



CIBC Covered Bond Programme Monthly Investor Report

Calculation Date: 28-Mar-2013
 Date of Report: 15-Apr-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
Total		11,030,565,000				

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 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	\$10,898,581,278	Method for Calculating "A":	ii
B = NHA MBS multiplied by Asset Percentage	\$2,793,160,858	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	\$13,691,742,137		

Asset Coverage Test Pass



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Cover Pool Summary Statistics

	Whole Loans	NHA MBS
Current Balance	11,756,928,255.63	3,013,118,509.70
Number of Mortgage Loans/MBS in Pool	65,539	12
Average Loan/MBS Size	179,388.28	251,093,209.14
Weighted Average Current LTV	59.38%	
Weighted Average Rate	2.59%	
Weighted Average Original Term (Months)	59.81	
Weighted Average Remaining Term (Months)	29.91	
Weighted Average Seasoning (Months)	29.90	

Cover Pool Mortgage Type Distribution

Insurer	Number of Loans	Percentage	Principal Balance	Percentage
CMHC-Insured Whole Loan	65,539	83.20%	11,756,928,256	79.60%
NHA MBS	13,234	16.80%	3,013,118,510	20.40%
Total	78,773	100.00%	14,770,046,765	100.00%

NHA MBS Pools

Pool Number	Principal Balance	Coupon	Weighted Average Remaining Term	Maturity	Insurer on Underlying Loans
98003858	405,350,501	CDOR + 0.020%	3.26	10/1/13	CMHC
98510720	755,877,855	CDOR + 0.020%	38.52	9/1/16	CMHC
98510738	121,021,627	CDOR + 0.021%	38.23	9/1/16	CMHC
98013360	276,127,677	CDOR - 0.054%	33.37	3/1/16	CMHC
98013600	682,628,428	CDOR + 0.020%	38.49	10/1/16	CMHC
98013618	104,817,992	CDOR - 0.008%	35.80	4/1/16	CMHC
98009731	192,718,390	CDOR + 0.03%	30.09	11/1/15	CMHC
98011380	155,796,110	CDOR + 0.04%	35.65	4/1/16	CMHC
98507205	132,743,234	CDOR + 0.02%	4.73	10/1/13	CMHC
98506330	100,131,590	CDOR + 0.000%	6.00	12/1/13	CMHC
98504467	208,983	CDOR - 0.12%	1.00	5/1/13	CMHC
98010861	85,696,122	CDOR + 0.040%	34.18	3/1/16	CMHC

Stratifications on Whole Loans

Cover Pool Provincial Distribution

Province	Number of Loans	Percentage	Principal Balance	Percentage
Alberta	9,969	15.21%	1,825,804,371	15.53%
British Columbia	13,615	20.77%	3,207,263,862	27.28%
Manitoba	1,771	2.70%	227,512,237	1.94%
New Brunswick	885	1.35%	91,631,651	0.78%
Newfoundland	1,663	2.54%	221,848,217	1.89%
Northwest Territories	148	0.23%	24,204,286	0.21%
Nova Scotia	1,982	3.02%	247,103,131	2.10%
Nunavut	27	0.04%	4,853,220	0.04%
Ontario	28,264	43.13%	4,887,457,608	41.57%
Prince Edward Island	269	0.41%	26,678,036	0.23%
Quebec	5,356	8.17%	751,606,620	6.39%
Saskatchewan	1,477	2.25%	223,163,214	1.90%
Yukon	113	0.17%	17,801,804	0.15%
Total	65,539	100.00%	11,756,928,256	100.00%

Cover Pool Bureau Score Distribution

Bureau Score	Number of Loans	Percentage	Principal Balance	Percentage
Score Unavailable	2,730	4.17%	420,074,050	3.57%
499 or less	14	0.02%	863,691	0.01%
500 - 539	45	0.07%	6,166,566	0.05%
540 - 559	75	0.11%	9,183,031	0.08%
560 - 579	106	0.16%	14,823,573	0.13%
580 - 599	377	0.58%	56,766,394	0.48%
600 - 619	812	1.24%	129,524,246	1.10%
620 - 639	1,341	2.05%	227,028,978	1.93%
640 - 659	2,058	3.14%	362,071,400	3.08%
660 - 679	3,031	4.62%	591,398,839	5.03%
680 - 699	4,462	6.81%	891,458,957	7.58%
700 - 719	6,025	9.19%	1,208,396,317	10.28%
720 - 739	7,571	11.55%	1,479,147,073	12.58%
740 - 759	9,297	14.19%	1,747,468,473	14.86%
760 - 779	9,955	15.19%	1,776,021,368	15.11%
780 - 799	9,486	14.47%	1,622,265,915	13.80%
800 or greater	8,154	12.44%	1,214,269,385	10.33%
Total	65,539	100.00%	11,756,928,256	100.00%

Cover Pool Rate Type Distribution

Rate Type	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	-	0.00%	-	0.00%
Variable	65,539	100.00%	11,756,928,256	100.00%
Total	65,539	100.00%	11,756,928,256	100.00%

Cover Pool Occupancy Type Distribution

Occupancy Code	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	8,443	12.88%	1,245,651,931	10.60%
Owner Occupied	57,096	87.12%	10,511,276,325	89.40%
Total	65,539	100.00%	11,756,928,256	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	40	0.06%	11,394,014	0.10%
2.0000 - 2.4999	25,078	38.26%	5,436,855,709	46.24%
2.5000 - 2.9999	26,062	39.77%	4,518,792,780	38.44%
3.0000 - 3.4999	7,001	10.68%	967,765,144	8.23%
3.5000 - 3.9999	4,828	7.37%	553,733,504	4.71%
4.0000 and Above	2,530	3.86%	268,387,104	2.28%
Total	65,539	100.00%	11,756,928,256	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	14,932	22.78%	1,003,064,792	8.53%
30.01 - 35.00	3,859	5.89%	469,133,489	3.99%
35.01 - 40.00	4,012	6.12%	556,991,624	4.74%
40.01 - 45.00	4,296	6.55%	673,235,238	5.73%
45.01 - 50.00	4,701	7.17%	814,422,153	6.93%
50.01 - 55.00	4,786	7.30%	898,693,943	7.64%
55.01 - 60.00	4,605	7.03%	996,233,972	8.47%
60.01 - 65.00	4,319	6.59%	1,044,181,414	8.88%
65.01 - 70.00	4,551	6.94%	1,152,596,235	9.80%
70.01 - 75.00	5,697	8.69%	1,507,679,387	12.82%
75.01 - 80.00	5,093	7.77%	1,429,917,622	12.16%
80.01 and Above	4,688	7.15%	1,210,778,387	10.30%
Total	65,539	100.00%	11,756,928,256	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	5,852	8.93%	884,231,111	7.52%
6.00 - 11.99	2,423	3.70%	328,705,324	2.80%
12.00 - 23.99	8,123	12.39%	1,233,984,753	10.50%
24.00 - 35.99	27,324	41.69%	5,055,695,292	43.00%
36.00 - 41.99	14,864	22.68%	3,193,396,806	27.16%
42.00 - 47.99	4,307	6.57%	715,182,978	6.08%
48.00 - 53.99	1,541	2.35%	208,078,423	1.77%
54.00 - 59.99	950	1.45%	116,052,716	0.99%
60.00 and Above	155	0.24%	21,600,854	0.18%
Total	65,539	100.00%	11,756,928,256	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)	54,569	83.26%	10,011,455,077	85.15%
Miscellaneous	10,970	16.74%	1,745,473,179	14.85%
Total	65,539	100.00%	11,756,928,256	100.00%