

Supplemental Financial Information
For the Quarter Ended April 30, 2014
 (unaudited)

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Note:

This financial information is supplementary to CWB's 2014 Second Quarter Press Release and the 2013 Annual Report and should be read in conjunction with those documents.

For further information, please contact Investorrelations@cwbank.com.

HIGHLIGHTS
(unaudited)
(\$ thousands, except per share amounts)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2014	FULL YEAR
	2014				2013								vs 2013	2013
	4	3	2	1	4	3	2	1	vs Q2 13	vs Q1 14	2014	2013	% CHANGE	2013
Results of Operations														
Net interest income (teb) ⁽¹⁾	\$ 123,727	\$ 125,239	\$ 124,775	\$ 121,002	\$ 111,929	\$ 113,052		11%	(1%)	\$ 248,966	\$ 224,981	11%	\$ 470,757	
Less teb adjustment	1,989	2,090	2,062	2,161	2,000	1,915		(1%)	(5%)	4,079	3,915	4%	8,138	
Net interest income per financial statements	121,738	123,149	122,713	118,841	109,929	111,137		11%	(1%)	244,887	221,066	11%	462,619	
Other income	29,794	28,531	26,181	23,032	23,390	22,379		27%	4%	58,325	45,769	27%	94,982	
Total revenues (teb)	153,521	153,770	150,956	144,034	135,319	135,431		13%	-	307,291	270,750	13%	565,739	
Total revenues	151,532	151,680	148,894	141,873	133,319	133,516		14%	-	303,212	266,835	14%	557,601	
Net income available to common shareholders	51,191	52,628	51,210	47,484	42,988	45,482		19%	(3%)	103,819	88,470	17%	187,163	
Per Common Share (\$'s)														
Earnings per share														
Basic	\$ 0.64	\$ 0.66	\$ 0.64	\$ 0.60	\$ 0.54	\$ 0.58		19%	(3%)	\$ 1.30	\$ 1.12	16%	\$ 2.36	
Diluted	0.63	0.65	0.64	0.60	0.54	0.57		17%	(3%)	1.29	1.11	16%	2.35	
Adjusted cash ⁽²⁾	0.65	0.67	0.65	0.61	0.55	0.58		18%	(3%)	1.31	1.13	16%	2.39	
Cash dividends	0.19	0.19	0.18	0.18	0.17	0.17		12%	-	0.38	0.34	12%	0.70	
Book value	18.65	18.03	17.54	17.06	16.82	16.42		11%	3%	18.65	16.82	11%	17.54	
Closing market price	37.14	36.43	33.44	28.92	28.46	30.84		30%	2%	37.14	28.46	30%	33.44	
Performance Measures (%)														
Return on common shareholders' equity	14.3%	14.7%	14.9%	14.0%	13.4%	14.2%		0.9%	(0.4%)	14.5%	13.8%	0.7%	14.1%	
Return on assets	1.07%	1.11%	1.11%	1.06%	1.00%	1.06%		0.07%	(0.04%)	1.09%	1.03%	0.06%	1.06%	
Net interest margin (teb)	2.59%	2.64%	2.72%	2.70%	2.61%	2.62%		(0.02%)	(0.05%)	2.61%	2.61%	-	2.66%	
Net interest margin	2.55%	2.60%	2.67%	2.65%	2.56%	2.58%		(0.01%)	(0.05%)	2.57%	2.57%	-	2.62%	
Efficiency ratio (teb) ⁽³⁾	46.0%	45.1%	45.5%	46.5%	47.9%	45.8%		(1.9%)	0.9%	45.5%	46.9%	(1.40%)	46.4%	
Efficiency ratio ⁽³⁾	46.6%	45.7%	46.1%	47.2%	48.6%	46.5%		(2.0%)	0.9%	46.1%	47.6%	(1.5%)	47.1%	
Financial Position														
Total assets	\$ 19,626,666	\$ 19,135,490	\$ 18,520,260	\$ 17,926,556	\$ 17,779,280	\$ 17,161,437		10%	3%	\$ 19,626,666	\$ 17,779,280	10%	\$ 18,520,260	
Total equity	1,493,926	1,650,173	1,606,489	1,563,904	1,541,213	1,506,665		(3%)	(9%)	1,493,926	1,541,213	(3%)	1,606,489	
Credit Quality														
Provision for credit losses as a % of average loans	0.16%	0.19%	0.19%	0.20%	0.19%	0.18%		(0.03%)	(0.03%)	0.18%	0.18%	-	0.19%	
Net impaired loans (after collective allowance)	\$ (38,355)	\$ (37,417)	\$ (21,575)	\$ (11,750)	\$ (17,848)	\$ (20,634)		115%	3%	\$ (38,355)	\$ (17,848)	115%	\$ (21,575)	
Net impaired loans as a % of total loans	(0.23%)	(0.23%)	(0.14%)	(0.08%)	(0.12%)	(0.14%)		(0.11%)	-	(0.23%)	(0.12%)	(0.11%)	(0.14%)	
Other														
Capital ratios														
Common equity Tier 1	8.1%	8.0%	8.0%	7.9%	8.0%	8.0%		0.1%	0.1%	8.1%	8.0%	0.1%	8.0%	
Tier 1	9.4%	9.5%	9.7%	9.6%	9.7%	9.7%		(0.3%)	(0.1%)	9.4%	9.7%	(0.3%)	9.7%	
Total	13.1%	13.2%	13.9%	13.9%	14.1%	14.2%		(1.0%)	(0.1%)	13.1%	14.1%	(1.0%)	13.9%	
Number of full-time equivalent staff at period end	2,083	2,048	2,037	2,007	1,941	1,925		7%	2%	2,083	1,941	7%	2,037	
Number of bank branches	41	41	41	41	41	41		-	-	41	41	-	41	
Credit ratings (DBRS)														
Short-term instruments (deposit notes)	R-1 low	R-1 low	R-1 low	R-1 low	R-1 low	R-1 low		-	-	R-1 low	R-1 low	-	R-1 low	
Senior debt (deposits)	A low	A low	A low	A low	A low	A low		-	-	A low	A low	-	A low	
Subordinated debentures	BBB high	BBB high	BBB high	BBB high	BBB high	BBB high		-	-	BBB high	BBB high	-	BBB high	
Series 3 Non-cumulative preferred shares	Pfd-3 high	Pfd-3 high	Pfd-3 high	Pfd-3 high	Pfd-3 high	Pfd-3 high		-	-	Pfd-3 high	Pfd-3 high	-	Pfd-3 high	
Series 5 Non-cumulative preferred shares	Pfd-3	-	-	-	-	-		-	-	Pfd-3	-	-	-	

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

(2) Adjusted cash EPS is diluted EPS excluding the after-tax amortization of acquisition-related intangible assets and the non-tax deductible change in fair value of contingent consideration. These exclusions represent non-cash charges and are not considered indicative of ongoing business performance. The Bank believes the adjusted results provide a better understanding about how management views CWB's performance.

(3) Efficiency ratio is non-interest expenses divided by total revenues (net interest income plus other income excluding the non-tax deductible change in fair value of the contingent consideration).

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		2014	FULL YEAR
	2014				2013				vs Q2 13	vs Q1 14	2014	2013	% CHANGE	
	4	3	2	1	4	3	2	1						
Interest income														
Loans		\$ 192,685	\$ 193,825	\$ 193,825	\$ 191,784	\$ 187,420	\$ 177,159	\$ 179,041	9%	(1%)	\$ 386,510	\$ 356,200	9%	\$ 735,404
Securities		12,614	12,599	12,599	12,996	13,683	13,272	13,139	(5%)	-	25,213	26,411	(5%)	53,090
Deposits with regulated financial institutions		1,165	917	917	492	261	419	437	178%	27%	2,082	856	143%	1,609
Total interest income		206,464	207,341	207,341	205,272	201,364	190,850	192,617	8%	-	413,805	383,467	8%	790,103
Interest expense														
Deposits		75,061	74,279	74,279	72,499	72,002	70,500	71,912	6%	1%	149,340	142,412	5%	286,913
Debt		7,676	7,823	7,823	7,998	8,360	8,421	7,653	(9%)	(2%)	15,499	16,074	(4%)	32,433
Total interest expense		82,737	82,102	82,102	80,497	80,362	78,921	79,565	5%	1%	164,839	158,486	4%	319,346
Net interest income (page 4)		123,727	125,239	125,239	124,775	121,002	111,929	113,052	11%	(1%)	248,966	224,981	11%	470,757
Provision for credit losses (page 8)		6,463	7,619	7,619	7,344	7,491	6,684	6,327	(3%)	(15%)	14,082	13,011	8%	27,846
Other income (page 4)		29,794	28,531	28,531	26,181	23,032	23,390	22,379	27%	4%	58,325	45,769	27%	94,982
Net interest and other income		147,058	146,151	146,151	143,612	136,543	128,635	129,104	14%	1%	293,209	257,739	14%	537,893
Non-interest expenses (page 5)		70,618	69,435	69,435	68,644	66,959	64,827	62,067	9%	2%	140,053	126,894	10%	262,497
Net income before taxes		76,440	76,716	76,716	74,968	69,584	63,808	67,037	20%	-	153,156	130,845	17%	275,396
Provision for income taxes		20,056	19,967	19,967	19,636	17,961	16,921	17,672	19%	-	40,023	34,593	16%	72,190
Net income		56,384	56,749	56,749	55,332	51,623	46,887	49,365	20%	(1%)	113,133	96,252	18%	203,206
Net income attributable to non-controlling interests		218	336	336	331	320	92	81	137%	(35%)	554	173	220%	824
Net Income Attributable to Shareholders of CWB		\$ 56,166	\$ 56,413	\$ 56,413	\$ 55,001	\$ 51,303	\$ 46,795	\$ 49,284	20%	-	\$ 112,579	\$ 96,079	17%	\$ 202,382
Preferred share dividends		4,975	3,785	3,785	3,785	3,796	3,800	3,802	31%	31%	8,760	7,602	15%	15,183
Premium paid on preferred shares purchased for cancellation		-	-	-	6	23	7	-	(100%)	-	-	7	(100%)	36
Net Income Available to Common Shareholders		\$ 51,191	\$ 52,628	\$ 52,628	\$ 51,210	\$ 47,484	\$ 42,988	\$ 45,482	19%	(3%)	\$ 103,819	\$ 88,470	17%	\$ 187,163
Earnings per share														
Basic		\$ 0.64	\$ 0.66	\$ 0.66	\$ 0.64	\$ 0.60	\$ 0.54	\$ 0.58	19%	(3%)	\$ 1.30	\$ 1.12	16%	\$ 2.36
Diluted		0.63	0.65	0.65	0.64	0.60	0.54	0.57	17%	(3%)	1.29	1.11	16%	2.35
Adjusted cash ⁽²⁾		0.65	0.67	0.67	0.65	0.61	0.55	0.58	18%	(3%)	1.31	1.13	16%	2.39
teb adjustment		\$ 1,989	\$ 2,090	\$ 2,090	\$ 2,062	\$ 2,161	\$ 2,000	\$ 1,915	(1%)	(5%)	\$ 4,079	\$ 3,915	4%	\$ 8,138
Comprehensive Income														
Net income		\$ 56,384	\$ 56,749	\$ 56,749	\$ 55,332	\$ 51,623	\$ 46,887	\$ 49,365	20%	(1%)	\$ 113,133	\$ 96,252	18%	\$ 203,206
Other comprehensive income, net of tax														
Change in available-for-sale securities and derivatives designated as cash flow hedges		10,587	(1,281)	(1,281)	(361)	(15,650)	(144)	3,519	nm	nm	9,306	3,375	176%	(12,636)
Comprehensive Income		\$ 66,971	\$ 55,468	\$ 55,468	\$ 54,971	\$ 35,973	\$ 46,743	\$ 52,884	43%	21%	\$ 122,439	\$ 99,627	23%	\$ 190,570

(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 International Financial Reporting Standards and therefore may not be comparable to similar measures presented by other financial institutions.

(2) For the definition of adjusted cash earnings per common share see page 1.

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2014	FULL YEAR							
	2014				2013				vs Q2 13	vs Q1 14	2014	2013	% CHANGE	2013							
	4	3	2	1	4	3	2	1													
Earnings Per Share (EPS)																					
Net income available to common shareholders	\$	51,191	\$	52,628	\$	51,210	\$	47,484	\$	42,988	\$	45,482	19%	(3%)	\$	103,819	\$	88,470	17%	\$	187,163
Denominator																					
Weighted average number of common shares - basic		79,955		79,724		79,463		79,248		79,075		78,801	1%	-		79,838		78,936	1%		79,147
Dilutive instruments																					
Employee stock options		871		790		416		342		396		465	120%	10%		864		426	103%		397
Weighted average number of common shares - diluted		80,826		80,514		79,879		79,590		79,471		79,266	2%	-		80,702		79,362	2%		79,544
Basic EPS	\$	0.64	\$	0.66	\$	0.64	\$	0.60	\$	0.54	\$	0.58	19%	(3%)	\$	1.30	\$	1.12	16%	\$	2.36
Diluted EPS		0.63		0.65		0.64		0.60		0.54		0.57	17%	(3%)		1.29		1.11	16%		2.35
Adjusted cash EPS ⁽¹⁾		0.65		0.67		0.65		0.61		0.55		0.58	18%	(3%)		1.31		1.13	16%		2.39
Number of Common Shares Outstanding at Period End		80,045		79,897		79,620		79,372		79,171		78,992	1%	-		80,045		79,171	1%		79,620
Derivatives																					
Replacement cost	\$	7,178	\$	7,117	\$	4,509	\$	1,304	\$	1,524	\$	2,852	371%	1%	\$	7,178	\$	1,524	371%	\$	4,509
Risk-weighted amount		1,604		1,703		1,217		352		348		598	361%	(6%)		1,604		348	361%		1,217
Credit equivalent amount		7,983		8,455		6,060		1,737		1,681		2,930	375%	(6%)		7,983		1,681	375%		6,060
Notional principal amount (\$ millions)		793		722		819		744		352		369	125%	10%		793		352	125%		819
Risk Weighted Assets (\$ millions)																					
Cash, securities and repurchase agreements	\$	645	\$	680	\$	674	\$	658	\$	696	\$	633	(7%)	(5%)	\$	645	\$	696	(7%)	\$	674
Loans		14,686		14,210		13,713		13,470		13,053		12,599	13%	3%		14,686		13,053	13%		13,713
Other		1,758		1,781		1,728		1,718		1,697		1,695	4%	(1%)		1,758		1,697	4%		1,728
Total	\$	17,089	\$	16,671	\$	16,115	\$	15,846	\$	15,446	\$	14,927	11%	3%	\$	17,089	\$	15,446	11%	\$	16,115
Unrealized Gains (Losses) on Available-for-Sale Cash & Securities																					
Deposits with regulated financial institutions	\$	435	\$	822	\$	569	\$	264	\$	672	\$	471	(35%)	(47%)	\$	435	\$	672	(35%)	\$	569
Government of Canada		150		424		632		119		495		157	(70%)	(65%)		150		495	(70%)		632
Province or municipality		181		(70)		161		(76)		253		(60)	(28%)	nm		181		253	(28%)		161
Other debt securities		1,166		1,455		1,180		1,067		1,916		1,605	(39%)	(20%)		1,166		1,916	(39%)		1,180
Preferred shares		(258)		(15,923)		(16,301)		(8,748)		8,451		8,411	nm	(98%)		(258)		8,451	nm		(16,301)
Common shares		4,730		4,459		6,657		2,876		4,681		5,422	1%	6%		4,730		4,681	1%		6,657
Total	\$	6,404	\$	(8,833)	\$	(7,101)	\$	(4,498)	\$	16,468	\$	16,006	(61%)	nm	\$	6,404	\$	16,468	nm	\$	(7,101)
Interest sensitive gap within 1 year (\$ millions)	\$	1,100	\$	912	\$	240	\$	806	\$	1,245	\$	912	(12%)	21%	\$	1,100	\$	1,245	(12%)	\$	240
Assets under administration	\$	11,538,750	\$	8,463,935	\$	8,423,972	\$	8,209,949	\$	7,821,089	\$	7,306,557	48%	36%	\$	11,538,750	\$	7,821,089	48%	\$	8,423,972
Trust cash balances		1,261,525		1,259,087		1,225,853		1,182,471		1,202,679		1,169,900	5%	-		1,261,525		1,202,679	5%		1,225,853
Number of investment accounts (#)		51,422		50,032		50,889		50,504		50,427		49,384	2%	3%		51,422		50,427	2%		50,889
Assets under management	\$	1,763,256	\$	1,683,813	\$	1,901,146	\$	1,811,068	\$	904,730	\$	882,213	95%	5%	\$	1,763,256	\$	904,730	95%	\$	1,901,146

(1) For the definition of adjusted cash earnings per common share see page 1.
nm = not meaningful

NET INTEREST INCOME, OTHER INCOME AND TOTAL REVENUES (teb)⁽¹⁾

	NET INTEREST INCOME, OTHER INCOME AND TOTAL REVENUES (teb) ⁽¹⁾												
	(unaudited)												
	(\$ thousands)												
	QUARTER				QUARTER				Q2 % CHANGE		YTD		2014
2014				2013								vs 2013	2013
4	3	2	1	4	3	2	1	vs Q2 13	vs Q1 14	2014	2013	% CHANGE	2013
Net interest income per financial statements		\$ 121,738	\$ 123,149	\$ 122,713	\$ 118,841	\$ 109,929	\$ 111,137	11%	(1%)	\$ 244,887	\$ 221,066	11%	\$ 462,619
Taxable equivalent adjustment ⁽¹⁾		1,989	2,090	2,062	2,161	2,000	1,915	(1%)	(5%)	4,079	3,915	4%	8,138
Net interest income		123,727	125,239	124,775	121,002	111,929	113,052	11%	(1%)	248,966	224,981	11%	470,757
Trust and wealth management services		8,780	8,335	7,272	6,825	5,371	5,043	63%	5%	17,115	10,414	64%	24,511
Insurance, net		5,868	6,011	7,101	(2,225)	6,201	5,202	(5%)	(2%)	11,879	11,403	4%	16,279
Credit related		5,966	5,987	5,723	5,475	5,053	5,434	18%	(0%)	11,953	10,487	14%	21,685
Gains on securities, net		4,572	4,653	2,338	7,020	3,074	2,662	49%	(2%)	9,225	5,736	61%	15,094
Retail services		2,934	2,770	2,657	2,373	2,774	2,468	6%	6%	5,704	5,242	9%	10,272
Foreign exchange gains		777	809	890	863	804	502	(3%)	(4%)	1,586	1,306	21%	3,059
Contingent consideration fair value changes		(150)	(150)	-	-	-	-	100%	-	(300)	-	100%	-
Other		1,047	116	200	2,701	113	1,068	827%	803%	1,163	1,181	(2%)	4,082
Total other income		29,794	28,531	26,181	23,032	23,390	22,379	27%	4%	58,325	45,769	27%	94,982
Total revenues		\$ 153,521	\$ 153,770	\$ 150,956	\$ 144,034	\$ 135,319	\$ 135,431	13%	(0%)	\$ 307,291	\$ 270,750	13%	\$ 565,739
Other income as a % of total revenues		19.4%	18.6%	17.3%	16.0%	17.3%	16.5%	2.1%	0.8%	19.0%	16.9%	2.1%	16.8%
Net interest income (teb) per average assets		2.59%	2.64%	2.72%	2.70%	2.61%	2.62%	(0.02%)	(0.05%)	2.61%	2.61%	-	2.66%
Net interest income (non-teb) per average assets		2.55%	2.60%	2.67%	2.65%	2.56%	2.58%	(0.01%)	(0.05%)	2.57%	2.57%	-	2.62%
Insurance summary													
Insurance net earned premiums		\$ 31,646	\$ 32,619	\$ 32,507	\$ 32,122	\$ 30,701	\$ 31,495	3%	(3%)	64,265	\$ 62,196	3%	\$ 126,825
Claims loss ratio		62%	65%	61%	88%	60%	66%	2%	(3%)	64%	63%	1%	69%
Combined expense ratio		93%	92%	88%	117%	90%	94%	3%	1%	92%	92%	-	98%

(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 IFRS)

(\$ thousands)

	AVERAGE BALANCE SHEET INFORMATION												
	(unaudited IFRS)												
	(\$ thousands)												
	QUARTER				QUARTER				Q2 % CHANGE		YTD		2014
2014				2013								vs 2013	2013
4	3	2	1	4	3	2	1	vs Q2 13	vs Q1 14	2014	2013	% CHANGE	2013
Cash, securities and repurchase agreements		\$ 2,784,964	\$ 2,555,747	\$ 2,445,808	\$ 2,408,983	\$ 2,649,781	\$ 2,640,697	5%	9%	\$ 2,670,355	\$ 2,645,239	1%	\$ 2,536,317
Loans		16,415,726	15,889,759	15,418,132	15,021,114	14,613,246	14,114,510	12%	3%	16,152,743	14,363,878	12%	14,791,751
Other assets		382,350	371,782	361,346	358,740	344,051	344,978	11%	3%	377,066	344,515	9%	352,279
Total Assets		\$ 19,583,040	\$ 18,817,288	\$ 18,225,286	\$ 17,788,837	\$ 17,607,078	\$ 17,100,185	11%	4%	\$ 19,200,164	\$ 17,353,632	11%	\$ 17,680,347
Deposits *		\$ 16,511,487	\$ 15,892,848	\$ 15,332,876	\$ 14,887,860	\$ 14,734,396	\$ 14,384,195	12%	4%	\$ 16,202,168	\$ 14,559,296	11%	\$ 14,830,811
Other liabilities		590,247	479,171	476,947	477,370	479,798	487,646	23%	23%	534,709	483,722	11%	484,286
Debt		841,514	816,381	838,149	870,251	867,198	745,539	(3%)	3%	828,948	806,369	3%	830,284
Shareholders' equity		1,638,471	1,627,793	1,576,370	1,552,834	1,525,444	1,482,578	7%	1%	1,633,132	1,504,011	9%	1,534,464
Non-controlling interests equity		1,321	1,095	944	522	242	227	446%	21%	1,208	235	415%	502
Total Liabilities and Equity		\$ 19,583,040	\$ 18,817,288	\$ 18,225,286	\$ 17,788,837	\$ 17,607,078	\$ 17,100,185	11%	4%	\$ 19,200,164	\$ 17,353,632	11%	\$ 17,680,347
*Branch-raised deposits included in total deposits		\$ 8,962,166	\$ 8,757,336	\$ 8,502,016	\$ 8,301,183	\$ 8,150,607	\$ 8,004,599	10%	2%	\$ 8,859,751	\$ 8,077,603	10%	\$ 8,239,601

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2014	FULL YEAR
	2014				2013				vs Q2 13	vs Q1 14	2014	2013	% CHANGE	2013
	4	3	2	1	4	3	2	1						
Salaries and staff benefits														
Salaries		\$ 38,349	\$ 38,548	\$ 37,850	\$ 36,931	\$ 34,816	\$ 34,603	10%	(1%)	\$ 76,897	\$ 69,419	11%	\$ 144,200	
Employee benefits		8,287	7,343	6,707	7,107	7,471	6,752	11%	13%	15,630	14,223	10%	28,037	
Total		46,636	45,891	44,557	44,038	42,287	41,355	10%	2%	92,527	83,642	11%	172,237	
Premises														
Rent		4,661	4,275	4,152	4,106	4,047	4,054	15%	9%	8,936	8,101	10%	16,359	
Depreciation		1,478	1,526	1,483	1,498	1,510	1,447	(2%)	(3%)	3,004	2,957	2%	5,938	
Other		757	1,044	725	818	828	753	(9%)	(27%)	1,801	1,581	14%	3,124	
Total		6,896	6,845	6,360	6,422	6,385	6,254	8%	1%	13,741	12,639	9%	25,421	
Equipment and furniture														
Depreciation		2,511	2,366	2,334	2,341	2,136	2,090	18%	6%	4,877	4,226	15%	8,901	
Other		2,413	2,170	2,247	2,137	2,209	1,910	9%	11%	4,583	4,119	11%	8,503	
Total		4,924	4,536	4,581	4,478	4,345	4,000	13%	9%	9,460	8,345	13%	17,404	
General														
Professional fees and services		2,047	2,558	2,109	1,780	1,582	1,633	29%	(20%)	4,605	3,215	43%	7,104	
Marketing and business development		1,915	1,159	2,254	1,148	2,368	1,076	(19%)	65%	3,074	3,444	(11%)	6,846	
Amortization of acquisition-related intangible assets		1,302	1,275	1,368	1,183	1,040	1,036	25%	2%	2,577	2,076	24%	4,627	
Banking charges		974	864	981	959	847	835	15%	13%	1,838	1,682	9%	3,622	
Travel		678	587	724	778	638	586	6%	16%	1,265	1,224	3%	2,726	
Postage and stationery		926	612	575	731	755	619	23%	51%	1,538	1,374	12%	2,680	
Regulatory costs		936	844	795	799	558	507	68%	11%	1,780	1,065	67%	2,659	
Community investment		453	652	655	686	354	642	28%	(31%)	1,105	996	11%	2,337	
Employee training		342	465	490	690	324	404	6%	(26%)	807	728	11%	1,908	
Communications		468	378	488	435	448	453	4%	24%	846	901	(6%)	1,824	
General insurance		259	269	250	256	269	260	(4%)	(4%)	528	529	-	1,035	
Capital and business taxes		216	231	238	203	284	212	(24%)	(6%)	447	496	(10%)	937	
Other		1,646	2,269	2,219	2,373	2,343	2,195	(30%)	(27%)	3,915	4,538	(14%)	9,130	
Total		12,162	12,163	13,146	12,021	11,810	10,458	3%	-	24,325	22,268	9%	47,435	
Total Non-Interest Expenses		\$ 70,618	\$ 69,435	\$ 68,644	\$ 66,959	\$ 64,827	\$ 62,067	9%	2%	\$ 140,053	\$ 126,894	10%	\$ 262,497	

BALANCE SHEET
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE	
	2014				2013				vs Q2 13	vs Q1 14
	4	3	2	1	4	3	2	1		
Cash resources			\$ 396,499	\$ 383,278	\$ 347,995	\$ 97,739	\$ 161,440	\$ 207,525	146%	3%
Securities										
Investment			2,138,795	2,212,942	2,232,332	2,187,578	2,383,203	2,309,425	(10%)	(3%)
Trading			-	-	-	-	-	-	-	-
Total			2,138,795	2,212,942	2,232,332	2,187,578	2,383,203	2,309,425	(10%)	(3%)
Securities purchased under resale agreements			-	-	-	-	-	-	-	-
Loans										
Personal			2,665,550	2,602,391	2,502,295	2,410,165	2,378,451	2,315,616	12%	2%
Business			14,131,314	13,645,329	13,160,384	12,957,199	12,585,573	12,059,864	12%	4%
Allowance for credit losses			(88,976)	(91,354)	(85,786)	(84,489)	(79,471)	(76,368)	12%	(3%)
Total			16,707,888	16,156,366	15,576,893	15,282,875	14,884,553	14,299,112	12%	3%
Other										
Property and equipment			67,505	65,626	66,647	65,170	64,860	63,915	4%	3%
Goodwill and intangible assets			126,783	123,175	119,621	116,318	98,677	96,144	28%	3%
Insurance related			63,541	63,637	64,365	61,666	56,853	60,259	12%	-
Other assets			125,655	130,466	112,407	115,210	129,694	125,057	(3%)	(4%)
Total			383,484	382,904	383,040	358,364	350,084	345,375	10%	-
Total Assets			\$ 19,626,666	\$ 19,135,490	\$ 18,520,260	\$ 17,926,556	\$ 17,779,280	\$ 17,161,437	10%	3%
Deposits										
Personal			\$ 10,040,387	\$ 9,632,095	\$ 9,420,754	\$ 9,393,847	\$ 9,293,391	\$ 8,968,461	8%	4%
Business and government			6,628,147	6,611,401	6,210,286	5,673,295	5,591,924	5,277,978	19%	-
Total			16,668,534	16,243,496	15,631,040	15,067,142	14,885,315	14,246,439	12%	3%
Other										
Insurance related			155,961	159,372	167,816	165,277	153,837	154,606	1%	(2%)
Securities sold under repurchase agreements			-	-	-	-	-	125,075	-	-
Other liabilities			310,283	269,668	294,265	277,444	301,732	267,991	3%	15%
Total			466,244	429,040	462,081	442,721	455,569	547,672	2%	9%
Debt										
Subordinated debentures			625,000	625,000	625,000	625,000	675,000	675,000	(7%)	-
Debt securities			247,962	187,780	195,650	227,789	222,183	185,661	12%	32%
Preferred share liabilities			125,000	-	-	-	-	-	100%	100%
Total			997,962	812,780	820,650	852,789	897,183	860,661	11%	23%
Equity (page 7)										
Preferred shares			-	208,815	208,815	208,965	209,649	209,750	(100%)	(100%)
Common shares			522,790	518,010	510,282	504,380	499,730	495,587	5%	1%
Retained earnings			938,568	902,567	865,087	828,175	794,944	765,392	18%	4%
Share-based payment reserve			25,278	24,248	24,632	24,611	24,026	22,943	5%	4%
Other reserves			5,917	(4,670)	(3,389)	(3,028)	12,622	12,766	(53%)	nm
Total shareholders' equity			1,492,553	1,648,970	1,605,427	1,563,103	1,540,971	1,506,438	(3%)	(9%)
Non-controlling interests			1,373	1,203	1,062	801	242	227	467%	14%
Total equity			1,493,926	1,650,173	1,606,489	1,563,904	1,541,213	1,506,665	(3%)	(9%)
Total Liabilities and Equity			\$ 19,626,666	\$ 19,135,489	\$ 18,520,260	\$ 17,926,556	\$ 17,779,280	\$ 17,161,437	10%	3%
Deposits										
Demand and notice			\$ 5,216,228	\$ 5,116,090	\$ 5,009,854	\$ 4,877,320	\$ 4,871,008	\$ 4,633,126	7%	2%
Fixed term			11,452,306	11,127,406	10,621,186	10,189,822	10,014,307	9,613,313	14%	3%
Total			\$ 16,668,534	\$ 16,243,496	\$ 15,631,040	\$ 15,067,142	\$ 14,885,315	\$ 14,246,439	12%	3%

nm = not meaningful

	EQUITY (unaudited) (\$ thousands)										
	QUARTER				QUARTER				Q2 % CHANGE		Full Year
	2014				2013				vs Q2 13	vs Q1 14	2013
	4	3	2	1	4	3	2	1			
Retained earnings											
Balance at beginning of period		\$ 902,568	\$ 865,087	\$ 828,175	\$ 794,944	\$ 765,392	\$ 733,298	18%	4%	\$ 733,298	
Net income attributable to shareholders of CWB		56,166	56,413	55,001	51,303	46,795	49,284	20%	-	202,382	
Dividends - Preferred shares		(4,975)	(3,785)	(3,785)	(3,796)	(3,800)	(3,802)	31%	31%	(15,183)	
- Common shares		(15,191)	(15,147)	(14,298)	(14,253)	(13,436)	(13,388)	13%	-	(55,374)	
Premium paid on purchase of preferred shares for cancellation		-	-	(6)	(23)	(7)	-	(100%)	-	(36)	
Balance at end of period		938,568	902,568	865,087	828,175	794,944	765,392	18%	4%	865,087	
Other reserves											
Balance at beginning of period		(4,670)	(3,389)	(3,028)	12,622	12,766	9,247	nm	38%	9,247	
Other comprehensive income (loss)		10,587	(1,281)	(361)	(15,650)	(144)	3,519	nm	nm	(12,636)	
Balance at end of period		5,917	(4,670)	(3,389)	(3,028)	12,622	12,766	(53%)	(227%)	(3,389)	
Total retained earnings and other reserves		944,485	897,898	861,698	825,147	807,566	778,158	17%	5%	861,698	
Preferred shares											
Balance at beginning of period		208,815	208,815	208,965	209,649	209,750	209,750	-	-	209,750	
Purchase of preferred shares for cancellation		-	-	(150)	(684)	(101)	-	(100%)	-	(935)	
Preferred shares redeemed		(208,815)	-	-	-	-	-	100%	100%	-	
Balance at end of period		-	208,815	208,815	208,965	209,649	209,750	(100%)	(100%)	208,815	
Common shares											
Balance at beginning of period		518,010	510,282	504,380	499,730	495,587	490,218	5%	2%	490,218	
Issued under dividend reinvestment plan		4,370	4,802	3,833	3,399	3,411	3,761	28%	(9%)	14,404	
Transferred from share-based payment reserve on exercise or exchange of options		379	1,891	1,589	1,008	406	983	(7%)	(80%)	3,986	
Issued on exercise of employee stock options		31	1,035	480	243	326	625	(90%)	(97%)	1,674	
Balance at end of period		522,790	518,010	510,282	504,380	499,730	495,587	5%	1%	510,282	
Share-based payment reserve											
Balance at beginning of period		24,248	24,632	24,611	24,026	22,943	22,468	6%	(2%)	22,468	
Amortization of fair value of employee stock options		1,409	1,507	1,610	1,593	1,489	1,458	(5%)	(7%)	6,150	
Transferred to common shares on exercise or exchange of options		(379)	(1,891)	(1,589)	(1,008)	(406)	(983)	(7%)	(80%)	(3,986)	
Balance at end of period		25,278	24,248	24,632	24,611	24,026	22,943	5%	4%	24,632	
Total shareholders' equity		1,492,553	1,648,971	1,605,427	1,563,103	1,540,971	1,506,438	(3%)	(9%)	1,605,427	
Non-controlling interests											
Balance at beginning of period		1,203	1,062	801	242	227	244	430%	13%	244	
Net income attributable to non-controlling interests		218	336	331	320	92	81	137%	(35%)	824	
Distributions to non-controlling interests		(48)	(98)	(70)	(77)	(77)	(98)	(38%)	(51%)	(322)	
Business acquisition/(partial ownership increase)		-	(97)	-	316	-	-	-	(100%)	316	
Balance at end of period		1,373	1,203	1,062	801	242	227	467%	14%	1,062	
Total equity		\$ 1,493,926	\$ 1,650,174	\$ 1,606,489	\$ 1,563,904	\$ 1,541,213	\$ 1,506,665	(3%)	(9%)	\$ 1,606,489	

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		Full Year
	2014				2013				vs Q2 13	vs Q1 14	
	4	3	2	1	4	3	2	1			
Gross impaired loans											
Personal		\$ 14,883	\$ 15,561	\$ 17,052	\$ 16,993	\$ 14,561	\$ 14,999	2%	(4%)	\$ 17,052	
Real estate		20,101	23,226	31,937	35,876	28,664	16,954	(30%)	(13%)	31,937	
Equipment financing and energy		11,111	11,349	10,610	11,935	8,812	8,683	26%	(2%)	10,610	
Commercial		4,526	3,801	4,612	7,935	9,586	15,098	(53%)	19%	4,612	
Total gross impaired loans		\$ 50,621	\$ 53,937	\$ 64,211	\$ 72,739	\$ 61,623	\$ 55,734	(18%)	(6%)	\$ 64,211	
Net impaired loans											
Personal		\$ 14,218	\$ 15,054	\$ 16,304	\$ 16,198	\$ 13,846	\$ 14,469	3%	(6%)	\$ 16,304	
Real estate		19,801	15,750	25,588	27,514	25,211	15,701	(21%)	26%	25,588	
Equipment financing and energy		8,018	6,796	8,431	9,026	5,240	4,804	53%	18%	8,431	
Commercial		4,330	3,580	4,319	7,436	8,355	14,093	(48%)	21%	4,319	
Collective allowance for credit risk		46,367	41,180	54,642	60,174	52,652	49,067	(12%)	13%	54,642	
Net impaired loans (after collective allowance)		\$ (38,355)	\$ (37,417)	\$ (21,575)	\$ (11,750)	\$ (17,848)	\$ (20,634)	115%	3%	\$ (21,575)	
Gross impaired loan formations (reductions) ⁽¹⁾		\$ 5,940	\$ (7,821)	\$ (2,007)	\$ 14,199	\$ 9,765	\$ 2,066	(39%)	nm	\$ 24,023	
Net new specific provision ⁽²⁾		338	5,239	3,051	6,067	5,885	3,970	(94%)	(94%)	18,973	
Allowance for credit losses											
Specific		\$ 4,254	\$ 12,757	\$ 9,569	\$ 12,565	\$ 8,971	\$ 6,667	(53%)	(67%)	\$ 9,569	
Collective		84,722	78,597	76,217	71,924	70,500	69,701	20%	8%	76,217	
Total allowance		\$ 88,976	\$ 91,354	\$ 85,786	\$ 84,489	\$ 79,471	\$ 76,368	12%	(3%)	\$ 85,786	
Reconciliation of allowance for credit losses											
Opening allowance		\$ 91,354	\$ 85,786	\$ 84,489	\$ 79,471	\$ 76,368	\$ 81,723	20%	6%	\$ 81,723	
Provision for credit losses		6,463	7,619	7,344	7,491	6,684	6,327	(3%)	(15%)	27,846	
Write-offs		(9,256)	(2,453)	(6,521)	(3,083)	(3,876)	(13,172)	139%	277%	(26,652)	
Recoveries		415	402	474	610	295	1,490	41%	3%	2,869	
Closing allowance		\$ 88,976	\$ 91,354	\$ 85,786	\$ 84,489	\$ 79,471	\$ 76,368	12%	(3%)	\$ 85,786	
Net impaired loans (after collective allowance) as a % of total loans		(0.23%)	(0.23%)	(0.14%)	(0.08%)	(0.12%)	(0.14%)	(0.11%)	-	(0.14%)	
Allowance for credit losses as a % of gross impaired loans		176%	169%	134%	116%	129%	137%	47%	7%	134%	
Provision for credit losses as a % of average loans		0.16%	0.19%	0.19%	0.20%	0.19%	0.18%	(0.03%)	(0.03%)	0.19%	
Net new specific provisions as a % of average loans		0.01%	0.13%	0.08%	0.16%	0.17%	0.11%	(0.16%)	(0.12%)	0.13%	
Collective allowance as a % of risk-weighted assets ⁽³⁾		0.50%	0.47%	0.47%	0.45%	0.46%	0.47%	0.04%	0.03%	0.47%	
Collective allowance as a % of risk-weighted loans ⁽³⁾		0.58%	0.55%	0.56%	0.53%	0.54%	0.55%	0.04%	0.03%	0.56%	

(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.

(3) CWB currently reports its regulatory capital ratios using the Standardized approach for calculating risk-weighted assets. Management believes this approach requires the Bank to carry significantly more capital for certain credit exposures compared to requirements under the Advanced Internal Ratings Based (AIRB) methodology used by many other financial institutions.

nm = not meaningful

bold and italicized numbers = actual change in percent

BASEL III REGULATORY CAPITAL ⁽¹⁾
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		
	2014				2013				vs Q2 13	vs Q1 14	
	4	3	2	1	4	3	2	1			
Common equity Tier 1 capital instruments and reserves											
1	Directly issued qualifying common share capital plus related share-based payment reserve			\$ 548,068	\$ 542,257	\$ 534,914	\$ 528,991	\$ 523,756	\$ 518,530	5%	1%
2	Retained earnings			938,568	902,567	865,087	828,175	794,944	765,392	18%	4%
3	Accumulated other comprehensive income and other reserves			4,501	(6,883)	(5,417)	(3,674)	12,009	9,750	(63%)	(165%)
6	Common equity Tier 1 capital before regulatory adjustments			1,491,137	1,437,941	1,394,584	1,353,492	1,330,709	1,293,672	12%	4%
Common equity Tier 1 capital regulatory adjustments											
28	Total regulatory adjustments to Common equity Tier 1 ⁽²⁾			(114,513)	(111,494)	(108,892)	(109,784)	(100,773)	(100,691)	14%	3%
29	Common equity Tier 1 capital (CET1)			1,376,624	1,326,447	1,285,692	1,243,708	1,229,936	1,192,981	12%	4%
Additional Tier 1 capital instruments											
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus										
32	Of which: classified as liabilities under applicable accounting standards			125,000	-	-	-	-	-	100%	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1			105,000	251,800	283,275	283,275	283,275	283,275	(63%)	(58%)
34	Additional Tier 1 instruments issued by subsidiaries and held by third parties			156	160	163	162	21	21	643%	(3%)
36	Additional Tier 1 capital before regulatory adjustments			230,156	251,960	283,438	283,437	283,296	283,296	(19%)	(9%)
Additional Tier 1 capital regulatory adjustments											
43	Total regulatory adjustments to Additional Tier 1 capital ⁽³⁾			-	(1,997)	(8,329)	(11,184)	(9,907)	(25,900)	(100%)	(100%)
44	Additional Tier 1 capital (AT1)			230,156	249,963	275,109	272,253	273,389	257,396	(16%)	(8%)
45	Tier 1 capital (T1 = CET1 + AT1)			1,606,780	1,576,410	1,560,801	1,515,961	1,503,325	1,450,377	7%	2%
Tier 2 Capital instruments and allowances											
47	Directly issued capital instruments subject to phase out from Tier 2			540,000	540,000	607,500	607,500	607,500	607,500	(11%)	-
48	Tier 2 instruments issued by subsidiaries and held by third parties			37	38	38	38	5	5	640%	(3%)
50	Collective allowance for credit losses			84,722	78,597	76,217	71,924	70,500	69,701	20%	8%
51	Tier 2 capital before regulatory adjustments			624,759	618,635	683,755	679,462	678,005	677,206	(8%)	1%
Tier 2 capital regulatory adjustments											
57	Total regulatory adjustments to Tier 2 capital ⁽⁴⁾			-	(222)	(902)	(1,203)	(1,035)	(8,969)	(100%)	(100%)
58	Tier 2 capital (T2)			624,759	618,413	682,853	678,259	676,970	668,237	(8%)	1%
59	Total capital (TC = T1 + T2)			\$ 2,231,539	\$ 2,194,823	\$ 2,243,654	\$ 2,194,220	\$ 2,180,295	\$ 2,118,614	2%	2%
60	Total risk-weighted assets			\$ 17,088,933	\$ 16,670,891	\$ 16,115,012	\$ 15,846,468	\$ 15,446,207	\$ 14,927,457	11%	3%
CWB Capital Ratios: All-in basis											
61	Common equity Tier 1			8.1%	8.0%	8.0%	7.9%	8.0%	8.0%	0.1%	0.1%
62	Tier 1			9.4%	9.5%	9.7%	9.6%	9.7%	9.7%	(0.3%)	(0.1%)
63	Total			13.1%	13.2%	13.9%	13.9%	14.1%	14.2%	(1.1%)	(0.1%)
OSFI all-in target											
69	Common equity Tier 1 (effective Q1 2013)			7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	(0.07)	-
70	Tier 1 (effective Q1 2014)			8.5%	8.5%	-	-	-	-	n/a	-
71	Total capital (effective Q1 2014)			10.5%	10.5%	-	-	-	-	n/a	-
Capital instruments subject to phase out											
82	Current cap on AT1 instruments subject to phase out			80%	80%	90%	90%	90%	90%	(10%)	-
83	Amount excluded from AT1 due to cap			\$ -	\$ 62,015	\$ 30,540	\$ 30,690	\$ 31,374	\$ 31,475	(100%)	(100%)
84	Current cap on T2 instruments subject to phase out			80%	80%	90%	90%	90%	90%	(10%)	-
85	Amount excluded from T2 due to cap			\$ 85,000	\$ 85,000	\$ 17,500	\$ 17,500	\$ 67,500	\$ 67,500	26%	-

(1) Effective January 1, 2013, the Office of the Superintendent of Financial Institutions Canada (OSFI) required Canadian financial institutions to manage and report regulatory capital in accordance with a new capital management framework, commonly referred to as Basel III.

(2) CET1 deduction includes goodwill, intangible assets, and non-significant investments in financial institutions above a specific percentage of CET1 capital.

(3) Additional Tier 1 deduction includes non-significant investments in financial institutions above a specific percentage of CET1 capital.

(4) Tier 2 deduction includes non-significant investments in financial institutions above a specific percentage of CET1 capital.

n/a = not applicable

bold and italicized numbers = actual change in percent

FLOW STATEMENT FOR REGULATORY CAPITAL				
(unaudited)				
(\$ thousands)				
QUARTER				
2014				
	4	3	2	1
Common equity Tier 1 capital				
Balance at beginning of period			\$ 1,326,447	\$ 1,285,692
New capital issues (including stock option exercises)			410	2,926
Gross dividends			(20,166)	(18,932)
Shares issued under dividend reinvestment plan			4,370	4,802
Net income attributable to shareholders of CWB			56,166	56,412
Share-based payment reserve			1,030	(384)
Other comprehensive income related to available-for-sales securities			11,383	(1,466)
Regulatory adjustments to Common equity Tier 1 capital:				
Goodwill and other intangible assets (net of related tax liability)			(3,554)	(4,431)
Non-significant investments in financial institutions above the deduction threshold			538	1,828
Balance at end of period			1,376,624	1,326,447
Additional Tier 1 capital				
Balance at beginning of period			249,963	275,109
Additional Tier 1 capital issued			125,000	-
Non-significant investments in financial institutions above the deduction threshold			1,997	6,332
Additional Tier 1 capital issued by consolidated subsidiaries to third parties			(4)	(3)
Redemption of non-qualifying capital subject to phase-out ⁽¹⁾			(167,800)	-
Change in non-qualifying capital subject to phase-out ⁽¹⁾			21,000	(31,475)
Balance at end of period			230,156	249,963
Total Tier 1 Capital			1,606,780	1,576,410
Tier 2 Capital				
Balance at beginning of period			618,413	682,853
Collective allowance for credit losses			6,125	2,380
Non-significant investments in financial institutions above the deduction threshold			222	680
Tier 2 capital issued by consolidated subsidiaries to third parties			(1)	-
Change in non-qualifying capital subject to phase-out ⁽¹⁾			-	(67,500)
Balance at end of period			624,759	618,413
Total Regulatory Capital			\$ 2,231,539	\$ 2,194,823

(1) Basel III capital balances exclude 20% (October 31, 2013 - 10%) of non-common equity instruments outstanding at January 1, 2013 that do not include non-viability contingent capital clauses.

RESIDENTIAL MORTGAGE PORTFOLIO (INCLUDING HOME EQUITY LINES OF CREDIT (HELOCs))⁽¹⁾
(unaudited)
(\$ thousands)

	QUARTER 2014						QUARTER 2013									
	4		3		2		1		4		3		2		1	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Insured and uninsured loans secured by residential property, including HELOCs⁽²⁾																
Insured																
Alberta			\$ 174,604	8%	\$ 173,462	8%	\$ 169,844	9%	\$ 173,416	13%	\$ 195,843	10%	\$ 217,655	12%		
British Columbia			87,902	4%	89,263	4%	89,859	4%	96,163	8%	105,826	5%	112,837	6%		
Manitoba			6,145	-	6,445	-	6,475	-	7,282	1%	9,273	-	9,333	-		
Ontario			13,643	1%	12,795	1%	10,801	1%	12,374	1%	17,252	1%	15,818	1%		
Saskatchewan			26,532	1%	25,068	1%	25,021	1%	25,156	2%	30,941	2%	29,432	1%		
Other			99	-	102	-	105	-	108	-	111	-	113	-		
Total			308,925	14%	307,135	14%	302,105	15%	314,499	25%	359,246	18%	385,188	20%		
Uninsured																
Alberta			676,286	28%	693,304	31%	671,308	31%		1%	631,689	30%	618,818	31%		
British Columbia			668,869	32%	678,465	31%	652,265	32%	645,801	51%	628,670	32%	608,468	31%		
Manitoba			55,796	3%	56,656	3%	54,443	3%	53,014	4%	51,625	3%	49,597	3%		
Ontario			344,774	17%	318,367	15%	274,718	13%	243,276	19%	211,724	11%	195,941	10%		
Saskatchewan			121,458	6%	120,412	6%	114,176	6%		0%	110,090	6%	107,689	5%		
Other			-	-	-	-	-	-	-	-	-	-	140	-		
Total			1,867,181	86%	1,867,203	86%	1,766,910	85%	942,091	75%	1,633,798	82%	1,580,653	80%		
Total			\$ 2,176,106	100%	\$ 2,174,338	100%	\$ 2,069,015	100%	\$ 1,256,590	100%	\$ 1,993,044	100%	\$ 1,965,841	100%		
Total loans secured by residential property, including HELOCs, categorized by amortization period																
5 or less			36,893	2%	\$ 43,090	2%	\$ 42,248	2%	\$ 44,484	2%	\$ 39,329	2%	\$ 34,005	2%		
> 5 to 10			25,835	1%	25,181	1%	24,189	1%	23,996	1%	21,553	1%	21,613	1%		
> 10 to 15			50,230	2%	52,470	2%	54,154	3%	48,768	2%	47,828	2%	49,075	2%		
> 15 to 20			144,751	7%	165,095	8%	158,283	8%	155,645	8%	147,213	7%	140,272	7%		
> 20 to 25			1,080,250	47%	1,056,663	49%	1,003,599	48%	974,987	49%	950,864	48%	929,582	48%		
> 25 to 30			722,506	35%	706,491	32%	655,895	32%	625,981	31%	610,514	31%	602,102	31%		
> 30 to 35			113,921	6%	123,507	6%	128,800	6%	143,463	7%	172,281	9%	185,207	9%		
> 35			1,720	-	1,841	-	1,847	-	2,937	-	3,462	-	3,985	-		
Total			\$ 2,176,106	100%	\$ 2,174,338	100%	\$ 2,069,015	100%	\$ 2,020,261	100%	\$ 1,993,044	100%	\$ 1,965,841	100%		
Average loan-to-value for uninsured residential mortgages and HELOCs originated or acquired during the quarter																
Alberta			74%		68%		66%		65%		65%		64%			
British Columbia			66%		65%		66%		63%		61%		62%			
Manitoba			75%		69%		71%		71%		66%		71%			
Ontario			72%		73%		73%		70%		72%		71%			
Saskatchewan			72%		70%		70%		65%		64%		60%			
Other			-		-		-		-		41%		74%			
Total			71%		69%		68%		66%		65%		65%			

(1) In the event of an economic downturn the potential impact on CWB's residential mortgage portfolio is considered moderate as the total residential mortgage portfolio is well secured with an average loan-to-value of less than 65%.

(2) For mortgage advances exceeding 80% loan-to-value, mortgage insurance from an approved insurer is required.