



CANADIAN WESTERN BANK

**Supplemental Financial Information
For the Quarter Ended July 31, 2010
(unaudited)**

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Note:

This financial information is supplementary to CWB's 2010 Third 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				Q3 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009								vs 2009		
	4	3	2	1	4	3	2	1	vs Q3 09	vs Q2 10	2010	2009	% Change	2009	2008
Results of Operations (\$ thousands)															
Net interest income (teb) ⁽¹⁾	\$ 85,020	\$ 80,132	\$ 74,306	\$ 68,012	\$ 60,934	\$ 52,812	\$ 54,596	40%	6%	\$ 239,458	\$ 168,342	42%	\$ 236,354	\$ 228,617	
Less teb adjustment	2,782	2,662	2,563	2,397	2,189	1,675	1,586	27%	5%	8,007	5,450	47%	7,847	5,671	
Net interest income per financial statements	82,238	77,470	71,743	65,615	58,745	51,137	53,010	40%	6%	231,451	162,892	42%	228,507	222,946	
Other income	26,025	30,840	26,366	22,087	24,604	22,570	22,351	6%	(16%)	83,231	69,525	20%	91,612	70,240	
Total revenues (teb)	111,045	110,972	100,672	90,099	85,538	75,382	76,947	30%	0%	322,689	237,867	36%	327,966	298,857	
Total revenues	108,263	108,310	98,109	87,702	83,349	73,707	75,361	30%	(0%)	314,682	232,417	35%	320,119	293,186	
Net income	46,595	37,884	40,035	30,357	28,729	21,580	25,619	62%	23%	124,514	75,928	64%	106,285	102,019	
Per Common Share (\$'s)															
Earnings per share															
Basic	0.64	0.52	0.57	0.42	0.39	0.30	0.40	64%	23%	1.73	1.10	57%	1.51	1.61	
Diluted	0.59	0.47	0.52	0.39	0.38	0.30	0.40	55%	26%	1.57	1.08	45%	1.47	1.58	
Diluted cash ⁽²⁾	0.60	0.48	0.52	0.39	0.38	0.30	0.41	58%	25%	1.60	1.09	47%	1.49	1.59	
Cash dividends	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0%	0%	0.33	0.33	0%	0.44	0.42	
Book value	13.65	13.08	12.67	12.16	11.87	11.42	11.10	15%	4%	13.65	11.87	15%	12.16	10.70	
Closing market price	25.97	23.99	20.56	21.38	18.19	13.35	11.93	43%	8%	25.97	18.19	43%	21.38	18.44	
Performance Measures (%)															
Return on common shareholders' equity	19.1%	16.3%	18.0%	13.7%	13.4%	11.0%	14.7%	5.7%	2.8%	17.8%	13.0%	4.8%	13.2%	15.9%	
Return on assets	1.40%	1.17%	1.25%	0.91%	0.87%	0.70%	0.93%	0.53%	0.23%	1.28%	0.84%	0.44%	0.86%	1.03%	
Net interest margin (teb)	2.78%	2.76%	2.56%	2.34%	2.13%	1.93%	1.99%	0.65%	0.02%	2.70%	2.02%	0.68%	2.10%	2.30%	
Net interest margin	2.69%	2.67%	2.47%	2.25%	2.05%	1.87%	1.93%	0.64%	0.02%	2.61%	1.95%	0.66%	2.03%	2.25%	
Efficiency ratio (teb)	44.4%	45.0%	40.0%	46.1%	47.0%	53.1%	47.3%	(2.6%)	(0.6%)	43.2%	49.0%	(5.8%)	48.2%	45.2%	
Efficiency ratio	45.5%	46.1%	41.0%	47.4%	48.2%	54.3%	48.3%	(2.7%)	(0.6%)	44.3%	50.2%	(5.9%)	49.4%	46.1%	
Financial Position (\$ thousands)															
Total assets	\$ 12,110,173	\$ 12,004,281	\$ 11,641,634	\$ 11,635,872	\$ 11,331,377	\$ 11,450,625	\$ 10,907,072	7%	1%	\$ 12,110,173	\$ 11,331,377	7%	\$ 11,635,872	\$ 10,600,732	
Total shareholders' equity	1,118,115	1,077,111	1,020,642	986,499	966,232	935,753	704,603	16%	4%	1,118,115	966,232	16%	986,499	679,148	
Credit Quality															
Provision for credit losses as a % of average loans	0.23%	0.23%	0.16%	0.15%	0.15%	0.15%	0.15%	0.08%	0.00%	0.21%	0.15%	0.06%	0.15%	0.15%	
Net impaired loans (after general allowance) (\$ thousands)	\$ 74,230	\$ 90,843	\$ 73,832	\$ 62,485	\$ 31,015	\$ 31,918	\$ 33,308	139%	(18%)	\$ 74,230	\$ 31,015	139%	\$ 62,485	\$ 16,098	
Net impaired loans as a % of total loans	0.73%	0.92%	0.80%	0.68%	0.34%	0.35%	0.37%	0.39%	(0.19%)	0.73%	0.34%	0.39%	0.68%	0.19%	
Other															
Capital ratios ⁽³⁾															
Tangible common equity to risk-weighted assets	8.5%	8.4%	8.4%	8.0%	7.9%	7.6%	7.5%	0.6%	0.1%	8.5%	7.9%	0.6%	8.0%	7.7%	
Tier 1	11.4%	11.4%	11.6%	11.3%	11.2%	11.0%	8.7%	0.2%	(0.0%)	11.4%	11.2%	0.2%	11.3%	8.9%	
Total capital	14.4%	14.5%	15.1%	15.4%	15.4%	15.2%	13.0%	(1.0%)	(0.1%)	14.4%	15.4%	(1.0%)	15.4%	13.5%	
Number of full-time equivalent staff at period end	1,706	1,652	1,382	1,339	1,334	1,316	1,305	28%	3%	1,706	1,334	28%	1,339	1,284	
Number of bank branches	37	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) Diluted cash earnings per share is diluted earnings per common share excluding the after-tax amortization of acquisition-related intangible assets.

(3) 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				Q3 % CHANGE		YTD		2010	FULL YEAR		
	2010				2009				vs Q3 09	vs Q2 10	2010	2009	% Change	2009	2008	
	4	3	2	1	4	3	2	1								
Interest income																
Loans	\$ 131,779	\$ 123,830	\$ 116,841	\$ 116,042	\$ 112,275	\$ 107,828	\$ 119,268	17%	6%	\$ 372,450	\$ 339,371	10%	\$ 455,413	\$ 491,991		
Securities	12,938	12,088	13,501	13,808	13,313	12,137	12,798	(3%)	7%	38,527	38,248	1%	52,056	58,600		
Deposits with regulated financial institutions	1,082	1,443	2,104	2,393	3,103	3,770	3,537	(65%)	(25%)	4,629	10,410	(56%)	12,803	17,847		
Total interest income	145,799	137,361	132,446	132,243	128,691	123,735	135,603	13%	6%	415,606	388,029	7%	520,272	568,438		
Interest expense																
Deposits	56,373	52,858	53,570	58,963	62,490	65,824	75,740	(10%)	7%	162,801	204,054	(20%)	263,017	317,554		
Subordinated debentures	4,406	4,371	4,570	5,268	5,267	5,099	5,267	(16%)	1%	13,347	15,633	(15%)	20,901	22,267		
Total interest expense	60,779	57,229	58,140	64,231	67,757	70,923	81,007	(10%)	6%	176,148	219,687	(20%)	283,918	339,821		
Net interest income (page 5)	85,020	80,132	74,306	68,012	60,934	52,812	54,596	40%	6%	239,458	168,342	42%	236,354	228,617		
Provision for credit losses (page 9)	5,806	5,487	3,713	3,393	3,369	3,369	3,369	72%	6%	15,006	10,107	48%	13,500	12,000		
Other income (page 5)	26,025	30,840	26,366	22,087	24,604	22,570	22,351	6%	(16%)	83,231	69,525	20%	91,612	70,240		
Net interest and other income	105,239	105,485	96,959	86,706	82,169	72,013	73,578	28%	(0%)	307,683	227,760	35%	314,466	286,857		
Non-interest expenses (page 6)	49,300	49,960	40,248	41,573	40,210	39,994	36,405	23%	(1%)	139,508	116,609	20%	158,182	135,166		
Net income before taxes and non-controlling interest in subsidiary	55,939	55,525	56,711	45,133	41,959	32,019	37,173	33%	1%	168,175	111,151	51%	156,284	151,691		
Provision for income taxes	9,285	17,600	16,600	14,717	13,180	10,383	11,487	(30%)	(47%)	43,485	35,050	24%	49,767	49,672		
Non-controlling interest in subsidiary	59	41	76	59	50	56	67	18%	44%	176	173	2%	232	-		
Net Income	\$ 46,595	\$ 37,884	\$ 40,035	\$ 30,357	\$ 28,729	\$ 21,580	\$ 25,619	62%	23%	\$ 124,514	\$ 75,928	64%	\$ 106,285	\$ 102,019		
Preferred share dividends	\$ 3,802	\$ 3,802	\$ 3,802	\$ 3,802	\$ 3,802	\$ 2,458	\$ -	0%	0%	\$ 11,405	\$ 6,260	82%	\$ 10,062	\$ -		
Net income available to common shareholders	\$ 42,793	\$ 34,082	\$ 36,233	\$ 26,555	\$ 24,927	\$ 19,122	\$ 25,619	72%	26%	\$ 113,109	\$ 69,668	62%	\$ 96,223	\$ 102,019		
Earnings per share																
Basic	\$ 0.64	\$ 0.52	\$ 0.57	\$ 0.42	\$ 0.39	\$ 0.30	\$ 0.40	64%	23%	\$ 1.73	\$ 1.10	57%	\$ 1.51	\$ 1.61		
Diluted	0.59	0.47	0.52	0.39	0.38	0.30	0.40	55%	26%	1.57	1.08	45%	1.47	1.58		
Diluted cash ⁽²⁾	0.60	0.48	0.52	0.39	0.38	0.30	0.41	58%	25%	1.60	1.09	47%	1.49	1.59		
teb adjustment	\$ 2,782	\$ 2,662	\$ 2,563	\$ 2,397	\$ 2,189	\$ 1,675	\$ 1,586	27%	5%	\$ 8,007	\$ 5,450	47%	\$ 7,847	\$ 5,671		
Comprehensive Income																
Net income	\$ 46,595	\$ 37,884	\$ 40,035	\$ 30,357	\$ 28,729	\$ 21,580	\$ 25,619	62%	23%	\$ 124,514	\$ 75,928	64%	\$ 106,285	\$ 102,019		
Other comprehensive income, net of tax																
Available-for-sale securities, change in unrealized gains (losses)	9,692	(15,756)	3,725	(910)	10,400	16,898	3,270	(7%)	(162%)	(2,339)	30,568	(108%)	29,658	(5,902)		
Derivatives designated as cash flow hedges, change in unrealized gains (losses)	(27)	(508)	(1,061)	(1,066)	167	(6,363)	1,926	(116%)	(95%)	(1,596)	(4,270)	(63%)	(5,336)	6,630		
	9,665	(16,264)	2,664	(1,976)	10,567	10,535	5,196	(9%)	nm	(3,935)	26,298	(115%)	24,322	728		
Comprehensive Income	\$ 56,260	\$ 21,620	\$ 42,699	\$ 28,381	\$ 39,296	\$ 32,115	\$ 30,815	43%	160%	\$ 120,579	\$ 102,226	18%	\$ 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.

(2) Diluted cash earnings per common share is calculated as diluted earnings per common share excluding the amortization of acquisition-related intangible assets.
nm = not meaningful



BANKING AND TRUST OPERATING SEGMENT (unaudited) (\$ thousands)															
	QUARTER				QUARTER				Q3 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q3 09	vs Q2 10	2010	2009	2010 vs 2009 % Change	2009	2008
	4	3	2	1	4	3	2	1							
Net interest income (teb) ⁽¹⁾	\$ 83,235	\$ 78,436	\$ 72,619	\$ 66,387	\$ 59,340	\$ 51,399	\$ 53,101	40%	6%	\$ 234,290	\$ 163,840	43%	\$ 230,227	\$ 222,837	
Other income	19,865	24,951	20,616	17,019	18,651	18,125	20,218	7%	(20%)	65,432	56,994	15%	74,013	54,338	
Total revenues (teb)	103,100	103,387	93,235	83,406	77,991	69,524	73,319	32%	(0%)	299,722	220,834	36%	304,240	277,175	
Provision for credit losses	5,806	5,487	3,713	3,393	3,369	3,369	3,369	72%	6%	15,006	10,107	48%	13,500	12,000	
Non-interest expenses	46,305	47,129	37,627	38,997	37,283	37,381	33,910	24%	(2%)	131,061	108,574	21%	147,571	125,748	
Net income before taxes and non-controlling interest in subsidiary	50,989	50,771	51,895	41,016	37,339	28,774	36,040	37%	0%	153,655	102,153	50%	143,169	139,427	
Provision for income taxes (teb)	7,890	16,245	15,129	13,490	11,809	9,313	11,151	(33%)	(51%)	39,264	32,273	22%	45,763	45,780	
Non-controlling interest in subsidiary	59	41	76	59	50	56	67	18%	44%	176	173	2%	232	-	
Net Income	\$ 43,040	\$ 34,485	\$ 36,690	\$ 27,467	\$ 25,480	\$ 19,405	\$ 24,822	69%	25%	\$ 114,215	\$ 69,707	64%	\$ 97,174	\$ 93,647	
Average assets															
Cash, securities and repurchase agreements	\$ 1,743,709	\$ 1,751,189	\$ 1,933,516	\$ 2,045,818	\$ 1,986,154	\$ 1,913,701	\$ 1,727,258	(12%)	(0%)	\$ 1,809,471	\$ 1,875,704	(4%)	\$ 1,918,232	\$ 1,733,179	
Loans	9,962,487	9,714,249	9,253,047	9,160,820	9,028,356	8,981,690	8,855,220	10%	3%	9,643,261	8,955,089	8%	9,006,522	7,910,341	
Other assets	229,201	222,897	129,799	135,612	127,917	128,237	128,820	79%	3%	193,966	128,326	51%	130,147	103,351	
Total Average Assets	\$ 11,935,397	\$ 11,688,335	\$ 11,316,362	\$ 11,342,250	\$ 11,142,427	\$ 11,023,628	\$ 10,711,298	7%	2%	\$ 11,646,698	\$ 10,959,118	6%	\$ 11,054,901	\$ 9,746,871	
Efficiency ratio (teb)	44.9%	45.6%	40.4%	46.8%	47.8%	53.8%	46.2%	(2.9%)	(0.7%)	43.7%	49.2%	(5.5%)	48.5%	45.4%	
Efficiency ratio (non-teb)	46.0%	46.7%	41.4%	48.0%	49.1%	55.0%	47.2%	(3.1%)	(0.7%)	44.8%	50.3%	(5.5%)	49.7%	46.2%	
Net interest margin (teb)	2.77%	2.75%	2.55%	2.32%	2.11%	1.91%	1.97%	0.66%	0.02%	2.69%	2.00%	0.69%	2.08%	2.29%	
Net interest margin (non-teb)	2.68%	2.67%	2.46%	2.24%	2.04%	1.86%	1.91%	0.64%	0.01%	2.60%	1.94%	0.66%	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				Q3 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q3 09	vs Q2 10	2010	2009	2010 vs 2009 % Change	2009	2008
	4	3	2	1	4	3	2	1							
Net interest income (teb) ⁽¹⁾	\$ 1,785	\$ 1,696	\$ 1,687	\$ 1,625	\$ 1,594	\$ 1,413	\$ 1,495	12%	5%	\$ 5,168	\$ 4,502	15%	\$ 6,127	\$ 5,780	
Other Income															
Net earned premiums	28,858	26,627	27,331	27,072	26,895	24,880	25,215	7%	8%	82,816	76,990	8%	104,062	97,943	
Commissions and processing fees	606	546	618	697	741	760	654	(18%)	11%	1,770	2,155	(18%)	2,852	2,876	
Net claims and adjustment expenses	(17,023)	(15,784)	(16,990)	(17,559)	(16,660)	(16,126)	(18,651)	2%	8%	(49,797)	(51,437)	(3%)	(68,996)	(64,380)	
Policy acquisition costs	(6,307)	(5,868)	(5,289)	(5,199)	(5,181)	(5,316)	(5,106)	22%	7%	(17,464)	(15,603)	12%	(20,802)	(20,573)	
Insurance revenues, net	6,134	5,521	5,670	5,011	5,795	4,198	2,112	6%	11%	17,325	12,105	43%	17,116	15,866	
Gains (losses) on sale of securities & others	26	368	80	57	158	247	21	(84%)	(93%)	474	426	11%	483	36	
Total revenues, net (teb)	7,945	7,585	7,437	6,693	7,547	5,858	3,628	5%	5%	22,967	17,033	35%	23,726	21,682	
Non-interest expenses	2,995	2,831	2,621	2,576	2,927	2,613	2,495	2%	6%	8,447	8,035	5%	10,611	9,418	
Net income before taxes	4,950	4,754	4,816	4,117	4,620	3,245	1,133	7%	4%	14,520	8,998	61%	13,115	12,264	
Provision for income taxes (teb)	1,395	1,355	1,471	1,227	1,371	1,070	336	2%	3%	4,221	2,777	52%	4,004	3,892	
Net Income	\$ 3,555	\$ 3,399	\$ 3,345	\$ 2,890	\$ 3,249	\$ 2,175	\$ 797	9%	5%	\$ 10,299	\$ 6,221	66%	\$ 9,111	\$ 8,372	
Average assets															
Cash and securities	\$ 151,169	\$ 146,418	\$ 150,463	\$ 147,945	\$ 138,213	\$ 131,110	\$ 127,566	9%	3%	\$ 149,350	\$ 132,296	13%	\$ 136,209	\$ 124,150	
Other assets	64,542	63,222	63,887	63,541	61,676	60,460	60,868	5%	2%	63,884	61,001	5%	61,636	59,742	
Total Average Assets	\$ 215,711	\$ 209,640	\$ 214,350	\$ 211,486	\$ 199,889	\$ 191,570	\$ 188,434	8%	3%	\$ 213,234	\$ 193,297	10%	\$ 197,845	\$ 183,892	
Policies outstanding	182,961	180,289	177,272	175,662	172,979	170,433	168,642	6%	1%	182,961	172,979	6%	175,662	168,071	
Gross written premiums	\$ 35,701	\$ 30,531	\$ 24,332	\$ 31,537	\$ 33,067	\$ 29,120	\$ 23,103	8%	17%	\$ 90,564	\$ 85,290	6%	\$ 116,828	\$ 107,054	
Alberta Risk Sharing Pools impact on net income before tax	784	221	1,913	(722)	557	31	(158)	41%	255%	2,918	430	579%	(292)	(973)	
Claims loss ratio	59%	59%	62%	65%	62%	65%	74%	(3.0%)	0.0%	60%	67%	(7.0%)	67.0%	66%	
Expense ratio	30%	31%	27%	26%	27%	29%	28%	3.0%	(1.0%)	29%	28%	1.0%	27.0%	27%	
Combined expense ratio	89%	90%	89%	91%	89%	94%	102%	0.0%	(1.0%)	89%	95%	(6.0%)	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				Q3 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q3 09	vs Q2 10	2010	2009	% Change	2009	2008
	4	3	2	1	4	3	2	1							
Earnings Per Share															
Net income available to common shareholders	\$ 42,793	\$ 34,082	\$ 36,233	\$ 26,555	\$ 24,927	\$ 19,122	\$ 25,619	72%	26%	\$ 113,109	\$ 69,668	62%	\$ 96,223	\$ 102,019	
Denominator															
Weighted average number of common shares - basic	66,376	66,144	63,925	63,828	63,654	63,503	63,465	4%	0%	65,476	63,541	3%	63,613	63,214	
Dilutive instrument															
Employee stock options	777	801	756	589	292	56	202	166%	(3%)	778	183	325%	281	1,227	
Warrants to purchase common shares	5,993	5,725	5,409	4,266	1,493	-	-	301%	5%	5,709	498	1046%	1,440	-	
Weighted average number of common shares - diluted	73,146	72,670	70,090	68,683	65,439	63,559	63,667	12%	1%	71,963	64,222	12%	65,334	64,441	
Basic earnings per share	\$ 0.64	\$ 0.52	\$ 0.57	\$ 0.42	\$ 0.39	\$ 0.30	\$ 0.40	64%	23%	\$ 1.73	\$ 1.10	57%	\$ 1.51	\$ 1.61	
Diluted earnings per share	0.59	0.47	0.52	0.39	0.38	0.30	0.40	55%	26%	1.57	1.08	45%	1.47	1.58	
Diluted cash earnings per share	0.60	0.48	0.52	0.39	0.38	0.30	0.41	58%	25%	1.60	1.09	47%	1.49	1.59	
Number of Common Shares Outstanding at Period End	66,547	66,309	63,977	63,903	63,738	63,589	63,468	4%	0%	66,547	63,738	4%	63,903	63,457	
Derivatives															
Replacement cost	\$ 55	\$ 388	\$ 807	\$ 2,309	\$ 4,041	\$ 4,433	\$ 12,856	(99%)	(86%)	\$ 55	\$ 4,041	(99%)	\$ 2,309	\$ 9,980	
Risk-weighted amount	208	290	220	501	847	954	2,936	(75%)	(28%)	208	847	(75%)	501	2,436	
Credit equivalent amount	768	1,278	992	2,461	4,193	4,718	14,577	(82%)	(40%)	768	4,193	(82%)	2,461	12,135	
Notional principal amount (\$ millions)	96	135	152	239	239	333	522	(60%)	(29%)	96	239	(60%)	239	600	
Risk Weighted Assets (\$ millions)⁽¹⁾															
Cash, securities and repurchase agreements	\$ 552	\$ 361	\$ 347	\$ 329	\$ 306	\$ 317	\$ 254	80%	53%	\$ 552	\$ 306	80%	\$ 329	\$ 276	
Loans	8,862	8,748	8,428	8,421	8,373	8,299	8,228	6%	1%	8,862	8,373	6%	8,421	7,843	
Other	803	774	647	646	620	596	579	30%	4%	803	620	30%	646	560	
Total	\$ 10,217	\$ 9,883	\$ 9,422	\$ 9,396	\$ 9,299	\$ 9,212	\$ 9,061	10%	3%	\$ 10,217	\$ 9,299	10%	\$ 9,396	\$ 8,679	
Regulatory Capital⁽¹⁾															
Tier 1 capital	\$ 1,159,924	\$ 1,128,608	\$ 1,094,841	\$ 1,063,287	\$ 1,040,777	\$ 1,013,204	\$ 787,859	11%	3%	\$ 1,159,924	\$ 1,040,777	11%	\$ 1,063,287	\$ 775,445	
Tier 2 capital	387,949	380,080	386,074	443,271	445,312	441,015	440,921	(13%)	2%	387,949	445,312	(13%)	443,271	440,527	
Deduction for insurance subsidiary	(77,957)	(74,607)	(60,073)	(56,768)	(53,919)	(50,732)	(48,576)	45%	4%	(77,957)	(53,919)	45%	(56,768)	(47,700)	
Total	\$ 1,469,916	\$ 1,434,081	\$ 1,420,842	\$ 1,449,790	\$ 1,432,170	\$ 1,403,487	\$ 1,180,204	3%	2%	\$ 1,469,916	\$ 1,432,170	3%	\$ 1,449,790	\$ 1,168,272	
Capital Ratios⁽¹⁾															
Tangible common equity to risk-weighted assets	8.5%	8.4%	8.4%	8.0%	7.9%	7.6%	7.5%	0.6%	0.1%	8.5%	7.9%	0.6%	8.0%	7.7%	
Tier 1	11.4%	11.4%	11.6%	11.3%	11.2%	11.0%	8.7%	0.2%	(0.0%)	11.4%	11.2%	0.2%	11.3%	8.9%	
Total	14.4%	14.5%	15.1%	15.4%	15.4%	15.2%	13.0%	(1.0%)	(0.1%)	14.4%	15.4%	(1.0%)	15.4%	13.5%	
Unrealized Gains on Available-for-Sale Cash and Securities															
Deposits with regulated financial institutions	\$ 2,571	\$ 3,018	\$ 6,689	\$ 7,390	\$ 10,006	\$ 12,231	\$ 6,540	(74%)	(15%)	\$ 2,571	\$ 10,006	(74%)	\$ 7,390	\$ 940	
Government of Canada	(326)	(2,662)	901	1,594	490	3,090	2,452	(167%)	(88%)	(326)	490	(167%)	1,594	1,417	
Province or municipality	793	506	1,250	2,547	3,900	10,509	7,112	(80%)	57%	793	3,900	(80%)	2,547	1,214	
Other debt securities	3,117	2,913	7,231	6,898	4,842	1,406	(1,752)	(36%)	7%	3,117	4,842	(36%)	6,898	(1,958)	
Preferred shares	11,948	(835)	13,009	5,810	8,435	(14,600)	(25,815)	42%	nm	11,948	8,435	42%	5,810	(17,829)	
Common shares	3,130	4,706	647	558	(2,112)	(1,845)	(1,721)	(248%)	(33%)	3,130	(2,112)	(248%)	558	(1,599)	
Total	\$ 21,233	\$ 7,646	\$ 29,727	\$ 24,797	\$ 25,561	\$ 10,791	\$ (13,184)	(17%)	178%	\$ 21,233	\$ 25,561	(17%)	\$ 24,797	\$ (17,815)	
Interest sensitive gap within 1 year (\$ millions)	\$ 256	\$ 25	\$ 265	\$ 208	\$ 378	\$ 615	\$ 432	(32%)	924%	\$ 256	\$ 378	(32%)	\$ 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				Q3 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q3 09	vs Q2 10	2010	2009	2010 vs 2009	2009	2008
	4	3	2	1	4	3	2	1							
Net interest income per financial statements	\$ 82,238	\$ 77,470	\$ 71,743	\$ 65,615	\$ 58,745	\$ 51,137	\$ 53,010	40%	6%	\$ 231,451	\$ 162,892	42%	\$ 228,507	\$ 222,946	
Taxable equivalent adjustment	2,782	2,662	2,563	2,397	2,189	1,675	1,586	27%	5%	8,007	5,450	47%	7,847	5,671	
Net interest income	85,020	80,132	74,306	68,012	60,934	52,812	54,596	40%	6%	239,458	168,342	42%	236,354	228,617	
Credit related	8,149	8,496	7,278	6,150	6,155	5,321	5,743	32%	(4%)	23,923	17,219	39%	23,369	26,998	
Insurance, net	6,134	5,521	5,670	5,011	5,795	4,198	2,112	6%	11%	17,325	12,105	43%	17,116	15,866	
Trust and wealth management services	4,260	4,499	4,470	4,139	3,557	3,869	3,913	20%	(5%)	13,229	11,339	17%	15,478	13,299	
Retail services	2,250	2,332	2,016	1,865	1,781	1,913	1,844	26%	(4%)	6,598	5,538	19%	7,403	7,689	
Gains on sale of securities	840	4,072	6,497	4,103	6,399	6,580	8,143	(87%)	(79%)	11,409	21,122	(46%)	25,225	4,725	
Securitization revenue	1,238	1,911	-	-	-	-	-	nm	(35%)	3,149	-	nm	-	-	
Foreign exchange gains	620	676	435	647	876	667	555	(29%)	(8%)	1,731	2,098	(17%)	2,745	1,224	
Other	2,534	3,333	-	172	41	22	41	6080%	(24%)	5,867	104	5541%	276	439	
Total other income	26,025	30,840	26,366	22,087	24,604	22,570	22,351	6%	(16%)	83,231	69,525	20%	91,612	70,240	
Total Revenues	\$ 111,045	\$ 110,972	\$ 100,672	\$ 90,099	\$ 85,538	\$ 75,382	\$ 76,947	30%	0%	\$ 322,689	\$ 237,867	36%	\$ 327,966	\$ 298,857	
Other income as a % of total revenues	23.4%	27.8%	26.2%	24.5%	28.8%	29.9%	29.0%	(5.4%)	(4.4%)	25.8%	29.2%	(3.4%)	27.9%	23.5%	
Net interest income (teb) per average assets	2.78%	2.76%	2.56%	2.34%	2.13%	1.93%	1.99%	0.65%	0.02%	2.70%	1.95%	0.75%	2.10%	2.30%	
Net interest income (non-teb) per average assets	2.69%	2.67%	2.47%	2.25%	2.05%	1.87%	1.93%	0.64%	0.02%	2.61%	2.02%	0.59%	2.03%	2.25%	

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

nm = not meaningful

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q3 09	vs Q2 10	2010	2009	2010 vs 2009	2009	2008
	4	3	2	1	4	3	2	1							
Cash, securities and repurchase agreements	\$ 1,894,879	\$ 1,897,607	\$ 2,083,979	\$ 2,193,763	\$ 2,124,367	\$ 2,044,811	\$ 1,854,824	(11%)	(0%)	\$ 1,958,822	\$ 2,008,000	(2%)	\$ 2,054,441	\$ 1,857,329	
Loans	9,962,487	9,714,249	9,253,047	9,160,820	9,028,356	8,981,690	8,855,220	10%	3%	9,643,261	8,955,089	8%	9,006,522	7,910,341	
Other assets	293,743	286,119	193,686	199,153	189,593	188,697	189,688	55%	3%	257,849	189,327	36%	191,783	163,093	
Total Assets	\$ 12,151,109	\$ 11,897,975	\$ 11,530,712	\$ 11,553,736	\$ 11,342,316	\$ 11,215,198	\$ 10,899,732	7%	2%	\$ 11,859,932	\$ 11,152,416	6%	\$ 11,252,746	\$ 9,930,763	
Deposits															
Notice and demand	\$ 3,576,860	\$ 3,398,937	\$ 3,240,689	\$ 3,038,702	\$ 2,595,060	\$ 2,427,791	\$ 2,369,706	38%	5%	\$ 3,405,495	\$ 2,464,186	38%	\$ 2,607,815	\$ 2,403,139	
Fixed term	6,637,671	6,596,433	6,515,169	6,696,650	6,995,452	7,171,154	7,043,869	(5%)	1%	6,543,997	7,070,158	(7%)	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	105,000	0%	0%	105,000	105,000	0%	105,000	105,000	
Total deposits*	10,319,531	10,100,370	9,860,858	9,840,352	9,695,512	9,703,945	9,518,575	6%	2%	10,054,492	9,639,344	4%	9,689,596	8,598,807	
Other liabilities	627,720	625,267	542,488	569,355	531,759	319,886	314,281	18%	0%	596,610	423,568	41%	460,015	291,533	
Subordinated debentures	315,000	315,000	329,917	375,000	375,000	375,000	375,000	(16%)	0%	319,972	375,000	(15%)	375,000	396,953	
Shareholders' equity	888,858	857,338	797,449	769,029	740,045	816,367	691,876	20%	4%	888,858	714,504	24%	728,135	643,470	
Total Liabilities and Shareholders' Equity	\$ 12,151,109	\$ 11,897,975	\$ 11,530,712	\$ 11,553,736	\$ 11,342,316	\$ 11,215,198	\$ 10,899,732	7%	2%	\$ 11,859,932	\$ 11,152,416	6%	\$ 11,252,746	\$ 9,930,763	
*Branch-raised deposits included in total deposits	\$ 6,333,222	\$ 6,204,111	\$ 6,294,529	\$ 6,039,434	\$ 5,615,883	\$ 5,514,433	\$ 5,690,831	13%	2%	\$ 6,287,158	\$ 5,644,446	11%	\$ 5,750,543	\$ 5,576,129	



	NON-INTEREST EXPENSES (unaudited) (\$ thousands)														
	QUARTER				QUARTER				Q3 % CHANGE		YTD		2010	FULL YEAR	
	2010				2009				vs Q3 09	vs Q2 10	2010	2009	% CHANGE	2009	2008
	4	3	2	1	4	3	2	1							
Salaries and staff benefits															
Salaries	\$ 27,469	\$ 26,607	\$ 22,152	\$ 23,022	\$ 22,310	\$ 22,159	\$ 19,890	23%	3%	\$ 76,228	\$ 64,359	18%	\$ 87,381	\$ 72,558	
Employee benefits	5,294	6,074	4,238	3,682	4,667	4,428	3,947	13%	(13%)	15,606	13,042	20%	16,724	15,102	
Total	32,763	32,681	26,390	26,704	26,977	26,587	23,837	21%	0%	91,834	77,401	19%	104,105	87,660	
Premises															
Rent	3,428	3,413	3,255	3,230	3,049	3,181	2,971	12%	0%	10,096	9,201	10%	12,431	10,402	
Depreciation	882	967	795	793	705	679	692	25%	(9%)	2,644	2,076	27%	2,869	2,279	
Other	561	552	516	688	395	488	426	42%	2%	1,629	1,309	24%	1,997	1,698	
Total	4,871	4,932	4,566	4,711	4,149	4,348	4,089	17%	(1%)	14,369	12,586	14%	17,297	14,379	
Equipment and furniture															
Depreciation	1,744	1,614	1,271	1,203	1,163	1,157	1,111	50%	8%	4,629	3,431	35%	4,634	4,069	
Other	1,393	1,437	1,191	1,082	1,166	1,023	828	19%	(3%)	4,021	3,017	33%	4,099	3,912	
Total	3,137	3,051	2,462	2,285	2,329	2,180	1,939	35%	3%	8,650	6,448	34%	8,733	7,981	
General															
Capital and business taxes	462	481	382	556	586	608	480	(21%)	(4%)	1,325	1,674	(21%)	2,230	2,280	
Regulatory costs	496	448	439	444	370	304	348	34%	11%	1,383	1,022	35%	1,466	1,066	
Professional fees and services	1,352	1,312	943	800	1,177	1,114	916	15%	3%	3,607	3,207	12%	4,007	3,722	
Communications	(7)	373	260	296	294	292	273	(102%)	(102%)	626	859	(27%)	1,155	1,090	
Marketing and business development	1,067	1,676	781	1,629	856	1,243	608	25%	(36%)	3,524	2,707	30%	4,336	3,221	
Postage and stationery	573	675	544	604	526	663	693	9%	(15%)	1,792	1,882	(5%)	2,486	2,633	
Banking charges	747	803	600	539	528	561	596	41%	(7%)	2,150	1,685	28%	2,224	2,143	
Travel	496	342	258	412	365	305	278	36%	45%	1,096	948	16%	1,360	1,441	
General insurance	272	285	269	267	277	241	281	(2%)	(5%)	826	799	3%	1,066	1,081	
Community Investment	176	40	626	193	122	222	153	44%	340%	842	497	69%	690	560	
Amortization of intangibles	1,257	1,243	312	309	309	319	319	307%	1%	2,812	947	197%	1,256	526	
Other	1,638	1,618	1,416	1,824	1,345	1,007	1,595	22%	1%	4,672	3,947	18%	5,771	5,383	
Total	8,529	9,296	6,830	7,873	6,755	6,879	6,540	26%	(8%)	24,655	20,174	22%	28,047	25,146	
Total Non-Interest Expenses	\$ 49,300	\$ 49,960	\$ 40,248	\$ 41,573	\$ 40,210	\$ 39,994	\$ 36,405	23%	(1%)	\$ 139,508	\$ 116,609	20%	\$ 158,182	\$ 135,166	



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

	QUARTER				QUARTER				Q3 % CHANGE		FULL YEAR	
	2010				2009				vs Q3 09	vs Q2 10	2009	2008
	4	3	2	1	4	3	2	1				
Cash resources	\$ 208,140	\$ 204,681	\$ 294,166	\$ 297,104	\$ 395,354	\$ 572,052	\$ 470,039	(47%)	2%	\$ 297,104	\$ 492,173	
Securities												
Investment	1,269,178	1,374,346	1,855,784	1,891,408	1,602,043	1,649,635	1,238,769	(21%)	(8%)	1,891,408	1,228,964	
Trading	-	-	-	-	-	-	-	-	-	-	-	
Total	1,269,178	1,374,346	1,855,784	1,891,408	1,602,043	1,649,635	1,238,769	(21%)	(8%)	1,891,408	1,228,964	
Securities purchased under resale agreements	220,122	247,682	20,000	-	-	-	15,000	nm	(11%)	-	77,000	
Loans												
Residential mortgages	2,318,665	2,292,578	2,308,916	2,282,475	2,100,432	2,239,023	2,233,841	10%	1%	2,282,475	2,134,327	
Other	7,861,947	7,650,477	7,045,834	7,029,177	7,111,545	6,877,594	6,834,088	11%	3%	7,029,177	6,565,280	
Allowance for credit losses	10,180,612	9,943,055	9,354,750	9,311,652	9,211,977	9,116,617	9,067,929	11%	2%	9,311,652	8,699,607	
	(75,746)	(76,386)	(72,570)	(75,459)	(74,214)	(75,099)	(74,476)	2%	(1%)	(75,459)	(75,538)	
Total	10,104,866	9,866,669	9,282,180	9,236,193	9,137,763	9,041,518	8,993,453	11%	2%	9,236,193	8,624,069	
Other												
Land, building and equipment	61,709	57,859	41,248	39,252	31,738	30,369	31,195	94%	7%	39,252	31,893	
Goodwill and intangible assets	82,115	82,809	15,512	15,825	16,161	16,449	16,772	408%	(1%)	15,825	9,088	
Insurance related	58,914	55,254	56,584	55,932	55,500	52,283	52,011	6%	7%	55,932	52,942	
Other assets	105,129	114,981	76,160	100,158	92,818	88,319	89,833	13%	(9%)	100,158	84,603	
Total	307,867	310,903	189,504	211,167	196,217	187,420	189,811	57%	(1%)	211,167	178,526	
Total Assets	\$ 12,110,173	\$ 12,004,281	\$ 11,641,634	\$ 11,635,872	\$ 11,331,377	\$ 11,450,625	\$ 10,907,072	7%	1%	\$ 11,635,872	\$ 10,600,732	
Deposits												
Demand and notice	\$ 3,506,137	\$ 3,494,589	\$ 3,219,921	\$ 3,137,777	\$ 2,634,810	\$ 2,500,350	\$ 2,344,395	33%	0%	\$ 3,137,777	\$ 2,393,122	
Fixed term	6,645,905	6,585,454	6,679,000	6,374,461	6,653,999	7,107,984	7,073,702	(0%)	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	105,000	0%	0%	105,000	105,000	
Total	10,257,042	10,185,043	10,003,921	9,617,238	9,393,809	9,713,334	9,523,097	9%	1%	9,617,238	9,245,719	
Other												
Insurance related	144,198	135,482	137,424	145,509	138,996	135,563	135,565	4%	6%	145,509	134,769	
Securities sold under repurchase agreements	-	-	-	300,242	246,794	83,468	-	nm	0%	300,242	-	
Other liabilities	275,818	291,645	164,647	211,384	210,546	207,507	168,807	31%	(5%)	211,384	166,096	
Total	420,016	427,127	302,071	657,135	596,336	426,538	304,372	(30%)	(2%)	657,135	300,865	
Subordinated debentures	315,000	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	209,750	-	0%	0%	209,750	-	
Common shares	276,930	274,223	227,716	226,480	224,405	223,062	222,010	23%	1%	226,480	221,914	
Contributed surplus	21,225	20,630	20,442	19,366	18,708	18,060	15,759	13%	3%	19,366	14,234	
Retained earnings	595,026	566,989	540,951	511,784	492,274	474,353	466,841	21%	5%	511,784	448,203	
Accumulated other comprehensive income (loss)	15,184	5,519	21,783	19,119	21,095	10,528	(7)	(28%)	175%	19,119	(5,203)	
Total	1,118,115	1,077,111	1,020,642	986,499	966,232	935,753	704,603	16%	4%	986,499	679,148	
Total Liabilities and Shareholders' Equity	\$ 12,110,173	\$ 12,004,281	\$ 11,641,634	\$ 11,635,872	\$ 11,331,377	\$ 11,450,625	\$ 10,907,072	7%	1%	\$ 11,635,872	\$ 10,600,732	
Assets under administration	\$ 8,311,799	\$ 8,223,274	\$ 5,461,921	\$ 5,467,447	\$ 4,751,886	\$ 4,472,060	\$ 4,141,064	75%	1%	\$ 5,467,447	\$ 4,347,723	
Trust cash balances	959,313	966,876	977,618	930,806	531,476	499,733	434,268	80%	(1%)	930,806	429,169	
Number of investment accounts (#)	45,896	46,028	45,128	44,143	43,942	44,047	42,925	4%	(0%)	44,143	42,402	
Assets under management	757,899	779,721	880,786	878,095	835,613	816,600	809,500	(9%)	(3%)	878,095	-	

nm = not meaningful

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

	QUARTER				QUARTER				Q3 % CHANGE		FULL YEAR	
	2010				2009				vs Q3 09	vs Q2 10	2009	2008
	4	3	2	1	4	3	2	1				
Retained earnings												
Balance at beginning of period		\$ 566,989	\$ 540,951	\$ 511,784	\$ 492,274	\$ 474,353	\$ 466,841	\$ 448,203	20%	5%	\$ 448,203	\$ 372,739
Net income		46,595	37,884	40,035	30,357	28,729	21,580	25,619	62%	23%	106,285	102,019
Dividends - Preferred shares		(3,801)	(3,802)	(3,802)	(3,801)	(3,802)	(2,458)	-	(0%)	(0%)	(10,061)	-
- Common shares		(7,300)	(7,274)	(7,033)	(7,023)	(7,004)	(6,984)	(6,981)	4%	0%	(27,992)	(26,555)
Warrant purchased under normal course issuer bid		(7,457)	(665)	(33)	-	-	-	-	nm	1021%	-	-
Issuance costs on preferred units		-	(105)	-	(23)	(2)	(4,626)	-	nm	nm	(4,651)	-
Balance at end of period		595,026	566,989	540,951	511,784	492,274	474,353	466,841	21%	5%	511,784	448,203
Accumulated other comprehensive income (loss)												
Balance at beginning of period		5,519	21,783	19,119	21,095	10,528	(7)	(5,203)	(48%)	(75%)	(5,203)	(5,931)
Other comprehensive income (loss)		9,665	(16,264)	2,664	(1,976)	10,567	10,535	5,196	(9%)	nm	24,322	728
Balance at end of period		15,184	5,519	21,783	19,119	21,095	10,528	(7)	(28%)	175%	19,119	(5,203)
Total retained earnings and accumulated other comprehensive income (loss)		610,210	572,508	562,734	530,903	513,369	484,881	466,834	19%	7%	530,903	443,000
Preferred Shares												
Balance at beginning of period		209,750	209,750	209,750	209,750	209,750	-	-	0%	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	209,750	-	0%	0%	209,750	-
Common Shares												
Balance at beginning of period		274,223	227,716	226,480	224,405	223,062	222,010	221,914	23%	20%	221,914	219,004
Issued on acquisition		-	42,582	-	-	-	-	-	0%	nm	-	-
Issued on exercise of employee stock options		1,070	1,985	304	894	913	333	60	17%	(46%)	2,200	1,646
Issued under dividend reinvestment plan		860	805	758	744	-	-	-	nm	7%	744	-
Transferred from contributed surplus on exercise or exchange of options		727	1,069	130	428	430	719	36	69%	(32%)	1,613	1,264
Issued on exercise of warrants		50	66	44	9	-	-	-	nm	(24%)	9	-
Balance at end of period		276,930	274,223	227,716	226,480	224,405	223,062	222,010	23%	1%	226,480	221,914
Contributed surplus												
Balance at beginning of period		20,630	20,442	19,366	18,708	18,060	15,759	14,234	14%	1%	14,234	9,681
Amortization of fair value of employee stock options		1,322	1,257	1,206	1,085	1,078	3,020	1,561	23%	5%	6,744	5,817
Transferred to common shares on exercise or exchange of options		(727)	(1,069)	(130)	(427)	(430)	(719)	(36)	69%	(32%)	(1,612)	(1,264)
Balance at end of period		21,225	20,630	20,442	19,366	18,708	18,060	15,759	13%	3%	19,366	14,234
Total shareholders' equity		\$ 1,118,115	\$ 1,077,111	\$ 1,020,642	\$ 986,499	\$ 966,232	\$ 935,753	\$ 704,603	16%	4%	\$ 986,499	\$ 679,148



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

	QUARTER				QUARTER				Q3 % CHANGE		FULL YEAR	
	2010				2009				vs Q3 09	vs Q2 10	2009	2008
	4	3	2	1	4	3	2	1				
Gross impaired loans												
Personal	\$ 21,517	\$ 19,746	\$ 19,128	\$ 14,805	\$ 16,706	\$ 17,809	\$ 12,700	29%	9%	\$ 14,805	\$ 11,462	
Real estate	93,320	101,228	79,143	76,643	63,999	65,515	75,092	46%	(8%)	76,643	51,909	
Equipment financing	28,163	21,322	18,233	26,408	23,223	20,709	16,115	21%	32%	26,408	20,456	
Commercial	6,976	24,933	29,898	20,088	1,301	2,984	3,878	436%	(72%)	20,088	7,809	
Total gross impaired loans	\$ 149,976	\$ 167,229	\$ 146,402	\$ 137,944	\$ 105,229	\$ 107,017	\$ 107,785	43%	(10%)	\$ 137,944	\$ 91,636	
Net impaired loans												
Personal	\$ 19,778	\$ 18,024	\$ 18,013	\$ 13,598	\$ 15,400	\$ 16,947	\$ 12,166	28%	10%	\$ 13,598	\$ 11,157	
Real estate	88,386	95,344	75,923	71,032	58,486	57,949	70,394	51%	(7%)	71,032	48,961	
Equipment financing	18,738	16,425	15,279	20,212	17,729	17,034	10,152	6%	14%	20,212	14,809	
Commercial	6,367	19,055	23,656	18,796	616	1,003	1,518	934%	(67%)	18,796	1,698	
General allowance for credit risk	133,269	148,848	132,871	123,638	92,231	92,933	94,230	44%	(10%)	123,638	76,625	
	(59,039)	(58,005)	(59,039)	(61,153)	(61,216)	(61,015)	(60,922)	(4%)	2%	(61,153)	(60,527)	
Net impaired loans (after general allowance)	\$ 74,230	\$ 90,843	\$ 73,832	\$ 62,485	\$ 31,015	\$ 31,918	\$ 33,308	139%	(18%)	\$ 62,485	\$ 16,098	
Gross impaired loan formations (reductions)⁽¹⁾	\$ (10,620)	\$ 29,357	\$ 15,063	\$ 34,879	\$ 2,666	\$ 1,991	\$ 20,613	nm	nm	\$ 60,149	\$ 73,109	
Net new specific provision⁽²⁾	4,772	10,693	5,827	3,456	3,168	3,276	2,974	51%	(55%)	12,874	7,081	
Allowance for credit losses												
Specific	\$ 16,707	\$ 18,381	\$ 13,531	\$ 14,306	\$ 12,998	\$ 14,084	\$ 13,554	29%	(9%)	\$ 14,306	\$ 15,011	
General	59,039	58,005	59,039	61,153	61,216	61,015	60,922	(4%)	2%	61,153	60,527	
Total allowance	\$ 75,746	\$ 76,386	\$ 72,570	\$ 75,459	\$ 74,214	\$ 75,099	\$ 74,476	2%	(1%)	\$ 75,459	\$ 75,538	
Reconciliation of allowance for credit losses												
Opening allowance	\$ 76,386	\$ 72,570	\$ 75,459	\$ 74,214	\$ 75,099	\$ 74,476	\$ 75,538	2%	5%	\$ 75,538	\$ 63,022	
Allowance acquired	-	6,768	-	-	-	-	-	-	nm	-	-	
Provision for credit losses	5,806	5,487	3,713	3,393	3,369	3,369	3,369	72%	6%	13,500	12,000	
Write-offs	(6,633)	(8,530)	(6,605)	(2,164)	(4,455)	(2,759)	(4,464)	49%	(22%)	(13,842)	(2,577)	
Recoveries	187	91	3	16	201	13	33	(7%)	105%	263	3,093	
Closing allowance	\$ 75,746	\$ 76,386	\$ 72,570	\$ 75,459	\$ 74,214	\$ 75,099	\$ 74,476	2%	(1%)	\$ 75,459	\$ 75,538	
Net impaired loans (after general allowance) as a % of total loans	0.73%	0.92%	0.80%	0.68%	0.34%	0.35%	0.37%	0.39%	(0.19%)	0.68%	0.19%	
Allowance for credit losses as a % of gross impaired loans	51%	46%	50%	55%	71%	70%	69%	(20%)	5%	55%	82%	
Provision for credit losses as a % of average loans	0.23%	0.23%	0.16%	0.15%	0.15%	0.15%	0.15%	0.08%	0.00%	0.15%	0.15%	
Net new specific provisions as a % of average loans	0.20%	0.45%	0.25%	0.15%	0.14%	0.15%	0.13%	0.06%	(0.25%)	0.14%	0.09%	
General allowance as a % of risk-weighted assets	0.58%	0.59%	0.63%	0.65%	0.66%	0.66%	0.67%	(0.08%)	(0.01%)	0.65%	0.70%	
General allowance as a % of risk-weighted loans	0.67%	0.66%	0.70%	0.73%	0.73%	0.74%	0.74%	(0.06%)	0.01%	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