



CANADIAN WESTERN BANK

Supplemental Financial Information For the Quarter Ended April 30, 2010 (unaudited)

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Note:

This financial information is supplementary to CWB's 2010 Second Quarter Press Release and the 2009 Annual Report and should be read in conjunction with those documents.

For further information please contact CWB's Finance Division at (780) 423-8888.



HIGHLIGHTS
(unaudited)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q2 09	vs Q1 10	2010	2009	% Change	2009	2008
	4	3	2	1	4	3	2	1							
Results of Operations (\$ thousands)															
Net interest income (teb) ⁽¹⁾		\$ 80,132	\$ 74,306	\$ 68,012	\$ 60,934	\$ 52,812	\$ 54,596	52%	8%	\$ 154,438	\$ 107,408	44%	\$ 236,354	\$ 228,617	
Less teb adjustment		2,662	2,563	2,397	2,189	1,675	1,586	59%	4%	5,225	3,261	60%	7,847	5,671	
Net interest income per financial statements		77,470	71,743	65,615	58,745	51,137	53,010	51%	8%	149,213	104,147	43%	228,507	222,946	
Other income		30,840	26,366	22,087	24,604	22,570	22,351	37%	17%	57,206	44,921	27%	91,612	70,240	
Total revenues (teb)		110,972	100,672	90,099	85,538	75,382	76,947	47%	10%	211,644	152,329	39%	327,966	298,857	
Total revenues		108,310	98,109	87,702	83,349	73,707	75,361	47%	10%	206,419	149,068	38%	320,119	293,186	
Net income		37,884	40,035	30,357	28,729	21,580	25,619	76%	(5%)	77,919	47,199	65%	106,285	102,019	
Per Common Share (\$'s)															
Earnings per share															
Basic		0.52	0.57	0.42	0.39	0.30	0.40	73%	(9%)	1.08	0.70	54%	1.51	1.61	
Diluted		0.47	0.52	0.39	0.38	0.30	0.40	57%	(10%)	0.99	0.70	41%	1.47	1.58	
Diluted cash		0.48	0.52	0.39	0.38	0.30	0.41	58%	(7%)	1.00	0.71	41%	1.49	1.59	
Cash dividends		0.11	0.11	0.11	0.11	0.11	0.11	0%	0%	0.22	0.22	0%	0.44	0.42	
Book value		13.08	12.67	12.16	11.87	11.42	11.10	15%	3%	13.08	11.42	15%	12.16	10.70	
Closing market price		23.99	20.56	21.38	18.19	13.35	11.93	80%	17%	23.99	13.35	80%	21.38	18.44	
Performance Measures (%)															
Return on common shareholders' equity		16.3%	18.0%	13.7%	13.4%	11.0%	14.7%	5.3%	<i>(1.7%)</i>	17.1%	12.9%	4.2%	13.2%	15.9%	
Return on assets		1.17%	1.25%	0.91%	0.87%	0.70%	0.93%	0.47%	<i>(0.08%)</i>	1.21%	0.82%	0.39%	0.86%	1.03%	
Net interest margin (teb)		2.76%	2.56%	2.34%	2.13%	1.93%	1.99%	0.83%	0.20%	2.66%	1.96%	0.70%	2.10%	2.30%	
Net interest margin		2.67%	2.47%	2.25%	2.05%	1.87%	1.93%	0.80%	0.20%	2.57%	1.90%	0.67%	2.03%	2.25%	
Efficiency ratio (teb)		45.0%	40.0%	46.1%	47.0%	53.1%	47.3%	(8.1%)	5.0%	42.6%	50.2%	(7.6%)	48.2%	45.2%	
Efficiency ratio		46.1%	41.0%	47.4%	48.2%	54.3%	48.3%	(8.2%)	5.1%	43.7%	51.3%	(7.6%)	49.4%	46.1%	
Financial Position (\$ thousands)															
Total assets		\$ 12,004,281	\$ 11,641,634	\$ 11,635,872	\$ 11,331,377	\$ 11,450,625	\$ 10,907,072	5%	3%	\$ 12,004,281	\$ 11,450,625	5%	\$ 11,635,872	\$ 10,600,732	
Total shareholders' equity		1,077,111	1,020,642	986,499	966,232	935,753	704,603	15%	6%	1,077,111	935,753	15%	986,499	679,148	
Credit Quality															
Provision for credit losses as a % of average loans		0.23%	0.16%	0.15%	0.15%	0.15%	0.15%	0.08%	0.07%	0.19%	0.15%	0.04%	0.15%	0.15%	
Net impaired loans (after general allowance) (\$ thousands)		\$ 90,843	\$ 73,832	\$ 62,485	\$ 31,015	\$ 31,918	\$ 33,308	185%	23%	\$ 90,843	\$ 31,918	185%	\$ 62,485	\$ 16,098	
Net impaired loans as a % of total loans		0.92%	0.80%	0.68%	0.34%	0.35%	0.37%	0.57%	0.12%	0.92%	0.35%	0.57%	0.68%	0.19%	
Other															
Capital ratios ⁽²⁾															
Tangible common equity to risk-weighted assets		8.4%	8.4%	8.0%	7.9%	7.6%	7.5%	0.8%	0.0%	8.4%	7.6%	0.8%	8.0%	7.7%	
Tier 1		11.4%	11.6%	11.3%	11.2%	11.0%	8.7%	0.4%	(0.2%)	11.4%	11.0%	0.4%	11.3%	8.9%	
Total capital		14.5%	15.1%	15.4%	15.4%	15.2%	13.0%	(0.7%)	(0.6%)	14.5%	15.2%	(0.7%)	15.4%	13.5%	
Number of full-time equivalent staff at period end		1,652	1,382	1,339	1,334	1,316	1,305	26%	20%	1,652	1,316	26%	1,339	1,284	
Number of bank branches		37	37	37	36	36	36	3%	0%	37	36	3%	37	36	

(1) For the definition of taxable equivalent basis (teb) see page 2.

(2) Capital ratios are calculated in accordance with the requirements of the Office of the Superintendent of Financial Institutions.

bold and italicized numbers = actual change in percent



NET INCOME (teb)⁽¹⁾ AND COMPREHENSIVE INCOME - CONSOLIDATED
(unaudited)
(\$ thousands, except per share amounts)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q2 09	vs Q1 10	2010	2009	% Change	2009	2008
	4	3	2	1	4	3	2	1							
Interest income															
Loans		\$ 123,830	\$ 116,841	\$ 116,042	\$ 112,275	\$ 107,828	\$ 119,268	15%	6%	\$ 240,671	\$ 227,096	6%	\$ 455,413	\$ 491,991	
Securities		12,088	13,501	13,808	13,313	12,137	12,798	(0%)	(10%)	25,589	24,935	3%	52,056	58,600	
Deposits with regulated financial institutions		1,443	2,104	2,393	3,103	3,770	3,537	(62%)	(31%)	3,547	7,307	(51%)	12,803	17,847	
Total interest income		137,361	132,446	132,243	128,691	123,735	135,603	11%	4%	269,807	259,338	4%	520,272	568,438	
Interest expense															
Deposits		52,858	53,570	58,963	62,490	65,824	75,740	(20%)	(1%)	106,428	141,564	(25%)	263,017	317,554	
Subordinated debentures		4,371	4,570	5,268	5,267	5,099	5,267	(14%)	(4%)	8,941	10,366	(14%)	20,901	22,267	
Total interest expense		57,229	58,140	64,231	67,757	70,923	81,007	(19%)	(2%)	115,369	151,930	(24%)	283,918	339,821	
Net interest income (page 5)		80,132	74,306	68,012	60,934	52,812	54,596	52%	8%	154,438	107,408	44%	236,354	228,617	
Provision for credit losses (page 9)		5,487	3,713	3,393	3,369	3,369	3,369	63%	48%	9,200	6,738	37%	13,500	12,000	
Other income (page 5)		30,840	26,366	22,087	24,604	22,570	22,351	37%	17%	57,206	44,921	27%	91,612	70,240	
Net interest and other income		105,485	96,959	86,706	82,169	72,013	73,578	46%	9%	202,444	145,591	39%	314,466	286,857	
Non-interest expenses (page 6)		49,960	40,248	41,573	40,210	39,994	36,405	25%	24%	90,208	76,399	18%	158,182	135,166	
Net income before taxes and non-controlling interest in subsidiary		55,525	56,711	45,133	41,959	32,019	37,173	73%	(2%)	112,236	69,192	62%	156,284	151,691	
Provision for income taxes		17,600	16,600	14,717	13,180	10,383	11,487	70%	6%	34,200	21,870	56%	49,767	49,672	
Non-controlling interest in subsidiary		41	76	59	50	56	67	(27%)	(46%)	117	123	(5%)	232	-	
Net Income		\$ 37,884	\$ 40,035	\$ 30,357	\$ 28,729	\$ 21,580	\$ 25,619	76%	(5%)	\$ 77,919	\$ 47,199	65%	\$ 106,285	\$ 102,019	
Preferred share dividends		\$ 3,802	\$ 3,802	\$ 3,802	\$ 3,802	\$ 2,458	\$ -	55%	0%	\$ 7,604	\$ 2,458	209%	\$ 10,062	\$ -	
Net income available to common shareholders		\$ 34,082	\$ 36,233	\$ 26,555	\$ 24,927	\$ 19,122	\$ 25,619	78%	(6%)	\$ 70,315	\$ 44,741	57%	\$ 96,223	\$ 102,019	
Earnings per share															
Basic		\$ 0.52	\$ 0.57	\$ 0.42	\$ 0.39	\$ 0.30	\$ 0.40	73%	(9%)	\$ 1.09	\$ 0.70	56%	\$ 1.51	\$ 1.61	
Diluted		0.47	0.52	0.39	0.38	0.30	0.40	57%	(10%)	0.99	0.70	41%	1.47	1.58	
Diluted cash		0.48	0.52	0.39	0.38	0.30	0.41	58%	(7%)	1.00	0.71	41%	1.49	1.59	
teb adjustment		\$ 2,662	\$ 2,563	\$ 2,397	\$ 2,189	\$ 1,675	\$ 1,586	59%	4%	\$ 5,225	\$ 3,261	60%	\$ 7,847	\$ 5,671	
Comprehensive Income															
Net income		\$ 37,884	\$ 40,035	\$ 30,357	\$ 28,729	\$ 21,580	\$ 25,619	76%	(5%)	\$ 77,919	\$ 47,199	65%	\$ 106,285	\$ 102,019	
Other comprehensive income, net of tax															
Available-for-sale securities, change in unrealized gains (losses)		(15,756)	3,725	(910)	10,400	16,898	3,270	(193%)	(523%)	(12,031)	20,168	(160%)	29,658	(5,902)	
Derivatives designated as cash flow hedges, change in unrealized gains (losses)		(508)	(1,061)	(1,066)	167	(6,363)	1,926	(92%)	(52%)	(1,569)	(4,437)	(65%)	(5,336)	6,630	
		(16,264)	2,664	(1,976)	10,567	10,535	5,196	nm	nm	(13,600)	15,731	(186%)	24,322	728	
Comprehensive Income		\$ 21,620	\$ 42,699	\$ 28,381	\$ 39,296	\$ 32,115	\$ 30,815	(33%)	(49%)	\$ 64,319	\$ 62,930	2%	\$ 130,607	\$ 102,747	

(1) Taxable equivalent basis (teb). Most financial institutions analyze revenue on a taxable equivalent basis to permit uniform measurement and comparison of net interest income. Net interest income (as presented in the consolidated statement of income) includes tax-exempt income on certain securities. Since this income is not taxable, the rate of interest or dividend received is significantly lower than would apply to a loan or security of the same amount. The adjustment to taxable equivalent basis increases interest income and the provision for income taxes to what they would have been had the tax exempt securities been taxed at the statutory rate. The taxable equivalent basis does not have a standardized meaning prescribed by generally accepted accounting principles and therefore may not be comparable to similar measures presented by other financial institutions.

nm = not meaningful



BANKING AND TRUST OPERATING SEGMENT

(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q2 09	vs Q1 10	2010	2009	% Change	2009	2008
	4	3	2	1	4	3	2	1							
Net interest income (teb) ⁽¹⁾			\$ 78,436	\$ 72,619	\$ 66,387	\$ 59,340	\$ 51,399	\$ 53,101	53%	8%	\$ 151,055	\$ 104,500	46%	\$ 230,227	\$ 222,837
Other income			20,951	20,616	17,019	18,651	18,125	20,218	38%	21%	45,567	38,343	19%	74,013	54,338
Total revenues (teb)			103,387	93,235	83,406	77,991	69,524	73,319	49%	11%	196,622	142,843	38%	304,240	277,175
Provision for credit losses			5,487	3,713	3,393	3,369	3,369	3,369	63%	48%	9,200	6,738	37%	13,500	12,000
Non-interest expenses			47,129	37,627	38,997	37,283	37,381	33,910	26%	25%	84,756	71,291	19%	147,571	125,748
Net income before taxes and non-controlling interest in subsidiary			50,771	51,895	41,016	37,339	28,774	36,040	76%	(2%)	102,666	64,814	58%	143,169	139,427
Provision for income taxes (teb)			16,245	15,129	13,490	11,809	9,313	11,151	74%	7%	31,374	20,464	53%	45,763	45,780
Non-controlling interest in subsidiary			41	76	59	50	56	67	(27%)	(46%)	117	123	(5%)	232	-
Net Income			\$ 34,485	\$ 36,690	\$ 27,467	\$ 25,480	\$ 19,405	\$ 24,822	78%	(6%)	\$ 71,175	\$ 44,227	61%	\$ 97,174	\$ 93,647
Average assets															
Cash, securities and repurchase agreements			\$ 1,751,189	\$ 1,933,516	\$ 2,045,818	\$ 1,986,154	\$ 1,913,701	\$ 1,727,258	(8%)	(9%)	\$ 1,842,352	\$ 1,820,479	1%	\$ 1,918,232	\$ 1,733,179
Loans			9,714,249	9,253,047	9,160,820	9,028,356	8,981,690	8,855,220	8%	5%	9,483,648	8,918,455	6%	9,006,522	7,910,341
Other assets			222,897	129,799	135,612	127,917	128,237	128,820	74%	72%	176,348	128,529	37%	130,147	103,351
Total Average Assets			\$ 11,688,335	\$ 11,316,362	\$ 11,342,250	\$ 11,142,427	\$ 11,023,628	\$ 10,711,298	6%	3%	\$ 11,502,348	\$ 10,867,463	6%	\$ 11,054,901	\$ 9,746,871
Efficiency ratio (teb)			45.6%	40.4%	46.8%	47.8%	53.8%	46.2%	(8.2%)	5.2%	43.1%	49.9%	(6.8%)	48.5%	45.4%
Efficiency ratio (non-teb)			46.7%	41.4%	48.0%	49.1%	55.0%	47.2%	(8.3%)	5.3%	44.2%	51.0%	(6.8%)	49.7%	46.2%
Net interest margin (teb)			2.75%	2.55%	2.32%	2.11%	1.91%	1.97%	0.84%	0.20%	2.65%	1.94%	0.71%	2.08%	2.29%
Net interest margin (non-teb)			2.67%	2.46%	2.24%	2.04%	1.86%	1.91%	0.81%	0.21%	2.56%	1.88%	0.68%	2.02%	2.23%

(1) For the definition of taxable equivalent basis (teb) see page 2.

bold and italicized numbers = actual change in percent

INSURANCE OPERATING SEGMENT

(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q2 09	vs Q1 10	2010	2009	% Change	2009	2008
	4	3	2	1	4	3	2	1							
Net interest income (teb) ⁽¹⁾			\$ 1,696	\$ 1,687	\$ 1,625	\$ 1,594	\$ 1,413	\$ 1,495	20%	1%	\$ 3,383	\$ 2,908	16%	\$ 6,127	\$ 5,780
Other Income															
Net earned premiums			26,627	27,331	27,072	26,895	24,880	25,215	7%	(3%)	53,958	50,095	8%	104,062	97,943
Commissions and processing fees			546	618	697	741	760	654	(28%)	(12%)	1,164	1,414	(18%)	2,852	2,876
Net claims and adjustment expenses			(15,784)	(16,990)	(17,559)	(16,660)	(16,126)	(18,651)	(2%)	(7%)	(32,774)	(34,777)	(6%)	(68,996)	(64,380)
Policy acquisition costs			(5,868)	(5,289)	(5,199)	(5,181)	(5,316)	(5,106)	10%	11%	(11,157)	(10,422)	7%	(20,802)	(20,573)
Insurance revenues, net			5,521	5,670	5,011	5,795	4,198	2,112	32%	(3%)	11,191	6,310	77%	17,116	15,866
Gains (losses) on sale of securities & others			368	80	57	158	247	21	49%	360%	448	268	67%	483	36
Total revenues, net (teb)			7,585	7,437	6,693	7,547	5,858	3,628	29%	2%	15,022	9,486	58%	23,726	21,682
Non-interest expenses			2,831	2,621	2,576	2,927	2,613	2,495	8%	8%	5,452	5,108	7%	10,611	9,418
Net income before taxes			4,754	4,816	4,117	4,620	3,245	1,133	47%	(1%)	9,570	4,378	119%	13,115	12,264
Provision for income taxes (teb)			1,355	1,471	1,227	1,371	1,070	336	27%	(8%)	2,826	1,406	101%	4,004	3,892
Net Income			\$ 3,399	\$ 3,345	\$ 2,890	\$ 3,249	\$ 2,175	\$ 797	56%	2%	\$ 6,744	\$ 2,972	127%	\$ 9,111	\$ 8,372
Average assets															
Cash and securities			\$ 146,418	\$ 150,463	\$ 147,945	\$ 138,213	\$ 131,110	\$ 127,566	12%	(3%)	\$ 148,440	\$ 129,338	15%	\$ 136,209	\$ 124,150
Other assets			63,222	63,887	63,541	61,676	60,460	60,868	5%	(1%)	63,555	60,664	5%	61,636	59,742
Total Average Assets			\$ 209,640	\$ 214,350	\$ 211,486	\$ 199,889	\$ 191,570	\$ 188,434	9%	(2%)	\$ 211,995	\$ 190,002	12%	\$ 197,845	\$ 183,892
Policies outstanding			180,289	177,272	175,662	172,979	170,433	168,642	6%	2%	180,289	170,433	6%	175,662	168,071
Gross written premiums			\$ 30,531	\$ 24,332	\$ 31,537	\$ 33,067	\$ 29,120	\$ 23,103	5%	25%	\$ 54,863	\$ 52,223	5%	\$ 116,828	\$ 107,054
Alberta Risk Sharing Pools impact on net income before tax			221	1,913	(722)	557	31	(158)	613%	(88%)	2,134	(127)	nm	(292)	(973)
Claims loss ratio			59%	62%	65%	62%	65%	74%	(6.0%)	(3.0%)	60.0%	69%	(9.0%)	67.0%	66%
Expense ratio			31%	27%	26%	27%	29%	28%	2.0%	4.0%	29.0%	29%	0.0%	27.0%	27%
Combined expense ratio			90%	89%	91%	89%	94%	102%	(4.0%)	1.0%	89.0%	98%	(9.0%)	94.0%	93%

(1) For the definition of taxable equivalent basis (teb) see page 2.

nm = not meaningful

bold and italicized numbers = actual change in percent



EARNINGS PER SHARE⁽¹⁾, CAPITAL INFORMATION AND OTHER STATISTICS
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2010	FULL YEAR		
	2010				2009				vs Q2 09	vs Q1 10	2010	2009	% Change	2009	2008	
	4	3	2	1	4	3	2	1								
Earnings Per Share																
Net income available to common shareholders		\$ 34,082	\$ 36,233		\$ 26,555	\$ 24,927	\$ 19,122	\$ 25,619	78%	(6%)	\$ 70,315	\$ 44,741	57%	\$ 96,223	\$ 102,019	
Denominator																
Weighted average number of common shares - basic		66,144	63,925		63,828	63,654	63,503	63,465	4%	3%	65,016	63,484	2%	63,613	63,214	
Dilutive instrument																
Employee stock options		801	756		589	292	56	202	1330%	6%	779	125	523%	281	1,227	
Warrants to purchase common shares		5,725	5,409		4,266	1,493	-	-	nm	6%	5,567	-	nm	1,440	-	
Weighted average number of common shares - diluted		72,670	70,090		68,683	65,439	63,559	63,667	14%	4%	71,362	63,609	12%	65,334	64,441	
Basic earnings per share		\$ 0.52	\$ 0.57		\$ 0.42	\$ 0.39	\$ 0.30	\$ 0.40	73%	(9%)	\$ 1.08	\$ 0.70	54%	\$ 1.51	\$ 1.61	
Diluted earnings per share		0.47	0.52		0.39	0.38	0.30	0.40	57%	(10%)	0.99	0.70	41%	1.47	1.58	
Diluted cash earnings per share		0.48	0.52		0.39	0.38	0.30	0.41	58%	(7%)	1.00	0.71	41%	1.49	1.59	
Number of Common Shares Outstanding at Period End		66,309	63,977		63,903	63,738	63,589	63,468	4%	4%	66,309	63,589	4%	63,903	63,457	
Derivatives																
Replacement cost		\$ 388	\$ 807		\$ 2,309	\$ 4,041	\$ 4,433	\$ 12,856	(91%)	(52%)	\$ 388	\$ 4,433	(91%)	\$ 2,309	\$ 9,980	
Risk-weighted amount		290	220		501	847	954	2,936	(70%)	32%	290	954	(70%)	501	2,436	
Credit equivalent amount		1,278	992		2,461	4,193	4,718	14,577	(73%)	29%	1,278	4,718	(73%)	2,461	12,135	
Notional principal amount (\$ millions)		135	152		239	239	333	522	(59%)	(11%)	135	333	(59%)	239	600	
Risk Weighted Assets (\$ millions)⁽¹⁾																
Cash, securities and repurchase agreements		\$ 361	\$ 347		\$ 329	\$ 306	\$ 317	\$ 254	14%	4%	\$ 361	\$ 317	14%	\$ 329	\$ 276	
Loans		8,748	8,428		8,421	8,373	8,299	8,228	5%	4%	8,748	8,299	5%	8,421	7,843	
Other		774	647		646	620	596	579	30%	20%	774	596	30%	646	560	
Total		\$ 9,883	\$ 9,422		\$ 9,396	\$ 9,299	\$ 9,212	\$ 9,061	7%	5%	\$ 9,883	\$ 9,212	7%	\$ 9,396	\$ 8,679	
Regulatory Capital⁽¹⁾																
Tier 1 capital		\$ 1,128,608	\$ 1,094,841		\$ 1,063,287	\$ 1,040,753	\$ 1,013,204	\$ 787,859	11%	3%	\$ 1,128,608	\$ 1,013,204	11%	\$ 1,063,287	\$ 775,445	
Tier 2 capital		380,080	386,074		443,271	445,312	441,015	440,921	(14%)	(2%)	380,080	441,015	(14%)	443,271	440,527	
Deduction for insurance subsidiary		(74,607)	(60,073)		(56,768)	(53,919)	(50,732)	(48,576)	47%	24%	(74,607)	(50,732)	47%	(56,768)	(47,700)	
Total		\$ 1,434,081	\$ 1,420,842		\$ 1,449,790	\$ 1,432,146	\$ 1,403,487	\$ 1,180,204	2%	1%	\$ 1,434,081	\$ 1,403,487	2%	\$ 1,449,790	\$ 1,168,272	
Capital Ratios⁽¹⁾																
Tangible common equity to risk-weighted assets		8.4%	8.4%		8.0%	7.9%	7.6%	7.5%	0.8%	0.0%	8.4%	7.6%	0.8%	8.0%	7.7%	
Tier 1		11.4%	11.6%		11.3%	11.2%	11.0%	8.7%	0.4%	(0.2%)	11.4%	11.0%	0.4%	11.3%	8.9%	
Total		14.5%	15.1%		15.4%	15.4%	15.2%	13.0%	(0.7%)	(0.6%)	14.5%	15.2%	(0.7%)	15.4%	13.5%	
Unrealized Gains on Available-for-Sale Cash and Securities																
Deposits with regulated financial institutions		\$ 3,018	\$ 6,689		\$ 7,390	\$ 10,006	\$ 12,231	\$ 6,540	(75%)	(55%)	\$ 3,018	\$ 12,231	(75%)	\$ 7,390	\$ 940	
Government of Canada		(2,662)	901		1,594	490	3,090	2,452	nm	nm	(2,662)	3,090	(186%)	1,594	1,417	
Province or municipality		506	1,250		2,547	3,900	10,509	7,112	(95%)	(60%)	506	10,509	(95%)	2,547	1,214	
Other debt securities		2,913	7,231		6,898	4,842	1,406	(1,752)	107%	(60%)	2,913	1,406	107%	6,898	(1,958)	
Preferred shares		(835)	13,009		5,810	8,435	(14,600)	(25,815)	(94%)	nm	(835)	(14,600)	(94%)	5,810	(17,829)	
Common shares		4,706	647		558	(2,112)	(1,845)	(1,721)	nm	627%	4,706	(1,845)	(355%)	558	(1,599)	
Total		\$ 7,646	\$ 29,727		\$ 24,797	\$ 25,561	\$ 10,791	\$ (13,184)	(29%)	(74%)	\$ 7,646	\$ 10,791	(29%)	\$ 24,797	\$ (17,815)	
Interest sensitive gap within 1 year (\$ millions)		\$ 25	\$ 265		\$ 208	\$ 378	\$ 615	\$ 432	(96%)	(91%)	\$ 25	\$ 615	(96%)	\$ 208	\$ 234	

(1) Risk weighted assets, regulatory capital and capital ratio are calculated in accordance with the requirements of the Office of the Superintendent of Financial Institutions.

nm = not meaningful

bold and italicized numbers = actual change in percent



NET INTEREST INCOME, OTHER INCOME AND TOTAL REVENUES (teb)⁽¹⁾
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q2 09	vs Q1 10	2010	2009	% CHANGE	2009	2008
	4	3	2	1	4	3	2	1							
Net interest income per financial statements		\$ 77,470	\$ 71,743	\$ 65,615	\$ 58,745	\$ 51,137	\$ 53,010	51%	8%	\$ 149,213	\$ 104,147	43%	\$ 228,507	\$ 222,946	
Taxable equivalent adjustment		2,662	2,563	2,397	2,189	1,675	1,586	59%	4%	5,225	3,261	60%	7,847	5,671	
Net interest income		80,132	74,306	68,012	60,934	52,812	54,596	52%	8%	154,438	107,408	44%	236,354	228,617	
Credit related		8,496	7,278	6,150	6,155	5,321	5,743	60%	17%	15,774	11,064	43%	23,369	26,998	
Insurance, net		5,521	5,670	5,011	5,795	4,198	2,112	32%	(3%)	11,191	6,310	77%	17,116	15,866	
Trust and wealth management services		4,499	4,470	4,139	3,557	3,869	3,913	16%	1%	8,969	7,782	15%	15,478	13,299	
Retail services		2,332	2,016	1,865	1,781	1,913	1,844	22%	16%	4,348	3,757	16%	7,403	7,689	
Gains on sale of securities		4,072	6,497	4,103	6,399	6,580	8,143	(38%)	(37%)	10,569	14,723	(28%)	25,225	4,725	
Securitization revenue		1,911	-	-	-	-	-	nm	nm	1,911	-	nm	-	-	
Foreign exchange gains		676	435	647	876	667	555	1%	55%	1,111	1,222	(9%)	2,745	1,224	
Other		3,333	-	172	41	22	41	nm	nm	3,333	63	5190%	276	439	
Total other income		30,840	26,366	22,087	24,604	22,570	22,351	37%	17%	57,206	44,921	27%	91,612	70,240	
Total Revenues		\$ 110,972	\$ 100,672	\$ 90,099	\$ 85,538	\$ 75,382	\$ 76,947	47%	10%	\$ 211,644	\$ 152,329	39%	\$ 327,966	\$ 298,857	
Other income as a % of total revenues		27.8%	26.2%	24.5%	28.8%	29.9%	29.0%	(2.1%)	1.6%	27.0%	29.5%	(2.5%)	27.9%	23.5%	
Net interest income (teb) per average assets		2.76%	2.56%	2.34%	2.13%	1.93%	1.99%	0.83%	0.20%	2.66%	1.96%	0.70%	2.10%	2.30%	
Net interest income (non-teb) per average assets		2.67%	2.47%	2.25%	2.05%	1.87%	1.93%	0.80%	0.20%	2.57%	1.90%	0.67%	2.03%	2.25%	

(1) For the definition of taxable equivalent basis (teb) see page 2.

bold and italicized numbers = actual change in percent

AVERAGE BALANCE SHEET INFORMATION
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q2 09	vs Q1 10	2010	2009	% CHANGE	2009	2008
	4	3	2	1	4	3	2	1							
Cash, securities and repurchase agreements	\$ 1,897,607	\$ 2,083,979	\$ 2,193,763	\$ 2,124,367	\$ 2,044,811	\$ 1,854,824	(7%)	(9%)	\$ 1,990,793	\$ 1,949,817	2%	\$ 2,054,441	\$ 1,857,329		
Loans	9,714,249	9,253,047	9,160,820	9,028,356	8,981,690	8,855,220	8%	5%	9,483,648	8,918,455	6%	9,006,522	7,910,341		
Other assets	286,119	193,686	199,153	189,593	188,697	189,688	52%	48%	239,903	189,193	27%	191,783	163,093		
Total Assets	\$ 11,897,975	\$ 11,530,712	\$ 11,553,736	\$ 11,342,316	\$ 11,215,198	\$ 10,899,732	6%	3%	\$ 11,714,344	\$ 11,057,465	6%	\$ 11,252,746	\$ 9,930,763		
Deposits															
Notice and demand	\$ 3,398,937	\$ 3,240,689	\$ 3,038,702	\$ 2,595,060	\$ 2,427,791	\$ 2,369,706	40%	5%	\$ 3,319,813	\$ 2,398,749	38%	\$ 2,607,815	\$ 2,403,139		
Fixed term	6,596,433	6,515,169	6,696,650	6,995,452	7,171,154	7,043,869	(8%)	1%	6,555,802	7,107,511	(8%)	6,976,781	6,090,668		
Deposit from Canadian Western Bank Capital Trust	105,000	105,000	105,000	105,000	105,000	105,000	0%	0%	105,000	105,000	0%	105,000	105,000		
Total deposits*	10,100,370	9,860,858	9,840,352	9,695,512	9,703,945	9,518,575	4%	2%	9,980,615	9,611,260	4%	9,689,596	8,598,807		
Other liabilities	625,267	542,488	569,355	531,759	319,886	314,281	95%	15%	583,877	317,083	84%	460,015	291,533		
Subordinated debentures	315,000	329,917	375,000	375,000	375,000	375,000	(16%)	(5%)	322,458	375,000	(14%)	375,000	396,953		
Shareholders' equity	857,338	797,449	769,029	740,045	816,367	691,876	5%	8%	827,394	754,122	10%	728,135	643,470		
Total Liabilities and Shareholders' Equity	\$ 11,897,975	\$ 11,530,712	\$ 11,553,736	\$ 11,342,316	\$ 11,215,198	\$ 10,899,732	6%	3%	\$ 11,714,344	\$ 11,057,465	6%	\$ 11,252,746	\$ 9,930,763		
*Branch-raised deposits included in total deposits	\$ 6,204,111	\$ 6,294,529	\$ 6,039,434	\$ 5,615,883	\$ 5,514,433	\$ 5,690,831	13%	(1%)	\$ 6,250,548	\$ 5,602,632	12%	\$ 5,750,543	\$ 5,576,129		



NON-INTEREST EXPENSES
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2010	FULL YEAR		
	2010				2009				vs Q2 09	vs Q1 10	2010	2009	% CHANGE	2009	2008	
	4	3	2	1	4	3	2	1								
Salaries and staff benefits																
Salaries		\$ 26,607	\$ 22,152		\$ 23,022	\$ 22,310	\$ 22,159	\$ 19,890	20%	20%	\$ 48,759	\$ 42,049	16%	\$ 87,381	\$ 72,558	
Employee benefits		6,074	4,238		3,682	4,667	4,428	3,947	37%	43%	10,312	8,375	23%	16,724	15,102	
Total		32,681	26,390		26,704	26,977	26,587	23,837	23%	24%	59,071	50,424	17%	104,105	87,660	
Premises																
Rent			3,413	3,255	3,230	3,049	3,181	2,971	7%	5%	6,668	6,152	8%	12,431	10,402	
Depreciation			967	795	793	705	679	692	42%	22%	1,762	1,371	29%	2,869	2,279	
Other			552	516	688	395	488	426	13%	7%	1,068	914	17%	1,997	1,698	
Total			4,932	4,566	4,711	4,149	4,348	4,089	13%	8%	9,498	8,437	13%	17,297	14,379	
Equipment and furniture																
Depreciation			1,614	1,271	1,203	1,163	1,157	1,111	39%	27%	2,885	2,268	27%	4,634	4,069	
Other			1,437	1,191	1,082	1,166	1,023	828	40%	21%	2,628	1,851	42%	4,099	3,912	
Total			3,051	2,462	2,285	2,329	2,180	1,939	40%	24%	5,513	4,119	34%	8,733	7,981	
General																
Capital and business taxes			481	382	556	586	608	480	(21%)	26%	863	1,088	(21%)	2,230	2,280	
Regulatory costs			448	439	444	370	304	348	47%	2%	887	652	36%	1,466	1,066	
Professional fees and services			1,312	943	800	1,177	1,114	916	18%	39%	2,255	2,030	11%	4,007	3,722	
Communications			373	260	296	294	292	273	28%	43%	633	565	12%	1,155	1,090	
Marketing and business development			1,676	781	1,629	856	1,243	608	35%	115%	2,457	1,851	33%	4,336	3,221	
Postage and stationery			675	544	604	526	663	693	2%	24%	1,219	1,356	(10%)	2,486	2,633	
Banking charges			803	600	539	528	561	596	43%	34%	1,403	1,157	21%	2,224	2,143	
Travel			342	258	412	365	305	278	12%	33%	600	583	3%	1,360	1,441	
General insurance			285	269	267	277	241	281	18%	6%	554	522	6%	1,066	1,081	
Community Investment			40	626	193	122	222	153	(82%)	(94%)	666	375	78%	690	560	
Amortization of intangibles			1,243	312	309	309	319	319	290%	298%	1,555	638	144%	1,256	526	
Other			1,618	1,416	1,824	1,345	1,007	1,595	61%	14%	3,034	2,602	17%	5,771	5,383	
Total			9,296	6,830	7,873	6,755	6,879	6,540	35%	36%	16,126	13,419	20%	28,047	25,146	
Total Non-Interest Expenses			\$ 49,960	\$ 40,248	\$ 41,573	\$ 40,210	\$ 39,994	\$ 36,405	25%	24%	\$ 90,208	\$ 76,399	18%	\$ 158,182	\$ 135,166	

BALANCE SHEET AND ASSETS UNDER ADMINISTRATION
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		FULL YEAR	
	2010				2009				vs Q2 09	vs Q1 10	2009	2008
	4	3	2	1	4	3	2	1				
Cash resources			\$ 204,681	\$ 294,166	\$ 297,104	\$ 395,354	\$ 572,052	\$ 470,039	(64%)	(30%)	\$ 297,104	\$ 492,173
Securities												
Investment			1,374,346	1,855,784	1,891,408	1,602,043	1,649,635	1,238,769	(17%)	(26%)	1,891,408	1,228,964
Trading			-	-	-	-	-	-	-	-	-	-
Total			1,374,346	1,855,784	1,891,408	1,602,043	1,649,635	1,238,769	(17%)	(26%)	1,891,408	1,228,964
Securities purchased under resale agreements			247,682	20,000	-	-	-	15,000	nm	1138%	-	77,000
Loans												
Residential mortgages			2,292,578	2,308,916	2,282,475	2,100,432	2,239,023	2,233,841	2%	(1%)	2,282,475	2,134,327
Other			7,650,477	7,045,834	7,029,177	7,111,545	6,877,594	6,834,088	11%	9%	7,029,177	6,565,280
Allowance for credit losses			9,943,055	9,354,750	9,311,652	9,211,977	9,116,617	9,067,929	9%	6%	9,311,652	8,699,607
Total			(76,386)	(72,570)	(75,459)	(74,214)	(75,099)	(74,476)	2%	5%	(75,459)	(75,538)
Total			9,866,669	9,282,180	9,236,193	9,137,763	9,041,518	8,993,453	9%	6%	9,236,193	8,624,069
Other												
Land, building and equipment			57,859	41,248	39,252	31,738	30,369	31,195	91%	40%	39,252	31,893
Goodwill and intangible assets			82,809	15,512	15,825	16,161	16,449	16,772	403%	434%	15,825	9,088
Insurance related			55,254	56,584	55,932	55,500	52,283	52,011	6%	(2%)	55,932	52,942
Other assets			114,981	76,160	100,158	92,818	88,319	89,833	30%	51%	100,158	84,603
Total			310,903	189,504	211,167	196,217	187,420	189,811	66%	64%	211,167	178,526
Total Assets			\$ 12,004,281	\$ 11,641,634	\$ 11,635,872	\$ 11,331,377	\$ 11,450,625	\$ 10,907,072	5%	3%	\$ 11,635,872	\$ 10,600,732
Deposits												
Demand and notice			\$ 3,494,589	\$ 3,219,921	\$ 3,137,777	\$ 2,634,810	\$ 2,500,350	\$ 2,344,395	40%	9%	\$ 3,137,777	\$ 2,393,122
Fixed term			6,585,454	6,679,000	6,374,461	6,653,999	7,107,984	7,073,702	(7%)	(1%)	6,374,461	6,747,597
Deposit from Canadian Western Bank Capital Trust			105,000	105,000	105,000	105,000	105,000	105,000	0%	0%	105,000	105,000
Total			10,185,043	10,003,921	9,617,238	9,393,809	9,713,334	9,523,097	5%	2%	9,617,238	9,245,719
Other												
Insurance related			135,482	137,424	145,509	138,996	135,563	135,565	(0%)	(1%)	145,509	134,769
Securities sold under repurchase agreements			-	-	300,242	246,794	83,468	-	nm	0%	300,242	-
Other liabilities			291,645	164,647	211,384	210,546	207,507	168,807	41%	77%	211,384	166,096
Total			427,127	302,071	657,135	596,336	426,538	304,372	0%	41%	657,135	300,865
Subordinated debentures			315,000	315,000	375,000	375,000	375,000	375,000	(16%)	0%	375,000	375,000
Shareholders' equity (page 8)												
Preferred shares			209,750	209,750	209,750	209,750	209,750	-	0%	0%	209,750	-
Common shares			274,223	227,716	228,480	224,405	223,062	222,010	23%	20%	226,480	221,914
Contributed surplus			20,630	20,442	19,366	18,708	18,060	15,759	14%	1%	19,366	14,234
Retained earnings			566,989	540,951	511,784	492,274	474,353	466,841	20%	5%	511,784	448,203
Accumulated other comprehensive income (loss)			5,519	21,783	19,119	21,095	10,528	(7)	(48%)	(75%)	19,119	(5,203)
Total			1,077,111	1,020,642	986,499	966,232	935,753	704,603	15%	6%	986,499	679,148
Total Liabilities and Shareholders' Equity			\$ 12,004,281	\$ 11,641,634	\$ 11,635,872	\$ 11,331,377	\$ 11,450,625	\$ 10,907,072	5%	3%	\$ 11,635,872	\$ 10,600,732
Assets under administration			\$ 8,223,274	\$ 5,461,921	\$ 5,467,447	\$ 4,751,886	\$ 4,472,060	\$ 4,141,064	84%	51%	\$ 5,467,447	\$ 4,347,723
Trust cash balances			966,876	977,618	930,806	531,476	499,733	434,268	93%	(1%)	930,806	429,169
Number of investment accounts (#)			46,028	45,128	44,143	43,942	44,047	42,925	4%	2%	44,143	42,402
Assets under management			779,721	880,786	878,095	835,613	816,600	809,500	(5%)	(11%)	878,095	-

nm = not meaningful



SHAREHOLDERS' EQUITY AND COMPREHENSIVE INCOME
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		FULL YEAR	
	2010				2009				vs Q2 09	vs Q1 10	2009	2008
	4	3	2	1	4	3	2	1				
Retained earnings												
Balance at beginning of period			\$ 540,951	\$ 511,784	\$ 492,274	\$ 474,353	\$ 466,841	\$ 448,203	16%	6%	\$ 448,203	\$ 372,739
Net income			37,884	40,035	30,357	28,729	21,580	25,619	76%	(5%)	106,285	102,019
Dividends - Preferred shares			(3,802)	(3,802)	(3,801)	(3,802)	(2,458)	-	55%	0%	(10,061)	-
- Common shares			(7,274)	(7,033)	(7,023)	(7,004)	(6,984)	(6,981)	4%	3%	(27,992)	(26,555)
Warrant purchased under normal course issuer bid			(665)	(33)	-	-	-	-	nm	nm	-	-
Issuance costs on preferred units			(105)	-	(23)	(2)	(4,626)	-	nm	nm	(4,651)	-
Balance at end of period			566,989	540,951	511,784	492,274	474,353	466,841	20%	5%	511,784	448,203
Accumulated other comprehensive income (loss)												
Balance at beginning of period			21,783	19,119	21,095	10,528	(7)	(5,203)	nm	14%	(5,203)	(5,931)
Other comprehensive income (loss)			(16,264)	2,664	(1,976)	10,567	10,535	5,196	nm	nm	24,322	728
Balance at end of period			5,519	21,783	19,119	21,095	10,528	(7)	(48%)	(75%)	19,119	(5,203)
Total retained earnings and accumulated other comprehensive income (loss)			572,508	562,734	530,903	513,369	484,881	466,834	18%	2%	530,903	443,000
Preferred Shares												
Balance at beginning of period			209,750	209,750	209,750	209,750	-	-	nm	0%	-	-
Issued during period			-	-	-	-	209,750	-	0%	0%	209,750	-
Balance at end of period			209,750	209,750	209,750	209,750	209,750	-	0%	0%	209,750	-
Common Shares												
Balance at beginning of period			227,716	226,480	224,405	223,062	222,010	221,914	3%	1%	221,914	219,004
Issued on acquisition			42,582	-	-	-	-	-	nm	nm	-	-
Issued under dividend reinvestment plan			805	758	744	-	-	-	nm	6%	744	-
Issued on exercise of employee stock options			1,985	304	894	913	333	60	496%	553%	2,200	1,646
Transferred from contributed surplus on exercise or exchange of options			1,069	130	428	430	719	36	49%	722%	1,613	1,264
Issued on exercise of warrants			66	44	9	-	-	-	0%	50%	9	-
Balance at end of period			274,223	227,716	226,480	224,405	223,062	222,010	23%	20%	226,480	221,914
Contributed surplus												
Balance at beginning of period			20,442	19,366	18,708	18,060	15,759	14,234	30%	6%	14,234	9,681
Amortization of fair value of employee stock options			1,257	1,206	1,085	1,078	3,020	1,561	(58%)	4%	6,744	5,817
Transferred to common shares on exercise or exchange of options			(1,069)	(130)	(427)	(430)	(719)	(36)	49%	722%	(1,612)	(1,264)
Balance at end of period			20,630	20,442	19,366	18,708	18,060	15,759	14%	1%	19,366	14,234
Total shareholders' equity			\$ 1,077,111	\$ 1,020,642	\$ 986,499	\$ 966,232	\$ 935,753	\$ 704,603	15%	6%	\$ 986,499	\$ 679,148



IMPAIRED LOANS AND ALLOWANCE FOR CREDIT LOSSES
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		FULL YEAR	
	2010				2009				vs Q2 09	vs Q1 10	2009	2008
	4	3	2	1	4	3	2	1				
Gross impaired loans												
Personal			\$ 19,746	\$ 19,128	\$ 14,805	\$ 16,706	\$ 17,809	\$ 12,700	11%	3%	\$ 14,805	\$ 11,462
Real estate			101,228	79,143	76,643	63,999	65,515	75,092	55%	28%	76,643	51,909
Equipment financing			21,322	18,233	26,408	23,223	20,709	16,115	3%	17%	26,408	20,456
Commercial			24,933	29,898	20,088	1,301	2,984	3,878	736%	(17%)	20,088	7,809
Total gross impaired loans			\$ 167,229	\$ 146,402	\$ 137,944	\$ 105,229	\$ 107,017	\$ 107,785	56%	14%	\$ 137,944	\$ 91,636
Net impaired loans												
Personal			\$ 18,024	\$ 18,013	\$ 13,598	\$ 15,400	\$ 16,947	\$ 12,166	6%	0%	\$ 13,598	\$ 11,157
Real estate			95,344	75,923	71,032	58,486	57,949	70,394	65%	26%	71,032	48,961
Equipment financing			16,425	15,279	20,212	17,729	17,034	10,152	(4%)	8%	20,212	14,809
Commercial			19,055	23,656	18,796	616	1,003	1,518	1800%	(19%)	18,796	1,698
General allowance for credit risk			148,848	132,871	123,638	92,231	92,933	94,230	60%	12%	123,638	76,625
Net impaired loans (after general allowance)			\$ 90,843	\$ 73,832	\$ 62,485	\$ 31,015	\$ 31,918	\$ 33,308	185%	23%	\$ 62,485	\$ 16,098
Gross impaired loan formations (reductions)⁽¹⁾			\$ 29,357	\$ 15,063	\$ 34,879	\$ 2,666	\$ 1,991	\$ 20,613	1374%	95%	\$ 60,149	\$ 73,109
Net new specific provision⁽²⁾			10,693	5,827	3,456	3,168	3,276	2,974	226%	84%	12,874	7,081
Allowance for credit losses												
Specific			\$ 18,381	\$ 13,531	\$ 14,306	\$ 12,998	\$ 14,084	\$ 13,554	31%	36%	\$ 14,306	\$ 15,011
General			58,005	59,039	61,153	61,216	61,015	60,922	(5%)	(2%)	61,153	60,527
Total allowance			\$ 76,386	\$ 72,570	\$ 75,459	\$ 74,214	\$ 75,099	\$ 74,476	2%	5%	\$ 75,459	\$ 75,538
Reconciliation of allowance for credit losses												
Opening allowance			\$ 72,570	\$ 75,459	\$ 74,214	\$ 75,099	\$ 74,476	\$ 75,538	(3%)	(4%)	\$ 75,538	\$ 63,022
Allowance acquired			6,768	-	-	-	-	-	nm	nm	-	-
Provision for credit losses			5,487	3,713	3,393	3,369	3,369	3,369	63%	48%	13,500	12,000
Write-offs			(8,530)	(6,605)	(2,164)	(4,455)	(2,759)	(4,464)	209%	29%	(13,842)	(2,577)
Recoveries			91	3	16	201	13	33	600%	2933%	263	3,093
Closing allowance			\$ 76,386	\$ 72,570	\$ 75,459	\$ 74,214	\$ 75,099	\$ 74,476	2%	5%	\$ 75,459	\$ 75,538
Net impaired loans (after general allowance) as a % of total loans			0.92%	0.80%	0.68%	0.34%	0.35%	0.37%	0.57%	0.12%	0.68%	0.19%
Allowance for credit losses as a % of gross impaired loans			46%	50%	55%	71%	70%	69%	(24%)	(4%)	55%	82%
Provision for credit losses as a % of average loans			0.23%	0.16%	0.15%	0.15%	0.15%	0.15%	0.08%	0.07%	0.15%	0.15%
Net new specific provisions as a % of average loans			0.45%	0.25%	0.15%	0.14%	0.15%	0.13%	0.30%	0.20%	0.14%	0.09%
General allowance as a % of risk-weighted assets			0.59%	0.63%	0.65%	0.66%	0.66%	0.67%	(0.07%)	(0.04%)	0.65%	0.70%
General allowance as a % of risk-weighted loans			0.66%	0.70%	0.73%	0.73%	0.74%	0.74%	(0.08%)	(0.04%)	0.73%	0.77%

(1) New additions to gross impaired loans, net of reductions in gross impaired loans (i.e. returned to performing status or repayments).

(2) Portion of the period's provision for credit losses allocated to specific provisions.

bold and italicized numbers = actual change in percent