

Supplemental Financial Information
For the Quarter Ended October 31, 2016
(unaudited)

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Notes:

This financial information is supplementary to CWB's 2016 Fourth Quarter Press Release and the 2015 Annual Report and should be read in conjunction with those documents. The 2016 Annual Report is expected to be available the week of December 5th.

On May 1, 2015, CWB sold its property and casualty insurance subsidiary and CWB's stock transfer business as described in the 2015 Annual Report. The 2015 contributions and gains on sale 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.

HIGHLIGHTS ⁽¹⁾
(unaudited)
(\$ thousands, except per share amounts)

	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2016
	2016				2015				vs Q4 15	vs Q3 16	2016	2015	% CHANGE vs 2015
	4	3	2	1	4	3	2	1					
Results from Continuing Operations													
Net interest income (teb) ⁽²⁾	\$ 149,704	\$ 149,547	\$ 145,106	\$ 144,107	\$ 141,096	\$ 140,503	\$ 133,064	\$ 134,389	6%	-	\$ 588,464	\$ 549,052	7%
Net interest income	149,125	148,871	144,352	142,871	139,719	139,223	131,609	132,921	7%	-	585,224	543,472	8%
Non-interest income	19,127	19,541	19,378	14,626	17,949	13,269	18,435	18,295	7%	(2%)	72,672	67,948	7%
Pre-tax, pre-provision income (teb) ⁽³⁾	89,497	92,360	87,628	84,358	84,378	80,397	81,174	82,110	6%	(3%)	353,843	328,059	8%
Common shareholders' net income from Continuing Operations	47,834	45,582	32,213	52,132	52,969	51,170	51,520	52,405	(10%)	5%	177,761	208,064	(15%)
Results from Combined Operations													
Net interest income (teb) ⁽²⁾	\$ 149,704	\$ 149,547	\$ 145,106	\$ 144,107	\$ 141,096	\$ 140,503	\$ 134,886	\$ 136,442	6%	-	\$ 588,464	\$ 552,927	6%
Net interest income	149,125	148,871	144,352	142,876	139,719	139,223	133,236	134,756	7%	-	585,224	546,934	7%
Non-interest income	19,127	19,541	19,378	14,626	17,949	13,269	25,362	23,722	7%	(2%)	72,672	80,302	(10%)
Net gain on sale of businesses (page 3)	-	-	-	-	169	107,639	-	-	(100%)	-	-	107,808	(100%)
Common shareholders' net income	47,834	45,582	32,213	52,132	53,138	158,809	53,545	54,209	(10%)	5%	177,761	319,701	(44%)
Per Common Share (\$'s)													
Earnings per share													
Basic - Continuing Operations	\$ 0.54	\$ 0.55	\$ 0.40	\$ 0.65	\$ 0.66	\$ 0.64	\$ 0.64	\$ 0.65	(18%)	(2%)	\$ 2.13	\$ 2.59	(18%)
- Combined Operations	0.54	0.55	0.40	0.65	0.66	1.97	0.67	0.67	(18%)	(2%)	2.13	3.97	(46%)
- Discontinued Operations	-	-	-	-	-	1.33	0.03	0.02	-	-	-	1.38	(100%)
Diluted - Continuing Operations	0.54	0.55	0.40	0.65	0.66	0.64	0.64	0.65	(18%)	(2%)	2.13	2.59	(18%)
- Combined Operations	0.54	0.55	0.40	0.65	0.66	1.97	0.67	0.67	(18%)	(2%)	2.13	3.97	(46%)
- Discontinued Operations	-	-	-	-	-	1.33	0.03	0.02	-	-	-	1.38	(100%)
Adjusted cash - Continuing Operations ⁽⁴⁾	0.59	0.60	0.41	0.66	0.67	0.65	0.65	0.66	(12%)	(2%)	2.26	2.63	(14%)
- Combined Operations ⁽⁴⁾	0.59	0.60	0.41	0.66	0.67	1.98	0.68	0.69	(12%)	(2%)	2.26	4.01	(44%)
- Discontinued Operations ⁽⁴⁾	-	-	-	-	-	1.33	0.03	0.03	-	-	-	1.38	(100%)
Cash dividends	0.23	0.23	0.23	0.23	0.22	0.22	0.21	0.21	5%	-	0.92	0.86	7%
Book value	23.58	23.19	22.62	22.53	22.18	22.01	20.19	19.99	6%	2%	23.58	22.18	6%
Closing market price	25.45	25.22	27.68	22.96	25.13	24.60	31.37	25.77	1%	1%	25.45	25.13	1%
Performance Measures (%)													
Return on common shareholders' equity - Continuing Operations	9.3%	9.4%	7.1%	11.5%	11.9%	11.7%	13.1%	13.1%	(2.6%)	(0.1%)	9.3%	12.4%	(3.1%)
- Combined Operations	9.3%	9.4%	7.1%	11.5%	11.9%	36.3%	13.6%	13.5%	(2.6%)	(0.1%)	9.3%	19.1%	(9.8%)
Adjusted return on common shareholders' equity - Continuing Operations ⁽⁵⁾	10.1%	10.3%	7.4%	11.7%	12.0%	11.9%	13.3%	13.4%	(1.9%)	(0.2%)	9.9%	12.6%	(2.7%)
- Combined Operations ⁽⁵⁾	10.1%	10.3%	7.4%	11.7%	12.1%	36.5%	13.9%	13.9%	(2.0%)	(0.2%)	9.9%	19.3%	(9.4%)
Return on assets - Continuing Operations	0.76%	0.73%	0.55%	0.90%	0.94%	0.94%	1.00%	1.01%	(0.18%)	0.03%	0.73%	0.97%	(0.24%)
- Combined Operations	0.76%	0.73%	0.55%	0.90%	0.94%	2.90%	1.02%	1.03%	(0.18%)	0.03%	0.73%	1.48%	(0.75%)
Net interest margin (teb) - Continuing Operations	2.36%	2.40%	2.47%	2.48%	2.49%	2.57%	2.57%	2.59%	(0.13%)	(0.04%)	2.43%	2.56%	(0.13%)
Net interest margin - Continuing Operations	2.35%	2.39%	2.45%	2.46%	2.47%	2.55%	2.54%	2.56%	(0.12%)	(0.04%)	2.41%	2.53%	(0.12%)
Net interest margin (teb) - Combined Operations	2.36%	2.40%	2.47%	2.48%	2.49%	2.57%	2.58%	2.60%	(0.13%)	(0.04%)	2.43%	2.56%	(0.13%)
Net interest margin - Combined Operations	2.35%	2.39%	2.45%	2.46%	2.47%	2.55%	2.55%	2.57%	(0.12%)	(0.04%)	2.41%	2.53%	(0.12%)
Efficiency ratio (teb) - Continuing Operations ⁽⁶⁾	47.0%	45.4%	46.7%	46.9%	46.9%	47.7%	46.4%	46.2%	0.1%	1.6%	46.5%	46.8%	(0.3%)
Efficiency ratio - Continuing Operations ⁽⁶⁾	47.2%	45.6%	46.9%	47.2%	47.4%	48.1%	46.9%	46.7%	(0.2%)	1.6%	46.7%	47.3%	(0.6%)
Efficiency ratio (teb) - Combined Operations ⁽⁶⁾	47.0%	45.4%	46.7%	46.9%	46.9%	28.1%	47.7%	47.2%	0.1%	1.6%	46.5%	40.5%	6.0%
Efficiency ratio - Combined Operations ⁽⁶⁾	47.2%	45.6%	46.9%	47.2%	47.3%	28.2%	48.1%	47.7%	(0.1%)	1.6%	46.7%	40.8%	5.9%
Credit Quality													
Provision for credit losses as a % of average loans	0.24%	0.32%	0.78%	0.18%	0.18%	0.17%	0.17%	0.16%	0.06%	(0.08%)	0.38%	0.17%	0.21%
Net impaired loans (after collective allowance)	\$ -	\$ (25,977)	\$ (854)	\$ (9,103)	\$ (20,514)	\$ (20,903)	\$ (15,003)	\$ (20,749)	(100%)	(100%)	\$ -	\$ (20,514)	(100%)
Net impaired loans as a % of total loans	0.00%	(0.12%)	(0.00%)	(0.04%)	(0.11%)	(0.11%)	(0.08%)	(0.11%)	0.11%	0.12%	0.00%	(0.11%)	0.11%
Other													
Capital ratios using the Standardized approach for credit risk													
Common equity Tier 1	9.2%	9.0%	8.2%	8.6%	8.5%	8.5%	7.9%	7.9%	0.7%	0.2%	9.2%	8.5%	0.7%
Tier 1	11.0%	10.8%	10.1%	9.8%	9.7%	9.8%	9.1%	9.2%	1.3%	0.2%	11.0%	9.7%	1.3%
Total	13.1%	12.9%	12.2%	12.0%	12.7%	12.8%	12.1%	12.2%	0.4%	0.2%	13.1%	12.7%	0.4%

(1) On May 1, 2015, CWB sold its property and casualty insurance subsidiary and CWB's stock transfer business as described in the 2015 Annual Report. The 2015 contributions of both the insurance and stock transfer business, including gains on sale, 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) Pre-tax, pre-provision income is calculated as total revenue (teb) less non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets. Prior to the fourth quarter of 2016, pre-tax, pre-provision earnings was calculated as common shareholders' net income plus the provision for credit losses and income taxes (teb). All periods presented have been recalculated to conform to the current period presentation.

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

(5) Adjusted return on common shareholders' equity is calculated as 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.

(6) Efficiency ratio is calculated as non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets, 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. During the first quarter of 2016, the efficiency ratio calculation was adjusted to exclude the pre-tax amortization of acquisition-related intangible assets. All periods presented have been recalculated to conform to the current period presentation.

bold and italicized numbers = actual change in percent

**NET INCOME (teb)⁽¹⁾ AND COMPREHENSIVE INCOME
(unaudited)
(\$ thousands)**

	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2016
	2016				2015				vs Q4 15	vs Q3 16	2016	2015	% CHANGE
	4	3	2	1	4	3	2	1					
Interest income													
Loans	\$ 240,114	\$ 237,877	\$ 227,569	\$ 222,697	\$ 218,149	\$ 217,913	\$ 207,918	\$ 211,387	10%	1%	\$ 928,257	\$ 855,367	9%
Securities	6,508	7,167	7,876	10,392	11,237	11,009	11,917	11,798	(42%)	(9%)	31,943	45,961	(30%)
Deposits with regulated financial institutions	2,081	1,329	787	832	502	785	184	1,051	315%	57%	5,029	2,522	99%
Total interest income	248,703	246,373	236,232	233,921	229,888	229,707	220,019	224,236	8%	1%	965,229	903,850	7%
Interest expense													
Deposits	90,855	89,518	83,970	82,155	79,160	79,488	77,599	80,591	15%	1%	346,498	316,838	9%
Debt	8,144	7,308	7,156	7,659	9,632	9,716	9,356	9,256	(15%)	11%	30,267	37,960	(20%)
Total interest expense	98,999	96,826	91,126	89,814	88,792	89,204	86,955	89,847	11%	2%	376,765	354,798	6%
Net interest income (page 5)	149,704	149,547	145,106	144,107	141,096	140,503	133,064	134,389	6%	-	588,464	549,052	7%
Non-interest income (page 5)	19,127	19,541	19,378	14,626	17,949	13,269	18,435	18,295	7%	(2%)	72,672	67,948	7%
Total revenue	168,831	169,088	164,484	158,733	159,045	153,772	151,499	152,684	6%	-	661,136	617,000	7%
Provision for credit losses (page 9)	13,110	17,402	39,671	8,932	8,636	8,018	7,386	6,969	52%	(25%)	79,115	31,009	155%
Acquisition-related fair value changes ⁽²⁾	3,917	3,940	-	-	-	-	338	300	100%	(1%)	7,857	638	nm
Non-interest expenses (page 6)	81,129	78,504	78,461	75,553	75,774	74,472	71,373	71,870	7%	3%	313,647	293,489	7%
Net income before taxes	70,675	69,242	46,352	74,248	74,635	71,282	72,402	73,545	(5%)	2%	260,517	291,864	(11%)
Provision for income taxes	19,014	19,168	12,603	20,398	19,983	18,410	19,144	19,362	(5%)	(1%)	71,183	76,899	(7%)
Net income from Continuing Operations ⁽³⁾	51,661	50,074	33,749	53,850	54,652	52,872	53,258	54,183	(5%)	3%	189,334	214,965	(12%)
Net income attributable to non-controlling interests	265	192	161	343	308	327	363	403	(14%)	38%	961	1,401	(31%)
Shareholders' Net Income from Continuing Operations	\$ 51,396	\$ 49,882	\$ 33,588	\$ 53,507	\$ 54,344	\$ 52,545	\$ 52,895	\$ 53,780	(5%)	3%	\$ 188,373	\$ 213,564	(12%)
Preferred share dividends	3,562	4,300	1,375	1,375	1,375	1,375	1,375	1,375	159%	(17%)	10,612	5,500	93%
Common Shareholders' Net Income from Continuing Operations	\$ 47,834	\$ 45,582	\$ 32,213	\$ 52,132	\$ 52,969	\$ 51,170	\$ 51,520	\$ 52,405	(10%)	5%	\$ 177,761	\$ 208,064	(15%)
Common Shareholders' Net Income from Discontinued Operations (page 3)	-	-	-	-	169	107,639	2,025	1,804	(100%)	-	-	111,637	(100%)
Common Shareholders' Net Income	\$ 47,834	\$ 45,582	\$ 32,213	\$ 52,132	\$ 53,138	\$ 158,809	\$ 53,545	\$ 54,209	(10%)	5%	\$ 177,761	\$ 319,701	(44%)
teb adjustment	\$ 579	\$ 676	\$ 754	\$ 1,231	\$ 1,377	\$ 1,280	\$ 1,455	\$ 1,468	(58%)	(14%)	\$ 3,240	\$ 5,580	(42%)
Comprehensive Income													
Net income from Continuing Operations	\$ 51,661	\$ 50,074	\$ 33,749	\$ 53,850	\$ 54,652	\$ 52,872	\$ 53,258	\$ 54,183	(5%)	3%	\$ 189,334	\$ 214,965	(12%)
Net income from Discontinued Operations	-	-	-	-	169	107,639	2,025	1,804	(100%)	-	-	111,637	(100%)
Net income	51,661	50,074	33,749	53,850	54,821	160,511	55,283	55,987	(6%)	3%	189,334	326,602	(42%)
Other comprehensive income, net of tax													
Change in fair value of available-for-sale securities and derivatives designated as cash flow hedges	5,551	15,924	(564)	(5,998)	(22,763)	4,251	(21,992)	(991)	nm	(65%)	14,913	(41,495)	nm
Comprehensive Income	\$ 57,212	\$ 65,998	\$ 33,185	\$ 47,852	\$ 32,058	\$ 164,762	\$ 33,291	\$ 54,996	78%	(13%)	\$ 204,247	\$ 285,107	(28%)

(1) 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 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) Acquisition-related fair value changes represent contingent consideration fair value adjustments related to business acquisitions. Prior to Q3 2016, these fair value changes were included in non-interest income. All periods presented have been reclassified to conform to the current period presentation.

(3) For the definition of Continuing Operations see page 1.

nm = not meaningful

NET INCOME AND HIGHLIGHTS - DISCONTINUED OPERATIONS ⁽¹⁾
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2016
	2016				2015				vs Q4 15	vs Q3 16	2016	2015	% CHANGE
	4	3	2	1	4	3	2	1					
Net interest income per financial statements	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,627	\$ 1,835	-	-	\$ -	\$ 3,462	(100%)
Taxable equivalent adjustment ⁽²⁾	-	-	-	-	-	-	195	218	-	-	-	413	(100%)
Net interest income (teb)	-	-	-	-	-	-	1,822	2,053	-	-	-	3,875	(100%)
Non-interest income													
Net earned premiums	-	-	-	-	-	-	32,624	33,638	-	-	-	66,262	(100%)
Commissions and processing fees	-	-	-	-	-	-	353	389	-	-	-	742	(100%)
Net claims and adjustment expenses	-	-	-	-	-	-	(20,287)	(24,164)	-	-	-	(44,451)	(100%)
Policy acquisition costs	-	-	-	-	-	-	(7,144)	(5,993)	-	-	-	(13,137)	(100%)
Insurance revenues, net	-	-	-	-	-	-	5,546	3,870	-	-	-	9,416	(100%)
Trust services	-	-	-	-	-	-	1,656	1,565	-	-	-	3,221	(100%)
Gains (losses) on securities, net	-	-	-	-	-	-	(275)	(8)	-	-	-	(283)	(100%)
Total non-interest income	-	-	-	-	-	-	6,927	5,427	-	-	-	12,354	(100%)
Net interest and non-interest income (teb)	-	-	-	-	-	-	8,749	7,480	-	-	-	16,229	(100%)
Non-interest expenses													
Salaries and employee benefits	-	-	-	-	-	-	3,600	2,996	-	-	-	6,596	(100%)
Premises and equipment	-	-	-	-	-	-	1,278	1,294	-	-	-	2,572	(100%)
Other expenses	-	-	-	-	-	-	1,158	778	-	-	-	1,936	(100%)
Total non-interest expenses	-	-	-	-	-	-	6,036	5,068	-	-	-	11,104	(100%)
Net income before taxes (teb)	-	-	-	-	-	-	2,713	2,412	-	-	-	5,125	(100%)
Provision for income taxes (teb)	-	-	-	-	-	-	688	608	-	-	-	1,296	(100%)
Net Income from Discontinued Operations, before net gain on sale	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,025	\$ 1,804	-	-	\$ -	\$ 3,829	(100%)
Net gain on sale	-	-	-	-	169	107,639	-	-	(100%)	-	-	107,808	(100%)
Common Shareholders' Net Income from Discontinued Operations	\$ -	\$ -	\$ -	\$ -	\$ 169	\$ 107,639	\$ 2,025	\$ 1,804	(100%)	-	\$ -	\$ 111,637	(100%)
Insurance ratios ⁽³⁾													
Claims loss ratio	n/a	n/a	n/a	n/a	n/a	n/a	62%	72%	<i>n/a</i>	<i>n/a</i>	n/a	67%	<i>n/a</i>
Combined expense ratio	n/a	n/a	n/a	n/a	n/a	n/a	94%	99%	<i>n/a</i>	<i>n/a</i>	n/a	97%	<i>n/a</i>

(1) On May 1, 2015, CWB sold its property and casualty insurance subsidiary and CWB's stock transfer business as described in the 2015 Annual Report. The 2015 contributions of both the insurance and stock transfer business, including gains on sale, 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) Full year insurance ratios are based on results from November 1 to April 30, 2015.

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				Q4 % CHANGE		FULL YEAR		2016
	2016				2015				vs Q4 15	vs Q3 16	2016	2015	% CHANGE
	4	3	2	1	4	3	2	1					
Earnings Per Share (EPS)													
Common shareholders' net income - Continuing Operations	\$ 47,834	\$ 45,582	\$ 32,213	\$ 52,132	\$ 52,969	\$ 51,170	\$ 51,520	\$ 52,405	(10%)	5%	\$ 177,761	\$ 208,064	(15%)
Adjustments to net income for adjusted cash EPS													
Amortization of intangibles, net of tax	1,324	1,307	1,182	869	715	719	696	877	85%	1%	4,682	3,006	56%
Contingent consideration fair value change, net of tax	2,879	2,896	-	-	-	-	338	300	100%	(1%)	5,775	638	805%
Adjusted common shareholders' net income - Continuing Operations	\$ 52,037	\$ 49,785	\$ 33,395	\$ 53,001	\$ 53,684	\$ 51,889	\$ 52,554	\$ 53,582	(3%)	5%	\$ 188,218	\$ 211,708	(11%)
Common shareholders' net income - Combined Operations	\$ 47,834	\$ 45,582	\$ 32,213	\$ 52,132	\$ 53,138	\$ 158,809	\$ 53,545	\$ 54,209	(10%)	5%	\$ 177,761	\$ 319,701	(44%)
Adjustments to net income for adjusted cash EPS													
Amortization of intangibles, net of tax	1,324	1,307	1,182	869	715	719	696	877	85%	1%	4,682	3,006	56%
Contingent consideration fair value change, net of tax	2,879	2,896	-	-	-	-	338	300	-	(1%)	5,775	638	805%
Adjusted common shareholders' net income - Combined Operations	\$ 52,037	\$ 49,785	\$ 33,395	\$ 53,001	\$ 53,853	\$ 159,528	\$ 54,579	\$ 55,386	(3%)	5%	\$ 188,218	\$ 323,345	(42%)
Denominator													
Weighted average number of common shares - basic	88,073	83,564	81,429	80,536	80,498	80,463	80,424	80,381	9%	5%	83,411	80,442	4%
Dilutive instruments - employee stock options	-	-	15	-	1	94	141	447	(100%)	-	8	140	(94%)
Weighted average number of common shares - diluted	88,073	83,564	81,444	80,536	80,499	80,557	80,565	80,828	9%	5%	83,419	80,582	4%
Basic EPS - Continuing Operations													
	\$ 0.54	\$ 0.55	\$ 0.40	\$ 0.65	\$ 0.66	\$ 0.64	\$ 0.64	\$ 0.65	(18%)	(2%)	\$ 2.13	\$ 2.59	(18%)
- Combined Operations	0.54	0.55	0.40	0.65	0.66	1.97	0.67	0.67	(18%)	(2%)	2.13	3.97	(46%)
- Discontinued Operations	-	-	-	-	-	1.33	0.03	0.02	-	-	-	1.38	(100%)
Diluted EPS - Continuing Operations													
	0.54	0.55	0.40	0.65	0.66	0.64	0.64	0.65	(18%)	(2%)	2.13	2.59	(18%)
- Combined Operations	0.54	0.55	0.40	0.65	0.66	1.97	0.67	0.67	(18%)	(2%)	2.13	3.97	(46%)
- Discontinued Operations	-	-	-	-	-	1.33	0.03	0.02	-	-	-	1.38	(100%)
Adjusted cash EPS - Continuing Operations ⁽¹⁾													
	0.59	0.60	0.41	0.66	0.67	0.65	0.65	0.66	(12%)	(2%)	2.26	2.63	(14%)
- Combined Operations ⁽¹⁾	0.59	0.60	0.41	0.66	0.67	1.98	0.68	0.69	(12%)	(2%)	2.26	4.01	(44%)
- Discontinued Operations ⁽¹⁾	-	-	-	-	-	1.33	0.03	0.03	-	-	-	1.38	(100%)
Number of Common Shares Outstanding at Period End													
	88,103	88,056	81,882	80,560	80,526	80,479	80,451	80,408	9%	-	88,103	80,526	9%
Risk Weighted Assets (\$ millions)													
Cash, securities and repurchase agreements	\$ 321	\$ 321	\$ 235	\$ 350	\$ 387	\$ 500	\$ 480	\$ 570	(17%)	-	\$ 321	\$ 387	(17%)
Loans	17,993	18,117	17,833	17,055	16,626	16,352	16,003	15,705	8%	(1%)	17,993	16,626	8%
Other	2,048	1,957	1,866	1,781	2,185	2,172	2,306	2,225	(6%)	5%	2,048	2,185	(6%)
Total	\$ 20,362	\$ 20,395	\$ 19,934	\$ 19,186	\$ 19,198	\$ 19,024	\$ 18,789	\$ 18,500	6%	-	\$ 20,362	\$ 19,198	6%
Unrealized Gains (Losses) on Available-for-Sale Cash & Securities													
Deposits with regulated financial institutions	\$ (81)	\$ (75)	\$ 21	\$ (183)	\$ (377)	\$ 105	\$ 264	\$ 1,117	(79%)	8%	\$ (81)	\$ (377)	(79%)
Government of Canada	147	1,663	(7,814)	(2,685)	(8,614)	988	(1,336)	7,381	nm	(91%)	147	(8,614)	nm
Province or municipality	133	340	(2,025)	(2,480)	(5,396)	(933)	(6,445)	6,067	nm	(61%)	133	(5,396)	nm
Other debt securities	1,522	1,459	902	652	(1,023)	978	1,338	2,172	nm	4%	1,522	(1,023)	nm
Preferred shares	(46,405)	(56,092)	(63,583)	(76,466)	(54,457)	(44,922)	(34,990)	(37,033)	(15%)	(17%)	(46,405)	(54,457)	(15%)
Common shares	-	-	-	(3,718)	(6,349)	(5,316)	(3,066)	(1,780)	(100%)	-	-	(6,349)	(100%)
Total - Combined Operations	(44,684)	(52,705)	(72,499)	(84,880)	(76,216)	(49,100)	(44,235)	(22,076)	(41%)	(15%)	(44,684)	(76,216)	(41%)
Less: Amounts relating to Discontinued Operations	-	-	-	-	-	-	(4,390)	(2,880)	-	-	-	-	-
Total - Continuing Operations	\$ (44,684)	\$ (52,705)	\$ (72,499)	\$ (84,880)	\$ (76,216)	\$ (49,100)	\$ (39,845)	\$ (19,196)	(41%)	(15%)	\$ (44,684)	\$ (76,216)	(41%)
Interest sensitive gap within 1 year (\$ millions)													
	\$ 1,003	\$ 849	\$ 366	\$ (91)	\$ (906)	\$ (679)	\$ (1,027)	\$ (563)	nm	18%	\$ 1,003	\$ (906)	nm
Assets under administration (Combined Operations)													
Trust cash balances	\$ 10,689,398	\$ 10,305,408	\$ 10,287,891	\$ 9,500,573	\$ 9,293,683	\$ 9,448,993	\$ 9,490,378	\$ 9,223,371	15%	4%	\$ 10,689,398	\$ 9,293,683	15%
Number of investment accounts (#)	1,977,145	1,699,932	1,545,098	1,636,069	1,359,583	1,342,184	1,308,507	1,263,607	45%	16%	1,977,145	1,359,583	45%
Assets under management (Combined Operations)	\$ 1,924,181	\$ 1,888,828	\$ 1,834,203	\$ 1,825,280	\$ 1,882,736	\$ 1,911,656	\$ 1,910,863	\$ 1,868,262	2%	2%	\$ 1,924,181	\$ 1,882,736	2%
Number of full-time equivalent staff at period end ⁽²⁾	1,966	1,982	2,015	1,958	1,928	1,920	2,189	2,134	2%	(1%)	1,966	1,928	2%
Number of bank branches	42	42	41	41	41	41	41	41	2%	-	42	41	2%

(1) Adjusted cash EPS is diluted earnings per common share excluding the acquisition-related amortization of intangible assets and contingent consideration fair value changes, net of tax. These exclusions represent 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.

(2) 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. 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, reflective of the completion of the core banking system transformation, partially offset by the impact of the CWB Franchise Finance acquisition in July.

nm = not meaningful

CONTINUING OPERATIONS - NET INTEREST INCOME, NON-INTEREST INCOME AND TOTAL REVENUES (teb)⁽¹⁾
 (unaudited)
 (\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2016
	2016				2015				vs Q4 15	vs Q3 16	2016	2015	% CHANGE
	4	3	2	1	4	3	2	1					
Net interest income													
Net interest income as per financial statements	\$ 149,125	\$ 148,871	\$ 144,352	\$ 142,876	\$ 139,719	\$ 139,223	\$ 131,609	\$ 132,921	7%	-	\$ 585,224	\$ 543,472	8%
Taxable equivalent adjustment ⁽¹⁾	579	676	754	1,231	1,377	1,280	1,455	1,468	(58%)	(14%)	3,240	5,580	(42%)
Net interest income - Continuing Operations (teb)	149,704	149,547	145,106	144,107	141,096	140,503	133,064	134,389	6%	-	588,464	549,052	7%
Non-interest income													
Credit related	8,761	7,496	7,173	7,168	7,158	7,281	6,654	6,762	22%	17%	30,598	27,855	10%
Wealth management	3,473	3,498	3,453	3,597	3,542	3,624	3,565	3,717	(2%)	(1%)	14,021	14,448	(3%)
Retail services	3,403	3,044	3,890	3,280	3,491	3,511	3,520	3,175	(3%)	12%	13,617	13,697	(1%)
Trust services	2,964	2,734	2,997	2,827	2,508	2,675	2,818	2,815	18%	8%	11,522	10,816	7%
Gains (losses) on securities, net	52	2	-	(2,884)	26	(5,039)	46	643	100%	nm	(2,830)	(4,324)	(35%)
Foreign exchange gains	255	513	461	295	1,017	763	761	674	(75%)	(50%)	1,524	3,215	(53%)
Other	219	2,254	1,404	343	207	454	1,071	509	6%	(90%)	4,220	2,241	88%
Total non-interest income - Continuing Operations	19,127	19,541	19,378	14,626	17,949	13,269	18,435	18,295	7%	(2%)	72,672	67,948	7%
Total revenue from Continuing Operations (teb)	\$ 168,831	\$ 169,088	\$ 164,484	\$ 158,733	\$ 159,045	\$ 153,772	\$ 151,499	\$ 152,684	6%	-	\$ 661,136	\$ 617,000	7%

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

nm = not meaningful

AVERAGE BALANCE SHEET INFORMATION (COMBINED OPERATIONS)
 (unaudited IFRS)
 (\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2016
	2016				2015				vs Q4 15	vs Q3 16	2016	2015	% CHANGE
	4	3	2	1	4	3	2	1					
Cash, securities and repurchase agreements	\$ 2,920,917	\$ 2,882,764	\$ 2,769,809	\$ 2,831,381	\$ 2,909,687	\$ 2,635,984	\$ 2,732,015	\$ 2,655,831	-	1%	\$ 2,851,218	\$ 2,733,379	4%
Loans	21,743,619	21,378,864	20,680,200	19,894,008	19,198,106	18,701,900	18,316,402	17,774,831	13%	2%	20,924,173	18,497,810	13%
Other assets	463,159	468,488	421,594	343,000	359,831	353,610	417,918	401,997	29%	(1%)	424,060	383,339	11%
Total Assets	\$ 25,127,695	\$ 24,730,116	\$ 23,871,603	\$ 23,068,389	\$ 22,467,624	\$ 21,691,494	\$ 21,466,335	\$ 20,832,659	12%	2%	\$ 24,199,451	\$ 21,614,528	12%
Deposits *	\$ 21,065,585	\$ 20,907,830	\$ 20,173,634	\$ 19,629,714	\$ 18,978,982	\$ 18,257,584	\$ 18,020,312	\$ 17,524,423	11%	1%	\$ 20,445,151	\$ 18,194,512	12%
Other liabilities	437,562	375,714	490,897	378,407	401,750	385,671	556,577	514,310	9%	16%	419,883	465,391	(10%)
Debt	1,308,157	1,267,139	1,193,795	1,135,679	1,188,996	1,186,846	1,145,187	1,079,978	10%	3%	1,226,192	1,150,251	7%
Shareholders' equity	2,315,756	2,178,986	2,012,890	1,923,692	1,897,013	1,859,775	1,742,703	1,712,696	22%	6%	2,107,633	1,803,047	17%
Non-controlling interests	635	447	387	897	883	1,618	1,556	1,252	(28%)	42%	592	1,327	(55%)
Total Liabilities and Equity	\$ 25,127,695	\$ 24,730,116	\$ 23,871,603	\$ 23,068,389	\$ 22,467,624	\$ 21,691,494	\$ 21,466,335	\$ 20,832,659	12%	2%	\$ 24,199,451	\$ 21,614,528	12%
*Branch-raised deposits included in total deposits	\$ 11,288,158	\$ 10,944,574	\$ 10,694,834	\$ 10,570,390	\$ 10,117,761	\$ 9,860,238	\$ 9,730,633	\$ 9,373,796	12%	3%	\$ 10,875,449	\$ 9,805,877	11%

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

	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2016
	2016				2015				vs Q4 15	vs Q3 16	2016	2015	% CHANGE
	4	3	2	1	4	3	2	1					
Salaries and benefits													
Salaries	\$ 44,259	\$ 42,062	\$ 42,962	\$ 42,049	\$ 41,099	\$ 40,402	\$ 39,075	\$ 39,776	8%	5%	\$ 171,332	\$ 160,352	7%
Employee benefits	8,019	8,600	8,977	7,975	7,326	8,065	8,148	7,398	9%	(7%)	33,571	30,937	9%
Total - Continuing Operations	52,278	50,662	51,939	50,024	48,425	48,467	47,223	47,174	8%	3%	204,903	191,289	7%
Premises, equipment and software													
Rent	5,008	4,846	4,980	4,854	4,597	4,570	4,607	4,660	9%	3%	19,688	18,434	7%
Depreciation	5,288	5,094	3,920	3,925	3,994	3,949	3,844	3,868	32%	4%	18,227	15,655	16%
Other	3,977	3,820	3,560	3,267	3,228	3,747	2,963	3,451	23%	4%	14,624	13,389	9%
Total - Continuing Operations	14,273	13,760	12,460	12,046	11,819	12,266	11,414	11,979	21%	4%	52,539	47,478	11%
General													
Professional fees and services	2,123	1,923	2,092	2,096	2,731	2,099	2,087	1,814	(22%)	10%	8,234	8,731	(6%)
Marketing and business development	1,948	1,532	2,001	1,458	2,752	1,495	2,053	1,580	(29%)	27%	6,939	7,880	(12%)
Amortization of acquisition-related intangible assets	1,795	1,776	1,605	1,178	1,107	1,097	1,048	1,296	62%	1%	6,354	4,548	40%
Regulatory costs	1,775	1,870	1,336	1,300	1,308	1,342	1,051	1,047	36%	(5%)	6,281	4,748	32%
Banking charges	1,180	1,505	1,369	1,375	1,580	1,278	923	1,206	(25%)	(22%)	5,429	4,987	9%
Postage and stationery	606	695	785	812	560	760	739	697	8%	(13%)	2,898	2,756	5%
Travel	903	694	659	576	768	712	614	574	18%	30%	2,832	2,668	6%
Loan-related credit reports	652	630	556	593	768	655	526	576	(15%)	3%	2,431	2,525	(4%)
Community investment	399	445	563	874	367	600	431	826	9%	(10%)	2,281	2,224	3%
Communications	450	371	451	445	500	414	452	444	(10%)	21%	1,717	1,810	(5%)
Employee training	292	174	521	316	430	791	292	381	(32%)	68%	1,303	1,894	(31%)
Capital and business taxes	312	406	346	220	265	394	303	233	18%	(23%)	1,284	1,195	7%
Staff relations	291	240	271	477	412	337	305	552	(29%)	21%	1,279	1,606	(20%)
General insurance	272	246	252	266	242	232	231	214	12%	11%	1,036	919	13%
Parking	217	244	196	251	227	236	215	219	(4%)	(11%)	908	897	1%
Acquisition-related	26	168	309	192	163	154	23	-	(84%)	(85%)	695	340	104%
Employee recruitment	70	219	201	151	281	173	269	79	(75%)	(68%)	641	802	(20%)
Other	1,267	944	549	903	1,069	970	1,174	979	19%	34%	3,663	4,192	(13%)
Total - Continuing Operations	14,578	14,082	14,062	13,483	15,530	13,739	12,736	12,717	(6%)	4%	56,205	54,722	3%
Total non-interest expenses from Continuing Operations	\$ 81,129	\$ 78,504	\$ 78,461	\$ 75,553	\$ 75,774	\$ 74,472	\$ 71,373	\$ 71,870	7%	3%	\$ 313,647	\$ 293,489	7%
Adjustments													
Amortization of acquisition-related intangible assets	(1,795)	(1,776)	(1,605)	(1,178)	(1,107)	(1,097)	(1,048)	(1,296)	62%	1%	(6,354)	(4,548)	40%
Adjusted total non-interest expenses from Continuing Operations	\$ 79,334	\$ 76,728	\$ 76,856	\$ 74,375	\$ 74,667	\$ 73,375	\$ 70,325	\$ 70,574	6%	3%	\$ 307,293	\$ 288,941	6%

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

	QUARTER				QUARTER				Q4 % CHANGE	
	2016				2015				vs Q4 15	vs Q3 16
	4	3	2	1	4	3	2	1		
Cash resources	\$ 920,056	\$ 593,253	\$ 196,112	\$ 434,800	\$ 443,422	\$ 544,908	\$ 171,978	\$ 96,657	107%	55%
Securities									-	-
Investment	1,708,594	2,190,204	2,187,457	2,335,153	2,551,112	2,140,912	2,221,449	2,433,166	(33%)	(22%)
Trading	-	-	-	-	-	-	-	-	-	-
Total	1,708,594	2,190,204	2,187,457	2,335,153	2,551,112	2,140,912	2,221,449	2,433,166	(33%)	(22%)
Securities purchased under resale agreements	163,318	195,079	142,915	-	-	170,000	-	-	100%	(16%)
Loans										
Personal	4,063,552	3,775,988	3,699,902	3,562,362	3,318,254	3,164,137	3,005,075	2,906,222	22%	8%
Business	18,001,584	18,078,402	17,675,776	16,889,985	16,251,530	15,989,397	15,666,951	15,336,309	11%	-
Allowance for credit losses ⁽¹⁾	22,065,136	21,854,390	21,375,678	20,452,347	19,569,784	19,153,534	18,672,026	18,242,531	13%	1%
Total	(103,788)	(109,888)	(127,673)	(101,608)	(94,401)	(87,330)	(85,262)	(80,686)	10%	(6%)
Total	21,961,348	21,744,502	21,248,005	20,350,739	19,475,383	19,066,204	18,586,764	18,161,845	13%	1%
Other										
Property and equipment	57,330	57,808	59,053	59,896	61,356	61,637	61,052	61,596	(7%)	(1%)
Goodwill and intangible assets	234,074	233,429	228,068	161,086	149,884	142,400	135,014	129,890	56%	-
Other assets	177,829	171,166	175,291	130,879	157,370	153,627	134,753	145,762	13%	4%
Assets held for sale	-	-	-	-	-	-	233,647	256,207	-	-
Total	469,233	462,403	462,412	351,861	368,610	357,664	564,466	593,455	27%	1%
Total Assets	\$ 25,222,549	\$ 25,185,441	\$ 24,236,901	\$ 23,472,553	\$ 22,838,527	\$ 22,279,688	\$ 21,544,657	\$ 21,285,123	10%	-
Deposits										
Personal	\$ 13,223,702	\$ 13,098,162	\$ 12,463,248	\$ 12,105,617	\$ 11,416,621	\$ 10,909,081	\$ 10,628,959	\$ 10,405,829	16%	1%
Business and government	7,970,851	8,058,728	7,877,677	7,754,151	7,948,786	7,940,987	7,348,715	7,509,787	-	(1%)
Total	21,194,553	21,156,890	20,340,925	19,859,768	19,365,407	18,850,068	17,977,674	17,915,616	9%	-
Other										
Securities sold under repurchase agreements	-	-	99,003	133,765	-	-	152,663	25,902	-	-
Other liabilities ⁽¹⁾	416,985	441,872	469,004	349,086	373,598	342,226	328,687	309,387	12%	(6%)
Liabilities held for sale	-	-	-	-	-	-	159,684	175,534	-	-
Total	416,985	441,872	568,007	482,851	373,598	342,226	641,034	510,823	12%	(6%)
Debt										
Debt securities	943,198	954,002	885,202	864,581	562,623	565,449	550,201	500,163	68%	(1%)
Subordinated debentures	325,000	325,000	325,000	325,000	625,000	625,000	625,000	625,000	(48%)	-
Total	1,268,198	1,279,002	1,210,202	1,189,581	1,187,623	1,190,449	1,175,201	1,125,163	7%	(1%)
Equity (page 8)										
Preferred shares	265,000	265,000	265,000	125,000	125,000	125,000	125,000	125,000	112%	-
Common shares	718,377	717,208	565,927	538,312	537,511	536,365	535,453	534,218	34%	-
Retained earnings	1,354,966	1,327,554	1,305,522	1,295,288	1,261,678	1,226,244	1,085,136	1,048,477	7%	2%
Share-based payment reserve	31,276	30,623	30,014	29,927	29,210	28,331	27,399	26,389	7%	2%
Other reserves	(27,579)	(33,130)	(49,054)	(48,490)	(42,492)	(19,729)	(23,980)	(1,988)	(35%)	(17%)
Total shareholders' equity	2,342,040	2,307,255	2,117,409	1,940,037	1,910,907	1,896,211	1,749,008	1,732,096	23%	2%
Non-controlling interests	773	422	358	316	992	734	1,740	1,425	(22%)	83%
Total equity	2,342,813	2,307,677	2,117,767	1,940,353	1,911,899	1,896,945	1,750,748	1,733,521	23%	2%
Total Liabilities and Equity	\$ 25,222,549	\$ 25,185,441	\$ 24,236,901	\$ 23,472,553	\$ 22,838,527	\$ 22,279,688	\$ 21,544,657	\$ 21,285,123	10%	-
Deposits										
Demand and notice	\$ 7,693,735	\$ 7,187,331	\$ 6,940,969	\$ 6,872,322	\$ 6,719,413	\$ 6,651,224	\$ 6,484,176	\$ 6,039,384	15%	7%
Fixed term	13,500,818	13,969,559	13,399,956	12,987,446	12,645,994	12,198,844	11,493,498	11,876,232	7%	(3%)
Total Deposits by type	\$ 21,194,553	\$ 21,156,890	\$ 20,340,925	\$ 19,859,768	\$ 19,365,407	\$ 18,850,068	\$ 17,977,674	\$ 17,915,616	9%	-
Branch raised	\$ 11,616,938	\$ 11,077,160	\$ 10,701,107	\$ 10,615,689	\$ 10,372,404	\$ 10,047,557	\$ 9,778,018	\$ 9,614,742	12%	5%
Broker raised	7,716,415	8,187,030	7,720,367	7,309,292	6,974,142	6,390,043	6,159,707	6,104,173	11%	(6%)
Capital markets	1,861,200	1,892,700	1,919,451	1,934,787	2,018,861	2,412,468	2,039,949	2,196,701	(8%)	(2%)
Total Deposits by source	\$ 21,194,553	\$ 21,156,890	\$ 20,340,925	\$ 19,859,768	\$ 19,365,407	\$ 18,850,068	\$ 17,977,674	\$ 17,915,616	9%	-
Credit ratings (DBRS)										
Short-term instruments (deposit notes)	R-1 low	R-1 low	R-1 low	R-1 low	R-1 low	R-1 low	R-1 low	R-1 low		
Senior debt (deposits)	A low	A low	A low	A low	A low	A low	A low	A low		
Subordinated debentures	BBB high	BBB high	BBB high	BBB high	BBB high	BBB high	BBB high	BBB high		
Series 5 and Series 7 Non-cumulative preferred shares (NVCC)	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3		

(1) During the fourth quarter of 2015, the collective allowance for credit losses related to committed but undrawn credit exposures was reclassified from Loans to Other Liabilities. This reclassification is reflected for all periods presented. For details related to amounts reclassified in 2015, see page 9.

	EQUITY (unaudited) (\$ thousands)												
	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2016
	2016				2015				vs Q4 15	vs Q3 16	2016	2015	vs 2015
	4	3	2	1	4	3	2	1					
Retained earnings													
Balance at beginning of period	\$ 1,327,554	\$ 1,305,522	\$ 1,295,288	\$ 1,261,678	\$ 1,226,244	\$ 1,085,136	\$ 1,048,477	\$ 1,011,147	8%	2%	\$ 1,261,678	\$ 1,011,147	25%
Shareholders' net income from continuing operations	51,396	49,882	33,588	53,507	54,344	52,545	52,895	53,780	(5%)	3%	188,373	213,564	(12%)
Shareholders' net income from discontinued operations	-	-	-	-	169	107,639	2,025	1,804	(100%)	-	-	111,637	(100%)
Dividends - Preferred shares	(3,562)	(4,300)	(1,375)	(1,375)	(1,375)	(1,375)	(1,375)	(1,375)	159%	(17%)	(10,612)	(5,500)	93%
- Common shares	(20,253)	(18,832)	(18,817)	(18,522)	(17,704)	(17,701)	(16,886)	(16,879)	14%	8%	(76,424)	(69,170)	10%
Issuance costs on common and preferred shares	(169)	(4,718)	(3,162)	-	-	-	-	-	(100%)	(96%)	(8,049)	-	(100%)
Balance at end of period	1,354,966	1,327,554	1,305,522	1,295,288	1,261,678	1,226,244	1,085,136	1,048,477	7%	2%	1,354,966	1,261,678	7%
Other reserves													
Balance at beginning of period	(33,130)	(49,054)	(48,490)	(42,492)	(19,729)	(23,980)	(1,988)	(997)	68%	(32%)	(42,492)	(997)	nm
Other comprehensive income (loss)	5,551	15,924	(564)	(5,998)	(22,763)	4,251	(21,992)	(991)	nm	(65%)	14,913	(41,495)	nm
Balance at end of period	(27,579)	(33,130)	(49,054)	(48,490)	(42,492)	(19,729)	(23,980)	(1,988)	(35%)	(17%)	(27,579)	(42,492)	(35%)
Total retained earnings and other reserves	1,327,387	1,294,424	1,256,468	1,246,798	1,219,186	1,206,515	1,061,156	1,046,489	9%	3%	1,327,387	1,219,186	9%
Preferred shares													
Balance at beginning of period	265,000	265,000	125,000	125,000	125,000	125,000	125,000	125,000	112%	-	125,000	125,000	-
Issued	-	-	140,000	-	-	-	-	-	-	-	140,000	-	100%
Balance at end of period	265,000	265,000	265,000	125,000	125,000	125,000	125,000	125,000	112%	-	265,000	125,000	112%
Common shares													
Balance at beginning of period	717,208	565,927	538,312	537,511	536,365	535,453	534,218	533,038	34%	27%	537,511	533,038	1%
Issued to public	-	150,063	-	-	-	-	-	-	-	(100%)	150,063	-	100%
Issued on acquisition of subsidiary ⁽¹⁾	-	-	25,606	-	-	-	-	-	-	-	25,606	-	100%
Issued under dividend reinvestment plan	1,158	1,208	1,324	801	1,146	566	915	1,023	1%	(4%)	4,491	3,650	23%
Transferred from share-based payment reserve on exercise or exchange of options	11	10	685	-	-	346	320	157	100%	10%	706	823	(14%)
Balance at end of period	718,377	717,208	565,927	538,312	537,511	536,365	535,453	534,218	34%	-	718,377	537,511	34%
Share-based payment reserve													
Balance at beginning of period	30,623	30,014	29,927	29,210	28,331	27,399	26,389	25,339	8%	2%	29,210	25,339	15%
Amortization of fair value of employee stock options	664	619	772	717	879	1,278	1,330	1,207	(24%)	7%	2,772	4,694	(41%)
Transferred to common shares on exercise or exchange of options	(11)	(10)	(685)	-	-	(346)	(320)	(157)	(100%)	10%	(706)	(823)	(14%)
Balance at end of period	31,276	30,623	30,014	29,927	29,210	28,331	27,399	26,389	7%	2%	31,276	29,210	7%
Total shareholders' equity	2,342,040	2,307,255	2,117,409	1,940,037	1,910,907	1,896,211	1,749,008	1,732,096	23%	2%	2,342,040	1,910,907	23%
Non-controlling interests													
Balance at beginning of period	422	358	316	992	734	1,740	1,425	1,066	(42%)	18%	992	1,066	(7%)
Net income attributable to non-controlling interests	265	192	161	343	308	327	363	403	(14%)	38%	961	1,401	(31%)
Distributions to non-controlling interests	(120)	(128)	(119)	(666)	(50)	(1,234)	(48)	(44)	141%	(6%)	(1,033)	(1,376)	(25%)
Partial ownership change	206	-	-	(353)	-	(99)	-	-	100%	100%	(147)	(99)	48%
Balance at end of period	773	422	358	316	992	734	1,740	1,425	(22%)	83%	773	992	(22%)
Total equity	\$ 2,342,813	\$ 2,307,677	\$ 2,117,767	\$ 1,940,353	\$ 1,911,899	\$ 1,896,945	\$ 1,750,748	\$ 1,733,521	23%	2%	\$ 2,342,813	\$ 1,911,899	23%

(1) On March 1, 2016, CWB acquired the non-securitized lending assets and other business assets of the privately held Maxium Financial Services Inc. and Desante Financial Services Inc., now referred to as "CWB Maxium Financial" in exchange for \$19,500 in cash, as well as 1,250,312 common shares of CWB and contingent consideration with fair values on the acquisition date of \$25,606 and \$16,400, respectively, for a total initial acquisition cost of \$61,506.

nm = not meaningful

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

	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR	
	2016				2015				vs Q4 15	vs Q3 16	2016	2015
	4	3	2	1	4	3	2	1				
Gross impaired loans												
Personal	\$ 21,968	\$ 13,823	\$ 17,058	\$ 19,100	\$ 16,145	\$ 14,228	\$ 12,688	\$ 12,439	36%	59%	\$ 21,968	\$ 16,145
Real estate	29,784	34,966	37,026	38,180	32,541	34,801	34,235	36,964	(8%)	(15%)	29,784	32,541
Equipment financing	40,201	35,675	34,258	27,120	19,573	22,475	15,314	11,526	105%	13%	40,201	19,573
Energy	16,896	17,156	53,758	21,666	22,776	13,452	14,450	12,967	(26%)	(2%)	16,896	22,776
Commercial	18,363	5,091	2,863	5,441	3,870	7,312	16,168	5,902	374%	261%	18,363	3,870
Total gross impaired loans	\$ 127,212	\$ 106,711	\$ 144,963	\$ 111,507	\$ 94,905	\$ 92,268	\$ 92,855	\$ 79,798	34%	19%	\$ 127,212	\$ 94,905
Net impaired loans												
Personal	\$ 21,764	\$ 13,355	\$ 16,623	\$ 18,820	\$ 15,883	\$ 13,935	\$ 12,308	\$ 11,952	37%	63%	\$ 21,764	\$ 15,883
Real estate	26,795	30,016	32,076	34,530	30,771	32,901	32,335	36,299	(13%)	(11%)	26,795	30,771
Equipment financing	30,638	27,648	27,305	21,788	15,227	16,740	10,574	7,791	101%	11%	30,638	15,227
Energy	14,753	3,084	20,887	10,775	13,476	8,152	9,150	8,301	9%	378%	14,753	13,476
Commercial	16,993	4,851	2,145	4,713	3,742	6,932	15,169	5,037	354%	250%	16,993	3,742
	110,943	78,954	99,036	90,626	79,099	78,660	79,536	69,380	40%	41%	110,943	79,099
Collective allowance for credit risk ⁽¹⁾	(110,943)	(104,931)	(99,890)	(99,729)	(99,613)	(99,563)	(94,539)	(90,129)	11%	6%	(110,943)	(99,613)
Net impaired loans (after collective allowance)	\$ -	\$ (25,977)	\$ (854)	\$ (9,103)	\$ (20,514)	\$ (20,903)	\$ (15,003)	\$ (20,749)	(100%)	(100%)	\$ -	\$ (20,514)
Gross impaired loan formations (reductions) ⁽²⁾	\$ 39,943	\$ (7,263)	\$ 49,164	\$ 20,923	\$ 9,740	\$ 3,266	\$ 15,473	\$ 20,116	310%	nm	\$ 102,767	\$ 48,595
Net new specific provision ⁽³⁾	7,098	12,361	39,510	8,816	8,586	2,994	2,976	6,915	(17%)	(43%)	67,785	21,471
Allowance for credit losses												
Specific allowance	\$ 16,269	\$ 27,757	\$ 45,927	\$ 20,881	\$ 15,806	\$ 13,608	\$ 13,319	\$ 10,418	3%	(41%)	\$ 16,269	\$ 15,806
Collective allowance - loans	87,519	82,131	81,746	80,727	78,595	73,722	71,943	70,268	11%	7%	87,519	78,595
Collective allowance - committed but undrawn credit exposures ⁽⁴⁾	23,424	22,800	18,144	19,002	21,018	25,841	22,596	19,861	11%	3%	23,424	21,018
Collective allowance	110,943	104,931	99,890	99,729	99,613	99,563	94,539	90,129	11%	6%	110,943	99,613
Total allowance	\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	\$ 115,419	\$ 113,171	\$ 107,858	\$ 100,547	10%	(4%)	\$ 127,212	\$ 115,419
Reconciliation of allowance for credit losses												
Opening allowance	\$ 132,688	\$ 145,817	\$ 120,610	\$ 115,419	\$ 113,171	\$ 107,858	\$ 100,547	\$ 95,598	17%	(9%)	\$ 115,419	\$ 95,598
Provision for credit losses	13,110	17,402	39,671	8,932	8,636	8,018	7,386	6,969	52%	(25%)	79,115	31,009
Write-offs	(19,442)	(30,989)	(15,708)	(4,321)	(7,103)	(3,853)	(2,416)	(2,438)	174%	(37%)	(70,460)	(15,810)
Recoveries	856	458	1,244	580	715	1,148	2,341	418	20%	87%	3,138	4,622
Closing allowance	\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	\$ 115,419	\$ 113,171	\$ 107,858	\$ 100,547	10%	(4%)	\$ 127,212	\$ 115,419
Net impaired loans (after collective allowance) as a % of total loans	0.00%	(0.12%)	(0.00%)	(0.04%)	(0.11%)	(0.11%)	(0.08%)	(0.11%)	0.11%	0.12%	0.00%	(0.11%)
Gross impaired loans as a % of total loans	0.58%	0.49%	0.68%	0.55%	0.49%	0.48%	0.50%	0.44%	0.09%	0.09%	0.58%	0.49%
Allowance for credit losses as a % of gross impaired loans ⁽¹⁾	100%	124%	101%	108%	122%	123%	116%	126%	(22%)	(24%)	100%	122%
Provision for credit losses as a % of average loans	0.24%	0.32%	0.78%	0.18%	0.18%	0.17%	0.17%	0.16%	0.06%	(0.08%)	0.38%	0.17%
Net new specific provisions as a % of average loans	0.13%	0.23%	0.78%	0.18%	0.18%	0.06%	0.07%	0.15%	(0.05%)	(0.10%)	0.32%	0.12%
Collective allowance as a % of risk-weighted assets ^{(1) (5)}	0.54%	0.51%	0.50%	0.52%	0.52%	0.52%	0.50%	0.49%	0.02%	0.03%	0.54%	0.52%
Collective allowance as a % of risk-weighted loans ^{(1) (5)}	0.62%	0.58%	0.56%	0.58%	0.60%	0.61%	0.59%	0.57%	0.02%	0.04%	0.62%	0.60%

(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) During the fourth quarter of 2015, the collective allowance for credit losses related to committed but undrawn credit exposures was reclassified from Loans to Other Liabilities on the consolidated balance sheets. This reclassification is reflected for all periods presented.

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

nm = not meaningful

bold and italicized numbers = actual change in percent

BASEL III REGULATORY CAPITAL

 (unaudited)
 (\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE	
	2016				2015				vs Q4 15	vs Q3 16
	4	3	2	1	4	3	2	1		
Common equity Tier 1 capital instruments and reserves										
1 Directly issued qualifying common share capital plus related share-based payment reserve	\$ 749,653	\$ 747,831	\$ 595,941	\$ 568,239	\$ 566,721	\$ 564,696	\$ 562,852	\$ 560,607	32%	-
2 Retained earnings	1,354,966	1,327,554	1,305,522	1,295,288	1,261,678	1,226,244	1,085,136	1,048,477	7%	2%
3 Accumulated other comprehensive income and other reserves	(32,710)	(38,556)	(53,000)	(62,012)	(55,667)	(35,846)	(33,176)	(16,240)	(41%)	(15%)
6 Common equity Tier 1 capital before regulatory adjustments	2,071,909	2,036,829	1,848,463	1,801,515	1,772,732	1,755,094	1,614,812	1,592,844	17%	2%
Common equity Tier 1 capital regulatory adjustments										
28 Total regulatory adjustments to Common equity Tier 1 ⁽¹⁾	(208,645)	(210,786)	(208,658)	(146,977)	(136,014)	(129,400)	(132,247)	(127,698)	53%	(1%)
29 Common equity Tier 1 capital (CET1)	1,863,264	1,826,043	1,639,805	1,654,538	1,636,718	1,625,694	1,482,565	1,465,146	14%	2%
Additional Tier 1 capital instruments										
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus										
31 Of which: classified as equity under applicable accounting standards	265,000	265,000	265,000	125,000	125,000	125,000	125,000	125,000	112%	-
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	105,000	105,000	-	-
34 Additional Tier 1 instruments issued by subsidiaries and held by third parties	100	60	53	64	155	155	177	167	(35%)	67%
36 Additional Tier 1 capital before regulatory adjustments	370,100	370,060	370,053	230,064	230,155	230,155	230,177	230,167	61%	-
Additional Tier 1 capital regulatory adjustments										
43 Total regulatory adjustments to Additional Tier 1 capital ⁽²⁾	-	-	-	-	-	-	-	-	-	-
44 Additional Tier 1 capital (AT1)	370,100	370,060	370,053	230,064	230,155	230,155	230,177	230,167	61%	-
45 Tier 1 capital (T1 = CET1 + AT1)	2,233,364	2,196,103	2,009,858	1,884,602	1,866,873	1,855,849	1,712,742	1,695,313	20%	2%
Tier 2 Capital instruments and allowances										
47 Directly issued capital instruments subject to phase out from Tier 2	325,000	325,000	325,000	325,000	472,500	472,500	472,500	472,500	(31%)	-
48 Tier 2 instruments issued by subsidiaries and held by third parties	27	14	13	15	36	36	41	39	(25%)	93%
50 Collective allowance for credit losses	110,943	104,931	99,890	99,729	99,613	99,563	94,539	90,129	11%	6%
51 Tier 2 capital before regulatory adjustments	435,970	429,945	424,903	424,744	572,149	572,099	567,080	562,668	(24%)	1%
Tier 2 capital regulatory adjustments										
57 Total regulatory adjustments to Tier 2 capital ⁽³⁾	-	-	-	-	-	-	-	-	-	-
58 Tier 2 capital (T2)	435,970	429,945	424,903	424,744	572,149	572,099	567,080	562,668	(24%)	1%
59 Total capital (TC = T1 + T2)	\$ 2,669,334	\$ 2,626,048	\$ 2,434,761	\$ 2,309,346	\$ 2,439,022	\$ 2,427,948	\$ 2,279,822	\$ 2,257,981	9%	2%
60 Total risk-weighted assets	\$ 20,361,583	\$ 20,395,316	\$ 19,934,491	\$ 19,185,562	\$ 19,198,092	\$ 19,024,060	\$ 18,788,590	\$ 18,499,631	6%	-
CWB Capital Ratios: All-in basis										
61 Common equity Tier 1	9.2%	9.0%	8.2%	8.6%	8.5%	8.5%	7.9%	7.9%	0.7%	0.2%
62 Tier 1	11.0%	10.8%	10.1%	9.8%	9.7%	9.8%	9.1%	9.2%	1.3%	0.2%
63 Total	13.1%	12.9%	12.2%	12.0%	12.7%	12.8%	12.1%	12.2%	0.4%	0.2%
OSFI all-in target										
69 Common equity Tier 1	7.0%	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%	8.5%	-	-
71 Total capital	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	-	-
Capital instruments subject to phase out										
82 Current cap on AT1 instruments subject to phase out	60%	60%	60%	60%	70%	70%	70%	70%	(10%)	-
83 Amount excluded from AT1 due to cap	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
84 Current cap on T2 instruments subject to phase out	60%	60%	60%	60%	70%	70%	70%	70%	(10%)	-
85 Amount excluded from T2 due to cap	\$ -	\$ -	\$ -	\$ -	\$ 152,500	\$ 152,500	\$ 152,500	\$ 152,500	(100%)	-

(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			
	2016				2015			
	4	3	2	1	4	3	2	1
Common equity Tier 1 capital								
Balance at beginning of period	\$ 1,826,043	\$ 1,639,805	\$ 1,654,538	\$ 1,636,718	\$ 1,625,694	\$ 1,482,565	\$ 1,465,146	\$ 1,443,841
New capital issues (including stock option exercises)	11	150,073	685	-	-	346	320	157
Gross dividends	(23,815)	(23,132)	(20,192)	(19,897)	(19,079)	(19,076)	(18,261)	(18,254)
Shares issued under dividend reinvestment plan	1,158	1,208	1,324	801	1,146	566	915	1,023
Shares issued on acquisition of subsidiary	-	-	25,606	-	-	-	-	-
Net income attributable to shareholders of CWB	51,396	49,882	33,588	53,507	54,513	160,184	54,920	55,584
Share-based payment reserve	653	609	87	717	879	932	1,010	1,050
Other comprehensive income related to available-for-sales securities	5,846	14,444	9,012	(6,345)	(19,821)	(2,670)	(16,936)	(13,554)
Adjustment to opening accumulated other comprehensive income	-	-	-	-	-	-	-	136
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)	2,141	(2,128)	(61,681)	(10,963)	(6,614)	2,847	(4,549)	(4,837)
Balance at end of period	1,863,264	1,826,043	1,639,805	1,654,538	1,636,718	1,625,694	1,482,565	1,465,146
Additional Tier 1 capital								
Balance at beginning of period	370,060	370,053	230,064	230,155	230,155	230,177	230,167	230,155
Additional Tier 1 capital issued	-	-	140,000	-	-	-	-	-
Additional Tier 1 capital issued by consolidated subsidiaries to third parties	40	7	(11)	(91)	-	(22)	10	12
Balance at end of period	370,100	370,060	370,053	230,064	230,155	230,155	230,177	230,167
Total Tier 1 Capital	2,233,364	2,196,103	2,009,858	1,884,602	1,866,873	1,855,849	1,712,742	1,695,313
Tier 2 Capital								
Balance at beginning of period	429,945	424,903	424,744	572,149	572,099	567,080	562,668	630,112
Change in collective allowance for credit losses	6,012	5,041	161	116	50	5,024	4,410	54
Tier 2 capital issued by consolidated subsidiaries to third parties	13	1	(2)	(21)	-	(5)	2	2
Change in non-qualifying capital subject to phase-out ⁽¹⁾	-	-	-	(147,500)	-	-	-	(67,500)
Balance at end of period	435,970	429,945	424,903	424,744	572,149	572,099	567,080	562,668
Total Regulatory Capital	\$ 2,669,334	\$ 2,626,048	\$ 2,434,761	\$ 2,309,346	\$ 2,439,022	\$ 2,427,948	\$ 2,279,822	\$ 2,257,981

(1) Basel III regulatory capital balances exclude 40% (2015 - 30%) 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			
	2016				2015			
	4	3	2	1	4	3	2	1
On-balance sheet exposures								
1 On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	\$ 25,222,549	\$ 25,185,441	\$ 24,236,902	\$ 23,472,553	\$ 22,838,527	\$ 22,253,847	\$ 21,377,613	\$ 21,103,541
2 (Assets amounts deducted in determining Basel III "all-in" Tier 1 capital)	(224,145)	(229,367)	(240,913)	(181,997)	(172,434)	(169,571)	(156,558)	(163,010)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	24,998,404	24,956,074	23,995,989	23,290,556	22,666,093	22,084,276	21,221,055	20,940,531
Derivative exposures								
4 Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	12,841	14,499	31,844	23,542	27,371	25,617	17,012	21,487
5 Add-on amounts for PFE associated with all derivative transactions	13,372	11,716	11,090	13,472	12,681	17,385	12,252	10,730
11 Total derivative exposures (sum of lines 4 and 5)	26,213	26,215	42,934	37,014	40,052	43,002	29,264	32,217
Off-balance sheet exposures								
17 Off-balance sheet exposure at gross notional amount	5,854,719	5,890,344	5,489,328	5,511,602	5,398,223	5,343,878	5,098,666	5,148,810
18 (Adjustments for conversion to credit equivalent amounts)	(4,787,089)	(4,788,813)	(4,487,858)	(4,515,751)	(4,435,274)	(4,376,364)	(4,187,583)	(4,222,980)
19 Off-balance sheet items (sum of lines 17 and 18)	1,067,630	1,101,531	1,001,470	995,851	962,949	967,514	911,083	925,830
Capital and Total Exposures								
20 Tier 1 Capital	2,233,364	2,196,103	2,009,858	1,884,602	1,866,873	1,855,849	1,712,742	1,695,313
21 Total Exposures (sum of lines 3, 11 and 19)	26,092,247	26,083,820	25,040,393	24,323,421	23,669,094	23,094,792	22,161,402	21,898,578
Leverage Ratios								
22 Basel III leverage ratio	8.6%	8.4%	8.0%	7.7%	7.9%	8.0%	7.7%	7.7%

RESIDENTIAL MORTGAGE PORTFOLIO (INCLUDING HOME EQUITY LINES OF CREDIT (HELOCs))⁽¹⁾

 (unaudited)
(\$ thousands)

	QUARTER 2016								QUARTER 2015							
	4		3		2		1		4		3		2		1	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Insured and uninsured loans secured by residential property, including HELOCs⁽²⁾																
Insured																
Alberta	\$ 138,951	5%	\$ 150,367	6%	\$ 160,979	6%	\$ 162,879	6%	\$ 177,779	7%	\$ 177,975	8%	\$ 173,055	8%	\$ 179,596	8%
British Columbia	57,813	2%	66,597	2%	73,662	3%	76,104	3%	81,277	3%	80,687	3%	80,918	3%	81,464	3%
Manitoba	4,999	-	6,219	-	6,862	-	6,659	-	7,336	-	6,727	-	5,674	-	5,923	-
Ontario	3,496	-	8,168	-	12,174	-	11,813	-	14,196	1%	12,498	-	10,049	-	15,322	1%
Saskatchewan	23,348	1%	25,856	1%	26,174	1%	24,850	1%	26,403	1%	27,011	1%	27,413	1%	26,961	1%
Other	131	-	554	-	851	-	857	-	1,179	-	1,036	-	623	-	228	-
Total	228,738	8%	257,761	9%	280,702	10%	283,162	10%	308,170	12%	305,934	12%	297,732	12%	309,494	13%
Uninsured																
Alberta	807,243	26%	818,856	27%	791,548	26%	805,914	28%	776,093	29%	785,446	30%	741,683	31%	739,444	31%
British Columbia	834,264	27%	794,030	27%	747,210	27%	743,088	27%	695,047	26%	692,397	27%	660,484	27%	669,892	28%
Manitoba	81,296	3%	77,393	3%	73,896	3%	73,545	3%	70,233	3%	72,032	3%	67,415	3%	67,031	3%
Ontario	915,490	30%	801,044	27%	718,930	26%	693,739	25%	593,227	23%	556,882	21%	481,725	20%	460,722	19%
Saskatchewan	136,808	4%	134,827	5%	133,418	6%	136,710	5%	136,304	5%	138,634	5%	131,088	6%	130,673	5%
Other	75,473	2%	67,203	2%	61,081	2%	58,392	2%	46,651	2%	39,367	2%	30,275	1%	25,359	1%
Total	2,850,574	92%	2,693,353	91%	2,526,083	90%	2,511,388	90%	2,317,555	88%	2,284,758	88%	2,112,670	88%	2,093,121	87%
Total	\$ 3,079,312	100%	\$ 2,951,114	100%	\$ 2,806,785	100%	\$ 2,794,550	100%	\$ 2,625,725	100%	\$ 2,590,692	100%	\$ 2,410,402	100%	\$ 2,402,615	100%
Total loans secured by residential property, including HELOCs, categorized by amortization period																
5 or less	\$ 35,559	1%	\$ 36,877	1%	\$ 35,169	1%	\$ 29,142	1%	\$ 34,246	1%	\$ 36,540	1%	\$ 35,940	1%	\$ 34,806	1%
> 5 to 10	28,314	1%	26,123	1%	26,528	1%	26,041	1%	23,312	1%	25,155	1%	25,559	1%	26,955	1%
> 10 to 15	73,386	2%	66,644	2%	64,037	2%	64,888	2%	60,907	2%	57,806	2%	55,167	2%	55,194	2%
> 15 to 20	169,959	6%	162,707	6%	159,806	6%	171,014	6%	151,780	6%	165,809	6%	146,458	6%	161,187	7%
> 20 to 25	1,332,338	43%	1,309,284	44%	1,307,056	47%	1,306,150	47%	1,266,872	48%	1,237,810	49%	1,190,738	50%	1,187,126	50%
> 25 to 30	1,417,047	46%	1,322,779	45%	1,188,540	42%	1,165,111	42%	1,037,198	40%	1,009,474	39%	884,165	37%	853,256	36%
> 30 to 35	22,709	1%	26,700	1%	25,649	1%	32,204	1%	51,410	2%	58,098	2%	72,375	3%	84,091	3%
Total	\$ 3,079,312	100%	\$ 2,951,114	100%	\$ 2,806,785	100%	\$ 2,794,550	100%	\$ 2,625,725	100%	\$ 2,590,692	100%	\$ 2,410,402	100%	\$ 2,402,615	100%
Average loan-to-value for uninsured residential mortgages and HELOCs originated or acquired during the quarter																
Alberta	68%	70%	70%	70%	70%	70%	70%	70%	70%	68%	69%	70%	70%	70%	70%	70%
British Columbia	64%	65%	69%	65%	65%	65%	65%	68%	66%	66%	66%	66%	66%	65%	65%	65%
Manitoba	71%	72%	72%	72%	72%	72%	72%	74%	68%	68%	68%	68%	68%	71%	71%	71%
Ontario	71%	71%	70%	71%	71%	71%	71%	72%	71%	71%	70%	70%	70%	72%	72%	72%
Saskatchewan	69%	71%	67%	65%	65%	65%	65%	71%	69%	69%	68%	68%	68%	73%	73%	73%
Other	69%	69%	69%	69%	69%	69%	69%	70%	68%	68%	69%	69%	69%	68%	68%	68%
Total	68%	69%	70%	69%	69%	69%	69%	71%	69%	69%	68%	68%	68%	69%	69%	69%

(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.