



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

31-May-2016
15-Jun-2016

This report contains information regarding CIBC Legislative Covered Bond Programme's Cover Pool as of the indicated Calculation Date. The composition of the Cover Pool will change as Loans (and their Related Security) are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Loans (and their Related Security) in the Cover Pool will vary over time.

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

Effective July 1, 2014, the Guarantor employs the methodology set out below to determine the indexed valuations for Properties relating to the Loans in the Covered Bond Portfolio (the "Indexation Methodology") for purposes of the Asset Coverage Test, the Amortization Test, the Valuation Calculation and in calculating the value of the covered bond collateral held as Contingent Collateral. To account for subsequent price developments, the Guarantor has chosen to adjust the original market values of the Properties securing the Loans in the Covered Bond Portfolio by using the Teranet - National Bank House Price 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, 2014) and pursuant to the definition of Indexation Methodology in the Master Definitions and Construction Agreement, notice of any change in the Indexation Methodology must be provided to CMHC and will be reflected in the then-current investor Report. Changes to the Indexation Methodology may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in relation thereto, (ii) if such change constitutes a material change, subject to satisfaction of the Rating Agency Condition, and (iii) if such change is materially prejudicial to the Covered Bondholders, subject to the consent of the Bond Trustee. The Indexation Methodology must at all times comply with the requirements of the CMHC Guide.

Programme Information

Series	Initial Principal Amount	CAD Equivalent ¹	Expected Maturity	Legal Final Maturity	Coupon Rate	Rate Type	Maturity Type
Covered Bond - Series CBL1	EUR 1,000,000,000	1,360,000,000	8/7/2018	8/7/2019	1.25%	Fixed	Soft Bullet
Covered Bond - Series CBL2	AUD 500,000,000	494,950,000	1/25/2017	1/25/2018	3 month Bank Bill Rate + 0.52%	Floating	Soft Bullet
Covered Bond - Series CBL3	EUR 1,000,000,000	1,420,000,000	10/15/2019	10/15/2020	0.375%	Fixed	Soft Bullet
Covered Bond - Series CBL4	GBP 500,000,000	894,500,000	1/15/2018	1/15/2019	3 month Libor + 0.19%	Floating	Soft Bullet
Covered Bond - Series CBL5	EUR 1,000,000,000	1,404,000,000	1/28/2020	1/28/2021	0.250%	Fixed	Soft Bullet
Covered Bond - Series CBL6	AUD 300,000,000	288,570,000	6/12/2020	6/12/2021	3 month Bank Bill Rate + 0.65%	Floating	Soft Bullet
Covered Bond - Series CBL7	USD 1,200,000,000	1,529,880,000	7/21/2020	7/21/2021	2.25%	Fixed	Soft Bullet
Covered Bond - Series CBL8	EUR 1,250,000,000	1,828,625,000	12/14/2018	12/14/2019	0.100%	Fixed	Soft Bullet
Covered Bond - Series CBL8-2	EUR 100,000,000	155,000,000	12/14/2018	12/14/2019	0.100%	Fixed	Soft Bullet
Covered Bond - Series CBL9	CHF 200,000,000	269,920,000	12/22/2025	12/22/2026	0.125%	Fixed	Soft Bullet
Covered Bond - Series CBL10	GBP 250,000,000	474,075,000	3/11/2019	3/11/2020	3 month GBP Libor + 0.52%	Floating	Soft Bullet
Covered Bond - Series CBL11	AUD 400,000,000	392,360,000	4/19/2021	4/19/2022	3 month Bank Bill Rate + 1.10%	Floating	Soft Bullet
Total		10,511,880,000					

Notes

1. CAD Equivalent is based on Covered Bond Swap Translation Rate in the Supplementary Information section on Page 2.

Key Parties

Issuer, Seller, Servicer, 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 CBL2	Aaa	AAA
Covered Bond - Series CBL3	Aaa	AAA
Covered Bond - Series CBL4	Aaa	AAA
Covered Bond - Series CBL5	Aaa	AAA
Covered Bond - Series CBL6	Aaa	AAA
Covered Bond - Series CBL7	Aaa	AAA
Covered Bond - Series CBL8	Aaa	AAA
Covered Bond - Series CBL9	Aaa	AAA
Covered Bond - Series CBL10	Aaa	AAA
Covered Bond - Series CBL11	Aaa	AAA

Rating Triggers and Requirements

Description of Ratings Trigger	Counterparty	Rating Triggers		Test Result	Result if Test Failed
		Moody's	Fitch		
Account Bank & GDA Provider Long-term Short-term	CIBC		A	Pass	Replace
		P-1	F1		
Standby Account Bank & Standby GDA Provider Long-term Short-term	BNS		A	Pass	Replace
		P-1	F1		
Servicer Deposit Threshold Ratings Long-term Short-term	CIBC		A	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.
		P-1	F1		
Cash Management Deposit Ratings Long-term Short-term	CIBC		A	Pass	Cash Manager to direct the Servicer to deposit all Revenue Receipts and Principal Receipts directly into the GDA Account within two business days
		P-1	F1		
Servicer Replacement Ratings Long-term Short-term	CIBC	Baa2	F2	Pass	Replace



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Category	Rating	Short-term	Long-term	Pass	Replace
Cash Manager Required Ratings	CIBC	P-1	F2	Pass	Replace
Registered Title Transfer Ratings	CIBC	Baa1	BBB+	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
Interest Rate Swap Provider	CIBC	A2	A	Pass	Credit support, obtain a guarantee or replace
Initial Rating Event ¹		P-1	F1		
Subsequent Rating Event		A3	BBB-	Pass	Replace
Long-term		P-2	F3		
Short-term					
Covered Bond Swap Provider	CIBC	A2	A	Pass	Credit support, obtain a guarantee or replace
Initial Rating Event ¹		P-1	F1		
Subsequent Rating Event		A3	BBB-	Pass	Replace
Long-term		P-2	F3		
Short-term					
Contingent Collateral Ratings		Baa1	BBB+	Pass	Make payments under Covered Bond Swap Agreements, unless conditions outlined in the Covered Bond Swap Agreement are met
Long-term					

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: \$11,304,501,052 Demand Loan: \$5,970,278,400 Intercompany Loan¹: \$17,274,779,451

Notes
1. Intercompany Loan balance on the Calculation Date is equal to the Intercompany Loan balance on the prior Calculation Date plus new advances and minus repayments in the Calculation Period ending on the Calculation Date.

Demand Loan Repayment Event

a) Has the bank been required to assign the Interest Rate Swap Agreement to a third party?	No
b) Has a Notice to Pay been served to the Guarantor?	No
c) Has the Intercompany Loan Agreement been terminated or the revolving commitment hereunder not renewed?	No
d) To the extent that Fitch is a Rating Agency, is the issuer default rating of the Issuer assigned by Fitch less than the Fitch Demand Loan Repayment Ratings?	No

Fitch Demand Loan Repayment Ratings

Long-term: BBB+
Short-term: F2

Events of Default & Test Compliance

Issuer Event of Default	No
Guarantor LP Event of Default	No

Material Issues & Deficiencies

	No
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Supplementary Information

Series	Covered Bond Swap Provider	Covered Bond Swap Translation Rate
Covered Bond - Series CBL1	CIBC	1.3600 EUR/CAD
Covered Bond - Series CBL2	CIBC	0.9899 AUD/CAD
Covered Bond - Series CBL3	CIBC	1.4200 EUR/CAD
Covered Bond - Series CBL4	CIBC	1.7890 GBP/CAD
Covered Bond - Series CBL5	CIBC	1.4040 EUR/CAD
Covered Bond - Series CBL6	CIBC	0.9619 AUD/CAD
Covered Bond - Series CBL7	CIBC	1.2749 USD/CAD
Covered Bond - Series CBL8	CIBC	1.4629 EUR/CAD
Covered Bond - Series CBL9-2	CIBC	1.5500 EUR/CAD
Covered Bond - Series CBL9	CIBC	1.3496 CHF/CAD
Covered Bond - Series CBL10	CIBC	1.8963 GBP/CAD
Covered Bond - Series CBL11	CIBC	0.9809 AUD/CAD

Cover Pool Summary Statistics

Asset Type ¹	Mortgages
Current Balance (CAD)	16,698,486,464
Previous Month Balance (CAD)	17,051,592,010
Number of Loans in Pool	63,086
Number of Properties	63,086
Number of Primary Borrowers	59,866
Average Loan Size (CAD)	264,694
Weighted Average Current LTV ²	59.86%
Weighted Average Current LTV (unindexed) ³	65.59%
Weighted Average Mortgage Rate	2.79%
Weighted Average Original Term (Months)	52.69
Weighted Average Remaining Term (Months)	32.38
Weighted Average Seasoning (Months) ⁴	26.88
Weighted Average Authorized LTV ³	71.17%
Weighted Average Original LTV ³	71.16%
Weighted Average Maturity of Outstanding Bonds (Months)	37.70

Notes
1. All loans are amortizing mortgages
2. Weighted Average Current LTV is calculated based on indexed property values as per the Indexation Methodology.
3. Weighted Average Current LTV (unindexed), Weighted Average Authorized LTV and Weighted Average Original LTV are calculated based on appraisal amount at origination.
4. 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	\$10,511,880,000
Total	\$11,179,620,000
OSFI maximum (CAD Equivalent) ² :	\$19,082,449,720

Notes
1. Covered Bonds issued under the legacy Covered Bond Programme do not form part of the Legislative Covered Bond Programme, nor do they benefit from the Covered Bond Legislative Framework.
2. Beginning in Q1 2015, total assets for the purposes of the OSFI issuance limit calculation, are defined using a select number of data points from the Leverage Requirements Return and the Basel Capital Adequacy Return.

Asset Coverage Test (CAD)

Outstanding Covered Bonds	\$10,511,880,000		
A = lesser of (i) LTV Adjusted True Balance ¹ and (ii) Asset Percentage Adjusted True Balance	\$15,502,905,100	Method for Calculating "A":	ii
B = Principal Receipts	\$353,105,546	Asset Percentage:	93.00%
C = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans	\$0	Minimum Asset Percentage:	80.00%
D = Substitute Assets	\$0	Maximum Asset Percentage:	97.00%
E = Reserve Fund	\$0		
Y = Contingent Collateral Amount	\$0		
Z = Negative Carry Factor calculation	\$0		
Adjusted Aggregate Asset Amount = A+B+C+D+E-Y-Z	\$15,856,010,646		
Asset Coverage Test	Pass		

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



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Valuation Calculation (CAD)

Trading Value of Covered Bonds	\$10,908,217,611		
A = LTV Adjusted Loan Present Value ¹	\$16,776,389,816	Weighted average rate used for discounting	2.52%
B = Principal Receipts	\$353,105,546		
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	\$17,129,495,362		
Valuation Calculation	\$6,221,277,752		

Notes

1. 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 CBL2	P-1	F1+	N/A
Covered Bond - Series CBL3	P-1	F1+	N/A
Covered Bond - Series CBL4	P-1	F1+	N/A
Covered Bond - Series CBL5	P-1	F1+	N/A
Covered Bond - Series CBL6	P-1	F1+	N/A
Covered Bond - Series CBL7	P-1	F1+	N/A
Covered Bond - Series CBL8	P-1	F1+	N/A
Covered Bond - Series CBL9	P-1	F1+	N/A
Covered Bond - Series CBL10	P-1	F1+	N/A
Covered Bond - Series CBL11	P-1	F1+	N/A

Following a breach of the Pre-Maturity Test in respect of a Series of Hard Bullet Covered Bonds, and unless the Pre-Maturity Ledger is otherwise funded from other sources, the Partnership shall offer to sell Randomly Selected Loans.

Reserve Fund

Reserve Fund Required Amount Ratings	Moody's	Fitch
Long-term		A
Short-term	P-1	F1

Are the ratings of the Issuer below the Reserve Fund Required Amount Ratings? No

If the ratings of the Issuer fall below the Reserve Fund Required Amount Ratings, then the Guarantor shall credit or cause to be credited to the Reserve Fund funds up to an amount equal to the Reserve Fund Required Amount with Available Revenue Receipts and Available Principal Receipts.

Reserve Fund Balance: N/A

Amortization Test

Event of Default on the part of the Registered Issuer?	No
Do any Covered Bonds remain outstanding?	Yes
Amortization Test Required?	No

Amortization Test N/A

Cover Pool - Loans

Remaining Principal Balance Distribution (CAD)

	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and below	7,991	12.67%	552,191,303	3.31%
100,000 - 149,999	9,929	15.74%	1,251,807,746	7.50%
150,000 - 199,999	10,458	16.58%	1,831,176,456	10.97%
200,000 - 249,999	9,160	14.52%	2,055,585,806	12.31%
250,000 - 299,999	7,261	11.51%	1,988,177,277	11.91%
300,000 - 349,999	5,159	8.18%	1,669,129,516	10.00%
350,000 - 399,999	3,604	5.71%	1,345,277,107	8.06%
400,000 - 449,999	2,475	3.92%	1,048,967,001	6.28%
450,000 - 499,999	1,768	2.80%	836,894,633	5.01%
500,000 - 549,999	1,140	1.81%	597,734,754	3.58%
550,000 - 599,999	809	1.28%	464,377,687	2.78%
600,000 - 649,999	612	0.97%	381,239,122	2.28%
650,000 - 699,999	453	0.72%	305,183,520	1.83%
700,000 - 749,999	368	0.58%	266,132,728	1.59%
750,000 - 799,999	322	0.51%	249,020,849	1.49%
800,000 - 849,999	237	0.38%	195,473,322	1.17%
850,000 - 899,999	216	0.34%	188,608,001	1.13%
900,000 - 949,999	175	0.28%	161,824,880	0.97%
950,000 - 999,999	156	0.25%	151,874,349	0.91%
1,000,000 and above	793	1.26%	1,157,810,410	6.93%
Total	63,086	100.00%	16,698,486,464	100.00%

Rate Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	48,879	77.48%	12,382,703,805	74.15%
Variable	14,207	22.52%	4,315,782,659	25.85%
Total	63,086	100.00%	16,698,486,464	100.00%

Occupancy Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	12,086	19.16%	2,908,668,039	17.42%
Owner Occupied	51,000	80.84%	13,789,818,425	82.58%
Total	63,086	100.00%	16,698,486,464	100.00%

Mortgage Rate Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	2,337	3.70%	738,830,491	4.42%
2.0000% - 2.4999%	16,346	25.91%	5,015,736,263	30.04%
2.5000% - 2.9999%	25,815	40.92%	6,709,464,196	40.18%
3.0000% - 3.4999%	9,933	15.75%	2,306,011,890	13.81%
3.5000% - 3.9999%	6,403	10.15%	1,450,240,535	8.68%
4.0000% and Above	2,252	3.57%	478,203,090	2.86%
Total	63,086	100.00%	16,698,486,464	100.00%

Remaining Term Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	3,838	6.08%	1,061,262,949	6.36%
6.00 - 11.99 months	4,015	6.36%	1,019,007,019	6.10%
12.00 - 23.99 months	12,653	20.06%	3,207,655,270	19.21%
24.00 - 35.99 months	11,389	18.05%	2,859,893,557	17.13%
36.00 - 41.99 months	10,170	16.12%	2,643,011,622	15.83%
42.00 - 47.99 months	8,397	13.31%	2,395,467,849	14.35%
48.00 - 53.99 months	10,160	16.10%	2,886,996,243	17.29%
54.00 - 59.99 months	1,635	2.59%	415,750,771	2.49%
60.00 months and Above	829	1.31%	209,441,185	1.25%
Total	63,086	100.00%	16,698,486,464	100.00%

Property Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Detached (Single Family)	53,457	84.74%	14,634,932,832	87.64%
Condo	9,467	15.01%	2,021,724,193	12.11%
Miscellaneous	162	0.26%	41,829,440	0.25%
Total	63,086	100.00%	16,698,486,464	100.00%



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Multi-Dimensional Distribution by Region, LTV* and Arrears

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

Days Delinquent Current-<30

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	78,277,803	24,656,841	130,389,621	10,086,221	3,344,466	-	246,754,951
20.01 - 30.00	143,334,482	53,985,827	277,636,858	26,180,658	9,971,829	-	511,109,654
30.01 - 40.00	297,441,787	100,950,756	576,088,513	40,455,049	23,809,128	-	1,038,745,231
40.01 - 50.00	512,682,275	220,049,721	1,117,986,746	84,928,235	50,287,492	-	1,985,934,469
50.01 - 55.00	291,764,306	144,069,062	864,568,811	70,189,676	48,338,776	-	1,418,930,631
55.01 - 60.00	360,153,380	219,298,091	1,085,576,084	90,780,950	66,125,053	-	1,821,933,558
60.01 - 65.00	420,865,269	347,287,691	1,292,537,404	123,733,596	122,665,748	-	2,307,089,708
65.01 - 70.00	452,646,740	414,871,382	1,410,434,292	173,774,763	142,474,686	-	2,594,201,862
70.01 - 75.00	368,937,747	467,348,884	1,279,623,814	313,952,245	208,220,686	-	2,638,083,376
75.01 - 80.00	98,188,310	576,529,511	522,846,093	371,053,864	177,578,170	-	1,746,195,948
>80.00	6,314,095	186,359,366	47,447,404	39,850,153	41,206,730	-	321,177,748
Total	3,030,606,194	2,755,407,132	8,605,135,641	1,344,985,408	894,022,764	-	16,630,157,138

Days Delinquent 30-<60

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	154,919	-	-	-	-	-	154,919
20.01 - 30.00	176,558	101,874	-	91,827	-	-	370,259
30.01 - 40.00	-	200,541	505,967	56,105	172,605	-	935,219
40.01 - 50.00	218,072	980,148	142,989	-	-	-	1,341,208
50.01 - 55.00	1,055,516	283,129	818,679	-	-	-	2,157,324
55.01 - 60.00	237,472	526,938	110,430	-	84,790	-	959,631
60.01 - 65.00	2,091,896	-	2,130,225	166,320	667,532	-	5,055,972
65.01 - 70.00	362,247	1,445,447	3,178,593	407,295	224,039	-	5,617,620
70.01 - 75.00	778,969	1,395,533	2,300,294	1,104,498	335,348	-	5,914,643
75.01 - 80.00	135,744	197,444	628,593	3,434,461	460,920	-	4,857,163
>80.00	-	2,335,277	-	322,127	96,726	-	2,754,129
Total	5,211,393	7,466,331	9,815,769	5,582,634	2,041,961	-	30,118,088

Days Delinquent 60-<90

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	-	-	-	-	-	-
20.01 - 30.00	-	-	-	-	-	-	-
30.01 - 40.00	-	-	460,526	-	-	-	460,526
40.01 - 50.00	1,253,699	-	197,207	-	-	-	1,450,907
50.01 - 55.00	74,929	54,301	114,204	-	103,727	-	347,161
55.01 - 60.00	-	267,308	46,977	-	-	-	314,285
60.01 - 65.00	316,860	-	798,181	757,996	190,574	-	2,063,611
65.01 - 70.00	-	-	377,153	1,276,618	-	-	1,653,771
70.01 - 75.00	-	689,331	986,055	459,806	-	-	2,135,192
75.01 - 80.00	176,854	217,934	-	184,009	202,896	-	781,692
>80.00	-	308,060	-	-	-	-	308,060
Total	1,822,342	1,536,934	2,980,303	2,678,429	497,196	-	9,515,204

Days Delinquent 90+

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	-	520,499	2,400	5,644	-	528,544
20.01 - 30.00	69,302	133,953	-	-	69,045	-	272,300
30.01 - 40.00	-	-	170,191	64,990	142,707	-	377,888
40.01 - 50.00	-	-	151,771	-	-	-	151,771
50.01 - 55.00	-	196,453	1,516,589	134,231	378,519	-	2,225,791
55.01 - 60.00	621,194	347,818	2,869,024	858,226	45,459	-	4,741,721
60.01 - 65.00	301,011	2,004,539	982,532	182,835	702,206	-	4,173,123
65.01 - 70.00	487,053	614,226	1,311,182	708,964	631,659	-	3,753,085
70.01 - 75.00	1,230,941	816,357	1,791,837	2,711,132	139,622	-	6,689,890
75.01 - 80.00	178,864	299,263	789,885	1,435,098	193,495	-	2,896,605
>80.00	-	1,328,691	743,646	479,247	333,733	-	2,885,317
Total	2,888,365	5,741,300	10,847,156	6,577,124	2,642,088	-	28,696,034
Total	3,040,528,295	2,770,151,697	8,628,778,869	1,359,823,595	899,204,009	-	16,698,486,464

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	3,485,907	8,696,690	19,954,713	58,458,504	110,125,027	43,620,170	3,097,402	247,438,414
20.01 - 30.00	3,987,857	16,777,205	61,122,959	119,865,843	207,632,307	92,028,055	10,337,987	511,752,213
30.01 - 40.00	15,182,306	54,839,088	127,122,661	273,168,396	405,451,401	148,060,778	16,694,234	1,040,518,864
40.01 - 50.00	27,864,336	113,970,772	297,846,401	552,059,978	709,307,895	236,657,969	51,171,004	1,988,878,355
50.01 - 55.00	26,984,633	96,490,288	220,158,536	416,105,898	503,735,992	144,266,373	15,919,187	1,423,660,907
55.01 - 60.00	22,327,710	134,548,142	314,133,656	543,868,348	613,629,143	175,507,820	23,934,376	1,827,949,195
60.01 - 65.00	33,925,851	183,815,992	420,061,313	695,804,776	759,921,126	199,057,990	25,795,367	2,318,382,414
65.01 - 70.00	50,175,870	215,491,098	501,226,146	826,753,471	792,388,973	205,195,367	13,995,412	2,605,226,338
70.01 - 75.00	37,577,727	234,494,805	509,906,117	860,663,923	791,910,809	202,779,467	15,490,252	2,652,823,100
75.01 - 80.00	30,930,043	161,803,817	354,463,946	553,217,110	517,722,831	126,426,699	10,166,964	1,754,731,408
>80.00	6,707,415	29,976,476	85,582,083	102,280,360	83,032,448	18,550,398	996,075	327,125,255
Total	259,149,654	1,250,904,374	2,911,578,531	5,002,246,607	5,494,857,954	1,592,151,085	187,598,259	16,698,486,464

Cover Pool - Substitute Assets

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

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