodology.
4. Weighted Average Current LTV (unindexed), Weighted Average Authorized LTV and Weighted Average Original LTV are calculated based on appraisal amount at origination.
5. Effective June 30, 2015, loan seasoning is calculated as the difference, in months, from Calculation Date to the loan's funding date. Previously, loan seasoning was calculated as the difference, in months, from Calculation Date to the loan's latest renewal date.

Covered Bonds Outstanding vs. OSFI Limit

Covered Bonds currently outstanding (CAD Equivalent) ¹ :	
Issued prior to registration under the legacy Covered Bond Programme	\$667,740,000
Issued under the Legislative Covered Bond Programme	\$12,726,505,000
Total	\$13,394,245,000
OSFI maximum (CAD Equivalent) ² :	\$19,850,285,800

Notes
1. 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.
2. Beginning in Q1 2015, total assets for the purposes of the OSFI issuance limit calculation, are defined using a select number of data points from the Leverage Requirements Return and the Basel Capital Adequacy Return.

Asset Coverage Test (CAD)

Outstanding Covered Bonds	\$12,726,505,000		
A = lesser of (i) LTV Adjusted True Balance ¹ and (ii) Asset Percentage Adjusted True Balance	\$14,507,519,049	Method for Calculating "A":	ii
B = Principal Receipts	\$350,275,592	Asset Percentage:	93.00%
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%
D = Substitute Assets	\$0	Maximum Asset Percentage:	97.00%
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	\$14,857,794,641		

Asset Coverage Test **Pass**



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Notes

1. Loan-to-value ratios (LTV's) are calculated based on indexed property values as per the Indexation Methodology.

Valuation Calculation (CAD)

Trading Value of Covered Bonds	\$13,072,502,579		
A = LTV Adjusted Loan Present Value ¹	\$15,710,500,878	Weighted average rate used for discounting	2.46%
B = Principal Receipts	\$350,275,592		
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	\$16,060,776,470		
Valuation Calculation	\$2,988,273,891		

Notes

1. Loan-to-value ratios (LTV's) are calculated based on indexed property values as per the Indexation Methodology.

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
Covered Bond - Series CBL3	P-1	F1+	N/A
Covered Bond - Series CBL4	P-1	F1+	N/A
Covered Bond - Series CBL5	P-1	F1+	N/A
Covered Bond - Series CBL6	P-1	F1+	N/A
Covered Bond - Series CBL7	P-1	F1+	N/A
Covered Bond - Series CBL8	P-1	F1+	N/A
Covered Bond - Series CBL9	P-1	F1+	N/A
Covered Bond - Series CBL10	P-1	F1+	N/A
Covered Bond - Series CBL11	P-1	F1+	N/A
Covered Bond - Series CBL12	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.

Reserve Fund

Reserve Fund Required Amount Ratings	Moody's	Fitch
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	7,906	13.22%	544,174,760	3.48%
100,000 - 149,999	9,603	16.05%	1,210,567,741	7.75%
150,000 - 199,999	9,929	16.60%	1,737,630,158	11.12%
200,000 - 249,999	8,670	14.49%	1,945,558,212	12.45%
250,000 - 299,999	6,826	11.41%	1,869,228,628	11.96%
300,000 - 349,999	4,792	8.01%	1,550,217,934	9.92%
350,000 - 399,999	3,318	5.55%	1,238,341,552	7.92%
400,000 - 449,999	2,293	3.83%	971,153,733	6.21%
450,000 - 499,999	1,623	2.71%	767,728,472	4.91%
500,000 - 549,999	1,041	1.74%	545,456,132	3.49%
550,000 - 599,999	755	1.26%	433,168,943	2.77%
600,000 - 649,999	567	0.95%	353,241,155	2.26%
650,000 - 699,999	426	0.71%	287,158,659	1.84%
700,000 - 749,999	335	0.56%	242,578,662	1.55%
750,000 - 799,999	292	0.49%	225,720,844	1.44%
800,000 - 849,999	223	0.37%	184,024,811	1.18%
850,000 - 899,999	202	0.34%	176,430,707	1.13%
900,000 - 949,999	161	0.27%	149,012,555	0.95%
950,000 - 999,999	134	0.22%	130,390,328	0.83%
1,000,000 and above	728	1.22%	1,065,169,500	6.82%
Total	59,824	100.00%	15,626,953,485	100.00%

Rate Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	46,171	77.18%	11,538,703,337	73.84%
Variable	13,653	22.82%	4,088,250,147	26.16%
Total	59,824	100.00%	15,626,953,485	100.00%

Occupancy Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	11,574	19.35%	2,751,740,519	17.61%
Owner Occupied	48,250	80.65%	12,875,212,966	82.39%
Total	59,824	100.00%	15,626,953,485	100.00%

Mortgage Rate Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	2,109	3.53%	635,167,248	4.06%
2.0000% - 2.4999%	16,591	27.73%	5,006,704,827	32.04%
2.5000% - 2.9999%	24,192	40.44%	6,198,856,583	39.67%
3.0000% - 3.4999%	9,110	15.23%	2,074,218,229	13.27%
3.5000% - 3.9999%	5,722	9.56%	1,268,581,421	8.12%
4.0000% and Above	2,100	3.51%	443,425,176	2.84%
Total	59,824	100.00%	15,626,953,485	100.00%

Remaining Term Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	2,705	4.52%	688,228,884	4.40%
6.00 - 11.99 months	5,861	9.80%	1,512,027,209	9.68%
12.00 - 23.99 months	11,543	19.29%	2,947,592,039	18.86%
24.00 - 35.99 months	13,419	22.43%	3,345,291,166	21.41%
36.00 - 41.99 months	9,177	15.34%	2,437,109,210	15.60%
42.00 - 47.99 months	11,440	19.12%	3,205,546,343	20.51%
48.00 - 53.99 months	3,587	6.00%	971,654,440	6.22%
54.00 - 59.99 months	1,359	2.27%	340,449,473	2.18%
60.00 months and Above	733	1.23%	179,054,721	1.15%
Total	59,824	100.00%	15,626,953,485	100.00%

Property Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Detached (Single Family)	50,645	84.66%	13,664,463,863	87.57%
Condo	9,026	15.09%	1,903,800,399	12.18%
Miscellaneous	153	0.26%	38,689,223	0.25%
Total	59,824	100.00%	15,626,953,485	100.00%



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Multi-Dimensional Distribution by Region, LTV* and Arrears

*Note: Loan-to-value ratios (LTV's) are calculated based on indexed property values as per the Indexation Methodology.

Days Delinquent Current-<30

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	94,425,976	26,032,711	147,996,841	11,450,489	3,708,408	-	283,614,425
20.01 - 30.00	192,791,953	54,505,531	325,814,131	24,550,725	11,774,651	-	609,436,992
30.01 - 40.00	400,170,608	106,362,399	664,761,777	43,330,234	29,044,514	-	1,243,669,532
40.01 - 50.00	591,081,801	218,245,148	1,324,967,867	86,136,963	57,014,775	-	2,277,446,553
50.01 - 55.00	342,511,995	154,771,104	959,424,975	72,703,879	53,017,690	-	1,582,429,643
55.01 - 60.00	341,876,986	241,992,599	1,234,781,917	92,904,081	100,212,998	-	2,011,768,580
60.01 - 65.00	348,841,558	328,249,012	1,315,050,402	126,675,838	124,274,411	-	2,243,091,222
65.01 - 70.00	314,341,021	419,356,312	1,178,290,594	203,625,252	155,106,172	-	2,270,719,352
70.01 - 75.00	155,788,840	404,862,874	703,208,086	348,479,911	157,426,452	-	1,769,766,163
75.01 - 80.00	24,053,571	525,318,462	158,600,746	263,904,620	146,516,454	-	1,119,393,854
>80.00	739,308	132,593,315	1,306,725	1,486,239	9,224,010	-	145,349,597
Total	2,806,623,617	2,613,289,467	8,014,204,062	1,275,248,231	847,320,535	-	15,556,685,912

Days Delinquent 30-<60

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	290	-	-	21,762	-	-	22,052
20.01 - 30.00	-	-	463,618	108,139	-	-	780,662
30.01 - 40.00	208,906	-	1,790,752	-	61,287	-	3,707,081
40.01 - 50.00	877,184	977,859	1,308,092	103,671	151,777	-	2,564,017
50.01 - 55.00	914,590	85,888	1,977,006	751,234	626,249	-	4,405,908
55.01 - 60.00	824,281	227,139	1,420,837	473,266	827,564	-	3,323,455
60.01 - 65.00	601,787	-	2,017,219	1,393,610	257,379	-	7,110,579
65.01 - 70.00	1,528,022	1,914,348	1,131,484	521,311	957,499	-	4,109,344
70.01 - 75.00	408,429	2,407,981	550,015	865,614	428,101	-	4,251,710
75.01 - 80.00	-	435,884	-	-	-	-	435,884
>80.00	-	-	-	-	-	-	-
Total	5,363,488	7,139,717	10,659,023	4,238,607	3,309,857	-	30,710,692

Days Delinquent 60-<90

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	288	-	30,402	-	-	-	30,691
20.01 - 30.00	-	-	-	-	13,262	-	13,262
30.01 - 40.00	1,237,015	-	-	-	49,675	-	1,286,690
40.01 - 50.00	-	253,665	131,615	-	-	-	385,280
50.01 - 55.00	-	200,120	220,834	-	-	-	420,954
55.01 - 60.00	-	227,080	1,834,361	323,707	211,579	-	2,596,727
60.01 - 65.00	-	111,224	876,055	-	160,634	-	1,147,914
65.01 - 70.00	424,720	399,500	1,255,920	771,958	342,139	-	3,194,237
70.01 - 75.00	176,470	-	184,579	583,001	329,847	-	1,273,897
75.01 - 80.00	-	421,063	-	933,767	-	-	1,354,830
>80.00	-	381,763	-	-	-	-	381,763
Total	1,838,493	1,994,416	4,533,766	2,612,433	1,107,136	-	12,086,244

Days Delinquent 90+

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	154,919	28,714	549,678	10,965	37,669	-	781,945
20.01 - 30.00	108,749	133,953	215,081	56,417	69,045	-	583,245
30.01 - 40.00	-	-	950,845	64,990	-	-	1,015,836
40.01 - 50.00	-	-	639,479	-	-	-	639,479
50.01 - 55.00	74,236	848,642	518,092	-	417,313	-	1,858,283
55.01 - 60.00	373,545	577,204	927,879	-	245,302	-	2,123,930
60.01 - 65.00	-	2,086,857	3,069,387	121,833	1,096,999	-	6,375,076
65.01 - 70.00	554,181	396,378	1,788,952	665,797	358,771	-	3,764,080
70.01 - 75.00	501,522	1,122,161	1,920,592	1,749,857	77,838	-	5,371,970
75.01 - 80.00	-	197,444	587,945	1,918,697	191,341	-	2,895,427
>80.00	-	2,061,366	-	-	-	-	2,061,366
Total	1,767,151	7,452,720	11,167,931	4,588,557	2,494,278	-	27,470,636
Total	2,815,592,749	2,629,876,321	8,040,564,781	1,286,687,828	854,231,806	-	15,626,953,485

Multi-Dimensional Distribution by LTV* and Credit Score

*Note: Loan-to-value ratios (LTV's) are calculated based on indexed property values as per the Indexation Methodology.

LTV	<599	600 - 650	651 - 700	701 - 750	751 - 800	>800	N/A	Total
<20	4,183,779	11,803,529	24,727,967	61,910,710	128,172,795	49,800,898	3,849,435	284,449,112
20.01 - 30.00	4,911,650	20,200,906	73,994,082	146,766,848	243,210,709	106,519,094	14,430,208	610,033,498
30.01 - 40.00	15,446,568	62,558,367	159,196,258	339,331,688	476,027,010	169,481,459	24,711,369	1,246,752,719
40.01 - 50.00	36,870,853	145,891,399	337,983,127	650,045,287	817,683,801	254,145,754	39,558,171	2,282,178,394
50.01 - 55.00	26,069,336	109,357,833	260,387,313	464,654,205	546,104,234	157,306,217	23,393,761	1,587,272,898
55.01 - 60.00	26,291,284	161,437,215	361,362,340	605,941,393	666,708,434	180,370,489	18,783,990	2,020,895,146
60.01 - 65.00	39,599,963	181,206,735	420,704,369	696,815,450	710,493,947	191,157,843	13,959,358	2,253,937,666
65.01 - 70.00	35,491,637	187,013,772	427,332,968	726,472,410	714,407,100	178,376,109	15,694,251	2,284,788,247
70.01 - 75.00	24,602,917	170,995,831	344,852,402	568,937,177	523,647,118	136,039,786	11,446,142	1,780,521,373
75.01 - 80.00	22,249,827	105,937,128	244,082,060	348,321,082	320,213,417	79,715,111	7,377,196	1,127,895,821
>80.00	2,866,252	11,654,439	38,104,999	48,855,789	37,826,929	8,920,202	-	148,228,610
Total	238,584,066	1,168,057,155	2,692,727,885	4,658,052,039	5,184,495,494	1,511,832,963	173,203,883	15,626,953,485

Cover Pool - Substitute Assets

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

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