

**Supplemental Financial Information**  
**For the Quarter Ended July 31, 2015**  
(unaudited)

	<u>PAGE</u>
<b>Highlights</b>	1
<b>Net Income and Comprehensive Income</b>	2
<b>Net Income and Highlights - Discontinued Operations</b>	3
<b>Earnings Per Share, Capital Information and Other Statistics</b>	4
<b>Net Interest Income, Non-interest Income and Total Revenues</b>	5
<b>Average Balance Sheet Information</b>	5
<b>Non-interest Expenses</b>	6
<b>Balance Sheet</b>	7
<b>Equity</b>	8
<b>Impaired Loans and Allowance for Credit Losses</b>	9
<b>Basel III Regulatory Capital</b>	10
<b>Flow Statement for Basel III Regulatory Capital</b>	11
<b>Basel III Leverage Ratio</b>	12
<b>Residential Mortgage Portfolio</b>	13

**Notes:**

This financial information is supplementary to CWB's 2015 Third Quarter Press Release and the 2014 Annual Report and should be read in conjunction with those documents.

On May 1, 2015, CWB sold its property and casualty insurance subsidiary and CWB's stock transfer business as described in Note 3 of the interim consolidated financial statements. The contributions of both the insurance and stock transfer business are defined as "Discontinued Operations", the remaining operations are defined as "Continuing Operations", and the total Continuing Operations and Discontinued Operations are defined as "Combined Operations".

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

HIGHLIGHTS <sup>(1)</sup> (unaudited) (\$ thousands, except per share amounts)														
	QUARTER				QUARTER				Q3 % CHANGE		YTD		2015	FULL YEAR
	2015				2014				vs Q3 14	vs Q2 15	2015	2014	% CHANGE	2014
	4	3	2	1	4	3	2	1						
<b>Results from Combined Operations</b>														
Net interest income (teb) <sup>(2)</sup>		\$ 140,503	\$ 134,886	\$ 136,442	\$ 132,479	\$ 131,751	\$ 123,727	\$ 125,239	7%	4%	\$ 411,831	\$ 380,717	8%	\$ 513,196
Net interest income		139,223	133,236	134,756	130,770	129,863	121,738	123,149	7%	4%	407,215	374,750	9%	505,520
Non-interest income		13,269	25,024	23,422	27,057	28,027	29,794	28,531	(53%)	(47%)	61,715	86,352	(29%)	113,409
Net gain on sale of businesses (page 3)		107,639	-	-	-	-	-	-	100%	100%	107,639	-	100%	-
Total revenues (teb)		261,411	159,910	159,864	159,536	159,778	153,521	153,770	64%	63%	581,185	467,069	24%	626,605
Total revenues		260,131	158,260	158,178	157,827	157,890	151,532	151,680	65%	64%	576,569	461,102	25%	618,929
Common shareholders' net income		158,809	53,545	54,209	58,150	56,580	51,191	52,628	181%	197%	266,563	160,399	66%	218,549
<b>Results from Continuing Operations</b>														
Net interest income (teb) <sup>(2)</sup>		\$ 140,503	\$ 133,064	\$ 134,389	\$ 130,563	\$ 130,022	\$ 122,205	\$ 123,518	8%	6%	\$ 407,956	\$ 375,745	9%	\$ 506,308
Net interest income		139,223	131,609	132,921	129,058	128,370	120,461	121,676	8%	6%	403,753	370,507	9%	499,565
Non-interest income		13,269	18,097	17,995	22,484	19,704	20,292	20,555	(33%)	(27%)	49,361	60,551	(18%)	83,035
Total revenues (teb)		153,772	151,161	152,384	153,047	149,726	142,497	144,073	3%	2%	457,317	436,296	5%	589,343
Total revenues		152,492	149,706	150,916	151,542	148,074	140,753	142,231	3%	2%	453,114	431,058	5%	582,600
Common shareholders' net income from Continuing Operations		51,170	51,520	52,405	56,859	52,690	46,673	49,066	(3%)	(1%)	155,095	148,429	4%	205,288
<b>Per Common Share (\$'s)</b>														
Earnings per share														
Basic - Combined Operations		\$ 1.97	\$ 0.67	\$ 0.67	\$ 0.72	\$ 0.71	\$ 0.64	\$ 0.66	177%	194%	\$ 3.31	\$ 2.01	65%	\$ 2.73
- Continuing Operations		0.64	0.64	0.65	0.71	0.66	0.58	0.62	(3%)	-	1.93	1.86	4%	2.57
- Discontinued Operations		1.33	0.03	0.02	0.01	0.05	0.06	0.04	nm	nm	1.38	0.15	nm	0.16
Diluted - Combined Operations		1.97	0.67	0.67	0.72	0.70	0.63	0.65	181%	194%	3.31	1.98	67%	2.70
- Continuing Operations		0.64	0.64	0.65	0.70	0.65	0.58	0.61	(2%)	-	1.93	1.84	5%	2.54
- Discontinued Operations		1.33	0.03	0.02	0.02	0.05	0.05	0.04	nm	nm	1.38	0.14	nm	0.16
Adjusted cash - Combined Operations <sup>(3)</sup>		1.98	0.68	0.69	0.73	0.71	0.65	0.67	179%	191%	3.34	2.03	65%	2.76
- Continuing Operations <sup>(3)</sup>		0.65	0.65	0.66	0.71	0.67	0.59	0.62	(3%)	-	1.96	1.88	4%	2.59
- Discontinued Operations <sup>(3)</sup>		1.33	0.03	0.03	0.02	0.04	0.06	0.05	nm	nm	1.38	0.15	nm	0.17
Cash dividends		0.22	0.21	0.21	0.20	0.20	0.19	0.19	10%	5%	0.64	0.58	10%	0.78
Book value		22.01	20.19	19.99	19.52	19.03	18.52	17.94	16%	9%	22.01	19.03	16%	19.52
Closing market price		24.60	31.37	25.77	37.75	41.62	37.14	36.43	(41%)	(22%)	24.60	41.62	(41%)	37.75
<b>Performance Measures (%)</b>														
Return on common shareholders' equity - Combined Operations		36.3%	13.6%	13.5%	15.0%	14.9%	14.4%	14.8%	<b>21.4%</b>	<b>22.7%</b>	21.6%	14.7%	<b>6.9%</b>	14.8%
- Continuing Operations		11.7%	13.1%	13.1%	14.6%	13.9%	13.1%	13.8%	<b>(2.2%)</b>	<b>(1.4%)</b>	12.6%	13.6%	<b>(1.0%)</b>	13.9%
Return on assets - Combined Operations		2.90%	1.02%	1.03%	1.12%	1.11%	1.07%	1.11%	<b>1.79%</b>	<b>1.88%</b>	1.67%	1.10%	<b>0.57%</b>	1.10%
- Continuing Operations		0.94%	1.00%	1.01%	1.11%	1.05%	0.99%	1.05%	<b>(0.11%)</b>	<b>(0.06%)</b>	0.98%	1.03%	<b>(0.05%)</b>	1.05%
Net interest margin (teb) - Combined Operations		2.57%	2.58%	2.60%	2.56%	2.58%	2.59%	2.64%	<b>(0.01%)</b>	<b>(0.01%)</b>	2.58%	2.60%	<b>(0.02%)</b>	2.59%
Net interest margin - Combined Operations		2.55%	2.55%	2.57%	2.53%	2.54%	2.55%	2.60%	<b>0.01%</b>	-	2.56%	2.56%	-	2.55%
Net interest margin (teb) - Continuing Operations		2.57%	2.57%	2.59%	2.55%	2.58%	2.59%	2.64%	<b>(0.01%)</b>	-	2.58%	2.60%	<b>(0.02%)</b>	2.59%
Net interest margin - Continuing Operations		2.55%	2.54%	2.56%	2.52%	2.54%	2.56%	2.60%	<b>0.01%</b>	<b>0.01%</b>	2.55%	2.57%	<b>(0.02%)</b>	2.56%
Efficiency ratio (teb) - Combined Operations <sup>(4)</sup>		28.5%	48.3%	48.0%	47.2%	45.9%	46.0%	45.1%	<b>(17.4%)</b>	<b>(19.8%)</b>	39.3%	45.7%	<b>(6.4%)</b>	46.0%
Efficiency ratio - Combined Operations <sup>(4)</sup>		28.6%	48.8%	48.5%	47.7%	46.4%	46.6%	45.7%	<b>(17.8%)</b>	<b>(20.2%)</b>	39.6%	46.2%	<b>(6.6%)</b>	46.6%
Efficiency ratio (teb) - Continuing Operations <sup>(4)</sup>		48.4%	47.1%	47.1%	46.1%	45.7%	46.0%	44.7%	<b>2.7%</b>	<b>1.3%</b>	47.5%	45.5%	<b>2.0%</b>	45.6%
Efficiency ratio - Continuing Operations <sup>(4)</sup>		48.8%	47.6%	47.5%	46.5%	46.3%	46.6%	45.3%	<b>2.5%</b>	<b>1.2%</b>	48.0%	46.1%	<b>1.9%</b>	46.2%
<b>Credit Quality</b>														
Provision for credit losses as a % of average loans		0.17%	0.17%	0.16%	0.09%	0.16%	0.16%	0.19%	<b>0.01%</b>	-	0.16%	0.17%	<b>(0.01%)</b>	0.15%
Net impaired loans (after collective allowance)		\$ (20,903)	\$ (15,003)	\$ (20,749)	\$ (33,478)	\$ (35,415)	\$ (38,355)	\$ (37,417)	(41%)	39%	\$ (20,903)	\$ (35,415)	(41%)	\$ (33,478)
Net impaired loans as a % of total loans		(0.11%)	(0.08%)	(0.11%)	(0.19%)	(0.21%)	(0.23%)	(0.23%)	<b>0.10%</b>	<b>(0.03%)</b>	(0.11%)	(0.21%)	<b>0.10%</b>	(0.19%)
<b>Other</b>														
Capital ratios														
Common equity Tier 1		8.5%	7.9%	7.9%	8.0%	8.0%	8.1%	8.0%	<b>0.5%</b>	<b>0.6%</b>	8.5%	8.0%	<b>0.5%</b>	8.0%
Tier 1		9.8%	9.1%	9.2%	9.3%	9.3%	9.4%	9.5%	<b>0.5%</b>	<b>0.7%</b>	9.8%	9.3%	<b>0.5%</b>	9.3%
Total		12.8%	12.1%	12.2%	12.8%	12.9%	13.1%	13.2%	<b>(0.1%)</b>	<b>0.7%</b>	12.8%	12.9%	<b>(0.1%)</b>	12.8%
Number of full-time equivalent staff at period end <sup>(5)</sup>		1,920	2,189	2,134	2,094	2,105	2,083	2,048	(9%)	(12%)	1,920	2,105	(9%)	2,094
Number of bank branches		41	41	41	41	41	41	41	-	-	41	41	-	41

(1) On May 1, 2015, CWB sold its property and casualty insurance subsidiary and CWB's stock transfer business as described in Note 3 of the interim consolidated financial statements. The contributions of both the insurance and stock transfer business are defined as "Discontinued Operations", the remaining operations are defined as "Continuing Operations", and the total Continuing Operations and Discontinued Operations are defined as "Combined Operations".

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

(3) For the definition of adjusted cash EPS see page 4.

(4) Efficiency ratio is calculated as non-interest expenses divided by total revenues, including the net gain related to the sales of the property and casualty insurance subsidiary and CWB's stock transfer business and excluding the non-tax deductible change in fair value of contingent consideration.

(5) The decline in the number of full-time equivalent staff during the third quarter of 2015 was related to the sale of the property and casualty insurance subsidiary and CWB's stock transfer business.

nm = not meaningful

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

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

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2015	FULL YEAR
	2015				2014				vs Q3 14	vs Q2 15	2015	2014	% CHANGE	2014
	4	3	2	1	4	3	2	1						
Interest income														
Loans		\$ 217,913	\$ 207,918	\$ 211,387	\$ 207,148	\$ 206,251	\$ 192,685	\$ 193,825	6%	5%	\$ 637,218	\$ 592,761	7%	\$ 799,909
Securities		11,009	11,917	11,798	11,388	11,696	11,155	10,937	(6%)	(8%)	34,724	33,788	3%	45,176
Deposits with regulated financial institutions		785	184	1,051	1,500	1,473	1,133	887	(47%)	327%	2,020	3,493	(42%)	4,993
Total interest income		229,707	220,019	224,236	220,036	219,420	204,973	205,649	5%	4%	673,962	630,042	7%	850,078
Interest expense														
Deposits		79,488	77,599	80,591	80,692	81,126	75,092	74,308	(2%)	2%	237,678	230,526	3%	311,218
Debt		9,716	9,356	9,256	8,781	8,272	7,676	7,823	17%	4%	28,328	23,771	19%	32,552
Total interest expense		89,204	86,955	89,847	89,473	89,398	82,768	82,131	-	3%	266,006	254,297	5%	343,770
Net interest income (page 5)		140,503	133,064	134,389	130,563	130,022	122,205	123,518	8%	6%	407,956	375,745	9%	506,308
Provision for credit losses (page 9)		8,018	7,386	6,969	4,017	6,958	6,463	7,619	15%	9%	22,373	21,040	6%	25,057
Non-interest income (page 5)		13,269	18,097	17,995	22,484	19,704	20,292	20,555	(33%)	(27%)	49,361	60,551	(18%)	83,035
Net interest and non-interest income		145,754	143,775	145,415	149,030	142,768	136,034	136,454	2%	1%	434,944	415,256	5%	564,286
Non-interest expenses (page 6)		74,472	71,373	71,870	70,669	68,670	65,649	64,512	8%	4%	217,715	198,831	9%	269,500
Net income before taxes		71,282	72,402	73,545	78,361	74,098	70,385	71,942	(4%)	(2%)	217,229	216,425	-	294,786
Provision for income taxes		18,410	19,144	19,362	19,774	19,700	18,519	18,755	(7%)	(4%)	56,916	56,974	-	76,748
Net income from Continuing Operations <sup>(2)</sup>		52,872	53,258	54,183	58,587	54,398	51,866	53,187	(3%)	(1%)	160,313	159,451	1%	218,038
Net income attributable to non-controlling interests		327	363	403	353	333	218	336	(2%)	(10%)	1,093	887	23%	1,240
<b>Shareholders' Net Income from Continuing Operations</b>		\$ 52,545	\$ 52,895	\$ 53,780	\$ 58,234	\$ 54,065	\$ 51,648	\$ 52,851	(3%)	(1%)	\$ 159,220	\$ 158,564	-	\$ 216,798
Preferred share dividends		1,375	1,375	1,375	1,375	1,375	4,975	3,785	-	-	4,125	10,135	(59%)	11,510
Common Shareholders' Net Income from Continuing Operations		\$ 51,170	\$ 51,520	\$ 52,405	\$ 56,859	\$ 52,690	\$ 46,673	\$ 49,066	(3%)	(1%)	\$ 155,095	\$ 148,429	4%	\$ 205,288
Common Shareholders' Net Income from Discontinued Operations (page 3)		107,639	2,025	1,804	1,291	3,890	4,518	3,562	nm	nm	111,468	11,970	nm	13,261
<b>Common Shareholders' Net Income</b>		\$ 158,809	\$ 53,545	\$ 54,209	\$ 58,150	\$ 56,580	\$ 51,191	\$ 52,628	181%	197%	\$ 266,563	\$ 160,399	66%	\$ 218,549
teb adjustment		\$ 1,280	\$ 1,455	\$ 1,468	\$ 1,505	\$ 1,652	\$ 1,744	\$ 1,842	(23%)	(12%)	\$ 4,203	\$ 5,238	(20%)	\$ 6,743
<b>Comprehensive Income</b>														
Net income from Continuing Operations		\$ 52,872	\$ 53,258	\$ 54,183	\$ 58,587	\$ 54,398	\$ 51,866	\$ 53,187	(3%)	(1%)	\$ 160,313	\$ 159,451	1%	\$ 218,038
Net income from Discontinued Operations		107,639	2,025	1,804	1,291	3,890	4,518	3,562	nm	nm	111,468	11,970	nm	13,261
Net income		160,511	55,283	55,987	59,878	58,288	56,384	56,749	175%	190%	271,781	171,421	59%	231,299
Other comprehensive income, net of tax														
Change in available-for-sale securities and derivatives designated as cash flow hedges		4,251	(21,992)	(991)	(6,308)	(606)	10,587	(1,281)	nm	nm	(18,732)	8,700	nm	2,392
Comprehensive Income		\$ 164,762	\$ 33,291	\$ 54,996	\$ 53,570	\$ 57,682	\$ 66,971	\$ 55,468	186%	395%	\$ 253,049	\$ 180,121	40%	\$ 233,691

(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 Continuing Operations see page 1.  
nm = not meaningful

**NET INCOME AND HIGHLIGHTS - DISCONTINUED OPERATIONS <sup>(1)</sup>**  
 (unaudited)  
 (\$ thousands)

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2015	FULL YEAR
	2015				2014				vs Q3 14	vs Q2 15	2015	2014	vs 2014	2014
	4	3	2	1	4	3	2	1					% CHANGE	
Net interest income per financial statements	\$ -	\$ -	\$ 1,627	\$ 1,835	\$ 1,712	\$ 1,493	\$ 1,277	\$ 1,473	(100%)	(100%)	\$ 3,462	\$ 4,243	(18%)	\$ 5,955
Taxable equivalent adjustment <sup>(2)</sup>			195	218	204	236	245	248	(100%)	(100%)	413	729	(43%)	933
Net interest income (teb)			1,822	2,053	1,916	1,729	1,522	1,721	(100%)	(100%)	3,875	4,972	(22%)	6,888
Non-interest income														
Net earned premiums			32,624	33,638	33,090	33,055	31,646	32,619	(100%)	(100%)	66,262	97,320	(32%)	130,410
Commissions and processing fees			353	389	420	418	317	425	(100%)	(100%)	742	1,160	(36%)	1,580
Net claims and adjustment expenses			(20,287)	(24,164)	(23,742)	(21,262)	(19,741)	(21,252)	(100%)	(100%)	(44,451)	(62,255)	(29%)	(85,997)
Policy acquisition costs			(7,144)	(5,993)	(6,238)	(6,706)	(6,354)	(5,781)	(100%)	(100%)	(13,137)	(18,841)	(30%)	(25,079)
Insurance revenues, net			5,546	3,870	3,530	5,505	5,868	6,011	(100%)	(100%)	9,416	17,384	(46%)	20,914
Trust services			1,656	1,565	1,913	2,487	2,941	1,735	(100%)	(100%)	3,221	7,163	(55%)	9,076
Gains (losses) on securities, net			(275)	(8)	(870)	331	693	230	(100%)	(100%)	(283)	1,254	(123%)	384
Total non-interest income			6,927	5,427	4,573	8,323	9,502	7,976	(100%)	(100%)	12,354	25,801	(52%)	30,374
Net interest and non-interest income (teb)			8,749	7,480	6,489	10,052	11,024	9,697	(100%)	(100%)	16,229	30,773	(47%)	37,262
Non-interest expenses														
Salaries and employee benefits			3,600	2,996	2,946	3,129	3,035	3,137	(100%)	(100%)	6,596	9,301	(29%)	12,247
Premises and equipment			1,278	1,294	1,328	1,293	1,372	1,307	(100%)	(100%)	2,572	3,972	(35%)	5,300
Other expenses			1,158	778	479	405	562	479	(100%)	(100%)	1,936	1,446	34%	1,925
Total non-interest expenses			6,036	5,068	4,753	4,827	4,969	4,923	(100%)	(100%)	11,104	14,719	(25%)	19,472
Net income before taxes (teb)			2,713	2,412	1,736	5,225	6,055	4,774	(100%)	(100%)	5,125	16,054	(68%)	17,790
Provision for income taxes (teb)			688	608	445	1,335	1,537	1,212	(100%)	(100%)	1,296	4,084	(68%)	4,529
<b>Net Income from Discontinued Operations, before net gain on sale</b>	\$ -	\$ -	\$ 2,025	\$ 1,804	\$ 1,291	\$ 3,890	\$ 4,518	\$ 3,562	(100%)	(100%)	\$ 3,829	\$ 11,970	(68%)	\$ 13,261
Net gain on sale			107,639	-	-	-	-	-	100%	100%	107,639	-	100%	-
<b>Common Shareholders' Net Income from Discontinued Operations</b>	\$ 107,639	\$ -	\$ 2,025	\$ 1,804	\$ 1,291	\$ 3,890	\$ 4,518	\$ 3,562	nm	nm	\$ 111,468	\$ 11,970	nm	\$ 13,261
Insurance ratios <sup>(3)</sup>														
Claims loss ratio		n/a	62%	72%	72%	64%	62%	65%	n/a	n/a	67%	64%	3%	66%
Combined expense ratio		n/a	94%	99%	100%	93%	93%	92%	n/a	n/a	97%	93%	4%	95%

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

(3) Year-to-date 2015 insurance ratios are based on results from November 1 to April 30, 2015.

nm = not meaningful

n/a = not applicable

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

**EARNINGS PER SHARE, CAPITAL INFORMATION AND OTHER STATISTICS**  
(unaudited)  
(\$ thousands, except as otherwise noted)

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2015	FULL YEAR
	2015				2014				vs Q3 14	vs Q2 15	2015	2014	% CHANGE	2014
	4	3	2	1	4	3	2	1						
<b>Earnings Per Share (EPS)</b>														
Common shareholders' net income - Combined Operations	\$ 158,809	\$ 53,545	\$ 54,209	\$ 58,150	\$ 56,580	\$ 51,191	\$ 52,628	181%	197%	\$ 266,563	\$ 160,399	66%	\$ 218,549	
Adjustments to net income for Adjusted cash EPS														
Amortization of intangibles, net of tax	719	696	877	867	866	903	891	(17%)	3%	2,292	2,660	(14%)	3,527	
Contingent consideration	-	338	300	300	400	150	150	(100%)	(100%)	638	700	(9%)	1,000	
<b>Adjusted common shareholders' net income - Combined Operations</b>	<b>\$ 159,528</b>	<b>\$ 54,579</b>	<b>\$ 55,386</b>	<b>\$ 59,317</b>	<b>\$ 57,846</b>	<b>\$ 52,244</b>	<b>\$ 53,669</b>	<b>176%</b>	<b>192%</b>	<b>\$ 269,493</b>	<b>\$ 163,759</b>	<b>65%</b>	<b>\$ 223,076</b>	
Common shareholders' net income - Continuing Operations	\$ 51,170	\$ 51,520	\$ 52,405	\$ 56,859	\$ 52,690	\$ 46,673	\$ 49,066	(3%)	(1%)	\$ 155,095	\$ 148,429	4%	\$ 205,288	
Adjustments to net income for Adjusted cash EPS														
Amortization of intangibles, net of tax	719	696	877	867	866	866	854	(17%)	3%	2,292	2,586	(11%)	3,453	
Contingent consideration	-	338	300	300	400	150	150	(100%)	(100%)	638	700	(9%)	1,000	
<b>Adjusted common shareholders' net income - Continuing Operations</b>	<b>\$ 51,889</b>	<b>\$ 52,554</b>	<b>\$ 53,582</b>	<b>\$ 58,026</b>	<b>\$ 53,956</b>	<b>\$ 47,689</b>	<b>\$ 50,070</b>	<b>(4%)</b>	<b>(1%)</b>	<b>\$ 158,025</b>	<b>\$ 151,715</b>	<b>4%</b>	<b>\$ 209,741</b>	
<b>Denominator</b>														
Weighted average number of common shares - basic	80,463	80,424	80,381	80,312	80,141	79,955	79,724	-	-	80,423	79,940	1%	80,034	
Dilutive instruments - employee stock options	94	141	447	989	980	871	790	(90%)	(34%)	227	901	(75%)	921	
<b>Weighted average number of common shares - diluted</b>	<b>80,557</b>	<b>80,565</b>	<b>80,828</b>	<b>81,301</b>	<b>81,121</b>	<b>80,826</b>	<b>80,514</b>	<b>(1%)</b>	<b>-</b>	<b>80,650</b>	<b>80,841</b>	<b>-</b>	<b>80,955</b>	
Basic EPS - Combined Operations	\$ 1.97	\$ 0.67	\$ 0.67	\$ 0.72	\$ 0.71	\$ 0.64	\$ 0.66	177%	194%	\$ 3.31	\$ 2.01	65%	\$ 2.73	
- Continuing Operations	0.64	0.64	0.65	0.71	0.66	0.58	0.62	(3%)	-	1.93	1.86	4%	2.57	
- Discontinued Operations	1.33	0.03	0.02	0.01	0.05	0.06	0.04	nm	nm	1.38	0.15	nm	0.16	
Diluted EPS - Combined Operations	1.97	0.67	0.67	0.72	0.70	0.63	0.65	181%	194%	3.31	1.98	67%	2.70	
- Continuing Operations	0.64	0.64	0.65	0.70	0.65	0.58	0.61	(2%)	-	1.93	1.84	5%	2.54	
- Discontinued Operations	1.33	0.03	0.02	0.02	0.05	0.05	0.04	nm	nm	1.38	0.14	nm	0.16	
Adjusted cash EPS - Combined Operations <sup>(1)</sup>	1.98	0.68	0.69	0.73	0.71	0.65	0.67	179%	191%	3.34	2.03	65%	2.76	
- Continuing Operations <sup>(1)</sup>	0.65	0.65	0.66	0.71	0.67	0.59	0.62	(3%)	-	1.96	1.88	4%	2.59	
- Discontinued Operations <sup>(1)</sup>	1.33	0.03	0.03	0.02	0.04	0.06	0.05	nm	nm	1.38	0.15	nm	0.17	
<b>Number of Common Shares Outstanding at Period End</b>	<b>80,479</b>	<b>80,451</b>	<b>80,408</b>	<b>80,369</b>	<b>80,270</b>	<b>80,045</b>	<b>79,897</b>	<b>-</b>	<b>-</b>	<b>80,479</b>	<b>80,270</b>	<b>-</b>	<b>80,369</b>	
<b>Derivatives</b>														
Replacement cost	\$ 25,617	\$ 17,012	\$ 21,487	\$ 5,420	\$ 6,843	\$ 7,178	\$ 7,117	274%	51%	\$ 25,617	\$ 6,843	274%	\$ 5,420	
Risk-weighted amount	7,133	5,882	6,451	2,588	2,401	1,604	1,703	197%	21%	7,133	2,401	197%	2,588	
Credit equivalent amount	43,002	29,264	32,217	12,911	12,033	7,983	8,455	257%	47%	43,002	12,033	257%	12,911	
Notional principal amount (\$ millions)	2,456	2,156	2,176	1,750	1,349	793	722	82%	14%	2,456	1,349	82%	1,750	
<b>Risk Weighted Assets (\$ millions)</b>														
Cash, securities and repurchase agreements	\$ 500	\$ 480	\$ 570	\$ 725	\$ 680	\$ 645	\$ 680	(26%)	4%	\$ 500	\$ 680	(26%)	\$ 725	
Loans	16,352	16,003	15,705	15,228	14,979	14,686	14,210	9%	2%	16,352	14,979	9%	15,228	
Other	2,172	2,306	2,225	2,073	1,896	1,758	1,781	15%	(6%)	2,172	1,896	15%	2,073	
<b>Total</b>	<b>\$ 19,024</b>	<b>\$ 18,789</b>	<b>\$ 18,500</b>	<b>\$ 18,026</b>	<b>\$ 17,555</b>	<b>\$ 17,089</b>	<b>\$ 16,671</b>	<b>8%</b>	<b>1%</b>	<b>\$ 19,024</b>	<b>\$ 17,555</b>	<b>8%</b>	<b>\$ 18,026</b>	
<b>Unrealized Gains (Losses) on Available-for-Sale Cash &amp; Securities</b>														
Deposits with regulated financial institutions	\$ 105	\$ 264	\$ 1,117	\$ 91	\$ 75	\$ 435	\$ 822	40%	(60%)	\$ 105	\$ 75	40%	\$ 91	
Government of Canada	988	(1,336)	7,381	347	78	150	424	nm	nm	988	78	1167%	347	
Province or municipality	(933)	(6,445)	6,067	559	394	181	(70)	nm	(86%)	(933)	394	nm	559	
Other debt securities	978	1,338	2,172	872	1,159	1,166	1,455	(16%)	(27%)	978	1,159	(16%)	872	
Preferred shares	(44,922)	(34,990)	(37,033)	(3,834)	(512)	(258)	(15,923)	nm	28%	(44,922)	(512)	nm	(3,834)	
Common shares	(5,316)	(3,066)	(1,780)	(1,428)	3,556	4,730	4,459	nm	73%	(5,316)	3,556	nm	(1,428)	
Total - Combined Operations	(49,100)	(44,235)	(22,076)	(3,393)	4,750	6,404	(8,833)	nm	11%	(49,100)	4,750	nm	(3,393)	
Less: Amounts relating to Discontinued Operations	-	(4,390)	(2,880)	n/a	n/a	n/a	n/a	n/a	(100%)	-	n/a	n/a	n/a	
<b>Total - Continuing Operations</b>	<b>\$ (49,100)</b>	<b>\$ (39,845)</b>	<b>\$ (19,196)</b>	<b>\$ (3,393)</b>	<b>\$ 4,750</b>	<b>\$ 6,404</b>	<b>\$ (8,833)</b>	<b>nm</b>	<b>23%</b>	<b>\$ (49,100)</b>	<b>\$ 4,750</b>	<b>nm</b>	<b>\$ (3,393)</b>	
<b>Interest sensitive gap within 1 year (\$ millions)</b>	<b>\$ (679)</b>	<b>\$ (1,027)</b>	<b>\$ (563)</b>	<b>\$ (154)</b>	<b>\$ 597</b>	<b>\$ 1,100</b>	<b>\$ 912</b>	<b>nm</b>	<b>(34%)</b>	<b>\$ (679)</b>	<b>\$ 597</b>	<b>nm</b>	<b>\$ (154)</b>	
<b>Assets under administration (Combined Operations)</b>	<b>\$ 9,448,993</b>	<b>\$ 9,490,378</b>	<b>\$ 9,223,371</b>	<b>\$ 10,101,698</b>	<b>\$ 10,278,307</b>	<b>\$ 11,538,750</b>	<b>\$ 8,463,935</b>	<b>(8%)</b>	<b>-</b>	<b>\$ 9,448,993</b>	<b>\$ 10,278,307</b>	<b>(8%)</b>	<b>\$ 10,101,698</b>	
Trust cash balances	1,367,139	1,334,589	1,240,709	1,269,354	1,269,411	1,261,525	1,259,087	8%	2%	1,367,139	1,269,411	8%	1,269,354	
Number of investment accounts (#)	53,652	53,263	52,235	51,674	51,495	51,422	50,032	4%	1%	53,652	51,495	4%	51,674	
<b>Assets under management (Combined Operations)</b>	<b>\$ 1,911,656</b>	<b>\$ 1,910,863</b>	<b>\$ 1,868,262</b>	<b>\$ 1,795,975</b>	<b>\$ 1,788,500</b>	<b>\$ 1,763,256</b>	<b>\$ 1,683,813</b>	<b>7%</b>	<b>-</b>	<b>\$ 1,911,656</b>	<b>\$ 1,788,500</b>	<b>7%</b>	<b>\$ 1,795,975</b>	

(1) 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.

nm = not meaningful

n/a = not applicable

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

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2015	FULL YEAR									
	2015				2014				vs Q3 14	vs Q2 15	2015	2014	vs 2014 % CHANGE	2014									
	4	3	2	1	4	3	2	1															
<b>Net interest income</b>																							
Net interest income as per financial statements	\$	139,223	\$	131,609	\$	132,921	\$	129,058	\$	128,370	\$	120,461	\$	121,676	8%	6%	\$	403,753	\$	370,507	9%	\$	499,565
Taxable equivalent adjustment <sup>(1)</sup>		1,280		1,455		1,468		1,505		1,652		1,744		1,842	(23%)	(12%)		4,203		5,238	(20%)		6,743
Net interest income - Continuing Operations (teb)		140,503		133,064		134,389		130,563		130,022		122,205		123,518	8%	6%		407,956		375,745	9%		506,308
<b>Non-interest income</b>																							
Credit related		7,281		6,654		6,762		6,702		6,359		5,966		5,987	14%	9%		20,697		18,312	13%		25,014
Trust services		2,675		2,818		2,815		2,696		2,646		2,455		3,123	1%	(5%)		8,308		8,224	1%		10,920
Wealth management		3,624		3,565		3,717		3,532		3,478		3,384		3,477	4%	2%		10,906		10,339	5%		13,871
Gains on securities, net		(5,039)		46		643		1,433		3,880		3,879		4,423	nm	nm		(4,350)		12,182	nm		13,615
Retail services		3,511		3,520		3,175		2,864		2,830		2,934		2,770	24%	-		10,206		8,534	20%		11,398
Foreign exchange gains		763		761		674		785		744		777		809	3%	-		2,198		2,330	(6%)		3,115
Contingent consideration fair value changes		-		(338)		(300)		(300)		(400)		(150)		(150)	(100%)	(100%)		(638)		(700)	(9%)		(1,000)
Other		454		1,071		509		4,772		167		1,047		116	172%	(58%)		2,034		1,330	53%		6,102
Total non-interest income - Continuing Operations		13,269		18,097		17,995		22,484		19,704		20,292		20,555	(33%)	(27%)		49,361		60,551	(18%)		83,035
<b>Total revenues from Continuing Operations (teb)</b>	\$	153,772	\$	151,161	\$	152,384	\$	153,047	\$	149,726	\$	142,497	\$	144,073	3%	2%	\$	457,317	\$	436,296	5%	\$	589,343

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

nm = not meaningful

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

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2015	FULL YEAR									
	2015				2014				vs Q3 14	vs Q2 15	2015	2014	vs 2014 % CHANGE	2014									
	4	3	2	1	4	3	2	1															
Cash, securities and repurchase agreements	\$	2,635,984	\$	2,732,015	\$	2,655,831	\$	2,865,480	\$	2,924,970	\$	2,784,963	\$	2,555,747	(10%)	(4%)	\$	2,674,610	\$	2,755,227	-	\$	2,782,790
Loans		18,701,900		18,316,402		17,774,831		17,288,915		16,954,968		16,406,273		15,880,306	10%	2%		18,264,378		16,413,849	11%		16,634,585
Other assets		353,610		417,918		401,997		392,400		385,737		384,884		374,315	(8%)	(15%)		391,175		381,645	2%		384,334
<b>Total Assets</b>	\$	21,691,494	\$	21,466,335	\$	20,832,659	\$	20,546,795	\$	20,265,675	\$	19,576,120	\$	18,810,368	7%	1%	\$	21,330,163	\$	19,550,721	9%	\$	19,801,709
Deposits *	\$	18,257,584	\$	18,020,312	\$	17,524,423	\$	17,380,090	\$	17,268,655	\$	16,511,487	\$	15,892,848	6%	1%	\$	17,933,020	\$	16,557,663	8%	\$	16,763,094
Other liabilities		385,671		556,577		514,310		508,048		464,253		465,247		479,171	(17%)	(31%)		486,606		469,557	4%		486,596
Debt		1,186,846		1,145,187		1,079,978		992,002		901,053		841,514		816,381	32%	4%		1,137,337		852,983	33%		887,737
Shareholders' equity		1,859,775		1,742,703		1,712,696		1,665,733		1,630,720		1,756,551		1,620,873	14%	7%		1,771,725		1,669,381	6%		1,663,248
Non-controlling interests		1,618		1,556		1,252		922		994		1,321		1,095	63%	4%		1,475		1,137	30%		1,034
<b>Total Liabilities and Equity</b>	\$	21,691,494	\$	21,466,335	\$	20,832,659	\$	20,546,795	\$	20,265,675	\$	19,576,120	\$	18,810,368	7%	1%	\$	21,330,163	\$	19,550,721	9%	\$	19,801,709
*Branch-raised deposits included in total deposits	\$	9,860,238	\$	9,730,633	\$	9,373,796	\$	9,343,441	\$	9,027,273	\$	8,962,166	\$	8,757,336	9%	1%	\$	9,701,914	\$	8,915,592	9%	\$	9,022,353

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

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2015	FULL YEAR							
	2015				2014				vs Q3 14	vs Q2 15	2015	2014	% CHANGE	2014							
	4	3	2	1	4	3	2	1													
<b>Salaries and staff benefits</b>																					
Salaries	\$	40,402	\$	39,075	\$	37,871	\$	36,991	\$	35,795	\$	35,871	9%	3%	\$	119,253	\$	108,657	10%	\$	146,528
Employee benefits		8,065		8,148		7,049		7,357		7,806		6,883	10%	(1%)		23,611		22,046	7%		29,095
Total - Continuing Operations		48,467		47,223		44,920		44,348		43,601		42,754	9%	3%		142,864		130,703	9%		175,623
<b>Premises, equipment and furniture</b>																					
Rent		4,570		4,607		4,978		4,914		4,221		3,876	(7%)	(1%)		13,837		13,011	6%		17,989
Depreciation		3,949		3,844		3,785		3,710		3,425		3,349	6%	3%		11,661		10,484	11%		14,269
Other		3,747		2,963		2,820		3,038		2,802		2,849	23%	26%		10,161		8,689	17%		11,509
Total - Continuing Operations		12,266		11,414		11,583		11,662		10,448		10,074	5%	7%		35,659		32,184	11%		43,767
<b>General</b>																					
Professional fees and services		2,099		2,087		1,932		2,505		1,836		2,355	(16%)	1%		6,000		6,696	(10%)		8,628
Marketing and business development		1,495		2,053		2,896		1,407		1,896		1,142	6%	(27%)		5,128		4,445	15%		7,341
Amortization of acquisition-related intangible assets		1,097		1,048		1,278		1,270		1,302		1,275	(14%)	5%		3,441		3,847	(11%)		5,125
Banking charges		1,278		923		1,040		1,027		982		872	24%	38%		3,407		2,881	18%		3,921
Travel		712		614		793		758		650		568	(6%)	16%		1,900		1,976	(4%)		2,769
Postage and stationery		760		739		625		732		886		576	4%	3%		2,196		2,194	-		2,819
Regulatory costs		1,342		1,051		990		1,032		913		821	30%	28%		3,440		2,766	24%		3,756
Community investment		600		431		444		578		453		652	4%	39%		1,857		1,683	10%		2,127
Staff relations		337		305		484		335		252		448	1%	10%		1,194		1,035	15%		1,519
Loan-related credit reports		655		526		568		555		454		561	18%	25%		1,757		1,570	12%		2,138
Employee training		791		292		610		365		319		459	117%	171%		1,464		1,143	28%		1,753
Communications		414		452		487		446		431		345	(7%)	(8%)		1,310		1,222	7%		1,709
General insurance		232		231		219		221		222		230	5%	-		677		673	1%		892
Capital and business taxes		394		303		253		298		213		228	32%	30%		930		739	26%		992
Other		1,533		1,681		1,547		1,131		791		1,152	36%	(9%)		4,491		3,074	46%		4,621
Total - Continuing Operations		13,739		12,736		14,166		12,660		11,600		11,684	9%	8%		39,192		35,944	9%		50,110
<b>Total Non-Interest Expenses from Continuing Operations</b>	\$	74,472	\$	71,373	\$	70,669	\$	68,670	\$	65,649	\$	64,512	8%	4%	\$	217,715	\$	198,831	9%	\$	269,500

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

	QUARTER				QUARTER				Q3 % CHANGE	
	2015				2014				vs Q3 14	vs Q2 15
	4	3	2	1	4	3	2	1		
<b>Cash resources</b>	\$ 544,908	\$ 171,978	\$ 96,657	\$ 508,414	\$ 466,543	\$ 396,499	\$ 383,278	17%	217%	
<b>Securities</b>										
Investment	2,140,912	2,221,449	2,433,166	2,089,205	2,525,917	2,138,795	2,212,942	(15%)	(4%)	
Trading	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>2,140,912</b>	<b>2,221,449</b>	<b>2,433,166</b>	<b>2,089,205</b>	<b>2,525,917</b>	<b>2,138,795</b>	<b>2,212,942</b>	<b>(15%)</b>	<b>(4%)</b>	
<b>Securities purchased under resale agreements</b>	170,000	-	-	99,566	-	-	-	100%	100%	
<b>Loans</b>										
Personal	3,164,137	3,005,075	2,906,222	2,841,154	2,768,458	2,665,550	2,602,391	14%	5%	
Business	15,989,397	15,666,951	15,336,309	14,764,543	14,466,926	14,121,861	13,635,876	11%	2%	
Allowance for credit losses	19,153,534	18,672,026	18,242,531	17,605,697	17,235,384	16,787,411	16,238,267	11%	3%	
<b>Total</b>	<b>19,040,363</b>	<b>18,564,168</b>	<b>18,141,984</b>	<b>17,510,099</b>	<b>17,141,881</b>	<b>16,698,435</b>	<b>16,146,913</b>	<b>11%</b>	<b>3%</b>	
<b>Other</b>										
Property and equipment	61,637	61,052	61,596	66,257	67,111	67,505	65,626	(8%)	1%	
Goodwill and intangible assets	142,400	135,014	129,890	135,545	131,106	126,783	123,175	9%	5%	
Insurance related	-	-	-	65,764	63,557	63,541	63,637	(100%)	-	
Other assets	153,627	134,753	145,762	133,806	126,620	125,041	132,999	21%	14%	
Assets held for sale (page 3)	-	233,647	256,207	-	-	-	-	-	(100%)	
<b>Total</b>	<b>357,664</b>	<b>564,466</b>	<b>593,455</b>	<b>401,372</b>	<b>388,394</b>	<b>382,870</b>	<b>385,437</b>	<b>(8%)</b>	<b>(37%)</b>	
<b>Total Assets</b>	<b>\$ 22,253,847</b>	<b>\$ 21,522,061</b>	<b>\$ 21,265,262</b>	<b>\$ 20,608,656</b>	<b>\$ 20,522,735</b>	<b>\$ 19,616,599</b>	<b>\$ 19,128,570</b>	<b>8%</b>	<b>3%</b>	
<b>Deposits</b>										
Personal	\$ 10,909,081	\$ 10,628,959	\$ 10,405,829	\$ 9,832,669	\$ 10,293,130	\$ 10,040,387	\$ 9,632,095	6%	3%	
Business and government	7,940,987	7,348,715	7,509,787	7,540,345	7,164,424	6,628,147	6,611,401	11%	8%	
<b>Total</b>	<b>18,850,068</b>	<b>17,977,674</b>	<b>17,915,616</b>	<b>17,373,014</b>	<b>17,457,554</b>	<b>16,668,534</b>	<b>16,243,496</b>	<b>8%</b>	<b>5%</b>	
<b>Other</b>										
Insurance related	-	-	-	165,903	159,291	155,961	159,372	(100%)	-	
Securities sold under repurchase agreements	-	152,663	25,902	-	-	-	-	-	(100%)	
Other liabilities	316,385	306,091	289,526	338,156	313,219	310,283	269,668	1%	3%	
Liabilities held for sale (page 3)	-	159,684	175,534	-	-	-	-	-	(100%)	
<b>Total</b>	<b>316,385</b>	<b>618,438</b>	<b>490,962</b>	<b>504,059</b>	<b>472,510</b>	<b>466,244</b>	<b>429,040</b>	<b>(33%)</b>	<b>(49%)</b>	
<b>Debt</b>										
Subordinated debentures	625,000	625,000	625,000	625,000	625,000	625,000	625,000	-	-	
Debt securities	565,449	550,201	500,163	411,990	314,204	247,962	187,780	80%	3%	
<b>Total</b>	<b>1,190,449</b>	<b>1,175,201</b>	<b>1,125,163</b>	<b>1,036,990</b>	<b>939,204</b>	<b>872,962</b>	<b>812,780</b>	<b>27%</b>	<b>1%</b>	
<b>Equity (page 8)</b>										
Preferred shares	125,000	125,000	125,000	125,000	125,000	125,000	208,815	-	-	
Common shares	536,365	535,453	534,218	533,038	529,283	522,790	518,010	1%	-	
Retained earnings	1,226,244	1,085,136	1,048,477	1,011,147	969,066	928,501	895,648	27%	13%	
Share-based payment reserve	28,331	27,399	26,389	25,339	24,048	25,278	24,248	18%	3%	
Other reserves	(19,729)	(23,980)	(1,988)	(997)	5,311	5,917	(4,670)	nm	(18%)	
<b>Total shareholders' equity</b>	<b>1,896,211</b>	<b>1,749,008</b>	<b>1,732,096</b>	<b>1,693,527</b>	<b>1,652,708</b>	<b>1,607,486</b>	<b>1,642,051</b>	<b>15%</b>	<b>8%</b>	
Non-controlling interests	734	1,740	1,425	1,066	759	1,373	1,203	(3%)	(58%)	
<b>Total equity</b>	<b>1,896,945</b>	<b>1,750,748</b>	<b>1,733,521</b>	<b>1,694,593</b>	<b>1,653,467</b>	<b>1,608,859</b>	<b>1,643,254</b>	<b>15%</b>	<b>8%</b>	
<b>Total Liabilities and Equity</b>	<b>\$ 22,253,847</b>	<b>\$ 21,522,061</b>	<b>\$ 21,265,262</b>	<b>\$ 20,608,656</b>	<b>\$ 20,522,735</b>	<b>\$ 19,616,599</b>	<b>\$ 19,128,570</b>	<b>8%</b>	<b>3%</b>	
<b>Deposits</b>										
Demand and notice	\$ 6,651,224	\$ 6,484,176	\$ 6,039,384	\$ 5,762,350	\$ 5,537,965	\$ 5,216,228	\$ 5,116,090	20%	3%	
Fixed term	12,198,844	11,493,498	11,876,232	11,610,664	11,919,589	11,452,306	11,127,406	2%	6%	
<b>Total Deposits by type</b>	<b>\$ 18,850,068</b>	<b>\$ 17,977,674</b>	<b>\$ 17,915,616</b>	<b>\$ 17,373,014</b>	<b>\$ 17,457,554</b>	<b>\$ 16,668,534</b>	<b>\$ 16,243,496</b>	<b>8%</b>	<b>5%</b>	
Branch raised	\$ 10,047,557	\$ 9,778,018	\$ 9,614,742	\$ 9,480,428	\$ 9,160,896	\$ 8,875,160	\$ 8,810,010	10%	3%	
Broker raised	6,390,043	6,159,707	6,104,173	5,522,629	6,257,956	6,074,526	5,759,454	2%	4%	
Capital markets	2,412,468	2,039,949	2,196,701	2,369,957	2,038,702	1,718,849	1,674,032	18%	18%	
<b>Total Deposits by source</b>	<b>\$ 18,850,068</b>	<b>\$ 17,977,674</b>	<b>\$ 17,915,616</b>	<b>\$ 17,373,014</b>	<b>\$ 17,457,554</b>	<b>\$ 16,668,535</b>	<b>\$ 16,243,496</b>	<b>8%</b>	<b>5%</b>	
<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	R-1 low	R-1 low			
Senior debt (deposits)	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			
Series 5 Non-cumulative preferred shares (NVCC)	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3			

nm = not meaningful



	EQUITY (unaudited) (\$ thousands)										
	QUARTER				QUARTER				Q3 % CHANGE		Full Year
	2015				2014				vs Q3 14	vs Q2 15	2014
	4	3	2	1	4	3	2	1			
<b>Retained earnings</b>											
Balance at beginning of period		\$ 1,085,136	\$ 1,048,477	\$ 1,011,147	\$ 969,066	\$ 928,501	\$ 895,648	\$ 858,167	17%	3%	\$ 858,167
Shareholders' net income from continuing operations		52,545	52,895	53,780	58,234	54,065	51,648	52,851	(3%)	(1%)	216,798
Shareholders' net income from discontinued operations		107,639	2,025	1,804	1,291	3,890	4,518	3,562	nm	nm	13,261
Dividends - Preferred shares		(1,375)	(1,375)	(1,375)	(1,375)	(1,375)	(4,975)	(3,785)	-	-	(11,510)
- Common shares		(17,701)	(16,886)	(16,879)	(16,055)	(16,015)	(15,191)	(15,147)	11%	5%	(62,408)
Issuance costs on preferred shares		-	-	-	(14)	-	(3,147)	-	-	-	(3,161)
Balance at end of period		1,226,244	1,085,136	1,048,477	1,011,147	969,066	928,501	895,648	27%	13%	1,011,147
<b>Other reserves</b>											
Balance at beginning of period		(23,980)	(1,988)	(997)	5,311	5,917	(4,670)	(3,389)	nm	nm	(3,389)
Other comprehensive income (loss)		4,251	(21,992)	(991)	(6,308)	(606)	10,587	(1,281)	nm	nm	2,392
Balance at end of period		(19,729)	(23,980)	(1,988)	(997)	5,311	5,917	(4,670)	nm	(18%)	(997)
Total retained earnings and other reserves		1,206,515	1,061,156	1,046,489	1,010,150	974,377	934,418	890,978	24%	14%	1,010,150
<b>Preferred shares</b>											
Balance at beginning of period		125,000	125,000	125,000	125,000	125,000	208,815	208,815	-	-	208,815
Preferred shares issued		-	-	-	-	-	125,000	-	-	-	125,000
Preferred shares redeemed		-	-	-	-	-	(208,815)	-	-	-	(208,815)
Balance at end of period		125,000	125,000	125,000	125,000	125,000	125,000	208,815	-	-	125,000
<b>Common shares</b>											
Balance at beginning of period		535,453	534,218	533,038	529,283	522,790	518,010	510,282	2%	-	510,282
Issued under dividend reinvestment plan		566	915	1,023	3,590	3,705	4,370	4,802	(85%)	(38%)	16,467
Transferred from share-based payment reserve on exercise or exchange of options		346	320	157	165	2,788	379	1,891	(88%)	8%	5,223
Issued on exercise of employee stock options		-	-	-	-	-	31	1,035	-	-	1,066
Balance at end of period		536,365	535,453	534,218	533,038	529,283	522,790	518,010	1%	-	533,038
<b>Share-based payment reserve</b>											
Balance at beginning of period		27,399	26,389	25,339	24,048	25,278	24,248	24,632	8%	4%	24,632
Amortization of fair value of employee stock options		1,278	1,330	1,207	1,456	1,558	1,409	1,507	(18%)	(4%)	5,930
Transferred to common shares on exercise or exchange of options		(346)	(320)	(157)	(165)	(2,788)	(379)	(1,891)	(88%)	8%	(5,223)
Balance at end of period		28,331	27,399	26,389	25,339	24,048	25,278	24,248	18%	3%	25,339
<b>Total shareholders' equity</b>		1,896,211	1,749,008	1,732,096	1,693,527	1,652,708	1,607,486	1,642,051	15%	8%	1,693,527
<b>Non-controlling interests</b>											
Balance at beginning of period		1,740	1,425	1,066	759	1,373	1,203	1,062	27%	22%	1,062
Net income attributable to non-controlling interests		327	363	403	353	333	218	336	(2%)	(10%)	1,240
Distributions to non-controlling interests		(1,234)	(48)	(44)	(46)	(947)	(48)	(98)	30%	nm	(1,139)
Partial ownership increase		(99)	-	-	-	-	-	(97)	(100%)	(100%)	(97)
Balance at end of period		734	1,740	1,425	1,066	759	1,373	1,203	(3%)	(58%)	1,066
<b>Total equity</b>		\$ 1,896,945	\$ 1,750,748	\$ 1,733,521	\$ 1,694,593	\$ 1,653,467	\$ 1,608,859	\$ 1,643,254	15%	8%	\$ 1,694,593

nm = not meaningful

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

	QUARTER				QUARTER				Q3 % CHANGE		Full Year
	2015				2014				vs Q3 14	vs Q2 15	2014
	4	3	2	1	4	3	2	1			
<b>Gross impaired loans</b>											
Personal	\$ 14,228	\$ 12,688	\$ 12,439	\$ 15,294	\$ 14,276	\$ 14,883	\$ 15,561	-	12%	\$ 15,294	
Real estate	34,801	34,235	36,964	26,058	27,761	20,101	23,226	25%	2%	26,058	
Equipment financing and energy	35,927	29,764	24,493	14,224	12,378	11,111	11,349	190%	21%	14,224	
Commercial	7,312	16,168	5,902	6,544	3,673	4,526	3,801	99%	(55%)	6,544	
<b>Total gross impaired loans</b>	<b>\$ 92,268</b>	<b>\$ 92,855</b>	<b>\$ 79,798</b>	<b>\$ 62,120</b>	<b>\$ 58,088</b>	<b>\$ 50,621</b>	<b>\$ 53,937</b>	<b>59%</b>	<b>(1%)</b>	<b>\$ 62,120</b>	
<b>Net impaired loans</b>											
Personal	\$ 13,935	\$ 12,308	\$ 11,952	\$ 14,776	\$ 13,931	\$ 14,218	\$ 15,054	-	13%	\$ 14,776	
Real estate	32,901	32,335	36,299	25,149	27,517	19,801	15,750	20%	2%	25,149	
Equipment financing and energy	24,892	19,724	16,092	10,759	9,534	8,018	6,796	161%	26%	10,759	
Commercial	6,932	15,169	5,037	5,913	3,232	4,330	3,580	114%	(54%)	5,913	
	78,660	79,536	69,380	56,597	54,214	46,367	41,180	45%	(1%)	56,597	
Collective allowance for credit risk	(99,563)	(94,539)	(90,129)	(90,075)	(89,629)	(84,722)	(78,597)	11%	5%	(90,075)	
<b>Net impaired loans (after collective allowance)</b>	<b>\$ (20,903)</b>	<b>\$ (15,003)</b>	<b>\$ (20,749)</b>	<b>\$ (33,478)</b>	<b>\$ (35,415)</b>	<b>\$ (38,355)</b>	<b>\$ (37,417)</b>	<b>(41%)</b>	<b>39%</b>	<b>\$ (33,478)</b>	
<b>Gross impaired loan formations (reductions) <sup>(1)</sup></b>	<b>\$ 3,266</b>	<b>\$ 15,473</b>	<b>\$ 20,116</b>	<b>\$ 6,403</b>	<b>\$ 10,456</b>	<b>\$ 5,940</b>	<b>\$ (7,821)</b>	<b>(69%)</b>	<b>(79%)</b>	<b>\$ 14,978</b>	
<b>Net new specific provision <sup>(2)</sup></b>	<b>2,994</b>	<b>2,976</b>	<b>6,915</b>	<b>3,571</b>	<b>2,051</b>	<b>338</b>	<b>5,239</b>	<b>46%</b>	<b>1%</b>	<b>11,199</b>	
<b>Allowance for credit losses</b>											
Specific	\$ 13,608	\$ 13,319	\$ 10,418	\$ 5,523	\$ 3,874	\$ 4,254	\$ 12,757	251%	2%	\$ 5,523	
Collective	99,563	94,539	90,129	90,075	89,629	84,722	78,597	11%	5%	90,075	
<b>Total allowance</b>	<b>\$ 113,171</b>	<b>\$ 107,858</b>	<b>\$ 100,547</b>	<b>\$ 95,598</b>	<b>\$ 93,503</b>	<b>\$ 88,976</b>	<b>\$ 91,354</b>	<b>21%</b>	<b>5%</b>	<b>\$ 95,598</b>	
<b>Reconciliation of allowance for credit losses</b>											
Opening allowance	\$ 107,858	\$ 100,547	\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	\$ 85,786	21%	7%	\$ 85,786	
Provision for credit losses	8,018	7,386	6,969	4,017	6,958	6,463	7,619	15%	9%	25,057	
Write-offs	(3,853)	(2,416)	(2,438)	(2,371)	(2,989)	(9,256)	(2,453)	29%	59%	(17,069)	
Recoveries	1,148	2,341	418	449	558	415	402	106%	(51%)	1,824	
Closing allowance	\$ 113,171	\$ 107,858	\$ 100,547	\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	21%	5%	\$ 95,598	
Net impaired loans (after collective allowance) as a % of total loans	(0.11%)	(0.08%)	(0.11%)	(0.19%)	(0.21%)	(0.23%)	(0.23%)	<b>0.10%</b>	<b>(0.03%)</b>	(0.19%)	
Allowance for credit losses as a % of gross impaired loans	123%	116%	126%	154%	161%	176%	169%	<b>(38%)</b>	<b>7%</b>	154%	
Provision for credit losses as a % of average loans	0.17%	0.17%	0.16%	0.09%	0.16%	0.16%	0.19%	<b>0.01%</b>	-	0.15%	
Net new specific provisions as a % of average loans	0.06%	0.07%	0.15%	0.08%	0.05%	0.01%	0.13%	<b>0.01%</b>	<b>(0.01%)</b>	0.07%	
Collective allowance as a % of risk-weighted assets <sup>(3)</sup>	0.52%	0.50%	0.49%	0.50%	0.51%	0.50%	0.47%	<b>0.01%</b>	<b>0.02%</b>	0.50%	
Collective allowance as a % of risk-weighted loans <sup>(3)</sup>	0.61%	0.59%	0.57%	0.59%	0.60%	0.58%	0.55%	<b>0.01%</b>	<b>0.02%</b>	0.59%	

(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.

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

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

	QUARTER				QUARTER				Q3 % CHANGE	
	2015				2014				vs Q3 14	vs Q2 15
	4	3	2	1	4	3	2	1		
<b>Common equity Tier 1 capital instruments and reserves</b>										
1 Directly issued qualifying common share capital plus related share-based payment reserve		\$ 564,696	\$ 562,852	\$ 560,607	\$ 558,377	\$ 553,332	\$ 548,068	\$ 542,257	2%	-
2 Retained earnings		1,226,244	1,085,136	1,048,477	1,011,147	969,066	938,568	902,567	27%	13%
3 Accumulated other comprehensive income and other reserves		(35,846)	(33,176)	(16,240)	(2,822)	3,266	4,501	(6,883)	nm	8%
6 Common equity Tier 1 capital before regulatory adjustments		1,755,094	1,614,812	1,592,844	1,566,702	1,525,664	1,491,137	1,437,941	15%	9%
<b>Common equity Tier 1 capital regulatory adjustments</b>										
28 Total regulatory adjustments to Common equity Tier 1 <sup>(1)</sup>		(129,400)	(132,247)	(127,698)	(122,861)	(118,704)	(114,513)	(111,494)	9%	(2%)
29 Common equity Tier 1 capital (CET1)		1,625,694	1,482,565	1,465,146	1,443,841	1,406,960	1,376,624	1,326,447	16%	10%
<b>Additional Tier 1 capital instruments</b>										
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus										
31 Of which: classified as equity under applicable accounting standards		125,000	125,000	125,000	125,000	125,000	125,000	-	-	-
33 Directly issued capital instruments subject to phase out from Additional Tier 1		105,000	105,000	105,000	105,000	105,000	105,000	251,800	-	-
34 Additional Tier 1 instruments issued by subsidiaries and held by third parties		155	177	167	155	358	156	160	(57%)	(12%)
36 Additional Tier 1 capital before regulatory adjustments		230,155	230,177	230,167	230,155	230,358	230,156	251,960	-	-
<b>Additional Tier 1 capital regulatory adjustments</b>										
43 Total regulatory adjustments to Additional Tier 1 capital <sup>(2)</sup>		-	-	-	-	-	-	(1,997)	-	-
44 Additional Tier 1 capital (AT1)		230,155	230,177	230,167	230,155	230,358	230,156	249,963	-	-
45 Tier 1 capital (T1 = CET1 + AT1)		1,855,849	1,712,742	1,695,313	1,673,996	1,637,318	1,606,780	1,576,410	13%	8%
<b>Tier 2 Capital instruments and allowances</b>										
47 Directly issued capital instruments subject to phase out from Tier 2		472,500	472,500	472,500	540,000	540,000	540,000	540,000	(13%)	-
48 Tier 2 instruments issued by subsidiaries and held by third parties		36	41	39	37	84	37	38	(57%)	(12%)
50 Collective allowance for credit losses		99,563	94,539	90,129	90,075	89,629	84,722	78,597	11%	5%
51 Tier 2 capital before regulatory adjustments		572,099	567,080	562,668	630,112	629,713	624,759	618,635	(9%)	1%
<b>Tier 2 capital regulatory adjustments</b>										
57 Total regulatory adjustments to Tier 2 capital <sup>(3)</sup>		-	-	-	-	-	-	(222)	-	-
58 Tier 2 capital (T2)		572,099	567,080	562,668	630,112	629,713	624,759	618,413	(9%)	1%
59 Total capital (TC = T1 + T2)		\$ 2,427,948	\$ 2,279,822	\$ 2,257,981	\$ 2,304,108	\$ 2,267,031	\$ 2,231,539	\$ 2,194,823	7%	6%
60 Total risk-weighted assets		\$ 19,024,060	\$ 18,788,590	\$ 18,499,631	\$ 18,025,822	\$ 17,555,251	\$ 17,088,933	\$ 16,670,891	8%	1%
<b>CWB Capital Ratios: All-in basis</b>										
61 Common equity Tier 1		8.5%	7.9%	7.9%	8.0%	8.0%	8.1%	8.0%	<b>0.5%</b>	<b>0.6%</b>
62 Tier 1		9.8%	9.1%	9.2%	9.3%	9.3%	9.4%	9.5%	<b>0.5%</b>	<b>0.7%</b>
63 Total		12.8%	12.1%	12.2%	12.8%	12.9%	13.1%	13.2%	<b>(0.1%)</b>	<b>0.7%</b>
<b>OSFI all-in target</b>										
69 Common equity Tier 1		7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	-	-
70 Tier 1		8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	-	-
71 Total capital		10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	-	-
<b>Capital instruments subject to phase out</b>										
82 Current cap on AT1 instruments subject to phase out		70%	70%	70%	80%	80%	80%	80%	<b>(10%)</b>	-
83 Amount excluded from AT1 due to cap		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 62,015	-	-
84 Current cap on T2 instruments subject to phase out		70%	70%	70%	80%	80%	80%	80%	<b>(10%)</b>	-
85 Amount excluded from T2 due to cap		\$ 152,500	\$ 152,500	\$ 152,500	\$ 85,000	\$ 85,000	\$ 85,000	\$ 85,000	79%	79%

(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.

nm = not meaningful

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

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

	QUARTER				QUARTER			
	2015				2014			
	4	3	2	1	4	3	2	1
<b>Common equity Tier 1 capital</b>								
Balance at beginning of period	\$ 1,482,565	\$ 1,465,146	\$ 1,443,841	\$ 1,406,960	\$ 1,376,624	\$ 1,326,447	\$ 1,285,692	
New capital issues (including stock option exercises)	346	320	157	165	2,788	410	2,926	
Gross dividends	(19,076)	(18,261)	(18,254)	(17,430)	(17,390)	(20,166)	(18,932)	
Shares issued under dividend reinvestment plan	566	915	1,023	3,590	3,705	4,370	4,802	
Net income attributable to shareholders of CWB	160,184	54,920	55,584	59,525	57,955	56,166	56,412	
Share-based payment reserve	932	1,010	1,050	1,291	(1,230)	1,030	(384)	
Other comprehensive income related to available-for-sales securities	(2,670)	(16,936)	(13,554)	(6,088)	(1,234)	11,383	(1,466)	
Adjustment to opening common equity for change in accounting policy for initial direct lease costs	-	-	-	-	(6,920)	-	-	
Adjustment to opening accumulated other comprehensive income	-	-	136	-	-	-	-	
Preferred share issuance costs	-	-	-	(14)	(3,147)	-	-	
Regulatory adjustments to Common equity Tier 1 capital:								
Goodwill and other intangible assets (net of related tax liability)	2,847	(4,549)	(4,837)	(4,158)	(4,191)	(3,554)	(4,431)	
Non-significant investments in financial institutions above the deduction threshold	-	-	-	-	-	538	1,828	
Balance at end of period	1,625,694	1,482,565	1,465,146	1,443,841	1,406,960	1,376,624	1,326,447	
<b>Additional Tier 1 capital</b>								
Balance at beginning of period	230,177	230,167	230,155	230,358	230,156	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	(22)	10	12	(203)	202	(4)	(3)	
Redemption of non-qualifying capital subject to phase-out <sup>(1)</sup>	-	-	-	-	-	(167,800)	-	
Change in non-qualifying capital subject to phase-out <sup>(1)</sup>	-	-	-	-	-	21,000	(31,475)	
Balance at end of period	230,155	230,177	230,167	230,155	230,358	230,156	249,963	
<b>Total Tier 1 Capital</b>	<b>1,855,849</b>	<b>1,712,742</b>	<b>1,695,313</b>	<b>1,673,996</b>	<b>1,637,318</b>	<b>1,606,780</b>	<b>1,576,410</b>	
<b>Tier 2 Capital</b>								
Balance at beginning of period	567,080	562,668	630,112	629,713	624,759	618,413	682,853	
Change in collective allowance for credit losses	5,024	4,410	54	446	4,907	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	(5)	2	2	(47)	47	(1)	-	
Change in non-qualifying capital subject to phase-out <sup>(1)</sup>	-	-	(67,500)	-	-	-	(67,500)	
Balance at end of period	572,099	567,080	562,668	630,112	629,713	624,759	618,413	
<b>Total Regulatory Capital</b>	<b>\$ 2,427,948</b>	<b>\$ 2,279,822</b>	<b>\$ 2,257,981</b>	<b>\$ 2,304,108</b>	<b>\$ 2,267,031</b>	<b>\$ 2,231,539</b>	<b>\$ 2,194,823</b>	

(1) Basel III regulatory capital balances exclude 30% (October 31, 2014 - 20%) 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**
**2015**
**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)	\$ 22,253,847	\$ 21,377,613	\$ 21,103,541
2	(Assets amounts deducted in determining Basel III "all-in" Tier 1 capital)	(169,571)	(156,558)	(163,010)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	22,084,276	21,221,055	20,940,531
<b>Derivative exposures</b>				
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	25,617	17,012	21,487
5	Add-on amounts for PFE associated with all derivative transactions	17,385	12,252	10,730
11	Total derivative exposures (sum of lines 4 and 5)	43,002	29,264	32,217
<b>Off-balance sheet exposures</b>				
17	Off-balance sheet exposure at gross notional amount	5,343,878	5,098,666	5,148,810
18	(Adjustments for conversion to credit equivalent amounts)	(4,376,364)	(4,187,583)	(4,222,980)
19	Off-balance sheet items (sum of lines 17 and 18)	967,514	911,083	925,830
<b>Capital and Total Exposures</b>				
20	Tier 1 Capital	1,855,849	1,712,742	1,695,313
21	Total Exposures (sum of lines 3, 11 and 19)	23,094,792	22,161,402	21,898,578
<b>Leverage Ratios</b>				
22	Basel III leverage ratio	8.0%	7.7%	7.7%

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

 (unaudited)  
 (\$ thousands)

	QUARTER 2015								QUARTER 2014							
	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		\$ 177,975	8%	\$ 173,055	8%	\$ 179,596	8%	\$ 185,854	8%	\$ 182,120	8%	\$ 174,604	8%	\$ 173,462	8%	
British Columbia		80,687	3%	80,918	3%	81,464	3%	84,694	4%	86,828	4%	87,902	4%	89,263	4%	
Manitoba		6,727	-	5,674	-	5,923	-	6,711	-	6,177	-	6,145	-	6,445	-	
Ontario		12,498	-	10,049	-	15,322	1%	15,796	1%	14,572	1%	13,643	1%	12,795	1%	
Saskatchewan		27,011	1%	27,413	1%	26,961	1%	27,905	1%	28,061	1%	26,532	1%	25,068	1%	
Other		1,036	-	623	-	228	-	94	-	96	-	99	-	102	-	
<b>Total</b>		<b>305,934</b>	<b>12%</b>	<b>297,732</b>	<b>12%</b>	<b>309,494</b>	<b>13%</b>	<b>321,054</b>	<b>14%</b>	<b>317,854</b>	<b>14%</b>	<b>308,925</b>	<b>14%</b>	<b>307,135</b>	<b>14%</b>	
<b>Uninsured</b>																
Alberta		785,446	30%	741,683	31%	739,444	31%	728,076	30%	717,560	31%	676,286	30%	693,304	31%	
British Columbia		692,397	27%	660,484	27%	669,892	28%	697,252	29%	693,595	30%	668,869	31%	678,465	31%	
Manitoba		72,032	3%	67,415	3%	67,031	3%	64,505	3%	59,360	3%	55,796	3%	56,656	3%	
Ontario		556,882	21%	481,725	20%	460,722	19%	420,328	18%	382,030	17%	344,774	16%	318,367	15%	
Saskatchewan		138,634	5%	131,088	6%	130,673	5%	126,325	5%	125,259	5%	121,458	6%	120,412	6%	
Other		39,367	2%	30,275	1%	25,359	1%	14,787	1%	1,613	-	-	-	-	-	
<b>Total</b>		<b>2,284,758</b>	<b>88%</b>	<b>2,112,670</b>	<b>88%</b>	<b>2,093,121</b>	<b>87%</b>	<b>2,051,273</b>	<b>86%</b>	<b>1,979,417</b>	<b>86%</b>	<b>1,867,181</b>	<b>86%</b>	<b>1,867,203</b>	<b>86%</b>	
<b>Total</b>		<b>\$ 2,590,692</b>	<b>100%</b>	<b>\$ 2,410,402</b>	<b>100%</b>	<b>\$ 2,402,615</b>	<b>100%</b>	<b>\$ 2,372,327</b>	<b>100%</b>	<b>\$ 2,297,271</b>	<b>100%</b>	<b>\$ 2,176,106</b>	<b>100%</b>	<b>\$ 2,174,338</b>	<b>100%</b>	
<b>Total loans secured by residential property, including HELOCs, categorized by amortization period</b>																
5 or less		\$ 36,540	1%	\$ 35,940	1%	\$ 34,806	1%	\$ 55,288	2%	\$ 45,810	2%	\$ 36,893	2%	\$ 43,090	2%	
> 5 to 10		25,155	1%	25,559	1%	26,955	1%	25,609	1%	26,016	1%	25,835	1%	25,181	1%	
> 10 to 15		57,806	2%	55,167	2%	55,194	2%	56,264	2%	54,587	2%	50,230	2%	52,470	2%	
> 15 to 20		165,809	6%	146,458	6%	161,187	7%	163,956	7%	165,023	7%	144,751	7%	165,095	8%	
> 20 to 25		1,237,810	49%	1,190,738	50%	1,187,126	50%	1,155,167	50%	1,126,094	50%	1,080,250	50%	1,056,663	49%	
> 25 to 30		1,009,474	39%	884,165	37%	853,256	36%	816,993	34%	766,804	33%	722,506	33%	706,491	32%	
> 30 to 35		58,098	2%	72,375	3%	84,091	3%	98,593	4%	111,559	5%	113,921	5%	123,507	6%	
> 35		-	0%	-	-	-	-	457	-	1,378	-	1,720	-	1,841	-	
<b>Total</b>		<b>\$ 2,590,692</b>	<b>100%</b>	<b>\$ 2,410,402</b>	<b>100%</b>	<b>\$ 2,402,615</b>	<b>100%</b>	<b>\$ 2,372,327</b>	<b>100%</b>	<b>\$ 2,297,271</b>	<b>100%</b>	<b>\$ 2,176,106</b>	<b>100%</b>	<b>\$ 2,174,338</b>	<b>100%</b>	
<b>Average loan-to-value for uninsured residential mortgages and HELOCs originated or acquired during the quarter</b>																
Alberta		68%		69%		70%		72%		72%		74%		68%		
British Columbia		66%		66%		65%		68%		66%		66%		65%		
Manitoba		68%		68%		71%		72%		70%		75%		69%		
Ontario		71%		70%		72%		73%		72%		72%		73%		
Saskatchewan		69%		68%		73%		72%		71%		72%		70%		
Other		68%		69%		68%		71%		74%		-		-		
<b>Total</b>		<b>69%</b>		<b>68%</b>		<b>69%</b>		<b>71%</b>		<b>70%</b>		<b>71%</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.