



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

31-Aug-2017
14-Sep-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 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, 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 1,350,000,000	1,983,625,000	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 500,000,000	896,600,000	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
Covered Bond - Series CBL16	GBP 525,000,000	872,025,000	6/30/2022	6/30/2023	1.125%	Fixed	Soft Bullet
Covered Bond - Series CBL17	USD 1,750,000,000	2,203,075,000	7/27/2022	7/27/2023	2.350%	Fixed	Soft Bullet
Total		16,031,170,800					

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
Covered Bond - Series CBL16	Aaa	AAA
Covered Bond - Series CBL17	Aaa	AAA

Rating Triggers and Requirements

Description of Ratings Trigger	Counterparty	Rating Triggers	Test Result	Result if Test Failed
Account Bank & GDA Provider	CIBC	Moody's	Pass	Replace
		Fitch		
Long-term		A		
Short-term		F1		
Standby Account Bank & Standby GDA Provider	BNS	Moody's	Pass	Replace
		Fitch		
Long-term		A		
Short-term		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				
Initial Rating Event¹				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 Event¹				Pass	Credit support, obtain a guarantee or replace
Long-term		A2	A		
Short-term		P-1	F1		
Subsequent Rating Event²				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

- 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.
- For CBL 15 and subsequent issuances, Fitch rating triggers are F2 and BBB+.

Intercompany Loans (CAD)

Guarantee Loan:	\$17,429,357,911	Demand Loan:	\$2,941,839,540	Intercompany Loan¹:	\$20,371,197,451
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Notes

- 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

- Has the bank been required to assign the Interest Rate Swap Agreement to a third party? No
- Has a Notice to Pay been served to the Guarantor? No
- Has the Intercompany Loan Agreement been terminated or the revolving commitment hereunder not renewed? No
- 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	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
Covered Bond - Series CBL16	XS1647105649	CIBC	1.6610 GBP/CAD
Covered Bond - Series CBL17 ¹	USC2428PBK69 / US136069UT60	CIBC	1.2589 USD/CAD

Notes

- Reg S ISIN / 144A ISIN

Cover Pool Summary Statistics

Asset Type ¹	Mortgages
Current Balance (CAD)	19,711,522,641
Previous Month Balance (CAD)	20,147,823,694
Number of Loans in Pool	77,047
Number of Properties	77,047
Number of Primary Borrowers	73,062
Average Loan Size (CAD)	255,838
Weighted Average Current LTV ²	49.79%
Weighted Average Current LTV (unindexed) ³	62.85%
Weighted Average Mortgage Rate	2.74%
Weighted Average Original Term (Months)	52.48
Weighted Average Remaining Term (Months)	28.34
Weighted Average Seasoning (Months) ⁴	34.20
Weighted Average Authorized LTV ³	70.01%
Weighted Average Original LTV ³	70.01%
Weighted Average Maturity of Outstanding Bonds (Months)	35.72

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.



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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	\$16,031,170,800
Total	\$16,248,910,800
OSFI maximum (CAD Equivalent) ² :	\$21,852,089,680

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.

Asset Coverage Test (CAD)

Outstanding Covered Bonds	\$16,031,170,800		
A = lesser of (i) LTV Adjusted True Balance ¹ and (ii) Asset Percentage Adjusted True Balance	\$18,095,259,577	Method for Calculating "A":	ii
B = Principal Receipts	\$436,301,054	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%
D = Substitute Assets	\$0	Maximum Asset Percentage:	93.00%
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	\$18,531,560,631		

Asset Coverage Test **Pass**

Notes

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

Valuation Calculation (CAD)

Trading Value of Covered Bonds	\$16,378,360,709		
A = LTV Adjusted Loan Present Value ¹	\$19,572,731,618	Weighted average rate used for discounting	3.01%
B = Principal Receipts	\$436,301,054		
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	\$20,009,032,672		
Valuation Calculation	\$3,630,671,962		

Notes

- Loan-to-value ratios (LTVs) 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
Covered Bond - Series CBL16	P-1	F1+	N/A
Covered Bond - Series CBL17	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	11,521	14.95%	778,775,745	3.95%
100,000 - 149,999	12,602	16.36%	1,585,061,749	8.04%
150,000 - 199,999	12,788	16.60%	2,236,479,336	11.35%
200,000 - 249,999	10,826	14.05%	2,429,290,512	12.32%
250,000 - 299,999	8,376	10.87%	2,291,497,600	11.63%
300,000 - 349,999	5,901	7.66%	1,908,985,427	9.68%
350,000 - 399,999	3,956	5.13%	1,477,377,779	7.49%
400,000 - 449,999	2,871	3.73%	1,215,707,287	6.17%
450,000 - 499,999	2,060	2.67%	974,411,985	4.94%
500,000 - 549,999	1,323	1.72%	692,977,612	3.52%
550,000 - 599,999	963	1.25%	552,819,156	2.80%
600,000 - 649,999	716	0.93%	446,102,209	2.26%
650,000 - 699,999	542	0.70%	365,393,324	1.85%
700,000 - 749,999	400	0.52%	289,660,736	1.47%
750,000 - 799,999	325	0.42%	251,246,931	1.27%
800,000 - 849,999	308	0.40%	254,057,974	1.29%
850,000 - 899,999	234	0.30%	204,896,484	1.04%
900,000 - 949,999	212	0.28%	195,810,955	0.99%
950,000 - 999,999	156	0.20%	151,603,349	0.77%
1,000,000 and above	967	1.26%	1,409,366,490	7.15%
Total	77,047	100.00%	19,711,522,641	100.00%



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Rate Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	59,915	77.76%	14,679,038,846	74.47%
Variable	17,132	22.24%	5,032,483,794	25.53%
Total	77,047	100.00%	19,711,522,641	100.00%

Occupancy Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	14,456	18.76%	3,511,952,557	17.82%
Owner Occupied	62,591	81.24%	16,199,570,084	82.18%
Total	77,047	100.00%	19,711,522,641	100.00%

Mortgage Rate Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	1,356	1.76%	356,092,194	1.81%
2.0000% - 2.4999%	22,170	28.77%	6,491,533,716	32.93%
2.5000% - 2.9999%	39,075	50.72%	9,719,085,200	49.31%
3.0000% - 3.4999%	7,115	9.23%	1,587,035,540	8.05%
3.5000% - 3.9999%	5,226	6.78%	1,124,941,139	5.71%
4.0000% and Above	2,105	2.73%	432,834,852	2.20%
Total	77,047	100.00%	19,711,522,641	100.00%

Remaining Term Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	4,973	6.45%	1,192,752,826	6.05%
6.00 - 11.99 months	6,837	8.87%	1,864,556,088	9.46%
12.00 - 23.99 months	17,199	22.32%	4,160,070,134	21.10%
24.00 - 35.99 months	24,862	32.27%	6,359,380,406	32.26%
36.00 - 41.99 months	11,137	14.45%	3,029,085,640	15.37%
42.00 - 47.99 months	7,038	9.13%	1,923,008,468	9.76%
48.00 - 53.99 months	1,350	1.75%	325,591,917	1.65%
54.00 - 59.99 months	2,444	3.17%	584,143,272	2.96%
60.00 months and Above	1,207	1.57%	272,933,890	1.38%
Total	77,047	100.00%	19,711,522,641	100.00%

Property Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Detached (Single Family)	65,732	85.31%	17,367,079,838	88.11%
Condo	11,139	14.46%	2,300,434,828	11.67%
Miscellaneous	176	0.23%	44,007,975	0.22%
Total	77,047	100.00%	19,711,522,641	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	170,117,063	41,490,500	440,524,812	19,921,815	7,752,475	-	679,806,664
20.01 - 30.00	331,725,675	90,556,788	985,214,215	40,536,103	24,042,719	-	1,472,075,500
30.01 - 40.00	613,288,660	175,217,720	2,110,136,960	76,404,887	52,053,000	-	3,027,101,227
40.01 - 50.00	1,100,610,811	331,067,978	3,450,638,404	134,205,511	132,939,182	-	5,149,461,885
50.01 - 55.00	619,322,414	247,468,273	1,436,484,636	99,400,047	126,701,625	-	2,529,376,994
55.01 - 60.00	397,011,090	351,109,726	475,250,434	140,636,383	146,033,825	-	1,510,041,458
60.01 - 65.00	210,542,342	397,785,639	254,972,173	189,894,098	149,970,905	-	1,203,165,156
65.01 - 70.00	133,046,139	448,367,163	223,724,318	341,203,367	111,090,833	-	1,257,431,821
70.01 - 75.00	48,030,865	591,078,084	152,579,725	548,861,236	204,046,359	-	1,544,596,269
75.01 - 80.00	-	768,256,069	6,004,457	154,370,216	169,278,104	-	1,097,908,847
>80.00	219,949	103,472,940	-	1,275,610	38,158,301	-	143,126,801
Total	3,623,915,009	3,545,870,881	9,535,530,133	1,746,709,274	1,162,067,328	-	19,614,092,623

Days Delinquent

30-<60

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	30,915	298,202	-	-	-	329,117
20.01 - 30.00	-	48,445	1,665,655	210,221	-	-	1,924,320
30.01 - 40.00	848,528	220,853	680,610	109,635	-	-	1,859,625
40.01 - 50.00	2,297,438	943,117	5,226,083	121,500	440,292	-	9,028,431
50.01 - 55.00	202,465	1,408,530	3,640,459	-	632,562	-	5,884,016
55.01 - 60.00	1,379,813	1,537,653	1,199,832	605,132	566,882	-	5,289,312
60.01 - 65.00	795,808	-	563,398	66,489	597,449	-	2,023,144
65.01 - 70.00	318,449	790,911	605,557	856,935	58,541	-	2,630,393
70.01 - 75.00	-	1,612,324	205,558	1,517,300	1,343,247	-	4,678,429
75.01 - 80.00	-	2,072,860	-	1,207,291	1,051,552	-	4,331,703
>80.00	-	915,728	-	-	213,608	-	1,129,336
Total	5,842,501	9,581,334	14,085,354	4,694,503	4,904,134	-	39,107,826

Days Delinquent

60-<90

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	-	48,140	-	-	-	48,140
20.01 - 30.00	-	24,081	142,802	-	12,791	-	36,872
30.01 - 40.00	198,067	-	553,331	-	314,400	-	1,208,599
40.01 - 50.00	940,135	761,319	2,713,149	451,420	143,245	-	5,009,268
50.01 - 55.00	171,300	1,259,893	252,664	-	-	-	1,683,857
55.01 - 60.00	709,139	241,844	348,855	315,878	327,081	-	1,942,796
60.01 - 65.00	-	461,559	157,261	176,897	712,114	-	1,507,832
65.01 - 70.00	-	525,842	204,529	275,672	-	-	1,006,043
70.01 - 75.00	185,406	370,541	162,768	503,032	164,482	-	1,386,229
75.01 - 80.00	-	1,218,153	-	-	-	-	1,218,153
>80.00	-	512,172	-	-	-	-	512,172
Total	2,204,048	5,518,206	4,440,696	1,722,900	1,674,112	-	15,559,961

Days Delinquent

90+

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	155,761	13,414	340,209	67,042	101,334	-	677,761
20.01 - 30.00	327,117	661,935	587,413	147,133	179,562	-	1,903,160
30.01 - 40.00	-	49,802	2,129,531	-	342,798	-	2,522,130
40.01 - 50.00	546,240	918,174	2,141,493	859,650	231,201	-	4,696,759
50.01 - 55.00	113,017	1,224,432	1,112,412	596,962	1,379,794	-	4,426,616
55.01 - 60.00	156,820	1,571,330	846,515	1,188,936	1,289,379	-	5,052,980
60.01 - 65.00	873,067	1,066,038	494,372	1,114,251	409,025	-	3,956,752
65.01 - 70.00	126,160	1,377,909	2,311,349	1,988,027	128,899	-	5,932,344
70.01 - 75.00	322,373	2,158,644	1,369,032	3,968,070	951,497	-	8,769,616
75.01 - 80.00	-	1,290,570	-	2,333,257	762,161	-	4,385,988
>80.00	-	-	-	-	438,124	-	438,124
Total	2,620,555	10,332,248	11,332,325	12,263,330	6,213,774	-	42,762,231
Total	3,634,582,111	3,571,302,668	9,565,388,507	1,765,390,006	1,174,859,348	-	19,711,522,641



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:

31-Aug-2017

Date of Report:

14-Sep-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	6,328,900	22,321,129	68,102,894	158,016,376	296,746,422	124,556,867	4,789,094	680,861,682
20.01 - 30.00	17,240,119	64,678,446	175,393,020	378,130,726	598,767,894	230,088,822	11,640,825	1,475,939,852
30.01 - 40.00	42,741,930	189,680,107	443,905,625	832,680,862	1,144,586,649	363,258,212	15,838,196	3,032,691,582
40.01 - 50.00	80,046,846	335,177,905	829,790,687	1,556,611,523	1,794,734,362	548,305,848	23,529,172	5,168,196,343
50.01 - 55.00	35,010,622	172,602,489	418,817,983	753,129,125	889,235,514	265,438,448	7,137,303	2,541,371,484
55.01 - 60.00	21,133,995	133,158,884	265,276,300	457,722,505	486,660,429	153,833,731	4,540,702	1,522,326,547
60.01 - 65.00	21,220,098	98,337,323	224,492,350	392,098,237	367,714,590	102,281,757	4,508,530	1,210,652,885
65.01 - 70.00	20,951,813	98,234,608	242,079,300	415,932,545	373,175,529	103,337,448	13,289,358	1,267,000,600
70.01 - 75.00	29,553,273	146,112,333	324,630,526	495,166,232	448,704,450	106,586,520	8,677,210	1,559,430,543
75.01 - 80.00	19,254,628	101,640,005	242,684,007	348,522,628	320,738,489	73,691,876	1,313,058	1,107,844,691
>80.00	2,175,626	15,436,572	37,197,212	51,279,572	33,667,882	5,449,568	-	145,206,432
Total	295,657,849	1,377,379,802	3,272,369,903	5,839,290,332	6,754,732,209	2,076,829,098	95,263,448	19,711,522,641

Cover Pool - Substitute Assets

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

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