

**Supplemental Financial Information**  
**For the Quarter Ended January 31, 2017**  
(unaudited)

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**Notes:**

This financial information is supplementary to CWB's 2017 First Quarter Press Release and the 2016 Annual Report and should be read in conjunction with those documents.

For further information, please contact [Investorrelations@cwbank.com](mailto:Investorrelations@cwbank.com).

CWB uses a number of financial measures to assess its performance. These measures provide readers with an enhanced understanding of how management views the results. Non-IFRS measures may also provide readers the ability to analyze trends and provide comparisons with our competitors. Taxable equivalent basis, pre-tax, pre-provision income, adjusted cash earnings per common share, return on common shareholders' equity, adjusted return on common shareholders' equity, return on assets, efficiency ratio, net interest margin, common equity Tier 1, Tier 1 and Total capital adequacy ratios, and average balances do not have standardized meanings prescribed by IFRS and therefore may not be comparable to similar measures presented by other financial institutions. The non-IFRS measures used in the Supplemental Financial Information are calculated as follows:

**Taxable Equivalent Basis (teb)** – Most banks 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 statements of income) includes tax-exempt income on certain securities. Since this income is not taxable, the rate of interest or dividends 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.

**Pre-tax, Pre-provision Income** – Total revenue (teb) less non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets (see calculation on page 4).

**Adjusted Cash Earnings per Common Share** – Diluted earnings per common share excluding the acquisition-related amortization of intangible assets and contingent consideration fair value changes, net of tax (see calculation on page 4). Excluded items are not considered to be indicative of ongoing business performance.

**Return on Common Shareholders' Equity** – Annualized common shareholders' net income divided by average common shareholders' equity.

**Adjusted Return on Common Shareholders' Equity** – Annualized common shareholders' net income excluding the acquisition-related amortization of intangible assets and contingent consideration fair value changes, net of tax, divided by average common shareholders' equity.

**Return on Assets** – Annualized common shareholders' net income divided by average total assets.

**Efficiency Ratio** – Non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets, divided by total revenues.

**Net Interest Margin** – Annualized net interest income divided by average total assets.

**Basel III Common Equity Tier 1, Tier 1 and Total capital ratios** – In accordance with guidelines issued by the Office of the Superintendent of Financial Institutions Canada.

**Average Balances** – Average daily balances.

**HIGHLIGHTS <sup>(1)</sup>**  
(unaudited)  
(\$ thousands, except per share amounts)

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR 2016
	2017				2016				vs Q1 16	vs Q4 16	
	4	3	2	1	4	3	2	1			
<b>Results of Operations</b>											
Net interest income (teb)				\$ 156,365	\$ 149,704	\$ 149,547	\$ 145,106	\$ 144,107	9%	4%	\$ 588,464
Net interest income				155,749	149,125	148,871	144,352	142,876	9%	4%	585,224
Non-interest income				19,478	19,127	19,541	19,378	14,626	33%	2%	72,672
Pre-tax, pre-provision income (teb)				94,880	89,497	92,360	87,628	84,358	12%	6%	353,843
Common shareholders' net income				49,542	47,834	45,582	32,213	52,132	(5%)	4%	177,761
<b>Per Common Share (\$'s)</b>											
Earnings per share											
Basic				\$ 0.56	\$ 0.54	\$ 0.55	\$ 0.40	\$ 0.65	(14%)	4%	\$ 2.13
Diluted				0.56	0.54	0.55	0.40	0.65	(14%)	4%	2.13
Adjusted cash				0.61	0.59	0.60	0.41	0.66	(8%)	3%	2.26
Cash dividends				0.23	0.23	0.23	0.23	0.23	-	-	0.92
Book value				23.77	23.58	23.19	22.62	22.53	6%	1%	23.58
Closing market price				29.59	25.45	25.22	27.68	22.96	29%	16%	25.45
<b>Performance Measures (%)</b>											
Return on common shareholders' equity				9.5%	9.3%	9.4%	7.1%	11.5%	<b>(2.0%)</b>	<b>0.2%</b>	9.3%
Adjusted return on common shareholders' equity				10.4%	10.1%	10.3%	7.4%	11.7%	<b>(1.3%)</b>	<b>0.3%</b>	9.9%
Return on assets				0.78%	0.76%	0.73%	0.55%	0.90%	<b>(0.12%)</b>	<b>0.02%</b>	0.73%
Net interest margin (teb)				2.47%	2.36%	2.40%	2.47%	2.48%	<b>(0.01%)</b>	<b>0.11%</b>	2.43%
Net interest margin				2.46%	2.35%	2.39%	2.45%	2.46%	-	<b>0.11%</b>	2.41%
Efficiency ratio (teb)				46.0%	47.0%	45.4%	46.7%	46.9%	<b>(0.9%)</b>	<b>(1.0%)</b>	46.5%
Efficiency ratio				46.2%	47.2%	45.6%	46.9%	47.2%	<b>(1.0%)</b>	<b>(1.0%)</b>	46.7%
<b>Credit Quality</b>											
Provision for credit losses as a % of average loans				0.27%	0.24%	0.32%	0.78%	0.18%	<b>0.09%</b>	<b>0.03%</b>	0.38%
Net impaired loans (after collective allowance)				\$ (5,077)	\$ -	\$ (25,977)	\$ (854)	\$ (9,103)	(44%)	(100%)	\$ -
Net impaired loans as a % of total loans				(0.02%)	0.00%	(0.12%)	(0.00%)	(0.04%)	<b>0.02%</b>	<b>(0.02%)</b>	0.00%
<b>Other</b>											
Capital ratios using the Standardized approach for credit risk											
Common equity Tier 1				9.5%	9.2%	9.0%	8.2%	8.6%	<b>0.9%</b>	<b>0.3%</b>	9.2%
Tier 1				10.8%	11.0%	10.8%	10.1%	9.8%	<b>1.0%</b>	<b>(0.2%)</b>	11.0%
Total				13.0%	13.1%	12.9%	12.2%	12.0%	<b>1.0%</b>	<b>(0.1%)</b>	13.1%
Leverage ratio				8.4%	8.6%	8.4%	8.0%	7.7%	<b>0.7%</b>	<b>(0.2%)</b>	8.6%

(1) For the definitions of non-IFRS measures see page 1.

***bold and italicized numbers = actual change in percent***

**NET INCOME (teb)<sup>(1)</sup> AND COMPREHENSIVE INCOME  
(unaudited)  
(\$ thousands)**

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2017				2016				vs Q1 16	vs Q4 16	2016
	4	3	2	1	4	3	2	1			
Interest income				\$ 243,800	\$ 240,114	\$ 237,877	\$ 227,569	\$ 222,697	9%	2%	\$ 928,257
Loans											
Securities				7,646	6,508	7,167	7,876	10,392	(26%)	17%	31,943
Deposits with regulated financial institutions				2,069	2,081	1,329	787	832	149%	(1%)	5,029
Total interest income				253,515	248,703	246,373	236,232	233,921	8%	2%	965,229
Interest expense											
Deposits				89,474	90,855	89,518	83,970	82,155	9%	(2%)	346,498
Debt				7,676	8,144	7,308	7,156	7,659	-	(6%)	30,267
Total interest expense				97,150	98,999	96,826	91,126	89,814	8%	(2%)	376,765
Net interest income (page 5)				156,365	149,704	149,547	145,106	144,107	9%	4%	588,464
Non-interest income (page 5)				19,478	19,127	19,541	19,378	14,626	33%	2%	72,672
Total revenue				175,843	168,831	169,088	164,484	158,733	11%	4%	661,136
Provision for credit losses (page 9)				14,992	13,110	17,402	39,671	8,932	68%	14%	79,115
Acquisition-related fair value changes				4,361	3,917	3,940	-	-	100%	11%	7,857
Non-interest expenses (page 6)				82,815	81,129	78,504	78,461	75,553	10%	2%	313,647
Net income before taxes				73,675	70,675	69,242	46,352	74,248	(1%)	4%	260,517
Provision for income taxes				20,311	19,014	19,168	12,603	20,398	-	7%	71,183
Net income				53,364	51,661	50,074	33,749	53,850	(1%)	3%	189,334
Net income attributable to non-controlling interests				259	265	192	161	343	(24%)	(2%)	961
<b>Shareholders' Net Income</b>				\$ 53,105	\$ 51,396	\$ 49,882	\$ 33,588	\$ 53,507	(1%)	3%	\$ 188,373
Preferred share dividends				3,563	3,562	4,300	1,375	1,375	159%	-	10,612
<b>Common Shareholders' Net Income</b>				\$ 49,542	\$ 47,834	\$ 45,582	\$ 32,213	\$ 52,132	(5%)	4%	\$ 177,761
teb adjustment				\$ 616	\$ 579	\$ 676	\$ 754	\$ 1,231	(50%)	6%	\$ 3,240
<b>Comprehensive Income</b>											
Net income				53,364	51,661	50,074	33,749	53,850	(1%)	3%	189,334
Other comprehensive income, net of tax											
Change in fair value of available-for-sale securities and derivatives designated as cash flow hedges				(10,168)	5,551	15,924	(564)	(5,998)	70%	nm	14,913
Comprehensive income				\$ 43,196	\$ 57,212	\$ 65,998	\$ 33,185	\$ 47,852	(10%)	(24%)	\$ 204,247

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

nm = not meaningful

**EARNINGS PER SHARE, NON-IFRS MEASURES AND OTHER STATISTICS <sup>(1)</sup>**

(unaudited)

(\$ thousands, except as otherwise noted)

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2017				2016				vs Q1 16	vs Q4 16	2016
	4	3	2	1	4	3	2	1			
<b>Earnings Per Share (EPS)</b>											
Common shareholders' net income			\$ 49,542	\$ 47,834	\$ 45,582	\$ 32,213	\$ 52,132	(5%)	4%	\$ 177,761	
Adjustments to net income for adjusted cash EPS (after-tax)											
Contingent consideration fair value change			3,184	2,879	2,896	-	-	100%	11%	5,775	
Amortization of intangibles			1,364	1,324	1,307	1,182	869	57%	3%	4,682	
Adjusted common shareholders' net income			\$ 54,090	\$ 52,037	\$ 49,785	\$ 33,395	\$ 53,001	2%	4%	\$ 188,218	
Denominator											
Weighted average number of common shares - basic			88,185	88,073	83,564	81,429	80,536	9%	-	83,411	
Dilutive instruments - employee stock options			308	-	-	15	-	100%	100%	8	
Weighted average number of common shares - diluted			88,493	88,073	83,564	81,444	80,536	10%	-	83,419	
Basic EPS			\$ 0.56	\$ 0.54	\$ 0.55	\$ 0.40	\$ 0.65	(14%)	4%	\$ 2.13	
Diluted EPS			0.56	0.54	0.55	0.40	0.65	(14%)	4%	2.13	
Adjusted cash EPS			0.61	0.59	0.60	0.41	0.66	(8%)	3%	2.26	
<b>Number of Common Shares Outstanding at Period End</b>			88,253	88,103	88,056	81,882	80,560	10%	-	88,103	
<b>Pre-tax, Pre-provision Income</b>											
Total revenue (teb)			\$ 175,843	\$ 168,831	\$ 169,088	\$ 164,484	\$ 158,733	11%	4%	\$ 661,136	
Less:											
Adjusted non-interest expenses (page 6)			80,963	79,334	76,728	76,856	74,375	9%	2%	307,293	
Pre-tax, pre-provision income			\$ 94,880	\$ 89,497	\$ 92,360	\$ 87,628	\$ 84,358	12%	6%	\$ 353,843	
<b>Risk Weighted Assets (\$ millions)</b>											
Cash, securities and repurchase agreements			\$ 206	\$ 321	\$ 321	\$ 235	\$ 350	(41%)	(36%)	\$ 321	
Loans			17,763	17,993	18,117	17,833	17,055	4%	(1%)	17,993	
Other			2,059	2,048	1,957	1,866	1,781	16%	1%	2,048	
Total			\$ 20,028	\$ 20,362	\$ 20,395	\$ 19,934	\$ 19,186	4%	(2%)	\$ 20,362	
<b>Unrealized Gains (Losses) on Available-for-Sale Cash &amp; Securities</b>											
Deposits with regulated financial institutions			\$ (2)	\$ (81)	\$ (75)	\$ 21	\$ (183)	(99%)	(98%)	\$ (81)	
Government of Canada			(11,570)	147	1,663	(7,814)	(2,685)	331%	nm	147	
Province or municipality			(597)	133	340	(2,025)	(2,480)	(76%)	nm	133	
Other debt securities			1,465	1,522	1,459	902	652	125%	(4%)	1,522	
Preferred shares			(31,960)	(46,405)	(56,092)	(63,583)	(76,466)	(58%)	(31%)	(46,405)	
Common shares			-	-	-	-	(3,718)	(100%)	-	-	
Total			\$ (42,664)	\$ (44,684)	\$ (52,705)	\$ (72,499)	\$ (84,880)	(50%)	(5%)	\$ (44,684)	
<b>Interest Sensitive Gap Within 1 Year (\$ millions)</b>			\$ 30	\$ 1,003	\$ 849	\$ 366	\$ (91)	nm	(97%)	\$ 1,003	
<b>Assets Under Administration</b>			\$ 11,119,927	\$ 10,689,398	\$ 10,305,408	\$ 10,287,891	\$ 9,500,573	17%	4%	\$ 10,689,398	
Trust cash balances			1,983,676	1,977,145	1,699,932	1,545,098	1,636,069	21%	-	1,977,145	
Number of investment accounts (#)			53,803	54,009	53,952	54,187	54,057	-	-	54,009	
<b>Assets Under Management</b>			\$ 1,971,535	\$ 1,924,181	\$ 1,888,828	\$ 1,834,203	\$ 1,825,280	8%	2%	\$ 1,924,181	
Number of full-time equivalent staff at period end <sup>(2)</sup>			1,977	1,966	1,982	2,015	1,958	1%	1%	1,966	
Number of bank branches			42	42	42	41	41	2%	-	42	

(1) For the definitions of adjusted cash EPS and pre-tax, pre-provision income see page 1.

(2) The number of full-time equivalent staff increased in the second quarter of 2016 primarily reflective of the acquisition of CWB Maxium Financial and decreased during the third and fourth quarters of 2016 due to a reduction in term employees, related to the completion of the core banking system transformation, partially offset by the impact of the CWB Franchise Finance acquisition in the third quarter.

nm = not meaningful

**NET INTEREST INCOME, NON-INTEREST INCOME AND TOTAL REVENUE (teb)<sup>(1)</sup>**  
 (unaudited)  
 (\$ thousands)

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2017				2016				vs Q1 16	vs Q4 16	
	4	3	2	1	4	3	2	1			2016
<b>Net Interest Income</b>											
Net interest income as per financial statements				\$ 155,749	\$ 149,125	\$ 148,871	\$ 144,352	\$ 142,876	9%	4%	\$ 585,224
Taxable equivalent adjustment				616	579	676	754	1,231	(50%)	6%	3,240
Net interest income (teb)				156,365	149,704	149,547	145,106	144,107	9%	4%	588,464
<b>Non-interest Income</b>											
Credit related				8,769	8,761	7,496	7,173	7,168	22%	-	30,598
Wealth management				3,636	3,473	3,498	3,453	3,597	1%	5%	14,021
Retail services				3,413	3,403	3,044	3,890	3,280	4%	-	13,617
Trust services				2,949	2,964	2,734	2,997	2,827	4%	(1%)	11,522
Gains (losses) on securities, net				70	52	2	-	(2,884)	nm	35%	(2,830)
Foreign exchange gains				248	255	513	461	295	(16%)	(3%)	1,524
Other				393	219	2,254	1,404	343	15%	80%	4,220
Total non-interest income				19,478	19,127	19,541	19,378	14,626	33%	2%	72,672
<b>Total Revenue (teb)</b>				\$ 175,843	\$ 168,831	\$ 169,088	\$ 164,484	\$ 158,733	11%	4%	\$ 661,136

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

nm = not meaningful

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

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2017				2016				vs Q1 16	vs Q4 16	
	4	3	2	1	4	3	2	1			2016
Cash, securities and repurchase agreements				\$ 2,841,357	\$ 2,920,917	\$ 2,882,764	\$ 2,769,809	\$ 2,831,381	-	(3%)	\$ 2,851,218
Loans				21,797,987	21,743,619	21,378,864	20,680,200	19,894,008	10%	-	20,924,173
Other assets				481,871	463,159	468,488	421,594	343,000	40%	4%	424,060
<b>Total Assets</b>				\$ 25,121,215	\$ 25,127,695	\$ 24,730,116	\$ 23,871,603	\$ 23,068,389	9%	-	\$ 24,199,451
Deposits *				\$ 21,004,251	\$ 21,065,585	\$ 20,907,830	\$ 20,173,634	\$ 19,629,714	7%	-	\$ 20,445,151
Other liabilities				512,678	437,562	375,714	490,897	378,407	35%	17%	419,883
Debt				1,265,479	1,308,157	1,267,139	1,193,795	1,135,679	11%	(3%)	1,226,192
Shareholders' equity				2,337,992	2,315,756	2,178,986	2,012,890	1,923,692	22%	1%	2,107,633
Non-controlling interests				815	635	447	387	897	(9%)	28%	592
<b>Total Liabilities and Equity</b>				\$ 25,121,215	\$ 25,127,695	\$ 24,730,116	\$ 23,871,603	\$ 23,068,389	9%	-	\$ 24,199,451
*Branch-raised deposits included in total deposits				\$ 11,533,319	\$ 11,288,158	\$ 10,944,574	\$ 10,694,834	\$ 10,570,390	9%	2%	\$ 10,875,449

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

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2017				2016				vs Q1 16	vs Q4 16	
	4	3	2	1	4	3	2	1			
<b>Salaries and Employee Benefits</b>											
Salaries				\$ 45,840	\$ 44,259	\$ 42,062	\$ 42,962	\$ 42,049	9%	4%	\$ 171,332
Employee benefits				8,524	8,019	8,600	8,977	7,975	7%	6%	33,571
Total				54,364	52,278	50,662	51,939	50,024	9%	4%	204,903
<b>Premises and Equipment</b>											
Rent				5,090	5,008	4,846	4,980	4,854	5%	2%	19,688
Depreciation				5,283	5,288	5,094	3,920	3,925	35%	-	18,227
Other				3,975	3,977	3,820	3,560	3,267	22%	-	14,624
Total				14,348	14,273	13,760	12,460	12,046	19%	1%	52,539
<b>Other Expenses</b>											
Professional fees and services				2,164	2,123	1,923	2,092	2,096	3%	2%	8,234
Marketing and business development				1,250	1,948	1,532	2,001	1,458	(14%)	(36%)	6,939
Amortization of acquisition-related intangible assets				1,852	1,795	1,776	1,605	1,178	57%	3%	6,354
Regulatory costs				1,217	1,775	1,870	1,336	1,300	(6%)	(31%)	6,281
Banking charges				1,801	1,180	1,505	1,369	1,375	31%	53%	5,429
Postage and stationery				580	606	695	785	812	(29%)	(4%)	2,898
Travel				679	903	694	659	576	18%	(25%)	2,832
Loan-related credit reports				612	652	630	556	593	3%	(6%)	2,431
Community investment				489	399	445	563	874	(44%)	23%	2,281
Communications				240	450	371	451	445	(46%)	(47%)	1,717
Employee training				437	292	174	521	316	38%	50%	1,303
Capital and business taxes				462	312	406	346	220	110%	48%	1,284
Staff relations				298	291	240	271	477	(38%)	2%	1,279
General insurance				266	272	246	252	266	-	(2%)	1,036
Parking				255	217	244	196	251	2%	18%	908
Acquisition-related				-	26	168	309	192	(100%)	(100%)	695
Employee recruitment				205	70	219	201	151	36%	193%	641
Other				1,296	1,267	944	549	903	44%	2%	3,663
Total				14,103	14,578	14,082	14,062	13,483	5%	(3%)	56,205
<b>Total Non-interest Expenses</b>				\$ 82,815	\$ 81,129	\$ 78,504	\$ 78,461	\$ 75,553	10%	2%	\$ 313,647
<b>Adjustments</b>											
Amortization of acquisition-related intangible assets				(1,852)	(1,795)	(1,776)	(1,605)	(1,178)	57%	3%	(6,354)
<b>Adjusted Total Non-interest Expenses</b>				\$ 80,963	\$ 79,334	\$ 76,728	\$ 76,856	\$ 74,375	9%	2%	\$ 307,293

**BALANCE SHEET  
(unaudited)  
(\$ thousands)**

	QUARTER					QUARTER					Q1 % CHANGE	
	2017					2016					vs Q1 16	vs Q4 16
	4	3	2	1	4	3	2	1				
<b>Cash Resources</b>				\$ 450,703	\$ 920,056	\$ 593,253	\$ 196,112	\$ 434,800		4%	(51%)	
<b>Securities</b>												
Investment				2,101,009	1,708,594	2,190,204	2,187,457	2,335,153		(10%)	23%	
Trading				-	-	-	-	-		-	-	
Total				2,101,009	1,708,594	2,190,204	2,187,457	2,335,153		(10%)	23%	
<b>Securities Purchased Under Resale Agreements</b>				-	163,318	195,079	142,915	-		-	(100%)	
<b>Loans</b>												
Personal				4,177,551	4,063,552	3,775,988	3,699,902	3,562,362		17%	3%	
Business				17,705,173	18,001,584	18,078,402	17,675,776	16,889,985		5%	(2%)	
Total				21,882,724	22,065,136	21,854,390	21,375,678	20,452,347		7%	(1%)	
Allowance for credit losses				(109,275)	(103,788)	(109,888)	(127,673)	(101,608)		8%	5%	
Total				21,773,449	21,961,348	21,744,502	21,248,005	20,350,739		7%	(1%)	
<b>Other</b>												
Property and equipment				56,557	57,330	57,808	59,053	59,896		(6%)	(1%)	
Goodwill and intangible assets				234,570	234,074	233,429	228,068	161,086		46%	-	
Other assets				198,390	177,829	171,166	175,291	130,879		52%	12%	
Total				489,517	469,233	462,403	462,412	351,861		39%	4%	
<b>Total Assets</b>				\$ 24,814,678	\$ 25,222,549	\$ 25,185,441	\$ 24,236,901	\$ 23,472,553		6%	(2%)	
<b>Deposits</b>												
Personal				\$ 13,096,585	\$ 13,223,702	\$ 13,098,162	\$ 12,463,248	\$ 12,105,617		8%	(1%)	
Business and government				7,586,775	7,970,851	8,058,728	7,877,677	7,754,151		(2%)	(5%)	
Total				20,683,360	21,194,553	21,156,890	20,340,925	19,859,768		4%	(2%)	
<b>Other</b>												
Securities sold under repurchase agreements				108,480	-	-	99,003	133,765		(19%)	100%	
Other liabilities				425,716	416,985	441,872	469,004	349,086		22%	2%	
Total				534,196	416,985	441,872	568,007	482,851		11%	28%	
<b>Debt</b>												
Debt securities				909,050	943,198	954,002	885,202	864,581		5%	(4%)	
Subordinated debentures				325,000	325,000	325,000	325,000	325,000		-	-	
Total				1,234,050	1,268,198	1,279,002	1,210,202	1,189,581		4%	(3%)	
<b>Equity (page 8)</b>												
Preferred shares				265,000	265,000	265,000	265,000	125,000		112%	-	
Common shares				724,252	718,377	717,208	565,927	538,312		35%	1%	
Retained earnings				1,384,221	1,354,966	1,327,554	1,305,522	1,295,288		7%	2%	
Share-based payment reserve				26,932	31,276	30,623	30,014	29,927		(10%)	(14%)	
Other reserves				(37,747)	(27,579)	(33,130)	(49,054)	(48,490)		(22%)	37%	
Total shareholders' equity				2,362,658	2,342,040	2,307,255	2,117,409	1,940,037		22%	1%	
Non-controlling interests				414	773	422	358	316		31%	(46%)	
Total equity				2,363,072	2,342,813	2,307,677	2,117,767	1,940,353		22%	1%	
<b>Total Liabilities and Equity</b>				\$ 24,814,678	\$ 25,222,549	\$ 25,185,441	\$ 24,236,901	\$ 23,472,553		6%	(2%)	
<b>Deposits</b>												
Demand and notice				\$ 7,614,614	\$ 7,693,735	\$ 7,187,331	\$ 6,940,969	\$ 6,872,322		11%	(1%)	
Fixed term				13,068,746	13,500,818	13,969,559	13,399,956	12,987,446		1%	(3%)	
Total deposits by type				\$ 20,683,360	\$ 21,194,553	\$ 21,156,890	\$ 20,340,925	\$ 19,859,768		4%	(2%)	
Branch raised				\$ 11,413,631	\$ 11,616,938	\$ 11,077,160	\$ 10,701,107	\$ 10,615,689		8%	(2%)	
Broker raised				7,493,529	7,716,415	8,187,030	7,720,367	7,309,292		3%	(3%)	
Capital markets				1,776,200	1,861,200	1,892,700	1,919,451	1,934,787		(8%)	(5%)	
Total deposits by source				\$ 20,683,360	\$ 21,194,553	\$ 21,156,890	\$ 20,340,925	\$ 19,859,768		4%	(2%)	
<b>Credit ratings (DBRS)</b>												
Short-term instruments (deposit notes)				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				
Subordinated debentures				BBB high	BBB high	BBB high	BBB high	BBB high				
Series 5 and Series 7 Non-cumulative preferred shares (NVCC)				Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3				



	EQUITY (unaudited) (\$ thousands)										
	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2017				2016				vs Q1 16	vs Q4 16	2016
	4	3	2	1	4	3	2	1			
<b>Retained Earnings</b>											
Balance at beginning of period				\$ 1,354,966	\$ 1,327,554	\$ 1,305,522	\$ 1,295,288	\$ 1,261,678	7%	2%	\$ 1,261,678
Shareholders' net income from continuing operations				53,105	51,396	49,882	33,588	53,507	(1%)	3%	188,373
Dividends - Preferred shares				(3,563)	(3,562)	(4,300)	(1,375)	(1,375)	159%	-	(10,612)
- Common shares				(20,287)	(20,253)	(18,832)	(18,817)	(18,522)	10%	-	(76,424)
Issuance costs on common and preferred shares				-	(169)	(4,718)	(3,162)	-	-	(100%)	(8,049)
Balance at end of period				1,384,221	1,354,966	1,327,554	1,305,522	1,295,288	7%	2%	1,354,966
<b>Other Reserves</b>											
Balance at beginning of period				(27,579)	(33,130)	(49,054)	(48,490)	(42,492)	(35%)	(17%)	(42,492)
Other comprehensive income (loss)				(10,168)	5,551	15,924	(564)	(5,998)	70%	nm	14,913
Balance at end of period				(37,747)	(27,579)	(33,130)	(49,054)	(48,490)	(22%)	37%	(27,579)
Total retained earnings and other reserves				1,346,474	1,327,387	1,294,424	1,256,468	1,246,798	8%	1%	1,327,387
<b>Preferred Shares</b>											
Balance at beginning of period				265,000	265,000	265,000	125,000	125,000	112%	-	125,000
Issued				-	-	-	140,000	-	-	-	140,000
Balance at end of period				265,000	265,000	265,000	265,000	125,000	112%	-	265,000
<b>Common Shares</b>											
Balance at beginning of period				718,377	717,208	565,927	538,312	537,511	34%	-	537,511
Issued to public				-	-	150,063	-	-	-	-	150,063
Issued on acquisition of subsidiary				-	-	-	25,606	-	-	-	25,606
Issued under dividend reinvestment plan				968	1,158	1,208	1,324	801	21%	(16%)	4,491
Transferred from share-based payment reserve on exercise or exchange of options				4,907	11	10	685	-	100%	nm	706
Balance at end of period				724,252	718,377	717,208	565,927	538,312	35%	1%	718,377
<b>Share-based Payment Reserve</b>											
Balance at beginning of period				31,276	30,623	30,014	29,927	29,210	7%	2%	29,210
Amortization of fair value of employee stock options				563	664	619	772	717	(21%)	(15%)	2,772
Transferred to common shares on exercise or exchange of options				(4,907)	(11)	(10)	(685)	-	(100%)	nm	(706)
Balance at end of period				26,932	31,276	30,623	30,014	29,927	(10%)	(14%)	31,276
<b>Total Shareholders' Equity</b>				2,362,658	2,342,040	2,307,255	2,117,409	1,940,037	22%	1%	2,342,040
<b>Non-controlling Interests</b>											
Balance at beginning of period				773	422	358	316	992	(22%)	83%	992
Net income attributable to non-controlling interests				259	265	192	161	343	(24%)	(2%)	961
Distributions to non-controlling interests				(501)	(120)	(128)	(119)	(666)	(25%)	318%	(1,033)
Partial ownership change				(117)	206	-	-	(353)	100%	nm	(147)
Balance at end of period				414	773	422	358	316	31%	(46%)	773
<b>Total Equity</b>				\$ 2,363,072	\$ 2,342,813	\$ 2,307,677	\$ 2,117,767	\$ 1,940,353	22%	1%	\$ 2,342,813

nm = not meaningful

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

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2017				2016				vs Q1 16	vs Q4 16	2016
	4	3	2	1	4	3	2	1			
<b>Gross Impaired Loans</b>											
Personal				\$ 21,988	\$ 21,968	\$ 13,823	\$ 17,058	\$ 19,100	15%	-	\$ 21,968
Real estate				27,191	29,784	34,966	37,026	38,180	(29%)	(9%)	29,784
Equipment financing				38,803	40,201	35,675	34,258	27,120	43%	(3%)	40,201
Energy				1,469	16,896	17,156	53,758	21,666	(93%)	(91%)	16,896
Commercial				34,988	18,363	5,091	2,863	5,441	543%	91%	18,363
Total gross impaired loans				\$ 124,439	\$ 127,212	\$ 106,711	\$ 144,963	\$ 111,507	12%	(2%)	\$ 127,212
<b>Net Impaired Loans</b>											
Personal				\$ 21,786	\$ 21,764	\$ 13,355	\$ 16,623	\$ 18,820	16%	-	\$ 21,764
Real estate				24,491	26,795	30,016	32,076	34,530	(29%)	(9%)	26,795
Equipment financing				30,272	30,638	27,648	27,305	21,788	39%	(1%)	30,638
Energy				569	14,753	3,084	20,887	10,775	(95%)	(96%)	14,753
Commercial				33,153	16,993	4,851	2,145	4,713	603%	95%	16,993
Collective allowance for credit risk <sup>(1)</sup>				110,271	110,943	78,954	99,036	90,626	22%	(1%)	110,943
				(115,348)	(110,943)	(104,931)	(99,890)	(99,729)	16%	4%	(110,943)
Net impaired loans (after collective allowance)				\$ (5,077)	\$ -	\$ (25,977)	\$ (854)	\$ (9,103)	(44%)	(100%)	\$ -
<b>Gross Impaired Loan Formations (Reductions) <sup>(2)</sup></b>				\$ 10,932	\$ 39,943	\$ (7,263)	\$ 49,164	\$ 20,923	(48%)	(73%)	\$ 102,767
<b>Net New Specific Provision <sup>(3)</sup></b>				10,587	7,098	12,361	39,510	8,816	20%	49%	67,785
<b>Allowance for Credit Losses</b>											
Specific allowance				\$ 14,168	\$ 16,269	\$ 27,757	\$ 45,927	\$ 20,881	(32%)	(13%)	\$ 16,269
Collective allowance - loans				95,107	87,519	82,131	81,746	80,727	18%	9%	87,519
Collective allowance - committed but undrawn credit exposures				20,241	23,424	22,800	18,144	19,002	7%	(14%)	23,424
Collective allowance				115,348	110,943	104,931	99,890	99,729	16%	4%	110,943
Total allowance				\$ 129,516	\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	7%	2%	\$ 127,212
<b>Reconciliation of Allowance for Credit Losses</b>											
Opening allowance				\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	\$ 115,419	10%	(4%)	\$ 115,419
Provision for credit losses				14,992	13,110	17,402	39,671	8,932	68%	14%	79,115
Write-offs				(13,705)	(19,442)	(30,989)	(15,708)	(4,321)	217%	(30%)	(70,460)
Recoveries				1,017	856	458	1,244	580	75%	19%	3,138
Closing allowance				\$ 129,516	\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	7%	2%	\$ 127,212
Net impaired loans (after collective allowance) as a % of total loans				(0.02%)	0.00%	(0.12%)	(0.00%)	(0.04%)	<b>0.02%</b>	<b>(0.02%)</b>	0.00%
Gross impaired loans as a % of total loans				0.57%	0.58%	0.49%	0.68%	0.55%	<b>0.02%</b>	<b>(0.01%)</b>	0.58%
Allowance for credit losses as a % of gross impaired loans <sup>(1)</sup>				104%	100%	124%	101%	108%	<b>(4%)</b>	<b>4%</b>	100%
Provision for credit losses as a % of average loans				0.27%	0.24%	0.32%	0.78%	0.18%	<b>0.09%</b>	<b>0.03%</b>	0.38%
Net new specific provisions as a % of average loans				0.19%	0.13%	0.23%	0.78%	0.18%	<b>0.01%</b>	<b>0.06%</b>	0.32%
Collective allowance as a % of risk-weighted assets <sup>(1) (4)</sup>				0.58%	0.54%	0.51%	0.50%	0.52%	<b>0.06%</b>	<b>0.04%</b>	0.54%
Collective allowance as a % of risk-weighted loans <sup>(1) (4)</sup>				0.65%	0.62%	0.58%	0.56%	0.58%	<b>0.07%</b>	<b>0.03%</b>	0.62%

(1) The collective allowance for credit losses includes amounts related to committed but undrawn credit exposures.

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

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

(4) 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.

***bold and italicized numbers = actual change in percent***

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

	QUARTER				QUARTER				Q1 % CHANGE	
	2017				2016				vs Q1 16	vs Q4 16
	4	3	2	1	4	3	2	1		
<b>Common Equity Tier 1 Capital Instruments and Reserves</b>										
1				\$ 751,184	\$ 749,653	\$ 747,831	\$ 595,941	\$ 568,239	32%	-
2				1,384,221	1,354,966	1,327,554	1,305,522	1,295,288	7%	2%
3				(31,222)	(32,710)	(38,556)	(53,000)	(62,012)	(50%)	(5%)
6				2,104,183	2,071,909	2,036,829	1,848,463	1,801,515	17%	2%
<b>Common Equity Tier 1 Capital Regulatory Adjustments</b>										
28				(207,618)	(208,645)	(210,786)	(208,658)	(146,977)	41%	-
29				1,896,565	1,863,264	1,826,043	1,639,805	1,654,538	15%	2%
<b>Additional Tier 1 Capital Instruments</b>										
30										
31				265,000	265,000	265,000	265,000	125,000	112%	-
33				-	105,000	105,000	105,000	105,000	(100%)	(100%)
34				71	100	60	53	64	11%	(29%)
36				265,071	370,100	370,060	370,053	230,064	15%	(28%)
<b>Additional Tier 1 Capital Regulatory Adjustments</b>										
43				-	-	-	-	-	-	-
44				265,071	370,100	370,060	370,053	230,064	15%	(28%)
45				2,161,636	2,233,364	2,196,103	2,009,858	1,884,602	15%	(3%)
<b>Tier 2 Capital Instruments and Allowances</b>										
47				325,000	325,000	325,000	325,000	325,000	-	-
48				15	27	14	13	15	-	(44%)
50				115,348	110,943	104,931	99,890	99,729	16%	4%
51				440,363	435,970	429,945	424,903	424,744	4%	1%
<b>Tier 2 Capital Regulatory Adjustments</b>										
57				-	-	-	-	-	-	-
58				440,363	435,970	429,945	424,903	424,744	4%	1%
59				\$ 2,601,999	\$ 2,669,334	\$ 2,626,048	\$ 2,434,761	\$ 2,309,346	13%	(3%)
60				\$ 20,027,502	\$ 20,361,583	\$ 20,395,316	\$ 19,934,491	\$ 19,185,562	4%	(2%)
<b>CWB Capital Ratios: All-in Basis</b>										
61				9.5%	9.2%	9.0%	8.2%	8.6%	<b>0.9%</b>	<b>0.3%</b>
62				10.8%	11.0%	10.8%	10.1%	9.8%	<b>1.0%</b>	<b>(0.2%)</b>
63				13.0%	13.1%	12.9%	12.2%	12.0%	<b>1.0%</b>	<b>(0.1%)</b>
<b>OSFI All-in Target</b>										
69				7.0%	7.0%	7.0%	7.0%	7.0%	-	-
70				8.5%	8.5%	8.5%	8.5%	8.5%	-	-
71				10.5%	10.5%	10.5%	10.5%	10.5%	-	-
<b>Capital Instruments Subject to Phase Out</b>										
82				50%	60%	60%	60%	60%	<b>(10%)</b>	<b>(10%)</b>
83				\$ -	\$ -	\$ -	\$ -	\$ -	-	-
84				50%	60%	60%	60%	60%	<b>(10%)</b>	<b>(10%)</b>
85				\$ -	\$ -	\$ -	\$ -	\$ -	-	-

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

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

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

***bold and italicized numbers = actual change in percent***

**FLOW STATEMENT FOR BASEL III REGULATORY CAPITAL  
(unaudited)  
(\$ thousands)**

	QUARTER				QUARTER			
	2017				2016			
	4	3	2	1	4	3	2	1
<b>Common Equity Tier 1 Capital</b>								
Balance at beginning of period				\$ 1,863,264	\$ 1,826,043	\$ 1,639,805	\$ 1,654,538	\$ 1,636,718
New capital issues (including stock option exercises)				4,907	11	150,073	685	-
Gross dividends				(23,850)	(23,815)	(23,132)	(20,192)	(19,897)
Shares issued under dividend reinvestment plan				968	1,158	1,208	1,324	801
Shares issued on acquisition of subsidiary				-	-	-	25,606	-
Net income attributable to shareholders of CWB				53,105	51,396	49,882	33,588	53,507
Share-based payment reserve				(4,344)	653	609	87	717
Other comprehensive income related to available-for-sales securities				1,489	5,846	14,444	9,012	(6,345)
Issuance costs on common and preferred shares				-	(169)	(4,718)	(3,162)	-
Regulatory adjustments to Common equity Tier 1 capital:								
Goodwill and other intangible assets (net of related tax liability)				1,026	2,141	(2,128)	(61,681)	(10,963)
Balance at end of period				1,896,565	1,863,264	1,826,043	1,639,805	1,654,538
<b>Additional Tier 1 Capital</b>								
Balance at beginning of period				370,100	370,060	370,053	230,064	230,155
Additional Tier 1 capital issued				-	-	-	140,000	-
Redemption of Tier 1 capital				(105,000)	-	-	-	-
Additional Tier 1 capital issued by consolidated subsidiaries to third parties				(29)	40	7	(11)	(91)
Balance at end of period				265,071	370,100	370,060	370,053	230,064
<b>Total Tier 1 Capital</b>				2,161,636	2,233,364	2,196,103	2,009,858	1,884,602
<b>Tier 2 Capital</b>								
Balance at beginning of period				435,970	429,945	424,903	424,744	572,149
Change in collective allowance for credit losses				4,405	6,012	5,041	161	116
Tier 2 capital issued by consolidated subsidiaries to third parties				(12)	13	1	(2)	(21)
Change in non-qualifying capital subject to phase-out <sup>(1)</sup>				-	-	-	-	(147,500)
Balance at end of period				440,363	435,970	429,945	424,903	424,744
<b>Total Regulatory Capital</b>				\$ 2,601,999	\$ 2,669,334	\$ 2,626,048	\$ 2,434,761	\$ 2,309,346

(1) Basel III regulatory capital balances exclude 50% (2016 - 40%) of non-common equity instruments outstanding at January 1, 2013 that do not include non-viability contingent capital clauses.

**BASEL III LEVERAGE RATIO**  
 (unaudited)  
 (\$ thousands)

	QUARTER				QUARTER				
	2017				2016				
	4	3	2	1	4	3	2	1	
<b>On-balance Sheet Exposures</b>									
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)				\$ 24,814,678	\$ 25,222,549	\$ 25,185,441	\$ 24,236,902	\$ 23,472,553
2	(Assets amounts deducted in determining Basel III "all-in" Tier 1 capital)				(209,549)	(224,145)	(229,367)	(240,913)	(181,997)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)				24,605,129	24,998,404	24,956,074	23,995,989	23,290,556
<b>Derivative Exposures</b>									
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)				8,843	12,841	14,499	31,844	23,542
5	Add-on amounts for PFE associated with all derivative transactions				15,414	13,372	11,716	11,090	13,472
11	Total derivative exposures (sum of lines 4 and 5)				24,257	26,213	26,215	42,934	37,014
<b>Off-balance Sheet Exposures</b>									
17	Off-balance sheet exposure at gross notional amount				5,800,158	5,854,719	5,890,344	5,489,328	5,511,602
18	(Adjustments for conversion to credit equivalent amounts)				(4,757,818)	(4,787,089)	(4,788,813)	(4,487,858)	(4,515,751)
19	Off-balance sheet items (sum of lines 17 and 18)				1,042,340	1,067,630	1,101,531	1,001,470	995,851
<b>Capital and Total Exposures</b>									
20	Tier 1 Capital				2,161,636	2,233,364	2,196,103	2,009,858	1,884,602
21	Total Exposures (sum of lines 3, 11 and 19)				25,671,726	26,092,247	26,083,820	25,040,393	24,323,421
<b>Leverage Ratios</b>									
22	Basel III leverage ratio				8.4%	8.6%	8.4%	8.0%	7.7%

**RESIDENTIAL MORTGAGE PORTFOLIO (INCLUDING HOME EQUITY LINES OF CREDIT (HELOCs))<sup>(1)</sup>**  
(unaudited)  
(\$ thousands)

	QUARTER 2017								QUARTER 2016							
	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
<b>Insured and Uninsured Loans Secured by Residential Property, Including HELOCs<sup>(2)</sup></b>																
<b>Insured</b>																
Alberta							\$ 135,602	4%	\$ 138,951	5%	\$ 150,367	6%	\$ 160,979	6%	\$ 162,879	6%
British Columbia							55,842	2%	57,813	2%	66,597	2%	73,662	3%	76,104	3%
Manitoba							5,279	-	4,999	-	6,219	-	6,862	-	6,659	-
Ontario							3,173	-	3,496	-	8,168	-	12,174	-	11,813	-
Saskatchewan							22,841	1%	23,348	1%	25,856	1%	26,174	1%	24,850	1%
Other							243	-	131	-	554	-	851	-	857	-
<b>Total</b>							<b>222,980</b>	<b>7%</b>	<b>228,738</b>	<b>8%</b>	<b>257,761</b>	<b>9%</b>	<b>280,702</b>	<b>10%</b>	<b>283,162</b>	<b>10%</b>
<b>Uninsured</b>																
Alberta							800,598	26%	807,243	26%	818,856	27%	791,548	26%	805,914	28%
British Columbia							859,258	27%	834,264	27%	794,030	27%	747,210	27%	743,088	27%
Manitoba							83,211	3%	81,296	3%	77,393	3%	73,896	3%	73,545	3%
Ontario							995,118	31%	915,490	30%	801,044	27%	718,930	26%	693,739	25%
Saskatchewan							139,713	4%	136,808	4%	134,827	5%	133,418	6%	136,710	5%
Other							77,584	2%	75,473	2%	67,203	2%	61,081	2%	58,392	2%
<b>Total</b>							<b>2,955,482</b>	<b>93%</b>	<b>2,850,574</b>	<b>92%</b>	<b>2,693,353</b>	<b>91%</b>	<b>2,526,083</b>	<b>90%</b>	<b>2,511,388</b>	<b>90%</b>
<b>Total</b>							<b>\$ 3,178,462</b>	<b>100%</b>	<b>\$ 3,079,312</b>	<b>100%</b>	<b>\$ 2,951,114</b>	<b>100%</b>	<b>\$ 2,806,785</b>	<b>100%</b>	<b>\$ 2,794,550</b>	<b>100%</b>
<b>Total Loans Secured by Residential Property, Including HELOCs, Categorized by Amortization Period</b>																
5 or less							\$ 32,793	1%	\$ 35,559	1%	\$ 36,877	1%	\$ 35,169	1%	\$ 29,142	1%
> 5 to 10							29,389	1%	28,314	1%	26,123	1%	26,528	1%	26,041	1%
> 10 to 15							70,667	2%	73,386	2%	66,644	2%	64,037	2%	64,888	2%
> 15 to 20							179,976	6%	169,959	6%	162,707	6%	159,806	6%	171,014	6%
> 20 to 25							1,350,005	42%	1,332,338	43%	1,309,284	44%	1,307,056	47%	1,306,150	47%
> 25 to 30							1,496,441	47%	1,417,047	46%	1,322,779	45%	1,188,540	42%	1,165,111	42%
> 30 to 35							19,191	1%	22,709	1%	26,700	1%	25,649	1%	32,204	1%
<b>Total</b>							<b>\$ 3,178,462</b>	<b>100%</b>	<b>\$ 3,079,312</b>	<b>100%</b>	<b>\$ 2,951,114</b>	<b>100%</b>	<b>\$ 2,806,785</b>	<b>100%</b>	<b>\$ 2,794,550</b>	<b>100%</b>
<b>Average Loan-to-value for Uninsured Residential Mortgages and HELOCs Originated or Acquired During the Quarter</b>																
Alberta							70%	68%	70%	70%	70%					
British Columbia							63%	64%	65%	69%	65%					
Manitoba							70%	71%	72%	72%	72%					
Ontario							70%	71%	71%	70%	71%					
Saskatchewan							64%	69%	71%	67%	65%					
Other							65%	69%	69%	69%	73%					
<b>Total</b>							<b>68%</b>	<b>68%</b>	<b>69%</b>	<b>70%</b>	<b>69%</b>					

(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.