

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

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

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

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

Taxable Equivalent Basis (teb) – Most banks analyze revenue on a taxable equivalent basis to permit uniform measurement and comparison of net interest income. Net interest income (as presented in the consolidated statements of income) includes tax-exempt income on certain securities. Since this income is not taxable, the rate of interest or dividends received is significantly lower than would apply to a loan or security of the same amount. The adjustment to taxable equivalent basis increases interest income and the provision for income taxes to what they would have been had the tax-exempt securities been taxed at the statutory rate.

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

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

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

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

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

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

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

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

Average Balances – Average daily balances.

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

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q3 16	vs Q2 17	2017	2016	% CHANGE	
	4	3	2	1	4	3	2	1						
Results of Operations														
Net interest income (teb)		\$ 164,555	\$ 152,739	\$ 156,365	\$ 149,704	\$ 149,547	\$ 145,106	\$ 144,107	10%	8%	\$ 473,659	\$ 438,760	8%	\$ 588,464
Less teb adjustment		564	583	616	579	676	754	1,231	(17%)	(3%)	1,763	2,661	(34%)	3,240
Net interest income		163,991	152,156	155,749	149,125	148,871	144,352	142,876	10%	8%	471,896	436,099	8%	585,224
Non-interest income		19,852	20,287	19,478	19,127	19,541	19,378	14,626	2%	(2%)	59,617	53,545	11%	72,672
Total revenue (teb)		184,407	173,026	175,843	168,831	169,088	164,484	158,733	9%	7%	533,276	492,305	8%	661,136
Total revenue		183,843	172,443	175,227	168,252	168,412	163,730	157,502	9%	7%	531,513	489,644	9%	657,896
Pre-tax, pre-provision income (teb)		100,924	90,786	94,880	89,497	92,360	87,628	84,358	9%	11%	286,590	264,346	8%	353,843
Common shareholders' net income		56,308	47,594	49,542	47,834	45,582	32,213	52,132	24%	18%	153,444	129,927	18%	177,761
Per Common Share (\$'s)														
Earnings per share														
Basic		\$ 0.64	\$ 0.54	\$ 0.56	\$ 0.54	\$ 0.55	\$ 0.40	\$ 0.65	16%	19%	\$ 1.74	\$ 1.59	9%	\$ 2.13
Diluted		0.64	0.54	0.56	0.54	0.55	0.40	0.65	16%	19%	1.74	1.59	9%	2.13
Adjusted cash		0.69	0.59	0.61	0.59	0.60	0.41	0.66	15%	17%	1.89	1.66	14%	2.26
Cash dividends		0.23	0.23	0.23	0.23	0.23	0.23	0.23	-	-	0.69	0.69	-	0.92
Book value		24.31	24.27	23.77	23.58	23.19	22.62	22.53	5%	-	24.31	23.19	5%	23.58
Closing market price		28.00	26.83	29.59	25.45	25.22	27.68	22.96	11%	4%	28.00	25.22	11%	25.45
Performance Measures (%)														
Return on common shareholders' equity		10.4%	9.2%	9.5%	9.3%	9.4%	7.1%	11.5%	1.0%	1.2%	9.7%	9.4%	0.3%	9.3%
Adjusted return on common shareholders' equity		11.3%	10.1%	10.4%	10.1%	10.3%	7.4%	11.7%	1.0%	1.2%	10.6%	9.8%	0.8%	9.9%
Return on assets		0.89%	0.79%	0.78%	0.76%	0.73%	0.55%	0.90%	0.16%	0.10%	0.82%	0.72%	0.10%	0.73%
Net interest margin (teb)		2.60%	2.55%	2.47%	2.36%	2.40%	2.47%	2.48%	0.20%	0.05%	2.54%	2.45%	0.09%	2.43%
Net interest margin		2.59%	2.54%	2.46%	2.35%	2.39%	2.45%	2.46%	0.20%	0.05%	2.53%	2.43%	0.10%	2.41%
Efficiency ratio (teb)		45.3%	47.5%	46.0%	47.0%	45.4%	46.7%	46.9%	(0.1%)	(2.2%)	46.3%	46.3%	-	46.5%
Efficiency ratio		45.4%	47.7%	46.2%	47.2%	45.6%	46.9%	47.2%	(0.2%)	(2.3%)	46.4%	46.6%	(0.2%)	46.7%
Credit Quality														
Provision for credit losses as a % of average loans		0.20%	0.25%	0.27%	0.24%	0.32%	0.78%	0.18%	(0.12%)	(0.05%)	0.24%	0.43%	(0.19%)	0.38%
Net impaired loans (after collective allowance)		\$ 27,581	\$ 1,441	\$ (5,077)	\$ -	\$ (25,977)	\$ (854)	\$ (9,103)	nm	nm	\$ 27,581	\$ (25,977)	nm	\$ -
Net impaired loans as a % of total loans		0.12%	0.01%	(0.02%)	0.00%	(0.12%)	(0.00%)	(0.04%)	0.24%	0.11%	0.12%	(0.12%)	0.24%	0.00%
Other														
Capital ratios using the Standardized approach for credit risk														
Common equity Tier 1		9.6%	9.6%	9.5%	9.2%	9.0%	8.2%	8.6%	0.6%	-	9.6%	9.0%	0.6%	9.2%
Tier 1		10.9%	10.9%	10.8%	11.0%	10.8%	10.1%	9.8%	0.1%	-	10.9%	10.8%	0.1%	11.0%
Total		12.7%	12.7%	13.0%	13.1%	12.9%	12.2%	12.0%	(0.2%)	-	12.7%	12.9%	(0.2%)	13.1%
Leverage ratio		8.5%	8.7%	8.4%	8.6%	8.4%	8.0%	7.7%	0.1%	(0.2%)	8.5%	8.4%	0.1%	8.6%

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

nm = not meaningful

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q3 16	vs Q2 17	2017	2016	% CHANGE	
	4	3	2	1	4	3	2	1						
Interest income														
Loans		\$ 250,326	\$ 235,249	\$ 243,800	\$ 240,114	\$ 237,877	\$ 227,569	\$ 222,697	5%	6%	\$ 729,375	\$ 688,143	6%	\$ 928,257
Securities		6,089	5,838	7,646	6,508	7,167	7,876	10,392	(15%)	4%	19,573	25,435	(23%)	31,943
Deposits with regulated financial institutions		2,068	2,447	2,069	2,081	1,329	787	832	56%	(15%)	6,584	2,948	123%	5,029
Total interest income		258,483	243,534	253,515	248,703	246,373	236,232	233,921	5%	6%	755,532	716,526	5%	965,229
Interest expense														
Deposits		86,557	83,860	89,474	90,855	89,518	83,970	82,155	(3%)	3%	259,891	255,643	2%	346,498
Debt		7,371	6,935	7,676	8,144	7,308	7,156	7,659	1%	6%	21,982	22,123	(1%)	30,267
Total interest expense		93,928	90,795	97,150	98,999	96,826	91,126	89,814	(3%)	3%	281,873	277,766	1%	376,765
Net interest income (page 5)		164,555	152,739	156,365	149,704	149,547	145,106	144,107	10%	8%	473,659	438,760	8%	588,464
Non-interest income (page 5)		19,852	20,287	19,478	19,127	19,541	19,378	14,626	2%	(2%)	59,617	53,545	11%	72,672
Total revenue		184,407	173,026	175,843	168,831	169,088	164,484	158,733	9%	7%	533,276	492,305	8%	661,136
Provision for credit losses (page 9)		11,424	13,159	14,992	13,110	17,402	39,671	8,932	(34%)	(13%)	39,575	66,005	(40%)	79,115
Acquisition-related fair value changes		4,577	4,647	4,361	3,917	3,940	-	-	16%	(2%)	13,585	3,940	245%	7,857
Non-interest expenses (page 6)		85,383	84,139	82,815	81,129	78,504	78,461	75,553	9%	1%	252,337	232,518	9%	313,647
Net income before taxes		83,023	71,081	73,675	70,675	69,242	46,352	74,248	20%	17%	227,779	189,842	20%	260,517
Provision for income taxes		22,866	19,592	20,311	19,014	19,168	12,603	20,398	19%	17%	62,769	52,169	20%	71,183
Net income		60,157	51,489	53,364	51,661	50,074	33,749	53,850	20%	17%	165,010	137,673	20%	189,334
Net income attributable to non-controlling interests		286	333	259	265	192	161	343	49%	(14%)	878	696	26%	961
Shareholders' Net Income		\$ 59,871	\$ 51,156	\$ 53,105	\$ 51,396	\$ 49,882	\$ 33,588	\$ 53,507	20%	17%	\$ 164,132	\$ 136,977	20%	\$ 188,373
Preferred share dividends		3,563	3,562	3,563	3,562	4,300	1,375	1,375	(17%)	-	10,688	7,050	52%	10,612
Common Shareholders' Net Income		\$ 56,308	\$ 47,594	\$ 49,542	\$ 47,834	\$ 45,582	\$ 32,213	\$ 52,132	24%	18%	\$ 153,444	\$ 129,927	18%	\$ 177,761
teb adjustment		\$ 564	\$ 583	\$ 616	\$ 579	\$ 676	\$ 754	\$ 1,231	(17%)	(3%)	\$ 1,763	\$ 2,661	(34%)	\$ 3,240
Comprehensive Income														
Net income		\$ 60,157	\$ 51,489	\$ 53,364	\$ 51,661	\$ 50,074	\$ 33,749	\$ 53,850	20%	17%	\$ 165,010	\$ 137,673	20%	\$ 189,334
Other comprehensive income, net of tax														
Change in fair value of available-for-sale securities and derivatives designated as cash flow hedges		(34,433)	14,697	(10,168)	5,551	15,924	(564)	(5,998)	nm	nm	(29,904)	9,362	nm	14,913
Comprehensive income		\$ 25,724	\$ 66,186	\$ 43,196	\$ 57,212	\$ 65,998	\$ 33,185	\$ 47,852	(61%)	(61%)	\$ 135,106	\$ 147,035	(8%)	\$ 204,247

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

nm = not meaningful

EARNINGS PER SHARE, NON-IFRS MEASURES AND OTHER STATISTICS ⁽¹⁾

(unaudited)

(\$ thousands, except as otherwise noted)

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q3 16	vs Q2 17	2017	2016	% CHANGE	2016
	4	3	2	1	4	3	2	1						
Earnings Per Share (EPS)														
Common shareholders' net income		\$ 56,308	\$ 47,594	\$ 49,542	\$ 47,834	\$ 45,582	\$ 32,213	\$ 52,132	24%	18%	\$ 153,444	\$ 129,927	18%	\$ 177,761
Adjustments to net income for adjusted cash EPS (after-tax)														
Acquisition-related fair value changes		3,364	3,392	3,184	2,879	2,896	-	-	16%	(1%)	9,940	2,896	243%	5,775
Amortization of intangibles		1,401	1,399	1,364	1,324	1,307	1,182	869	7%	-	4,164	3,358	24%	4,682
Adjusted common shareholders' net income		\$ 61,073	\$ 52,385	\$ 54,090	\$ 52,037	\$ 49,785	\$ 33,395	\$ 53,001	23%	17%	\$ 167,548	\$ 136,181	23%	\$ 188,218
Denominator														
Weighted average number of common shares - basic		88,321	88,271	88,185	88,073	83,564	81,429	80,536	6%	-	88,259	81,846	8%	83,411
Dilutive instruments - employee stock options		34	219	308	-	-	15	-	100%	(84%)	159	10	nm	8
Weighted average number of common shares - diluted		88,355	88,490	88,493	88,073	83,564	81,444	80,536	6%	-	88,418	81,856	8%	83,419
Basic EPS		\$ 0.64	\$ 0.54	\$ 0.56	\$ 0.54	\$ 0.55	\$ 0.40	\$ 0.65	16%	19%	\$ 1.74	\$ 1.59	9%	\$ 2.13
Diluted EPS		0.64	0.54	0.56	0.54	0.55	0.40	0.65	16%	19%	1.74	1.59	9%	2.13
Adjusted cash EPS		0.69	0.59	0.61	0.59	0.60	0.41	0.66	15%	17%	1.89	1.66	14%	2.26
Number of Common Shares Outstanding at Period End		88,361	88,300	88,253	88,103	88,056	81,882	80,560	-	-	88,361	88,056	-	88,103
Pre-tax, Pre-provision Income														
Total revenue (teb)		\$ 184,407	\$ 173,026	\$ 175,843	\$ 168,831	\$ 169,088	\$ 164,484	\$ 158,733	9%	7%	\$ 533,276	\$ 492,305	8%	\$ 661,136
Less:														
Adjusted non-interest expenses (page 6)		83,483	82,240	80,963	79,334	76,728	76,856	74,375	9%	2%	246,686	227,959	8%	307,293
Pre-tax, pre-provision income		\$ 100,924	\$ 90,786	\$ 94,880	\$ 89,497	\$ 92,360	\$ 87,628	\$ 84,358	9%	11%	\$ 286,590	\$ 264,346	8%	\$ 353,843
Risk Weighted Assets (\$ millions)														
Cash, securities and repurchase agreements		\$ 174	\$ 266	\$ 206	\$ 321	\$ 321	\$ 235	\$ 350	(46%)	(35%)	\$ 174	\$ 321	(46%)	\$ 321
Loans		18,194	17,924	17,763	17,993	18,117	17,833	17,055	-	2%	18,194	18,117	-	17,993
Other		2,159	2,049	2,059	2,048	1,957	1,866	1,781	10%	5%	2,159	1,957	10%	2,048
Total		\$ 20,527	\$ 20,239	\$ 20,028	\$ 20,362	\$ 20,395	\$ 19,934	\$ 19,186	1%	1%	\$ 20,239	\$ 20,395	(1%)	\$ 20,362
Unrealized Gains (Losses) on Available-for-Sale Cash & Securities														
Deposits with regulated financial institutions		\$ (5)	\$ (510)	\$ (2)	\$ (81)	\$ (75)	\$ 21	\$ (183)	(93%)	(99%)	\$ (5)	\$ (75)	(93%)	\$ (81)
Government of Canada		(25,456)	(4,692)	(11,570)	147	1,663	(7,814)	(2,685)	nm	nm	(25,456)	1,663	nm	147
Province or municipality		(6,373)	38	(597)	133	340	(2,025)	(2,480)	nm	nm	(6,373)	340	nm	133
Other debt securities		1,837	2,349	1,465	1,522	1,459	902	652	26%	(22%)	1,837	1,459	26%	1,522
Preferred shares		(19,467)	(25,479)	(31,960)	(46,405)	(56,092)	(63,583)	(76,466)	(65%)	(24%)	(19,467)	(56,092)	(65%)	(46,405)
Common shares		-	-	-	-	-	-	(3,718)	-	-	-	-	-	-
Total		\$ (49,464)	\$ (28,294)	\$ (42,664)	\$ (44,684)	\$ (52,705)	\$ (72,499)	\$ (84,880)	(6%)	75%	\$ (49,464)	\$ (52,705)	(6%)	\$ (44,684)
Interest Sensitive Gap Within 1 Year (\$ millions)		\$ 357	\$ 229	\$ 30	\$ 1,003	\$ 849	\$ 366	\$ (91)	(58%)	56%	\$ 357	\$ 849	(58%)	\$ 1,003
Assets Under Administration		\$ 11,441,989	\$ 11,614,170	\$ 11,119,927	\$ 10,689,398	\$ 10,305,408	\$ 10,287,891	\$ 9,500,573	11%	(1%)	\$ 11,441,989	\$ 10,305,408	11%	\$ 10,689,398
Trust cash balances		1,881,232	2,039,943	1,983,676	1,977,145	1,699,932	1,545,098	1,636,069	11%	(8%)	1,881,232	1,699,932	11%	1,977,145
Assets Under Management		\$ 1,974,733	\$ 2,064,422	\$ 1,971,535	\$ 1,924,181	\$ 1,888,828	\$ 1,834,203	\$ 1,825,280	5%	(4%)	\$ 1,974,733	\$ 1,888,828	5%	\$ 1,924,181
Number of full-time equivalent staff at period end ⁽²⁾		2,034	1,993	1,977	1,966	1,982	2,015	1,958	3%	2%	2,034	1,982	3%	1,966
Number of bank branches		42	42	42	42	42	41	41	-	-	42	42	-	42

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

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

nm = not meaningful

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

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q3 16	vs Q2 17	2017	2016	% CHANGE	
	4	3	2	1	4	3	2	1						
Net Interest Income														
Net interest income as per financial statements		\$ 163,991	\$ 152,156	\$ 155,749	\$ 149,125	\$ 148,871	\$ 144,352	\$ 142,876	10%	8%	\$ 471,896	\$ 436,099	8%	\$ 585,224
Taxable equivalent adjustment		564	583	616	579	676	754	1,231	(17%)	(3%)	1,763	2,661	(34%)	3,240
Net interest income (teb)		164,555	152,739	156,365	149,704	149,547	145,106	144,107	10%	8%	473,659	438,760	8%	588,464
Non-interest Income														
Credit related		8,538	8,324	8,769	8,761	7,496	7,173	7,168	14%	3%	25,631	21,837	17%	30,598
Wealth management		4,021	4,822	3,636	3,473	3,498	3,453	3,597	15%	(17%)	12,479	10,548	18%	14,021
Retail services		3,397	3,361	3,413	3,403	3,044	3,890	3,280	12%	1%	10,171	10,214	-	13,617
Trust services		2,819	3,016	2,949	2,964	2,734	2,997	2,827	3%	(7%)	8,784	8,558	3%	11,522
Gains (losses) on securities, net		46	539	70	52	2	-	(2,884)	nm	(91%)	655	(2,882)	nm	(2,830)
Foreign exchange gains		699	366	248	255	513	461	295	36%	91%	1,313	1,269	3%	1,524
Other		332	(141)	393	219	2,254	1,404	343	(85%)	nm	584	4,001	(85%)	4,220
Total non-interest income		19,852	20,287	19,478	19,127	19,541	19,378	14,626	2%	(2%)	59,617	53,545	11%	72,672
Total Revenue (teb)		\$ 184,407	\$ 173,026	\$ 175,843	\$ 168,831	\$ 169,088	\$ 164,484	\$ 158,733	9%	7%	\$ 533,276	\$ 492,305	8%	\$ 661,136

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

nm = not meaningful

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

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q3 16	vs Q2 17	2017	2016	% CHANGE	
	4	3	2	1	4	3	2	1						
Cash, securities and repurchase agreements	\$ 2,251,746	\$ 2,410,460	\$ 2,841,357	\$ 2,920,917	\$ 2,882,764	\$ 2,769,809	\$ 2,831,381	(22%)	(7%)	\$ 2,501,188	\$ 2,827,985	(12%)	\$ 2,851,218	
Loans	22,372,087	21,699,732	21,797,987	21,743,619	21,378,864	20,680,200	19,894,008	5%	3%	21,956,602	20,651,024	6%	20,924,173	
Other assets	472,488	467,284	481,871	463,159	468,488	421,594	343,000	1%	1%	473,881	411,027	15%	424,060	
Total Assets	\$ 25,096,321	\$ 24,577,476	\$ 25,121,215	\$ 25,127,695	\$ 24,730,116	\$ 23,871,603	\$ 23,068,389	1%	2%	\$ 24,931,671	\$ 23,890,036	4%	\$ 24,199,451	
Deposits *	\$ 20,880,972	\$ 20,548,859	\$ 21,004,251	\$ 21,065,585	\$ 20,907,830	\$ 20,173,634	\$ 19,629,714	-	2%	\$ 20,811,361	\$ 20,238,340	3%	\$ 20,445,151	
Other liabilities	489,294	475,711	512,678	437,562	375,714	490,897	378,407	30%	3%	492,561	414,130	19%	419,883	
Debt	1,317,690	1,166,889	1,265,479	1,308,157	1,267,139	1,193,795	1,135,679	4%	13%	1,250,019	1,198,871	4%	1,226,192	
Shareholders' equity	2,407,131	2,385,283	2,337,992	2,315,756	2,178,986	2,012,890	1,923,692	10%	1%	2,376,802	2,038,118	17%	2,107,633	
Non-controlling interests	1,234	734	815	635	447	387	897	176%	68%	928	577	61%	592	
Total Liabilities and Equity	\$ 25,096,321	\$ 24,577,476	\$ 25,121,215	\$ 25,127,695	\$ 24,730,116	\$ 23,871,603	\$ 23,068,389	1%	2%	\$ 24,931,671	\$ 23,890,036	4%	\$ 24,199,451	
*Branch-raised deposits included in total deposits	\$ 11,768,366	\$ 11,616,593	\$ 11,533,319	\$ 11,288,158	\$ 10,944,574	\$ 10,694,834	\$ 10,570,390	8%	1%	\$ 11,639,426	\$ 10,737,860	8%	\$ 10,875,449	

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

	QUARTER				QUARTER				Q3 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q3 16	vs Q2 17	2017	2016	% CHANGE	2016
	4	3	2	1	4	3	2	1						
Salaries and Employee Benefits														
Salaries		\$ 44,865	\$ 44,752	\$ 45,840	\$ 44,259	\$ 42,062	\$ 42,962	\$ 42,049	7%	-	\$ 135,457	\$ 127,073	7%	\$ 171,332
Employee benefits		9,344	9,330	8,524	8,019	8,600	8,977	7,975	9%	-	27,198	25,552	6%	33,571
Total		54,209	54,082	54,364	52,278	50,662	51,939	50,024	7%	-	162,655	152,625	7%	204,903
Premises and Equipment														
Rent		5,121	5,431	5,090	5,008	4,846	4,980	4,854	6%	(6%)	15,642	14,680	7%	19,688
Depreciation		5,467	5,394	5,283	5,288	5,094	3,920	3,925	7%	1%	16,144	12,939	25%	18,227
Other		4,031	3,922	3,975	3,977	3,820	3,560	3,267	6%	3%	11,928	10,647	12%	14,624
Total		14,619	14,747	14,348	14,273	13,760	12,460	12,046	6%	(1%)	43,714	38,266	14%	52,539
Other Expenses														
Professional fees and services		2,392	2,274	2,164	2,123	1,923	2,092	2,096	24%	5%	6,830	6,111	12%	8,234
Marketing and business development		2,024	1,982	1,250	1,948	1,532	2,001	1,458	32%	2%	5,256	4,991	5%	6,939
Amortization of acquisition-related intangible assets		1,900	1,899	1,852	1,795	1,776	1,605	1,178	7%	-	5,651	4,559	24%	6,354
Regulatory costs		2,086	1,825	1,801	1,775	1,870	1,336	1,300	12%	14%	5,712	4,506	27%	6,281
Banking charges		1,210	1,232	1,217	1,180	1,505	1,369	1,375	(20%)	(2%)	3,659	4,249	(14%)	5,429
Postage and stationery		604	733	580	606	695	785	812	(13%)	(18%)	1,917	2,292	(16%)	2,898
Travel		889	816	679	903	694	659	576	28%	9%	2,384	1,929	24%	2,832
Loan-related credit reports		725	574	612	652	630	556	593	15%	26%	1,911	1,779	7%	2,431
Community investment		371	470	489	399	445	563	874	(17%)	(21%)	1,330	1,882	(29%)	2,281
Communications		503	463	437	450	371	451	445	36%	9%	1,403	1,267	11%	1,717
Employee training		288	307	240	292	174	521	316	66%	(6%)	835	1,011	(17%)	1,303
Capital and business taxes		304	331	298	312	406	346	220	(25%)	(8%)	933	972	(4%)	1,284
Staff relations		417	297	462	291	240	271	477	74%	40%	1,176	988	19%	1,279
General insurance		249	248	266	272	246	252	266	1%	-	763	764	-	1,036
Parking		226	207	255	217	244	196	251	(7%)	9%	688	691	-	908
Acquisition-related		-	-	-	26	168	309	192	(100%)	-	-	669	(100%)	695
Employee recruitment		403	237	205	70	219	201	151	84%	70%	845	571	48%	641
Other		1,964	1,415	1,296	1,267	944	549	903	108%	39%	4,675	2,396	95%	3,663
Total		16,555	15,310	14,103	14,578	14,082	14,062	13,483	18%	8%	45,968	41,627	10%	56,205
Total Non-interest Expenses		\$ 85,383	\$ 84,139	\$ 82,815	\$ 81,129	\$ 78,504	\$ 78,461	\$ 75,553	9%	1%	\$ 252,337	\$ 232,518	9%	\$ 313,647
Adjustments														
Amortization of acquisition-related intangible assets		(1,900)	(1,899)	(1,852)	(1,795)	(1,776)	(1,605)	(1,178)	7%	-	(5,651)	(4,559)	24%	(6,354)
Adjusted Total Non-interest Expenses		\$ 83,483	\$ 82,240	\$ 80,963	\$ 79,334	\$ 76,728	\$ 76,856	\$ 74,375	9%	2%	\$ 246,686	\$ 227,959	8%	\$ 307,293

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

	QUARTER				QUARTER				Q3 % CHANGE	
	2017				2016				vs Q3 16	vs Q2 17
	4	3	2	1	4	3	2	1		
Cash Resources	\$ 196,659	\$ 805,746	\$ 450,703	\$ 920,056	\$ 593,253	\$ 196,112	\$ 434,800	(67%)	(76%)	
Securities										
Investment	1,933,496	1,129,334	2,101,009	1,708,594	2,190,204	2,187,457	2,335,153	(12%)	71%	
Trading	-	-	-	-	-	-	-	-	-	
Total	1,933,496	1,129,334	2,101,009	1,708,594	2,190,204	2,187,457	2,335,153	(12%)	71%	
Securities Purchased Under Resale Agreements	-	-	-	163,318	195,079	142,915	-	(100%)	-	
Loans										
Personal	4,605,813	4,475,620	4,177,551	4,063,552	3,775,988	3,699,902	3,562,362	22%	3%	
Business	18,236,098	17,852,517	17,705,173	18,001,584	18,078,402	17,675,776	16,889,985	1%	2%	
Allowance for credit losses	22,841,911	22,328,137	21,882,724	22,065,136	21,854,390	21,375,678	20,452,347	5%	2%	
	(123,040)	(112,947)	(109,275)	(103,788)	(109,888)	(127,673)	(101,608)	12%	9%	
Total	22,718,871	22,215,190	21,773,449	21,961,348	21,744,502	21,248,005	20,350,739	4%	2%	
Other										
Property and equipment	55,555	56,131	56,557	57,330	57,808	59,053	59,896	(4%)	(1%)	
Goodwill and intangible assets	235,013	234,803	234,570	234,074	233,429	228,068	161,086	1%	-	
Other assets	205,273	176,364	198,390	177,829	171,166	175,291	130,879	20%	16%	
Total	495,841	467,298	489,517	469,233	462,403	462,412	351,861	7%	6%	
Total Assets	\$ 25,344,867	\$ 24,617,568	\$ 24,814,678	\$ 25,222,549	\$ 25,185,441	\$ 24,236,901	\$ 23,472,553	1%	3%	
Deposits										
Personal	\$ 12,785,428	\$ 12,694,328	\$ 13,096,585	\$ 13,223,702	\$ 13,098,162	\$ 12,463,248	\$ 12,105,617	(2%)	1%	
Business and government	8,094,851	7,779,411	7,586,775	7,970,851	8,058,728	7,877,677	7,754,151	-	4%	
Total	20,880,279	20,473,739	20,683,360	21,194,553	21,156,890	20,340,925	19,859,768	(1%)	2%	
Other										
Securities sold under repurchase agreements	264,401	102,553	108,480	-	-	99,003	133,765	100%	158%	
Other liabilities	460,738	464,890	425,716	416,985	441,872	469,004	349,086	4%	(1%)	
Total	725,139	567,443	534,196	416,985	441,872	568,007	482,851	64%	28%	
Debt										
Debt securities	1,075,270	917,217	909,050	943,198	954,002	885,202	864,581	13%	17%	
Subordinated debentures	250,000	250,000	325,000	325,000	325,000	325,000	325,000	(23%)	-	
Total	1,325,270	1,167,217	1,234,050	1,268,198	1,279,002	1,210,202	1,189,581	4%	14%	
Equity (page 8)										
Preferred shares	265,000	265,000	265,000	265,000	265,000	265,000	125,000	-	-	
Common shares	727,539	725,912	724,252	718,377	717,208	565,927	538,312	1%	-	
Retained earnings	1,450,386	1,413,324	1,384,221	1,354,966	1,327,554	1,305,522	1,295,288	9%	3%	
Share-based payment reserve	27,325	26,878	26,932	31,276	30,623	30,014	29,927	(11%)	2%	
Other reserves	(57,483)	(23,050)	(37,747)	(27,579)	(33,130)	(49,054)	(48,490)	74%	149%	
Total shareholders' equity	2,412,767	2,408,064	2,362,658	2,342,040	2,307,255	2,117,409	1,940,037	5%	-	
Non-controlling interests	1,412	1,105	414	773	422	358	316	235%	28%	
Total equity	2,414,179	2,409,169	2,363,072	2,342,813	2,307,677	2,117,767	1,940,353	5%	-	
Total Liabilities and Equity	\$ 25,344,867	\$ 24,617,568	\$ 24,814,678	\$ 25,222,549	\$ 25,185,441	\$ 24,236,901	\$ 23,472,553	1%	3%	
Deposits										
Demand and notice	\$ 7,744,713	\$ 8,011,680	\$ 7,614,614	\$ 7,693,735	\$ 7,187,331	\$ 6,940,969	\$ 6,872,322	8%	(3%)	
Fixed term	13,135,566	12,462,059	13,068,746	13,500,818	13,969,559	13,399,956	12,987,446	(6%)	5%	
Total deposits by type	\$ 20,880,279	\$ 20,473,739	\$ 20,683,360	\$ 21,194,553	\$ 21,156,890	\$ 20,340,925	\$ 19,859,768	(1%)	2%	
Branch raised	\$ 11,700,851	\$ 11,713,832	\$ 11,413,631	\$ 11,616,938	\$ 11,077,160	\$ 10,701,107	\$ 10,615,689	6%	-	
Broker raised	7,323,228	6,994,707	7,493,529	7,716,415	8,187,030	7,720,367	7,309,292	(11%)	5%	
Capital markets	1,856,200	1,765,200	1,776,200	1,861,200	1,892,700	1,919,451	1,934,787	(2%)	5%	
Total deposits by source	\$ 20,880,279	\$ 20,473,739	\$ 20,683,360	\$ 21,194,553	\$ 21,156,890	\$ 20,340,925	\$ 19,859,768	(1%)	2%	
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			
Senior debt (deposits)	A low	A low	A low	A low	A low	A low	A low			
Subordinated debentures	BBB high	BBB high	BBB high	BBB high	BBB high	BBB high	BBB high			
Series 5 and Series 7 Non-cumulative preferred shares (NVCC)	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3			

	EQUITY (unaudited) (\$ thousands)										
	QUARTER				QUARTER				Q3 % CHANGE		FULL YEAR
	2017				2016				vs Q3 16	vs Q2 17	2016
	4	3	2	1	4	3	2	1			
Retained Earnings											
Balance at beginning of period		\$ 1,413,324	\$ 1,384,221	\$ 1,354,966	\$ 1,327,554	\$ 1,305,522	\$ 1,295,288	\$ 1,261,678	8%	2%	\$ 1,261,678
Shareholders' net income		59,871	51,156	53,105	51,396	49,882	33,588	53,507	20%	17%	188,373
Increase in equity attributable to non-controlling interests ownership change		1,063	1,809	-	-	-	-	-	100%	(41%)	-
Dividends - Preferred shares		(3,563)	(3,562)	(3,563)	(3,562)	(4,300)	(1,375)	(1,375)	(17%)	-	(10,612)
- Common shares		(20,309)	(20,300)	(20,287)	(20,253)	(18,832)	(18,817)	(18,522)	8%	-	(76,424)
Issuance costs on common and preferred shares		-	-	-	(169)	(4,718)	(3,162)	-	(100%)	-	(8,049)
Balance at end of period		1,450,386	1,413,324	1,384,221	1,354,966	1,327,554	1,305,522	1,295,288	9%	3%	1,354,966
Other Reserves											
Balance at beginning of period		(23,050)	(37,747)	(27,579)	(33,130)	(49,054)	(48,490)	(42,492)	(53%)	(39%)	(42,492)
Other comprehensive income (loss)		(34,433)	14,697	(10,168)	5,551	15,924	(564)	(5,998)	nm	nm	14,913
Balance at end of period		(57,483)	(23,050)	(37,747)	(27,579)	(33,130)	(49,054)	(48,490)	74%	149%	(27,579)
Total retained earnings and other reserves		1,392,903	1,390,274	1,346,474	1,327,387	1,294,424	1,256,468	1,246,798	8%	-	1,327,387
Preferred Shares											
Balance at beginning of period		265,000	265,000	265,000	265,000	265,000	125,000	125,000	-	-	125,000
Issued		-	-	-	-	-	140,000	-	-	-	140,000
Balance at end of period		265,000	265,000	265,000	265,000	265,000	265,000	125,000	-	-	265,000
Common Shares											
Balance at beginning of period		725,912	724,252	718,377	717,208	565,927	538,312	537,511	28%	-	537,511
Issued to public		-	-	-	-	150,063	-	-	(100%)	-	150,063
Issued on acquisition of subsidiary		-	-	-	-	-	25,606	-	-	-	25,606
Issued under dividend reinvestment plan		1,627	1,089	968	1,158	1,208	1,324	801	35%	49%	4,491
Transferred from share-based payment reserve on exercise or exchange of options		-	571	4,907	11	10	685	-	(100%)	(100%)	706
Balance at end of period		727,539	725,912	724,252	718,377	717,208	565,927	538,312	1%	-	718,377
Share-based Payment Reserve											
Balance at beginning of period		26,878	26,932	31,276	30,623	30,014	29,927	29,210	(10%)	-	29,210
Amortization of fair value of employee stock options		447	517	563	664	619	772	717	(28%)	(14%)	2,772
Transferred to common shares on exercise or exchange of options		-	(571)	(4,907)	(11)	(10)	(685)	-	(100%)	(100%)	(706)
Balance at end of period		27,325	26,878	26,932	31,276	30,623	30,014	29,927	(11%)	2%	31,276
Total Shareholders' Equity		2,412,767	2,408,064	2,362,658	2,342,040	2,307,255	2,117,409	1,940,037	5%	-	2,342,040
Non-controlling Interests											
Balance at beginning of period		1,105	414	773	422	358	316	992	208%	167%	992
Net income attributable to non-controlling interests		286	333	259	265	192	161	343	49%	(14%)	961
Distributions to non-controlling interests		(53)	(53)	(501)	(120)	(128)	(119)	(666)	(59%)	-	(1,033)
Increase in equity attributable to non-controlling interests		74	411	-	-	-	-	-	100%	(82%)	-
Partial ownership change		-	-	(117)	206	-	-	(353)	-	100%	(147)
Balance at end of period		1,412	1,105	414	773	422	358	316	235%	28%	773
Total Equity		\$ 2,414,179	\$ 2,409,169	\$ 2,363,072	\$ 2,342,813	\$ 2,307,677	\$ 2,117,767	\$ 1,940,353	5%	-	\$ 2,342,813

nm = not meaningful

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

	QUARTER				QUARTER				Q3 % CHANGE		FULL YEAR
	2017				2016				vs Q3 16	vs Q2 17	2016
	4	3	2	1	4	3	2	1			
Gross Impaired Loans											
General commercial loans		\$ 49,138	\$ 32,406	\$ 34,988	\$ 18,363	\$ 5,091	\$ 2,863	\$ 5,441	865%	52%	\$ 18,363
Real estate project loans		11,941	11,200	12,965	16,232	20,823	23,370	32,561	(43%)	7%	16,232
Personal loans and mortgages		19,800	21,732	21,988	21,968	13,823	17,058	19,100	43%	(9%)	21,968
Commercial mortgages		33,091	25,815	14,226	13,552	14,143	13,656	5,619	134%	28%	13,552
Equipment financing and leasing		50,874	46,108	38,803	40,201	35,675	34,258	27,120	43%	10%	40,201
Oil and gas production loans		3,840	573	1,469	16,896	17,156	53,758	21,666	(78%)	570%	16,896
Total gross impaired loans		\$ 168,684	\$ 137,834	\$ 124,439	\$ 127,212	\$ 106,711	\$ 144,963	\$ 111,507	58%	22%	\$ 127,212
Net Impaired Loans											
General commercial loans		\$ 42,937	\$ 26,616	\$ 33,153	\$ 16,993	\$ 4,851	\$ 2,145	\$ 4,713	785%	61%	\$ 16,993
Real estate project loans		9,241	8,500	10,265	13,513	16,123	18,670	29,161	(43%)	9%	13,513
Personal loans and mortgages		19,282	21,379	21,786	21,764	13,355	16,623	18,820	44%	(10%)	21,764
Commercial mortgages		33,091	25,815	14,226	13,282	13,893	13,406	5,369	138%	28%	13,282
Equipment financing and leasing		40,497	37,250	30,272	30,638	27,648	27,305	21,788	46%	9%	30,638
Oil and gas production loans		840	-	569	14,753	3,084	20,887	10,775	(73%)	-	14,753
Collective allowance for credit risk ⁽¹⁾		145,888	119,560	110,271	110,943	78,954	99,036	90,626	85%	22%	110,943
		(118,307)	(118,119)	(115,348)	(110,943)	(104,931)	(99,890)	(99,729)	13%	-	(110,943)
Net impaired loans (after collective allowance)		\$ 27,581	\$ 1,441	\$ (5,077)	\$ -	\$ (25,977)	\$ (854)	\$ (9,103)	nm	nm	\$ -
Gross Impaired Loan Formations (Reductions) ⁽²⁾		\$ 38,962	\$ 21,167	\$ 10,932	\$ 39,943	\$ (7,263)	\$ 49,164	\$ 20,923	nm	84%	\$ 102,767
Net New Specific Provision ⁽³⁾		11,236	10,388	10,587	7,098	12,361	39,510	8,816	(9%)	8%	67,785
Allowance for Credit Losses											
Specific allowance		\$ 22,796	\$ 18,274	\$ 14,168	\$ 16,269	\$ 27,757	\$ 45,927	\$ 20,881	(18%)	25%	\$ 16,269
Collective allowance - loans		100,244	94,673	95,107	87,519	82,131	81,746	80,727	22%	6%	87,519
Collective allowance - committed but undrawn credit exposures		18,063	23,446	20,241	23,424	22,800	18,144	19,002	(21%)	(23%)	23,424
Collective allowance		118,307	118,119	115,348	110,943	104,931	99,890	99,729	13%	-	110,943
Total allowance		\$ 141,103	\$ 136,393	\$ 129,516	\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	6%	3%	\$ 127,212
Reconciliation of Allowance for Credit Losses											
Opening allowance		\$ 136,393	\$ 129,516	\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	\$ 115,419	(6%)	5%	\$ 115,419
Provision for credit losses		11,424	13,159	14,992	13,110	17,402	39,671	8,932	(34%)	(13%)	79,115
Write-offs		(8,112)	(7,772)	(13,705)	(19,442)	(30,989)	(15,708)	(4,321)	(74%)	4%	(70,460)
Recoveries		1,398	1,490	1,017	856	458	1,244	580	205%	(6%)	3,138
Closing allowance		\$ 141,103	\$ 136,393	\$ 129,516	\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	6%	3%	\$ 127,212
Net impaired loans (after collective allowance) as a % of total loans		0.12%	0.01%	(0.02%)	0.00%	(0.12%)	(0.00%)	(0.04%)	0.24%	0.11%	0.00%
Gross impaired loans as a % of total loans		0.74%	0.62%	0.57%	0.58%	0.49%	0.68%	0.55%	0.25%	0.12%	0.58%
Allowance for credit losses as a % of gross impaired loans ⁽¹⁾		84%	99%	104%	100%	124%	101%	108%	(40%)	(15%)	100%
Provision for credit losses as a % of average loans		0.20%	0.25%	0.27%	0.24%	0.32%	0.78%	0.18%	(0.12%)	(0.05%)	0.38%
Net new specific provisions as a % of average loans		0.20%	0.20%	0.19%	0.13%	0.23%	0.78%	0.18%	(0.03%)	-	0.32%
Collective allowance as a % of risk-weighted assets ^{(1) (4)}		0.58%	0.58%	0.58%	0.54%	0.51%	0.50%	0.52%	0.07%	-	0.54%
Collective allowance as a % of risk-weighted loans ^{(1) (4)}		0.65%	0.66%	0.65%	0.62%	0.58%	0.56%	0.58%	0.07%	(0.01%)	0.62%

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

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

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

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

nm = not meaningful

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER				Q3 % CHANGE	
	2017				2016				vs Q3 16	vs Q2 17
	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		\$ 754,864	\$ 752,790	\$ 751,184	\$ 749,653	\$ 747,831	\$ 595,941	\$ 568,239	1%	-
2 Retained earnings		1,450,386	1,413,324	1,384,221	1,354,966	1,327,554	1,305,522	1,295,288	9%	3%
3 Accumulated other comprehensive income and other reserves		(36,186)	(20,715)	(31,222)	(32,710)	(38,556)	(53,000)	(62,012)	(6%)	75%
6 Common equity Tier 1 capital before regulatory adjustments		2,169,064	2,145,399	2,104,183	2,071,909	2,036,829	1,848,463	1,801,515	6%	1%
Common Equity Tier 1 Capital Regulatory Adjustments										
28 Total regulatory adjustments to Common equity Tier 1 ⁽¹⁾		(206,141)	(206,751)	(207,618)	(208,645)	(210,786)	(208,658)	(146,977)	(2%)	-
29 Common equity Tier 1 capital (CET1)		1,962,923	1,938,648	1,896,565	1,863,264	1,826,043	1,639,805	1,654,538	7%	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		265,000	265,000	265,000	265,000	265,000	265,000	125,000	-	-
33 Directly issued capital instruments subject to phase out from Additional Tier 1		-	-	-	105,000	105,000	105,000	105,000	(100%)	-
34 Additional Tier 1 instruments issued by subsidiaries and held by third parties		102	92	71	100	60	53	64	70%	11%
36 Additional Tier 1 capital before regulatory adjustments		265,102	265,092	265,071	370,100	370,060	370,053	230,064	(28%)	-
Additional Tier 1 Capital Regulatory Adjustments										
43 Total regulatory adjustments to Additional Tier 1 capital ⁽²⁾		-	-	-	-	-	-	-	-	-
44 Additional Tier 1 capital (AT1)		265,102	265,092	265,071	370,100	370,060	370,053	230,064	(28%)	-
45 Tier 1 capital (T1 = CET1 + AT1)		2,228,025	2,203,740	2,161,636	2,233,364	2,196,103	2,009,858	1,884,602	1%	1%
Tier 2 Capital Instruments and Allowances										
47 Directly issued capital instruments subject to phase out from Tier 2		250,000	250,000	325,000	325,000	325,000	325,000	325,000	(23%)	-
48 Tier 2 instruments issued by subsidiaries and held by third parties		24	22	15	27	14	13	15	71%	9%
50 Collective allowance for credit losses		118,307	118,119	115,348	110,943	104,931	99,890	99,729	13%	-
51 Tier 2 capital before regulatory adjustments		368,331	368,141	440,363	435,970	429,945	424,903	424,744	(14%)	-
Tier 2 Capital Regulatory Adjustments										
57 Total regulatory adjustments to Tier 2 capital ⁽³⁾		-	-	-	-	-	-	-	-	-
58 Tier 2 capital (T2)		368,331	368,141	440,363	435,970	429,945	424,903	424,744	(14%)	-
59 Total capital (TC = T1 + T2)		\$ 2,596,356	\$ 2,571,881	\$ 2,601,999	\$ 2,669,334	\$ 2,626,048	\$ 2,434,761	\$ 2,309,346	(1%)	1%
60 Total Risk-weighted Assets		\$ 20,527,451	\$ 20,239,116	\$ 20,027,502	\$ 20,361,583	\$ 20,395,316	\$ 19,934,491	\$ 19,185,562	1%	1%
CWB Capital Ratios: All-in Basis										
61 Common equity Tier 1		9.6%	9.6%	9.5%	9.2%	9.0%	8.2%	8.6%	0.6%	-
62 Tier 1		10.9%	10.9%	10.8%	11.0%	10.8%	10.1%	9.8%	0.1%	-
63 Total		12.7%	12.7%	13.0%	13.1%	12.9%	12.2%	12.0%	(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%	-	-
70 Tier 1		8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	-	-
71 Total capital		10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	10.5%	-	-
Capital Instruments Subject to Phase Out										
82 Current cap on AT1 instruments subject to phase out		50%	50%	50%	60%	60%	60%	60%	(10%)	-
83 Amount excluded from AT1 due to cap		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
84 Current cap on T2 instruments subject to phase out		50%	50%	50%	60%	60%	60%	60%	(10%)	-
85 Amount excluded from T2 due to cap		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-

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

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

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

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER			
	2017				2016			
	4	3	2	1	4	3	2	1
Common Equity Tier 1 Capital								
Balance at beginning of period		\$ 1,938,648	\$ 1,896,565	\$ 1,863,264	\$ 1,826,043	\$ 1,639,805	\$ 1,654,538	\$ 1,636,718
New capital issues (including stock option exercises)		-	571	4,907	11	150,073	685	-
Gross dividends		(23,872)	(23,862)	(23,850)	(23,815)	(23,132)	(20,192)	(19,897)
Shares issued under dividend reinvestment plan		1,627	1,089	968	1,158	1,208	1,324	801
Shares issued on acquisition of subsidiary		-	-	-	-	-	25,606	-
Net income attributable to shareholders of CWB		59,871	51,156	53,105	51,396	49,882	33,588	53,507
Share-based payment reserve		447	(54)	(4,344)	653	609	87	717
Other comprehensive income related to available-for-sales securities		(15,471)	10,507	1,489	5,846	14,444	9,012	(6,345)
Issuance costs on common and preferred shares		-	-	-	(169)	(4,718)	(3,162)	-
Increase in equity attributable to non-controlling interests ownership change		1,063	1,809	-	-	-	-	-
Regulatory adjustments to Common equity Tier 1 capital:								
Goodwill and other intangible assets (net of related tax liability)		610	867	1,026	2,141	(2,128)	(61,681)	(10,963)
Balance at end of period		1,962,923	1,938,648	1,896,565	1,863,264	1,826,043	1,639,805	1,654,538
Additional Tier 1 Capital								
Balance at beginning of period		265,092	265,071	370,100	370,060	370,053	230,064	230,155
Additional Tier 1 capital issued		-	-	-	-	-	140,000	-
Redemption of Tier 1 capital		-	-	(105,000)	-	-	-	-
Additional Tier 1 capital issued by consolidated subsidiaries to third parties		10	21	(29)	40	7	(11)	(91)
Balance at end of period		265,102	265,092	265,071	370,100	370,060	370,053	230,064
Total Tier 1 Capital		2,228,025	2,203,740	2,161,636	2,233,364	2,196,103	2,009,858	1,884,602
Tier 2 Capital								
Balance at beginning of period		368,141	440,363	435,970	429,945	424,903	424,744	572,149
Change in collective allowance for credit losses		188	2,771	4,405	6,012	5,041	161	116
Tier 2 capital issued by consolidated subsidiaries to third parties		2	7	(12)	13	1	(2)	(21)
Change in non-qualifying capital subject to phase-out ⁽¹⁾		-	(75,000)	-	-	-	-	(147,500)
Balance at end of period		368,331	368,141	440,363	435,970	429,945	424,903	424,744
Total Regulatory Capital		\$ 2,596,356	\$ 2,571,881	\$ 2,601,999	\$ 2,669,334	\$ 2,626,048	\$ 2,434,761	\$ 2,309,346

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

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

	BASEL III LEVERAGE RATIO (unaudited) (\$ thousands)							
	QUARTER				QUARTER			
	2017				2016			
	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)		\$ 25,338,248	\$ 24,612,131	\$ 24,806,222	\$ 25,048,861	\$ 24,977,207	\$ 24,065,679	\$ 23,451,055
2 (Assets amounts deducted in determining Basel III "all-in" Tier 1 capital)		(184,844)	(204,416)	(201,093)	(213,775)	(216,212)	(212,605)	(160,499)
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)		25,153,404	24,407,715	24,605,129	24,835,086	24,760,995	23,853,074	23,290,556
Derivative Exposures								
4 Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)		4,961	6,874	8,843	12,841	14,499	31,844	23,542
5 Add-on amounts for PFE associated with all derivative transactions		9,632	11,431	15,414	13,372	11,716	11,090	13,472
11 Total derivative exposures (sum of lines 4 and 5)		14,593	18,305	24,257	26,213	26,215	42,934	37,014
Securities Financing Transaction Exposures								
12 Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions)		-	-	-	163,318	195,079	142,915	-
16 Total securities financing transaction exposures (line 12)		-	-	-	163,318	195,079	142,915	-
Off-balance Sheet Exposures								
17 Off-balance sheet exposure at gross notional amount		5,243,092	5,139,912	5,800,158	5,854,719	5,890,344	5,489,328	5,511,602
18 (Adjustments for conversion to credit equivalent amounts)		(4,276,184)	(4,195,621)	(4,757,818)	(4,787,089)	(4,788,813)	(4,487,858)	(4,515,751)
19 Off-balance sheet items (sum of lines 17 and 18)		966,908	944,291	1,042,340	1,067,630	1,101,531	1,001,470	995,851
Capital and Total Exposures								
20 Tier 1 Capital		2,228,025	2,203,740	2,161,636	2,233,364	2,196,103	2,009,858	1,884,602
21 Total Exposures (sum of lines 3, 11, 16 and 19)		26,134,905	25,370,311	25,671,726	26,092,247	26,083,820	25,040,393	24,323,421
Leverage Ratios								
22 Basel III leverage ratio		8.5%	8.7%	8.4%	8.6%	8.4%	8.0%	7.7%

RESIDENTIAL MORTGAGE PORTFOLIO (INCLUDING HOME EQUITY LINES OF CREDIT (HELOCs))⁽²⁾
(unaudited)
(\$ thousands)

	QUARTER 2017								QUARTER 2016							
	4		3		2		1		4		3		2		1	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Insured and Uninsured Loans Secured by Residential Property, Including HELOCs⁽¹⁾⁽³⁾																
Insured																
Alberta		\$ 192,024	10%	\$ 194,265	5%	\$ 181,727	5%	\$ 185,540	4%	\$ 168,999	5%	\$ 192,258	6%	\$ 194,382	6%	
British Columbia		172,853	4%	180,338	4%	168,506	4%	173,894	5%	103,315	3%	117,608	4%	120,099	4%	
Manitoba		9,773	-	9,797	-	8,503	-	8,244	-	5,889	-	8,283	-	8,089	-	
Ontario		250,101	-	260,702	6%	209,601	6%	216,070	6%	93,018	3%	105,714	3%	106,012	3%	
Saskatchewan		23,748	1%	22,816	1%	22,841	1%	23,348	1%	23,565	1%	26,174	1%	24,967	1%	
Other		3,838	-	3,737	-	2,777	-	2,817	-	132	-	2,901	-	2,925	-	
Total		652,337	15%	671,655	16%	593,955	16%	609,913	16%	394,918	12%	452,938	14%	456,474	14%	
Uninsured																
Alberta		853,886	21%	860,886	20%	857,263	22%	862,477	24%	875,019	25%	876,758	27%	863,758	28%	
British Columbia		937,485	22%	926,820	23%	895,442	24%	870,031	23%	862,228	25%	819,083	24%	785,795	24%	
Manitoba		91,062	2%	91,820	2%	89,462	2%	87,415	2%	85,866	3%	83,510	2%	79,773	2%	
Ontario		1,477,436	35%	1,331,356	32%	1,149,247	30%	1,055,610	29%	982,535	29%	913,425	27%	837,919	26%	
Saskatchewan		146,363	3%	147,002	5%	145,266	4%	142,387	4%	140,969	4%	141,194	4%	140,888	4%	
Other		87,651	2%	82,771	2%	77,650	2%	75,550	2%	68,100	2%	64,166	2%	58,497	2%	
Total		3,593,883	85%	3,440,655	84%	3,214,330	84%	3,093,470	84%	3,014,717	88%	2,898,136	86%	2,766,630	86%	
Total		\$ 4,246,220	100%	\$ 4,112,310	100%	\$ 3,808,285	100%	\$ 3,703,383	100%	\$ 3,409,635	100%	\$ 3,351,074	100%	\$ 3,223,104	100%	
Total Loans Secured by Residential Property, Including HELOCs, Categorized by Amortization Period⁽¹⁾																
5 or less		\$ 33,811	1%	\$ 36,081	1%	\$ 33,018	1%	\$ 35,835	1%	\$ 41,210	1%	\$ 35,422	1%	\$ 29,627	1%	
> 5 to 10		28,133	1%	29,107	1%	29,776	1%	28,802	1%	26,871	1%	27,125	1%	26,214	1%	
> 10 to 15		78,437	2%	78,975	2%	73,513	2%	76,569	2%	70,321	2%	70,009	2%	67,682	2%	
> 15 to 20		207,148	5%	196,111	5%	193,618	5%	182,954	5%	172,735	5%	186,224	6%	181,895	6%	
> 20 to 25		1,608,202	37%	1,603,119	38%	1,516,230	39%	1,494,032	40%	1,450,752	43%	1,457,344	43%	1,434,301	44%	
> 25 to 30		2,167,403	51%	2,040,585	50%	1,828,461	48%	1,743,608	47%	1,565,841	46%	1,505,660	45%	1,398,190	43%	
> 30 to 35		123,086	3%	128,332	3%	133,669	4%	141,583	4%	81,905	2%	69,290	2%	85,195	3%	
Total		\$ 4,246,220	100%	\$ 4,112,310	100%	\$ 3,808,285	100%	\$ 3,703,383	100%	\$ 3,409,635	100%	\$ 3,351,074	100%	\$ 3,223,104	100%	
Average Loan-to-value for Uninsured Residential Mortgages and HELOCs Originated or Acquired During the Quarter																
Alberta		70%		68%		70%		68%		70%		70%		70%		
British Columbia		67%		63%		63%		64%		65%		69%		65%		
Manitoba		73%		72%		70%		71%		72%		72%		72%		
Ontario		69%		70%		70%		71%		71%		70%		71%		
Saskatchewan		71%		71%		64%		69%		71%		67%		65%		
Other		70%		71%		65%		69%		69%		69%		73%		
Total		69%		68%		68%		68%		69%		70%		69%		

(1) Beginning in Q2 2017, residential mortgage portfolios purchased from a third party are included in the reported balances. All periods presented have been adjusted to conform to the current period presentation.
(2) 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%.
(3) For mortgage advances exceeding 80% loan-to-value, mortgage insurance from an approved insurer is required.