



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

31-Mar-2017
12-Apr-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 (December 19, 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 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
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/Aa2; 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	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 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				
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 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:	\$13,940,927,545	Demand Loan:	\$8,501,286,321	Intercompany Loan¹:	\$22,442,213,866
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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)	21,840,725,373
Previous Month Balance (CAD)	22,218,840,109
Number of Loans in Pool	83,699
Number of Properties	83,699
Number of Primary Borrowers	79,331
Average Loan Size (CAD)	260,944
Weighted Average Current LTV ²	54.82%
Weighted Average Current LTV (unindexed) ³	63.83%
Weighted Average Mortgage Rate	2.69%
Weighted Average Original Term (Months)	51.94
Weighted Average Remaining Term (Months)	29.74
Weighted Average Seasoning (Months) ⁴	29.39
Weighted Average Authorized LTV ³	70.06%
Weighted Average Original LTV ³	70.05%
Weighted Average Maturity of Outstanding Bonds (Months)	35.32

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	\$667,740,000
Issued under the Legislative Covered Bond Programme	\$12,956,070,800
Total	\$13,623,810,800
OSFI maximum (CAD Equivalent) ² :	\$20,451,914,440

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	\$20,271,075,543	Method for Calculating "A":	ii
B = Principal Receipts	\$378,114,736	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%
		Maximum Asset Percentage:	97.00%
D = Substitute Assets	\$0		
E = Reserve Fund	\$0		
Y = Contingent Collateral Amount	\$0		
Z = Negative Carry Factor calculation	\$0		
Adjusted Aggregate Asset Amount = A+B+C+D+E-Y-Z	\$20,649,190,279		

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	\$13,102,125,640		
A = LTV Adjusted Loan Present Value ¹	\$21,808,608,473	Weighted average rate used for discounting	2.67%
B = Principal Receipts	\$378,114,736		
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	\$22,186,723,208		
Valuation Calculation	\$9,084,597,569		

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	11,706	13.99%	801,211,202	3.67%
100,000 - 149,999	13,385	15.99%	1,684,591,141	7.71%
150,000 - 199,999	13,847	16.54%	2,423,534,263	11.10%
200,000 - 249,999	11,843	14.15%	2,658,572,173	12.17%
250,000 - 299,999	9,366	11.19%	2,563,299,629	11.74%
300,000 - 349,999	6,597	7.88%	2,135,492,581	9.78%
350,000 - 399,999	4,494	5.37%	1,678,692,213	7.69%
400,000 - 449,999	3,197	3.82%	1,354,444,591	6.20%
450,000 - 499,999	2,322	2.77%	1,099,156,062	5.03%
500,000 - 549,999	1,492	1.78%	782,055,081	3.58%
550,000 - 599,999	1,094	1.31%	628,193,972	2.88%
600,000 - 649,999	805	0.96%	502,122,816	2.30%
650,000 - 699,999	594	0.71%	400,585,157	1.83%
700,000 - 749,999	461	0.55%	333,793,361	1.53%
750,000 - 799,999	383	0.46%	296,166,621	1.36%
800,000 - 849,999	339	0.41%	279,825,626	1.28%
850,000 - 899,999	255	0.30%	222,774,736	1.02%
900,000 - 949,999	242	0.29%	223,572,673	1.02%
950,000 - 999,999	196	0.23%	190,379,392	0.87%
1,000,000 and above	1,081	1.29%	1,582,262,083	7.24%
Total	83,699	100.00%	21,840,725,373	100.00%



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Rate Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	65,242	77.95%	16,298,521,239	74.62%
Variable	18,457	22.05%	5,542,204,134	25.38%
Total	83,699	100.00%	21,840,725,373	100.00%

Occupancy Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	15,437	18.44%	3,805,271,235	17.42%
Owner Occupied	68,262	81.56%	18,035,454,138	82.58%
Total	83,699	100.00%	21,840,725,373	100.00%

Mortgage Rate Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	3,200	3.82%	1,025,765,718	4.70%
2.0000% - 2.4999%	26,191	31.29%	7,692,276,017	35.22%
2.5000% - 2.9999%	36,189	43.24%	9,123,083,852	41.77%
3.0000% - 3.4999%	9,787	11.69%	2,196,570,920	10.06%
3.5000% - 3.9999%	6,192	7.40%	1,362,446,711	6.24%
4.0000% and Above	2,140	2.56%	440,582,155	2.02%
Total	83,699	100.00%	21,840,725,373	100.00%

Remaining Term Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	5,962	7.12%	1,544,770,553	7.07%
6.00 - 11.99 months	7,663	9.16%	1,902,326,064	8.71%
12.00 - 23.99 months	14,893	17.79%	3,844,762,928	17.60%
24.00 - 35.99 months	21,482	25.67%	5,435,332,132	24.89%
36.00 - 41.99 months	14,831	17.72%	3,946,232,774	18.07%
42.00 - 47.99 months	10,659	12.73%	2,976,538,337	13.63%
48.00 - 53.99 months	5,767	6.89%	1,631,066,426	7.47%
54.00 - 59.99 months	1,320	1.58%	309,693,875	1.42%
60.00 months and Above	1,122	1.34%	250,002,286	1.14%
Total	83,699	100.00%	21,840,725,373	100.00%

Property Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Detached (Single Family)	71,484	85.41%	19,253,169,525	88.15%
Condo	12,024	14.37%	2,539,764,164	11.63%
Miscellaneous	191	0.23%	47,791,684	0.22%
Total	83,699	100.00%	21,840,725,373	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	145,313,959	37,815,678	275,908,607	18,405,311	6,107,942	-	483,551,497
20.01 - 30.00	294,663,653	86,212,457	628,995,073	41,521,060	20,805,940	-	1,072,198,183
30.01 - 40.00	523,387,529	158,831,902	1,240,122,110	69,924,778	47,614,750	-	2,039,881,069
40.01 - 50.00	904,458,014	307,528,513	2,303,992,161	134,572,957	93,015,784	-	3,743,567,429
50.01 - 55.00	623,479,249	228,839,447	1,658,029,912	97,512,590	101,260,263	-	2,709,121,462
55.01 - 60.00	583,082,274	333,746,472	1,890,182,242	124,531,011	136,724,803	-	3,068,266,801
60.01 - 65.00	498,735,562	445,348,839	1,655,559,311	175,331,360	173,537,066	-	2,948,512,139
65.01 - 70.00	291,066,797	537,194,215	698,341,136	284,562,954	231,519,027	-	2,042,684,130
70.01 - 75.00	135,188,161	603,142,306	298,790,841	515,589,840	224,052,711	-	1,776,763,859
75.01 - 80.00	18,333,386	926,395,393	57,807,045	445,506,936	197,477,262	-	1,645,520,022
>80.00	1,078,536	175,594,437	691,444	8,611,302	26,648,818	-	212,624,537
Total	4,018,787,121	3,840,649,660	10,708,419,881	1,916,070,098	1,258,764,366	-	21,742,691,127

Days Delinquent

30-<60

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	185,281	46,581	76,102	-	-	-	307,964
20.01 - 30.00	231,792	-	969,837	-	-	-	1,201,629
30.01 - 40.00	119,594	60,146	1,511,011	-	62,640	-	1,753,391
40.01 - 50.00	407,142	541,088	3,175,062	-	81,452	-	4,204,744
50.01 - 55.00	1,258,831	-	1,320,421	-	-	-	2,579,252
55.01 - 60.00	480,449	557,370	1,945,370	-	237,977	-	3,221,165
60.01 - 65.00	549,165	1,666,848	2,711,211	67,333	871,500	-	5,866,057
65.01 - 70.00	2,192,984	1,001,527	567,348	1,283,537	415,169	-	5,460,565
70.01 - 75.00	-	1,512,004	518,168	2,310,734	431,181	-	4,772,088
75.01 - 80.00	-	1,186,079	587,218	2,488,411	720,178	-	4,981,886
>80.00	-	-	-	-	-	-	-
Total	5,425,238	6,571,644	13,381,748	6,150,015	2,820,097	-	34,348,742

Days Delinquent

60-<90

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	-	44,032	-	-	-	44,032
20.01 - 30.00	-	-	251,197	-	-	-	251,197
30.01 - 40.00	1,233,857	-	-	-	82,415	-	1,567,468
40.01 - 50.00	-	-	2,411,533	893,202	-	-	3,304,735
50.01 - 55.00	-	81,518	1,124,031	747,463	-	-	1,953,011
55.01 - 60.00	369,959	536,139	324,397	1,322,749	312,732	-	2,865,977
60.01 - 65.00	257,657	241,844	367,445	1,014,418	859,078	-	2,740,441
65.01 - 70.00	-	419,217	909,622	173,899	469,969	-	1,972,707
70.01 - 75.00	126,949	587,295	426,964	799,303	323,636	-	2,264,147
75.01 - 80.00	-	1,193,061	-	519,597	177,971	-	1,890,629
>80.00	-	1,212,407	-	-	-	-	1,212,407
Total	1,988,422	4,271,481	5,859,221	5,470,629	2,225,801	-	19,815,555

Days Delinquent

90+

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	212,904	561,562	465,724	121,340	83,629	-	1,445,159
20.01 - 30.00	85,323	101,527	-	192,952	31,292	-	411,094
30.01 - 40.00	-	-	425,017	-	170,683	-	595,700
40.01 - 50.00	-	1,609,046	2,739,864	207,648	168,232	-	4,724,790
50.01 - 55.00	72,655	976,082	1,996,988	-	725,675	-	3,771,401
55.01 - 60.00	113,017	2,194,705	2,744,318	119,925	1,412,902	-	6,584,866
60.01 - 65.00	612,365	873,072	1,569,269	349,955	492,977	-	3,897,638
65.01 - 70.00	918,125	347,907	1,881,406	2,316,656	547,693	-	6,011,788
70.01 - 75.00	616,851	1,508,750	3,090,007	3,125,878	1,002,093	-	9,343,579
75.01 - 80.00	-	1,206,257	-	2,942,742	923,439	-	5,072,438
>80.00	-	1,564,599	-	-	446,898	-	2,011,497
Total	2,631,240	10,943,508	14,912,593	9,377,096	6,005,513	-	43,869,950
Total	4,028,832,021	3,862,436,293	10,742,573,443	1,937,067,838	1,269,815,778	-	21,840,725,373



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

31-Mar-2017
12-Apr-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	5,238,536	15,272,056	43,331,057	109,209,493	214,359,328	93,858,367	4,079,816	485,348,652
20.01 - 30.00	10,482,624	42,706,063	125,227,917	259,229,548	443,832,066	182,299,931	10,032,758	1,073,810,906
30.01 - 40.00	29,411,076	105,105,379	266,037,050	553,053,622	793,716,182	281,715,652	14,758,668	2,043,797,628
40.01 - 50.00	56,299,381	255,508,009	597,666,277	1,091,012,004	1,316,180,343	419,271,570	19,864,114	3,755,801,698
50.01 - 55.00	43,637,294	187,703,905	458,378,271	805,281,965	946,005,011	261,009,974	15,408,706	2,717,425,126
55.01 - 60.00	43,860,823	232,279,425	512,709,696	938,005,808	1,049,786,060	291,602,098	12,694,898	3,080,938,809
60.01 - 65.00	46,610,637	227,352,562	513,709,047	908,867,401	963,431,541	294,638,408	6,406,678	2,961,016,275
65.01 - 70.00	30,515,417	154,521,675	397,061,951	649,582,964	638,082,962	174,869,882	11,494,338	2,056,129,190
70.01 - 75.00	27,379,944	160,563,727	354,241,357	583,766,012	525,964,625	131,126,830	10,101,178	1,793,143,673
75.01 - 80.00	34,160,499	148,878,166	359,255,268	528,929,601	471,668,922	110,738,309	3,834,209	1,657,464,975
>80.00	3,251,251	20,761,538	55,612,187	68,619,674	58,136,328	9,467,462	-	215,848,441
Total	330,847,484	1,550,652,505	3,683,230,079	6,495,558,093	7,421,163,367	2,250,598,483	108,675,363	21,840,725,373

Cover Pool - Substitute Assets

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

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