



## CIBC Covered Bond Programme Monthly Investor Report

Calculation Date: 30-Aug-2013  
Date of Report: 13-Sep-2013

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
CB3	CHF 375,000,000	388,125,000	1/30/2015	1.75%	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
CB7 - 2	USD 600,000,000	621,000,000	7/2/2015	2.60%	Fixed	Hard
CB8	AUD 750,000,000	750,000,000	12/19/2013	5.75%	Fixed	Hard
CB9	USD 2,000,000,000	1,995,600,000	1/27/2016	2.75%	Fixed	Hard
CB10	AUD 700,000,000	689,500,000	3/22/2016	6.25%	Fixed	Hard
CB11	AUD 600,000,000	609,600,000	1/23/2015	5.25%	Fixed	Hard
CB12	USD 2,000,000,000	1,973,600,000	9/19/2014	0.90%	Fixed	Hard
CB13	USD 2,000,000,000	2,035,400,000	12/12/2014	1.50%	Fixed	Hard
CB14	CHF 200,000,000	217,740,000	2/13/2019	1.00%	Fixed	Hard
<b>Total</b>		<b>11,030,565,000</b>				

### 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	Aa3	A+	AA	AA-
Short-Term	P-1	A-1	R-1(high)	F1+
Rating Outlook	Stable	Stable	Stable	Stable

### Covered Bond Credit Ratings

	Moody's	Standard & Poor's	DBRS	Fitch Ratings
Covered Bond - Series CB3	Aaa	AAA	AAA	AAA
Covered Bond - Series CB6	Aaa	AAA	AAA	AAA
Covered Bond - Series CB7	Aaa	AAA	AAA	AAA
Covered Bond - Series CB8	Aaa	AAA	AAA	AAA
Covered Bond - Series CB9	Aaa	AAA	AAA	AAA
Covered Bond - Series CB10	Aaa	AAA	AAA	AAA
Covered Bond - Series CB11	Aaa	AAA	AAA	AAA
Covered Bond - Series CB12	Aaa	AAA	AAA	AAA
Covered Bond - Series CB13	Aaa	AAA	AAA	AAA
Covered Bond - Series CB14	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
CB3	CIBC	1.0350 CAD/CHF
CB6	CIBC	0.9000 CAD/CHF
CB7	CIBC	1.0400 CAD/USD
CB7 - 2	CIBC	1.0350 CAD/USD
CB8	CIBC	1.0000 CAD/AUD
CB9	CIBC	0.9978 CAD/USD
CB10	CIBC	0.9850 CAD/AUD
CB11	CIBC	1.0160 CAD/AUD
CB12	CIBC	0.9868 CAD/USD
CB13	CIBC	1.0177 CAD/USD
CB14	CIBC	1.0887 CAD/USD

### Asset Coverage Test (CAD)

Outstanding Covered Bonds **\$11,030,565,000**

A = lesser of (i) LTV Adjusted True Balance and (ii) Asset Percentage Adjusted True Balance	\$10,282,041,166	Method for Calculating "A":	ii
B = NHA MBS multiplied by Asset Percentage	\$2,145,997,714	Asset Percentage:	92.70%
C = Principal Receipts	\$506,972,946		
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		
<b>Total: A + B + C + D + E + F - Z</b>	<b>\$12,935,011,825</b>		

Asset Coverage Test **Pass**



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## Cover Pool Summary Statistics

	Whole Loans	NHA MBS
Current Balance	11,091,804,755.27	2,314,992,139.77
Number of Mortgage Loans/MBS in Pool	62,009	11
Average Loan/MBS Size	178,874.11	210,453,830.89
Weighted Average Current LTV	58.82%	
Weighted Average Rate	2.63%	
Weighted Average Original Term (Months)	59.96	
Weighted Average Remaining Term (Months)	29.62	
Weighted Average Seasoning (Months)	30.34	

## Cover Pool Mortgage Type Distribution

Insurer	Number of Loans	Percentage	Principal Balance	Percentage
CMHC-Insured Whole Loan	62,009	85.23%	11,091,804,755	82.73%
NHA MBS	10,750	14.77%	2,314,992,140	17.27%
<b>Total</b>	<b>72,759</b>	<b>100.00%</b>	<b>13,406,796,895</b>	<b>100.00%</b>

## NHA MBS Pools

Pool Number	Principal Balance	Coupon	Weighted Average Remaining Term	Maturity	Insurer on Underlying Loans
98003858	18,219,160	CDOR + 0.020%	1.33	10/1/13	CMHC
98510720	703,745,420	CDOR + 0.020%	34.51	9/1/16	CMHC
98510738	106,950,192	CDOR + 0.021%	34.24	9/1/16	CMHC
98013360	256,198,151	CDOR - 0.054%	29.39	3/1/16	CMHC
98013600	639,144,382	CDOR + 0.020%	34.50	10/1/16	CMHC
98013618	98,213,499	CDOR - 0.008%	31.80	4/1/16	CMHC
98009731	180,805,887	CDOR + 0.03%	26.08	11/1/15	CMHC
98011380	145,530,884	CDOR + 0.04%	31.65	4/1/16	CMHC
98507205	35,900,329	CDOR + 0.02%	1.63	10/1/13	CMHC
98506330	49,806,398	CDOR + 0.000%	2.09	12/1/13	CMHC
98010861	80,477,837	CDOR + 0.040%	30.18	3/1/16	CMHC

## Stratifications on Whole Loans

### Cover Pool Provincial Distribution

Province	Number of Loans	Percentage	Principal Balance	Percentage
Alberta	10,449	16.85%	1,933,370,697	17.43%
British Columbia	12,229	19.72%	2,835,239,490	25.56%
Manitoba	1,829	2.95%	234,491,829	2.11%
New Brunswick	899	1.45%	93,975,993	0.85%
Newfoundland	1,796	2.90%	239,116,197	2.16%
Northwest Territories	156	0.25%	25,085,472	0.23%
Nova Scotia	2,007	3.24%	252,550,003	2.28%
Nunavut	24	0.04%	4,147,810	0.04%
Ontario	25,157	40.57%	4,416,995,127	39.82%
Prince Edward Island	267	0.43%	25,300,370	0.23%
Quebec	5,500	8.87%	776,650,542	7.00%
Saskatchewan	1,595	2.57%	239,176,742	2.16%
Yukon	101	0.16%	15,704,483	0.14%
<b>Total</b>	<b>62,009</b>	<b>100.00%</b>	<b>11,091,804,755</b>	<b>100.00%</b>

### Cover Pool Bureau Score Distribution

Bureau Score	Number of Loans	Percentage	Principal Balance	Percentage
Score Unavailable	2,964	4.78%	474,314,923	4.28%
499 or less	12	0.02%	749,032	0.01%
500 - 539	44	0.07%	6,361,646	0.06%
540 - 559	63	0.10%	7,703,860	0.07%
560 - 579	104	0.17%	15,297,675	0.14%
580 - 599	345	0.56%	50,145,909	0.45%
600 - 619	741	1.19%	119,867,062	1.08%
620 - 639	1,269	2.05%	212,384,373	1.91%
640 - 659	1,955	3.15%	337,905,750	3.05%
660 - 679	2,810	4.53%	543,172,053	4.90%
680 - 699	4,230	6.82%	829,104,187	7.47%
700 - 719	5,703	9.20%	1,136,796,598	10.25%
720 - 739	7,191	11.60%	1,409,259,585	12.71%
740 - 759	8,790	14.18%	1,636,488,398	14.75%
760 - 779	9,404	15.17%	1,673,120,913	15.08%
780 - 799	8,858	14.29%	1,513,246,641	13.64%
800 or greater	7,526	12.14%	1,125,886,151	10.15%
<b>Total</b>	<b>62,009</b>	<b>100.00%</b>	<b>11,091,804,755</b>	<b>100.00%</b>

### Cover Pool Rate Type Distribution

Rate Type	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	-	0.00%	-	0.00%
Variable	62,009	100.00%	11,091,804,755	100.00%
<b>Total</b>	<b>62,009</b>	<b>100.00%</b>	<b>11,091,804,755</b>	<b>100.00%</b>

### Cover Pool Occupancy Type Distribution

Occupancy Code	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	8,285	13.36%	1,190,492,581	10.73%
Owner Occupied	53,724	86.64%	9,901,312,175	89.27%
<b>Total</b>	<b>62,009</b>	<b>100.00%</b>	<b>11,091,804,755</b>	<b>100.00%</b>



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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>
1.9999 and Below	26	0.04%	7,935,591	0.07%
2.0000 - 2.4999	21,744	35.07%	4,745,775,734	42.79%
2.5000 - 2.9999	25,526	41.16%	4,496,105,013	40.54%
3.0000 - 3.4999	6,477	10.45%	896,742,233	8.08%
3.5000 - 3.9999	4,285	6.91%	487,564,723	4.40%
4.0000 and Above	3,951	6.37%	457,681,461	4.13%
<b>Total</b>	<b>62,009</b>	<b>100.00%</b>	<b>11,091,804,755</b>	<b>100.00%</b>

## Cover Pool Current LTV Distribution

<u>Current LTV (%)</u>	<u>Number of Loans</u>	<u>Percentage</u>	<u>Principal Balance</u>	<u>Percentage</u>
30.00 and Below	14,221	22.93%	968,248,207	8.73%
30.01 - 35.00	3,669	5.92%	440,472,239	3.97%
35.01 - 40.00	3,916	6.32%	545,721,988	4.92%
40.01 - 45.00	4,200	6.77%	650,143,065	5.86%
45.01 - 50.00	4,576	7.38%	800,063,460	7.21%
50.01 - 55.00	4,387	7.07%	823,873,678	7.43%
55.01 - 60.00	4,349	7.01%	942,832,701	8.50%
60.01 - 65.00	4,041	6.52%	976,819,635	8.81%
65.01 - 70.00	4,485	7.23%	1,139,885,671	10.28%
70.01 - 75.00	6,060	9.77%	1,617,467,350	14.58%
75.01 - 80.00	4,205	6.78%	1,184,588,636	10.68%
80.01 and Above	3,900	6.29%	1,001,688,125	9.03%
<b>Total</b>	<b>62,009</b>	<b>100.00%</b>	<b>11,091,804,755</b>	<b>100.00%</b>

## 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	1,780	2.87%	241,656,385	2.18%
6.00 - 11.99	983	1.59%	132,845,953	1.20%
12.00 - 23.99	17,047	27.49%	2,815,047,251	25.38%
24.00 - 35.99	26,466	42.68%	5,238,365,824	47.23%
36.00 - 41.99	7,316	11.80%	1,314,533,360	11.85%
42.00 - 47.99	3,395	5.48%	578,018,451	5.21%
48.00 - 53.99	2,540	4.10%	414,648,832	3.74%
54.00 - 59.99	2,096	3.38%	296,009,366	2.67%
60.00 and Above	386	0.62%	60,679,333	0.55%
<b>Total</b>	<b>62,009</b>	<b>100.00%</b>	<b>11,091,804,755</b>	<b>100.00%</b>

## 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)	51,798	83.53%	9,502,190,149	85.67%
Miscellaneous	10,211	16.47%	1,589,614,606	14.33%
<b>Total</b>	<b>62,009</b>	<b>100.00%</b>	<b>11,091,804,755</b>	<b>100.00%</b>