

This report contains information regarding CIBC Legislative Covered Bond Programme's Cover Pool as of the indicated Calculation Date. The composition of the Cover Pool will change as Loans (and their Related Security) are added and removed from the Cover Pool from time to time and, accordingly, the characteristics and performance of the Loans (and their Related Security) in the Cover Pool will vary over time.

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THESE COVERED BONDS HAVE NOT BEEN APPROVED OR DISAPPROVED BY CMHC NOR HAS CMHC PASSED UPON THE ACCURACY OR ADEQUACY OF THIS DISCLOSURE DOCUMENT. THESE COVERED BONDS ARE NOT INSURED OR GUARANTEED BY CMHC OR THE GOVERNMENT OF CANADA OR ANY OTHER AGENCY THEREOF.

Effective July 1, 2014, the Guarantor employs the methodology set out below to determine the indexed valuations for Properties relating to the Loans in the Covered Bond Portfolio (the "Indexation Methodology") for purposes of the Asset Coverage Test, the Amortization Test, the Valuation Calculation and in calculating the value of the covered bond collateral held as Contingent Collateral. To account for subsequent price developments, the Guarantor has chosen to adjust the original market values of the Properties securing the Loans in the Covered Bond Portfolio by using the Teranet - National Bank House Price IndexTM and the Teranet - National Bank Regional and Property Type Sub-IndicesTM, available by subscription at www.housepriceindex.ca (CIBC does not endorse or accept any responsibility for such sites or their content, privacy policy or security standards. See our terms of use at www.cibc.com/ca/termsof-use.html for more details).

The Teranet - National Bank House Price IndexTM is an independent representation of the rate of change of Canadian single-family home prices. The measurements are based on the property records of public land registries, where sale price is available. The Teranet - National Bank Regional and Property Type Sub-IndicesTM is an independent representation of the rate of change of Canadian home prices based on property types and regional characteristics. For each region, the Teranet - National Bank Regional and Property Type Sub-IndicesTM classifies properties into three categories (condo, row housing, single family) and provides an all-types combined index. As of the indicated Calculation Date, for each region, the all-types index is available and has been used.

The relevant sub-indices are used to maintain updated market property values. At least quarterly, Property values are updated based on relative changes in sub-indices from the time of original valuation, and used in calculating the loan to value ratios. Properties in geographical areas not covered by the Teranet – National Bank Regional and Property Type Sub-IndicesTM are adjusted with the national average index, as captured by the Teranet – National Bank Regional and Property Type Sub-IndicesTM are adjusted with site me, New Biothodex, as captured by the Teranet – National Bank Regional indexTM. At this time, New Biothodex, as captured by the Teranet – National Bank Regional index Sub-Indices. Material risks associated with using the Indexation Methodology include, but are not limited to, the factual correctness of the indices being relied upon, and, in the case of geographical areas not covered by the sub-indices, the risk that the Teranet - National Bank House Price IndexTM may not accurately capture idiosyncratic factors affecting local housing markets.

As per the Canadian Registered Covered Bond Programs Guide (June 23, 2017) and pursuant to the definition of Indexation Methodology in the Master Definitions and Construction Agreement, notice of any change in the Indexation Methodology must be provided to CMHC and will be reflected in the then-current Investor Report. Changes to the Indexation Methodology may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in the indexation methodology may only be made (ii) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in the Indexation Methodology may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in the Indexation Methodology may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in the Indexation Methodology may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in the Indexation Methodology may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in the Indexation Methodology may only be made (i) upon notice to CMHC and satisfaction of any other conditions specified by CMHC in the Indexation Methodology must at all times comply with the requirements of the CMHC Guide.

Programme Information

Series	Initial Principal Amount	CAD Equivalent ¹	Expected Maturity	Legal Final Maturity	Coupon Rate	Rate Type	Maturity Type
Covered Bond - Series CBL3	EUR 1,000,000,000	1,420,000,000	10/15/2019	10/15/2020	0.375%	Fixed	Soft Bullet
Covered Bond - Series CBL5	EUR 1,000,000,000	1,404,000,000	1/28/2020	1/28/2021	0.250%	Fixed	Soft Bullet
Covered Bond - Series CBL6	AUD 300,000,000	288,570,000	6/12/2020	6/12/2021	3 month Bank Bill Rate + 0.65%	Floating	Soft Bullet
Covered Bond - Series CBL7	USD 1,200,000,000	1,529,880,000	7/21/2020	7/21/2021	2.25%	Fixed	Soft Bullet
Covered Bond - Series CBL9	CHF 350,000,000	469,675,000	12/22/2025	12/22/2026	0.125%	Fixed	Soft Bullet
Covered Bond - Series CBL10	GBP 500,000,000	896,600,000	3/11/2019	3/11/2020	3 month GBP Libor + 0.52%	Floating	Soft Bullet
Covered Bond - Series CBL11	AUD 400,000,000	392,360,000	4/19/2021	4/19/2022	3 month Bank Bill Rate + 1.10%	Floating	Soft Bullet
Covered Bond - Series CBL12	EUR 1,250,000,000	1,792,100,000	7/25/2022	7/25/2023	0.000%	Fixed	Soft Bullet
Covered Bond - Series CBL13	GBP 75,000,000	119,955,000	10/25/2021	10/25/2022	1.060%	Fixed	Soft Bullet
Covered Bond - Series CBL14	EUR 49,000,000	70,520,800	10/26/2021	10/26/2022	0.000%	Fixed	Soft Bullet
Covered Bond - Series CBL15	GBP 625,000,000	1,042,810,000	1/10/2022	1/10/2023	3 month GBP Libor + 0.43%	Floating	Soft Bullet
Covered Bond - Series CBL16	GBP 525,000,000	872,025,000	6/30/2022	6/30/2023	1.125%	Fixed	Soft Bullet
Covered Bond - Series CBL17	USD 1,750,000,000	2,203,075,000	7/27/2022	7/27/2023	2.350%	Fixed	Soft Bullet
Covered Bond - Series CBL18	AUD 700,000,000	701,540,000	12/7/2020	12/7/2021	3 month Bank Bill Rate + 0.55%	Floating	Soft Bullet
Covered Bond - Series CBL19	EUR 1,250,000,000	1,907,875,000	1/24/2023	1/24/2024	0.250%	Fixed	Soft Bullet
Covered Bond - Series CBL20	CHF 250,000,000	327,615,000	4/30/2025	4/30/2026	0.100%	Fixed	Soft Bullet
Covered Bond - Series CBL21	USD 1,750,000,000	2,329,250,000	6/27/2021	6/27/2022	3.150%	Fixed	Soft Bullet
Total	-	17,767,850,800	-				

Notes

1. CAD Equivalent is based on Covered Bond Swap Translation Rate in the Supplementary Information section on Page 2.

Kev Parties Issuer, Seller, Servicer, Cash Manager, Account Bank, GDA Provider, Interest Rate Swap Provider, Covered Bond Swap Provider	Canadian Imperial Bank of Commerce
Bond Trustee, Custodian	Computershare Trust Company of Canada
Guarantor	CIBC Covered Bond (Legislative) Guarantor Limited Partnership
Asset Monitor	Ernst & Young LLP
Standby Account Bank, Standby GDA Provider	The Bank of Nova Scotia (Moody's: P-1; Fitch: F1+/AA-)
Paying Agents	HSBC Bank plc and HSBC Bank USA, National Association BTA Institutional Services Australia Limited UBS AG

Canadian Imperial Bank of Commerce Credit Ratings

<u></u>	Moody's	DBRS	Fitch	Standard & Poor's
Deposit/Counterparty ¹	Aa2	AA	AA-	A+
Short-term	P-1	R-1(high)	F1+	A-1
Rating outlook ^{2,3}	Stable	Stable	Stable	Stable

Notes

1. DBRS LT Issuer Rating; Moody's LT Deposit and Counterparty Risk Assessment Rating; S&P's Issuer Credit Rating; Fitch LT Issuer Default and Derivative Counterparty Rating 2. On July 16, 2018, Moody's upgraded, by two notches, the long-term debt and deposit ratings of CIBC. This rating action affected six of the largest Canadian banks.

3. On October 22, 2018 Fitch revised their outlook on CIBC from negative to stable.

Covered Bond Credit Ratings		
	Moody's	Fitch
Covered Bond - Series CBL3	Aaa	AAA
Covered Bond - Series CBL5	Aaa	AAA
Covered Bond - Series CBL6	Aaa	AAA
Covered Bond - Series CBL7	Aaa	AAA
Covered Bond - Series CBL9	Aaa	AAA
Covered Bond - Series CBL10	Aaa	AAA
Covered Bond - Series CBL11	Aaa	AAA
Covered Bond - Series CBL12	Aaa	AAA
Covered Bond - Series CBL13	Aaa	AAA
Covered Bond - Series CBL14	Aaa	AAA
Covered Bond - Series CBL15	Aaa	AAA
Covered Bond - Series CBL16	Aaa	AAA
Covered Bond - Series CBL17	Aaa	AAA
Covered Bond - Series CBL18	Aaa	AAA
Covered Bond - Series CBL19	Aaa	AAA
Covered Bond - Series CBL20	Aaa	AAA
Covered Bond - Series CBL21	Aaa	AAA

CIBC Legislative Covered Bond Programme Monthly Investor Report Calculation Date: 31-Dec-2018 Date of Report: 15-Jan-2019

	Date of N	eport.	13-3a1-2019				
Rating Tri	ggers and Requirements*						
Descriptio	on of Ratings Trigger	Counterparty	<u>F</u>	Rating Triggers	Test Result	Result if Test Failed	
Account B	ank & GDA Provider	CIBC	Moody's	Eitch	Pass	Replace	
Long-ten Short-ter			P-1	A F1			
Standby A GDA Prov	Account Bank & Standby	BNS			Pass	Replace	
Long-ten Short-ter			P-1	A F1			

*Moody's ratings are in respect of unsecured, unguaranteed and unsubordinated debt obligations. Fitch ratings are in respect of issuer default ratings, except in respect of the Covered Bond Swap Provider starting with CBL12 and subsequent issuances where the long-term ratings are in respect of the derivatives counterparty rating, if one is assigned, and if not, the long-term issuer default rating.

Servicer Deposit Threshold Ratings	CIBC		A	Pass	Transfer collections within two business days of collection to (i) Cash Manager, prior to Cash Manager's downgrade below Cash Management
Long-term Short-term		P-1(cr)	A F1		Deposit Ratings, (ii) GDA Account.
Cash Management Deposit Ratings	CIBC			Pass	Cash Manager to direct the Servicer to deposit all Revenue Receipts and Principal Receipts
Long-term			А		directly into the GDA Account within two
Short-term		P-1	F1		business days
Servicer Replacement Ratings	CIBC			Pass	Replace
Long-term		Baa2	50		
Short-term			F2		
Cash Manager Required Ratings	CIBC			Pass	Replace
Short-term		P-2(cr)	F2		
Registered Title Transfer Ratings Long-term	CIBC	Baa1	BBB+	Pass	Registered title to mortgages in the Covered Bond Portfolio transferred to Guarantor (or one of its general partners on its behalf) or the Bond Trustee, as applicable
Interest Rate Swap Provider	CIBC				
Initial Rating Event ¹	CIBC			Pass	Credit support, obtain a guarantee or replace
Long-term		A2	А	1 435	ereak support, obtain a guarantee en replace
Short-term		P-1	F1		
Subsequent Rating Event				Pass	Replace
Long-term		A3	BBB-		
Short-term		P-2	F3		
Covered Bond Swap Provider ²	CIBC				
Initial Rating Event ¹				Pass	Credit support, obtain a guarantee or replace
Long-term		A2(cr)	A		
Short-term		P-1(cr)	F1		
Subsequent Rating Event				Pass	Replace
Long-term Short-term		A3(cr)	BBB- F3		
		P-2(cr)	F3	_	
Contingent Collateral Ratings Long-term		Baa1	BBB+	Pass	Make payments under Covered Bond Swap Agreements, unless conditions outlined in the Covered Bond Swap Agreement are met
Notos					the Govered Bond Swap Agreement are met

Notes

Notes
Prior to CBL 19, if the swap provider does not have a short-term rating assigned to it by Moody's, then the long-term rating trigger of A1 would apply.
For CBL 18 and subsequent issuances, Fitch long term rating trigger is A-. For CBL 15 and subsequent issuances, Fitch rating triggers are F2 and BBB+. For CBL 20 and subsequent issuances, Moody's triggers are linked to Counterparty Risk Assessment ratings as follows: Prime-1(cr) and A2(cr) with respect to Initial Rating Event and Prime-2(cr) and A3(cr) with respect to Subsequent Rating Event.

Intercompany Loans (CAD)

Guarantee Loan: \$19,111,955,166 Demand Loan: \$8,313,211,228 Intercompany Loan¹: \$27,425,166,395

1. Intercompany Loan balance on the Calculation Date is equal to the Intercompany Loan balance on the prior Calculation Date plus new advances and minus repayments in the Calculation Period ending on the Calculation Date. Demand Loan Repayment Event

 a) Has the bank 	boon roquiror	to accian the	Interact Pate	Swon /	aroomont to	a third party?

No

 a) Has the bank been re 	equired to assign the Interest Rate	Swap Agreement to a third party?	No
b) Has a Notice to Pay	been served to the Guarantor?		No
c) Has the Intercompan	y Loan Agreement been terminate	d or the revolving commitment hereunder not renewed?	No
 d) To the extent that Fit 	ch is a Rating Agency, is the issuer	default rating of the Issuer assigned by Fitch less than	
the Fitch Demand Lo	an Repayment Ratings?		No
Fitch Demand Loan	Repayment Ratings		
Long-term		BBB+	
Short-term		F2	
Events of Default & Test Compliance			
Issuer Event of Default	No		
Guarantor LP Event of Default	No		

Guarantor LP Event ault Material Issues & Deficiencies

Supplementary information			
Series	ISIN Code	Covered Bond Swap Provider	Covered Bond Swap Translation Rate
Covered Bond - Series CBL3	XS1121257445	CIBC	1.4200 EUR/CAD
Covered Bond - Series CBL5	XS1175865028	CIBC	1.4040 EUR/CAD
Covered Bond - Series CBL6	AU3FN0027819	CIBC	0.9619 AUD/CAD
Covered Bond - Series CBL7 ¹	USC2428PBG57 / US136069KL45	CIBC	1.2749 USD/CAD
Covered Bond - Series CBL9	CH0305398254	CIBC	1.3496 CHF/CAD
Covered Bond - Series CBL9-2	CH0305398254	CIBC	1.3317 CHF/CAD
Covered Bond - Series CBL10	XS1377696627	CIBC	1.8963 GBP/CAD
Covered Bond - Series CBL10-2	XS1377696627	CIBC	1.6901 GBP/CAD
Covered Bond - Series CBL11	AU3FN0030920	CIBC	0.9809 AUD/CAD
Covered Bond - Series CBL12	XS1456455572	CIBC	1.4337 EUR/CAD
Covered Bond - Series CBL13	XS1508478937	CIBC	1.5994 GBP/CAD
Covered Bond - Series CBL14	X\$1508919062	CIBC	1.4392 EUR/CAD
Covered Bond - Series CBL15	X\$1543100702	CIBC	1.6432 GBP/CAD
Covered Bond - Series CBL15-2	X\$1543100702	CIBC	1.6959 GBP/CAD
Covered Bond - Series CBL16	X\$1647105649	CIBC	1.6610 GBP/CAD
Covered Bond - Series CBL17 ¹	USC2428PBK69 / US136069UT60	CIBC	1.2589 USD/CAD
Covered Bond - Series CBL18	AU3FN0038022	CIBC	1.0022 AUD/CAD
Covered Bond - Series CBL19	XS1756725831	CIBC	1.5263 EUR/CAD
Covered Bond - Series CBL20	CH0413618346	CIBC	1.3105 CHF/CAD
Covered Bond - Series CBL20-2	CH0413618346	CIBC	1.3104 CHF/CAD
Covered Bond - Series CBL21 ¹	USC2428PBL43 / US136069K347	CIBC	1.3310 USD/CAD

Notes 1. Reg S ISIN / 144A ISIN



ver Pool Summary Stat

cover Foor Summary Statistics	
Asset Type ¹	Mortgages
Current Balance (CAD)	26,858,847,319
Previous Month Balance (CAD)	27,248,124,933
Number of Loans in Pool	104,695
Number of Properties	104,695
Number of Primary Borrowers	98,954
Average Loan Size (CAD)	256,544
Weighted Average Current LTV ²	49.59%
Weighted Average Current LTV (unindexed) ³	61.84%
Weighted Average Mortgage Rate	2.96%
Weighted Average Original Term (Months)	52.75
Weighted Average Remaining Term (Months)	25.32
Weighted Average Seasoning (Months) ⁴	39.83
Weighted Average Authorized LTV ³	70.00%
Weighted Average Original LTV ³	69.87%

Weighted Average Maturity of Outstanding Bonds (Months)

Notes

All loans are amoritizing mortgages
 Veighted Average Current LTV is calculated based on indexed property values as per the Indexation Methodology.
 Weighted Average Current LTV (unindexed), Weighted Average Authorized LTV and Weighted Average Original LTV are calculated based on appraisal amount at origination.
 Effective June 30, 2015, Ican seasoning is calculated as the difference, in months, from Calculation Date to the Ican's funding date. Previously, Ican seasoning was calculated as the difference, in months, from

32.26

Calculation Date to the loan's latest renewal date.

Covered Bonds Outstanding vs. OSFI Limit

Covered Bonds currently outstanding (CAD Equivalent) ¹ :
Issued prior to registration under the legacy Covered Bond Programme
Issued under the Legislative Covered Bond Programme
Total

OSFI maximum (CAD Equivalent)2:

Notes

1. Covered Bonds issued under the legacy Covered Bond Programmed do not form part of the Legislative Covered Bond Programme, nor do they benefit from the Covered Bond Legislative Framework. 2. Beginning in Q1 2015, total assets for the purposes of the OSFI issuance limit calculation, are defined using a select number of data points from the Leverage Requirements Return and the Basel Capital Adequacy Return.

\$217,740,000 \$17,767,850,800 \$17,985,590,800

\$23,656,580,320

Asset Coverage Test (CAD)				
Outstanding Covered Bonds	\$17,767,850,800			
A = lesser of (i) LTV Adjusted Loan Balance ¹ and (ii) Asset Percentage Adjusted Loan Balance	\$24,942,542,924	Method for Calculating "A": Asset Percentage:	ii 93.00%	
B = Principal Receipts	\$389,277,614	Minimum Asset Percentage:	80.00%	
C = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and	\$0	Maximum Asset Percentage:	93.00%	
(iii) unapplied proceeds from sale of Randomly Selected		Guide OC Minimum:	103.00%	
Loans		Level of Overcollateralization ² :	107.41%	
D = Substitute Assets	\$0			
E = Reserve Fund	\$0			
Y = Contingent Collateral Amount	\$0			
Z = Negative Carry Factor calculation Adjusted Aggregate Asset Amount = A+B+C+D+E-Y-Z	\$0 \$25,331,820,538			
Asset Coverage Test	Pass			

Notes

votes 1. Loan-to-value ratios (LTV's) are calculated based on indexed property values as per the Indexation Methodology. 2. Per Section 4.3.8 of the CMHC Guide. (A) the lesser of (i) the total amount of cover pool collateral and (ii) the amount of cover pool collateral required to collateralize the covered bonds outstanding and ensure the Asset Coverage Test is met, divided by (B) the Canadian dollar equivalent of the principal amount of covered bonds outstanding under the registered covered bond program.

Valuation Calculation (CAD)	donar equivalent of the principal amount	or covered bonds outstanding under the registered covered bond program	
Trading Value of Covered Bonds	\$18,409,478,576		
A = LTV Adjusted Loan Present Value ¹ B = Principal Receipts C = the sum of (i) Cash Capital Contributions, (ii) unapplied	\$26,521,648,454 \$389,277,614 \$0	Weighted average rate used for discounting	3.68%
advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans	φυ		
D = Trading Value of Substitute Assets	\$0		
E = Reserve Fund	\$0		
F = Trading Value of Swap Collateral	\$0		
Asset Value: A+B+C+D+E+F	\$26,910,926,068		
Valuation Calculation	\$8,501,447,492		
Notes			

1. Loan-to-value ratios (LTV's) are calculated based on indexed property values as per the Indexation Methodology.

Pre-Maturity Test			
(Applicable to Hard Bullet Covered Bonds)			
Pre-Maturity Minimum Ratings	Moody's	Fitch	Pre-Maturity Test
Covered Bond - Series CBL3	P-1	F1+	N/A
Covered Bond - Series CBL5	P-1	F1+	N/A
Covered Bond - Series CBL6	P-1	F1+	N/A
Covered Bond - Series CBL7	P-1	F1+	N/A
Covered Bond - Series CBL9	P-1	F1+	N/A
Covered Bond - Series CBL10	P-1	F1+	N/A
Covered Bond - Series CBL11	P-1	F1+	N/A
Covered Bond - Series CBL12	P-1	F1+	N/A
Covered Bond - Series CBL13	P-1	F1+	N/A
Covered Bond - Series CBL14	P-1	F1+	N/A
Covered Bond - Series CBL15	P-1	F1+	N/A
Covered Bond - Series CBL16	P-1	F1+	N/A
Covered Bond - Series CBL17	P-1	F1+	N/A
Covered Bond - Series CBL18	P-1	F1+	N/A
Covered Bond - Series CBL19	P-1	F1+	N/A
Covered Bond - Series CBL20	P-1	F1+	N/A
Covered Bond - Series CBL21	P-1	F1+	N/A

Following a breach of the Pre-Maturity Test in respect of a Series of Hard Bullet Covered Bonds, and unless the Pre-Maturity Ledger is otherwise funded from other sources, the Partnership shall offer to sell Randomly Selected Loans.



-		Calcula	l
		Date of	

31-Dec-2018	
15-Jan-2019	

Reserve Fund		
	Moody's	Fitch
Reserve Fund Required Amount Ratings		
Long-term		A
Short-term	P-1	F1
Are the ratings of the Issuer below the Reserve Fund Require	ed Amount Ratings? N	0

If the ratings of the Issuer fall below the Reserve Fund Required Amount Ratings, then the Guarantor shall credit or cause to be credited to the Reserve Fund funds up to an amount equal to the Reserve Fund Required Amount with Available Revenue Receipts and Available Principal Receipts.

Reserve Fund Balance:	N/A		
Amortization Test			
Event of Default on the part of the Registered Issuer? Do any Covered Bonds remain outstanding? Amortization Test Required?	No Yes No		
Amortization Test	N/A		
Cover Pool - Loans			

Bremaining Principal Balance Distribution (CAD) Number of Loars Percentage Principal Balance Percentage 99.999 and below 16,562 15.90% 1.079 458,234 4.02% 150.000 - 149.999 16,686 15.95% 2.044 90.9774 7.80% 150.000 - 289.989 11,431 13.07% 3.210.51319 11.45% 200.000 - 289.989 17,474 10.95% 3.244.90.280 7.50% 200.000 - 289.989 5.959 5.15% 2.014.40.280 7.50% 200.000 - 499.999 3.965 3.81% 1.088.747.08 6.22% 200.000 - 599.999 1.462 1.43% 805.307.526 3.81% 200.000 - 599.999 1.462 1.43% 805.307.526 3.81% 200.000 - 599.999 1.462 1.43% 805.304.01 2.07% 200.000 - 599.999 1.462 1.43% 805.307.23 2.25% 2.241.853.447 0.90% 200.000 - 599.999 4.13 0.39% 340.1097.2 1.27% 5.000.39% 5.000.07% 2.858.447.319 10.000%	Cover Pool - Loans
Number of Loars Percentage Principal Balance Percentage 9989 and telow 16,566 15,595% 12,078-05244 4.02% 100,000 - 149,999 16,866 15,95% 2.045,938,349 11,104% 020,000 - 229,999 14,313 13,67% 3.2410,518,319 11,190 020,000 - 229,999 14,313 13,67% 3.2410,518,319 11,190 020,000 - 499,999 15,65 3.81% 1,189,470,78 6.29% 450,000 - 499,999 1,565 3.81% 1,189,470,78 6.29% 450,000 - 499,999 1,666 1,87% 1,232,49,870 3.81% 550,000 - 599,999 1,664 1,47% 1,023,49,870 3.81% 550,000 - 699,999 1,664 1,47% 655,33,944 2.07% 500,000 - 649,999 2,52 0,27% 555,33,944 2.07% 500,000 - 649,999 2,52 0,27% 2,917,95,454 1,90% 500,000 - 649,999 2,52 0,27% 2,917,954,541 1,90% 500,000 - 649,999	Remaining Principal Balance Distribution (CAD)
99.998 and below 16,542 1.079,458,294 4.025 150,000 - 149,999 16,686 15,595 2.084,399,774 7.80% 150,000 - 129,999 16,980 16,22% 2.965,385,349 11.04% 250,000 - 249,999 11,110 10.88% 3.064,503,880 11.41% 250,000 - 249,999 13,113 15,67% 3.214,500,280 12.41% 400,000 - 449,999 3.985 3.87% 1.688,748,708 6.22% 400,000 - 449,999 3.985 3.87% 1.023,349,870 3.81% 600,000 - 649,999 1.042 1.43% 858,537,526 3.18% 600,000 - 649,999 825 0.75% 556,638,944 2.07% 700,000 - 749,999 337 0.32% 240,109,77 1.07% 90,000 - 649,999 337 0.32% 240,019,77 1.07% 90,000 - 649,999 337 0.32% 240,019,77 1.27% 90,000 - 649,999 225 0.21% 249,019,87 1.10% 90,0000 - 649,999 2265 0.27%	.
100,000 - 149,999 16,686 15,85% 2,094,909,77 7,80% 200,000 - 249,999 14,313 13,67% 3,210,518,319 11,99% 300,000 - 249,999 11,190 10,69% 3,064,509,880 11,47% 300,000 - 249,999 7,674 7,33% 2,441,308,346 9,24% 300,000 - 349,999 7,674 7,33% 2,441,308,346 9,24% 300,000 - 349,999 7,676 7,33% 2,441,308,346 9,24% 400,000 - 499,999 2,950 3,25% 1,356,623,413 5,20% 400,000 - 499,999 1,1492 1,47% 10,056,23,433,40 5,20% 400,000 - 49,999 1,104 1,05% 688,673,305 2,25% 650,000 - 689,999 433 0,32% 240,1037/2 1,27% 850,000 - 689,999 337 0,32% 244,01,037/2 1,27% 850,000 - 689,999 225 0,21% 21152,642 0,03% 24,858,847,319 100,00% 800,000 - 689,999 225 0,21% 21152,642 0,85%	99,999 and below
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24.00 - 35.99 months 27,596 26.86% 7,459,482,544 27,77% 36.00 - 41.99 months 9,753 9,32% 2,807,304,927 10,45% 36.00 - 41.99 months 6,129 5,85% 1,583,457,747 5,90% 42.00 - 47.99 months 2,252 2,41% 628,07%,304,927 10,45% 42.00 - 47.99 months 2,525 2,41% 628,07%,356 2,34% 60.00 months and Above 1,261 1,20% 276,212,548 1,03% Total 104,695 100.00% 26,858,847,319 100.00% Property Type Distribution 16,127 15,40% 3,374,140,945 12,56% Condominium 16,127 15,40% 3,374,140,945 12,56% Detached 71,746 68,53% 19,334,531,130 71,99% Other 271 0,26% 43,420,944 0,16% Semi-Detached 5,621 5,37% 1,439,486 5,56%	
98.00 9.198 9.2783 9.329% 2.807,304,927 10.45% 42.00 41.99 months 6,129 5,85% 1,583,457,747 5,90% 42.00 59.99 months 2,525 2,41% 628,071,356 2,24% 54.00 59.99 months 3,681 3,52% 914,434,583 3,40% 60.00 months and Above 1,261 1,20% 276,212,648 1,03% Total 104,695 100.00% 26,858,847,319 100.00% Property Type Distribution Percentage Principal Balance Percentage Condominium 16,127 15,40% 3,374,140,945 12,56% Detached 71,746 68,53% 19,334,531,130 71,99% Other 271 0,26% 43,420,944 0,16% Semi-Detached 5,621 5,37% 1,403,419,086 5,56% Townhouse 4,113 3,39% 1,027,387,585 3,83%	
Value 6,129 5,85% 1,583,457,747 5,90% 42,00 - 47,99 months 2,555 2,41% 682,071,356 2,34% 54,00 - 59,99 months 3,661 3,52% 914,434,583 3,40% 60,00 months and Above 1,261 1,20% 276,212,648 1,03% Total 104,695 100,00% 26,858,847,319 100,00% Property Type Distribution 16,127 15,40% 3,374,140,945 12,56% Ocadominium 16,127 15,40% 3,374,140,945 12,56% Detached 71,746 68,53% 19,334,531,130 71,99% Multi-Residential 6,817 6,51% 1,569,947,529 5,90% Other 271 0,26% 43,420,944 0,16% Semi-Detached 5,621 5,37% 1,493,419,086 5,56% Semi-Detached 5,621 5,37% 1,403,419,086 5,56%	
Number of Loans Percentage Principal Balance Percentage Condominium 16,127 15,40% 3,374,140,945 12,56% Other 71,746 68,534% 1,934,231,130 71,996 Other 271 0,26% 1,3924 0,16% Other 271 0,26% 1,3924 0,16% Semi-Detached 5,621 5,621 5,37% 1,493,490,964 5,59% Other 271 0,26% 1,3924 0,16% 5,621 5,37% 1,493,419,086 5,56%	
54.00 59.99 months 3.681 3.52% 914.434.583 3.40% 60.00 months and Above 1.261 1.20% 276.212.648 1.03% Total 104.695 100.00% 268.58.47,319 100.00% Property Type Distribution Percentage Principal Balance Percentage Condominium 16,127 15.40% 3.374,140.945 12.56% Detached 71,746 68.53% 19,334.531,130 71.99% Walti-Residential 6,817 6,51% 1,585,947,629 5.90% Other 271 0.26% 43,420,944 0.16% Semi-Detached 5,621 5,37% 1,493,419,086 5.56% Townhouse 4,113 3.39% 1,027,387,585 3.83%	42.00 - 47.99 months
Number of Loans Percentage Pricipal Balance Percentage Condominium 16,127 15,40% 3,374,140,945 12,56% Other 71,746 68,53% 19,334,531,130 71,99% Other 271 0,26% 43,420,944 0,16% Semi-Detached 5,621 5,37% 1,493,419,086 5,65% Semi-Detached 5,621 5,37% 1,493,419,086 5,65%	
Number of Loans Percentage Principal Balance Percentage Condominium 16,127 15,40% 3,374,140,945 12,56% Detached 71,746 68,53% 19,334,531,130 71,99% Other 271 0,26% 43,420,944 0,16% Semi-Detached 5,621 5,37% 1,403,419,086 5,56% Townhouse 4,113 3,39% 1,027,387,585 3,83%	48.00 - 53.99 months
Number of Loans Percentage Principal Balance Percentage Condominium 16,127 15,40% 3,374,140,945 12,66% Detached 71,746 68,53% 19,334,531,130 71,99% Multi-Residential 6,817 6,51% 1,585,947,629 5,90% Other 271 0,26% 43,420,944 0,16% Semi-Detached 5,621 5,37% 1,493,419,086 5,56% Townhouse 4,113 3,39% 1,027,387,585 3.83%	48.00 - 53.99 months 54.00 - 59.99 months
Number of Loans Percentage Principal Balance Percentage Condominium 16,127 15.40% 3,374,140,945 12.56% Detached 71,746 68.53% 19,334,531,130 71.99% Multi-Residential 6,817 6.51% 1,585,947,629 5.90% Other 271 0.26% 43,420,944 0.16% Semi-Detached 5,621 5.37% 1,493,419,086 5.56% Townhouse 4,113 3.93% 1,027,387,585 3.83%	48.00 - 53.99 months 54.00 - 59.99 months 60.00 months and Above
Number of Loans Percentage Principal Balance Percentage Condominium 16,127 15.40% 3,374,140,945 12.56% Detached 71,746 68.53% 19,334,531,130 71.99% Multi-Residential 6,817 6.51% 1,585,947,629 5.90% Other 271 0.26% 43,420,944 0.16% Semi-Detached 5,621 5.37% 1,493,419,086 5.56% Townhouse 4,113 3.93% 1,027,387,585 3.83%	48.00 - 53.99 months 54.00 - 59.99 months 60.00 months and Above
Condominium 16,127 15.40% 3,374,140,945 12.56% Detached 71,746 68.53% 19,334,531,130 71.99% Multi-Residential 6,817 6.51% 1,585,947,629 5.90% Other 271 0,26% 43,420,944 0.16% Semi-Detached 5,621 5.37% 1,493,419,086 5.56% Townhouse 4,113 3.93% 1,027,387,585 3.83%	48.00 - 53.99 months 54.00 - 59.99 months 50.00 months and Above Total
Detached 71,746 68,53% 19,334,531,130 71,99% Multi-Residential 6,817 6,51% 1,585,947,629 5,90% Other 271 0,26% 43,420,944 0,16% Semi-Detached 5,621 5,37% 1,493,419,086 5,56% Townhouse	48.00 - 53.99 months 54.00 - 59.99 months 50.00 months and Above Total
Multi-Residential 6,817 6.51% 1,585,947,629 5.90% Other 271 0.26% 43,420,944 0.16% Semi-Detached 5,621 5.37% 1,493,419,086 5.56% Townhouse 4,113 3.93% 1,027,387,585 3.83%	48.00 - 53.99 months 54.00 - 59.99 months 50.00 months and Above Total Property Type Distribution
Other 271 0.26% 43.420.944 0.16% Semi-Detached 5,621 5.37% 1,493,419,086 5.56% Townhouse 4,113 3.93% 1,027,387,585 3.83%	48.00 - 53.99 months 54.00 - 59.99 months 50.00 months and Above Total
Semi-Detached 5,621 5.37% 1,493,419,086 5.56% Townhouse 4,113 3.93% 1,027,387,585 3.83%	48.00 - 53.99 months 54.00 - 59.99 months 80.00 months and Above Total Total Total Concerning Contemporation Contemporation Condominium Condominium Condominium Contemporation Contemporat
Townhouse	48.00 - 53.99 months 54.00 - 59.99 months 50.00 months and Above Total Toperty Type Distribution Condominium Condominium Detached Wulti-Residential
	48.00 - 53.99 months 54.00 - 59.99 months S0.00 months and Above Total Property Type Distribution Condominium Detached Multi-Residential Other
	48.00 - 53.99 months 54.00 - 59.99 months 50.00 months and Above Frolef Type Distribution Condominium Detached Multi-Residential Other Semi-Detached
	48:00 - 53:99 months 54:00 - 59:99 months 50:00 months and Above Total Property Type Distribution Condominium Detached Utilt=Residential Dther Semi-Detached Townhouse



ional Distribution by Region, LTV* and Arrears Multi-Dime

Note: Loan-to-value ratios (LTV's) are calculated based on indexed property values as per the Indexation Methodology.

Days Delinquen

Current-<30							
LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	267,101,626	56,968,549	562,835,586	31,412,464	15,802,217	-	934,120,443
20.01 - 30.00	552,146,089	119,303,931	1,151,657,924	45,817,487	37,297,196		1,906,222,626
30.01 - 40.00	1,106,231,653	233,872,420	2,510,636,561	98,475,155	78,548,798		4,027,764,588
40.01 - 50.00	1,259,615,664	432,306,684	4,502,417,803	177,909,444	193,184,869		6,565,434,465
50.01 - 55.00	449,016,646	330,730,568	2,161,714,533	138,979,781	150,312,063		3,230,753,592
55.01 - 60.00	399,823,573	392,110,504	1,686,067,791	208,811,805	166,218,920		2,853,032,592
60.01 - 65.00	274,249,825	486,713,168	1,346,907,522	342,966,143	163,161,284		2,613,997,942
65.01 - 70.00	110,927,064	638,523,809	959,129,038	461,600,599	251,980,716		2,422,161,226
70.01 - 75.00	15,349,277	758,206,755	244,981,768	249,997,008	158,285,386		1,426,820,194
75.01 - 80.00	2,910,463	475,470,125	60,245,738	14,563,683	102,139,470		655,329,479
>80.00	211,797	50,808,812	28,663,673	876,415	18,681,588		99,242,286
Total	4,437,583,677	3,975,015,326	15,215,257,936	1,771,409,985	1,335,612,508	-	26,734,879,432

Days	Delinque
Days	Delinque

Days Delinquent 30-<60							
LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	316.043	34,630	242.917	22,093	14.748	Other	630,430
20.01 - 30.00	1,306,320	266,603	809,449	22,000	104,330	_	2,486,702
30.01 - 40.00	524,783	510,656	1,990,001	_	-	_	3,025,440
40.01 - 50.00	3,301,039	1,308,950	6,814,274	304,842	515,670	-	12,244,775
50.01 - 55.00	439,256	1,932,990	4,937,229	482,762	199,999	-	7,992,236
55.01 - 60.00	241,319	1,306,360	3,447,927	1,794,125	812,474	-	7,602,205
60.01 - 65.00	266,003	2,322,441	932,407	1,402,498	318,477	-	5,241,826
65.01 - 70.00	78,777	3,931,358	4,517,080	1,262,100	2,024,279	-	11,813,595
70.01 - 75.00	-	2,884,138	1,387,266	1,105,019	170,109	-	5,546,532
75.01 - 80.00	-	1,859,851	-	180,958	884,294	-	2,925,103
>80.00	-	711.086		168,467		-	879,553
Total	6,473,540	17,069,063	25,078,549	6,722,864	5,044,382	-	60,388,398
Days Delinquent							
60-<90 LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	144,197	Frairies	63,338	Quebec	Atlatitic	Other	207,535
20.01 - 30.00	276,704	118,347	03,330	-	-	-	395,051
30.01 - 40.00	1,171,103	106,808	2,461,127	39,779		-	3,778,817
40.01 - 50.00	2,323,894	481,680	2,689,477		435,118	-	5,930,168
50.01 - 55.00	166,137	194,391	1,856,079	412,984	433,118	-	2,629,591
55.01 - 60.00	2,580,789	390,560	1,728,016	412,904	177,933	-	4,877,299
60.01 - 65.00	246,880	355,119	967,680	257,238	185,830	-	2,012,748
65.01 - 70.00	240,880	193,182	287,270	603,187	50,488	-	1,134,126
70.01 - 75.00		813,704	157,658	783,776		-	1,755,139
75.01 - 80.00		1,105,794	137,030	785,776	140,829	-	1,246,623
>80.00		300,468	403,233		140,025	-	703,701
Total	6,909,705	4,060,053	10,613,878	2,096,964	990,198		24,670,799
Days Delinquent							
90+	5 W I 6 I I I	.		a .			
LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	174,451	1,506	139,416	-	79,420	-	394,793
20.01 - 30.00	-	55,083 491,272	629,057 765,971	-	71,459	-	755,599 2,481,678
30.01 - 40.00	1,102,667			90,307	31,462	-	
40.01 - 50.00	434,468	2,121,629 1,168,956	5,035,567 2,889,265	566,528	830,033	-	8,988,225 6,150,839
50.01 - 55.00	686,138			759,771	646,708	-	
55.01 - 60.00	-	832,049	1,120,644	253,484	112,498	-	2,318,675
60.01 - 65.00	400.075	1,062,584	1,786,486	1,464,469	184,138	-	4,497,678 6,902,076
65.01 - 70.00	428,875	927,453	1,105,823	3,704,230	735,695	-	
70.01 - 75.00	-	1,677,098	-	964,434	1,000,211	-	3,641,743
75.01 - 80.00	-	627,089	-	598,639	884,339	-	2,110,068
>80.00 Total	-	418,687	40 470 000	- 0 401 964	248,630 4,824,592		667,317 38,908,692
Total	2,826,600 4,453,793,522	9,383,407 4,005,527,849	13,472,229 15,264,422,592	8,401,864 1,788,631,677	<u>4,824,592</u> 1,346,471,680		26,858,847,319
TOTAL	4,453,793,522	4,000,327,849	13,204,422,592	1,700,031,677	1,340,471,680	-	20,000,847,319

Multi-Dimensional Distribution by LTV* and Credit Score ote: Loan-to-value ratios (LTV's) a calculated based on indexed property values as per the Indexation Methodology

N/A

N/A

N/A

LTV	<599	600 - 650	651 - 700	701 - 750	751 - 800	>800	N/A	Tota
<20	8,645,773	28,962,104	89,073,765	208,542,860	404,859,239	188,851,849	6,417,610	935,353,200
20.01 - 30.00	20,859,261	98,644,733	207,653,844	501,522,223	772,740,589	299,151,552	9,287,777	1,909,859,979
30.01 - 40.00	51,274,567	221,258,212	586,331,295	1,130,216,767	1,527,308,244	502,468,434	18,193,005	4,037,050,523
40.01 - 50.00	100,963,442	426,894,527	1,030,554,695	1,896,115,070	2,374,946,177	752,592,044	10,531,678	6,592,597,634
50.01 - 55.00	44,884,344	237,086,487	564,850,257	977,545,474	1,103,350,035	317,043,710	2,765,952	3,247,526,259
55.01 - 60.00	42,587,382	200,490,083	484,457,705	892,300,018	984,859,072	255,309,282	7,827,229	2,867,830,772
60.01 - 65.00	35,486,360	203,193,381	499,799,444	816,543,421	831,704,888	232,123,240	6,899,461	2,625,750,193
65.01 - 70.00	36,949,542	186,408,868	469,558,794	769,274,244	766,649,684	203,866,638	9,303,253	2,442,011,023
70.01 - 75.00	17,151,390	103,297,847	293,108,059	452,878,401	467,980,716	101,964,760	1,382,434	1,437,763,607
75.01 - 80.00	8,592,580	51,777,406	151,735,519	213,121,886	192,554,763	43,829,119	-	661,611,273
>80.00	1,476,934	6,505,689	26,424,244	36,886,679	25,658,228	4,541,082	-	101,492,857
Total	368,871,575	1,764,519,338	4,403,547,622	7,894,947,041	9,452,611,635	2,901,741,709	72,608,399	26,858,847,319

Type

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Amount Ratings