

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

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This financial information is supplementary to CWB's 2015 Fourth Quarter Press Release and the 2014 Annual Report and should be read in conjunction with those documents. The 2015 Annual Report is expected to be available the week of December 7th.

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 third quarter interim consolidated financial statements and the 2015 Annual Report. The 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		2015
	2015				2014				vs Q4 14	vs Q3 15	2015	2014	vs 2014
	4	3	2	1	4	3	2	1					% CHANGE
Results from Combined Operations													
Net interest income (teb) ⁽²⁾	\$ 141,096	\$ 140,503	\$ 134,886	\$ 136,442	\$ 132,479	\$ 131,751	\$ 123,727	\$ 125,239	7%	-	\$ 552,927	\$ 513,196	8%
Net interest income	139,719	139,223	133,236	134,756	130,770	129,863	121,738	123,149	7%	-	546,934	505,520	8%
Non-interest income	17,949	13,269	25,024	23,422	27,057	28,027	29,794	28,531	(34%)	35%	79,664	113,409	(30%)
Net gain on sale of businesses (page 3)	169	107,639	-	-	-	-	-	-	100%	(100%)	107,808	-	100%
Total revenues (teb)	159,214	261,411	159,910	159,864	159,536	159,778	153,521	153,770	-	(39%)	740,399	626,605	18%
Total revenues	157,837	260,131	158,260	158,178	157,827	157,890	151,532	151,680	-	(39%)	734,406	618,929	19%
Common shareholders' net income	53,138	158,809	53,545	54,209	58,150	56,580	51,191	52,628	(9%)	(67%)	319,701	218,549	46%
Results from Continuing Operations													
Net interest income (teb) ⁽²⁾	\$ 141,096	\$ 140,503	\$ 133,064	\$ 134,389	\$ 130,563	\$ 130,022	\$ 122,205	\$ 123,518	8%	-	\$ 549,052	\$ 506,308	8%
Net interest income	139,719	139,223	131,609	132,921	129,058	128,370	120,461	121,676	8%	-	543,472	499,565	9%
Non-interest income	17,949	13,269	18,097	17,995	22,484	19,704	20,292	20,555	(20%)	35%	67,310	83,035	(19%)
Total revenues (teb)	159,045	153,772	151,161	152,384	153,047	149,726	142,497	144,073	4%	3%	616,362	589,343	5%
Total revenues	157,668	152,492	149,706	150,916	151,542	148,074	140,753	142,231	4%	3%	610,782	582,600	5%
Common shareholders' net income from Continuing Operations	52,969	51,170	51,520	52,405	56,859	52,690	46,673	49,066	(7%)	4%	208,064	205,288	1%
Per Common Share (\$'s)													
Earnings per share													
Basic - Combined Operations	\$ 0.66	\$ 1.97	\$ 0.67	\$ 0.67	\$ 0.72	\$ 0.71	\$ 0.64	\$ 0.66	(8%)	(66%)	\$ 3.97	\$ 2.73	45%
- Continuing Operations	0.66	0.64	0.64	0.65	0.71	0.66	0.58	0.62	(7%)	3%	2.59	2.57	1%
- Discontinued Operations	-	1.33	0.03	0.02	0.01	0.05	0.06	0.04	(100%)	(100%)	1.38	0.16	nm
Diluted - Combined Operations	0.66	1.97	0.67	0.67	0.72	0.70	0.63	0.65	(8%)	(66%)	3.97	2.70	47%
- Continuing Operations	0.66	0.64	0.64	0.65	0.70	0.65	0.58	0.61	(6%)	3%	2.59	2.54	2%
- Discontinued Operations	-	1.33	0.03	0.02	0.02	0.05	0.05	0.04	(100%)	(100%)	1.38	0.16	nm
Adjusted cash - Combined Operations ⁽³⁾	0.67	1.98	0.68	0.69	0.73	0.71	0.65	0.67	(8%)	(66%)	4.01	2.76	45%
- Continuing Operations ⁽³⁾	0.67	0.65	0.65	0.66	0.71	0.67	0.59	0.62	(6%)	3%	2.63	2.59	2%
- Discontinued Operations ⁽³⁾	-	1.33	0.03	0.03	0.02	0.04	0.06	0.05	(100%)	(100%)	1.38	0.17	nm
Cash dividends	0.22	0.22	0.21	0.21	0.20	0.20	0.19	0.19	10%	-	0.86	0.78	10%
Book value	22.18	22.01	20.19	19.99	19.52	19.03	18.52	17.94	14%	1%	22.18	19.52	14%
Closing market price	25.13	24.60	31.37	25.77	37.75	41.62	37.14	36.43	(33%)	2%	25.13	37.75	(33%)
Performance Measures (%)													
Return on common shareholders' equity - Combined Operations	11.9%	36.3%	13.6%	13.5%	15.0%	14.9%	14.4%	14.8%	(3.1%)	(24.4%)	19.1%	14.8%	4.3%
- Continuing Operations	11.9%	11.7%	13.1%	13.1%	14.6%	13.9%	13.1%	13.8%	(2.7%)	0.2%	12.4%	13.9%	(1.5%)
Return on assets - Combined Operations	0.94%	2.90%	1.02%	1.03%	1.12%	1.11%	1.07%	1.11%	(0.18%)	(1.96%)	1.48%	1.10%	0.38%
- Continuing Operations	0.94%	0.94%	1.00%	1.01%	1.11%	1.05%	0.99%	1.05%	(0.17%)	-	0.97%	1.05%	(0.08%)
Net interest margin (teb) - Combined Operations	2.49%	2.57%	2.58%	2.60%	2.56%	2.58%	2.59%	2.64%	(0.07%)	(0.08%)	2.56%	2.59%	(0.03%)
Net interest margin - Combined Operations	2.47%	2.55%	2.55%	2.57%	2.53%	2.54%	2.55%	2.60%	(0.06%)	(0.08%)	2.53%	2.55%	(0.02%)
Net interest margin (teb) - Continuing Operations	2.49%	2.57%	2.57%	2.59%	2.55%	2.58%	2.59%	2.64%	(0.06%)	(0.08%)	2.56%	2.59%	(0.03%)
Net interest margin - Continuing Operations	2.47%	2.55%	2.54%	2.56%	2.52%	2.54%	2.56%	2.60%	(0.05%)	(0.08%)	2.53%	2.56%	(0.03%)
Efficiency ratio (teb) - Combined Operations ⁽⁴⁾	47.6%	28.5%	48.3%	48.0%	47.2%	45.9%	46.0%	45.1%	0.4%	19.1%	41.1%	46.0%	(4.9%)
Efficiency ratio - Combined Operations ⁽⁴⁾	48.0%	28.6%	48.8%	48.5%	47.7%	46.4%	46.6%	45.7%	0.3%	19.4%	41.4%	46.6%	(5.2%)
Efficiency ratio (teb) - Continuing Operations ⁽⁴⁾	47.6%	48.4%	47.1%	47.1%	46.1%	45.7%	46.0%	44.7%	1.5%	(0.8%)	47.6%	45.6%	2.0%
Efficiency ratio - Continuing Operations ⁽⁴⁾	48.1%	48.8%	47.6%	47.5%	46.5%	46.3%	46.6%	45.3%	1.6%	(0.7%)	48.0%	46.2%	1.8%
Credit Quality													
Provision for credit losses as a % of average loans	0.18%	0.17%	0.17%	0.16%	0.09%	0.16%	0.16%	0.19%	0.09%	0.01%	0.17%	0.15%	0.02%
Net impaired loans (after collective allowance)	\$ (20,514)	\$ (20,903)	\$ (15,003)	\$ (20,749)	\$ (33,478)	\$ (35,415)	\$ (38,355)	\$ (37,417)	(39%)	(2%)	\$ (20,903)	\$ (33,478)	(38%)
Net impaired loans as a % of total loans	(0.11%)	(0.11%)	(0.08%)	(0.11%)	(0.19%)	(0.21%)	(0.23%)	(0.23%)	0.08%	0.00%	(0.11%)	(0.19%)	0.08%
Other													
Capital ratios													
Common equity Tier 1	8.5%	8.5%	7.9%	7.9%	8.0%	8.0%	8.1%	8.0%	0.5%	-	8.5%	8.0%	0.5%
Tier 1	9.7%	9.8%	9.1%	9.2%	9.3%	9.3%	9.4%	9.5%	0.4%	(0.1%)	9.7%	9.3%	0.4%
Total	12.7%	12.8%	12.1%	12.2%	12.8%	12.9%	13.1%	13.2%	(0.1%)	(0.1%)	12.7%	12.8%	(0.1%)
Number of full-time equivalent staff at period end ⁽⁵⁾	1,928	1,920	2,189	2,134	2,094	2,105	2,083	2,048	(8%)	-	1,928	2,094	(8%)
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 third quarter interim consolidated financial statements and the 2015 Annual Report. The 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

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

	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2015 vs 2014
	2015				2014								
	4	3	2	1	4	3	2	1	vs Q4 14	vs Q3 15	2015	2014	% CHANGE
Interest income													
Loans	\$ 218,149	\$ 217,913	\$ 207,918	\$ 211,387	\$ 207,148	\$ 206,251	\$ 192,685	\$ 193,825	5%	-	\$ 855,367	\$ 799,909	7%
Securities	11,237	11,009	11,917	11,798	11,388	11,696	11,155	10,937	(1%)	2%	45,961	45,176	2%
Deposits with regulated financial institutions	502	785	184	1,051	1,500	1,473	1,133	887	(67%)	(36%)	2,522	4,993	(49%)
Total interest income	229,888	229,707	220,019	224,236	220,036	219,420	204,973	205,649	4%	-	903,850	850,078	6%
Interest expense													
Deposits	79,160	79,488	77,599	80,591	80,692	81,126	75,092	74,308	(2%)	-	316,838	311,218	2%
Debt	9,632	9,716	9,356	9,256	8,781	8,272	7,676	7,823	10%	(1%)	37,960	32,552	17%
Total interest expense	88,792	89,204	86,955	89,847	89,473	89,398	82,768	82,131	(1%)	-	354,798	343,770	3%
Net interest income (page 5)	141,096	140,503	133,064	134,389	130,563	130,022	122,205	123,518	8%	-	549,052	506,308	8%
Provision for credit losses (page 9)	8,636	8,018	7,386	6,969	4,017	6,958	6,463	7,619	115%	8%	31,009	25,057	24%
Non-interest income (page 5)	17,949	13,269	18,097	17,995	22,484	19,704	20,292	20,555	(20%)	35%	67,310	83,035	(19%)
Net interest and non-interest income	150,409	145,754	143,775	145,415	149,030	142,768	136,034	136,454	1%	3%	585,353	564,286	4%
Non-interest expenses (page 6)	75,774	74,472	71,373	71,870	70,669	68,670	65,649	64,512	7%	2%	293,489	269,500	9%
Net income before taxes	74,635	71,282	72,402	73,545	78,361	74,098	70,385	71,942	(5%)	5%	291,864	294,786	(1%)
Provision for income taxes	19,983	18,410	19,144	19,362	19,774	19,700	18,519	18,755	1%	9%	76,899	76,748	-
Net income from Continuing Operations ⁽²⁾	54,652	52,872	53,258	54,183	58,587	54,398	51,866	53,187	(7%)	3%	214,965	218,038	(1%)
Net income attributable to non-controlling interests	308	327	363	403	353	333	218	336	(13%)	(6%)	1,401	1,240	13%
Shareholders' Net Income from Continuing Operations	\$ 54,344	\$ 52,545	\$ 52,895	\$ 53,780	\$ 58,234	\$ 54,065	\$ 51,648	\$ 52,851	(7%)	3%	\$ 213,564	\$ 216,798	(1%)
Preferred share dividends	1,375	1,375	1,375	1,375	1,375	1,375	4,975	3,785	-	-	5,500	11,510	(52%)
Common Shareholders' Net Income from Continuing Operations	\$ 52,969	\$ 51,170	\$ 51,520	\$ 52,405	\$ 56,859	\$ 52,690	\$ 46,673	\$ 49,066	(7%)	4%	\$ 208,064	\$ 205,288	1%
Common Shareholders' Net Income from Discontinued Operations (page 3)	169	107,639	2,025	1,804	1,291	3,890	4,518	3,562	(87%)	(100%)	111,637	13,261	nm
Common Shareholders' Net Income	\$ 53,138	\$ 158,809	\$ 53,545	\$ 54,209	\$ 58,150	\$ 56,580	\$ 51,191	\$ 52,628	(9%)	(67%)	\$ 319,701	\$ 218,549	46%
teb adjustment	\$ 1,377	\$ 1,280	\$ 1,455	\$ 1,468	\$ 1,505	\$ 1,652	\$ 1,744	\$ 1,842	(9%)	8%	\$ 5,580	\$ 6,743	(17%)
Comprehensive Income													
Net income from Continuing Operations	\$ 54,652	\$ 52,872	\$ 53,258	\$ 54,183	\$ 58,587	\$ 54,398	\$ 51,866	\$ 53,187	(7%)	3%	\$ 214,965	\$ 218,038	(1%)
Net income from Discontinued Operations	169	107,639	2,025	1,804	1,291	3,890	4,518	3,562	(87%)	(100%)	111,637	13,261	nm
Net income	54,821	160,511	55,283	55,987	59,878	58,288	56,384	56,749	(8%)	(66%)	326,602	231,299	41%
Other comprehensive income, net of tax													
Change in available-for-sale securities and derivatives designated as cash flow hedges	(22,763)	4,251	(21,992)	(991)	(6,308)	(606)	10,587	(1,281)	261%	nm	(41,495)	2,392	nm
Comprehensive Income	\$ 32,058	\$ 164,762	\$ 33,291	\$ 54,996	\$ 53,570	\$ 57,682	\$ 66,971	\$ 55,468	(40%)	(81%)	\$ 285,107	\$ 233,691	22%

(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 ⁽¹⁾

	NET INCOME AND HIGHLIGHTS - DISCONTINUED OPERATIONS ⁽¹⁾												
	(unaudited)												
	(\$ thousands)												
	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2015
2015				2014								vs 2014	
	4	3	2	1	4	3	2	1	vs Q4 14	vs Q3 15	2015	2014	% CHANGE
Net interest income per financial statements	\$ -	\$ -	\$ 1,627	\$ 1,835	\$ 1,712	\$ 1,493	\$ 1,277	\$ 1,473	(100%)	-	\$ 3,462	\$ 5,955	(42%)
Taxable equivalent adjustment ⁽²⁾	-	-	195	218	204	236	245	248	(100%)	-	413	933	(56%)
Net interest income (teb)	-	-	1,822	2,053	1,916	1,729	1,522	1,721	(100%)	-	3,875	6,888	(44%)
Non-interest income													
Net earned premiums	-	-	32,624	33,638	33,090	33,055	31,646	32,619	(100%)	-	66,262	130,410	(49%)
Commissions and processing fees	-	-	353	389	420	418	317	425	(100%)	-	742	1,580	(53%)
Net claims and adjustment expenses	-	-	(20,287)	(24,164)	(23,742)	(21,262)	(19,741)	(21,252)	(100%)	-	(44,451)	(85,997)	(48%)
Policy acquisition costs	-	-	(7,144)	(5,993)	(6,238)	(6,706)	(6,354)	(5,781)	(100%)	-	(13,137)	(25,079)	(48%)
Insurance revenues, net	-	-	5,546	3,870	3,530	5,505	5,868	6,011	(100%)	-	9,416	20,914	(55%)
Trust services	-	-	1,656	1,565	1,913	2,487	2,941	1,735	(100%)	-	3,221	9,076	(65%)
Gains (losses) on securities, net	-	-	(275)	(8)	(870)	331	693	230	(100%)	-	(283)	384	nm
Total non-interest income	-	-	6,927	5,427	4,573	8,323	9,502	7,976	(100%)	-	12,354	30,374	(59%)
Net interest and non-interest income (teb)	-	-	8,749	7,480	6,489	10,052	11,024	9,697	(100%)	-	16,229	37,262	(56%)
Non-interest expenses													
Salaries and employee benefits	-	-	3,600	2,996	2,946	3,129	3,035	3,137	(100%)	-	6,596	12,247	(46%)
Premises and equipment	-	-	1,278	1,294	1,328	1,293	1,372	1,307	(100%)	-	2,572	5,300	(51%)
Other expenses	-	-	1,158	778	479	405	562	479	(100%)	-	1,936	1,925	1%
Total non-interest expenses	-	-	6,036	5,068	4,753	4,827	4,969	4,923	(100%)	-	11,104	19,472	(43%)
Net income before taxes (teb)	-	-	2,713	2,412	1,736	5,225	6,055	4,774	(100%)	-	5,125	17,790	(71%)
Provision for income taxes (teb)	-	-	688	608	445	1,335	1,537	1,212	(100%)	-	1,296	4,529	(71%)
Net Income from Discontinued Operations, before net gain on sale	\$ -	\$ -	\$ 2,025	\$ 1,804	\$ 1,291	\$ 3,890	\$ 4,518	\$ 3,562	(100%)	-	\$ 3,829	\$ 13,261	(71%)
Net gain on sale	169	107,639	-	-	-	-	-	-	100%	(100%)	107,808	-	100%
Common Shareholders' Net Income from Discontinued Operations	\$ 169	\$ 107,639	\$ 2,025	\$ 1,804	\$ 1,291	\$ 3,890	\$ 4,518	\$ 3,562	(87%)	(100%)	\$ 111,637	\$ 13,261	nm
Insurance ratios ⁽³⁾													
Claims loss ratio	n/a	n/a	62%	72%	72%	64%	62%	65%	<i>n/a</i>	<i>n/a</i>	67%	64%	3%
Combined expense ratio	n/a	n/a	94%	99%	100%	93%	93%	92%	<i>n/a</i>	<i>n/a</i>	97%	93%	4%

(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 third quarter interim consolidated financial statements and the 2015 Annual Report. 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) 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				Q4 % CHANGE		FULL YEAR		2015
	2015				2014				vs Q4 14	vs Q3 15	2015	2014	vs 2014
	4	3	2	1	4	3	2	1					
Earnings Per Share (EPS)													
Common shareholders' net income - Combined Operations	\$ 53,138	\$ 158,809	\$ 53,545	\$ 54,209	\$ 58,150	\$ 56,580	\$ 51,191	\$ 52,628	(9%)	(67%)	\$ 319,701	\$ 218,549	46%
Adjustments to net income for Adjusted cash EPS													
Amortization of intangibles, net of tax	715	719	696	877	867	866	903	891	(18%)	(1%)	3,006	3,527	(15%)
Contingent consideration	-	-	338	300	300	400	150	150	(100%)	-	638	1,000	(36%)
Adjusted common shareholders' net income - Combined Operations	\$ 53,853	\$ 159,528	\$ 54,579	\$ 55,386	\$ 59,317	\$ 57,846	\$ 52,244	\$ 53,669	(9%)	(66%)	\$ 323,345	\$ 223,076	45%
Common shareholders' net income - Continuing Operations	\$ 52,969	\$ 51,170	\$ 51,520	\$ 52,405	\$ 56,859	\$ 52,690	\$ 46,673	\$ 49,066	(7%)	4%	\$ 208,064	\$ 205,288	1%
Adjustments to net income for Adjusted cash EPS													
Amortization of intangibles, net of tax	715	719	696	877	867	866	866	854	(18%)	(1%)	3,006	3,453	(13%)
Contingent consideration	-	-	338	300	300	400	150	150	(100%)	-	638	1,000	(36%)
Adjusted common shareholders' net income - Continuing Operations	\$ 53,684	\$ 51,889	\$ 52,554	\$ 53,582	\$ 58,026	\$ 53,956	\$ 47,689	\$ 50,070	(7%)	3%	\$ 211,708	\$ 209,741	1%
Denominator													
Weighted average number of common shares - basic	80,498	80,463	80,424	80,381	80,312	80,141	79,955	79,724	-	-	80,442	80,034	1%
Dilutive instruments - employee stock options	1	94	141	447	989	980	871	790	(100%)	(99%)	140	921	(85%)
Weighted average number of common shares - diluted	80,499	80,557	80,565	80,828	81,301	81,121	80,826	80,514	(1%)	-	80,582	80,955	-
Basic EPS - Combined Operations	\$ 0.66	\$ 1.97	\$ 0.67	\$ 0.67	\$ 0.72	\$ 0.71	\$ 0.64	\$ 0.66	(8%)	(66%)	\$ 3.97	\$ 2.73	45%
- Continuing Operations	0.66	0.64	0.64	0.65	0.71	0.66	0.58	0.62	(7%)	3%	2.59	2.57	1%
- Discontinued Operations	-	1.33	0.03	0.02	0.01	0.05	0.06	0.04	(100%)	(100%)	1.38	0.16	nm
Diluted EPS - Combined Operations	0.66	1.97	0.67	0.67	0.72	0.70	0.63	0.65	(8%)	(66%)	3.97	2.70	47%
- Continuing Operations	0.66	0.64	0.64	0.65	0.70	0.65	0.58	0.61	(6%)	3%	2.59	2.54	2%
- Discontinued Operations	-	1.33	0.03	0.02	0.02	0.05	0.05	0.04	(100%)	(100%)	1.38	0.16	nm
Adjusted cash EPS - Combined Operations ⁽¹⁾	0.67	1.98	0.68	0.69	0.73	0.71	0.65	0.67	(8%)	(66%)	4.01	2.76	45%
- Continuing Operations ⁽¹⁾	0.67	0.65	0.65	0.66	0.71	0.67	0.59	0.62	(6%)	3%	2.63	2.59	2%
- Discontinued Operations ⁽¹⁾	-	1.33	0.03	0.03	0.02	0.04	0.06	0.05	(100%)	(100%)	1.38	0.17	nm
Number of Common Shares Outstanding at Period End	80,526	80,479	80,451	80,408	80,369	80,270	80,045	79,897	-	-	80,526	80,369	-
Derivatives													
Replacement cost	\$ 27,371	\$ 25,617	\$ 17,012	\$ 21,487	\$ 5,420	\$ 6,843	\$ 7,178	\$ 7,117	405%	7%	\$ 27,371	\$ 5,420	405%
Risk-weighted amount	8,017	7,133	5,882	6,451	2,588	2,401	1,604	1,703	210%	12%	8,017	2,588	210%
Credit equivalent amount	40,052	43,002	29,264	32,217	12,911	12,033	7,983	8,455	210%	(7%)	40,052	12,911	210%
Notional principal amount (\$ millions)	3,061	2,456	2,156	2,176	1,750	1,349	793	722	75%	25%	3,061	1,750	75%
Risk Weighted Assets (\$ millions)													
Cash, securities and repurchase agreements	\$ 387	\$ 500	\$ 480	\$ 570	\$ 725	\$ 680	\$ 645	\$ 680	(47%)	(23%)	\$ 387	\$ 725	(47%)
Loans	16,626	16,352	16,003	15,705	15,228	14,979	14,686	14,210	9%	2%	16,626	15,228	9%
Other	2,185	2,172	2,306	2,225	2,073	1,896	1,758	1,781	5%	1%	2,185	2,073	5%
Total	\$ 19,198	\$ 19,024	\$ 18,789	\$ 18,500	\$ 18,026	\$ 17,555	\$ 17,089	\$ 16,671	7%	1%	\$ 19,198	\$ 18,026	7%
Unrealized Gains (Losses) on Available-for-Sale Cash & Securities													
Deposits with regulated financial institutions	\$ (377)	\$ 105	\$ 264	\$ 1,117	\$ 91	\$ 75	\$ 435	\$ 822	nm	nm	\$ (377)	\$ 91	nm
Government of Canada	(8,614)	988	(1,336)	7,381	347	78	150	424	nm	nm	(8,614)	347	nm
Province or municipality	(5,396)	(933)	(6,445)	6,067	559	394	181	(70)	nm	478%	(5,396)	559	nm
Other debt securities	(1,023)	978	1,338	2,172	872	1,159	1,166	1,455	nm	nm	(1,023)	872	nm
Preferred shares	(54,457)	(44,922)	(34,990)	(37,033)	(3,834)	(512)	(258)	(15,923)	nm	21%	(54,457)	(3,834)	nm
Common shares	(6,349)	(5,316)	(3,066)	(1,780)	(1,428)	3,556	4,730	4,459	345%	19%	(6,349)	(1,428)	345%
Total - Combined Operations	(76,216)	(49,100)	(44,235)	(22,076)	(3,393)	4,750	6,404	(8,833)	nm	55%	(76,216)	(3,393)	nm
Less: Amounts relating to Discontinued Operations	-	-	(4,390)	(2,880)	n/a	n/a	n/a	n/a	-	-	-	-	-
Total - Continuing Operations	\$ (76,216)	\$ (49,100)	\$ (39,845)	\$ (19,196)	\$ (3,393)	\$ 4,750	\$ 6,404	\$ (8,833)	nm	55%	\$ (76,216)	\$ (3,393)	nm
Interest sensitive gap within 1 year (\$ millions)	\$ (906)	\$ (679)	\$ (1,027)	\$ (563)	\$ (154)	\$ 597	\$ 1,100	\$ 912	488%	33%	\$ (906)	\$ (154)	488%
Assets under administration (Combined Operations)	\$ 9,293,683	\$ 9,448,993	\$ 9,490,378	\$ 9,223,371	\$ 10,101,698	\$ 10,278,307	\$ 11,538,750	\$ 8,463,935	(8%)	(2%)	\$ 9,293,683	\$ 10,101,698	(8%)
Trust cash balances	1,447,603	1,367,139	1,334,589	1,240,709	1,269,354	1,269,411	1,261,525	1,259,087	14%	6%	1,447,603	1,269,354	14%
Number of investment accounts (#)	53,745	53,652	53,263	52,235	51,674	51,495	51,422	50,032	4%	-	53,745	51,674	4%
Assets under management (Combined Operations)	\$ 1,882,736	\$ 1,911,656	\$ 1,910,863	\$ 1,868,262	\$ 1,795,975	\$ 1,788,500	\$ 1,763,256	\$ 1,683,813	5%	(2%)	\$ 1,882,736	\$ 1,795,975	5%

(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 acquisition-related 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)⁽¹⁾
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2015
	2015				2014				vs Q4 14	vs Q3 15	2015	2014	vs 2014
	4	3	2	1	4	3	2	1					
Net interest income													
Net interest income as per financial statements	\$ 139,719	\$ 139,223	\$ 131,609	\$ 132,921	\$ 129,058	\$ 128,370	\$ 120,461	\$ 121,676	8%	-	\$ 543,472	\$ 499,565	9%
Taxable equivalent adjustment ⁽¹⁾	1,377	1,280	1,455	1,468	1,505	1,652	1,744	1,842	(9%)	8%	5,580	6,743	(17%)
Net interest income - Continuing Operations (teb)	141,096	140,503	133,064	134,389	130,563	130,022	122,205	123,518	8%	-	549,052	506,308	8%
Non-interest income													
Credit related	7,158	7,281	6,654	6,762	6,702	6,359	5,966	5,987	7%	(2%)	27,855	25,014	11%
Wealth management	3,542	3,624	3,565	3,717	3,532	3,478	3,384	3,477	-	(2%)	14,448	13,871	4%
Retail services	3,491	3,511	3,520	3,175	2,864	2,830	2,934	2,770	22%	(1%)	13,697	11,398	20%
Trust services	2,508	2,675	2,818	2,815	2,696	2,646	2,455	3,123	(7%)	(6%)	10,816	10,920	(1%)
Gains (losses) on securities, net	26	(5,039)	46	643	1,433	3,880	3,879	4,423	(98%)	nm	(4,324)	13,615	nm
Foreign exchange gains	1,017	763	761	674	785	744	777	809	30%	33%	3,215	3,115	3%
Contingent consideration fair value changes	-	-	(338)	(300)	(300)	(400)	(150)	(150)	(100%)	-	(638)	(1,000)	(36%)
Other	207	454	1,071	509	4,772	167	1,047	116	(96%)	(54%)	2,241	6,102	(63%)
Total non-interest income - Continuing Operations	17,949	13,269	18,097	17,995	22,484	19,704	20,292	20,555	(20%)	35%	67,310	83,035	(19%)
Total revenues from Continuing Operations (teb)	\$ 159,045	\$ 153,772	\$ 151,161	\$ 152,384	\$ 153,047	\$ 149,726	\$ 142,497	\$ 144,073	4%	3%	\$ 616,362	\$ 589,343	5%

(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		2015
	2015				2014				vs Q4 14	vs Q3 15	2015	2014	vs 2014
	4	3	2	1	4	3	2	1					
Cash, securities and repurchase agreements	\$ 2,909,687	\$ 2,635,984	\$ 2,732,015	\$ 2,655,831	\$ 2,865,480	\$ 2,924,970	\$ 2,784,963	\$ 2,555,747	2%	10%	\$ 2,733,379	\$ 2,782,790	(2%)
Loans	19,198,106	18,701,900	18,316,402	17,774,831	17,288,915	16,954,968	16,406,273	15,880,306	11%	3%	18,497,810	16,634,585	11%
Other assets	359,831	353,610	417,918	401,997	392,400	385,737	384,884	374,315	(8%)	2%	383,339	384,334	-
Total Assets	\$ 22,467,624	\$ 21,691,494	\$ 21,466,335	\$ 20,832,659	\$ 20,546,795	\$ 20,265,675	\$ 19,576,120	\$ 18,810,368	9%	4%	\$ 21,614,528	\$ 19,801,709	9%
Deposits *	\$ 18,978,982	\$ 18,257,584	\$ 18,020,312	\$ 17,524,423	\$ 17,380,090	\$ 17,268,655	\$ 16,511,487	\$ 15,892,848	9%	4%	\$ 18,194,512	\$ 16,763,094	9%
Other liabilities	401,750	385,671	556,577	514,310	508,048	464,253	465,247	479,171	(21%)	4%	465,391	486,596	(4%)
Debt	1,188,996	1,186,846	1,145,187	1,079,978	992,002	901,053	841,514	816,381	20%	-	1,150,251	887,737	30%
Shareholders' equity	1,897,013	1,859,775	1,742,703	1,712,696	1,665,733	1,630,720	1,756,551	1,620,873	14%	2%	1,803,047	1,663,248	8%
Non-controlling interests	883	1,618	1,556	1,252	922	994	1,321	1,095	(4%)	(45%)	1,327	1,034	28%
Total Liabilities and Equity	\$ 22,467,624	\$ 21,691,494	\$ 21,466,335	\$ 20,832,659	\$ 20,546,795	\$ 20,265,675	\$ 19,576,120	\$ 18,810,368	9%	4%	\$ 21,614,528	\$ 19,801,709	9%
*Branch-raised deposits included in total deposits	\$ 10,117,761	\$ 9,860,238	\$ 9,730,633	\$ 9,373,796	\$ 9,343,441	\$ 9,027,273	\$ 8,962,166	\$ 8,757,336	8%	3%	\$ 9,805,877	\$ 9,022,353	9%

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

	QUARTER				QUARTER				Q4 % CHANGE		FULL YEAR		2015
	2015				2014				vs Q4 14	vs Q3 15	2015	2014	vs 2014
	4	3	2	1	4	3	2	1					
Salaries and staff benefits													
Salaries	\$ 41,099	\$ 40,402	\$ 39,075	\$ 39,776	\$ 37,871	\$ 36,991	\$ 35,795	\$ 35,871	9%	2%	\$ 160,352	\$ 146,528	9%
Employee benefits	7,326	8,065	8,148	7,398	7,049	7,357	7,806	6,883	4%	(9%)	30,937	29,095	6%
Total - Continuing Operations	48,425	48,467	47,223	47,174	44,920	44,348	43,601	42,754	8%	-	191,289	175,623	9%
Premises, equipment and software													
Rent	4,597	4,570	4,607	4,660	4,978	4,914	4,221	3,876	(8%)	1%	18,434	17,989	2%
Depreciation	3,994	3,949	3,844	3,868	3,785	3,710	3,425	3,349	6%	1%	15,655	14,269	10%
Other	3,228	3,747	2,963	3,451	2,820	3,038	2,802	2,849	14%	(14%)	13,389	11,509	16%
Total - Continuing Operations	11,819	12,266	11,414	11,979	11,583	11,662	10,448	10,074	2%	(4%)	47,478	43,767	8%
General													
Professional fees and services	2,731	2,099	2,087	1,814	1,932	2,505	1,836	2,355	41%	30%	8,731	8,628	1%
Marketing and business development	2,752	1,495	2,053	1,580	2,896	1,407	1,896	1,142	(5%)	84%	7,880	7,341	7%
Banking charges	1,580	1,278	923	1,206	1,040	1,027	982	872	52%	24%	4,987	3,921	27%
Regulatory costs	1,308	1,342	1,051	1,047	990	1,032	913	821	32%	(3%)	4,748	3,756	26%
Amortization of acquisition-related intangible assets	1,107	1,097	1,048	1,296	1,278	1,270	1,302	1,275	(13%)	1%	4,548	5,125	(11%)
Postage and stationery	560	760	739	697	625	732	886	576	(10%)	(26%)	2,756	2,819	(2%)
Travel	768	712	614	574	793	758	650	568	(3%)	8%	2,668	2,769	(4%)
Loan-related credit reports	768	655	526	576	568	555	454	561	35%	17%	2,525	2,138	18%
Community investment	367	600	431	826	444	578	453	652	(17%)	(39%)	2,224	2,127	5%
Employee training	430	791	292	381	610	365	319	459	(30%)	(46%)	1,894	1,753	8%
Communications	500	414	452	444	487	446	431	345	3%	21%	1,810	1,709	6%
Staff relations	412	337	305	552	484	335	252	448	(15%)	22%	1,606	1,519	6%
Capital and business taxes	265	394	303	233	253	298	213	228	5%	(33%)	1,195	992	20%
General insurance	242	232	231	214	219	221	222	230	11%	4%	919	892	3%
Employee recruitment	281	173	269	79	137	130	55	117	105%	62%	802	439	83%
Other	1,459	1,360	1,412	1,198	1,410	1,001	736	1,035	3%	7%	5,429	4,182	30%
Total - Continuing Operations	15,530	13,739	12,736	12,717	14,166	12,660	11,600	11,684	10%	13%	54,722	50,110	9%
Total Non-Interest Expenses from Continuing Operations	\$ 75,774	\$ 74,472	\$ 71,373	\$ 71,870	\$ 70,669	\$ 68,670	\$ 65,649	\$ 64,512	7%	2%	\$ 293,489	\$ 269,500	9%

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

	BALANCE SHEET (unaudited) (\$ thousands)								Q4 % CHANGE	
	QUARTER				QUARTER					
	2015				2014				vs Q4 14	vs Q3 15
	4	3	2	1	4	3	2	1		
Cash resources	\$ 443,422	\$ 544,908	\$ 171,978	\$ 96,657	\$ 508,414	\$ 466,543	\$ 396,499	\$ 383,278	(13%)	(19%)
Securities										
Investment	2,551,112	2,140,912	2,221,449	2,433,166	2,089,205	2,525,917	2,138,795	2,212,942	22%	19%
Trading	-	-	-	-	-	-	-	-	-	-
Total	2,551,112	2,140,912	2,221,449	2,433,166	2,089,205	2,525,917	2,138,795	2,212,942	22%	19%
Securities purchased under resale agreements	-	170,000	-	-	99,566	-	-	-	(100%)	(100%)
Loans										
Personal	3,318,254	3,164,137	3,005,075	2,906,222	2,841,154	2,768,458	2,665,550	2,602,391	17%	5%
Business	16,251,530	15,989,397	15,666,951	15,336,309	14,764,543	14,466,926	14,121,861	13,635,876	10%	2%
Allowance for credit losses ⁽¹⁾	19,569,784	19,153,534	18,672,026	18,242,531	17,605,697	17,235,384	16,787,411	16,238,267	11%	2%
	(94,401)	(87,330)	(85,262)	(80,686)	(69,208)	(64,443)	(67,880)	(80,452)	36%	8%
Total	19,475,383	19,066,204	18,586,764	18,161,845	17,536,489	17,170,941	16,719,531	16,157,815	11%	2%
Other										
Property and equipment	61,356	61,637	61,052	61,596	66,257	67,111	67,505	65,626	(7%)	-
Goodwill and intangible assets	149,884	142,400	135,014	129,890	135,545	131,106	126,783	123,175	11%	5%
Insurance related	-	-	-	-	65,764	63,557	63,541	63,637	(100%)	-
Other assets	157,370	153,627	134,753	145,762	133,806	126,620	125,041	132,999	18%	2%
Assets held for sale (page 3)	-	-	233,647	256,207	-	-	-	-	-	-
Total	368,610	357,664	564,466	593,455	401,372	388,394	382,870	385,437	(8%)	3%
Total Assets	\$ 22,838,527	\$ 22,279,688	\$ 21,544,657	\$ 21,285,123	\$ 20,635,046	\$ 20,551,795	\$ 19,637,695	\$ 19,139,472	11%	3%
Deposits										
Personal	\$ 11,416,621	\$ 10,909,081	\$ 10,628,959	\$ 10,405,829	\$ 9,832,669	\$ 10,293,130	\$ 10,040,387	\$ 9,632,095	16%	5%
Business and government	7,948,786	7,940,987	7,348,715	7,509,787	7,540,345	7,164,424	6,628,147	6,611,401	5%	-
Total	19,365,407	18,850,068	17,977,674	17,915,616	17,373,014	17,457,554	16,668,534	16,243,496	11%	3%
Other										
Insurance related	-	-	-	-	165,903	159,291	155,961	159,372	(100%)	-
Securities sold under repurchase agreements	-	-	152,663	25,902	-	-	-	-	-	-
Other liabilities ⁽¹⁾	373,598	342,226	328,687	309,387	364,546	342,279	331,379	280,570	2%	9%
Liabilities held for sale (page 3)	-	-	159,684	175,534	-	-	-	-	-	-
Total	373,598	342,226	641,034	510,823	530,449	501,570	487,340	439,942	(30%)	9%
Debt										
Subordinated debentures	625,000	625,000	625,000	625,000	625,000	625,000	625,000	625,000	-	-
Debt securities	562,623	565,449	550,201	500,163	411,990	314,204	247,962	187,780	37%	-
Total	1,187,623	1,190,449	1,175,201	1,125,163	1,036,990	939,204	872,962	812,780	15%	-
Equity (page 8)										
Preferred shares	125,000	125,000	125,000	125,000	125,000	125,000	125,000	208,815	-	-
Common shares	537,511	536,365	535,453	534,218	533,038	529,283	522,790	518,010	1%	-
Retained earnings	1,261,678	1,226,244	1,085,136	1,048,477	1,011,147	969,066	928,501	895,648	25%	3%
Share-based payment reserve	29,210	28,331	27,399	26,389	25,339	24,048	25,278	24,248	15%	3%
Other reserves	(42,492)	(19,729)	(23,980)	(1,988)	(997)	5,311	5,917	(4,670)	nm	115%
Total shareholders' equity	1,910,907	1,896,211	1,749,008	1,732,096	1,693,527	1,652,708	1,607,486	1,642,051	13%	1%
Non-controlling interests	992	734	1,740	1,425	1,066	759	1,373	1,203	(7%)	35%
Total equity	1,911,899	1,896,945	1,750,748	1,733,521	1,694,593	1,653,467	1,608,859	1,643,254	13%	1%
Total Liabilities and Equity	\$ 22,838,527	\$ 22,279,688	\$ 21,544,657	\$ 21,285,123	\$ 20,635,046	\$ 20,551,795	\$ 19,637,695	\$ 19,139,472	11%	3%
Deposits										
Demand and notice	\$ 6,719,413	\$ 6,651,224	\$ 6,484,176	\$ 6,039,384	\$ 5,762,350	\$ 5,537,965	\$ 5,216,228	\$ 5,116,090	17%	1%
Fixed term	12,645,994	12,198,844	11,493,498	11,876,232	11,610,664	11,919,589	11,452,306	11,127,406	9%	4%
Total Deposits by type	\$ 19,365,407	\$ 18,850,068	\$ 17,977,674	\$ 17,915,616	\$ 17,373,014	\$ 17,457,554	\$ 16,668,534	\$ 16,243,496	11%	3%
Branch raised	\$ 10,372,404	\$ 10,047,557	\$ 9,778,018	\$ 9,614,742	\$ 9,480,428	\$ 9,160,896	\$ 8,875,160	\$ 8,810,010	9%	3%
Broker raised	6,974,142	6,390,043	6,159,707	6,104,173	5,522,629	6,257,956	6,074,526	5,759,454	26%	9%
Capital markets	2,018,861	2,412,468	2,039,949	2,196,701	2,369,957	2,038,702	1,718,849	1,674,032	(15%)	(16%)
Total Deposits by source	\$ 19,365,407	\$ 18,850,068	\$ 17,977,674	\$ 17,915,616	\$ 17,373,014	\$ 17,457,554	\$ 16,668,535	\$ 16,243,496	11%	3%
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 Non-cumulative preferred shares (NVCC)	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 reclassified amounts, see page 9.

nm = not meaningful

**EQUITY
(unaudited)
(\$ thousands)**

	QUARTER				QUARTER				Q4 % CHANGE		Full Year	
	2015				2014				vs Q4 14	vs Q3 15	2015	2014
	4	3	2	1	4	3	2	1				
Retained earnings												
Balance at beginning of period	\$ 1,226,244	\$ 1,085,136	\$ 1,048,477	\$ 1,011,147	\$ 969,066	\$ 928,501	\$ 895,648	\$ 858,167	27%	13%	\$ 1,011,147	\$ 858,167
Shareholders' net income from continuing operations	54,344	52,545	52,895	53,780	58,234	54,065	51,648	52,851	(7%)	3%	213,564	216,798
Shareholders' net income from discontinued operations	169	107,639	2,025	1,804	1,291	3,890	4,518	3,562	(87%)	(100%)	111,637	13,261
Dividends - Preferred shares	(1,375)	(1,375)	(1,375)	(1,375)	(1,375)	(1,375)	(4,975)	(3,785)	-	-	(5,500)	(11,510)
- Common shares	(17,704)	(17,701)	(16,886)	(16,879)	(16,055)	(16,015)	(15,191)	(15,147)	10%	-	(69,170)	(62,408)
Issuance costs on preferred shares	-	-	-	-	(14)	-	(3,147)	-	(100%)	-	-	(3,161)
Balance at end of period	1,261,678	1,226,244	1,085,136	1,048,477	1,011,147	969,066	928,501	895,648	25%	3%	1,261,678	1,011,147
Other reserves												
Balance at beginning of period	(19,729)	(23,980)	(1,988)	(997)	5,311	5,917	(4,670)	(3,389)	nm	(18%)	(997)	(3,389)
Other comprehensive income (loss)	(22,763)	4,251	(21,992)	(991)	(6,308)	(606)	10,587	(1,281)	261%	nm	(41,495)	2,392
Balance at end of period	(42,492)	(19,729)	(23,980)	(1,988)	(997)	5,311	5,917	(4,670)	nm	115%	(42,492)	(997)
Total retained earnings and other reserves	1,219,186	1,206,515	1,061,156	1,046,489	1,010,150	974,377	934,418	890,978	21%	1%	1,219,186	1,010,150
Preferred shares												
Balance at beginning of period	125,000	125,000	125,000	125,000	125,000	125,000	208,815	208,815	-	-	125,000	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	125,000	208,815	-	-	125,000	125,000
Common shares												
Balance at beginning of period	536,365	535,453	534,218	533,038	529,283	522,790	518,010	510,282	1%	-	533,038	510,282
Issued under dividend reinvestment plan	1,146	566	915	1,023	3,590	3,705	4,370	4,802	(68%)	102%	3,650	16,467
Transferred from share-based payment reserve on exercise or exchange of options	-	346	320	157	165	2,788	379	1,891	(100%)	(100%)	823	5,223
Issued on exercise of employee stock options	-	-	-	-	-	-	31	1,035	-	-	-	1,066
Balance at end of period	537,511	536,365	535,453	534,218	533,038	529,283	522,790	518,010	1%	-	537,511	533,038
Share-based payment reserve												
Balance at beginning of period	28,331	27,399	26,389	25,339	24,048	25,278	24,248	24,632	18%	3%	25,339	24,632
Amortization of fair value of employee stock options	879	1,278	1,330	1,207	1,456	1,558	1,409	1,507	(40%)	(31%)	4,694	5,930
Transferred to common shares on exercise or exchange of options	-	(346)	(320)	(157)	(165)	(2,788)	(379)	(1,891)	(100%)	(100%)	(823)	(5,223)
Balance at end of period	29,210	28,331	27,399	26,389	25,339	24,048	25,278	24,248	15%	3%	29,210	25,339
Total shareholders' equity	1,910,907	1,896,211	1,749,008	1,732,096	1,693,527	1,652,708	1,607,486	1,642,051	13%	1%	1,910,907	1,693,527
Non-controlling interests												
Balance at beginning of period	734	1,740	1,425	1,066	759	1,373	1,203	1,062	(3%)	(58%)	1,066	1,062
Net income attributable to non-controlling interests	308	327	363	403	353	333	218	336	(13%)	(6%)	1,401	1,240
Distributions to non-controlling interests	(50)	(1,234)	(48)	(44)	(46)	(947)	(48)	(98)	8%	(96%)	(1,376)	(1,139)
Partial ownership increase	-	(99)	-	-	-	-	-	(97)	-	(100%)	(99)	(97)
Balance at end of period	992	734	1,740	1,425	1,066	759	1,373	1,203	(7%)	35%	992	1,066
Total equity	\$ 1,911,899	\$ 1,896,945	\$ 1,750,748	\$ 1,733,521	\$ 1,694,593	\$ 1,653,467	\$ 1,608,859	\$ 1,643,254	13%	1%	\$ 1,911,899	\$ 1,694,593

nm = not meaningful

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

	QUARTER				QUARTER				Q4 % CHANGE		Full Year	
	2015				2014				vs Q4 14	vs Q3 15	2015	2014
	4	3	2	1	4	3	2	1				
Gross impaired loans												
Personal	\$ 16,145	\$ 14,228	\$ 12,688	\$ 12,439	\$ 15,294	\$ 14,276	\$ 14,883	\$ 15,561	6%	13%	\$ 16,145	\$ 15,294
Real estate	32,541	34,801	34,235	36,964	26,058	27,761	20,101	23,226	25%	(6%)	32,541	26,058
Equipment financing and energy	42,349	35,927	29,764	24,493	14,224	12,378	11,111	11,349	198%	18%	42,349	14,224
Commercial	3,870	7,312	16,168	5,902	6,544	3,673	4,526	3,801	(41%)	(47%)	3,870	6,544
Total gross impaired loans	\$ 94,905	\$ 92,268	\$ 92,855	\$ 79,798	\$ 62,120	\$ 58,088	\$ 50,621	\$ 53,937	53%	3%	\$ 94,905	\$ 62,120
Net impaired loans												
Personal	\$ 15,883	\$ 13,935	\$ 12,308	\$ 11,952	\$ 14,776	\$ 13,931	\$ 14,218	\$ 15,054	7%	14%	\$ 15,883	\$ 14,776
Real estate	30,771	32,901	32,335	36,299	25,149	27,517	19,801	15,750	22%	(6%)	30,771	25,149
Equipment financing and energy	28,703	24,892	19,724	16,092	10,759	9,534	8,018	6,796	167%	15%	28,703	10,759
Commercial	3,742	6,932	15,169	5,037	5,913	3,232	4,330	3,580	(37%)	(46%)	3,742	5,913
	79,099	78,660	79,536	69,380	56,597	54,214	46,367	41,180	40%	1%	79,099	56,597
Collective allowance for credit risk ⁽¹⁾	(99,613)	(99,563)	(94,539)	(90,129)	(90,075)	(89,629)	(84,722)	(78,597)	11%	0%	(99,613)	(90,075)
Net impaired loans (after collective allowance)	\$ (20,514)	\$ (20,903)	\$ (15,003)	\$ (20,749)	\$ (33,478)	\$ (35,415)	\$ (38,355)	\$ (37,417)	(39%)	(2%)	\$ (20,514)	\$ (33,478)
Gross impaired loan formations (reductions) ⁽²⁾	\$ 9,740	\$ 3,266	\$ 15,473	\$ 20,116	\$ 6,403	\$ 10,456	\$ 5,940	\$ (7,821)	52%	198%	\$ 48,595	\$ 14,978
Net new specific provision ⁽³⁾	8,586	2,994	2,976	6,915	3,571	2,051	338	5,239	140%	187%	21,471	11,199
Allowance for credit losses												
Specific allowance	\$ 15,806	\$ 13,608	\$ 13,319	\$ 10,418	\$ 5,523	\$ 3,874	\$ 4,254	\$ 12,757	186%	16%	\$ 15,806	\$ 5,523
Collective allowance - loans	78,595	73,722	71,943	70,268	63,685	60,569	63,626	67,695	23%	7%	78,595	63,685
Collective allowance - committed but undrawn credit exposures ⁽⁴⁾	21,018	25,841	22,596	19,861	26,390	29,060	21,096	10,902	(20%)	(19%)	21,018	26,390
Collective allowance	99,613	99,563	94,539	90,129	90,075	89,629	84,722	78,597	11%	0%	99,613	90,075
Total allowance	\$ 115,419	\$ 113,171	\$ 107,858	\$ 100,547	\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	21%	2%	\$ 115,419	\$ 95,598
Reconciliation of allowance for credit losses												
Opening allowance	\$ 113,171	\$ 107,858	\$ 100,547	\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	\$ 85,786	21%	5%	\$ 95,598	\$ 85,786
Provision for credit losses	8,636	8,018	7,386	6,969	4,017	6,958	6,463	7,619	115%	8%	31,009	25,057
Write-offs	(7,103)	(3,853)	(2,416)	(2,438)	(2,371)	(2,989)	(9,256)	(2,453)	200%	84%	(15,810)	(17,069)
Recoveries	715	1,148	2,341	418	449	558	415	402	59%	(38%)	4,622	1,824
Closing allowance	\$ 115,419	\$ 113,171	\$ 107,858	\$ 100,547	\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	21%	2%	\$ 115,419	\$ 95,598
Net impaired loans (after collective allowance) as a % of total loans	(0.11%)	(0.11%)	(0.08%)	(0.11%)	(0.19%)	(0.21%)	(0.23%)	(0.23%)	0.09%	0.00%	(0.11%)	(0.19%)
Allowance for credit losses as a % of gross impaired loans ⁽¹⁾	122%	123%	116%	126%	154%	161%	176%	169%	(32%)	(1.04%)	122%	154%
Provision for credit losses as a % of average loans	0.18%	0.17%	0.17%	0.16%	0.09%	0.16%	0.16%	0.19%	0.09%	0.01%	0.17%	0.15%
Net new specific provisions as a % of average loans	0.18%	0.06%	0.07%	0.15%	0.08%	0.05%	0.01%	0.13%	0.10%	0.12%	0.12%	0.07%
Collective allowance as a % of risk-weighted assets ^{(1) (5)}	0.52%	0.52%	0.50%	0.49%	0.50%	0.51%	0.50%	0.47%	0.02%	(0.00%)	0.52%	0.50%
Collective allowance as a % of risk-weighted loans ^{(1) (5)}	0.60%	0.61%	0.59%	0.57%	0.59%	0.60%	0.58%	0.55%	0.01%	(0.01%)	0.60%	0.59%

(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.

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER				Q4 % CHANGE		
	2015				2014				vs Q4 14	vs Q3 15	
	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	\$ 566,721	\$ 564,696	\$ 562,852	\$ 560,607	\$ 558,377	\$ 553,332	\$ 548,068	\$ 542,257	1%	-	
2 Retained earnings	1,261,678	1,226,244	1,085,136	1,048,477	1,011,147	969,066	938,568	902,567	25%	3%	
3 Accumulated other comprehensive income and other reserves	(55,667)	(35,846)	(33,176)	(16,240)	(2,822)	3,266	4,501	(6,883)	nm	55%	
6 Common equity Tier 1 capital before regulatory adjustments	1,772,732	1,755,094	1,614,812	1,592,844	1,566,702	1,525,664	1,491,137	1,437,941	13%	1%	
Common equity Tier 1 capital regulatory adjustments											
28 Total regulatory adjustments to Common equity Tier 1 ⁽¹⁾	(136,014)	(129,400)	(132,247)	(127,698)	(122,861)	(118,704)	(114,513)	(111,494)	11%	5%	
29 Common equity Tier 1 capital (CET1)	1,636,718	1,625,694	1,482,565	1,465,146	1,443,841	1,406,960	1,376,624	1,326,447	13%	1%	
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	125,000	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	105,000	251,800	-	-	
34 Additional Tier 1 instruments issued by subsidiaries and held by third parties	155	155	177	167	155	358	156	160			
36 Additional Tier 1 capital before regulatory adjustments	230,155	230,155	230,177	230,167	230,155	230,358	230,156	251,960	-	-	
Additional Tier 1 capital regulatory adjustments											
43 Total regulatory adjustments to Additional Tier 1 capital ⁽²⁾	-	-	-	-	-	-	-	(1,997)	-	-	
44 Additional Tier 1 capital (AT1)	230,155	230,155	230,177	230,167	230,155	230,358	230,156	249,963	-	-	
45 Tier 1 capital (T1 = CET1 + AT1)	1,866,873	1,855,849	1,712,742	1,695,313	1,673,996	1,637,318	1,606,780	1,576,410	12%	1%	
Tier 2 Capital instruments and allowances											
47 Directly issued capital instruments subject to phase out from Tier 2	472,500	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	36	41	39	37	84	37	38	(3%)	-	
50 Collective allowance for credit losses	99,613	99,563	94,539	90,129	90,075	89,629	84,722	78,597	11%	-	
51 Tier 2 capital before regulatory adjustments	572,149	572,099	567,080	562,668	630,112	629,713	624,759	618,635	(9%)	-	
Tier 2 capital regulatory adjustments											
57 Total regulatory adjustments to Tier 2 capital ⁽³⁾	-	-	-	-	-	-	-	(222)	-	-	
58 Tier 2 capital (T2)	572,149	572,099	567,080	562,668	630,112	629,713	624,759	618,413	(9%)	-	
59 Total capital (TC = T1 + T2)	\$ 2,439,022	\$ 2,427,948	\$ 2,279,822	\$ 2,257,981	\$ 2,304,108	\$ 2,267,031	\$ 2,231,539	\$ 2,194,823	6%	-	
60 Total risk-weighted assets	\$ 19,198,092	\$ 19,024,060	\$ 18,788,590	\$ 18,499,631	\$ 18,025,822	\$ 17,555,251	\$ 17,088,933	\$ 16,670,891	7%	1%	
CWB Capital Ratios: All-in basis											
61 Common equity Tier 1	8.5%	8.5%	7.9%	7.9%	8.0%	8.0%	8.1%	8.0%	0.5%	-	
62 Tier 1	9.7%	9.8%	9.1%	9.2%	9.3%	9.3%	9.4%	9.5%	0.5%	(0.1%)	
63 Total	12.7%	12.8%	12.1%	12.2%	12.8%	12.9%	13.1%	13.2%	(0.1%)	(0.1%)	
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	70%	70%	70%	70%	80%	80%	80%	80%	(10%)	-	
83 Amount excluded from AT1 due to cap	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 62,015	-	-	
84 Current cap on T2 instruments subject to phase out	70%	70%	70%	70%	80%	80%	80%	80%	(10%)	-	
85 Amount excluded from T2 due to cap	\$ 152,500	\$ 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							
	2015				2014			
	4	3	2	1	4	3	2	1
Common equity Tier 1 capital								
Balance at beginning of period	\$ 1,625,694	\$ 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	(19,079)	(19,076)	(18,261)	(18,254)	(17,430)	(17,390)	(20,166)	(18,932)
Shares issued under dividend reinvestment plan	1,146	566	915	1,023	3,590	3,705	4,370	4,802
Net income attributable to shareholders of CWB	54,513	160,184	54,920	55,584	59,525	57,955	56,166	56,412
Share-based payment reserve	879	932	1,010	1,050	1,291	(1,230)	1,030	(384)
Other comprehensive income related to available-for-sales securities	(19,821)	(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)	(6,614)	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	1,636,718	1,625,694	1,482,565	1,465,146	1,443,841	1,406,960	1,376,624	1,326,447
Additional Tier 1 capital								
Balance at beginning of period	230,155	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 ⁽¹⁾	-	-	-	-	-	-	(167,800)	-
Change in non-qualifying capital subject to phase-out ⁽¹⁾	-	-	-	-	-	-	21,000	(31,475)
Balance at end of period	230,155	230,155	230,177	230,167	230,155	230,358	230,156	249,963
Total Tier 1 Capital	1,866,873	1,855,849	1,712,742	1,695,313	1,673,996	1,637,318	1,606,780	1,576,410
Tier 2 Capital								
Balance at beginning of period	572,099	567,080	562,668	630,112	629,713	624,759	618,413	682,853
Change in collective allowance for credit losses	50	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 ⁽¹⁾	-	-	-	(67,500)	-	-	-	(67,500)
Balance at end of period	572,149	572,099	567,080	562,668	630,112	629,713	624,759	618,413
Total Regulatory Capital	\$ 2,439,022	\$ 2,427,948	\$ 2,279,822	\$ 2,257,981	\$ 2,304,108	\$ 2,267,031	\$ 2,231,539	\$ 2,194,823

(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

On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)	\$ 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)	(172,434)	(169,571)	(156,558)	(163,010)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	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)	27,371	25,617	17,012	21,487
5	Add-on amounts for PFE associated with all derivative transactions	12,682	17,385	12,252	10,730
11	Total derivative exposures (sum of lines 4 and 5)	40,053	43,002	29,264	32,217
Off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount	5,398,223	5,343,878	5,098,666	5,148,810
18	(Adjustments for conversion to credit equivalent amounts)	(4,435,274)	(4,376,364)	(4,187,583)	(4,222,980)
19	Off-balance sheet items (sum of lines 17 and 18)	962,949	967,514	911,083	925,830
Capital and Total Exposures					
20	Tier 1 Capital	1,866,873	1,855,849	1,712,742	1,695,313
21	Total Exposures (sum of lines 3, 11 and 19)	23,669,095	23,094,792	22,161,402	21,898,578
Leverage Ratios					
22	Basel III leverage ratio	7.9%	8.0%	7.7%	7.7%

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

 (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
Insured and uninsured loans secured by residential property, including HELOCs⁽²⁾																
Insured																
Alberta	\$ 177,779	7%	\$ 177,975	8%	\$ 173,055	8%	\$ 179,596	8%	\$ 185,854	8%	\$ 182,120	8%	\$ 174,604	8%	\$ 173,462	8%
British Columbia	81,277	3%	80,687	3%	80,918	3%	81,464	3%	84,694	4%	86,828	4%	87,902	4%	89,263	4%
Manitoba	7,336	-	6,727	-	5,674	-	5,923	-	6,711	-	6,177	-	6,145	-	6,445	-
Ontario	14,196	1%	12,498	-	10,049	-	15,322	1%	15,796	1%	14,572	1%	13,643	1%	12,795	1%
Saskatchewan	26,403	1%	27,011	1%	27,413	1%	26,961	1%	27,905	1%	28,061	1%	26,532	1%	25,068	1%
Other	1,179	-	1,036	-	623	-	228	-	94	-	96	-	99	-	102	-
Total	308,170	12%	305,934	12%	297,732	12%	309,494	13%	321,054	14%	317,854	14%	308,925	14%	307,135	14%
Uninsured																
Alberta	776,093	29%	785,446	30%	741,683	31%	739,444	31%	728,076	30%	717,560	31%	676,286	30%	693,304	31%
British Columbia	695,047	26%	692,397	27%	660,484	27%	669,892	28%	697,252	29%	693,595	30%	668,869	31%	678,465	31%
Manitoba	70,233	3%	72,032	3%	67,415	3%	67,031	3%	64,505	3%	59,360	3%	55,796	3%	56,656	3%
Ontario	593,227	23%	556,882	21%	481,725	20%	460,722	19%	420,328	18%	382,030	17%	344,774	16%	318,367	15%
Saskatchewan	136,304	5%	138,634	5%	131,088	6%	130,673	5%	126,325	5%	125,259	5%	121,458	6%	120,412	6%
Other	46,651	2%	39,367	2%	30,275	1%	25,359	1%	14,787	1%	1,613	-	-	-	-	-
Total	2,317,555	88%	2,284,758	88%	2,112,670	88%	2,093,121	87%	2,051,273	86%	1,979,417	86%	1,867,181	86%	1,867,203	86%
Total	\$ 2,625,725	100%	\$ 2,590,692	100%	\$ 2,410,402	100%	\$ 2,402,615	100%	\$ 2,372,327	100%	\$ 2,297,271	100%	\$ 2,176,106	100%	\$ 2,174,338	100%
Total loans secured by residential property, including HELOCs, categorized by amortization period																
5 or less	\$ 34,246	1%	\$ 36,540	1%	\$ 35,940	1%	\$ 34,806	1%	\$ 55,288	2%	\$ 45,810	2%	\$ 36,893	2%	\$ 43,090	2%
> 5 to 10	23,312	1%	25,155	1%	25,559	1%	26,955	1%	25,609	1%	26,016	1%	25,835	1%	25,181	1%
> 10 to 15	60,907	2%	57,806	2%	55,167	2%	55,194	2%	56,264	2%	54,587	2%	50,230	2%	52,470	2%
> 15 to 20	151,780	6%	165,809	6%	146,458	6%	161,187	7%	163,956	7%	165,023	7%	144,751	7%	165,095	8%
> 20 to 25	1,266,872	48%	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	1,037,198	40%	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	51,410	2%	58,098	2%	72,375	3%	84,091	3%	98,593	4%	111,559	5%	113,921	5%	123,507	6%
> 35	-	-	-	-	-	-	-	-	457	-	1,378	-	1,720	-	1,841	-
Total	\$ 2,625,725	100%	\$ 2,590,692	100%	\$ 2,410,402	100%	\$ 2,402,615	100%	\$ 2,372,327	100%	\$ 2,297,271	100%	\$ 2,176,106	100%	\$ 2,174,338	100%
Average loan-to-value for uninsured residential mortgages and HELOCs originated or acquired during the quarter																
Alberta	70%		68%		69%		70%		72%		72%		74%		68%	
British Columbia	68%		66%		66%		65%		68%		66%		66%		65%	
Manitoba	74%		68%		68%		71%		72%		70%		75%		69%	
Ontario	72%		71%		70%		72%		73%		72%		72%		73%	
Saskatchewan	71%		69%		68%		73%		72%		71%		72%		70%	
Other	70%		68%		69%		68%		71%		74%		-		-	
Total	71%		69%		68%		69%		71%		70%		71%		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.