



CIBC Legislative Covered Bond Programme Portfolio Report

Calculation Date: 7/11/2013
Date of Report: 7/23/2013

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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Cover Pool Summary Statistics

Asset Type*	Mortgages
Current Balance (CAD)	5,946,444,453
Number of Loans in Pool	21,692
Number of Properties	21,692
Number of Primary Borrowers	21,692
Average Loan Size (CAD)	274,131

Weighted Average Mortgage Rate	3.25%
Weighted Average Original Term (Months)	46.25
Weighted Average Remaining Term (Months)	34.08
Weighted Average Seasoning (Months)	12.17
Weighted Average Authorized LTV	71.01%
Weighted Average Original LTV	71.01%

Weighted Average Maturity of Outstanding Covered Bonds	n/a
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*All loans are amortizing mortgages

Covered Bonds Outstanding vs. OSFI Limit

Covered Bonds currently outstanding (CAD Equivalent):	
Issued prior to registration under the legacy Covered Bond Programme*	\$11,030,565,000
Issued under the Legislative Covered Bond Programme	\$0
Total	\$11,030,565,000

OSFI maximum (CAD Equivalent):	\$15,585,699,600
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*Covered Bonds issued under the legacy Covered Bond Programme do not form part of the Legislative Covered Bond Programme, nor do they benefit from the Covered Bond Legislative Framework.

Cover Pool - Loans

Remaining Principal Balance Distribution (CAD)

	Number of Loans	Percentage	Principal Balance	Percentage
99,999 and below	1,853	8.54%	131,874,109	2.22%
100,000 - 149,999	3,023	13.94%	385,063,619	6.48%
150,000 - 199,999	3,717	17.14%	652,616,336	10.97%
200,000 - 249,999	3,281	15.13%	737,458,036	12.40%
250,000 - 299,999	2,906	13.40%	796,818,323	13.40%
300,000 - 349,999	2,104	9.70%	680,791,518	11.45%
350,000 - 399,999	1,470	6.78%	549,726,509	9.24%
400,000 - 449,999	945	4.36%	400,430,073	6.73%
450,000 - 499,999	633	2.92%	299,950,621	5.04%
500,000 - 549,999	441	2.03%	231,464,022	3.89%
550,000 - 599,999	321	1.48%	184,045,690	3.10%
600,000 - 649,999	191	0.88%	119,037,947	2.00%
650,000 - 699,999	166	0.77%	111,738,383	1.88%
700,000 - 749,999	109	0.50%	79,007,186	1.33%
750,000 - 799,999	103	0.47%	79,790,476	1.34%
800,000 - 849,999	63	0.29%	51,875,621	0.87%
850,000 - 899,999	49	0.23%	42,854,105	0.72%
900,000 - 949,999	36	0.17%	33,388,109	0.56%
950,000 - 999,999	50	0.23%	48,569,613	0.82%
1,000,000 and above	231	1.08%	329,944,155	5.55%
Total	21,692	100.00%	5,946,444,453	100.00%

Rate Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Fixed	21,692	100.00%	5,946,444,453	100.00%
Variable	-	0.00%	-	0.00%
Total	21,692	100.00%	5,946,444,453	100.00%

Occupancy Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Not Owner Occupied	2,803	12.92%	659,275,272	11.09%
Owner Occupied	18,889	87.08%	5,287,169,181	88.91%
Total	21,692	100.00%	5,946,444,453	100.00%

Mortgage Rate Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
1.9999% and Below	14	0.06%	6,309,729	0.11%
2.0000% - 2.4999%	1,077	4.96%	428,186,149	7.20%
2.5000% - 2.9999%	8,123	37.45%	2,361,623,559	39.71%
3.0000% - 3.4999%	5,660	26.09%	1,463,500,191	24.61%
3.5000% - 3.9999%	4,977	22.94%	1,266,361,614	21.30%
4.0000% and Above	1,841	8.49%	420,463,209	7.07%
Total	21,692	100.00%	5,946,444,453	100.00%

Remaining Term Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
5.99 months and Below	1,411	6.50%	376,001,933	6.32%
6.00 - 11.99 months	1,592	7.34%	478,013,568	8.04%
12.00 - 23.99 months	2,810	12.95%	826,775,998	13.90%
24.00 - 35.99 months	6,180	28.49%	1,720,059,769	28.93%
36.00 - 41.99 months	1,161	5.35%	329,480,678	5.54%
42.00 - 47.99 months	1,208	5.57%	308,374,499	5.19%
48.00 - 53.99 months	5,076	23.40%	1,339,262,890	22.52%
54.00 - 59.99 months	1,410	6.50%	382,816,954	6.44%
60.00 months and Above	844	3.89%	185,658,164	3.12%
Total	21,692	100.00%	5,946,444,453	100.00%

Property Type Distribution

	Number of Loans	Percentage	Principal Balance	Percentage
Detached (Single Family)	18,360	84.64%	5,197,795,302	87.41%
Condo	3,302	15.22%	738,453,299	12.42%
Miscellaneous	30	0.14%	10,195,852	0.17%
Total	21,692	100.00%	5,946,444,453	100.00%



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Multi-Dimensional Distribution by Region, LTV and Arrears

Geography	LTV	Arrears				Grand Total
		Current-<30	30-<60	60-<90	90+	
ATLANTIC	<20	261,675	-	-	-	261,675
	20.01 - 30.00	811,849	-	-	-	811,849
	30.01 - 40.00	2,071,641	-	-	-	2,071,641
	40.01 - 50.00	4,309,132	-	-	-	4,309,132
	50.01 - 55.00	4,500,104	-	-	-	4,500,104
	55.01 - 60.00	5,122,476	-	-	-	5,122,476
	60.01 - 65.00	7,765,365	-	-	-	7,765,365
	65.01 - 70.00	10,701,800	-	-	-	10,701,800
	70.01 - 75.00	24,124,978	-	-	-	24,124,978
	75.01 - 80.00	111,309,835	-	-	-	111,309,835
ATLANTIC Total		170,978,854	-	-	-	170,978,854
BRITISH COLUMBIA	<20	10,887,098	-	-	-	10,887,098
	20.01 - 30.00	22,051,121	-	-	-	22,051,121
	30.01 - 40.00	46,881,229	-	-	-	46,881,229
	40.01 - 50.00	82,260,689	-	-	-	82,260,689
	50.01 - 55.00	51,692,023	-	-	-	51,692,023
	55.01 - 60.00	113,234,645	-	-	-	113,234,645
	60.01 - 65.00	129,178,419	-	-	-	129,178,419
	65.01 - 70.00	169,188,365	-	-	-	169,188,365
	70.01 - 75.00	159,430,507	-	-	-	159,430,507
	75.01 - 80.00	396,736,308	-	-	-	396,736,308
BRITISH COLUMBIA Total		1,181,540,404	-	-	-	1,181,540,404
ONTARIO	<20	15,845,734	-	-	-	15,845,734
	20.01 - 30.00	66,926,922	-	-	-	66,926,922
	30.01 - 40.00	105,704,855	-	-	-	105,704,855
	40.01 - 50.00	206,409,888	-	-	-	206,409,888
	50.01 - 55.00	165,714,576	-	-	-	165,714,576
	55.01 - 60.00	215,890,747	-	-	-	215,890,747
	60.01 - 65.00	298,054,477	-	-	-	298,054,477
	65.01 - 70.00	355,033,049	-	-	-	355,033,049
	70.01 - 75.00	564,544,282	-	-	-	564,544,282
	75.01 - 80.00	1,677,588,390	-	-	-	1,677,588,390
ONTARIO Total		3,671,712,921	-	-	-	3,671,712,921
PRAIRIES	<20	1,600,906	-	-	-	1,600,906
	20.01 - 30.00	3,959,165	-	-	-	3,959,165
	30.01 - 40.00	6,112,427	-	-	-	6,112,427
	40.01 - 50.00	14,743,380	-	-	-	14,743,380
	50.01 - 55.00	10,577,133	-	-	-	10,577,133
	55.01 - 60.00	18,845,472	-	-	-	18,845,472
	60.01 - 65.00	24,228,515	-	-	-	24,228,515
	65.01 - 70.00	38,725,966	-	-	-	38,725,966
	70.01 - 75.00	77,970,083	-	-	-	77,970,083
	75.01 - 80.00	328,456,963	-	-	-	328,456,963
PRAIRIES Total		525,220,009	-	-	-	525,220,009
QUEBEC	<20	2,429,463	-	-	-	2,429,463
	20.01 - 30.00	5,734,568	-	-	-	5,734,568
	30.01 - 40.00	9,578,608	-	-	-	9,578,608
	40.01 - 50.00	21,032,040	-	-	-	21,032,040
	50.01 - 55.00	16,186,243	-	-	-	16,186,243
	55.01 - 60.00	19,653,892	-	-	-	19,653,892
	60.01 - 65.00	18,761,040	-	-	-	18,761,040
	65.01 - 70.00	31,521,043	-	-	-	31,521,043
	70.01 - 75.00	53,922,336	-	-	-	53,922,336
	75.01 - 80.00	218,173,032	-	-	-	218,173,032
QUEBEC Total		396,992,265	-	-	-	396,992,265
OTHER	<20	-	-	-	-	-
	20.01 - 30.00	-	-	-	-	-
	30.01 - 40.00	-	-	-	-	-
	40.01 - 50.00	-	-	-	-	-
	50.01 - 55.00	-	-	-	-	-
	55.01 - 60.00	-	-	-	-	-
	60.01 - 65.00	-	-	-	-	-
	65.01 - 70.00	-	-	-	-	-
	70.01 - 75.00	-	-	-	-	-
	75.01 - 80.00	-	-	-	-	-
OTHER Total		-	-	-	-	-
Grand Total		5,946,444,453	-	-	-	5,946,444,453

Multi-Dimensional Distribution by LTV and Credit Score

LTV	Credit Score						N/A	Grand Total
	<599	600 - 650	651 - 700	701 - 750	751 - 800	>800		
<20	70,594	1,011,070	2,160,240	4,806,667	14,938,127	6,524,845	1,513,334	31,024,876
20.01 - 30.00	1,318,918	4,344,170	7,075,693	25,039,303	40,800,311	16,251,354	4,653,876	99,483,624
30.01 - 40.00	2,424,798	5,111,858	14,318,522	41,390,186	73,138,315	20,668,189	13,296,891	170,348,759
40.01 - 50.00	3,135,888	15,703,735	35,569,850	98,402,449	125,265,139	35,007,425	15,670,645	328,755,130
50.01 - 55.00	1,829,409	14,506,628	33,593,758	66,807,860	90,992,337	26,674,036	14,266,050	248,670,079
55.01 - 60.00	4,059,523	11,826,097	47,308,927	108,222,991	142,567,355	28,008,792	30,763,547	372,747,232
60.01 - 65.00	4,120,577	23,266,745	63,480,369	137,136,095	169,033,981	36,183,289	44,766,759	477,987,815
65.01 - 70.00	5,498,941	29,483,909	91,285,437	172,345,937	192,672,420	55,082,811	58,800,768	605,170,224
70.01 - 75.00	10,868,372	58,540,754	148,753,837	279,373,302	259,601,227	75,472,741	47,381,951	879,992,185
75.01 - 80.00	34,942,232	218,479,899	546,469,779	905,542,942	773,330,529	165,802,619	87,696,529	2,732,264,528
Grand Total	68,269,253	382,274,865	990,016,412	1,839,067,732	1,882,329,740	465,676,102	318,810,350	5,946,444,453

Asset Percentage

Asset Percentage:*	91.40%
Minimum Asset Percentage:	85.00%
Maximum Asset Percentage:	97.00%

*For so long as Moody's is rating Covered Bonds issued under CIBC's Legislative Covered Bond Programme, the Asset Percentage shall not be greater than 93.5%.

Cover Pool - Substitute Assets

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

Note re: Lending Criteria

In accordance with CIBC's Lending Criteria, borrowers that qualify for a mortgage under CIBC's Equity Program are not required to provide evidence of income verification at the time of mortgage origination. In order to qualify for the CIBC's Equity Program, a borrower must be an existing CIBC client with an excellent credit history and high credit bureau scores. CIBC's Equity Program is compliant with OSFI Guideline B-20 for non-conforming (non-income qualifying) residential mortgages.