



CIBC Covered Bond Programme Monthly Investor Report

Calculation Date: 31-Aug-2009
Date of Report: 15-Sep-2009

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

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Programme Information

Series	Initial Principal		Maturity Date	Coupon Rate	Rate Type	Maturity Type
	Amount	CAD Equivalent				
CB1	EUR 324,000,000	498,960,000	9/3/2010	3-mo EURIBOR + 0.30%	Float	Hard
CB2	EUR 2,000,000,000	3,100,000,000	9/16/2010	5.25%	Fixed	Hard
Total		3,598,960,000				

Parties

Issuer	Canadian Imperial Bank of Commerce
Covered Bond Trustee	Computershare Trust Company of Canada
Guarantor LP	CIBC Covered Bond Guarantor Limited Partnership
Interest Rate Swap Provider	Canadian Imperial Bank of Commerce

Canadian Imperial Bank of Commerce's Credit Ratings

	Moody's	Standard & Poor's	DBRS	Fitch Ratings
Senior Debt	Aa2	A+	AA	AA-
Subordinated Debt	Aa3	A	AA(low)	A+
Short-Term	P-1	A-1	R-1(high)	F1+
Rating Outlook	Negative	Stable	Negative	Negative

Covered Bond Credit Ratings

	Moody's	Standard & Poor's	DBRS	Fitch Ratings
Covered Bond - Series CB1	Aaa	AAA	AAA	AAA
Covered Bond - Series CB2	Aaa	AAA	AAA	AAA

Events of Default & Test Compliance

Issuer Event of Default	No
Guarantor LP Event of Default	No

Supplementary Information

Series	Covered Bond Swap Provider	Covered Bond Swap Translation Rate
CB1	CIBC	1.5400 CAD/EUR
CB2	CIBC	1.5500 CAD/EUR

Asset Coverage Test (CAD)

Outstanding Covered Bonds	\$3,598,960,000		
A = lesser of (i) LTV Adjusted True Balance and (ii) Asset Percentage Adjusted True Balance	\$6,549,798,122	Method for Calculating "A":	ii
B = Principal Receipts	\$0	Asset Percentage:	95.00%
C = Cash Capital Contributions	\$0		
D = Substitute Assets and/or Authorized Investments	\$0		
E = Pre-Maturity Liquidity Ledger	\$0		
Z = Negative Carry Factor calculation	\$0		
Total: A + B + C + D + E - Z	\$6,549,798,122		

Asset Coverage Test

Pass



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Cover Pool Summary Statistics

Current Balance	\$6,894,524,339
Number of Mortgage Loans in Pool	43,032
Average Loan Size	\$160,219
Weighted Average Current LTV	53.04%
Weighted Average Rate	1.70%
Weighted Average Original Term	59.99 (Months)
Weighted Average Remaining Term	33.74 (Months)
Weighted Average Seasoning	26.26 (Months)

Cover Pool Provincial Distribution

<u>Province</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Alberta	7,085	16.46%	1,237,673,509	17.95%
British Columbia	10,874	25.27%	2,314,468,223	33.57%
Manitoba	1,142	2.65%	106,461,358	1.54%
New Brunswick	545	1.27%	46,225,856	0.67%
Newfoundland	709	1.65%	65,304,973	0.95%
Northwest Territories	78	0.18%	13,941,813	0.20%
Nova Scotia	1,412	3.28%	147,294,519	2.14%
Nunavut	-	0.00%	-	0.00%
Ontario	16,948	39.38%	2,492,445,152	36.15%
Prince Edward Island	135	0.31%	10,874,479	0.16%
Quebec	3,135	7.29%	356,851,178	5.18%
Saskatchewan	880	2.04%	93,280,370	1.35%
Yukon	89	0.21%	9,702,909	0.14%
Total	43,032	100.00%	6,894,524,339	100.00%

Cover Pool Bureau Score Distribution

<u>Bureau Score</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Score Unavailable	2,668	6.20%	404,864,916	5.87%
499 or less	5	0.01%	561,252	0.01%
500 - 539	47	0.11%	6,987,447	0.10%
540 - 559	78	0.18%	11,297,529	0.16%
560 - 579	103	0.24%	13,721,402	0.20%
580 - 599	350	0.81%	59,925,007	0.87%
600 - 619	604	1.40%	106,973,636	1.55%
620 - 639	916	2.13%	154,723,398	2.24%
640 - 659	1,358	3.16%	247,435,613	3.59%
660 - 679	2,094	4.87%	393,916,941	5.71%
680 - 699	2,797	6.50%	518,521,747	7.52%
700 - 719	3,788	8.80%	684,795,842	9.93%
720 - 739	4,831	11.23%	832,876,382	12.08%
740 - 759	5,765	13.40%	971,371,680	14.09%
760 - 779	6,200	14.41%	961,343,243	13.94%
780 - 799	5,966	13.86%	862,365,124	12.51%
800 or greater	5,462	12.69%	662,843,180	9.61%
Total	43,032	100.00%	6,894,524,339	100.00%

Cover Pool Rate Type Distribution

<u>Rate Type</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Fixed	-	0.00%	-	0.00%
Variable	43,032	100.00%	6,894,524,339	100.00%
Total	43,032	100.00%	6,894,524,339	100.00%

Cover Pool Occupancy Type Distribution

<u>Occupancy Code</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Not Owner Occupied	1,817	4.22%	288,627,566	4.19%
Owner Occupied	41,215	95.78%	6,605,896,773	95.81%
Total	43,032	100.00%	6,894,524,339	100.00%



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Cover Pool Mortgage Type Distribution

<u>Insurer</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
CMHC	43,032	100.00%	6,894,524,339	100.00%
Total	43,032	100.00%	6,894,524,339	100.00%

Cover Pool Mortgage Rate Distribution

<u>Mortgage Rate (%)</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
1.4999 and Below	9,068	21.07%	1,934,492,620	28.06%
1.5000 - 1.9999	14,238	33.09%	2,398,966,079	34.80%
2.0000 - 2.4999	19,721	45.83%	2,559,860,525	37.13%
2.5000 - 2.9999	4	0.01%	719,838	0.01%
3.0000 - 3.4999	1	0.00%	485,278	0.01%
3.5000 - 3.9999	-	0.00%	-	0.00%
4.0000 and Above	-	0.00%	-	0.00%
Total	43,032	100.00%	6,894,524,339	100.00%

Cover Pool Current LTV Distribution

<u>Current LTV (%)</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
50.00 and Below	24,251	56.36%	2,620,232,894	38.00%
50.01 - 55.00	3,782	8.79%	692,709,384	10.05%
55.01 - 60.00	3,672	8.53%	780,934,754	11.33%
60.01 - 65.00	3,567	8.29%	842,161,779	12.21%
65.01 - 70.00	4,978	11.57%	1,220,221,831	17.70%
70.01 - 75.00	1,502	3.49%	403,189,370	5.85%
75.01 - 80.00	1,280	2.97%	335,074,327	4.86%
Total	43,032	100.00%	6,894,524,339	100.00%

Cover Pool Remaining Term Distribution

<u>Remaining Term</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
5.99 and Below	250	0.58%	25,576,870	0.37%
6.00 - 11.99	634	1.47%	74,178,548	1.08%
12.00 - 23.99	7,293	16.95%	1,108,573,796	16.08%
24.00 - 35.99	18,106	42.08%	2,889,336,868	41.91%
36.00 - 41.99	5,833	13.56%	877,921,982	12.73%
42.00 - 47.99	7,490	17.41%	1,302,946,679	18.90%
48.00 - 53.99	3,425	7.96%	615,504,317	8.93%
54.00 - 59.99	1	0.00%	485,278	0.01%
60.00 - 65.99	-	0.00%	-	0.00%
66.00 - 71.99	-	0.00%	-	0.00%
72.00 and Above	-	0.00%	-	0.00%
Total	43,032	100.00%	6,894,524,339	100.00%

Cover Pool Property Distribution

<u>Property Type</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Single Family	37,981	88.26%	6,135,955,604	89.00%
Miscellaneous	5,051	11.74%	758,568,735	11.00%
Total	43,032	100.00%	6,894,524,339	100.00%