



CIBC Covered Bond Programme Monthly Investor Report

Calculation Date: 31-Jan-2013
Date of Report: 14-Feb-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
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
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
Total		13,570,565,000				

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	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 CB5	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
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
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 **\$13,570,565,000**

A = lesser of (i) LTV Adjusted True Balance and (ii) Asset Percentage Adjusted True Balance	\$11,379,794,507	Method for Calculating "A": ii
B = NHA MBS multiplied by Asset Percentage	\$2,935,340,629	Asset Percentage: 92.70%
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	\$14,315,135,136	

Asset Coverage Test

Pass



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Cover Pool Summary Statistics

	Whole Loans	NHA MBS
Current Balance	12,276,119,483.10	3,166,494,745.86
Number of Mortgage Loans/MBS in Pool	68,118	13
Average Loan/MBS Size	180,218.44	243,576,518.91
Weighted Average Current LTV	59.62%	
Weighted Average Rate	2.59%	
Weighted Average Original Term (Months)	59.78	
Weighted Average Remaining Term (Months)	31.36	
Weighted Average Seasoning (Months)	28.41	

Cover Pool Mortgage Type Distribution

Insurer	Number of Loans	Percentage	Principal Balance	Percentage
CMHC-Insured Whole Loan	68,118	83.06%	12,276,119,483	79.50%
NHA MBS	13,890	16.94%	3,166,494,746	20.50%
Total	82,008	100.00%	15,442,614,229	100.00%

NHA MBS Pools

Pool Number	Principal Balance	Coupon	Weighted Average Remaining Term	Maturity	Insurer on Underlying Loans
98003858	427,274,454	CDOR + 0.020%	5.21	10/1/13	CMHC
98003874	70,536,266	CDOR + 0.000%	1.57	4/1/13	CMHC
98510720	770,023,270	CDOR + 0.020%	40.52	9/1/16	CMHC
98510738	125,417,452	CDOR + 0.021%	40.23	9/1/16	CMHC
98013360	282,227,327	CDOR - 0.054%	35.37	3/1/16	CMHC
98013600	696,020,840	CDOR + 0.020%	40.49	10/1/16	CMHC
98013618	106,584,965	CDOR - 0.008%	37.80	4/1/16	CMHC
98009731	195,935,266	CDOR + 0.03%	32.09	11/1/15	CMHC
98011380	158,669,151	CDOR + 0.04%	37.65	4/1/16	CMHC
98507205	137,829,427	CDOR + 0.02%	6.72	10/1/13	CMHC
98506330	104,018,479	CDOR + 0.000%	8.00	12/1/13	CMHC
98504467	5,422,323	CDOR - 0.12%	1.49	5/1/13	CMHC
98010861	86,535,524	CDOR + 0.040%	36.17	3/1/16	CMHC

Stratifications on Whole Loans

Cover Pool Provincial Distribution

Province	Number of Loans	Percentage	Principal Balance	Percentage
Alberta	10,402	15.27%	1,913,998,134	15.59%
British Columbia	14,139	20.76%	3,342,652,240	27.23%
Manitoba	1,820	2.67%	234,990,050	1.91%
New Brunswick	908	1.33%	94,422,590	0.77%
Newfoundland	1,727	2.54%	231,315,668	1.88%
Northwest Territories	158	0.23%	25,888,704	0.21%
Nova Scotia	2,072	3.04%	258,714,471	2.11%
Nunavut	27	0.04%	4,908,317	0.04%
Ontario	29,414	43.18%	5,113,059,397	41.65%
Prince Edward Island	278	0.41%	27,854,148	0.23%
Quebec	5,531	8.12%	776,673,154	6.33%
Saskatchewan	1,527	2.24%	233,690,141	1.90%
Yukon	115	0.17%	17,952,469	0.15%
Total	68,118	100.00%	12,276,119,483	100.00%

Cover Pool Bureau Score Distribution

Bureau Score	Number of Loans	Percentage	Principal Balance	Percentage
Score Unavailable	2,870	4.21%	447,117,636	3.64%
499 or less	15	0.02%	1,020,596	0.01%
500 - 539	46	0.07%	6,313,599	0.05%
540 - 559	80	0.12%	11,202,487	0.09%
560 - 579	111	0.16%	15,484,774	0.13%
580 - 599	385	0.57%	58,036,595	0.47%
600 - 619	847	1.24%	135,029,166	1.10%
620 - 639	1,397	2.05%	237,843,873	1.94%
640 - 659	2,129	3.13%	377,752,312	3.08%
660 - 679	3,155	4.63%	616,569,596	5.02%
680 - 699	4,644	6.82%	930,610,611	7.58%
700 - 719	6,248	9.17%	1,259,336,155	10.26%
720 - 739	7,866	11.55%	1,541,455,604	12.56%
740 - 759	9,657	14.18%	1,821,036,965	14.83%
760 - 779	10,331	15.17%	1,854,633,603	15.11%
780 - 799	9,851	14.46%	1,694,394,608	13.80%
800 or greater	8,486	12.46%	1,268,281,303	10.33%
Total	68,118	100.00%	12,276,119,483	100.00%

Cover Pool Rate Type Distribution

Rate Type	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	-	0.00%	-	0.00%
Variable	68,118	100.00%	12,276,119,483	100.00%
Total	68,118	100.00%	12,276,119,483	100.00%

Cover Pool Occupancy Type Distribution

Occupancy Code	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	8,819	12.95%	1,310,972,577	10.68%
Owner Occupied	59,299	87.05%	10,965,146,906	89.32%
Total	68,118	100.00%	12,276,119,483	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>
1.9999 and Below	43	0.06%	12,166,992	0.10%
2.0000 - 2.4999	25,917	38.05%	5,653,725,795	46.05%
2.5000 - 2.9999	27,187	39.91%	4,727,530,124	38.51%
3.0000 - 3.4999	7,345	10.78%	1,022,983,045	8.33%
3.5000 - 3.9999	5,050	7.41%	587,601,940	4.79%
4.0000 and Above	2,576	3.78%	272,111,586	2.22%
Total	68,118	100.00%	12,276,119,483	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>
30.00 and Below	15,361	22.55%	1,033,248,567	8.42%
30.01 - 35.00	3,876	5.69%	472,480,715	3.85%
35.01 - 40.00	4,181	6.14%	584,857,022	4.76%
40.01 - 45.00	4,376	6.42%	681,142,045	5.55%
45.01 - 50.00	4,905	7.20%	852,795,578	6.95%
50.01 - 55.00	4,984	7.32%	937,450,652	7.64%
55.01 - 60.00	4,901	7.19%	1,055,343,621	8.60%
60.01 - 65.00	4,557	6.69%	1,101,045,494	8.97%
65.01 - 70.00	4,659	6.84%	1,175,576,602	9.58%
70.01 - 75.00	5,786	8.49%	1,531,461,700	12.48%
75.01 - 80.00	5,595	8.21%	1,576,071,471	12.84%
80.01 and Above	4,937	7.25%	1,274,646,015	10.38%
Total	68,118	100.00%	12,276,119,483	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	4,047	5.94%	621,781,834	5.06%
6.00 - 11.99	5,420	7.96%	791,431,795	6.45%
12.00 - 23.99	5,793	8.50%	835,254,941	6.80%
24.00 - 35.99	27,786	40.79%	5,047,221,477	41.11%
36.00 - 41.99	12,754	18.72%	2,726,179,940	22.21%
42.00 - 47.99	9,194	13.50%	1,850,936,800	15.08%
48.00 - 53.99	1,689	2.48%	219,225,247	1.79%
54.00 - 59.99	1,266	1.86%	167,012,401	1.36%
60.00 and Above	169	0.25%	17,075,048	0.14%
Total	68,118	100.00%	12,276,119,483	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)	56,651	83.17%	10,435,694,783	85.01%
Miscellaneous	11,467	16.83%	1,840,424,700	14.99%
Total	68,118	100.00%	12,276,119,483	100.00%