

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 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 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 is an independent representation of the rate of change of Canadian home prices based on property types and regional characteristics. For each region, the transt - 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 and the constitutes a material change, subject to astisfaction of the Rating Agency Condition, and (iii) if such change is materially prejudicial to the Covered Bondholders, subject to astisfaction of the Rating Agency Condition, and (iii) if such change is materially prejudicial to the Covered Bondholders, subject to astisfaction 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	-				

TOtal

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

Key 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 ¹	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

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 Rations

Moody's	Fitch
P-1	F1+
Aa2	AA
A2	AA-
Stable	Stable
	P-1 Aa2 A2

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

	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

CIBC Legislative Covered Bond Programme Monthly Investor Report Calculation Date: 30-Apr-2024 Date of Report: 15-May-2024

Dute of Report.	10-101dy-2024	
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* tion of Detinent Talance

*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. T----

Description of Ratings Trigger	Counterparty	Rating	Triggers	Test Result	Result if Test Failed
		Moody's	Fitch		
Account Bank & GDA Provider ¹	CIBC			Pass	Replace
Long-term Short-term		P-1	A F1		
	BNS			Pass	Replace
Standby Account Bank & Standby GDA Provider ¹	BINS			Pass	Replace
Long-term			А		
Short-term		P-1	F1		
Servicer Deposit Threshold	CIBC			Pass	Transfer collections within two business days
Ratings ¹ Long-term			А		of collection to (i) Cash Manager, prior to Cash 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	0.00			1 435	all Revenue Receipts and Principal Receipts
Long-term		5.4	A		directly into the GDA Account within two
Short-term		P-1	F1		business days
Servicer Replacement Ratings	CIBC	5		Pass	Replace
Long-term Short-term		Baa2	F2		
				_	
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
Long torm		Baar	555		general partners on its behalf) or the Bond
					Trustee, as applicable
Interest Rate Swap Provider	CIBC			_	
Initial Rating Event ² Long-term		A2	А	Pass	Credit support, obtain a guarantee or replace
Short-term		P-1	F1		
Subsequent Rating Event				Pass	Replace
Long-term Short-term		A3 P-2	BBB- F3		
Short-term		F-2	F3		
Covered Bond Swap Provider ³	CIBC			_	
Initial Rating Event ² Long-term		A2(cr)	А	Pass	Credit support, obtain a guarantee or replace
Short-term		P-1(cr)	F1		
Subsequent Rating Event				Pass	Replace
Long-term		A3(cr)	BBB-		
Short-term		P-2(cr)	F3	Bass	Males a surrente under Caused Band Curre
Contingent Collateral Ratings Long-term		Baa1	BBB+	Pass	Make payments under Covered Bond Swap Agreements, unless conditions outlined in
N-4					the Covered Bond Swap Agreement are met

Notes

A. 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.
 Prior CBL 18 and subsequent issuances, Fitch long-term initial Rating Event triggers are 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: Prior CBL22 and subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: Prior CBL22 and subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: Prior CBL22 and Subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: Prior CBL22 and Subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: Prior CBL22 and Subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: Prior CBL22 and Subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: Prior CBL22 and Subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: Prior CBL22 and Subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: Prior CBL22 and Subsequent issuances, Moody's triggers are linked to long-term Counterparty Risk Assessment ratings as follows: Prior CBL22 and Subsequent Rating Event and Prior CBL23 and Subsequent Rating Event and Prior CBL24 and P

Intercompany Loans (CAI	<u>))</u>					
	Guarantee Loan:	\$35,927,974,371	Demand Loan:	\$10,895,467,114	Intercompany Loan ¹ :	\$46,823,441,486

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

b) Has a Notice to Pay c) Has the Intercompa d) To the extent that Fi	been served to the Guaranton ny Loan Agreement been term	Rate Swap Agreement to a third party? ? inated or the revolving commitment hereunder not renewed? issuer default rating of the Issuer assigned by Fitch less than	No No No
Fitch Demand Loar Long-term Short-term	n Repayment Ratings	BBB+ F2	
Events of Default & Test Compliance Issuer Event of Default Guarantor LP Event of Default	No No		
Material Issues & Deficiencies Supplementary Information	No		

Series	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

CIBC Legislative Covered Bond Programme Monthly Investor Report Calculation Date: Date of Report: 15-May-2024

Date of Report.	15-Way-2024		
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 Foor Summary Statistics	
Asset Type ¹	Mortgages
Current Balance (CAD)	46,537,931,691
Previous Month Balance (CAD)	47,106,722,693
Number of Loans in Pool	148,417
Number of Properties	148,417
Number of Primary Borrowers	139,483
Average Loan Size (CAD)	313,562
Weighted Average Current LTV ²	47.89%
Weighted Average Current LTV (unindexed) ³ Weighted Average Mortgage Rate	47.89% 60.64% 4.23%
Weighted Average Original Term (Months)	49.96
Weighted Average Remaining Term (Months)	21.85
Weighted Average Seasoning (Months)	51.88
Weighted Average Authorized LTV ³	69.69%
Weighted Average Original LTV ³	69.69%
Weighted Average Maturity of Outstanding Bonds (Months)	30.53

Notes
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:

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.

3.69%

OSFI Covered Bond Ratio Limit:

5.50%

Asset Coverage Test (CAD)			
Outstanding Covered Bonds	\$33,413,646,500		
A = lesser of (i) LTV Adjusted Loan Balance ¹ and	\$43,241,287,562	Method for Calculating "A":	ü
(ii) Asset Percentage Adjusted Loan Balance		Asset Percentage:	93.00%
B = Principal Receipts	\$568,791,002	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 ² :	107.43%
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	\$43,810,078,564		
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	\$33,010,893,583		
A = LTV Adjusted Loan Present Value ¹	\$45,538,029,830	Weighted average rate used for discounting	5.33%
B = Principal Receipts	\$568,791,002		
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	\$0		
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	\$46,106,820,832		
Valuation Calculation	\$13,095,927,249		
Notes			
1. Loan-to-value ratios (LTV's) are calculated based on indexed pro	perty values as per the Indexation Meth	nodology.	
Pre-Maturity Test (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 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 CBI 40	P-1	F1+	N/A
Covered Bond - Series CBL40	P-1	F1+	N/A
Covered Bond - Series CBL42	P-1	F1+	N/A
Covered Bond - Series CBL42	P-1	F1+	N/A
Covered Bond - Series CBL44	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 CBL40	P-1	F1+	N/A
Covered Bond - Series CBL47	P-1	F1+	N/A N/A
Covered Bond - Series CBL49	P-1	F1+	N/A N/A
Covered Bond - Series CBL49 Covered Bond - Series CBL50	P-1	F1+	N/A N/A
Covered Bond - Series CBL50 Covered Bond - Series CBL51	P-1	F1+	N/A N/A
Covered Bond - Series CBL51 Covered Bond - Series CBL52	P-1 P-1	F1+	N/A N/A
Covered Bond - Series CBL52 Covered Bond - Series CBL53	P-1	F1+	N/A 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

	e Covered Bond	Programme 30-Apr-2024	Monthly Investo	or Report	
Date of Report:		15-May-2024			
elected Loans. eserve Fund					
eserve Fund Required Amount Ratings		Moody's		<u>Fitch</u>	
Long-term Short-term		P-1		A F1	
e the ratings of the Issuer below the Reserve Fund R	equired Amount Ratings?		No		
he ratings of the Issuer fall below the Reserve Fund		then the Guarantor sh		edited to the Reserve Fund fu	unds up to an amount equal to the Reserve
nd Required Amount with Available Revenue Receip					
serve Fund Balance:		N/A			
nortization Test rent of Default on the part of the Registered Issuer?		No			
any Covered Bonds remain outstanding? nortization Test Required?		Yes No			
nortization Test		N/A			
ver Pool - Loans		N/A			
maining Principal Balance Distribution (CAD)	Number of Lassa	Deveration	Dringing Delege	Deverations	
999 and below	Number of Loans 21,624	Percentage 14.57%	Principal Balance 1,350,894,481	2.90%	
),000 - 149,999),000 - 199,999	18,868 19,128	12.71% 12.89%	2,366,753,777 3,343,197,453	5.09% 7.18%	
0,000 - 249,999	16,441	11.08%	3,692,766,576	7.93%	
0,000 - 299,999 0,000 - 349,999	13,613 10,754	9.17% 7.25%	3,734,942,375 3,487,597,678	8.03% 7.49%	
0,000 - 399,999	8,971	6.04%	3,358,501,584	7.22%	
),000 - 449,999),000 - 499,999	7,278 6,418	4.90% 4.32%	3,089,146,844 3,044,868,185	6.64% 6.54%	
0,000 - 549,999	4,859	3.27%	2,549,248,791	5.48%	
),000 - 599,999),000 - 649,999	3,981	2.68%	2,285,294,300	4.91%	
),000 - 649,999),000 - 699,999	3,126 2,618	2.11% 1.76%	1,951,038,286 1,765,869,579	4.19% 3.79%	
0,000 - 749,999	1,987	1.34%	1,440,594,631	3.10%	
),000 - 799,999),000 - 849,999	1,579 1,298	1.06% 0.87%	1,222,607,057 1,070,653,616	2.63% 2.30%	
0,000 - 899,999	1,054	0.71%	921,946,675	1.98%	
0,000 - 949,999 0,000 - 999,999	886 662	0.60% 0.45%	818,484,620 645,656,194	1.76% 1.39%	
00,000 and above	3,272	2.20%	4,397,868,989	9.45%	
tal	148,417	100.00%	46,537,931,691	100.00%	
te Type Distribution	Number of Loans	Percentage	Principal Balance	Percentage	
ed riable	119,737 28,680	80.68% 19.32%	35,116,064,754 11,421,866,937	75.46% 24.54%	
tal	148,417	100.00%	46,537,931,691	100.00%	
rtgage Asset Type					
	Number of Loans	Percentage	Principal Balance	Percentage	
nventional Amortizing Mortgages nventional Non-Amortizing Mortgages*	141,861 6,556	95.58% 4.42%	43,131,309,012 3,406,622,680	92.68% 7.32%	
	148,417	100.00%	46,537,931,691	100.00%	
te: Non-Amortizing Mortgages are defined as mortg	gages that are no longer ar	mortizing as a result of	fixed payment VRMs.		
cupancy Type Distribution	Number of Loans	Percentage	Principal Balance	Percentage	
t Owner Occupied vner Occupied	30,097 118,320	20.28% 79.72%	8,689,371,910 37,848,559,782	18.67% 81.33%	
al	148,417	100.00%	46,537,931,691	100.00%	
rtgage Rate Distribution	Number of Lasts	Der	Dringing Delege	Dovo-sta	
999% and Below	Number of Loans 26,766	Percentage 18.03%	Principal Balance 8,468,949,390	18.20%	
000% - 2.4999%	17,042	11.48%	4,727,556,829	10.16%	
000% - 2.9999% 000% - 3.4999%	22,034 7,881	14.85% 5.31%	5,911,030,713 2,208,375,806	12.70% 4.75%	
000% - 3.9999%	5,662	3.81%	1,541,280,099	3.31%	
000% - 4.4999% 000% - 4.9999%	2,366 5,157	1.59% 3.47%	707,284,868 1,761,521,581	1.52% 3.79%	
000% - 5.4999%	13,874	9.35%	4,315,782,370	9.27%	
000% - 5.9999%	11,447	7.71%	3,670,135,788	7.89%	
000% and Above	36,188 148,417	24.38% 100.00%	13,226,014,247 46,537,931,691	28.42% 100.00%	
naining Term Distribution	Number of 1		Delevined D 1		
9 months and Below	Number of Loans 15,130	Percentage 10.19%	Principal Balance 4,011,476,293	Percentage 8.62%	
0 - 11.99 months	20,373	13.73%	6,211,617,059	13.35%	
00 - 23.99 months 00 - 35.99 months	53,733 39,738	36.20% 26.77%	16,886,278,877 13,563,308,275	36.28% 29.14%	
00 - 41.99 months	9,634	6.49%	3,041,013,851	6.53%	
00 - 47.99 months 00 - 53.99 months	3,310 3,371	2.23% 2.27%	1,046,387,490 1,017,701,057	2.25% 2.19%	
00 - 59.99 months	1,573	1.06%	325,276,821	0.70%	
00 months and Above	1,555	1.05%	434,871,970	0.93%	
tal	148,417	100.00%	46,537,931,691	100.00%	
perty Type Distribution	Number of Loans	Percentage	Principal Balance	Percentage	
	28,467	19.18%	7,636,742,808	16.41%	
etached	95,773	64.53%	31,241,274,236	67.13%	

	Number of Loans	Percentage	Principal Balance	Percentage
Condominium	28,467	19.18%	7,636,742,808	16.41%
Detached	95,773	64.53%	31,241,274,236	67.13%
Multi-Residential	7,752	5.22%	2,224,052,863	4.78%
Other	1,255	0.85%	218,547,905	0.47%
Semi-Detached	7,957	5.36%	2,732,543,615	5.87%
Townhouse	7,213	4.86%	2,484,770,265	5.34%
Total	148,417	100.00%	46,537,931,691	100.00%



Multi-Dimensional Distribution by Region, LTV* and Arrears

Day: Curr LTV <20 20.0

30.0 40.0 50.0 55.0

60.0

65.0

70.0

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

rs Delinquent rent-<30		
r	British Columbia	Prairies
	661,339,641	134,983,814
01 - 30.00	1,170,980,773	284,854,307
01 - 40.00	1,342,829,738	567,538,788
01 - 50.00	1,548,043,277	1,055,413,429
01 - 55.00	745,532,732	755,714,646
01 - 60.00	595,411,826	694,909,928
01 - 65.00	411,511,582	666,007,518
01 - 70.00	310,596,772	486,332,216
01 - 75.00	324,867,993	368,472,581
01 - 80.00	198,623,196	199,171,853
.00	52,676,288	82,242,387
al	7,362,413,816	5,295,641,468
rs Delinquent		
<60	B # 1 B 1	.
	British Columbia	Prairies
	778,537	44,210
01 - 30.00	1,266,713	
01 - 40.00	2,105,164	1,062,579

75.01 - 80.00	198,623,196	199,171,853	1,551,414,263	161,267,560	100,083,998	-	2,210,560,870
>80.00	52,676,288	82,242,387	1,143,546,338	18,289,832	31,929,610	-	1,328,684,456
Total	7,362,413,816	5,295,641,468	27,946,611,187	3,523,925,972	2,257,517,365	-	46,386,109,807
Days Delinquent							
30-<60							
LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	778,537	44,210	1,424,581	48,811	128,902	-	2,425,040
20.01 - 30.00	1,266,713	-	3,720,431	626,170	185,588	-	5,798,902
30.01 - 40.00	2,105,164	1,062,579	8,842,723	1,144,757	175,890	-	13,331,114
40.01 - 50.00	1,061,020	2,067,292	17,876,385	1,139,266	716,661	-	22,860,624
50.01 - 55.00	788,283	1,749,983	9,265,926	594,324	864,040	-	13,262,557
55.01 - 60.00	196,292	761,108	6,507,667	1,326,277	664,653	-	9,455,997
60.01 - 65.00	-	449,080	3,859,941	453,695	329,972	-	5,092,688
65.01 - 70.00	328,593	580,098	2,803,592	658,436	193,974		4,564,693
70.01 - 75.00	665,283	169,498	-	1,125,618	278,938	-	2,239,336
75.01 - 80.00	505,854	-	1,815,517	369,931	-	-	2,691,303
>80.00	-	466,407	919,500	-	116,743	-	1,502,650
Total	7,695,739	7,350,255	57,036,263	7,487,286	3,655,362	-	83,224,904
Days Delinquent							
60-<90							
LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	52,120	19,700	67,017	100,662	33,080	-	272,580
20.01 - 30.00	1,086,328	-	-	232,391	-		1,318,718
30.01 - 40.00	2,288,243		3,519,380	490,171	-		6,297,794
40.01 - 50.00	1,252,258	603,787	5,585,411	1,000,695	93,591		8,535,742
50.01 - 55.00	576,417	510,868	1,761,982	407,884	393,423		3,650,574
55.01 - 60.00	-	-	272,498	187,773	344,954		805,225
60.01 - 65.00		212,999	2,172,395	-	247,173		2,632,566
65.01 - 70.00		267,491	952,302	_	2.11,110		1,219,793
70.01 - 75.00	379,390	201,401	302,002	206,085	-	-	585,475
75.01 - 80.00	575,555		425,304	-	188,068		613,372
>80.00		_	765,582		100,000		765,582
Total	5,634,756	1,614,844	15,521,871	2,625,660	1,300,289	-	26,697,420
Days Delinquent							
90+							
LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	143,984	172,907	614,216	35,221	14,303	-	980,631
20.01 - 30.00	1,031,885	508,913	2,702,396	348,849	425,634	-	5,017,677
30.01 - 40.00	548,143	548,504	4,578,418	1,467,713	835,112		7,977,889
40.01 - 50.00	2,165,263	1,364,815	6,290,990	696,516	375,309		10,892,893
50.01 - 55.00	462,745	728,717	984,492	98,399	88,600		2,362,953
55.01 - 60.00	102,110	1,419,836	2,093,636	773,231	116,743		4,403,447
60.01 - 65.00	754,631	183,717	2,370,355	115,046	205,571		3,629,319
65.01 - 70.00	101,001	94,470	152,811	-	233,986		481,267
70.01 - 75.00	1,308,911	300,120	2,420,147	_	-		4,029,178
75.01 - 80.00	1,000,011		2,720, 177	368,387	90,006	-	458,393
>80.00	-	370,577	1,295,334	-		-	1,665,912
Total	6,415,563	5,692,575	23,502,794	3,903,363	2,385,264		41,899,560
Total	7,382,159,874	5,310,299,142	28,042,672,115	3,537,942,281	2,365,264	-	46,537,931,691
	7,002,100,074	0,010,200,142	_3,072,072,110	0,001,042,201	2,207,000,200		40,007,001,001
Multi-Dimensional Distribution by LTV* and Cre							
*Note: Loan-to-value ratios (LTV's) are calculated b			0,				
171/ <500	600 650	654 700	704 750	754 000			Total

Ontario 1,748,998,725 3,621,578,387

4,760,491,614

5 368 429 224

2.416.473.780

2,261,935,071

2.060.720.466

1 667 650 327

1,345,372,990

Quebec 132,224,867 328,788,222

777,649,118

747,857,978 345,663,084

294,901,481

263.764.730

236 550 275

216,968,824

Atlantic 67,520,307 197,913,488

303,206,971

429 932 187

311,060,829 330,858,226

183.701.580

157 463 879

143,846,290

Total 2,745,067,355 5,604,115,177 7,751,716,231

9,149,676,094

4,178,016,531

3.585.705.876

2 858 593 469

2,399,528,678

Other

LTV	<599	600 - 650	651 - 700	701 - 750	751 - 800	>800	N/A	Total
<20	28,703,716	105,804,865	305,321,601	657,366,714	1,109,124,387	542,381,156	43,168	2,748,745,606
20.01 - 30.00	70,515,753	284,841,024	750,533,197	1,460,650,050	2,163,668,011	884,648,458	1,393,982	5,616,250,474
30.01 - 40.00	69,751,930	368,302,175	1,071,470,775	2,087,995,299	3,042,469,442	1,138,402,628	930,780	7,779,323,028
40.01 - 50.00	56,341,055	387,122,097	1,349,711,222	2,577,041,366	3,581,137,745	1,239,709,786	902,082	9,191,965,353
50.01 - 55.00	27,714,743	165,430,550	625,778,758	1,276,420,880	1,864,409,102	633,626,085	341,036	4,593,721,155
55.01 - 60.00	19,576,226	135,157,773	585,206,373	1,143,829,380	1,719,269,877	589,377,019	264,551	4,192,681,200
60.01 - 65.00	12,366,367	110,193,701	510,442,031	977,151,274	1,453,091,317	533,210,393	605,368	3,597,060,449
65.01 - 70.00	9,800,079	62,226,867	388,287,482	790,814,766	1,170,046,730	442,648,423	1,034,876	2,864,859,222
70.01 - 75.00	4,451,897	70,681,243	322,275,405	669,171,538	936,235,079	402,696,952	870,552	2,406,382,666
75.01 - 80.00	3,385,581	13,863,189	299,469,286	581,498,582	859,661,857	456,445,444	-	2,214,323,938
>80.00	561,599	9,371,590	143,400,391	362,142,283	575,982,814	241,159,922	-	1,332,618,600
Total	303,168,946	1,712,995,073	6,351,896,520	12,584,082,132	18,475,096,361	7,104,306,267	6,386,393	46,537,931,691

Cover Pool - Substitute Assets

Туре			
Amount			
Detiner			

N/A N/A N/A

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