



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

31-Aug-2021
15-Sep-2021

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.

*Please note that the Weighted Average Authorized LTV has been revised.

Programme Information

Series	Initial Principal Amount	CAD Equivalent ¹	Expected Maturity	Legal Final Maturity	Coupon Rate	Rate Type	Maturity Type
Covered Bond - Series CBL9	CHF 350,000,000	469,675,000	12/22/2025	12/22/2026	0.125%	Fixed	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 625,000,000	1,042,810,000	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
Covered Bond - Series CBL19	EUR 1,250,000,000	1,907,875,000	1/24/2023	1/24/2024	0.250%	Fixed	Soft Bullet
Covered Bond - Series CBL20	CHF 250,000,000	327,615,000	4/30/2025	4/30/2026	0.100%	Fixed	Soft Bullet
Covered Bond - Series CBL22	EUR 1,000,000,000	1,473,810,000	7/9/2027	7/9/2028	0.040%	Fixed	Soft Bullet
Covered Bond - Series CBL23	AUD 1,000,000,000	915,600,000	8/1/2022	8/1/2023	3 month BBSW + 0.50%	Floating	Soft Bullet
Covered Bond - Series CBL24	GBP 625,000,000	1,062,887,500	10/28/2022	10/28/2023	SONIA + 0.48%	Floating	Soft Bullet
Covered Bond - Series CBL25	EUR 1,000,000,000	1,527,042,500	9/27/2023	9/27/2024	0.2500%	Fixed	Soft Bullet
Covered Bond - Series CBL26	CHF 100,000,000	150,010,000	10/9/2028	10/9/2029	0.1412%	Fixed	Soft Bullet
Covered Bond - Series CBL29	CHF 580,000,000	849,120,000	10/24/2023	10/24/2024	0.1000%	Fixed	Soft Bullet
Covered Bond - Series CBL30	AUD 800,000,000	697,390,000	4/14/2023	4/14/2024	3 month BBSW + 1.25%	Floating	Soft Bullet
Covered Bond - Series CBL31	CAD 2,000,000,000	2,000,000,000	10/22/2022	10/22/2023	3 month CDOR + 0.45%	Floating	Soft Bullet
Covered Bond - Series CBL32	EUR 1,000,000,000	1,499,000,000	4/30/2029	4/30/2030	0.010%	Fixed	Soft Bullet
Covered Bond - Series CBL33	GBP 1,250,000,000	2,146,625,000	6/23/2026	6/23/2027	SONIA + 1.00%	Floating	Soft Bullet
Covered Bond - Series CBL34	USD 2,000,000,000	2,477,200,000	7/8/2026	7/8/2027	1.150%	Fixed	Soft Bullet
Total		23,604,325,800					

Notes

- 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 Suisse AG

Canadian Imperial Bank of Commerce Credit Ratings

	Moody's	Fitch
Short-term	P-1	F1+
Deposit/Counterparty ¹	Aa2	AA
Senior Debt ²	A2	AA-
Rating outlook ³	Stable	Stable

Notes

- Moody's Long Term Deposit and Counterparty Risk Assessment Rating; Fitch Long Term Deposit Rating and Derivative Counterparty Rating.
- Moody's Senior Unsecured Debt Rating; Fitch Long Term Issuer Default Rating.
- On April 3, 2020, Fitch revised its outlook on Canada's big six banks from stable to negative on account of Coronavirus impact. On July 16, 2021, this outlook was revised back to stable for CIBC, TD, and RBC.

Covered Bond Credit Ratings

	Moody's	Fitch
Covered Bond - Series CBL9	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
Covered Bond - Series CBL19	Aaa	AAA
Covered Bond - Series CBL20	Aaa	AAA
Covered Bond - Series CBL22	Aaa	AAA
Covered Bond - Series CBL23	Aaa	AAA
Covered Bond - Series CBL24	Aaa	AAA
Covered Bond - Series CBL25	Aaa	AAA
Covered Bond - Series CBL26	Aaa	AAA
Covered Bond - Series CBL29	Aaa	AAA
Covered Bond - Series CBL30	Aaa	AAA
Covered Bond - Series CBL31	Aaa	AAA
Covered Bond - Series CBL32	Aaa	AAA
Covered Bond - Series CBL33	Aaa	AAA
Covered Bond - Series CBL34	Aaa	AAA



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Rating Triggers and Requirements*

*Moody's ratings are in respect of unsecured, unguaranteed and unsubordinated debt obligations. Fitch ratings are in respect of issuer default ratings unless otherwise noted below.

Description of Ratings Trigger	Counterparty	Moody's	Fitch	Test Result	Result if Test Failed
Account Bank & GDA Provider¹	CIBC			Pass	Replace
Long-term			A		
Short-term		P-1	F1		
Standby Account Bank & Standby GDA Provider¹	BNS			Pass	Replace
Long-term			A		
Short-term		P-1	F1		
Servicer Deposit Threshold Ratings¹	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(cr)	F1		
Cash Management Deposit Ratings¹	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-2(cr)	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 Event²					
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 Provider³	CIBC			Pass	Credit support, obtain a guarantee or replace
Initial Rating Event²					
Long-term		A2(cr)	A		
Short-term		P-1(cr)	F1		
Subsequent Rating Event				Pass	Replace
Long-term		A3(cr)	BBB-		
Short-term		P-2(cr)	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

- Fitch long-term ratings are in respect of the issuer's deposits rating.
- Prior to CBL19, 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 18 and subsequent issuances, Fitch long-term Initial Rating Event trigger is A-. For CBL 15 up to and including CBL24, Fitch Subsequent Rating Event triggers are F2 and BBB+. For CBL 20 up to including CBL21, Moody's triggers are linked to Counterparty Risk Assessment ratings as follows: Prime-1(cr) and A2(cr) with respect to Initial Rating Event and Prime-2(cr) and A3(cr) with respect to Subsequent Rating Event. For CBL22 and subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: A2(cr) with respect to Initial Rating Event and A3(cr) with respect to Subsequent Rating Event.

Intercompany Loans (CAD)¹

Guarantee Loan:	\$25,371,031,100	Demand Loan:	\$28,018,840,105	Intercompany Loan²:	\$53,389,871,206
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Notes

- Canadian Imperial Bank of Commerce sold to CIBC Covered Bond (Legislative) Guarantor Limited Partnership in August 2021 Eligible Loans (approximately \$23 billion) in accordance and subject to the terms and conditions of the Mortgage Sale Agreement.
- 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	ISIN Code	Covered Bond Swap Provider	Covered Bond Swap Translation Rate
Covered Bond - Series CBL9	CH0305398254	CIBC	1.3496 CHF/CAD
Covered Bond - Series CBL9-2	CH0305398254	CIBC	1.3317 CHF/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 CBL15-2	XS1543100702	CIBC	1.6959 GBP/CAD
Covered Bond - Series CBL16	XS1647105649	CIBC	1.6610 GBP/CAD
Covered Bond - Series CBL17 ¹	USC2428PBK69 / US136069UT60	CIBC	1.2589 USD/CAD
Covered Bond - Series CBL19	XS1756725831	CIBC	1.5263 EUR/CAD
Covered Bond - Series CBL20	CH0413618346	CIBC	1.3105 CHF/CAD
Covered Bond - Series CBL20-2	CH0413618346	CIBC	1.3104 CHF/CAD
Covered Bond - Series CBL22	XS2025468542	CIBC	1.4738 EUR/CAD
Covered Bond - Series CBL23	AU3FN0049243	CIBC	0.9156 AUD/CAD
Covered Bond - Series CBL24	XS2071492255	CIBC	1.6956 GBP/CAD
Covered Bond - Series CBL24-2	XS2071492255	CIBC	1.7207 GBP/CAD
Covered Bond - Series CBL25	XS2146086181	CIBC	1.5300 EUR/CAD
Covered Bond - Series CBL25-2	XS2146086181	CIBC	1.5182 EUR/CAD
Covered Bond - Series CBL26	CH0528881185	CIBC	1.5001 CHF/CAD
Covered Bond - Series CBL29	CH0537261874	CIBC	1.4640 CHF/CAD
Covered Bond - Series CBL30	AU3FN0053740	CIBC	0.8606 AUD/CAD
Covered Bond - Series CBL30-2	AU3FN0053740	CIBC	0.9051 AUD/CAD
Covered Bond - Series CBL31	CA13607GPY49	CIBC	1.0000 CAD/CAD
Covered Bond - Series CBL32	XS2337335710	CIBC	1.4990 EUR/CAD
Covered Bond - Series CBL33	XS2356566047	CIBC	1.1713 GBP/CAD
Covered Bond - Series CBL34 ¹	USC24285JP17 / US13607GRX42	CIBC	1.2386 USD/CAD

Notes



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1. Reg S ISIN / 144A ISIN

Cover Pool Summary Statistics¹

Asset Type ²	Mortgages
Current Balance (CAD)	52,074,442,838
Previous Month Balance (CAD)	29,928,034,922
Number of Loans in Pool	169,445
Number of Properties	169,445
Number of Primary Borrowers	156,640
Average Loan Size (CAD)	307,324
Weighted Average Current LTV ³	48.53%
Weighted Average Current LTV (unindexed) ⁴	63.11%
Weighted Average Mortgage Rate	2.41%
Weighted Average Original Term (Months)	54.25
Weighted Average Remaining Term (Months)	34.71
Weighted Average Seasoning (Months)	37.08
Weighted Average Authorized LTV ⁴	70.34%
Weighted Average Original LTV ⁴	70.33%
Weighted Average Maturity of Outstanding Bonds (Months)	32.85

Notes

- Canadian Imperial Bank of Commerce sold to CIBC Covered Bond (Legislative) Guarantor Limited Partnership in August 2021 Eligible Loans (approximately \$23 billion) in accordance and subject to the terms and conditions of the Mortgage Sale Agreement.
- 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.

OSFI Covered Bond Ratio

Covered Bond - Series CBL31¹

OSFI Covered Bond Ratio ¹ :	2.88%	OSFI Covered Bond Ratio Limit:	5.50%
OSFI Covered Bond Ratio ² :	3.15%		

Notes

- Effective August 1, 2019, the covered bond limit ratio is calculated as follows: total assets pledged for covered bonds divided by total on-balance sheet assets. Total assets pledged for covered bonds is calculated as follows: Canadian dollar equivalent of covered bonds outstanding multiplied by the level of overcollateralization, as per section 4.3.8 of the CMHC Guide.
- On March 27, 2020, OSFI announced that the covered bond ratio limit is temporarily increased to 10% to enable access to Bank of Canada facilities while the maximum covered bond assets encumbered relating to market instruments remains limited to 5.5% of issue's on-balance sheet. On April 6, 2021, OSFI announced the unwinding of the temporary increase to the covered bond limit, effective immediately. * For the purposes of accessing central bank facilities.

Asset Coverage Test (CAD)

Outstanding Covered Bonds	\$23,604,325,800		
A = lesser of (i) LTV Adjusted Loan Balance ¹ and (ii) Asset Percentage Adjusted Loan Balance	\$48,390,726,612	Method for Calculating "A":	ii
B = Principal Receipts	\$826,105,386	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:	93.00%
E = Reserve Fund	\$0	Guide OC Minimum:	103.00%
Y = Contingent Collateral Amount	\$0	Level of Overcollateralization ² :	107.40%
Z = Negative Carry Factor calculation	\$0		
Adjusted Aggregate Asset Amount = A+B+C+D+E-Y-Z	\$49,216,831,997		

Asset Coverage Test

Notes

- Loan-to-value ratios (LTV's) are calculated based on indexed property values as per the Indexation Methodology.
- Per Section 4.3.8 of the CMHC Guide, (A) the lesser of (i) the total amount of cover pool collateral and (ii) the amount of cover pool collateral required to collateralize the covered bonds outstanding and ensure the Asset Coverage Test is met, divided by (B) the Canadian dollar equivalent of the principal amount of covered bonds outstanding under the registered covered bond program.

Valuation Calculation (CAD)

Trading Value of Covered Bonds	\$24,112,224,588		
A = LTV Adjusted Loan Present Value ¹	\$52,255,068,459	Weighted average rate used for discounting	2.11%
B = Principal Receipts	\$826,105,386		
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	\$53,081,173,845		
Valuation Calculation	\$28,968,949,257		

Notes

- 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 CBL9	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
Covered Bond - Series CBL19	P-1	F1+	N/A
Covered Bond - Series CBL20	P-1	F1+	N/A
Covered Bond - Series CBL22	P-1	F1+	N/A
Covered Bond - Series CBL23	P-1	F1+	N/A
Covered Bond - Series CBL24	P-1	F1+	N/A
Covered Bond - Series CBL25	P-1	F1+	N/A
Covered Bond - Series CBL26	P-1	F1+	N/A
Covered Bond - Series CBL29	P-1	F1+	N/A
Covered Bond - Series CBL30	P-1	F1+	N/A
Covered Bond - Series CBL31	P-1	F1+	N/A
Covered Bond - Series CBL32	P-1	F1+	N/A
Covered Bond - Series CBL33	P-1	F1+	N/A
Covered Bond - Series CBL34	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.



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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	22,628	13.35%	1,462,171,709	2.81%
100,000 - 149,999	22,018	12.99%	2,769,539,443	5.32%
150,000 - 199,999	22,950	13.54%	4,015,416,179	7.71%
200,000 - 249,999	20,336	12.00%	4,567,261,830	8.77%
250,000 - 299,999	16,908	9.98%	4,638,640,570	8.91%
300,000 - 349,999	12,816	7.56%	4,156,800,676	7.98%
350,000 - 399,999	10,246	6.05%	3,837,902,101	7.37%
400,000 - 449,999	8,112	4.79%	3,445,125,591	6.62%
450,000 - 499,999	6,732	3.97%	3,197,072,454	6.14%
500,000 - 549,999	5,345	3.15%	2,804,180,603	5.38%
550,000 - 599,999	4,443	2.62%	2,553,011,297	4.90%
600,000 - 649,999	3,324	1.96%	2,075,323,363	3.99%
650,000 - 699,999	2,708	1.60%	1,825,318,933	3.51%
700,000 - 749,999	2,121	1.25%	1,537,406,948	2.95%
750,000 - 799,999	1,662	0.98%	1,288,082,232	2.47%
800,000 - 849,999	1,227	0.72%	1,012,039,761	1.94%
850,000 - 899,999	1,057	0.62%	924,200,777	1.77%
900,000 - 949,999	793	0.47%	733,796,051	1.41%
950,000 - 999,999	711	0.42%	692,801,663	1.33%
1,000,000 and above	3,308	1.95%	4,538,350,659	8.72%
Total	169,445	100.00%	52,074,442,838	100.00%

Rate Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	135,387	79.90%	38,799,812,421	74.51%
Variable	34,058	20.10%	13,274,630,417	25.49%
Total	169,445	100.00%	52,074,442,838	100.00%

Occupancy Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	35,216	20.78%	9,911,341,207	19.03%
Owner Occupied	134,229	79.22%	42,163,101,631	80.97%
Total	169,445	100.00%	52,074,442,838	100.00%

Mortgage Rate Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	56,188	33.16%	20,169,141,087	38.73%
2.0000% - 2.4999%	27,336	16.13%	8,669,212,692	16.65%
2.5000% - 2.9999%	46,734	27.58%	13,465,698,970	25.86%
3.0000% - 3.4999%	20,997	12.39%	5,865,718,742	11.26%
3.5000% - 3.9999%	13,440	7.93%	2,969,215,842	5.70%
4.0000% and Above	4,750	2.80%	935,455,506	1.80%
Total	169,445	100.00%	52,074,442,838	100.00%

Remaining Term Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	7,511	4.43%	1,934,208,654	3.71%
6.00 - 11.99 months	18,093	10.68%	5,097,347,191	9.79%
12.00 - 23.99 months	30,585	18.05%	9,246,880,182	17.76%
24.00 - 35.99 months	34,109	20.13%	9,425,748,609	18.10%
36.00 - 41.99 months	13,621	8.04%	4,091,651,784	7.86%
42.00 - 47.99 months	17,705	10.45%	5,382,549,497	10.34%
48.00 - 53.99 months	24,501	14.46%	8,182,576,370	15.71%
54.00 - 59.99 months	20,164	11.90%	7,841,570,369	15.06%
60.00 months and Above	3,156	1.86%	871,910,184	1.67%
Total	169,445	100.00%	52,074,442,838	100.00%

Property Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Condominium	31,113	18.36%	8,090,637,772	15.54%
Detached	110,436	65.18%	35,488,311,013	68.15%
Multi-Residential	9,505	5.61%	2,627,715,293	5.05%
Other	1,116	0.66%	190,907,251	0.37%
Semi-Detached	9,224	5.44%	3,057,967,647	5.87%
Townhouse	8,051	4.75%	2,618,903,861	5.03%
Total	169,445	100.00%	52,074,442,838	100.00%

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	471,698,603	94,237,224	1,592,890,910	85,667,618	38,209,202	-	2,282,703,557
20.01 - 30.00	967,407,672	189,303,169	3,807,722,856	178,910,652	95,416,654	-	5,238,761,003
30.01 - 40.00	1,576,099,815	412,861,833	6,252,331,066	460,110,819	272,757,672	-	8,974,161,204
40.01 - 50.00	1,612,537,173	651,979,782	6,436,540,774	1,053,304,618	423,884,068	-	10,178,246,415
50.01 - 55.00	774,767,224	444,165,891	3,630,552,904	462,300,024	202,728,369	-	5,514,514,412
55.01 - 60.00	851,417,072	605,820,858	3,192,209,749	410,581,445	269,574,012	-	5,329,603,135
60.01 - 65.00	854,901,895	740,585,132	2,344,211,936	361,929,478	314,371,099	-	4,615,999,540
65.01 - 70.00	649,736,546	1,031,420,207	2,186,248,726	340,555,804	326,290,662	-	4,534,251,945
70.01 - 75.00	436,916,208	1,473,902,425	1,683,730,383	272,974,258	270,094,631	-	4,137,617,907
75.01 - 80.00	102,206,705	621,939,943	201,645,084	74,183,289	101,259,740	-	1,101,234,761
>80.00	195,776	58,849,840	-	-	3,896,867	-	62,942,483
Total	8,297,884,689	6,325,066,305	31,328,084,389	3,700,518,005	2,318,482,976	-	51,970,036,364

Days Delinquent

30-<60

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	317,105	18,319	504,988	139,035	27,695	-	1,007,142
20.01 - 30.00	415,776	284,343	2,581,479	264,336	47,557	-	3,593,492
30.01 - 40.00	1,131,958	654,593	7,706,922	45,198	317,557	-	9,855,955
40.01 - 50.00	2,086,399	892,722	5,642,669	1,462,868	515,436	-	10,600,125
50.01 - 55.00	-	288,433	4,760,645	519,094	541,296	-	6,109,467
55.01 - 60.00	676,262	2,605,131	-	553,241	232,894	-	4,067,528
60.01 - 65.00	316,607	2,039,006	559,690	846,060	83,933	-	3,845,296
65.01 - 70.00	-	1,000,697	420,134	71,697	575,965	-	2,068,492
70.01 - 75.00	-	1,620,611	-	213,518	148,850	-	1,982,979
75.01 - 80.00	-	1,132,419	-	-	-	-	1,132,419
>80.00	-	448,116	-	-	-	-	448,116
Total	4,944,108	10,984,388	22,176,526	4,115,077	2,490,909	-	44,711,008

Days Delinquent

60-<90

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date: 31-Aug-2021
Date of Report: 15-Sep-2021

<20	-	40,355	418,077	-	1,645	-	460,077
20.01 - 30.00	416,493	26,168	167,999	91,873	-	-	702,533
30.01 - 40.00	2,498,997	186,705	2,027,183	75,518	246,266	-	5,034,669
40.01 - 50.00	1,205,376	235,249	4,135,751	1,708,020	385,975	-	7,670,371
50.01 - 55.00	-	-	889,914	928,831	73,197	-	1,891,942
55.01 - 60.00	-	301,793	-	114,901	51,369	-	468,063
60.01 - 65.00	-	198,839	-	107,290	141,287	-	447,415
65.01 - 70.00	-	-	-	-	-	-	-
70.01 - 75.00	-	1,413,345	-	-	-	-	1,413,345
75.01 - 80.00	-	-	-	-	-	-	-
>80.00	-	341,380	-	-	-	-	341,380
Total	4,120,866	2,743,833	7,638,924	3,026,432	899,738	-	18,429,795

Days Delinquent 90+

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	122,599	215,723	410,309	55,089	40,422	-	844,141
20.01 - 30.00	1,871,312	211,629	2,219,710	329,698	17,028	-	4,649,377
30.01 - 40.00	1,858,089	896,018	5,817,019	2,929,915	242,739	-	11,743,780
40.01 - 50.00	2,245,384	1,586,277	1,118,926	2,171,407	295,892	-	7,417,977
50.01 - 55.00	187,621	810,677	905,167	1,019,246	119,616	-	3,042,328
55.01 - 60.00	1,152,416	1,365,806	-	552,090	240,867	-	3,311,179
60.01 - 65.00	-	1,180,823	-	2,370,889	-	-	3,551,522
65.01 - 70.00	-	1,195,151	156,797	257,752	194,776	-	1,804,476
70.01 - 75.00	-	1,911,618	-	179,718	1,057,459	-	3,148,794
75.01 - 80.00	-	452,764	-	-	-	-	452,764
>80.00	-	1,299,334	-	-	-	-	1,299,334
Total	7,437,420	11,125,820	10,827,928	9,865,904	2,208,799	-	41,265,672
Total	8,314,387,063	6,349,920,147	31,368,527,768	3,717,525,418	2,324,082,422	-	52,074,442,838

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	20,316,136	77,022,091	236,198,174	541,378,797	952,766,370	457,226,387	106,961	2,285,014,917
20.01 - 30.00	69,391,855	268,357,239	712,285,905	1,395,688,797	2,011,163,765	790,041,476	777,378	5,247,706,404
30.01 - 40.00	102,993,114	486,882,053	1,282,899,792	2,497,726,447	3,431,482,691	1,197,293,773	1,520,439	9,000,795,608
40.01 - 50.00	84,901,825	544,818,691	1,615,289,323	2,961,583,092	3,858,337,424	1,136,926,152	2,078,381	10,203,934,888
50.01 - 55.00	37,217,704	272,056,319	900,250,246	1,609,525,182	2,074,124,465	632,026,446	357,786	5,525,558,148
55.01 - 60.00	31,628,821	219,976,722	875,891,810	1,603,788,540	2,010,792,950	594,407,528	963,434	5,337,449,905
60.01 - 65.00	23,595,828	180,098,952	720,181,127	1,396,144,046	1,769,725,561	534,050,998	47,262	4,623,843,773
65.01 - 70.00	17,888,870	135,802,949	674,295,884	1,302,436,885	1,837,288,366	570,411,960	-	4,538,124,913
70.01 - 75.00	11,182,032	60,111,221	646,846,674	1,240,157,007	1,669,244,399	515,956,951	664,740	4,144,163,025
75.01 - 80.00	921,209	7,283,234	191,285,763	339,415,676	432,627,133	131,286,929	-	1,102,819,944
>80.00	-	2,172,519	14,066,666	24,659,508	21,132,047	3,000,575	-	65,031,314
Total	400,037,393	2,254,581,990	7,869,488,364	14,912,503,976	20,068,685,460	6,562,629,275	6,516,381	52,074,442,838

Cover Pool - Substitute Assets

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

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