



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

31-May-2021
15-Jun-2021

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 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

Series	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 CBL12	EUR 1,250,000,000	1,792,100,000	7/25/2022	7/25/2023	0.000%	Fixed	Soft Bullet
Covered Bond - Series CBL13	GBP 75,000,000	119,955,000	10/25/2021	10/25/2022	1.060%	Fixed	Soft Bullet
Covered Bond - Series CBL14	EUR 49,000,000	70,520,800	10/26/2021	10/26/2022	0.000%	Fixed	Soft Bullet
Covered Bond - Series CBL15	GBP 625,000,000	1,042,810,000	1/10/2022	1/10/2023	3 month GBP Libor + 0.43%	Floating	Soft Bullet
Covered Bond - Series CBL16	GBP 525,000,000	872,025,000	6/30/2022	6/30/2023	1.125%	Fixed	Soft Bullet
Covered Bond - Series CBL17	USD 1,750,000,000	2,203,075,000	7/27/2022	7/27/2023	2.350%	Fixed	Soft Bullet
Covered Bond - Series CBL19	EUR 1,250,000,000	1,907,875,000	1/24/2023	1/24/2024	0.250%	Fixed	Soft Bullet
Covered Bond - Series CBL20	CHF 250,000,000	327,615,000	4/30/2025	4/30/2026	0.100%	Fixed	Soft Bullet
Covered Bond - Series CBL21	USD 1,750,000,000	2,329,250,000	6/27/2021	6/27/2022	3.150%	Fixed	Soft Bullet
Covered Bond - Series CBL22	EUR 1,000,000,000	1,473,810,000	7/9/2027	7/9/2028	0.040%	Fixed	Soft Bullet
Covered Bond - Series CBL23	AUD 1,000,000,000	915,600,000	8/1/2022	8/1/2023	3 month BBSW + 0.50%	Floating	Soft Bullet
Covered Bond - Series CBL24	GBP 625,000,000	1,062,887,500	10/28/2022	10/28/2023	SONIA + 0.48%	Floating	Soft Bullet
Covered Bond - Series CBL25	EUR 1,000,000,000	1,527,042,500	9/27/2023	9/27/2024	0.2500%	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 CBL27 ²	CAD 2,250,000,000	2,250,000,000	9/30/2021	9/30/2022	3 month CDOR + 0.70%	Floating	Soft Bullet
Covered Bond - Series CBL28 ²	CAD 4,000,000,000	4,000,000,000	4/2/2022	4/2/2023	3 month CDOR + 0.75%	Floating	Soft Bullet
Covered Bond - Series CBL29	CHF 580,000,000	849,120,000	10/24/2023	10/24/2024	0.1000%	Fixed	Soft Bullet
Covered Bond - Series CBL30	AUD 800,000,000	697,380,000	4/14/2023	4/14/2024	3 month BBSW +1.25%	Floating	Soft Bullet
Covered Bond - Series CBL31	CAD 2,000,000,000	2,000,000,000	10/22/2022	10/22/2023	3 month CDOR + 0.45%	Floating	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
Total		27,559,750,800					

Notes

- CAD Equivalent is based on Covered Bond Swap Translation Rate in the Supplementary Information section on Page 2.
- On June 11, 2021, Covered Bond Series CBL 27 and CBL 28 were repurchased and cancelled.

Key Parties

Issuer, Seller, Servicer,	Canadian Imperial Bank of Commerce
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	Ernst & Young LLP
Standby Account Bank, Standby	The Bank of Nova Scotia (Moody's: P-1; Fitch: F1+/AA)
GDA Provider	
Paying Agents	HSBC Bank plc and HSBC Bank USA, National Association BTA Institutional Services Australia Limited UBS AG Canadian Imperial Bank of Commerce Credit Suisse AG

Canadian Imperial Bank of Commerce Credit Ratings

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

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.
- On April 3, 2020, Fitch revised its outlook on Canada's big six banks from stable to negative on account of Coronavirus impact.

Covered Bond Credit Ratings

	Moody's	Fitch
Covered Bond - Series CBL9	Aaa	AAA
Covered Bond - Series CBL12	Aaa	AAA
Covered Bond - Series CBL13	Aaa	AAA
Covered Bond - Series CBL14	Aaa	AAA
Covered Bond - Series CBL15	Aaa	AAA
Covered Bond - Series CBL16	Aaa	AAA
Covered Bond - Series CBL17	Aaa	AAA
Covered Bond - Series CBL19	Aaa	AAA
Covered Bond - Series CBL20	Aaa	AAA
Covered Bond - Series CBL21	Aaa	AAA
Covered Bond - Series CBL22	Aaa	AAA
Covered Bond - Series CBL23	Aaa	AAA
Covered Bond - Series CBL24	Aaa	AAA
Covered Bond - Series CBL25	Aaa	AAA
Covered Bond - Series CBL26	Aaa	AAA
Covered Bond - Series CBL27 ²	Aaa	AAA
Covered Bond - Series CBL28 ²	Aaa	AAA
Covered Bond - Series CBL29	Aaa	AAA
Covered Bond - Series CBL30	Aaa	AAA
Covered Bond - Series CBL31	Aaa	AAA
Covered Bond - Series CBL32	Aaa	AAA



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
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15-Jun-2021

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	Rating Triggers		Test Result	Result if Test Failed
		Moody's	Fitch		
Account Bank & GDA Provider¹	CIBC			Pass	Replace
Long-term			A		
Short-term		P-1	F1		
Standby Account Bank & Standby GDA Provider¹	BNS			Pass	Replace
Long-term			A		
Short-term		P-1	F1		
Servicer Deposit Threshold Ratings¹	CIBC			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.
Long-term			A		
Short-term		P-1(cr)	F1		
Cash Management Deposit Ratings¹	CIBC			Pass	Cash Manager to direct the Servicer to deposit all Revenue Receipts and Principal Receipts directly into the GDA Account within two business days
Long-term			A		
Short-term		P-1	F1		
Servicer Replacement Ratings	CIBC			Pass	Replace
Long-term		Baa2	F2		
Short-term					
Cash Manager Required Ratings	CIBC			Pass	Replace
Short-term		P-2(cr)	F2		
Registered Title Transfer Ratings	CIBC			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
Long-term		Baa1	BBB+		
Interest Rate Swap Provider	CIBC			Pass	Credit support, obtain a guarantee or replace
Initial Rating Event²					
Long-term		A2	A		
Short-term		P-1	F1		
Subsequent Rating Event				Pass	Replace
Long-term		A3	BBB-		
Short-term		P-2	F3		
Covered Bond Swap Provider³	CIBC			Pass	Credit support, obtain a guarantee or replace
Initial Rating Event²					
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 Agreements, unless conditions outlined in the Covered Bond Swap Agreement are met
Long-term		Baa1	BBB+		

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.
- For CBL 18 and subsequent issuances, Fitch long-term Initial Rating Event trigger 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)

Guarantee Loan:	\$29,614,388,262	Demand Loan:	\$3,186,868,553	Intercompany Loan¹:	\$32,801,256,815
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Notes

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

Demand Loan Repayment Event

- | | |
|---|----|
| a) Has the bank been required to assign the Interest Rate Swap Agreement to a third party? | No |
| b) Has a Notice to Pay been served to the Guarantor? | No |
| c) Has the Intercompany Loan Agreement been terminated or the revolving commitment hereunder not renewed? | No |
| 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

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

No

Supplementary Information

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 CBL12	XS1456455572	CIBC	1.4337 EUR/CAD
Covered Bond - Series CBL13	XS1508478937	CIBC	1.5994 GBP/CAD
Covered Bond - Series CBL14	XS1508919062	CIBC	1.4392 EUR/CAD
Covered Bond - Series CBL15	XS1543100702	CIBC	1.6432 GBP/CAD
Covered Bond - Series CBL15-2	XS1543100702	CIBC	1.6959 GBP/CAD
Covered Bond - Series CBL16	XS1647105649	CIBC	1.6610 GBP/CAD
Covered Bond - Series CBL17 ¹	USC2428PBK69 / US136069UT60	CIBC	1.2589 USD/CAD
Covered Bond - Series CBL19	XS1756725831	CIBC	1.5263 EUR/CAD
Covered Bond - Series CBL20	CH0413618346	CIBC	1.3105 CHF/CAD
Covered Bond - Series CBL20-2	CH0413618346	CIBC	1.3104 CHF/CAD
Covered Bond - Series CBL21 ¹	USC2428PBL43 / US136069K347	CIBC	1.3310 USD/CAD
Covered Bond - Series CBL22	XS2025468542	CIBC	1.4738 EUR/CAD
Covered Bond - Series CBL23	AU3FN0049243	CIBC	0.9156 AUD/CAD
Covered Bond - Series CBL24	XS2071492255	CIBC	1.6956 GBP/CAD
Covered Bond - Series CBL24-2	XS2071492255	CIBC	1.7207 GBP/CAD
Covered Bond - Series CBL25	XS2146086181	CIBC	1.5300 EUR/CAD
Covered Bond - Series CBL25-2	XS2146086181	CIBC	1.5182 EUR/CAD
Covered Bond - Series CBL26	CH0528881185	CIBC	1.5001 CHF/CAD
Covered Bond - Series CBL27	CA13607GPW82	CIBC	1.0000 CAD/CAD
Covered Bond - Series CBL282	CA13607GPX65	CIBC	1.0000 CAD/CAD
Covered Bond - Series CBL29	CH0537261874	CIBC	1.4640 CHF/CAD
Covered Bond - Series CBL30	AU3FN0053740	CIBC	0.8606 AUD/CAD
Covered Bond - Series CBL30-2	AU3FN0053740	CIBC	0.9051 AUD/CAD
Covered Bond - Series CBL31	CA13607GPY49	CIBC	1.0000 CAD/CAD
Covered Bond - Series CBL32	XS2337335710	CIBC	1.4990 EUR/CAD

Notes

- Reg S ISIN / 144A ISIN



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
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31-May-2021
15-Jun-2021

Cover Pool Summary Statistics

Asset Type ¹	Mortgages
Current Balance (CAD)	31,654,915,041
Previous Month Balance (CAD)	32,493,800,584
Number of Loans in Pool	117,679
Number of Properties	117,679
Number of Primary Borrowers	110,972
Average Loan Size (CAD)	268,994
Weighted Average Current LTV ²	46.41%
Weighted Average Current LTV (unindexed) ³	60.39%
Weighted Average Mortgage Rate	2.64%
Weighted Average Original Term (Months)	53.68
Weighted Average Remaining Term (Months)	28.05
Weighted Average Seasoning (Months)	50.69
Weighted Average Authorized LTV ²	70.02%
Weighted Average Original LTV ²	69.97%
Weighted Average Maturity of Outstanding Bonds (Months)	22.35

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

Covered Bond - Series CBL31*			
OSFI Covered Bond Ratio ¹ :	2.65%	OSFI Covered Bond Ratio Limit:	5.50%
OSFI Covered Bond Ratio ² :	3.78%		

Notes

- 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.
 - On March 27, 2020, OSFI announced that the covered bond ratio limit is temporarily increased to 10% to enable access to Bank of Canada facilities while the maximum covered bond assets encumbered relating to market instruments remains limited to 5.5% of issue's on-balance sheet. On April 6, 2021, OSFI announced the unwinding of the temporary increase to the covered bond limit, effective immediately.
- * For the purposes of accessing central bank facilities.

Asset Coverage Test (CAD)

Outstanding Covered Bonds	\$27,559,750,800		
A = lesser of (i) LTV Adjusted Loan Balance ¹ and (ii) Asset Percentage Adjusted Loan Balance	\$29,400,504,808	Method for Calculating "A":	ii
B = Principal Receipts	\$838,885,543	Asset Percentage:	93.00%
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	Minimum Asset Percentage:	80.00%
D = Substitute Assets	\$0	Maximum Asset Percentage:	93.00%
E = Reserve Fund	\$0	Guide OC Minimum:	103.00%
Y = Contingent Collateral Amount	\$0	Level of Overcollateralization ² :	107.32%
Z = Negative Carry Factor calculation	\$0		
Adjusted Aggregate Asset Amount = A+B+C+D+E-Y-Z	\$30,239,390,351		

Asset Coverage Test

Pass

Notes

- Loan-to-value ratios (LTV's) are calculated based on indexed property values as per the Indexation Methodology.
- 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	\$27,586,855,920		
A = LTV Adjusted Loan Present Value ¹	\$31,917,477,088	Weighted average rate used for discounting	2.00%
B = Principal Receipts	\$838,885,543		
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	\$32,756,362,631		

Valuation Calculation

\$5,169,506,711

Notes

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

Pre-Maturity Test

(Applicable to Hard Bullet Covered Bonds)

Pre-Maturity Minimum Ratings	Moody's	Fitch	Pre-Maturity Test
Covered Bond - Series CBL9	P-1	F1+	N/A
Covered Bond - Series CBL12	P-1	F1+	N/A
Covered Bond - Series CBL13	P-1	F1+	N/A
Covered Bond - Series CBL14	P-1	F1+	N/A
Covered Bond - Series CBL15	P-1	F1+	N/A
Covered Bond - Series CBL16	P-1	F1+	N/A
Covered Bond - Series CBL17	P-1	F1+	N/A
Covered Bond - Series CBL19	P-1	F1+	N/A
Covered Bond - Series CBL20	P-1	F1+	N/A
Covered Bond - Series CBL21	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 CBL24	P-1	F1+	N/A
Covered Bond - Series CBL25	P-1	F1+	N/A
Covered Bond - Series CBL26	P-1	F1+	N/A
Covered Bond - Series CBL27	P-1	F1+	N/A
Covered Bond - Series CBL282	P-1	F1+	N/A
Covered Bond - Series CBL29	P-1	F1+	N/A
Covered Bond - Series CBL30	P-1	F1+	N/A
Covered Bond - Series CBL31	P-1	F1+	N/A
Covered Bond - Series CBL32	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	Moody's	Fitch
Long-term		A
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 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.



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Calculation Date:
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31-May-2021
15-Jun-2021

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)

	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and below	19,245	16.35%	1,222,189,630	3.86%
100,000 - 149,999	17,754	15.09%	2,227,888,042	7.04%
150,000 - 199,999	17,634	14.98%	3,076,480,823	9.72%
200,000 - 249,999	15,023	12.77%	3,368,563,634	10.64%
250,000 - 299,999	11,635	9.89%	3,185,794,321	10.06%
300,000 - 349,999	8,411	7.15%	2,722,776,859	8.60%
350,000 - 399,999	6,305	5.36%	2,358,184,913	7.45%
400,000 - 449,999	4,860	4.13%	2,061,921,122	6.51%
450,000 - 499,999	3,722	3.16%	1,763,036,218	5.57%
500,000 - 549,999	2,974	2.53%	1,559,172,495	4.93%
550,000 - 599,999	2,258	1.92%	1,295,252,854	4.09%
600,000 - 649,999	1,639	1.39%	1,021,883,771	3.23%
650,000 - 699,999	1,244	1.06%	836,686,518	2.64%
700,000 - 749,999	941	0.80%	681,593,653	2.15%
750,000 - 799,999	761	0.65%	589,277,061	1.86%
800,000 - 849,999	577	0.49%	476,119,366	1.50%
850,000 - 899,999	466	0.40%	407,732,605	1.29%
900,000 - 949,999	344	0.29%	317,549,292	1.00%
950,000 - 999,999	275	0.23%	267,627,401	0.85%
1,000,000 and above	1,611	1.37%	2,215,184,463	7.00%
Total	117,679	100.00%	31,654,915,041	100.00%

Rate Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	99,369	84.44%	25,859,171,603	81.69%
Variable	18,310	15.56%	5,795,743,438	18.31%
Total	117,679	100.00%	31,654,915,041	100.00%

Occupancy Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	22,974	19.52%	5,696,896,795	18.00%
Owner Occupied	94,705	80.48%	25,958,018,247	82.00%
Total	117,679	100.00%	31,654,915,041	100.00%

Mortgage Rate Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	27,617	23.47%	7,983,128,396	25.22%
2.0000% - 2.4999%	15,984	13.58%	4,352,678,473	13.75%
2.5000% - 2.9999%	39,082	33.21%	10,825,705,405	34.20%
3.0000% - 3.4999%	18,520	15.74%	5,001,393,198	15.80%
3.5000% - 3.9999%	12,396	10.53%	2,717,779,198	8.59%
4.0000% and Above	4,080	3.47%	774,230,371	2.45%
Total	117,679	100.00%	31,654,915,041	100.00%

Remaining Term Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	8,051	6.84%	2,058,745,200	6.50%
6.00 - 11.99 months	13,352	11.35%	3,501,985,369	11.06%
12.00 - 23.99 months	29,412	24.99%	8,598,905,600	27.16%
24.00 - 35.99 months	26,346	22.39%	6,993,933,236	22.09%
36.00 - 41.99 months	12,068	10.26%	3,246,930,165	10.26%
42.00 - 47.99 months	7,313	6.21%	1,907,853,095	6.03%
48.00 - 53.99 months	9,548	8.11%	2,331,447,137	7.37%
54.00 - 59.99 months	9,667	8.21%	2,551,517,576	8.06%
60.00 months and Above	1,922	1.63%	463,597,665	1.46%
Total	117,679	100.00%	31,654,915,041	100.00%

Property Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Condominium	19,673	16.72%	4,406,680,878	13.92%
Detached	79,082	67.20%	22,268,861,441	70.35%
Multi-Residential	6,776	5.76%	1,609,075,507	5.08%
Other	605	0.51%	87,975,600	0.28%
Semi-Detached	6,411	5.45%	1,853,443,213	5.86%
Townhouse	5,132	4.36%	1,428,878,401	4.51%
Total	117,679	100.00%	31,654,915,041	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

Current-<30

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	316,557,466	73,427,477	1,050,762,398	57,606,619	27,967,832	-	1,526,321,892
20.01 - 30.00	624,425,491	139,978,312	2,368,527,967	107,287,664	57,605,382	-	3,297,822,821
30.01 - 40.00	1,135,931,601	291,149,386	4,508,744,133	257,355,725	162,286,951	-	6,355,467,795
40.01 - 50.00	1,155,323,502	497,288,400	4,486,665,387	629,917,730	325,351,143	-	7,094,546,163
50.01 - 55.00	517,606,924	301,903,526	2,075,497,576	431,951,186	156,516,789	-	3,483,476,001
55.01 - 60.00	430,441,358	404,238,926	2,079,949,866	295,032,908	137,425,977	-	3,347,089,036
60.01 - 65.00	374,042,251	550,193,608	1,288,830,687	158,006,092	177,377,960	-	2,548,450,597
65.01 - 70.00	322,312,315	649,785,354	431,799,020	79,762,462	171,622,278	-	1,655,281,428
70.01 - 75.00	121,705,517	867,092,349	117,416,759	45,813,452	125,328,163	-	1,277,356,240
75.01 - 80.00	34,780,539	623,191,942	20,036,729	5,225,458	118,295,405	-	801,530,072
>80.00	5,632,171	118,726,088	-	-	35,137,196	-	159,495,455
Total	5,038,759,139	4,516,973,367	18,428,230,522	2,067,959,296	1,494,915,175	-	31,546,837,499

Days Delinquent

30-<60

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	434,176	524,131	342,972	55,507	-	-	1,356,785
20.01 - 30.00	417,795	45,231	3,468,696	-	-	-	3,931,722
30.01 - 40.00	2,347,901	342,922	10,536,046	87,536	309,176	-	13,622,580
40.01 - 50.00	964,466	473,463	6,247,449	420,765	162,694	-	8,288,838
50.01 - 55.00	408,159	225,728	3,364,297	2,353,840	-	-	6,352,024
55.01 - 60.00	322,183	2,367,401	6,601,146	432,228	-	-	10,172,671
60.01 - 65.00	1,154,913	-	374,286	201,334	449,713	-	2,051,535
65.01 - 70.00	-	1,710,140	871,519	605,647	310,422	-	3,497,727
70.01 - 75.00	-	2,085,033	-	282,528	813,650	-	3,181,211
75.01 - 80.00	-	189,764	-	-	-	-	189,764
>80.00	-	1,158,085	-	-	-	-	1,158,085
Total	6,049,594	9,496,184	31,432,124	4,439,384	2,386,657	-	53,803,943

Days Delinquent



CIBC Legislative Covered Bond Programme Monthly Investor Report

Calculation Date:
Date of Report:

31-May-2021
15-Jun-2021

60-90

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	-	-	180,869	44,251	-	-	225,120
20.01 - 30.00	-	-	289,284	-	181,340	-	470,624
30.01 - 40.00	180,955	242,342	647,046	229,287	131,441	-	1,431,071
40.01 - 50.00	1,007,429	219,907	2,788,280	485,440	378,178	-	4,879,234
50.01 - 55.00	-	-	829,561	700,798	49,383	-	1,579,742
55.01 - 60.00	-	181,882	1,335,674	-	184,495	-	1,702,051
60.01 - 65.00	-	104,786	798,631	265,247	-	-	1,168,664
65.01 - 70.00	-	329,208	-	-	-	-	329,208
70.01 - 75.00	-	479,464	-	-	-	-	479,464
75.01 - 80.00	-	401,425	-	-	46,558	-	447,984
>80.00	-	187,736	-	-	272,981	-	460,717
Total	1,188,384	2,146,750	6,869,346	1,725,022	1,244,376	-	13,173,878

Days Delinquent 90+

LTV	British Columbia	Prairies	Ontario	Quebec	Atlantic	Other	Total
<20	130,694	161,846	489,983	-	-	-	782,523
20.01 - 30.00	1,534,688	211,629	468,877	145,715	32,102	-	2,393,012
30.01 - 40.00	1,029,750	163,516	3,517,993	2,864,000	33,206	-	7,608,466
40.01 - 50.00	1,393,769	1,237,537	5,934,512	1,464,033	489,425	-	10,519,275
50.01 - 55.00	608,262	522,939	3,360,735	1,082,124	291,869	-	5,865,930
55.01 - 60.00	615,323	863,997	248,958	1,112,672	120,798	-	2,961,747
60.01 - 65.00	-	1,503,178	-	677,565	182,113	-	2,362,856
65.01 - 70.00	-	589,300	-	1,758,994	134,247	-	2,482,551
70.01 - 75.00	-	790,966	156,797	485,684	178,247	-	1,611,695
75.01 - 80.00	-	1,274,822	-	179,718	793,663	-	2,248,203
>80.00	-	1,947,318	-	-	316,146	-	2,263,464
Total	5,312,486	9,267,047	14,177,856	9,770,506	2,571,826	-	41,093,721
Total	5,051,309,603	4,537,883,348	18,480,709,848	2,083,894,209	1,501,118,034	-	31,654,915,041

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	11,133,124	50,818,025	152,182,568	357,504,224	655,343,730	301,596,409	108,239	1,528,686,320
20.01 - 30.00	46,507,167	175,878,144	424,717,955	907,662,078	1,260,702,095	488,471,672	679,068	3,304,618,179
30.01 - 40.00	82,258,467	354,158,012	911,897,756	1,805,929,607	2,399,354,130	824,278,965	253,975	6,378,130,912
40.01 - 50.00	73,743,686	400,072,460	1,130,793,187	2,119,446,890	2,607,642,880	784,098,299	2,436,107	7,118,233,509
50.01 - 55.00	27,392,435	183,630,250	560,496,010	1,089,676,813	1,299,538,022	335,708,753	831,414	3,497,273,698
55.01 - 60.00	23,815,189	158,022,921	572,300,725	1,020,626,152	1,236,493,659	350,416,215	250,643	3,361,925,504
60.01 - 65.00	12,736,999	90,868,640	434,009,648	834,171,142	946,883,034	234,033,106	1,331,083	2,554,033,652
65.01 - 70.00	6,733,031	51,281,503	292,606,632	531,497,039	618,388,491	161,036,729	47,488	1,661,590,914
70.01 - 75.00	10,632,586	41,157,213	223,345,976	436,001,360	449,551,843	121,939,631	-	1,282,628,610
75.01 - 80.00	2,145,110	17,455,444	169,512,878	286,929,192	261,131,391	66,572,130	669,878	804,416,023
>80.00	684,623	5,624,847	39,541,266	57,230,152	49,578,642	10,718,191	-	163,377,721
Total	297,782,419	1,528,967,459	4,911,404,601	9,446,674,649	11,784,607,917	3,678,870,101	6,607,895	31,654,915,041

Cover Pool - Substitute Assets

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

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