



CIBC Covered Bond Programme Monthly Investor Report

Calculation Date: 30-Jul-2010
Date of Report: 13-Aug-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	\$8,349,002,166	Method for Calculating "A":	ii
B = NHA MBS multiplied by Asset Percentage	\$1,328,435,720	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	\$9,677,437,886		

Asset Coverage Test **Pass**



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Cover Pool Summary Statistics

	Whole Loans	NHA MBS
Current Balance	9,025,948,287.68	1,436,146,724.43
Number of Mortgage Loans/MBS in Pool	58,550	3
Average Loan/MBS Size	154,157.96	478,715,574.81
Weighted Average Current LTV	55.01%	
Weighted Average Rate	2.44%	
Weighted Average Original Term (Months)	60.00	
Weighted Average Remaining Term (Months)	33.90	
Weighted Average Seasoning (Months)	26.09	

Cover Pool Mortgage Type Distribution

Insurer	Number of Loans	Percentage	Principal Balance	Percentage
CMHC-Insured Whole Loan	58,550	90.32%	9,025,948,288	86.27%
NHA MBS	6,272	9.68%	1,436,146,724	13.73%
Total	64,822	100.00%	10,462,095,012	100.00%

NHA MBS Pools

Pool Number	Principal Balance	Coupon	Weighted Average Remaining Term	Maturity	Insurer on Underlying Loans
98003858	755,120,694	CDOR + 0.020%	35.23	10/1/2013	CMHC
98003874	267,374,021	CDOR + 0.000%	30.18	4/1/2013	CMHC
98003916	413,652,009	CDOR + 0.000%	16.87	4/1/2012	CMHC

Stratifications on Whole Loans

Cover Pool Provincial Distribution

Province	Number of Loans	Percentage	Principal Balance	Percentage
Alberta	9,159	15.64%	1,520,623,011	16.85%
British Columbia	12,893	22.02%	2,615,708,761	28.98%
Manitoba	1,508	2.58%	141,357,493	1.57%
New Brunswick	763	1.30%	66,331,468	0.73%
Newfoundland	1,279	2.18%	133,359,970	1.48%
Northwest Territories	175	0.30%	27,471,446	0.30%
Nova Scotia	1,894	3.23%	190,561,849	2.11%
Nunavut	23	0.04%	4,875,485	0.05%
Ontario	24,827	42.40%	3,652,409,939	40.47%
Prince Edward Island	216	0.37%	18,284,242	0.20%
Quebec	4,324	7.39%	489,226,219	5.42%
Saskatchewan	1,360	2.32%	151,600,356	1.68%
Yukon	129	0.22%	14,138,050	0.16%
Total	58,550	100.00%	9,025,948,288	100.00%

Cover Pool Bureau Score Distribution

Bureau Score	Number of Loans	Percentage	Principal Balance	Percentage
Score Unavailable	3,863	6.60%	476,038,598	5.27%
499 or less	14	0.02%	1,031,427	0.01%
500 - 539	59	0.10%	7,327,389	0.08%
540 - 559	102	0.17%	13,360,412	0.15%
560 - 579	125	0.21%	17,294,154	0.19%
580 - 599	449	0.77%	69,989,841	0.78%
600 - 619	830	1.42%	133,783,976	1.48%
620 - 639	1,296	2.21%	209,452,462	2.32%
640 - 659	1,827	3.12%	302,506,228	3.35%
660 - 679	2,776	4.74%	486,783,961	5.39%
680 - 699	3,842	6.56%	675,324,188	7.48%
700 - 719	5,156	8.81%	896,628,406	9.93%
720 - 739	6,475	11.06%	1,082,528,542	11.99%
740 - 759	7,795	13.31%	1,295,605,809	14.35%
760 - 779	8,424	14.39%	1,304,118,937	14.45%
780 - 799	8,086	13.81%	1,156,314,611	12.81%
800 or greater	7,431	12.69%	897,859,345	9.95%
Total	58,550	100.00%	9,025,948,288	100.00%

Cover Pool Rate Type Distribution

Rate Type	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	-	0.00%	-	0.00%
Variable	58,550	100.00%	9,025,948,288	100.00%
Total	58,550	100.00%	9,025,948,288	100.00%

Cover Pool Occupancy Type Distribution

Occupancy Code	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	5,790	9.89%	815,162,245	9.03%
Owner Occupied	52,760	90.11%	8,210,786,042	90.97%
Total	58,550	100.00%	9,025,948,288	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%	48,404	0.00%
1.5000 - 1.9999	8,690	14.84%	1,755,106,675	19.45%
2.0000 - 2.4999	14,533	24.82%	2,364,007,350	26.19%
2.5000 - 2.9999	27,609	47.15%	3,850,911,086	42.66%
3.0000 - 3.4999	2,327	3.97%	398,066,831	4.41%
3.5000 - 3.9999	4,492	7.67%	563,580,310	6.24%
4.0000 and Above	898	1.53%	94,227,632	1.04%
Total	58,550	100.00%	9,025,948,288	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	24,087	41.14%	1,968,688,804	21.81%
40.01 - 45.00	4,483	7.66%	666,840,313	7.39%
45.01 - 50.00	4,554	7.78%	743,234,346	8.23%
50.01 - 55.00	4,445	7.59%	809,151,491	8.96%
55.01 - 60.00	4,677	7.99%	970,258,971	10.75%
60.01 - 65.00	5,368	9.17%	1,188,172,985	13.16%
65.01 - 70.00	3,210	5.48%	777,554,500	8.61%
70.01 - 75.00	3,007	5.14%	710,715,726	7.87%
75.01 - 80.00	2,508	4.28%	636,834,375	7.06%
80.01 and Above	2,211	3.78%	554,496,776	6.14%
Total	58,550	100.00%	9,025,948,288	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	713	1.22%	91,960,178	1.02%
6.00 - 11.99	4,359	7.44%	598,471,687	6.63%
12.00 - 23.99	15,292	26.12%	2,206,672,416	24.45%
24.00 - 35.99	13,155	22.47%	1,929,762,926	21.38%
36.00 - 41.99	7,708	13.16%	1,203,816,391	13.34%
42.00 - 47.99	1,831	3.13%	273,281,195	3.03%
48.00 - 53.99	7,778	13.28%	1,360,573,682	15.07%
54.00 - 59.99	7,610	13.00%	1,342,793,531	14.88%
60.00 - 65.99	104	0.18%	18,616,281	0.21%
66.00 - 71.99	-	0.00%	-	0.00%
72.00 and Above	-	0.00%	-	0.00%
Total	58,550	100.00%	9,025,948,288	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)	51,076	87.23%	7,936,677,967	87.93%
Miscellaneous	7,474	12.77%	1,089,270,321	12.07%
Total	58,550	100.00%	9,025,948,288	100.00%