



CIBC Covered Bond Programme Monthly Investor Report

Calculation Date: 31-Aug-2010
Date of Report: 15-Sep-2010

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 CMHC Insured Loans (and their Related Security) and/or NHA MBS are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the CMHC Insured Loans (and their Related Security) and/or NHA MBS in the Cover Pool, as applicable, will vary over time.

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Programme Information

Series	Initial Principal Amount	CAD Equivalent	Maturity Date	Coupon Rate	Rate Type	Maturity Type
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
CB3	CHF 375,000,000	388,125,000	1/30/2015	1.75%	Fixed	Hard
CB4	CHF 300,000,000	310,500,000	12/30/2011	3-mo CHF LIBOR + 0.10%	Float	Hard
CB5	USD 2,000,000,000	2,126,000,000	2/4/2013	2.00%	Fixed	Hard
CB6	CHF 500,000,000	450,000,000	6/30/2017	1.75%	Fixed	Hard
CB7	USD 1,250,000,000	1,300,000,000	7/2/2015	2.60%	Fixed	Hard
CB5 - 2	USD 400,000,000	414,000,000	2/4/2013	2.00%	Fixed	Hard
CB7 - 2	USD 600,000,000	621,000,000	7/2/2015	2.60%	Fixed	Hard
Total		9,208,585,000				

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	Stable	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
Covered Bond - Series CB3	Aaa	AAA	AAA	AAA
Covered Bond - Series CB4	Aaa	AAA	AAA	AAA
Covered Bond - Series CB5	Aaa	AAA	AAA	AAA
Covered Bond - Series CB6	Aaa	AAA	AAA	AAA
Covered Bond - Series CB7	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
CB3	CIBC	1.0350 CAD/CHF
CB4	CIBC	1.0350 CAD/CHF
CB5	CIBC	1.0630 CAD/USD
CB6	CIBC	0.9000 CAD/CHF
CB7	CIBC	1.0400 CAD/USD
CB5 - 2	CIBC	1.0350 CAD/USD
CB7 - 2	CIBC	1.0350 CAD/USD

Asset Coverage Test (CAD)

Outstanding Covered Bonds **\$9,208,585,000**

A = lesser of (i) LTV Adjusted True Balance and (ii) Asset Percentage Adjusted True Balance	\$8,132,635,482	Method for Calculating "A":	ii
B = NHA MBS multiplied by Asset Percentage	\$1,305,578,028	Asset Percentage:	92.50%
C = Principal Receipts	\$0		
D = Cash Capital Contributions	\$0		
E = Substitute Assets and/or Authorized Investments	\$0		
F = Pre-Maturity Liquidity Ledger	\$0		
Z = Negative Carry Factor calculation	\$0		
Total: A + B + C + D + E + F - Z	\$9,438,213,510		

Asset Coverage Test

Pass



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Cover Pool Summary Statistics

	<u>Whole Loans</u>	<u>NHA MBS</u>
Current Balance	8,792,038,358.57	1,411,435,706.36
Number of Mortgage Loans/MBS in Pool	57,404	3
Average Loan/MBS Size	153,160.73	470,478,568.79
Weighted Average Current LTV	54.75%	
Weighted Average Rate	2.44%	
Weighted Average Original Term (Months)	60.00	
Weighted Average Remaining Term (Months)	33.04	
Weighted Average Seasoning (Months)	26.96	

Cover Pool Mortgage Type Distribution

<u>Insurer</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
CMHC-Insured Whole Loan	57,404	90.27%	8,792,038,359	86.17%
NHA MBS	6,187	9.73%	1,411,435,706	13.83%
Total	63,591	100.00%	10,203,474,065	100.00%

NHA MBS Pools

<u>Pool Number</u>	<u>Principal Balance</u>	<u>Coupon</u>	<u>Weighted Average Remaining Term</u>	<u>Maturity</u>	<u>Insurer on Underlying Loans</u>
98003858	742,940,597	CDOR + 0.020%	34.22	10/1/2013	CMHC
98003874	261,732,870	CDOR + 0.000%	29.17	4/1/2013	CMHC
98003916	406,762,239	CDOR + 0.000%	15.88	4/1/2012	CMHC

Stratifications on Whole Loans

Cover Pool Provincial Distribution

<u>Province</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
Alberta	8,981	15.65%	1,485,577,915	16.90%
British Columbia	12,632	22.01%	2,542,978,016	28.92%
Manitoba	1,473	2.57%	136,310,082	1.55%
New Brunswick	746	1.30%	64,494,663	0.73%
Newfoundland	1,248	2.17%	128,924,147	1.47%
Northwest Territories	172	0.30%	26,497,819	0.30%
Nova Scotia	1,861	3.24%	185,595,034	2.11%
Nunavut	23	0.04%	4,855,189	0.06%
Ontario	24,348	42.42%	3,558,610,637	40.48%
Prince Edward Island	211	0.37%	17,936,058	0.20%
Quebec	4,256	7.41%	480,089,350	5.46%
Saskatchewan	1,327	2.31%	146,436,146	1.67%
Yukon	126	0.22%	13,733,304	0.16%
Total	57,404	100.00%	8,792,038,359	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	3,789	6.60%	463,331,362	5.27%
499 or less	14	0.02%	1,023,184	0.01%
500 - 539	58	0.10%	7,283,666	0.08%
540 - 559	99	0.17%	13,014,091	0.15%
560 - 579	123	0.21%	17,023,926	0.19%
580 - 599	442	0.77%	68,845,182	0.78%
600 - 619	818	1.42%	131,168,375	1.49%
620 - 639	1,269	2.21%	203,483,926	2.31%
640 - 659	1,777	3.10%	291,648,807	3.32%
660 - 679	2,710	4.72%	471,078,534	5.36%
680 - 699	3,750	6.53%	654,891,900	7.45%
700 - 719	5,060	8.81%	876,080,489	9.96%
720 - 739	6,336	11.04%	1,051,179,790	11.96%
740 - 759	7,624	13.28%	1,258,157,240	14.31%
760 - 779	8,290	14.44%	1,277,978,593	14.54%
780 - 799	7,933	13.82%	1,127,621,973	12.83%
800 or greater	7,312	12.74%	878,227,320	9.99%
Total	57,404	100.00%	8,792,038,359	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	57,404	100.00%	8,792,038,359	100.00%
Total	57,404	100.00%	8,792,038,359	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	5,703	9.93%	797,084,284	9.07%
Owner Occupied	51,701	90.07%	7,994,954,075	90.93%
Total	57,404	100.00%	8,792,038,359	100.00%



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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	1	0.00%	48,085	0.00%
1.5000 - 1.9999	8,539	14.88%	1,713,329,941	19.49%
2.0000 - 2.4999	14,324	24.95%	2,318,338,096	26.37%
2.5000 - 2.9999	27,046	47.12%	3,748,196,655	42.63%
3.0000 - 3.4999	2,289	3.99%	384,843,396	4.38%
3.5000 - 3.9999	4,361	7.60%	540,005,865	6.14%
4.0000 and Above	844	1.47%	87,276,320	0.99%
Total	57,404	100.00%	8,792,038,359	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>
40 and below	23,927	41.68%	1,951,232,144	22.19%
40.01 - 45.00	4,436	7.73%	658,444,035	7.49%
45.01 - 50.00	4,430	7.72%	729,334,246	8.30%
50.01 - 55.00	4,387	7.64%	800,565,292	9.11%
55.01 - 60.00	4,585	7.99%	947,315,702	10.77%
60.01 - 65.00	5,247	9.14%	1,159,790,455	13.19%
65.01 - 70.00	3,011	5.25%	733,537,923	8.34%
70.01 - 75.00	2,935	5.11%	691,463,804	7.86%
75.01 - 80.00	2,287	3.98%	578,413,405	6.58%
80.01 and Above	2,159	3.76%	541,941,354	6.16%
Total	57,404	100.00%	8,792,038,359	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	712	1.24%	86,974,738	0.99%
6.00 - 11.99	5,237	9.12%	717,921,931	8.17%
12.00 - 23.99	15,426	26.87%	2,218,191,668	25.23%
24.00 - 35.99	13,671	23.82%	2,031,504,475	23.11%
36.00 - 41.99	5,592	9.74%	840,657,448	9.56%
42.00 - 47.99	2,118	3.69%	349,944,987	3.98%
48.00 - 53.99	8,580	14.95%	1,490,894,563	16.96%
54.00 - 59.99	5,962	10.39%	1,035,572,934	11.78%
60.00 - 65.99	106	0.18%	20,375,613	0.23%
66.00 - 71.99	-	0.00%	-	0.00%
72.00 and Above	-	0.00%	-	0.00%
Total	57,404	100.00%	8,792,038,359	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>
Detached (Single Family)	50,079	87.24%	7,729,707,551	87.92%
Miscellaneous	7,325	12.76%	1,062,330,808	12.08%
Total	57,404	100.00%	8,792,038,359	100.00%