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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The information set forth below has been obtained and based upon sources believed by Canadian Imperial Bank of Commerce and CIBC World Markets Inc. (collectively, "CIBC") to be accurate, however, CIBC makes no representation or warranty, express or implied, in relation to the accuracy, completeness or reliability of the information contained herein. Past performance should not be taken as an indication or guarantee of future performance, and no representation or warranty, express or implied, is made regarding future performance. We assume no liability for any errors or any reliance you place on the information provided herein.

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 voltage 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/terms-ofuse.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 The Tetanlet "National Bark Rogics" in the Intestant is all independent representation of the rate of change of Canadian home prices by the Indicast is all 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 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.

Programme Information

<u>Series</u>	Initial Principal Amount	CAD Equivalent ¹	Expected Maturity	Legal Final Maturity	Coupon Rate	Rate Type	Maturity Type
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 CBL20	CHF 250,000,000	327,615,000	4/30/2025	4/30/2026	0.100%	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 CBL26	CHF 100,000,000	150,010,000	10/9/2028	10/9/2029	0.1412%	Fixed	Soft Bullet
Covered Bond - Series CBL32	EUR 1,000,000,000	1,499,000,000	4/30/2029	4/30/2030	0.010%	Fixed	Soft Bullet
Covered Bond - Series CBL33	GBP 1,250,000,000	2,146,625,000	6/23/2026	6/23/2027	SONIA + 1.00%	Floating	Soft Bullet
Covered Bond - Series CBL34	USD 2,000,000,000	2,477,200,000	7/8/2026	7/8/2027	1.150%	Fixed	Soft Bullet
Covered Bond - Series CBL35	AUD 1,500,000,000	1,396,500,000	9/14/2026	9/14/2027	3 month BBSW +0.37%	Floating	Soft Bullet
Covered Bond - Series CBL36	EUR 1,500,000,000	2,197,700,000	10/7/2026	10/7/2027	0.010%	Fixed	Soft Bullet
Covered Bond - Series CBL37	GBP 1,000,000,000	1,675,700,000	12/15/2025	12/15/2026	SONIA + 1.00%	Floating	Soft Bullet
Covered Bond - Series CBL38	USD 2,500,000,000	3,145,500,000	1/19/2027	1/19/2028	1.846%	Fixed	Soft Bullet
Covered Bond - Series CBL39	EUR 2,500,000,000	3,501,750,000	3/10/2026	3/10/2027	0.375%	Fixed	Soft Bullet
Covered Bond - Series CBL40	USD 100,000,000	126,740,000	3/10/2025	3/10/2026	SOFR +0.45%	Floating	Soft Bullet
Covered Bond - Series CBL41	CHF 200,000,000	269,420,000	4/26/2029	4/26/2030	0.9675%	Fixed	Soft Bullet
Covered Bond - Series CBL42	GBP 625,000,000	993,250,000	6/30/2025	6/30/2026	SONIA + 0.53%	Floating	Soft Bullet
Covered Bond - Series CBL43	CHF 215,000,000	288,766,500	7/13/2027	7/13/2028	1.7125%	Fixed	Soft Bullet
Covered Bond - Series CBL44	AUD 1,350,000,000	1,197,450,000	7/15/2025	7/15/2026	3 month BBSW +0.93%	Floating	Soft Bullet
Covered Bond - Series CBL45	AUD 650,000,000	576,550,000	7/15/2025	7/15/2026	4.400%	Fixed	Soft Bullet
Covered Bond - Series CBL46	CAD 560,000,000	560,000,000	12/23/2025	12/23/2026	4.262%	Fixed	Soft Bullet
Covered Bond - Series CBL47	EUR 1,500,000,000	2,217,750,000	3/31/2027	3/31/2028	3.250%	Fixed	Soft Bullet
Covered Bond - Series CBL48	GBP 750,000,000	1,249,575,000	4/13/2026	4/13/2027	SONIA + 0.63%	Floating	Soft Bullet
Covered Bond - Series CBL49	AUD 1,500,000,000	1,355,400,000	4/21/2026	4/21/2027	3 month BBSW +0.80%	Floating	Soft Bullet
Covered Bond - Series CBL50	USD 1,750,000,000	2,353,575,000	6/8/2028	6/8/2029	4.414%	Fixed	Soft Bullet
Covered Bond - Series CBL51	USD 250,000,000	332,575,000	1/8/2026	1/8/2027	SOFR + 0.68%	Floating	Soft Bullet
Covered Bond - Series CBL52	CHF 300,000,000	443,010,000	7/14/2028	7/14/2029	1.910%	Fixed	Soft Bullet
Covered Bond - Series CBL53	USD 500,000,000	670,000,000	9/28/2026	9/28/2027	SOFR + 0.72%	Floating	Soft Bullet
Covered Bond - Series CBL54	NOK 2,500,000,000	318,500,000	9/14/2032	9/14/2033	4.64%	Fixed	Soft Bullet
Total	-	33.413.646.500	_				

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

Canadian Imperial Bank of Commerce

Key Parties
Issuer, Seller, Servicer,
Cash Manager, Account Bank,
GDA Provider, Interest Rate Swap Provider, Covered Bond Swap Provider

Bond Trustee, Custodian Computershare Trust Company of Canada

Guarantor CIBC Covered Bond (Legislative) Guarantor Limited Partnership

Asset Monitor Frnst & Young LLP

Standby Account Bank, Standby GDA Provider The Bank of Nova Scotia (Moody's: P-1; Fitch: F1+/AA)

Paying Agents¹ HSBC Bank plc and HSBC Bank USA, National Association BTA Institutional Services Australia Limited

LIBS AG

Canadian Imperial Bank of Commerce Credit Suisse AG

1. The Paving Agent in respect of Series 9, 20, 43 and 52 is UBS AG. The Paving Agent in respect of Series 26 and 41 is Credit Suisse AG.

Canadian Imperial Bank of Commerce Credit Ratings

	Moody's	<u>Fitch</u>
Short-term	P-1	F1+
Deposit/Counterparty ¹	Aa2	AA
Senior Debt ²	A2	AA-
Rating outlook ³	Stable	Stable

on.
Moody's Long Term Deposit and Counterparty Risk Assessment Rating; Fitch Long Term Deposit Rating and Derivative Counterparty Rating.
Moody's Senior Unsecured Debt Rating; Fitch Long Term Issuer Default Rating.

Covered Bond Credit Ratings

Notes

	Moody's	Fitch
Covered Bond - Series CBL9	Aaa	AAA
Covered Bond - Series CBL20	Aaa	AAA
Covered Bond - Series CBL22	Aaa	AAA
Covered Bond - Series CBL26	Aaa	AAA
Covered Bond - Series CBL32	Aaa	AAA
Covered Bond - Series CBL33	Aaa	AAA
Covered Bond - Series CBL34	Aaa	AAA
Covered Bond - Series CBL35	Aaa	AAA
Covered Bond - Series CBL36	Aaa	AAA
Covered Bond - Series CBL37	Aaa	AAA
Covered Bond - Series CBL38	Aaa	AAA
Covered Bond - Series CBL39	Aaa	AAA
Covered Bond - Series CBL40	Aaa	AAA
Covered Bond - Series CBL41	Aaa	AAA
Covered Bond - Series CBL42	Aaa	AAA

Covered Bond - Series CBL43 Covered Bond - Series CBL44 Covered Bond - Series CBL44 Covered Bond - Series CBL45 Covered Bond - Series CBL46 Aaa Covered Bond - Series CBL47 Covered Bond - Series CBL48
Covered Bond - Series CBL49
Covered Bond - Series CBL50
Covered Bond - Series CBL51 Covered Bond - Series CBL52 Covered Bond - Series CBL53 Covered Bond - Series CBL54

Rating Triggers and Requirements*

Description of Ratings Trigger	Counterparty Rating Triggers		Test Result	Result if Test Failed	
		Moody's	<u>Fitch</u>		
Account Bank & GDA Provider ¹	CIBC			Pass	Replace
Long-term Short-term		P-1	A F1		
	DNC			Pass	Desless
Standby Account Bank & Standby GDA Provider ¹	BNS			Pass	Replace
Long-term			A		
Short-term		P-1	F1		
Servicer Deposit Threshold	CIBC			Pass	Transfer collections within two business days
Ratings ¹					of collection to (i) Cash Manager, prior to Cash
Long-term			A		Manager's downgrade below Cash Management
Short-term		P-1(cr)	F1		Deposit Ratings, (ii) GDA Account.
Cash Management Deposit	CIBC			Pass	Cash Manager to direct the Servicer to deposit
Ratings ¹					all Revenue Receipts and Principal Receipts
Long-term Short-term		P-1	A F1		directly into the GDA Account within two business days
Short-term		F-1	F1		business days
Servicer Replacement Ratings	CIBC	Baa2		Pass	Replace
Long-term Short-term		DddZ	F2		
Cash Manager Required Ratings	CIBC	D 0()	F2	Pass	Replace
Short-term		P-2(cr)	F2		
Registered Title Transfer Ratings	CIBC			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				Trustee, as applicable
Initial Rating Event ²	CIBC			Pass	Credit support, obtain a guarantee or replace
Long-term		A2	Α	7 400	
Short-term		P-1	F1		
Subsequent Rating Event				Pass	Replace
Long-term		A3	BBB-		
Short-term		P-2	F3		
Covered Bond Swap Provider ³	CIBC				
Initial Rating Event ²				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		A3(cr)	BBB-		
Short-term		P-2(cr)	F3		
Contingent Collateral Ratings				Pass	Make payments under Covered Bond Swap
Long-term		Baa1	BBB+		Agreements, unless conditions outlined in
Notes					the Covered Bond Swap Agreement are met

Notes

- Ites

 1. Fitch long-term ratings are in respect of the issuer's deposits rating.

 2. Prior to CBL19, 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.

 3. For CBL 18 and subsequent issuances, Fitch long-term Initial Rating Event trigger is are F2 and BBB+. For CBL 20 up to including CBL21, Moody's triggers are linked to Counterparty Risk Assessment ratings as follows: Pirme-1(cr) and A2(cr) with respect to Initial Rating Event and Prime-2(cr) and A3(cr) with respect to Subsequent Rating Event.

 For CBL22 and subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: A2(cr) with respect to Initial Rating Event and A3(cr) with respect to Subsequent Rating Event.

Intercompany Loans (CAD)

Guarantee Loan: \$35,929,549,274 Demand Loan: \$11,847,432,110 Intercompany Loan¹: \$47,776,981,384

Notes
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

Nο No No

 a) Has the bank been required to assign the Interest Rate Swap Agreement to a third party?
 b) Has a Notice to Pay been served to the Guarantor?
 c) Has the Intercompany Loan Agreement been terminated or the revolving commitment hereunder not renewed?
 d) To the extent that Fitch is a Rating Agency, is the issuer default rating of the Issuer assigned by Fitch less than the Fitch Demand Loan Repayment Ratings? No

Fitch Demand Loan Repayment Ratings

BBB+ F2 Long-term Short-term

Events of Default & Test Compliance Issuer Event of Default Guarantor LP Event of Default Material Issues & Deficiencies No

Material issues & Deficiencies	NO		
Supplementary Information			
<u>Series</u>	ISIN Code	Covered Bond Swap Provider	Covered Bond Swap Translation Rate
Covered Bond - Series CBL9	CH0305398254	CIBC	1.3496 CHF/CAD
Covered Bond - Series CBL9-2	CH0305398254	CIBC	1.3317 CHF/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 CBL22	XS2025468542	CIBC	1.4738 EUR/CAD
Covered Bond - Series CBL26	CH0528881185	CIBC	1.5001 CHF/CAD
Covered Bond - Series CBL32	XS2337335710	CIBC	1.4990 EUR/CAD
Covered Bond - Series CBL33	XS2356566047	CIBC	1.7173 GBP/CAD
Covered Bond - Series CBL34 ¹	USC24285JP17 / US13607GRX42	CIBC	1.2386 USD/CAD
Covered Bond - Series CBL35	AU3FN0062956	CIBC	0.9310 AUD/CAD
Covered Bond - Series CBL36	XS2393661397	CIBC	1.4804 EUR/CAD
Covered Bond - Series CBL36-2	XS2393661397	CIBC	1.4360 EUR/CAD
Covered Bond - Series CBL36-3	XS2393661397	CIBC	1.4332 EUR/CAD
Covered Bond - Series CBL37	XS2421002390	CIBC	1.6757 GBP/CAD
Covered Bond - Series CBL38 ¹	USC24285N843 / US13607GRZ99	CIBC	1.2582 USD/CAD
Covered Bond - Series CBL39	XS2454011839	CIBC	1.4007 EUR/CAD
Covered Bond - Series CBL40	XS2455366232	CIBC	1.2674 USD/CAD
Covered Bond - Series CBL41	CH1179534958	CIBC	1.3471 CHF/CAD
Covered Bond - Series CBL42	XS2492490680	CIBC	1.5892 GBP/CAD
Covered Bond - Series CBL43	CH1196216993	CIBC	1.3431 CHF/CAD

AU3FN0070124 Covered Bond - Series CBI 44 0.8870 AUD/CAD Covered Bond - Series CBL45 Covered Bond - Series CBL46 Covered Bond - Series CBL46 Covered Bond - Series CBL47 AU3CB0290781 CA13607LCE17 XS2607063497 CIBC CIBC CIBC 0.8870 AUD/CAD 1.0000 CAD/CAD 1.4785 EUR/CAD Covered Bond - Series CBL48 XS2609984633 CIBC 1.6661 GBP/CAD Covered Bond - Series CBL49
Covered Bond - Series CBL50
Covered Bond - Series CBL51
Covered Bond - Series CBL51 AU3FN0077574 CIBC 0.9036 AUD/CAD USC17988AA17 / US13607GSE51 XS2639074181 CH1279261122 CIBC 1.3449 USD/CAD 1.3303 USD/CAD CIBC 1.4767 CHF/CAD Covered Bond - Series CBL53 Covered Bond - Series CBL54 USC2428PBM26 / US13607GSF27 XS2689959869 CIBC 1.3400 USD/CAD 0.1274 NOK/CAD

Notes 1. Reg S ISIN / 144A ISIN

Asset Type Mortgages Current Balance (CAD) 47,607,069,361 Previous Month Balance (CAD)
Number of Loans in Pool
Number of Properties 48,060,262,592 151,294 151,294 Number of Primary Borrowers 142.160 Average Loan Size (CAD) 314,666 Weighted Average Current LTV² 48.04% Weighted Average Current LTV (unindexed)³ Weighted Average Mortgage Rate Weighted Average Original Term (Months) Weighted Average Remaining Term (Months) 60.89% 4.18% 50.07 23.05 Weighted Average Seasoning (Months)
Weighted Average Authorized LTV³ 50.03 69.67% Weighted Average Original LTV³ 69.67% Weighted Average Maturity of Outstanding Bonds (Months) 32.53 Notes

- ues
 1. All loans are amortizing mortgages
 2. Weighted Average Current LTV is calculated based on indexed property values as per the Indexation Methodology.
 3. Weighted Average Current LTV (unindexed), Weighted Average Authorized LTV and Weighted Average Original LTV are calculated based on appraisal amount at origination.

OSFI Covered Bond Ratio

OSFI Covered Bond Ratio¹: 3.70% OSFI Covered Bond Ratio Limit: 5.50%

on.

Effective August 1, 2019, the covered bond limit ratio is calculated as follows: total assets pledged for covered bonds divided by total on-balance sheet assets.

Total assets pledged for covered bonds is calculated as follows: Canadian dollar equivalent of covered bonds outstanding multiplied by the level of overcollateralization, as per section 4.3.8 of the CMHC Guide.

Asset Coverage Test (CAD)

Outstanding Covered Bonds	\$33,413,646,500		
A = lesser of (i) LTV Adjusted Loan Balance ¹ and (ii) Asset Percentage Adjusted Loan Balance	\$44,241,734,965	Method for Calculating "A": Asset Percentage:	ii 93.00%
B = Principal Receipts	\$453,193,231	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 :	107.45%
D = Substitute Assets	\$0		
E = Reserve Fund	\$0		
Y = Contingent Collateral Amount	\$0		
Z = Negative Carry Factor calculation	\$0		
Adjusted Aggregate Asset Amount = A+B+C+D+E-Y-Z	\$44,694,928,196		
Asset Coverage Test	Pass		

\$33 413 646 600

Notes

- tes
 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.

ation Calculation (CAD)

Taradion Salodiation (STD)			
Trading Value of Covered Bonds	\$33,120,020,213		
A = LTV Adjusted Loan Present Value ¹	\$46,582,077,343	Weighted average rate used for discounting	5.36%
B = Principal Receipts	\$453,193,231		
C = the sum of (i) Cash Capital Contributions, (ii) unapplied	\$0		
advances under the Intercompany Loan Agreement and			
(iii) unapplied proceeds from sale of Randomly Selected			
Loans			
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	\$47,035,270,574		
Valuation Calculation	\$13,915,250,362		

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	<u>Fitch</u>	Pre-Maturity Test
Covered Bond - Series CBL9	P-1	F1+	N/A
Covered Bond - Series CBL20	P-1	F1+	N/A
Covered Bond - Series CBL22	P-1	F1+	N/A
Covered Bond - Series CBL26	P-1	F1+	N/A
Covered Bond - Series CBL32	P-1	F1+	N/A
Covered Bond - Series CBL33	P-1	F1+	N/A
Covered Bond - Series CBL34	P-1	F1+	N/A
Covered Bond - Series CBL35	P-1	F1+	N/A
Covered Bond - Series CBL36	P-1	F1+	N/A
Covered Bond - Series CBL37	P-1	F1+	N/A
Covered Bond - Series CBL38	P-1	F1+	N/A
Covered Bond - Series CBL39	P-1	F1+	N/A
Covered Bond - Series CBL40	P-1	F1+	N/A
Covered Bond - Series CBL41	P-1	F1+	N/A
Covered Bond - Series CBL42	P-1	F1+	N/A
Covered Bond - Series CBL43	P-1	F1+	N/A
Covered Bond - Series CBL44	P-1	F1+	N/A
Covered Bond - Series CBL45	P-1	F1+	N/A
Covered Bond - Series CBL46	P-1	F1+	N/A
Covered Bond - Series CBL47	P-1	F1+	N/A
Covered Bond - Series CBL48	P-1	F1+	N/A
Covered Bond - Series CBL49	P-1	F1+	N/A
Covered Bond - Series CBL50	P-1	F1+	N/A
Covered Bond - Series CBL51	P-1	F1+	N/A
Covered Bond - Series CBL52	P-1	F1+	N/A
Covered Bond - Series CBL53	P-1	F1+	N/A
Covered Bond - Series CBL54	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.

Reserve Fund

 Reserve Fund Required Amount Ratings
 A

 Long-term
 A

 Short-term
 P-1
 F1

Are the ratings of the Issuer below the Reserve Fund Required Amount Ratings?

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?	No
Do any Covered Bonds remain outstanding?	Yes
Amortization Test Required?	No
Amortization Test	N/A

Cover Pool - Lo:	

Remaining Principal Balance Distribu	ution (CAD)			
	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and below	21,727	14.36%	1,358,401,555	2.85%
100,000 - 149,999	19,178	12.68%	2,407,016,642	5.06%
150,000 - 199,999	19,511	12.90%	3,411,493,038	7.17%
200,000 - 249,999	16,753	11.07%	3,762,491,094	7.90%
250,000 - 299,999	13,938	9.21%	3,821,941,657	8.03%
300,000 - 349,999	11,065	7.31%	3,587,966,836	7.54%
350,000 - 399,999	9,186	6.07%	3,440,189,650	7.23%
400,000 - 449,999	7,431	4.91%	3,154,139,767	6.63%
450,000 - 499,999	6,572	4.34%	3,118,675,880	6.55%
500,000 - 549,999	4,982	3.29%	2,613,382,887	5.49%
550,000 - 599,999	4,072	2.69%	2,337,586,267	4.91%
600,000 - 649,999	3,180	2.10%	1,984,611,741	4.17%
650,000 - 699,999	2,676	1.77%	1,804,789,608	3.79%
700,000 - 749,999	2,036	1.35%	1,475,730,872	3.10%
750,000 - 799,999	1,633	1.08%	1,264,108,679	2.66%
800,000 - 849,999	1,315	0.87%	1,084,697,704	2.28%
850,000 - 899,999	1,089	0.72%	952,483,703	2.00%
900,000 - 949,999	909	0.60%	840,161,743	1.76%
950,000 - 999,999	676	0.45%	659,285,146	1.38%
1,000,000 and above	3,365	2.22%	4,527,914,892	9.51%
Total	151 294	100.00%	47 607 069 361	100.00%

Rate Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	121,938	80.60%	35,893,380,429	75.40%
Variable	29,356	19.40%	11,713,688,932	24.60%
Total	151,294	100.00%	47,607,069,361	100.00%

Mortgage Asset Type

	Number of Loans	Percentage	Principal Balance	Percentage
Conventional Amortizing Mortgages	144,251	95.34%	43,975,530,031	92.37%
Conventional Non-Amortizing Mortgages*	7,043	4.66%	3,631,539,330	7.63%
Total	151.294	100.00%	47.607.069.361	100.00%

*Note: Non-Amortizing Mortgages are defined as mortgages that are no longer amortizing as a result of fixed payment VRMs.

Occupancy Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	30,586	20.22%	8,857,008,090	18.60%
Owner Occupied	120,708	79.78%	38,750,061,271	81.40%
Total	151,294	100.00%	47.607.069.361	100.00%

Mortgage Rate Distribution				
	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	27,654	18.28%	8,785,958,826	18.46%
2.0000% - 2.4999%	17,747	11.73%	4,933,631,512	10.36%
2.5000% - 2.9999%	23,288	15.39%	6,250,179,380	13.13%
3.0000% - 3.4999%	8,746	5.78%	2,423,036,741	5.09%
3.5000% - 3.9999%	6,449	4.26%	1,715,161,581	3.60%
4.0000% - 4.4999%	2,529	1.67%	751,888,970	1.58%
4.5000% - 4.9999%	5,215	3.45%	1,774,338,876	3.73%
5.0000% - 5.4999%	12,685	8.38%	4,024,358,085	8.45%

4.0000% - 4.4999%	2,529	1.67%	751,888,970	1.58%
4.5000% - 4.9999%	5,215	3.45%	1,774,338,876	3.73%
5.0000% - 5.4999%	12,685	8.38%	4,024,358,085	8.45%
5.5000% - 5.9999%	10,525	6.96%	3,496,940,286	7.35%
6.0000% and Above	36,456	24.10%	13,451,575,102	28.26%
Total	151,294	100.00%	47,607,069,361	100.00%
Remaining Term Distribution				
	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	14,056	9.29%	3,684,062,603	7.74%
6.00 - 11.99 months	19,049	12.59%	5.575.827.150	11.71%

Remaining Term Distribution				
	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	14,056	9.29%	3,684,062,603	7.74%
6.00 - 11.99 months	19,049	12.59%	5,575,827,150	11.71%
12.00 - 23.99 months	52,145	34.47%	16,257,479,663	34.15%
24.00 - 35.99 months	42,913	28.36%	15,021,600,981	31.55%
36.00 - 41.99 months	12,004	7.93%	3,711,236,134	7.80%
42.00 - 47.99 months	4,109	2.72%	1,299,657,561	2.73%
48.00 - 53.99 months	3,100	2.05%	988,718,701	2.08%
54.00 - 59.99 months	2,233	1.48%	597,102,352	1.25%
60.00 months and Above	1,685	1.11%	471,384,215	0.99%
Total	151,294	100.00%	47,607,069,361	100.00%

Property Type Distribution			
	Number of Loans	Percentage	Principal Balance
Condominium	28,987	19.16%	7,811,472,361
Dataskasi	07 700	C4 F00/	24 070 400 040

iotai	131,234	100.0076	47,007,003,301	100.00 /6
Total	151,294	100.00%	47.607.069.361	100.00%
Townhouse	7,337	4.85%	2,535,457,928	5.33%
Semi-Detached	8,095	5.35%	2,786,981,346	5.85%
Other	1,273	0.84%	222,969,934	0.47%
Multi-Residential	7,896	5.22%	2,271,080,975	4.77%
Detached	97,706	64.58%	31,979,106,818	67.17%
Condominium	28,987	19.16%	7,811,472,361	16.41%

Percentage

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.

Current-<30							
LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	664,415,082	135,203,990	1,754,722,366	131,122,551	67,183,334		2,752,647,323
20.01 - 30.00	1,178,216,802	281,811,358	3,669,617,829	328,242,677	195,448,242	-	5,653,336,908
30.01 - 40.00	1,385,548,686	576,005,680	4,871,214,469	788,267,874	311,826,546	-	7,932,863,255
40.01 - 50.00	1,570,233,446	1,065,384,106	5,510,230,029	772,789,813	436,987,423	-	9,355,624,817
50.01 - 55.00	774,341,651	778,838,594	2,474,754,702	358,417,976	314,947,607	-	4,701,300,531
55.01 - 60.00	617,658,795	703,288,342	2,326,840,812	302,404,086	341,969,295	-	4,292,161,330
60.01 - 65.00	426,170,065	701,891,993	2,106,798,989	266,860,710	195,172,513	-	3,696,894,269
65.01 - 70.00	317,507,998	505,041,163	1,696,895,602	243,661,211	158,076,643	-	2,921,182,617
70.01 - 75.00	327,873,811	389,468,177	1,356,812,178	220,181,576	151,354,086	-	2,445,689,829
75.01 - 80.00	219,684,661	208,792,197	1,583,865,126	171,613,422	111,611,621	-	2,295,567,028
>80.00	57,579,200	96,795,582	1,212,427,327	21,538,742	36,168,347	-	1,424,509,198
Total	7,539,230,198	5,442,521,182	28,564,179,428	3,605,100,638	2,320,745,656	-	47,471,777,103

Day	s Delinquent

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	1,018,604	-	1,520,311	105,278	159,477		2,803,670
20.01 - 30.00	1,320,473	899,413	2,532,046	439,428	199,889	-	5,391,250
30.01 - 40.00	2,915,043	845,723	8,151,308	2,764,861	212,372	-	14,889,307
40.01 - 50.00	974,215	1,987,307	8,442,555	1,875,114	894,833	-	14,174,024
50.01 - 55.00	1,134,673	2,408,323	3,856,436	666,636	602,031	-	8,668,099
55.01 - 60.00	542,729	1,049,053	4,400,649	524,047	859,033	-	7,375,511
60.01 - 65.00	754,631	812,957	3,021,800	464,602	691,758	-	5,745,748
65.01 - 70.00	328,593	499,608	3,886,833	849,411	233,986	-	5,798,430
70.01 - 75.00	-	616,882	3,956,353	828,809	-	-	5,402,045
75.01 - 80.00	509,814	910,752	-	265,367	90,006	-	1,775,939
>80.00	390,231	766,341	1,639,538	-	-	-	2,796,109
Total	9,889,005	10,796,360	41,407,830	8,783,553	3,943,385	-	74,820,132

Days Delinquent 60-<90

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	105,369	1,268,251		-		1,373,620
20.01 - 30.00	3,068,805	-	1,717,484	-	-	-	4,786,289
30.01 - 40.00	226,966	502,361	1,509,043	515,313	-	-	2,753,682
40.01 - 50.00	1,468,843	516,810	6,348,339	1,111,679	27,668	-	9,473,338
50.01 - 55.00	-	290,411	359,763	70,075	189,039	-	909,288
55.01 - 60.00	-	566,320	809,205	-	319,391	-	1,694,916
60.01 - 65.00	-	183,717	893,857	-	205,881	-	1,283,454
65.01 - 70.00	-	-	857,597	-	-	-	857,597
70.01 - 75.00	-	110,743	-	879,531	-	-	990,274
75.01 - 80.00	-	-	694,701	368,387	-	-	1,063,088
>80.00		-	-	-	-	-	
Total	4,764,613	2,275,732	14,458,238	2,944,984	741,978	-	25,185,546

Days Delinquent

Days Delinquent							
90+							
LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	88,084	242,358	839,436	- "	-	-	1,169,878
20.01 - 30.00	349,106	826,172	1,760,584	382,987	596,880	-	3,915,729
30.01 - 40.00	263,927	678,265	5,481,969	1,324,566	1,057,389	-	8,806,116
40.01 - 50.00	663,322	500,507	4,555,162	627,413	155,311	-	6,501,716
50.01 - 55.00	-	851,586	863,229	183,333	512,894	-	2,411,043
55.01 - 60.00	249,834	832,361	1,400,786	955,134	39,572	-	3,477,686
60.01 - 65.00	-	557,104	3,664,625	198,658	-	-	4,420,388
65.01 - 70.00	-	221,238	-	-	-	-	221,238
70.01 - 75.00	579,416	300,120	1,280,754	-	-	-	2,160,289
75.01 - 80.00	-	-	1,276,273	-	-	-	1,276,273
>80.00		287,515	638,708	-	-	-	926,223
Total	2,193,690	5,297,226	21,761,525	3,672,092	2,362,047	-	35,286,580
Total	7.556.077.506	5.460.890.500	28.641.807.021	3.620.501.266	2.327.793.066	-	47.607.069.361

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.								
LTV	<599	600 - 650	651 - 700	701 - 750	751 - 800	>800	N/A	Total
<20	28,914,805	107,245,322	304,066,934	660,086,520	1,116,234,698	541,402,645	43,567	2,757,994,491
20.01 - 30.00	72,844,818	286,283,474	757,112,055	1,475,059,801	2,176,718,688	898,802,850	608,490	5,667,430,177
30.01 - 40.00	70,593,016	382,558,203	1,097,707,996	2,137,662,625	3,110,614,057	1,158,446,677	1,729,785	7,959,312,359
40.01 - 50.00	56,529,998	398,108,347	1,381,165,152	2,625,351,680	3,659,935,885	1,263,776,200	906,634	9,385,773,896
50.01 - 55.00	28,583,502	174,890,486	640,281,344	1,312,269,534	1,908,460,293	648,461,871	341,931	4,713,288,961
55.01 - 60.00	20,244,608	140,059,355	611,203,628	1,174,138,069	1,755,875,941	602,922,747	265,094	4,304,709,443
60.01 - 65.00	12,665,040	108,924,604	526,223,136	1,015,604,826	1,500,639,590	543,676,894	609,769	3,708,343,859
65.01 - 70.00	11,004,088	71,905,937	390,410,694	811,475,559	1,188,786,730	453,439,435	1,037,439	2,928,059,881
70.01 - 75.00	4,472,337	73,154,331	333,822,116	675,111,310	955,983,613	410,826,026	872,703	2,454,242,436
75.01 - 80.00	3,391,298	16,282,541	311,556,047	606,885,710	894,927,114	466,639,617	-	2,299,682,328
>80.00	561,966	9,902,031	156,047,332	389,863,388	611,799,686	260,057,127	-	1,428,231,530
Total	309,805,476	1,769,314,630	6,509,596,435	12,883,509,021	18,879,976,296	7,248,452,090	6,415,412	47,607,069,361

Cover Pool - Substitute Assets

Type	N/A
Amount	N/A
Ratings	N/A

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