



WHO WE ARE

CWB Financial Group (CWB) operates with a clear focus to meet the unique financial needs of business owners.

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 balance sheet and dividend 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, through transition to the *Advanced Internal Ratings Based (AIRB)* approach.

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

Operating from our headquarters in Edmonton, Alberta, CWB's key business lines include full-service business and personal banking offered through branches of Canadian Western Bank and online banking services provided by Motive Financial. Highly responsive specialized financing is delivered under the banners of CWB Optimum Mortgage, CWB Equipment Financing, CWB National Leasing, CWB Maxium Financial, and CWB Franchise Finance. Trust Services are offered through Canadian Western Trust. Comprehensive wealth management offerings are provided through CWB Wealth Management, which includes the businesses of McLean & Partners Wealth Management and Canadian Western Financial.

LINES OF BUSINESS

Banking

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

Trust

- Canadian Western Trust

Wealth Management

- CWB Wealth Management
- McLean & Partners
- Wealth Management
- Canadian Western Financial

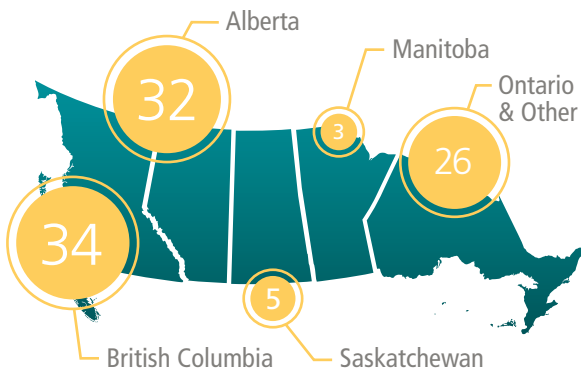
FINANCIAL PERFORMANCE HIGHLIGHTS

	Total Loans (millions)	Pre-tax, Pre-provision income ⁽¹⁾ (millions)	Net Interest Margin	Adjusted Cash Earnings per Share
Q4 2018	\$26,205 ▲ 13%	\$111 ▲ 7%	2.61% ▼ 2 basis points	\$0.78 ▲ 5%
Q4 2017	\$23,229	\$104	2.63%	\$0.74

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

LOANS BY PROVINCE (%)

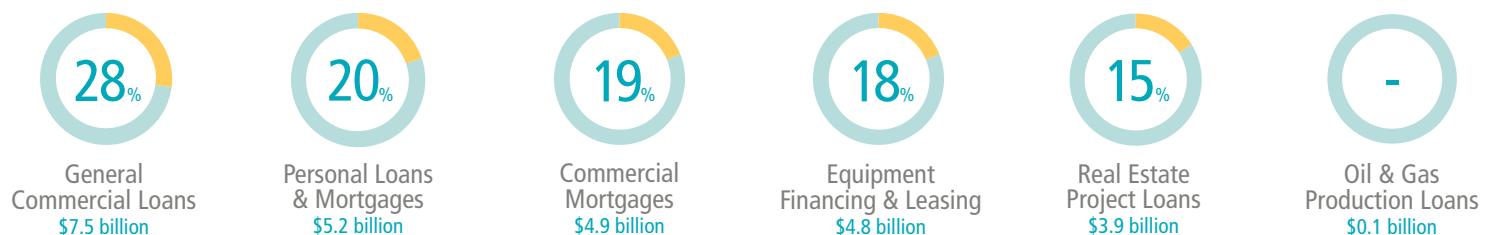
(Based on location of security)



CANADIAN WESTERN BANK IN FIGURES

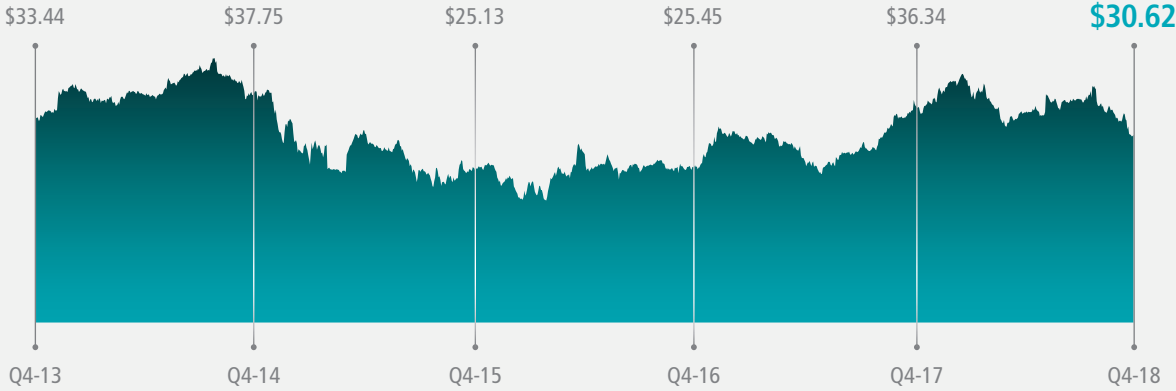
Branch Voicemail	0	Total Loans	\$26.2 billion
Employees	~2,200	Total Deposits	\$23.7 billion
Total Assets	\$29.0 billion	Assets Under Administration	\$8.4 billion
		Assets Under Management	\$2.1 billion

LOANS BY LENDING SECTOR





COMMON STOCK PRICE PERFORMANCE & SHAREHOLDER INFORMATION (October 31, 2018)



~ 89.0 million
Shares Issued
and Outstanding

~ \$2.7 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 CWB.PR.B CWB.PR.C	Book Value / Share	\$26.09
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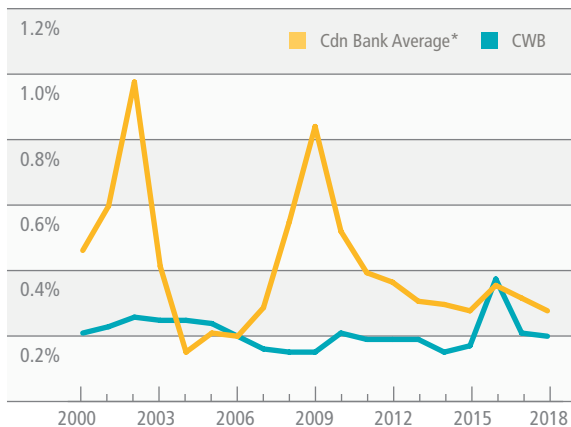
MEDIUM-TERM PERFORMANCE TARGET RANGES

	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⁾
Targets	7-12%	12-15%	Positive	Strong	~30%
2018 Performance	14%	11.9%	1.9%	9.2%	36%

(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. Excluded items 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 same period in the year. (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 the growth rate of total revenue less the growth rate of non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets, over the past twelve months. (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). (5) Common share dividend payout ratio is calculated as common share dividends declared during the past twelve months divided by common shareholders' net income earned over the same period.

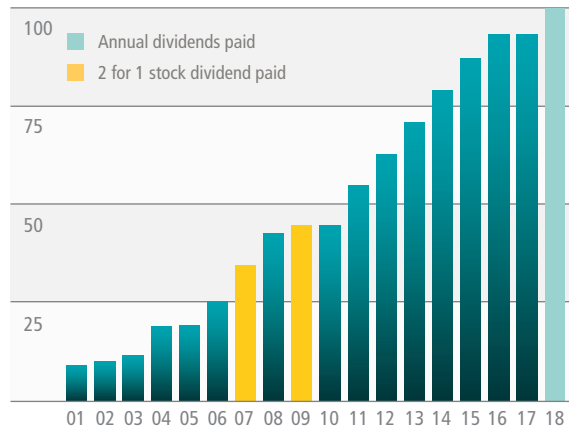
ANNUAL CREDIT PERFORMANCE (2000-2018)

Provision for credit losses as a % of loans



* Cdn Bank Average is the average of the provision for credit losses of Canada's six largest banks as reported in 2018.

DIVIDEND HISTORY (¢ / SHARE)



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FISCAL 2019 QUARTERLY EARNINGS RELEASE CALENDAR*

Q1 MARCH 07 Q2 JUNE 06 Q3 AUGUST 29 Q4 DECEMBER 05

* Dates subject to change.