

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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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/terms-of-use.html For more details).

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

The relevant sub-indices are used to maintain updated market property values. At least quarterly, Property values are updated based on relative changes in sub-indices from the time of original valuation, and used in calculating the loan to value ratios. Properties in geographical areas not covered by the Teranet – National Bank Regional and Property Type Sub-IndicesTM are adjusted with the national average index, as captured by the Teranet – National Bank Regional and Property Type Sub-IndicesTM are adjusted with sing 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 limes comply with the requirements of the CMHC Guide.

#### Programme Information

<u>Series</u>	Initial Principal Amount	CAD Equivalent <sup>1</sup>	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	_				

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

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

Credit Suisse AG

Notes

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

Canadian Imperial Bank of Commerce Credit Ratings		
	Moody's	Fitch
Short-term	P-1	F1+
Deposit/Counterparty <sup>1</sup>	Aa2	AA
Senior Debt <sup>2</sup>	A2	AA-
Rating outlook <sup>3</sup>	Stable	Stable

Notes

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.

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Moody's	Fitch
Aaa	AAA
	Aaa Aaa Aaa Aaa Aaa Aaa Aaa Aaa Aaa Aaa

# CIBC CIBC Legislative Covered Bond Programme Monthly Investor Report Calculation Date: 31-0ct-2023 Date of Report: 15.Nov.2023

Date of Report:	15-Nov-2023	
Covered Bond - Series CBL41	Aaa	AAA
Covered Bond - Series CBL42	Aaa	AAA
Covered Bond - Series CBL43	Aaa	AAA
Covered Bond - Series CBL44	Aaa	AAA
Covered Bond - Series CBL45	Aaa	AAA
Covered Bond - Series CBL46	Aaa	AAA
Covered Bond - Series CBL47	Aaa	AAA
Covered Bond - Series CBL48	Aaa	AAA
Covered Bond - Series CBL49	Aaa	AAA
Covered Bond - Series CBL50	Aaa	AAA
Covered Bond - Series CBL51	Aaa	AAA
Covered Bond - Series CBL52	Aaa	AAA
Covered Bond - Series CBL53	Aaa	AAA
Covered Bond - Series CBL54	Aaa	AAA

Rating Triggers and Requirements\*

\*Moody's ratings are in respect of unsecured, unguaranteed and unsubordinated debt obligations. Fitch ratings are in respect of issuer default ratings unless otherwise noted below.

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

Notes

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

No

3. For CBL 18 and subsequent issuances, Fitch long-term Initial Rating Event triggers is A. For CBL 15 up to and including CBL24, Fitch Subsequent Rating Event triggers are F2 and BBB+. For CBL 20 up to including CBL21, 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. 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)

Notes

Guarantee Loan: \$35,949,986,986 Demand Loan: \$4,754,136,658 Intercompany Loan<sup>1</sup>:

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.
 Canadian Imperial Bank of Commerce intends to sell to the CIBC Covered Bond (Legislative) Guarantor Limited Partnership in November 2023 Eligible Loans (approximately \$10 billion) in accordance and subject to the terms and conditions of the Mortgage Sale Agreement.

\$40,704,123,644

Demand Loan Repayment Event

<ul> <li>a) Has the bank been required to assign the Interest Rate Swap Agreement to a third party?</li> <li>b) Has a Notice to Pay been served to the Guarantor?</li> </ul>		
	greement been terminated or the revolving commitment hereunder not renewed?	No
<ul> <li>d) To the extent that Fitch is a Ra</li> </ul>	ating 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 Repaym	ent Ratings	
Long-term	BBB+	
Short-term	F2	
Events of Default & Test Compliance		
Issuer Event of Default	No	
Guarantor LP Event of Default	No	

Material Issues & Deficiencies

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 <sup>1</sup>	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 CBL381	USC24285N843 / US13607GRZ99	CIBC	1.2582 USD/CAD

# CIBCO CIBC Legislative Covered Bond Programme Monthly Investor Report

Date of Report:	15-Nov-2023		
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
Covered Bond - Series CBL44	AU3FN0070124	CIBC	0.8870 AUD/CAD
Covered Bond - Series CBL45	AU3CB0290781	CIBC	0.8870 AUD/CAD
Covered Bond - Series CBL46	CA13607LCE17	CIBC	1.0000 CAD/CAD
Covered Bond - Series CBL47	XS2607063497	CIBC	1.4785 EUR/CAD
Covered Bond - Series CBL48	XS2609984633	CIBC	1.6661 GBP/CAD
Covered Bond - Series CBL49	AU3FN0077574	CIBC	0.9036 AUD/CAD
Covered Bond - Series CBL50	USC17988AA17 / US13607GSE51	CIBC	1.3449 USD/CAD
Covered Bond - Series CBL51	XS2639074181	CIBC	1.3303 USD/CAD
Covered Bond - Series CBL52	CH1279261122	CIBC	1.4767 CHF/CAD
Covered Bond - Series CBL53	USC2428PBM26 / US13607GSF27	CIBC	1.3400 USD/CAD
Covered Bond - Series CBL54	XS2689959869	CIBC	0.1274 NOK/CAD

## Notes 1. Reg S ISIN / 144A ISIN

Cover Pool Summary Statistics	
Asset Type <sup>1</sup>	Mortgages
Current Balance (CAD)	39,746,404,591
Previous Month Balance (CAD)	40,249,398,875
Number of Loans in Pool	133,925
Number of Properties	133,925
Number of Primary Borrowers	126,196
Average Loan Size (CAD)	296,781
Weighted Average Current LTV <sup>2</sup>	44.76%
Weighted Average Current LTV (unindexed) <sup>3</sup>	60.09%
Weighted Average Mortgage Rate	3.81%
Weighted Average Original Term (Months)	52.20
Weighted Average Remaining Term (Months)	23.66
Weighted Average Seasoning (Months)	55.20
Weighted Average Authorized LTV <sup>3</sup>	69.92%
Weighted Average Original LTV <sup>3</sup>	69.92%
Weighted Average Maturity of Outstanding Bonds (Months)	36.51

Notes

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

#### OSFI Covered Bond Ratio

OSFI Covered Bond Ratio<sup>1</sup>:

3.81% OSFI Covered Bond Ratio Limit:

Notes
1. 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 <sup>1</sup> and	\$36,906,811,913	Method for Calculating "A":	ii	
(ii) Asset Percentage Adjusted Loan Balance		Asset Percentage:	93.00%	
B = Principal Receipts	\$501,866,630	Minimum Asset Percentage:	80.00%	
C = the sum of (i) Cash Capital Contributions, (ii) unapplied	\$0	Maximum Asset Percentage:	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 <sup>2</sup> :	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	\$37,408,678,544			
Asset Coverage Test	Pass			

Notes

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

Valuation Calculation (CAD)			
Trading Value of Covered Bonds	\$32,510,985,498		
A = LTV Adjusted Loan Present Value <sup>1</sup> B = Principal Receipts C = 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	\$38,325,581,246 \$501,866,630 \$0	Weighted average rate used for discounting	5.96%
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	\$38,827,447,876		
Valuation Calculation	\$6,316,462,378		
Notes			

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

(Applicable to Hard Bullet Covered Bonds)           Pre-Maturity Minimum Ratings         Moody's         Fitch         Pre-Maturity Test           Covered Bond - Series CBL9         P-1         F1+         N/A           Covered Bond - Series CBL20         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 CBL23         P-1         F1+         N/A           Covered Bond - Series CBL33         P-1         F1+         N/A           Covered Bond - Series CBL35         P-1         F1+         N/A           Covered Bond - Series CBL35         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 - Serie	
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 CBL33         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 CBL38         P-1         F1+         N/A           Covered Bond - Series CBL39         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 CBL32         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 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 CBL38         P-1         F1+         N/A           Covered Bond - Series CBL39         P-1         F1+         N/A	
Covered Bond - Series CBL22         P-1         F1+         N/A           Covered Bond - Series CBL32         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 CBL34         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 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 CBL33         P-1         F1+         N/A           Covered Bond - Series CBL33         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 CBL36         P-1         F1+         N/A           Covered Bond - Series CBL36         P-1         F1+         N/A           Covered Bond - Series CBL38         P-1         F1+         N/A           Covered Bond - Series CBL38         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 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 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 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 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 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 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 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 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 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 CBL38         P-1         F1+         N/A           Covered Bond - Series CBL39         P-1         F1+         N/A	
Covered Bond - Series CBL39 P-1 F1+ N/A	
Covered Bond - Series CBI 40 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	

5.50%

	e Covered Bond	Programme 31-Oct-2023	Monthly Investo	or Report	
Date of Report:		15-Nov-2023			
Covered Bond - Series CBL50		P-1		F1+	N/A
Covered Bond - Series CBL50		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 Selected Loans.	of a Series of Hard Bullet C	Covered Bonds, and u	inless the Pre-Maturity Ledg	ger is otherwise funded from	n other sources, the Partnership shall offer to sell Randomly
Reserve Fund					
Reserve Fund Required Amount Ratings		Moody's		Fitch	
Long-term				А	
Short-term		P-1		F1	
Are the ratings of the Issuer below the Reserve Fund	Required Amount Ratings?		No		
If the ratings of the Issuer fall below the Reserve Fund Fund Required Amount with Available Revenue Recei			hall credit or cause to be cr	edited to the Reserve Fund	funds up to an amount equal to the Reserve
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 - Loans					
Remaining Principal Balance Distribution (CAD)					
Romannig Frincipal Balance Bioli Ballon (61.B)	Number of Loans	Percentage	Principal Balance	Percentage	
99,999 and below	20,711	15.46%	1,294,354,158	3.26%	
100,000 - 149,999	18,154	13.56%	2,278,566,269	5.73%	
150,000 - 199,999	18,111	13.52%	3,163,817,646	7.96%	
200,000 - 249,999	15,403	11.50%	3,455,473,357	8.69%	
250,000 - 299,999	12,620	9.42%	3,456,564,596	8.70%	
300,000 - 349,999	9,622	7.18%	3,117,208,721	7.84%	
350,000 - 399,999	7,807	5.83%	2,919,932,366	7.35%	
400,000 - 449,999	6,209	4.64%	2,632,133,840	6.62%	
450,000 - 499,999	5,322	3.97%	2,523,071,002	6.35%	
500,000 - 549,999	4,041	3.02%	2,117,442,693	5.33%	
550.000 - 599.999	3.215	2.40%	1.843.451.886	4.64%	
600.000 - 649.999	2 536	1.89%	1 582 128 972	3.98%	

1,843,451,886 1,582,128,972 1,377,554,132

1,138,989,864

947,618,183 784,069,289 684,589,475

600 327 238

455,480,536 3,373,630,370 **39,746,404,591** 

Principal Balance 30,331,867,537 9,414,537,054 39,746,404,591

Principal Balance 35,366,337,020

Principal Balance 7,467,777,773

32,278,626,817 39,746,404,591

Principal Balance 9,128,377,742 5,002,456,364

6,656,092,249 2,231,915,689 1,670,314,299

379 405 858

921,819,848 1,774,256,860 1,785,870,224

4,380,067,571 39,746,404,591

2.40% 1.89% 1.52% 1.17%

0.91% 0.71% 0.58%

0.49%

0.45% 0.35% 1.85% 100.00%

Percentage 81.62%

18.38%

Percentage 93.42%

6.58% 100.00%

Percentage 20.36%

79.64%

100.00%

Percentage

21.36% 13.43% 18.72% 6.33% 5.47%

1.29%

2.57% 5.06% 4.60%

4.64% 3.98% 3.47% 2.87%

2.38% 1.97% 1.72%

1.51% 1.15% 8.49% 100.00%

Percentage 76.31%

Percentage 88.98% 11.02% 100.00%

Percentage

Percentage 22.97% 12.59%

16.75% 5.62% 4.20% 0.95%

0.95% 2.32% 4.46% 4.49%

18.79%

81.21% 100.00%

23.69% 100.00%

6.0000% and Above	28,359	21.18%	10,195,895,459	25.65%
Total	133,925	100.00%	39,746,404,591	100.00%
Remaining Term Distribution				
	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	10,599	7.91%	2,748,983,197	6.92%
6.00 - 11.99 months	17,008	12.70%	4,431,061,011	11.15%
12.00 - 23.99 months	42,417	31.67%	12,611,284,093	31.73%
24.00 - 35.99 months	42,837	31.99%	14,293,645,106	35.96%
36.00 - 41.99 months	10,043	7.50%	2,714,033,454	6.83%
42.00 - 47.99 months	6,215	4.64%	1,777,214,863	4.47%
48.00 - 53.99 months	1,389	1.04%	315,254,887	0.79%
54.00 59.99 months	1 910	1 35%	431 336 959	1 09%

4.041 3,215 2,536 2,042

1.573

1,225 951 783

650 468 2,482 133,925

Number of Loans 109,313 24,612 133,925

Number of Loans 125,119

Number of Loans

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

8,806 133,925

27,27

106,654

of Loans 28,600 17,992

25,073 8,471 7,321 1,729

3,443 6,776 6,161

42.00 - 47.99 months	6,215	4.64%	1,777,214,863	4.47%
48.00 - 53.99 months	1,389	1.04%	315,254,887	0.79%
54.00 - 59.99 months	1,810	1.35%	431,226,858	1.08%
60.00 months and Above	1,607	1.20%	423,701,122	1.07%
Fotal	133,925	100.00%	39,746,404,591	100.00%
roperty Type Distribution				
	Number of Loans	Percentage	Principal Balance	Percentage
ondominium	24,977	18.65%	6,311,963,125	15.88%
etached	87,082	65.02%	26,916,911,984	67.72%
ulti-Residential	7,315	5.46%	2,014,368,718	5.07%
ther	1,094	0.82%	178,821,377	0.45%
emi-Detached	7,213	5.39%	2,337,087,690	5.88%
ownhouse	6,244	4.66%	1,987,251,696	5.00%
otal	133,925	100.00%	39.746.404.591	100.00%

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

600,000 - 649,999 650,000 - 699,999 700.000 - 749.999

750,000 - 799,999 800,000 - 849,999 850,000 - 899,999

900.000 - 949.999

950,000 - 999,999 1,000,000 and above Total

Rate Type Distribution

Mortgage Asset Type

Conventional Amortizing Mortgages Conventional Non-Amortizing Mortgages

Occupancy Type Distribution

Mortgage Rate Distribution

Not Owner Occupied

1.9999% and Below 2.000% - 2.4999% 2.5000% - 2.9999% 3.0000% - 3.4999% 3.5000% - 3.9999%

4.0000% - 4.4999%

4.5000% - 4.4999% 4.5000% - 4.9999% 5.0000% - 5.4999% 5.5000% - 5.9999%

Owner Occupied Total

Fixed Variable Total

Total

Current-<30								
LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total	
<20	581,728,755	111,822,406	1,682,878,493	120,682,838	56,501,749	-	2,553,614,241	

### CIBC CIBC Legislative Covered Bond Programme Monthly Investor Report

LIDLY	Calculation Date:	ve oovereu bond	31-Oct-2023	wonting investo	n Report			
_	Date of Report:		15-Nov-2023					
20.01 - 30.00		1,084,614,213	231,392,539	3,651,659,119	290,699,899	160,312,514		5,418,678,285
30.01 - 40.00		1,315,364,837	456,991,812	4,711,869,730	735,934,079	313,009,135		7,533,169,592
40.01 - 50.00		1,367,714,698	758,763,535	5,329,357,527	726,001,275	381,113,820		8,562,950,854
50.01 - 55.00		742,107,650	626,806,574	2,238,742,506	329,362,677	280,954,465	-	4,217,973,871
55.01 - 60.00		563,312,391	776,970,397	2,047,099,157	269,420,107	299,364,940	-	3,956,166,992
60.01 - 65.00		328,553,278	699,225,129	1,710,000,251	198,861,458	230,649,468	-	3,167,289,585
65.01 - 70.00		217,916,413	601,943,804	1,071,022,776	170,503,788	102,202,042	-	2,163,588,822
70.01 - 75.00		105,536,399	320,952,928	522,331,782	94,380,887	91,605,334	-	1,134,807,329
75.01 - 80.00		52,013,350	92,591,799	257,553,105	32,633,800	38,275,073	-	473,067,128
>80.00		35,860,583	66,574,270	286,074,449	5,518,385	20,996,962	-	415,024,650
Total		6,394,722,566	4,744,035,194	23,508,588,895	2,973,999,193	1,974,985,501	-	39,596,331,348
Days Delinquent 30-<60								
LTV		British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20		899,689	136,386	1,047,881	106,583	88,514	-	2,279,053
20.01 - 30.00		464,505	573,111	5,969,168	420,199	103,672	-	7,530,654
30.01 - 40.00		864,090	2,069,572	7,128,275	1,663,701	1,987,882	-	13,713,519
40.01 - 50.00		-	1,615,218	12,596,759	2,670,267	386,762	-	17,269,006
50.01 - 55.00		477,005	1,369,142	6,033,392	513,706	153,801	-	8,547,047
55.01 - 60.00		250,424	1,014,412	7,773,269	830,546	540,763	-	10,409,414
60.01 - 65.00		256,517	1,245,979	3,036,018	295,641	193,687	-	5,027,842
65.01 - 70.00		-	588,753	1,816,995	-	-	-	2,405,748
70.01 - 75.00		-	439,668	1,200,417	-	378,762	-	2,018,848
75.01 - 80.00		579,416		-	-	-	-	579,416
>80.00		-	-	2,379,877	-	-	-	2,379,877
Total		3,791,645	9,052,241	48,982,052	6,500,643	3,833,842	-	72,160,423
Days Delinquent								
60-<90								
LTV		British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20		196,772	-	703,806	-	9,837	-	910,415
20.01 - 30.00		578,039	131,637	2,704,830	-	-	-	3,414,507
30.01 - 40.00		2,098,121	-	4,234,246	-	155,796	-	6,488,163
40.01 - 50.00		424,885	-	3,606,166	621,963	175,214	-	4,828,229
50.01 - 55.00		-	979,058	1,210,371	478,239	430,772	-	3,098,440
55.01 - 60.00		584,383	1,074,573	-	595,040	320,698	-	2,574,696
60.01 - 65.00		-	-	1,498,525	390,552	-	-	1,889,077
65.01 - 70.00		-	79,848	-	-	-	-	79,848
70.01 - 75.00		-	694,837	324,218	201,429	-	-	1,220,484
75.01 - 80.00		-	-	-	-	-	-	-
>80.00		-	-	1,364,978		-	-	1,364,978
Total		3,882,201	2,959,954	15,647,140	2,287,223	1,092,317	-	25,868,836
Days Delinquent								
90+ LTV		British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20		British Columbia	36,466	814,232	151,932	Atlantic		1,002,629
20.01 - 30.00		2,157,309	624,445	2,330,102	174,830	90,231		5,376,918
30.01 - 40.00		1,392,136	1,544,829	4,338,788	1,340,852	355,563		8,972,167
40.01 - 50.00		1,236,945	1,366,225	6,128,953	2,411,754	417,414		11,561,291
50.01 - 55.00		1,027,520	2,001,798	4,938,590	880,829	357,525		9,206,261
55.01 - 60.00		1,169,889	1,114,763	1,908,231	346,192	506,764		5,045,840
60.01 - 65.00		1,105,009	1,221,398	3,086,341	357,549	640,985	-	5,306,274
65.01 - 70.00			942,589	647,961	88,265		-	1,678,815
70.01 - 75.00		_	600,869	350,831	683,604		-	1,635,304
75.01 - 80.00		_	-	-	-	492,288	-	492,288
>80.00		_	1,101,627	664,570	-		-	1,766,197
Total		6,983,800	10.555.008	25,208,598	6,435,808	2,860,770		52,043,983
Total	_	6,409,380,212	4,766,602,397	23,598,426,684	2,989,222,866	1,982,772,431	-	39,746,404,591
	ribution by LTV* and Cred							
	os (LTV's) are calculated ba	ased on indexed property va	lues as per the Indexation	n Methodology.				
LTV	<599	600 - 650	651 - 700	701 - 750	751 - 800	>800	N/A	Total
<20	29,653,618	99,154,503	280,680,763	625,909,470	1,038,615,718	483,691,605	100,660	2,557,806,337
20.01 - 30.00	69,628,759	281,974,059	730,326,144	1,426,081,816	2,112,980,003	813,392,735	616,848	5,435,000,363

99,154,503 281,974,059 384,420,455 375,008,617 155,052,482 137,466,090	280,680,763 730,326,144 1,066,463,401 1,317,239,188 586,819,156 579,291,077	625,909,470 1,426,081,816 2,071,383,697 2,428,857,228 1,213,239,489 1,109,332,188	1,038,615,718 2,112,980,003 2,948,095,691 3,343,761,738 1,708,428,302	483,691,605 813,392,735 1,030,009,585 1,079,284,081 556,959,155	100,660 616,848 1,732,509 1,166,150 343,693	2,557,806,337 5,435,000,363 7,562,343,442 8,596,609,381 4,238,825,618
384,420,455 375,008,617 155,052,482 137,466,090	1,066,463,401 1,317,239,188 586,819,156	2,071,383,697 2,428,857,228 1,213,239,489	2,948,095,691 3,343,761,738 1,708,428,302	1,030,009,585 1,079,284,081 556,959,155	1,732,509 1,166,150	7,562,343,442 8,596,609,381
375,008,617 155,052,482 137,466,090	1,317,239,188 586,819,156	2,428,857,228 1,213,239,489	3,343,761,738 1,708,428,302	1,079,284,081 556,959,155	1,166,150	8,596,609,381
155,052,482 137,466,090	586,819,156	1,213,239,489	1,708,428,302	556,959,155		
137,466,090					343,693	4.238.825.618
	579.291.077	1 100 222 100				
		1,109,332,100	1,630,306,500	498,523,582	-	3,974,196,941
94,106,528	462,584,968	910,794,743	1,297,675,456	407,200,444	618,028	3,179,512,777
55,811,547	304,647,764	605,142,121	888,044,883	306,917,099	-	2,167,753,233
36,293,968	159,723,848	348,850,980	455,744,178	135,585,106	239,177	1,139,681,965
23,752,153	59,756,061	130,985,033	200,717,973	54,212,889	638,042	474,138,831
8,174,027	60,945,254	126,235,750	172,150,183	52,467,710	-	420,535,702
1,651,214,429	5,608,477,624	10,996,812,516	15,796,520,624	5,418,243,992	5,455,106	39,746,404,591
	23,752,153 8,174,027	23,752,153 59,756,061 8,174,027 60,945,254	23,752,153 59,756,061 130,985,033 8,174,027 60,945,254 126,235,750	23,752,153 59,756,061 130,985,033 200,717,973 8,174,027 60,945,254 126,235,750 172,150,183	23,752,153 59,756,061 130,985,033 200,717,973 54,212,889 8,174,027 60,945,254 126,235,750 172,150,183 52,467,710	23,752,153 59,756,061 130,985,033 200,717,973 54,212,889 638,042 8,174,027 60,945,254 126,235,750 172,150,183 52,467,710 -

### Cover Pool - Substitute Assets

Туре	N/A
Amount	N/A
Ratings	N/A

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