



WHO WE ARE

CWB Group (CWB) is a diversified financial services organization serving businesses and individuals across Canada. Operating from its headquarters in Edmonton, Alberta, CWB's key business lines include full-service business and personal banking offered through 42 branches of Canadian Western Bank and Internet banking services provided by Canadian Direct Financial (CDF). Highly responsive specialized financing is delivered under the banners of CWB Equipment Financing, National Leasing, CWB Maxium Financial, CWB Franchise Finance and CWB Optimum Mortgage. Trust Services are offered through Canadian Western Trust. Comprehensive wealth management offerings are provided through CWB Wealth Management, which includes the businesses of Adroit Investment Management, McLean & Partners Wealth Management and Canadian Western Financial.

Clients recognize CWB for our in-depth knowledge of targeted segments within Canada's commercial banking industry and our unique brand of personal service. Shareholders value CWB's strong track record of high-quality, industry-leading growth, conservative

approach to risk management and consistent profitability. We define success as a well-funded, well-capitalized mid-market commercial banking franchise. We seek to earn a premium price-to-earnings multiple based on strong core operating performance and consistent growth of earnings and profitability from current levels.

Our strategic objectives include strong, balanced growth of both loans and funding sources, as well as progress toward a more balanced geographic footprint with broader diversification across targeted sectors of Canada's commercial banking industry. These objectives are complemented by specific goals related to risk and capital management, and business transformation through targeted use of technology.

Our focus is to empower our people to deliver the highest level of client service and accelerate growth of multi-product client relationships. We aim to provide strong long-term returns for shareholders and give back within the communities where we live and work.

LINES OF BUSINESS

Banking

- Canadian Western Bank
- Canadian Direct Financial
- CWB Equipment Financing
- National Leasing
- CWB Maxium Financial
- CWB Franchise Finance
- CWB Optimum Mortgage

Trust

- Canadian Western Trust

CWB Wealth Management

- Canadian Western Financial
- Adroit Investment Management
- McLean & Partners Wealth Management

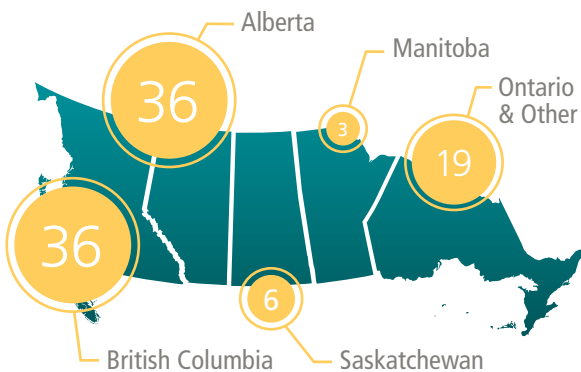
FINANCIAL PERFORMANCE HIGHLIGHTS FROM CONTINUING OPERATIONS

	Total Loans (millions)	Pre-tax, Pre-provision income ⁽¹⁾ (teb) (millions)	Net Interest Margin (teb)	Adjusted Cash Earnings per Share
Q4 2016	\$21,961 ▲13%	\$89.5 ▲6%	2.36% ▼13 basis points	\$0.59 ▼12%
Q4 2015	\$19,475	\$84.4	2.49%	\$0.67

(1) Pre-tax, pre-provision income is calculated as total revenue (teb) less non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets.

LOANS BY PROVINCE (%)

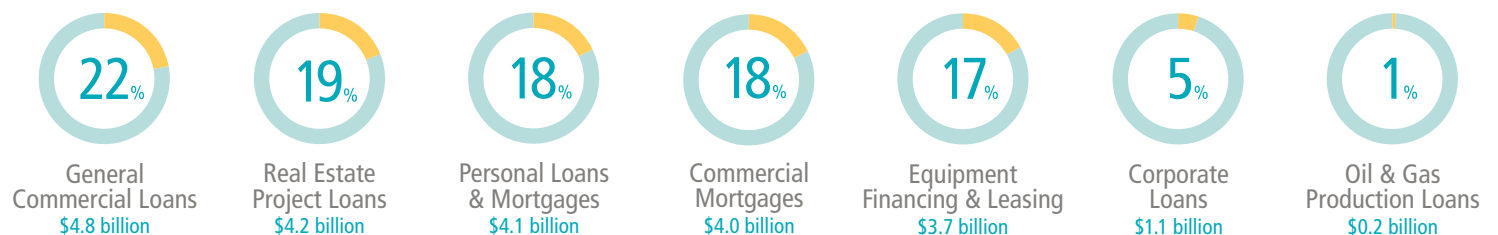
(Based on location of security)



CANADIAN WESTERN BANK IN FIGURES

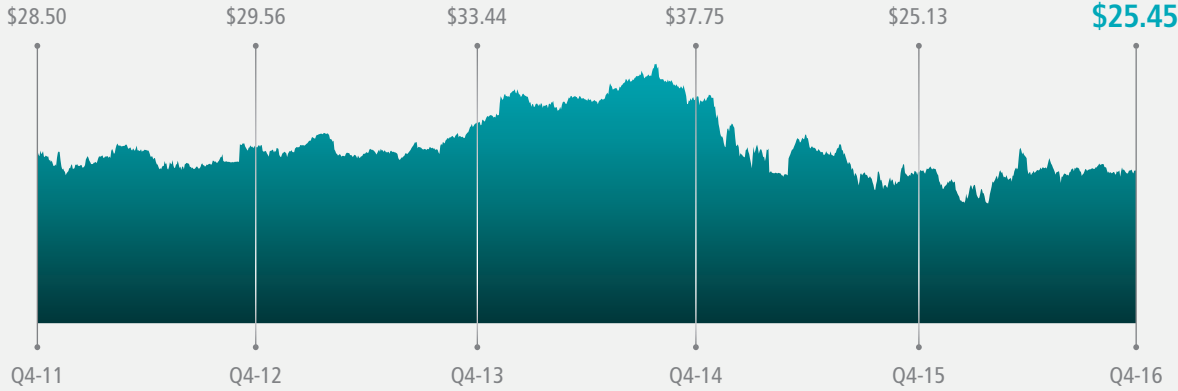
Bank Branches	Branch Voicemail	Total Assets	\$25.2 billion
42	0	Total Loans	\$22.0 billion
Employees		Total Deposits	\$21.2 billion
~2000		Assets Under Administration	\$10.7 billion
		Assets Under Management	\$1.9 billion

LOANS BY LENDING SECTOR





COMMON STOCK PRICE PERFORMANCE & SHAREHOLDER INFORMATION (October 31, 2016)



~ 88.1 million
Shares Issued
and Outstanding

~ \$2.2 billion
Stock Market
Capitalization

DBRS A (low)
Senior Debt Credit Rating*

* Credit ratings do not relate to market price or comment on suitability of any financial instrument for a particular investor, and are not recommendations to purchase, sell or hold securities. Ratings are subject to revision or withdrawal at any time by the rating organization.

Listing	TSX	Trading Symbols (common preferred)	CWB.PR.B CWB CWB.PR.C	Book Value / Share	\$23.58
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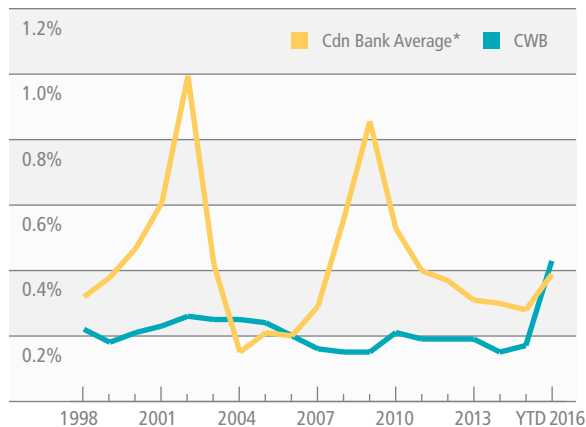
MEDIUM-TERM PERFORMANCE TARGET RANGES FOR CONTINUING OPERATIONS

Targets	Adjusted cash earnings per common share growth ⁽¹⁾	Adjusted return on common shareholders' equity ⁽²⁾	Operating leverage ⁽³⁾	Common equity Tier 1 capital ratio under the Standardized approach ⁽⁴⁾	Common share dividend payout ratio ⁽⁵⁾
	7-12%	12-15%	Positive	Strong	~30%
Current Context	Earnings and profitability for 2016 reflect the credit performance of CWB's oil and gas loans, lower net interest margin, and the issuance of common shares.		Fiscal 2016 operating leverage was positive 1%.	Q4 2016 ratio of 9.2% is very strong.	Fiscal 2016 ratio of 43% reflects the same factors impacting earnings and profitability.

(1) Adjusted cash earnings per common share is calculated as diluted earnings per common share excluding the acquisition-related amortization of intangible assets and the contingent consideration fair value changes, net of tax, which represent charges that are not considered to be indicative of ongoing operating performance. Performance for adjusted cash earnings per common share is the current year results over the prior year results. (2) Adjusted return on common shareholders' equity is calculated as common shareholders' net income excluding the acquisition-related amortization of intangible assets and the contingent consideration fair value changes, net of tax, divided by average common shareholders' equity. (3) Operating leverage is calculated as total revenue (teb) growth over the past twelve months, less non-interest expense growth over the past twelve months, excluding the pre-tax amortization of acquisition-related intangible assets. (4) Common equity Tier 1 capital ratio is calculated in accordance with Basel III guidelines issued by the Office of the Superintendent of Financial Institutions Canada (OSFI) using the Standardized approach for credit risk. (5) Common share dividend payout ratio is calculated as common share dividends declared during the past twelve months divided by common shareholders' net income from Continuing Operations earned over the same period.

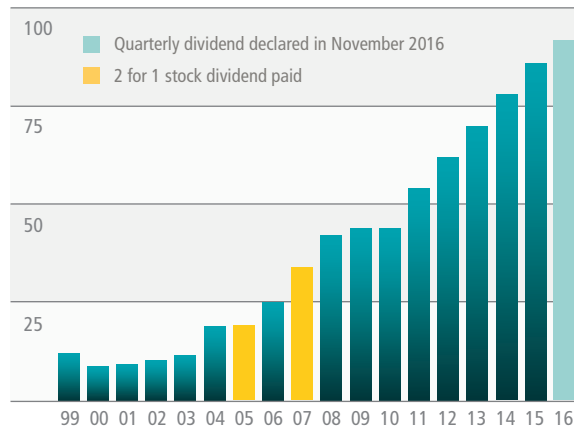
ANNUAL CREDIT PERFORMANCE (1997-2016)

Provision for credit losses as a % of loans (Q3 2016)



* Cdn Bank Average is the average year-to-date provision for credit losses of Canada's six largest banks as reported at Q3-16.

DIVIDEND HISTORY (¢ / SHARE)



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FISCAL 2017 QUARTERLY EARNINGS RELEASE CALENDAR*

Q1 MARCH 02 Q2 JUNE 01 Q3 AUGUST 31 Q4 DECEMBER 07

* Dates subject to change.

