



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

30-Jun-2017
13-Jul-2017

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 IndexTM and the Teranet - National Bank Regional and Property Type Sub-IndicesTM, 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 IndexTM 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-IndicesTM 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-IndicesTM 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-IndicesTM are adjusted with the national average index, as captured by the Teranet - National Bank House Price IndexTM. 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 IndexTM may not accurately capture idiosyncratic factors affecting local housing markets.

As per the Canadian Registered Covered Bond Programs Guide (June 23, 2017) 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 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 GBP 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 474,075,000	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
Covered Bond - Series CBL13	GBP 75,000,000	119,955,000	10/25/2021	10/25/2022	1.060%	Fixed	Soft Bullet
Covered Bond - Series CBL14	EUR 49,000,000	70,520,800	10/26/2021	10/26/2022	0.000%	Fixed	Soft Bullet
Covered Bond - Series CBL15	GBP 325,000,000	534,040,000	1/10/2022	1/10/2023	3 month GBP Libor + 0.43%	Floating	Soft Bullet
Total		12,956,070,800					

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; Fitch: F1+/AA-)
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 ¹	A1	AA	AA-	A+
Short-term	P-1	R-1(high)	F1+	A-1
Rating outlook ^{2,3}	Negative	Negative	Stable	Stable

Notes

1. On May 10, 2017, Moody's downgraded, by one notch, the long-term debt and deposit ratings of CIBC. This rating action affected six of the largest Canadian banks.

2. On May 20, 2015 DBRS changed the trend on the seven big Canadian banks from stable to negative.

3. 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 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
Covered Bond - Series CBL13	Aaa	AAA
Covered Bond - Series CBL14	Aaa	AAA
Covered Bond - Series CBL15	Aaa	AAA

Rating Triggers and Requirements

Description of Ratings Trigger	Counterparty	Moody's	Fitch	Test Result	Result if Test Failed
Account Bank & GDA Provider	CIBC			Pass	Replace
Long-term			A		
Short-term		P-1	F1		
Standby Account Bank & Standby GDA Provider	BNS			Pass	Replace
Long-term			A		
Short-term		P-1	F1		



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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		
Servicer Replacement Ratings	CIBC			Pass	Replace
Long-term		Baa2			
Short-term			F2		
Cash Manager Required Ratings	CIBC			Pass	Replace
Short-term		P-1	F2		
Registered Title Transfer Ratings	CIBC			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
Long-term		Baa1	BBB+		
Interest Rate Swap Provider	CIBC			Pass	Credit support, obtain a guarantee or replace
Initial Rating Event¹					
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 Event¹					
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:	\$14,084,035,632	Demand Loan:	\$7,209,357,572	Intercompany Loan¹:	\$21,293,393,203
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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

Supplementary Information

Series	ISIN Code	Covered Bond Swap Provider	Covered Bond Swap Translation Rate
Covered Bond - Series CBL1	XS0958742313	CIBC	1.3600 EUR/CAD
Covered Bond - Series CBL3	XS1121257445	CIBC	1.4200 EUR/CAD
Covered Bond - Series CBL4	XS1165983450	CIBC	1.7890 GBP/CAD
Covered Bond - Series CBL5	XS1175865028	CIBC	1.4040 EUR/CAD
Covered Bond - Series CBL6	AU3FN0027819	CIBC	0.9619 AUD/CAD
Covered Bond - Series CBL7 ¹	USC2428PBG57 / US136069KL45	CIBC	1.2749 USD/CAD
Covered Bond - Series CBL8	XS1332474912	CIBC	1.4629 EUR/CAD
Covered Bond - Series CBL8-2	XS1332474912	CIBC	1.5500 EUR/CAD
Covered Bond - Series CBL9	CH0305398254	CIBC	1.3496 CHF/CAD
Covered Bond - Series CBL10	XS1377696627	CIBC	1.8963 GBP/CAD
Covered Bond - Series CBL10-2	XS1377696627	CIBC	1.6901 GBP/CAD
Covered Bond - Series CBL11	AU3FN0030920	CIBC	0.9809 AUD/CAD
Covered Bond - Series CBL12	XS1456455572	CIBC	1.4337 EUR/CAD
Covered Bond - Series CBL13	XS1508478937	CIBC	1.5994 GBP/CAD
Covered Bond - Series CBL14	XS1508919062	CIBC	1.4392 EUR/CAD
Covered Bond - Series CBL15	XS1543100702	CIBC	1.6432 GBP/CAD

Notes

1. Reg S ISIN / 144A ISIN

Cover Pool Summary Statistics

Asset Type ¹	Mortgages
Current Balance (CAD)	20,597,839,532
Previous Month Balance (CAD)	21,070,019,446
Number of Loans in Pool	79,859
Number of Properties	79,859
Number of Primary Borrowers	75,723
Average Loan Size (CAD)	257,928
Weighted Average Current LTV ²	53.35%
Weighted Average Current LTV (unindexed) ³	63.22%
Weighted Average Mortgage Rate	2.68%
Weighted Average Original Term (Months)	52.32
Weighted Average Remaining Term (Months)	28.52
Weighted Average Seasoning (Months) ⁴	32.27
Weighted Average Authorized LTV ³	70.02%
Weighted Average Original LTV ³	70.02%
Weighted Average Maturity of Outstanding Bonds (Months)	32.33

Notes

- All loans are amortizing mortgages
- Weighted Average Current LTV is calculated based on indexed property values as per the Indexation Methodology.
- Weighted Average Current LTV (unindexed), Weighted Average Authorized LTV and Weighted Average Original LTV are calculated based on appraisal amount at origination.
- 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	\$217,740,000
Issued under the Legislative Covered Bond Programme	\$12,956,070,800
Total	\$13,173,810,800
OSFI maximum (CAD Equivalent) ² :	\$20,861,122,640

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.
- 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.



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Asset Coverage Test (CAD)

Outstanding Covered Bonds	\$12,956,070,800		
A = lesser of (i) LTV Adjusted True Balance ¹ and (ii) Asset Percentage Adjusted True Balance	\$18,910,379,945	Method for Calculating "A":	ii
B = Principal Receipts	\$472,179,915	Asset Percentage:	92.00%
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%
		Maximum Asset Percentage:	93.00%
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	\$19,382,559,860		

Asset Coverage Test Pass

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	\$13,511,197,845		
A = LTV Adjusted Loan Present Value ¹	\$20,488,575,606	Weighted average rate used for discounting	2.86%
B = Principal Receipts	\$472,179,915		
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	\$20,960,755,521		

Valuation Calculation \$7,449,557,676

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 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
Covered Bond - Series CBL13	P-1	F1+	N/A
Covered Bond - Series CBL14	P-1	F1+	N/A
Covered Bond - Series CBL15	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	11,648	14.59%	790,902,121	3.84%
100,000 - 149,999	12,927	16.19%	1,626,214,020	7.90%
150,000 - 199,999	13,228	16.56%	2,313,143,376	11.23%
200,000 - 249,999	11,276	14.12%	2,530,981,202	12.29%
250,000 - 299,999	8,753	10.96%	2,395,238,647	11.63%
300,000 - 349,999	6,186	7.75%	2,001,626,157	9.72%
350,000 - 399,999	4,193	5.25%	1,566,132,615	7.60%
400,000 - 449,999	2,993	3.75%	1,267,861,813	6.16%
450,000 - 499,999	2,172	2.72%	1,027,530,570	4.99%
500,000 - 549,999	1,388	1.74%	727,274,580	3.53%
550,000 - 599,999	1,028	1.29%	590,183,737	2.87%
600,000 - 649,999	750	0.94%	467,668,210	2.27%
650,000 - 699,999	562	0.70%	378,886,226	1.84%
700,000 - 749,999	436	0.55%	315,690,514	1.53%
750,000 - 799,999	353	0.44%	273,067,821	1.33%
800,000 - 849,999	306	0.38%	252,398,195	1.23%
850,000 - 899,999	241	0.30%	210,647,554	1.02%
900,000 - 949,999	234	0.29%	216,035,628	1.05%
950,000 - 999,999	173	0.22%	168,147,832	0.82%
1,000,000 and above	1,012	1.27%	1,478,208,914	7.18%
Total	79,859	100.00%	20,597,839,532	100.00%



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Rate Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	61,650	77.20%	15,167,996,199	73.64%
Variable	18,209	22.80%	5,429,843,333	26.36%
Total	79,859	100.00%	20,597,839,532	100.00%

Occupancy Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	14,830	18.57%	3,625,346,790	17.60%
Owner Occupied	65,029	81.43%	16,972,492,741	82.40%
Total	79,859	100.00%	20,597,839,532	100.00%

Mortgage Rate Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	3,040	3.81%	946,733,031	4.60%
2.0000% - 2.4999%	25,728	32.22%	7,456,826,885	36.20%
2.5000% - 2.9999%	34,941	43.75%	8,651,924,787	42.00%
3.0000% - 3.4999%	8,406	10.53%	1,876,249,576	9.11%
3.5000% - 3.9999%	5,635	7.06%	1,227,451,492	5.96%
4.0000% and Above	2,109	2.64%	438,653,762	2.13%
Total	79,859	100.00%	20,597,839,532	100.00%

Remaining Term Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	6,172	7.73%	1,516,291,430	7.36%
6.00 - 11.99 months	6,344	7.94%	1,674,680,273	8.13%
12.00 - 23.99 months	15,949	19.97%	3,987,148,194	19.36%
24.00 - 35.99 months	23,831	29.84%	6,056,378,205	29.40%
36.00 - 41.99 months	13,831	17.32%	3,764,133,819	18.27%
42.00 - 47.99 months	8,142	10.20%	2,233,757,156	10.84%
48.00 - 53.99 months	2,792	3.50%	741,646,191	3.60%
54.00 - 59.99 months	1,559	1.95%	348,827,672	1.69%
60.00 months and Above	1,239	1.55%	274,976,591	1.33%
Total	79,859	100.00%	20,597,839,532	100.00%

Property Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Detached (Single Family)	68,177	85.37%	18,152,758,378	88.13%
Condo	11,500	14.40%	2,399,662,525	11.65%
Miscellaneous	182	0.23%	45,418,628	0.22%
Total	79,859	100.00%	20,597,839,532	100.00%

Multi-Dimensional Distribution by Region, LTV* and Arrears

*Note: Loan-to-value ratios (LTVs) 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	149,947,217	39,663,363	306,970,329	18,343,278	6,418,377	-	521,342,564
20.01 - 30.00	302,378,305	85,973,719	700,801,070	40,646,004	22,622,430	-	1,152,421,527
30.01 - 40.00	520,390,775	158,319,245	1,401,713,161	67,921,248	47,834,262	-	2,196,178,690
40.01 - 50.00	930,912,948	300,745,582	2,580,363,581	131,941,635	95,756,820	-	4,039,720,565
50.01 - 55.00	606,402,937	239,523,468	1,765,184,111	91,329,857	112,544,845	-	2,814,985,218
55.01 - 60.00	550,253,440	313,860,073	1,710,961,811	124,606,904	127,570,053	-	2,827,252,281
60.01 - 65.00	400,785,292	422,616,908	959,526,902	175,179,513	169,577,874	-	2,127,686,489
65.01 - 70.00	207,546,474	498,176,008	324,775,780	285,781,331	179,733,273	-	1,496,012,866
70.01 - 75.00	108,764,606	536,798,340	238,707,797	498,401,207	187,717,430	-	1,570,389,381
75.01 - 80.00	14,369,566	897,707,214	27,936,706	355,418,852	218,056,080	-	1,513,488,419
>80.00	220,910	181,270,807	-	20,576,078	38,431,231	-	240,499,026
Total	3,791,972,468	3,674,654,727	10,016,941,250	1,810,145,906	1,206,262,674	-	20,499,977,026

Days Delinquent

30-<60

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	802	40,087	-	-	-	40,889
20.01 - 30.00	-	74,859	1,582,739	157,746	-	-	1,815,343
30.01 - 40.00	1,596,867	-	1,204,024	-	157,240	-	2,958,131
40.01 - 50.00	1,367,184	779,263	1,771,662	190,129	471,101	-	4,579,339
50.01 - 55.00	674,936	175,051	3,150,771	1,288,159	476,029	-	5,764,945
55.01 - 60.00	-	173,312	2,300,590	332,900	330,888	-	3,137,690
60.01 - 65.00	901,693	283,898	2,364,840	758,745	669,605	-	4,978,781
65.01 - 70.00	171,901	706,944	1,622,744	621,826	652,739	-	3,776,154
70.01 - 75.00	287,790	-	498,945	3,265,193	563,293	-	4,615,221
75.01 - 80.00	-	2,143,769	-	1,917,125	584,359	-	4,645,254
>80.00	-	1,388,702	-	-	-	-	1,388,702
Total	5,000,371	5,726,600	14,536,402	8,531,823	3,905,255	-	37,700,450

Days Delinquent

60-<90

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	12,905	38,150	-	-	-	51,055
20.01 - 30.00	-	182,589	253,342	-	27,629	-	463,560
30.01 - 40.00	-	-	1,122,159	-	-	-	1,122,159
40.01 - 50.00	2,071,096	-	750,707	-	-	-	2,821,803
50.01 - 55.00	885,895	341,330	599,236	262,154	-	-	2,088,616
55.01 - 60.00	-	810,549	295,933	-	222,708	-	1,329,190
60.01 - 65.00	505,414	449,929	1,432,908	-	349,468	-	2,737,718
65.01 - 70.00	583,062	234,615	-	634,595	185,066	-	1,637,338
70.01 - 75.00	-	1,347,282	168,973	196,872	376,311	-	2,089,438
75.01 - 80.00	-	433,856	-	822,739	-	-	1,256,595
>80.00	-	1,485,861	-	-	-	-	1,485,861
Total	4,045,466	5,298,917	4,661,408	1,916,360	1,161,182	-	17,083,334

Days Delinquent

90+

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	155,427	561,562	325,159	86,125	102,573	-	1,230,846
20.01 - 30.00	-	202,036	390,609	45,939	107,881	-	746,466
30.01 - 40.00	328,689	-	1,420,929	114,107	248,887	-	2,112,612
40.01 - 50.00	-	1,279,428	2,383,578	180,838	276,892	-	4,120,736
50.01 - 55.00	367,421	1,034,214	1,830,367	340,145	732,899	-	4,305,046
55.01 - 60.00	113,017	1,486,921	324,332	975,920	1,912,222	-	4,812,412
60.01 - 65.00	1,029,887	1,224,375	1,088,136	214,311	778,342	-	4,335,049
65.01 - 70.00	-	1,277,935	1,889,752	2,454,068	419,908	-	6,041,663
70.01 - 75.00	322,373	1,017,011	2,721,422	2,502,831	546,535	-	7,110,173
75.01 - 80.00	-	2,097,366	-	3,866,828	1,208,701	-	7,172,895
>80.00	-	754,750	-	106,079	229,995	-	1,090,824
Total	2,316,813	10,935,599	12,374,284	10,887,191	6,564,834	-	43,078,721
Total	3,803,335,119	3,696,615,844	10,048,513,344	1,831,481,280	1,217,893,945	-	20,597,839,532



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

30-Jun-2017
13-Jul-2017

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	5,588,363	16,158,328	46,692,252	117,678,061	232,879,675	99,161,890	4,506,785	522,665,354
20.01 - 30.00	11,899,864	46,133,244	135,793,653	288,981,152	468,273,826	195,713,990	8,651,167	1,155,446,897
30.01 - 40.00	32,851,364	120,650,372	294,009,115	603,837,450	852,603,623	283,118,140	15,301,527	2,202,371,592
40.01 - 50.00	62,142,193	275,891,095	645,761,974	1,170,092,488	1,428,356,529	447,572,618	21,425,547	4,051,242,444
50.01 - 55.00	37,867,734	184,902,201	467,513,244	859,883,537	984,472,334	278,615,291	13,889,483	2,827,143,825
55.01 - 60.00	47,898,812	199,995,190	474,615,032	861,926,212	964,217,335	280,589,195	7,289,796	2,836,531,573
60.01 - 65.00	27,288,743	176,401,020	373,183,831	646,649,210	697,212,665	213,230,208	5,772,361	2,139,738,038
65.01 - 70.00	25,462,674	116,332,262	290,520,791	496,183,620	443,690,570	124,718,909	10,559,195	1,507,468,022
70.01 - 75.00	25,402,010	142,807,812	320,862,558	506,616,982	462,414,502	115,570,188	10,530,159	1,584,204,212
75.01 - 80.00	29,514,182	139,102,594	333,491,494	487,079,443	432,593,843	101,466,485	3,315,122	1,526,563,163
>80.00	3,844,190	23,743,248	58,444,736	79,869,595	88,878,114	11,468,443	216,087	244,464,413
Total	309,760,129	1,442,117,367	3,440,888,681	6,118,797,750	7,033,593,017	2,151,225,358	101,457,230	20,597,839,532

Cover Pool - Substitute Assets

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

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