

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 House Price IndexTM. At this time, New Brunswick, Saskatchewan and Prince Edward Island are not covered by the 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 relation thereto, (ii) if such change constitutes a material change, subject to satisfaction of the Rating Agency Condition, and (iii) if such change is materially prejudicial to the Covered Bondholders, subject to the consent of the Bond Trustee. The Indexation Methodology must at all times comply with the requirements of the CMHC Guide.

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Series	Initial Principal Amount	CAD Equivalent ¹	Expected Maturity	Legal Final Maturity	Coupon Rate	Rate Type	Maturity Type
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 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
Covered Bond - Series CBL22	EUR 1,000,000,000	1,473,810,000	7/9/2027	7/9/2028	0.040%	Fixed	Soft Bullet
Covered Bond - Series CBL23	AUD 1,000,000,000	915,600,000	8/1/2022	8/1/2023	3 month Bank Bill Rate + 0.50%	Floating	Soft Bullet
Covered Bond - Series CBL24	GBP 500,000,000	847,800,000	10/28/2022	10/28/2023	Sterling Overnight Rate + 0.48%	Floating	Soft Bullet
Total	-	18,688,460,800	-				

Notes

Note

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

Canadian Imperial Bank of Commerce
Computershare Trust Company of Canada
CIBC Covered Bond (Legislative) Guarantor Limited Partnership
Ernst & Young LLP
The Bank of Nova Scotia (Moody's: P-1; Fitch: F1+/AA-)
HSBC Bank plc and HSBC Bank USA, National Association
BTA Institutional Services Australia Limited
UBS AG

Canadian Imperial Bank of Commerce Credit Ratings

Canadian Imperial Bank of Commerce Credit Rati	igs	
	Moody's	Fitch
Deposit/Counterparty ¹	Aa2	AA-
Short-term	P-1	F1+
Rating outlook	Stable	Stable

1. Moody's LT Deposit and Counterparty Risk Assessment Rating; Fitch LT Issuer Default and Derivative Counterparty Rating

Covered Bond Credit Ratings		
	Moody's	Fitch
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 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
Covered Bond - Series CBL22	Aaa	AAA
Covered Bond - Series CBL23	Aaa	AAA
Covered Bond - Series CBL24	Aaa	AAA

CIBC Legislative Covered Bond Programme Monthly Investor Report Calculation Date: 31-Dec-2019 Date of Report: 15-Jan-2020

	Date of Report:		15-Jan-2020			
Rating Triggers and Requiren	nents*					
Description of Ratings Trigge	<u>er</u>	Counterparty	Ratin	g Triggers	Test Result	Result if Test Failed
			Moody's	<u>Fitch</u>		
Account Bank & GDA Provide	er	CIBC		А	Pass	Replace
Long-term			P-1	F1		
Short-term			P-1	FI		
Standby Account Bank & Star	ndby	BNS			Pass	Replace
GDA Provider						
Long-term				А		
Short-term			P-1	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

Servicer Deposit Threshold	CIBC			Pass	Transfer collections within two business days
Ratings					of collection to (i) Cash Manager, prior to Cash
Long-term Short-term		P-1(cr)	A F1		Manager's downgrade below Cash Management Deposit Ratings, (ii) GDA Account.
Short-term		F=1(CI)	· · ·		Deposit Natings, (ii) GDA Account.
Cash Management Deposit	CIBC			Pass	Cash Manager to direct the Servicer to deposit
Ratings					all Revenue Receipts and Principal Receipts
Long-term			A		directly into the GDA Account within two
Short-term		P-1	F1		business days
Servicer Replacement Ratings	CIBC			Pass	Replace
Long-term		Baa2			
Short-term			F2		
Cash Manager Required Ratings	CIBC			Pass	Replace
Short-term	0.00	P-2(cr)	F2	1 465	Toplass
				_	
Registered Title Transfer Ratings	CIBC	Deed	BBB+	Pass	Registered title to mortgages in the Covered Bond
Long-term		Baa1	BBB+		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	CIDC			Pass	Credit support, obtain a guarantee or replace
Long-term		A2	А	1 435	oroak sapport, ostant a gaarantoo or ropiaso
Short-term		P-1	F1		
Subsequent Rating Event				Pass	Replace
Long-term		A3	BBB-	1 465	Replace
Short-term		P-2	F3		
_					
Covered Bond Swap Provider ²	CIBC			5	Credit support, obtain a guarantee or replace
Initial Rating Event ¹ Long-term		A2(cr)	А	Pass	Credit support, obtain a guarantee or replace
Short-term		P-1(cr)	F1		
		1 ((6))		-	
Subsequent Rating Event Long-term		A3(cr)	BBB-	Pass	Replace
Short-term		P-2(cr)	F3		
Contingent Collateral Ratings		. 2(0)	10	Pass	Make payments under Covered Bond Swap
Long-term		Baa1	BBB+	Pass	Agreements, unless conditions outlined in
Long-totti		Daai			the Covered Bond Swap Agreement are met
Notos					

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 trigger are F2 and BB+. 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: \$20,091,940,220 Demand Loan: \$11,998,612,136 Intercompany Loan¹: \$32,090,552,356

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 heer	n required to assign	the Interest Rate	Swan Agreement	t to a third narty?

No

 a) Has the bank been required to a 	assign the Interest Rate Swap Agreement to a third party?	No
b) Has a Notice to Pay been served	ed to the Guarantor?	No
c) Has the Intercompany Loan Ag	reement been terminated or the revolving commitment hereunder not renewed?	No
d) To the extent that Fitch is a Rat	ing Agency, is the issuer default rating of the Issuer assigned by Fitch less than	
the Fitch Demand Loan Repay	ment Ratings?	No
Fitch Demand Loan Repayme	ent Ratings	
Long-term	BBB+	
Short-term	F2	
Events of Default & Test Compliance		
Issuer Event of Default	No	
Guarantor LP Event of Default	No	
	110	

Guarantor LP Event of fault Material Issues & Deficiencies

Supplementary mormation			
Series	ISIN Code	Covered Bond Swap Provider	Covered Bond Swap Translation Rate
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 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	XS1508919062	CIBC	1.4392 EUR/CAD
Covered Bond - Series CBL15	XS1543100702	CIBC	1.6432 GBP/CAD
Covered Bond - Series CBL15-2	XS1543100702	CIBC	1.6959 GBP/CAD
Covered Bond - Series CBL16	XS1647105649	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
Covered Bond - Series CBL22	XS2025468542	CIBC	1.4738 EUR/CAD
Covered Bond - Series CBL23	AU3FN0049243	CIBC	0.9156 AUD/CAD
Covered Bond - Series CBL24	XS2071492255	CIBC	1.6956 GBP/CAD

Notes 1. Reg S ISIN / 144A ISIN



Cover Pool Summary Statistics	
Asset Type ¹	Mortgages
Current Balance (CAD)	31,312,682,778
Previous Month Balance (CAD)	31,862,881,212
Number of Loans in Pool	118,379
Number of Properties	118,379
Number of Primary Borrowers	111,871
Average Loan Size (CAD)	264,512
Weighted Average Current LTV ²	51.26%
Weighted Average Current LTV (unindexed) ³	61.39%
Weighted Average Mortgage Rate	3.05%
Weighted Average Original Term (Months)	52.57
Weighted Average Remaining Term (Months)	26.09
Weighted Average Seasoning (Months)	42.13
Weighted Average Authorized LTV ³	69.77%
Weighted Average Original LTV ³	69.70%
Weighted Average Maturity of Outstanding Bonds (Months)	30.10

Weighted Average Maturity of Outstanding Bonds (Months)	30.10		
Notes 1. All loans are amortizing mortgages 2. Weighted Average Current LTV is calculated based on indexed pr	mantu valuas as par the Index	ration Mathedology	
		Average Original LTV are calculated based on appraisal amount at origin	ation.
DSFI Covered Bond Ratio			
DSFI Covered Bond Ratio ¹ :		3.08%	
DSFI Covered Bond Ratio Limit:		5.50%	
Notes 1. Effective August 1, 2019, the covered bond limit ratio is calculated Total assets pledged for covered bonds is calculated as follows: C		ed for covered bonds divided by total on-balance sheet assets. vvered bonds outstanding multiplied by the level of overcollateralization, a	as per section 4.3.8 of the CMHC Guide.
Asset Coverage Test (CAD) ¹			
Outstanding Covered Bonds	\$18,688,460,800		
= lesser of (i) LTV Adjusted Loan Balance ¹ and	\$29,086,969,503	Method for Calculating "A":	ii
(ii) Asset Percentage Adjusted Loan Balance	\$550,198,434	Asset Percentage: Minimum Asset Percentage:	93.00% 80.00%
= the sum of (i) Cash Capital Contributions, (ii) unapplied	\$000,190,404		93.00%
advances under the Intercompany Loan Agreement and		······································	
(iii) unapplied proceeds from sale of Randomly Selected		Guide OC Minimum:	103.00%
Loans		Level of Overcollateralization ² :	107.39%
= Substitute Assets = Reserve Fund	\$0 \$0		
= Contingent Collateral Amount	\$0 \$0		
= Negative Carry Factor calculation	\$0		
Adjusted Aggregate Asset Amount = A+B+C+D+E-Y-Z	\$29,637,167,937		
sset Coverage Test	Pass		
lotes			
ensure the Asset Coverage Test is met, divided by (B) the Canadian	al amount of cover pool collater	ion Methodology. ral and (ii) the amount of cover pool collateral required to collateralize the pal amount of covered bonds outstanding under the registered covered bo	
aluation Calculation (CAD) rading Value of Covered Bonds	\$19,013,945,520		
	\$31,185,037,267	Weighted average rate used for discounting	3.37%
= Principal Receipts	\$550,198,434	Weighted average rate used for discounting	3.37%
 = Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected 		Weighted average rate used for discounting	3.37%
 Principal Receipts Ite sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans 	\$550,198,434	Weighted average rate used for discounting	3.37%
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund	\$550,198,434 \$0 \$0 \$0 \$0	Weighted average rate used for discounting	3.37%
 Principal Receipts Ite sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans Trading Value of Substitute Assets Reserve Fund Trading Value of Swap Collateral 	\$550,198,434 \$0 \$0 \$0 \$0 \$0 \$0	Weighted average rate used for discounting	3.37%
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701	Weighted average rate used for discounting	3.37%
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation	\$550,198,434 \$0 \$0 \$0 \$0 \$0 \$0	Weighted average rate used for discounting	3.37%
Principal Receipts Ithe sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans Trading Value of Substitute Assets Reserve Fund Reserve Fund Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation tes	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181		3.37%
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Test	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181		3.37%
Principal Receipts Ithe sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans Trading Value of Substitute Assets Reserve Fund Reserve Fund Reserve Fund Asset Value: A+B+C+D+E+F sluation Calculation tse 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop G-Matrity Test policable to Hard Bullet Covered Bonds)	\$550,198,434 \$0 \$0 \$31,735,235,701 \$12,721,290,181 \$erty values as per the Indexati	ion Methodology.	
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop c-Maturity Tost topicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexati	ion Methodology. <u>Fitch</u>	<u>Pre-Maturity Test</u>
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation oles 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Test lipplicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexati <u>Moody's</u> P-1	ion Methodology. <u>Fitch</u> F1+	<u>Pre-Maturity Test</u> N/A
= Principal Receipts = the sum of () Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Test Explicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5 overed Bond - Series CBL5	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexati	ion Methodology. <u>Fitch</u>	<u>Pre-Maturity Test</u>
= Principal Receipts = the sum of () Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Test pplicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL9	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 Derty values as per the Indexatu <u>Moody's</u> P-1 P-1 P-1 P-1 P-1 P-1 P-1	ion Methodology. Fitch F1+ F1+ F1+ F1+ F1+	<u>Pre-Maturity Test</u> NIA NIA NIA NIA
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Tost topicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL7 overed Bond - Series CBL7 overed Bond - Series CBL1	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexatu <u>Moody's</u> P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1	<i>Eitch</i> F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	<u>Pre-Maturity Test</u> N/A N/A N/A N/A N/A N/A
= Principal Receipts = the sum of () Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomiy Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F solution Calculation bits 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop c-Maturity Minimum Ratings Swered Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL9 overed Bond - Series CBL9 overed Bond - Series CBL9 overed Bond - Series CBL12	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 \$12,721,290,190,190,191,290,190,190,190,190,190,190,190,190,190,1	ion Methodology. Fitch F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	<u>Pre-Maturity Test</u> N/A N/A N/A N/A N/A N/A N/A
= Principal Receipts = the sum of () Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Test pilicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL9 overed Bond - Series CBL9 overed Bond - Series CBL13	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexatu Moody's P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1	<i>ion Methodology.</i> Fitch F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	Pre-Maturity Test N/A N/A N/A N/A N/A N/A N/A N/A N/A
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Test upplicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL7 overed Bond - Series CBL11 overed Bond - Series CBL11 overed Bond - Series CBL12 overed Bond - Series CBL13 overed Bond - Series CBL14	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 \$12,721,290,190,190,191,290,190,190,190,190,190,190,190,190,190,1	ion Methodology. Fitch F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	<u>Pre-Maturity Test</u> N/A N/A N/A N/A N/A N/A N/A
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Tost typicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL7 overed Bond - Series CBL11 overed Bond - Series CBL11 overed Bond - Series CBL13 overed Bond - Series CBL13 overed Bond - Series CBL14 overed Bond - Series CBL14 overed Bond - Series CBL15 overed Bond - Series CBL16	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexatu Moody's P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1	tion Methodology. Fitch F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	Pre-Maturity Test N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
= Principal Receipts = the sum of () Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomiy Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop ro-Maturity Tost ipplicable to Hard Bullet Covered Bonds) re-Maturity Tost ipplicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL9 overed Bond - Series CBL12 overed Bond - Series CBL12 overed Bond - Series CBL14 overed Bond - Series CBL15 overed Bond - Series CBL15 overed Bond - Series CBL15 overed Bond - Series CBL14 overed Bond - Series CBL15 overed Bond - Series CBL15 overed Bond - Series CBL15 overed Bond - Series CBL16 overed Bond - Series CBL17	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexatu Moody's P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1	ion Methodology. Fitch F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	<u>Pre-Maturity Test</u> N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
= Principal Receipts = the sum of () Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop ro-Maturity Test Vapilcable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL13 overed Bond - Series CBL13 overed Bond - Series CBL13 overed Bond - Series CBL15 overed Bond - Series CBL15 overed Bond - Series CBL16 overed Bond - Series CBL16 overed Bond - Series CBL17 overed Bond - Series CBL16 overed Bond - Series CBL17 overed Bond - Series CBL16 overed Bond - Series CBL17 overed Bond - Series CBL16	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexatu Moody's P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1	tion Methodology. Fitch F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	Pre-Maturity Test N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Tost Applicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL5 overed Bond - Series CBL1 overed Bond - Series CBL11 overed Bond - Series CBL11 overed Bond - Series CBL13 overed Bond - Series CBL14 overed Bond - Series CBL14 overed Bond - Series CBL16 overed Bond - Series CBL16 overed Bond - Series CBL17 overed Bond - Series CBL16 overed Bond - Series CBL17 overed Bond - Series CBL16 overed Bond - Series CBL17 overed Bond - Series CBL16 overed Bond - Series CBL16 overed Bond - Series CBL17	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexatu Moody's P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1	ion Methodology. Fitch F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	Pre-Maturity Test NA NA NA NA NA NA NA NA NA NA NA NA NA
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Test Applicable to Hard Bullet Covered Bonds) re-Maturity Test Applicable to Hard Bullet Covered Bonds) re-Maturity Series CBL5 overed Bond - Series CBL6 overed Bond - Series CBL9 overed Bond - Series CBL13 overed Bond - Series CBL13 overed Bond - Series CBL13 overed Bond - Series CBL15 overed Bond - Series CBL15 overed Bond - Series CBL16 overed Bond - Series CBL15 overed Bond - Series CBL17 overed Bond - Series CBL17 overed Bond - Series CBL18 overed Bond - Series CBL18 overed Bond - Series CBL17 overed Bond - Series CBL18 overed Bond - Series CBL18 overed Bond - Series CBL18 overed Bond - Series CBL19 overed Bond - Series CBL19 overed Bond - Series CBL16 overed Bond - Series CBL16 overed Bond - Series CBL18 overed Bond - Series CBL18 overed Bond - Series CBL19 overed Bond - Series CBL19 overed Bond - Series CBL19 overed Bond - Series CBL19	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexatu Moody's P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1	tion Methodology. Fitch F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	Pre-Maturity Test N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
= Principal Receipts = the sum of (i) Cash Capital Contributions, (ii) unapplied advances under the Intercompany Loan Agreement and (iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F aluation Calculation otes 1. Loan-to-value ratios (LTV's) are calculated based on indexed prop re-Maturity Tost Applicable to Hard Bullet Covered Bonds) re-Maturity Tost Applicable to Hard Bullet Covered Bonds) re-Maturity Minimum Ratings overed Bond - Series CBL5 overed Bond - Series CBL9 overed Bond - Series CBL9 overed Bond - Series CBL12 overed Bond - Series CBL12 overed Bond - Series CBL15 overed Bond - Series CBL15 overed Bond - Series CBL17 overed Bond - Series CBL18 overed Bond - Series CBL19 overed Bond - Series CBL17 overed Bond - Series CBL19 overed Bond - Series CBL17 overed Bond - Series CBL18 overed Bond - Series CBL19 overed Bond - Series CBL22	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexatu Moody's P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1	ion Methodology. Fitch F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	Pre-Maturity Test N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A
(iii) unapplied proceeds from sale of Randomly Selected Loans = Trading Value of Substitute Assets = Reserve Fund = Trading Value of Swap Collateral Asset Value: A+B+C+D+E+F Valuation Calculation	\$550,198,434 \$0 \$0 \$0 \$31,735,235,701 \$12,721,290,181 berty values as per the Indexatu Moody's P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1 P-1	tion Methodology. Fitch F1+ F1+ F1+ F1+ F1+ F1+ F1+ F1+	Pre-Maturity Test N/A N/A N/A N/A N/A N/A N/A N/A N/A 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.

CIBC Legislative Covered Bond Programme



31-Dec-2019	
15-Jan-2020	

Reserve Fund					
	Moody's		Fitch		
Reserve Fund Required Amount Ratings					
Long-term			A		
Short-term	P-1		F1		
Short-term			F1		
Are the ratings of the Issuer below the Reserve Fund Required Amo	unt Ratings?	No			

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

If the fatings of the issuer fail below the Reserve Fund Required Amount Ratings, then the Guarantoi shall credit of	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

Remaining Principal Balance Distribution (C	AD)			
	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and below	18,534	15.66%	1,202,055,175	3.84%
100,000 - 149,999	18,183	15.36%	2,283,679,001	7.29%
150,000 - 199,999	18,422	15.56%	3,217,182,594	10.27%
200,000 - 249,999	15,798	13.35%	3,544,908,968	11.32%
250,000 - 299,999	12,324	10.41%	3,375,533,173	10.78%
300,000 - 349,999	8,684	7.34%	2,810,073,160	8.97%
350,000 - 399,999	6,358	5.37%	2,378,837,726	7.60%
400,000 - 449,999	4,769	4.03%	2,021,126,601	6.45%
450,000 - 499,999	3,625	3.06%	1,716,574,841	5.48%
500,000 - 549,999	2,567	2.17%	1,344,950,303	4.30%
550,000 - 599,999	2,027	1.71%	1,162,383,137	3.71%
600,000 - 649,999	1,489	1.26%	929,484,683	2.97%
650,000 - 699,999	1,102	0.93%	743,063,006	2.37%
700,000 - 749,999	789	0.67%	571,745,445	1.83%
750,000 - 799,999	645	0.54%	499,826,707	1.60%
800,000 - 849,999	538	0.45%	443,589,421	1.42%
850,000 - 899,999	432	0.36%	377,547,701	1.21%
900,000 - 949,999	309	0.26%	285,626,831	0.91%
950,000 - 999,999	241	0.20%	234,159,673	0.75%
1,000,000 and above Total	1,543 118,379	1.30% 100.00%	2,170,334,633 31,312,682,778	6.93% 100.00%
i Utai	118,379	100.00%	31,312,082,778	100.00%
Rate Type Distribution				
Nate Type Distribution	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	101.277	85.55%	26.323.222.930	84.07%
Variable	101,277 17,102	85.55% 14.45%	26,323,222,930 4,989,459,848	84.07% 15.93%
Total	117,102	14.45%	4,989,459,848 31,312,682,778	100.00%
i oui	110,313	100.00%	51,512,002,770	100.00%
Occupancy Type Distribution				
occupancy Type Distribution	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	22,068	18.64%	5,432,085,959	17.35%
Owner Occupied	96,311	81.36%	25,880,596,819	82.65%
Total	118,379	100.00%	31,312,682,778	100.00%
	,		,=,-==,	
Mortgage Rate Distribution				
	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	Number of Loans	0.01%	Principal Balance 4,612,723	Percentage 0.01%
1.9999% and Below 2.0000% - 2.4999%				
	17	0.01%	4,612,723	0.01%
2.0000% - 2.4999%	17 12,603	0.01% 10.65%	4,612,723 3,666,800,231	0.01% 11.71%
2.0000% - 2.4999% 2.5000% - 2.9999%	17 12,603 49,106	0.01% 10.65% 41.48%	4,612,723 3,666,800,231 13,067,434,248	0.01% 11.71% 41.73%
2.0000% - 2.4999% 2.5000% - 2.9999% 3.0000% - 3.4999%	17 12,603 49,106 34,711 18,288 3,654	0.01% 10.65% 41.48% 29.32%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124	0.01% 11.71% 41.73% 30.41% 13.88% 2.26%
2.0000% - 2.4999% 2.5000% - 2.9999% 3.0000% - 3.4999% 3.5000% - 3.9999%	17 12,603 49,106 34,711 18,288	0.01% 10.65% 41.48% 29.32% 15.45%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576	0.01% 11.71% 41.73% 30.41% 13.88%
2.0000% - 2.4999% 2.5000% - 2.9999% 3.0000% - 3.4999% 3.5000% - 3.9999% 4.0000% and Above	17 12,603 49,106 34,711 18,288 3,654	0.01% 10.65% 41.48% 29.32% 15.45% 3.09%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876	0.01% 11.71% 41.73% 30.41% 13.88% 2.26%
2.0000% - 2.4999% 2.5000% - 2.9999% 3.0000% - 3.4999% 3.5000% - 3.9999% 4.0000% and Above	17 12,603 49,106 34,711 18,288 3,654 118,379	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00%
2.000% - 2.4999% 2.5000% - 2.9999% 3.5000% - 3.4999% 4.000% and Above Total Remaining Term Distribution	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00%
2.000% - 2.4999% 2.500% - 2.999% 3.500% - 3.499% 3.500% - 3.999% 4.000% and Above Total Remaining Term Distribution 5.99 months and Below	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292	0.01% 10.65% 41.48% 29.32% 15.45% 100.00% Percentage 8.69%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 31,312,682,778 Principal Balance 2,439,512,351	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79%
2.000% - 2.4999% 2.5000% - 2.999% 3.5000% - 3.4999% 4.0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 15.32%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41%
2.000% - 2.4999% 2.500% - 2.999% 3.5000% - 3.4999% 3.5000% - 3.9999% 4.0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518	0.01% 10.65% 41.48% 29.32% 15.45% 100.00% Percentage 8.69% 15.32% 25.78%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660	0.01% 41.73% 41.73% 30.41% 2.26% 100.00% Percentage 7.79% 14.41% 25.70%
2.000% - 2.4999% 2.5000% - 2.999% 3.5000% - 3.4999% 4.0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 15.32% 25.77%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 27.53%
2.000% - 2.4999% 2.500% - 2.999% 3.5000% - 3.4999% 4.000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 35.99 months 12.00 - 35.99 months 36.00 - 41.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258	0.01% 10.65% 41.48% 29.32% 15.45% <u>3.09%</u> 100.00% Percentage 8.69% 15.32% 25.78% 25.27% 5.29%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,783,625	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% 100.00% Percentage 7.79% 14.41% 25.70% 27.53% 5.81%
2 0000% - 2 4999% 2.5000% - 2.999% 3.5000% - 3.4999% 3.5000% - 3.9999% 4.0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months 12.00 - 23.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 15.32% 25.78% 25.78% 5.29% 7.76%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 25.70% 5.61% 7.59%
2 0000% - 2 4999% 2.5000% - 2.999% 3.5000% - 3.4999% 4.0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months 12.00 - 23.99 months 36.00 - 41.99 months 36.00 - 47.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 15.32% 25.78% 5.27% 5.29% 7.76%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,783,625	0.01% 11.77% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 5.61% 7.59% 5.61% 7.59%
2 0000% - 2 4999% 2 5000% - 3 4999% 3 5000% - 3 999% 4 0000% - 3 999% 4 0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12 00 - 23.99 months 36 00 - 41.99 months 36 00 - 53.99 months 48 200 - 53.99 months 48 00 - 53.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610	0.01% 10.65% 41.48% 29.32% 15.45% <u>3.09%</u> 100.00% Percentage 8.69% 15.32% 25.77% 5.28% 7.76% 5.28% 7.76% 5.76%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,783,625 2,377,981,318 1,801,774,867 1,116,815,225	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% 100.00% Percentage 7.79% 14.41% 25.70% 27.53% 5.61% 7.59% 5.75%
2.000% - 2.4999% 2.500% - 2.999% 3.5000% - 3.4999% 4.000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months 12.00 - 23.99 months 42.00 - 47.99 months 42.00 - 47.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610 2,651	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 15.32% 25.78% 25.78% 5.29% 5.76% 3.89% 2.24%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,783,825 2,377,981,318 1,801,774,867 1,116,815,225 640,359,932	0.01% 11.77% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 25.70% 5.61% 5.75% 3.57% 2.05%
2 0000% - 2 4999% 2 0000% - 2 4999% 3 0000% - 3 4999% 3 0000% - 3 999% 4 0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12 00 - 23.99 months 36 00 - 41.99 months 36 00 - 53.99 months 48 00 - 53.99 months 48 00 - 53.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610	0.01% 10.65% 41.48% 29.32% 15.45% <u>3.09%</u> 100.00% Percentage 8.69% 15.32% 25.77% 5.28% 7.76% 5.28% 7.76% 5.76%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,783,625 2,377,981,318 1,801,774,867 1,116,815,225	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% 100.00% Percentage 7.79% 14.41% 25.70% 27.53% 5.61% 7.59% 5.75%
2 0000% - 2 4999% 2.5000% - 2.999% 3.5000% - 3.4999% 4.0000% - 3.9999% 4.0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months 12.00 - 23.99 months 36.00 - 41.99 months 48.00 - 53.99 months 48.00 - 53.99 months 48.00 - 59.99 months 48.00 - 59.99 months 54.00 - 59.99 months 60.00 months and Above Total	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610 2,651	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 15.32% 25.78% 25.78% 5.29% 5.76% 3.89% 2.24%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,783,825 2,377,981,318 1,801,774,867 1,116,815,225 640,359,932	0.01% 11.77% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 25.70% 5.61% 5.75% 3.57% 2.05%
2 000% - 2 4999% 2.500% - 2.999% 3.5000% - 3.4999% 4.000% - 3.999% 4.000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months 12.00 - 23.99 months 36.00 - 41.99 months 42.00 - 45.99 months 48.00 - 53.99 months 48.00 - 59.99 months 48.00 - 59.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,255 9,182 6,819 4,610 2,651 118,379	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 15.32% 25.78% 25.27% 5.29% 7.76% 3.89% 2.24% 100.00%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,783,625 2,377,981,318 1,801,774,867 1,116,815,225 640,359,932 31,312,682,778	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% 14.41% 2.75% 5.61% 7.59% 5.61% 7.59% 5.61% 7.59% 3.57% 2.05%
2 0000% - 2 4999% 2 5000% - 2 999% 3 5000% - 3 4999% 4 0000% - 3 999% 4 0000% and Above Total Remaining Term Distribution 5.99 months and Below 6 00 - 11.99 months 12 00 - 23.99 months 24 00 - 35.99 months 36 00 - 41.99 months 42 00 - 47.99 months 42 00 - 47.99 months 43 00 - 53.99 months 44 00 - 53.99 months 45 00 - 59.99 months 60 00 months and Above Total Property Type Distribution	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610 2,651 118,379 Number of Loans	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 15.32% 5.27% 5.27% 5.27% 5.27% 5.27% 5.27% 15.22% 7.76% 5.76%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,684,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,783,625 2,377,981,318 1,801,774,867 1,118,815,225 640,359,932 31,312,682,778 Principal Balance	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 27.53% 5.75% 5.75% 5.75% 2.05% 100.00% Percentage
2 0000% - 2 4999% 2.5000% - 2 999% 3.5000% - 3 4999% 4.0000% - 3 4999% 4.0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months 42.00 - 35.99 months 42.00 - 41.99 months 42.00 - 41.99 months 42.00 - 59.99 months 54.00 - 59.99 months	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610 2,651 118,379 Number of Loans 18,379	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 25.27% 5.27% 5.28% 7.76% 3.89% 7.76% 3.89% 2.24% 100.00%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,860 8,619,205,022 1,756,783,625 2,377,981,318 1,801,778,867 1,116,815,225 640,359,932 31,312,682,778 Principal Balance 4,144,310,342	0.01% 11.77% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 5.75% 5.61% 7.59% 5.61% 7.59% 0.05% 100.00% Percentage 13.24%
2 0000% - 2 4999% 2.5000% - 3.4999% 3.5000% - 3.9999% 4.0000% - 3.9999% 4.0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months 12.00 - 35.99 months 36.00 - 41.99 months 42.00 - 47.99 months 42.00 - 53.99 months 48.00 - 53.99 months 48.00 - 53.99 months 54.00 - 53.99 months 60.00 months and Above Total Property Type Distribution Condominium	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 0,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610 2,651 118,379 Number of Loans 18,971 80,555	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 25.77% 5.29% 7.76% 3.89% 2.24% 100.00% Percentage 16.03% 68.05%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,612,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,778,625 2,377,981,318 1,801,774,867 1,116,615,225 640,359,932 31,312,682,778 Principal Balance 4,144,310,342 22,313,414,330	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 27.53% 5.61% 7.59% 3.67% 2.05% 100.00% Percentage 13.24% 7.126%
2 000% - 2 4999% 2.500% - 2.999% 3.5000% - 3.4999% 4.000% - 3.999% 4.000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months 12.00 - 23.99 months 24.00 - 35.99 months 36.00 - 41.99 months 48.00 - 53.99 months 48.00 - 53.99 months 48.00 - 59.99 months 48.00 - 59.99 months 48.00 - 59.99 months 48.00 - 59.99 months 7 total Property Type Distribution Condominium Detached Mutil-Residential	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610 2,651 118,379 Number of Loans 118,379	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 25.78% 25.78% 25.78% 5.27% 5.27% 5.27% 5.27% 5.27% 5.27% 5.27% 5.22% 5.27% 5.22% 5.22% 5.22% 5.22% 5.22% 5.22% 5.23% 5.22% 5.23% 5.23% 5.23% 5.23% 5.25	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,783,625 2,377,981,318 1,801,774,867 1,116,815,225 640,359,932 31,312,682,778 Principal Balance 4,144,310,342 22,313,414,330 1,702,577,755	0.01% 11.77% 30.41% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 2.75% 3.57% 3.57% 3.57% 3.57% 100.00% Percentage 13.24% 7.126% 5.44%
2 000% - 2 4999% 2 500% - 2 999% 3 5000% - 3 4999% 3 5000% - 3 9999% 4 000% and Above Total Remaining Term Distribution 5 99 months and Below 6 00 - 11.99 months 12 00 - 23.99 months 42 00 - 35.99 months 42 00 - 35.99 months 42 00 - 53.99 months 42 00 - 53.99 months 42 00 - 53.99 months 42 00 - 53.99 months 45 00 - 55.99 months 45 00 - 55.99 months 50.00 months and Above Total Property Type Distribution Condominium Detached Mutit-Residential Other	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610 2,651 118,379 Number of Loans 18,971 80,555 7,163 424	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 25.78% 25.78% 25.78% 25.78% 25.78% 5.29% 7.76% 3.89% 2.24% 100.00% Percentage 16.03% 68.05% 6.05% 0.38%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,738,625 2,377,981,318 1,801,774,867 1,116,815,225 640,359,932 31,312,682,778 Principal Balance 4,144,310,342 22,313,414,330 1,702,577,755 63,985,406	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 27.53% 5.61% 7.59% 5.61% 7.59% 3.57% 2.05% 100.00% Percentage 13.24% 7.126% 5.44% 0.20%
2 0000% - 2 4999% 2.5000% - 2.999% 3.0000% - 3.4999% 4.0000% - 3.9999% 4.0000% and Above Total Remaining Term Distribution 5.99 months and Below 6.00 - 11.99 months 12.00 - 23.99 months 24.00 - 35.99 months 24.00 - 53.99 months 48.00 - 53.99 months 48.00 - 53.99 months 54.00 - 59.99 months 60.00 months and Above Total Property Type Distribution Condominium Detached Mutil-Residential Other Semi-Detached	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610 2,651 118,379 Number of Loans 18,971 80,555 7,163 424 6,366	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 15.32% 5.27% 5.28% 7.76% 5.76% 5.76% 5.28% 0.00% 0.6% 68.05% 6.05% 6.05% 6.38%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,684,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,783,825 2,377,981,318 1,801,774,867 1,116,815,225 640,359,932 31,312,682,778 Principal Balance 4,144,310,342 22,314,430 1,702,577,755 63,985,406 1,792,633,586	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 27.53% 5.75% 5.75% 2.05% 100.00% 100.00% 71.26% 5.44% 6.24% 5.44% 5.22%
2 000% - 2 4999% 2 500% - 2 999% 3 5000% - 3 4999% 3 5000% - 3 9999% 4 000% and Above Total Remaining Term Distribution 5 99 months and Below 6 00 - 11.99 months 12 00 - 23.99 months 42 00 - 35.99 months 42 00 - 35.99 months 42 00 - 53.99 months 42 00 - 53.99 months 42 00 - 53.99 months 42 00 - 53.99 months 45 00 - 55.99 months 45 00 - 55.99 months 50.00 months and Above Total Property Type Distribution Condominium Detached Mutit-Residential Other	17 12,603 49,106 34,711 18,288 3,654 118,379 Number of Loans 10,292 18,138 30,518 29,911 6,258 9,182 6,819 4,610 2,651 118,379 Number of Loans 18,971 80,555 7,163 424	0.01% 10.65% 41.48% 29.32% 15.45% 3.09% 100.00% Percentage 8.69% 25.78% 25.78% 25.78% 25.78% 25.78% 5.29% 7.76% 3.89% 2.24% 100.00% Percentage 16.03% 68.05% 6.05% 0.38%	4,612,723 3,666,800,231 13,067,434,248 9,520,922,124 4,346,694,576 706,218,876 31,312,682,778 Principal Balance 2,439,512,351 4,513,385,779 8,046,864,660 8,619,205,022 1,756,738,625 2,377,981,318 1,801,774,867 1,116,815,225 640,359,932 31,312,682,778 Principal Balance 4,144,310,342 22,313,414,330 1,702,577,755 63,985,406	0.01% 11.71% 41.73% 30.41% 13.88% 2.26% 100.00% Percentage 7.79% 14.41% 25.70% 27.53% 5.61% 7.59% 5.61% 7.59% 3.57% 2.05% 100.00% Percentage 13.24% 7.126% 5.44% 0.20%



15-Jan-2020

Multi-Dimensional Distribution by Region, LTV* and Arrears

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

Days	Delinquent

Current-<30							
LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	243,160,691	63,532,104	700,208,037	37,543,042	18,575,706	-	1,063,019,579
20.01 - 30.00	497,905,705	122,109,308	1,397,610,979	66,450,673	43,764,227	-	2,127,840,893
30.01 - 40.00	940,792,724	247,133,228	3,099,798,071	119,147,113	87,294,503	-	4,494,165,640
40.01 - 50.00	1,324,916,453	453,043,309	4,609,351,843	245,152,277	204,109,168	-	6,836,573,050
50.01 - 55.00	543,523,338	334,558,625	1,924,468,250	219,724,340	148,398,575	-	3,170,673,129
55.01 - 60.00	505,438,656	385,868,249	1,706,979,156	345,990,887	189,469,026	-	3,133,745,973
60.01 - 65.00	416,201,641	519,791,140	1,547,753,985	400,664,300	229,359,715	-	3,113,770,781
65.01 - 70.00	274,759,799	648,297,215	1,251,618,294	370,901,841	226,493,536	-	2,772,070,685
70.01 - 75.00	220,084,708	874,396,496	1,323,457,809	209,407,051	220,762,300	-	2,848,108,364
75.01 - 80.00	140,283,929	817,809,700	378,793,552	78,488,075	105,941,398	-	1,521,316,654
>80.00	20,890,922	73,518,500	11,923,142	1,020,045	3,394,549	-	110,747,157
Total	5,127,958,566	4,540,057,875	17,951,963,118	2,094,489,643	1,477,562,702	-	31,192,031,904

Days Delingu

	Days Delinquent							
-20 303.101 123.369 308.927 - - - - 20.01 - 30.00 33.101 123.369 308.927 - <t< th=""><th>30-<60</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></t<>	30-<60							
20.01 - 30.00 94.079 1 1988 5 22.070 44.633 - 40.01 - 30.00 3.164.1989 - 4.173.667 142.050 67.7265 - 50.01 - 55.00 225.594 960.325 6.156.327 554.657 11.16.455 - 55.01 - 65.00 60.01 - 65.00 60.7130 999.344 2.383.700 1.452.635 661.169 - 65.01 - 65.00 989.696 2.732.286 2.439.744 2.218.545 776.328 - 101 - 75.00 989.696 2.732.286 2.439.744 2.218.545 776.328 - 75.01 - 85.00 - 65.01 - 65.00 - 989.696 2.732.286 2.439.744 2.218.545 776.328 - 101 - 75.00 - 989.696 2.732.286 2.439.744 2.218.545 776.328 - 75.01 - 80.00 - 989.696 2.732.286 2.439.744 2.218.545 776.328 - 75.01 - 75.00 - 984.629 - 104 7.181.128 9.351.508 32.2853.367 6.212.347 5.182.372 - 704 7.101 5.00 59.052 155.53 77.345.16 -					Quebec	Atlantic	Other	Total
30.01 - 40.00 3.144.198 - 4.173.67 142.060 67.705 - 50.01 - 50.00 2.03.504 960.325 6.168.27 554.657 1.116.435 - 50.01 - 60.00 - 817.757 6.061.968 1.188.267 525.928 - 60.01 - 55.00 607.130 999.394 2.393.700 1.482.635 641.199 - 60.01 - 50.00 - 2.032.268 2.489.764 2.218.548 775.328 - 70.01 - 50.00 - 2.044.764 1.139.433 134.905 20.0174 - 70.01 - 50.00 - 469.215 - 3.8.6 20.0174 - 800.00 - 469.215 - - - - 70.01 - 50.00 91.023 176.417 - - - - 20.01 - 30.00 94.023 176.430 - - - - 20.01 - 50.00 91.023 176.417 - - - -			129,359				-	822,381
40.01 - 50.00 1,350.248 549,530 7,656,753 131,332 1,078,008 - 50.01 - 55.00 203.55.04 960,325 6,165,327 554,657 1,116,435 - 55.01 - 65.00 667,130 999,394 2,2383,700 1,452,035 641,169 - 65.01 - 70.00 599,669 2,732,266 2,439,744 2,218,645 776,328 - 70.01 - 75.00 - 914,746 553,123 98,485 200,174 - 50.00 - 146,215 Total 7,112,128 9,591,908 32,285,367 6,212,347 5,182,372 - Total 7,112,128 9,591,908 32,285,367 6,212,347 5,182,372 - - 7,104 9,100,120,120,120,120,120,120,120,120,120			-				-	3,282,438
50.01 55.00 203.504 960.325 6.168.27 554.657 1,116.435 - 60.01 65.00 607.130 999.334 2,333.700 1,452.635 641.169 - 60.01 559.669 2,722.286 2,439.764 2,216.545 776.328 - 70.01 75.00 - 2,002.297 1,130.488 134.308 727.094 - 70.01 75.00 - 9.159.1308 32.285.3.67 6.212.347 5.162.372 - Dags Delinquent 67.467 6.212.347 5.162.372 - 7.486.215 - - Dags Delinquent 67.467 6.212.347 5.182.372 - - - - - 7.467 - - - - - - -			-				-	7,567,620
55.01 - 60.00 - 817,77 6.0510868 1,188,267 525,926 - 65.01 - 65.00 607,130 999,394 2,233,700 1,452,635 641,169 - 65.01 - 70.00 599,869 2,732,286 2,439,764 2,218,445 776,328 - 75.01 - 75.00 - 914,746 553,123 98,485 200,174 - 75.01 - 80.00 - 946,215 - - - - 75.01 - 80.00 - 946,215 - - - - 75.01 - 100 - - - - - - 60-30 - - - - - - 704 - - - - - - - 201-30.00 50,623 166,533 734,616 - - - - - 201-30.00 164,890 1,691,126 246,191 695,364 194,4778 - - -							-	10,675,772
60.01 650.0 607,130 999,344 2,383,700 1,452,835 641,169 - 70.01 750.0 - 2,002,297 1,130,488 134,308 727,094 - 750.1 - - 486,215 - - - 70.01 - 486,215 - - - - 70.01 7,181,128 9,591,908 32,853,367 6,212,347 5,182,372 - 70.01 - - 486,215 - - - - 70.01 7,181,128 9,591,908 32,853,367 6,212,347 5,182,372 - 70.01 - - - 7,477 - - - - 20.01 30.00 50,623 156,533 734,616 - - - - 20.01 30.00 943,833 - 2,245,019 695,344 - - - 20.01 50.00 748,320 14		203,504					-	8,991,248
65.01 7 0.00 569.869 2.732.286 2.439.764 2.216.545 776.328 - 75.01 - 75.00 - 914.746 553.123 99.445 200.174 - 75.01 - 75.00 - 914.746 553.123 99.445 200.174 - 75.01 - 80.00 - 446.215 - - - - 70.01 - 75.00 7.181.128 9.591.508 32.853.367 6.212.347 5.182.372 - Days Delinquent 66-30 -							-	8,583,917
70.01 75.00 - 2.002.297 1.130.48B 134.30B 727.094 - 75.01 8.000 - 446.215 - 98.465 20.0174 - >2000 - 446.215 - 98.465 20.0174 - Days Delinquent - - 57.477 5.182.372 - C00 - - 57.477 - - - C00 50.623 156.533 734.616 - - - 2001 - 30.00 943.833 - 2.245.036 - 196.437 - 30.01 - 40.00 943.833 - 2.245.036 - 196.437 - 50.01 - 55.00 748.320 140.025 637.922 110.832 67.070 - 50.01 - 55.00 911.093 359.196 2.674.895 - 285.990 - 70.01 - 75.00 - 173.877 - - - - 70.01 - 75.00 - 173.877	60.01 - 65.00	607,130	999,394		1,452,635	641,169	-	6,094,029
1 914,746 53,123 98,485 200,174 - 00.00 - 448,215 - - - - Total 7,181,128 9,591,908 32,853,367 6,212,347 5,182,372 - Days Delinquent 60-590 6 7,181,128 9,591,908 32,853,367 6,212,347 5,182,372 - C0 - - 57,467 - - - - 20.01 30.00 50,623 156,633 774,4161 - - - - 20.01 50,023 116,633 774,4161 - - - - - 20.01 50,00 161,890 1,101,126 2,445,019 695,384 184,778 -<	65.01 - 70.00	589,869	2,732,286	2,439,764	2,218,545		-	8,756,792
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	70.01 - 75.00	-	2,002,297	1,130,488	134,308	727,094	-	3,994,186
Total 7,181,128 9,591,908 32,853,367 6,212,347 5,182,372 - Days Delinquent 60-500 British Columbia Prairies Omtario Quebec Atlantic Other 20.01 30.00 50,623 156,533 734,616 - - - - 20.01 50,623 156,533 734,616 - - - - - 20.01 50,623 156,633 734,616 - </td <td>75.01 - 80.00</td> <td>-</td> <td>914,746</td> <td>553,123</td> <td>98,485</td> <td>200,174</td> <td>-</td> <td>1,766,528</td>	75.01 - 80.00	-	914,746	553,123	98,485	200,174	-	1,766,528
Days Delinquent 60-90 British Columbia Prairies Ontario Quebec Atlantic Other 2001 - 30.00 50.623 156.533 734.616 -	>80.00	-	486,215		-	-	-	486,215
bit is Columbia Prairies Ontario Quebec Atlantic Other 2001 30.00 50.23 156.533 734.616 - - - 20.01 30.00 50.23 156.533 734.616 -	Total	7,181,128	9,591,908	32,853,367	6,212,347	5,182,372	-	61,021,124
LTV British Columbia Prairies Ontario Quebec Atlantic Other 2001 - 30.00 50,623 156,533 734,816 - - - - 30.01 - 40.00 943,833 - 2.251,036 - 196,437 - - 30.01 - 50.00 616,890 1,681,126 2.445,019 695,364 184,778 - 50.01 - 55.00 748,320 140,205 637,292 110,832 67,070 - 60.01 - 65.00 339,073 708,789 1,287,221 - 466,434 - 70.01 - 75.00 - 1713,877 - - 285,990 - 70.01 - 75.00 - 1389,6589 341,741 - - - 70.01 - 75.00 - 3,609,831 6,327,618 10,911,170 1,484,287 1,235,328 - 70.01 - 75.00 - 3,609,831 6,327,618 10,911,170 1,484,287 1,235,328 - 70.01 - 75.00 -	Days Delinquent							
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	60-<90							
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	<20	-	-	57,457	-	-	-	57,457
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	20.01 - 30.00	50,623	156,533	734,616	-	-	-	941,772
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	30.01 - 40.00	943,833	-	2,251,036	-	196,437	-	3,391,305
$\begin{array}{cccccccccccccccccccccccccccccccccccc$	40.01 - 50.00	616.890	1.691.126	2.445.019	695.364	184,778	-	5,633,178
55.01 - 60.00 339,073 708,79 1,28,221 - 456,434 - 60.01 - 65.00 911,093 359,196 2,674,895 - 285,990 - 70.01 - 75.00 - 713,877 - - 44,618 - 70.01 - 75.00 - 713,877 - - 44,618 - 70.01 - 75.00 - 346,573 - - - - >80.00 - 3,609,831 6,327,618 10,911,170 1,484,287 1,235,328 - Day Belinquent 90+ - <td>50.01 - 55.00</td> <td>748.320</td> <td>140.205</td> <td>637.292</td> <td>110.832</td> <td>67.070</td> <td>-</td> <td>1,703,720</td>	50.01 - 55.00	748.320	140.205	637.292	110.832	67.070	-	1,703,720
60.01 - 65.00 911,093 358,196 2,674,695 - 285,990 - 65.01 - 70.00 - 1713,877 - - 44,618 - 75.01 - 75.00 - 1,398,599 341,741 - - - 75.01 - 75.00 - 1,398,599 341,741 - - - 75.01 - 75.00 - 3,609,831 6,327,618 10,911,170 1,484,287 1,235,328 - Days Delinquent 90* Cuebec Atlantic Other 200 318,168 34,852 24,105 37,477 - - 2001 - 30.00 2,765,828 371,307 2,991,522 89,138 405,130 - 20.01 - 40.00 2,785,828 371,307 2,991,522 89,138 405,130 - 30.01 - 40.00 2,785,828 371,307 2,991,522 89,138 405,130 - 50.01 - 55.00 362,682 857,809 <td< td=""><td></td><td></td><td></td><td></td><td>-</td><td></td><td>-</td><td>2,791,516</td></td<>					-		-	2,791,516
65.01 70.00 - 812.700 482.093 678.090 - - - 70.01 75.00 - 713,877 - - 44,618 - 75.01 - 80.00 - 346,573 - - - - - 70.01 - 75.00 - 346,573 - - - - - >80.00 - 3,609,831 6,327,618 10,911,170 1,484,287 1,235,328 - Days Delinquent 90+ Curve British Columbia Prairies Ontario Quebec Atlantic Other <20					-		-	4,230,974
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		-			678.090		-	1,972,914
75.01 . 1.398.689 341.741 .	70.01 - 75.00				-	44.618	-	758,495
-80.00 - <td></td> <td></td> <td></td> <td>341.741</td> <td>-</td> <td>-</td> <td>-</td> <td>1,740,330</td>				341.741	-	-	-	1,740,330
Total 3,609,831 6,327,618 10,911,170 1,484,287 1,235,328 - Days Delinquent 90+ British Columbia Prairies Ontario Quebec Atlantic Other 200 318,168 34,852 24,105 37,477 - - - 2001 - 30.00 246,187 245,629 87,770 221,137 - - - 30.01 - 40.00 2,785,828 371,307 2,991,522 89,138 405,130 - 40.01 - 50.00 1,742,775 815,385 3,442,320 2,289,512 849,128 - 55.01 362,682 857,809 964,354 557,672 720,515 - 65.01 - 65.00 419,553 220,758 1.038,523 1,708,293 530,515 - 65.01 - 70.00 - 1,498,699 843,406 1,210,580 226,600 - 70.01 - 75.00 - 2,467,702 - 426,771 - - 75.01 - 80.00 - 1,567,418 </td <td></td> <td></td> <td></td> <td>· · · · -</td> <td>-</td> <td></td> <td>-</td> <td>346,573</td>				· · · · -	-		-	346,573
90- LTV British Columbia Prairies Ontario Quebec Atlantic Other 20 318,168 34,852 24,105 37,477 - - 20.01 318,168 34,852 24,105 37,477 - - 20.01 30.00 246,187 245,629 87,770 221,137 - - 30.01 - 40.00 2,765,828 371,307 2,991,522 89,138 405,130 - 50.01 - 50.00 1,742,775 815,385 3,442,320 2,289,512 849,128 - 50.01 - 55.00 362,682 857,809 964,354 557,672 720,515 - 50.01 - 65.00 - 699,771 714,407 825,551 620,910 - 65.01 - 70.00 - 1,498,529 843,406 1,210,580 226,080 - 75.01 - 80.00 - 1,567,418 - - 347,806 - - - 160,413 - - 127,619		3,609,831		10,911,170	1,484,287	1,235,328	-	23,568,234
90- LTV British Columbia Prairies Ontario Quebec Atlantic Other 20 318,168 34,852 24,105 37,477 - - 20.01 - 30.00 246,187 245,629 87,770 221,137 - - 30.01 - 40.00 2,765,828 371,307 2,991,522 89,138 405,130 - 50.01 - 50.00 1,742,775 815,385 3,442,320 2,289,512 849,128 - 50.01 - 55.00 362,682 857,809 964,354 557,672 720,515 - 65.01 - 60.00 - 699,771 714,407 825,551 620,910 - 60.01 - 65.00 419,553 220,758 1,038,523 1,708,293 530,515 - 60.01 - 65.00 - 1,498,629 843,406 1,210,580 226,080 - 75.01 - 80.00 - 1,567,418 - - 347,806 - 75.01 - 80.00 - 1,667,418 - - <t< td=""><td>Days Delinguent</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Days Delinguent							
220 318,168 34,852 24,105 37,477 - - 20.01 - 30.00 246,187 245,629 87,770 221,137 - - - 20.01 - 40.00 2,785,828 371,307 2,991,522 89,138 405,130 - 40.01 - 50.00 1,742,775 815,385 3,442,320 2,289,512 849,128 - 50.01 - 55.00 362,682 857,099 964,354 557,672 720,515 - 55.01 - 60.00 - 699,771 714,407 825,551 620,910 - 65.01 - 70.00 - 1,498,529 843,406 1,210,580 226,060 - 70.01 - 75.00 - 2,467,702 - 426,771 - - 75.01 - 80.00 - 1,657,418 - - 347,806 - >80.00 - 10,106,407 7,366,129 3,827,683 - -	90+							
20.01 - 30.00 246,187 245,629 87,770 221,137 - - - 30.01 - 40.00 2,785,828 371,307 2,991,522 89,138 405,130 - 30.01 - 40.00 2,785,828 371,307 2,991,522 89,138 405,130 - 50.01 - 50.00 1,742,775 815,385 3,442,320 2,289,512 849,128 - 50.01 - 50.00 362,682 857,809 964,354 557,672 720,515 - 55.01 - 60.00 - 699,771 714,407 825,551 620,910 - 66.01 - 65.00 419,553 220,758 1,038,523 1,708,293 530,515 - 65.01 - 70.00 - 1,498,702 - 426,771 - - 75.01 - 80.00 - 1,567,418 - 347,806 - - >80.00 - 10,6943 - 127,619 3,827,683 -	LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
30.01 + 40.00 2,785,828 371,307 2,991,522 89,138 405,130 - 40.01 + 50.00 1,742,775 815,385 3,442,320 2,289,512 849,128 - 50.01 + 55.00 362,662 857,099 964,354 557,672 720,515 - 55.01 - 65.00 - 699,771 714,407 825,551 620,910 - 65.01 - 70.00 - 699,771 714,407 825,551 620,910 - 66.01 - 70.00 - 1,498,529 843,406 1,210,580 226,060 - 70.01 - 75.00 - 2,467,702 - 426,771 - - 75.01 - 80.00 - 1,567,418 - 347,806 - - >80.00 - 106,943 - - 127,619 - - Total - 5,875,192 8,886,105 10,106,407 7,366,129 3,827,683 -	<20	318,168	34,852	24,105	37,477	-	-	414,601
30.01 + 40.00 2,785,828 371,307 2,991,522 89,138 405,130 - 40.01 + 50.00 1,742,775 815,385 3,442,320 2,289,512 849,128 - 50.01 + 55.00 362,662 857,099 964,354 557,672 720,515 - 55.01 - 65.00 - 699,771 714,407 825,551 620,910 - 65.01 - 70.00 - 699,771 714,407 825,551 620,910 - 66.01 - 70.00 - 1,498,529 843,406 1,210,580 226,060 - 70.01 - 75.00 - 2,467,702 - 426,771 - - 75.01 - 80.00 - 1,567,418 - 347,806 - - >80.00 - 106,943 - - 127,619 - - Total - 5,875,192 8,886,105 10,106,407 7,366,129 3,827,683 -	20.01 - 30.00	246.187	245.629	87,770	221.137	-	-	800,723
40.01 1,742,775 815,385 3,442,320 2,289,512 849,128 - 50.01 56,00 362,682 857,809 964,354 557,672 720,515 - 50.01 60.00 - 699,771 714,407 825,551 620,910 - 60.01 65,00 - 1,99,523 1,708,293 530,515 - 65,01 - 70.00 - 1,496,529 833,406 1,210,580 226,060 - 70.01 - 75.00 - 2,467,702 - 426,771 - - 75.01 - 80.00 - 1,567,418 - - 347,806 - 80.00 - 106,043 - - 127,619 - 70tal - 5,875,192 8,886,105 10,106,407 7,366,129 3,827,683 -						405.130	-	6,642,925
50.01 362,682 857,809 964,354 557,672 720,515 - 55.01 - 699,771 714,407 825,551 620,910 - 60.01 - 699,771 714,407 825,551 620,910 - 65.01 - 1,498,523 1,708,293 530,515 - 65.01 - 1,498,529 843,406 1,210,580 226,060 - 70.01 - 2,467,702 - 426,771 - - 75.01 80.00 - 1,567,418 - - 347,806 - >80.00 - 106,943 - - 127,619 - - Total - 5,875,192 8,886,105 10,106,407 7,366,129 3,827,683 -							-	9,139,121
55.01 - 60.00 - 699,771 714,407 825,551 620,910 - 60.01 - 65.00 419,553 220,758 1,038,523 1,708,293 530,515 - 65.01 - 70.00 - 1,498,529 843,406 1,210,580 226,060 - 70.01 - 75.00 - 2,467,702 - 426,771 - - 75.01 - 80.00 - 1,567,418 - 347,806 - - >80.00 - 106,943 - - 127,619 - Total 5,875,192 8,886,105 10,106,407 7,366,129 3,827,683 -								3,463,032
60.01 - 65.00 419,553 220,758 1,038,523 1,708,293 530,515 - 65.01 - 70.00 - 1,498,529 843,406 1,210,580 226,060 - 70.01 - 75.00 - 2,467,702 - 426,771 - - 75.01 - 80.00 - 1,567,418 - 347,806 - >80.00 - 106,943 - 127,619 - Total 5,875,192 8,886,105 10,106,407 7,366,129 3,827,683 -							-	2,860,639
65.01 - 70.00 - 1.498.529 843.406 1.210.580 226.060 - 70.01 - 75.00 - 2.467.702 - 426.771 - - 75.01 - 80.00 - 1.567.418 - 347.806 - >80.00 - 106.943 - 127.619 - Total 5.875.192 8.886.105 10.106.407 7.366.129 3.827.683 -							-	3,917,642
70.01 - 75.00 - 2,467,702 - 426,771 - - 75.01 - 80.00 - 1,567,418 - 347,806 - >80.00 - 106,943 - 127,619 - Total 5,875,192 8,886,105 10,106,407 7,366,129 3,827,683 -								3,778,574
75.01 1.667.418 - 347.806 - >80.00 - 106.943 127.619 - Total 5.875.192 8.886.105 10.106.407 7.366.129 3.827.683		-		-				2,894,473
>80.00 - 106,943 127,619 - Total 5,875,192 8,886,105 10,106,407 7,366,129 3,827,683 -		-						1,915,224
Total 5,875,192 8,886,105 10,106,407 7,366,129 3,827,683 -		-		-	-		-	234,562
		5 875 192		10 106 407	7 366 129			36,061,516
							-	31,312,682,778
	i otai	0,144,024,/18	4,004,000,000	10,000,004,003	2,103,332,407	1,407,000,000	-	31,312,002,778

Multi-Dimensional Distribution by LTV* and Credit Score Note: Loan-to-value ratios (LTV's) are 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	7,663,107	28,466,952	88,248,110	241,118,003	470,529,858	228,287,989	-	1,064,314,018
20.01 - 30.00	18,782,055	96,721,057	219,255,560	567,411,709	879,223,225	351,357,346	114,874	2,132,865,826
30.01 - 40.00	60,143,874	225,740,199	582,503,011	1,296,320,829	1,746,446,023	600,613,554	-	4,511,767,490
40.01 - 50.00	85,279,255	385,723,447	907,724,077	2,025,961,103	2,626,720,023	830,207,768	405,446	6,862,021,121
50.01 - 55.00	29,990,022	168,601,284	417,921,984	1,027,907,158	1,186,261,877	353,711,615	437,188	3,184,831,128
55.01 - 60.00	33,655,490	173,493,325	404,894,610	1,024,163,748	1,165,383,053	346,026,513	365,307	3,147,982,045
60.01 - 65.00	26,564,442	134,127,183	351,323,854	1,059,224,004	1,223,853,765	332,632,033	288,144	3,128,013,425
65.01 - 70.00	11,922,164	83,740,712	237,393,211	1,042,217,581	1,111,382,655	299,253,647	668,996	2,786,578,965
70.01 - 75.00	9,911,438	52,722,277	147,476,940	1,135,826,625	1,238,827,499	270,781,626	209,112	2,855,755,517
75.01 - 80.00	4,968,034	37,091,261	106,026,293	621,545,531	603,574,256	153,274,452	258,908	1,526,738,735
>80.00	751,775	4,934,024	20,027,037	40,252,303	37,261,148	8,588,219	-	111,814,507
Total	289,631,656	1,391,361,722	3,482,794,686	10,081,948,594	12,289,463,383	3,774,734,762	2,747,976	31,312,682,778

Type

Amount Ratings

Cover Pool - Substitute Assets

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