



Supplemental Financial Information
For the Quarter Ended April 30, 2015
(unaudited)

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

Notes:

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

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

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

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2015	FULL YEAR
	2015				2014				vs Q2 14	vs Q1 15	2015	2014	vs 2014	
	4	3	2	1	4	3	2	1			% CHANGE	2014		
Results from Combined Operations														
Net interest income (teb) ⁽²⁾		\$ 134,886	\$ 136,442	\$ 132,479	\$ 131,751	\$ 123,727	\$ 125,239	9%	(1%)	\$ 271,328	\$ 248,966	9%	\$ 513,196	
Net interest income		133,236	134,756	130,770	129,863	121,738	123,149	9%	(1%)	267,992	244,887	9%	505,520	
Non-interest income		25,024	23,422	27,057	28,027	29,794	28,531	(16%)	7%	48,446	58,325	(17%)	113,409	
Total revenues (teb)		159,910	159,864	159,536	159,778	153,521	153,770	4%	-	319,774	307,291	4%	626,605	
Total revenues		158,260	158,178	157,827	157,890	151,532	151,680	4%	-	316,438	303,212	4%	618,929	
Common shareholders' net income		53,545	54,209	58,150	56,580	51,191	52,628	5%	(1%)	107,754	103,819	4%	218,549	
Results from Continuing Operations														
Net interest income (teb) ⁽²⁾		\$ 133,064	\$ 134,389	\$ 130,563	\$ 130,022	\$ 122,205	\$ 123,518	9%	(1%)	\$ 267,453	\$ 245,723	9%	\$ 506,308	
Net interest income		131,609	132,921	129,058	128,370	120,461	121,676	9%	(1%)	264,530	242,137	9%	499,565	
Non-interest income		18,097	17,995	22,484	19,704	20,292	20,555	(11%)	1%	36,092	40,847	(12%)	83,035	
Total revenues (teb)		151,161	152,384	153,047	149,726	142,497	144,073	6%	(1%)	303,545	286,570	6%	589,343	
Total revenues		149,706	150,916	151,542	148,074	140,753	142,231	6%	(1%)	300,622	282,984	6%	582,600	
Common shareholders' net income from Continuing Operations		51,520	52,405	56,883	52,715	46,673	49,066	10%	(2%)	103,925	95,739	9%	205,337	
Per Common Share (\$'s)														
Earnings per share														
Basic - Combined Operations		\$ 0.67	\$ 0.67	\$ 0.72	\$ 0.71	\$ 0.64	\$ 0.66	5%	-	\$ 1.34	\$ 1.30	3%	\$ 2.73	
- Continuing Operations		0.64	0.65	0.71	0.66	0.58	0.62	10%	(2%)	1.29	1.20	8%	2.57	
- Discontinued Operations		0.03	0.02	0.01	0.05	0.06	0.04	(50%)	50%	0.05	0.10	(50%)	0.16	
Diluted - Combined Operations		0.67	0.67	0.72	0.70	0.63	0.65	6%	-	1.34	1.29	4%	2.70	
- Continuing Operations		0.64	0.65	0.70	0.65	0.58	0.61	10%	(2%)	1.29	1.19	8%	2.54	
- Discontinued Operations		0.03	0.02	0.02	0.05	0.05	0.04	(40%)	50%	0.05	0.10	(50%)	0.16	
Adjusted cash - Combined Operations ⁽³⁾		0.68	0.69	0.73	0.71	0.65	0.67	5%	(1%)	1.36	1.31	4%	2.76	
- Continuing Operations ⁽³⁾		0.65	0.66	0.71	0.67	0.59	0.62	10%	(2%)	1.31	1.21	8%	2.59	
- Discontinued Operations ⁽³⁾		0.03	0.03	0.02	0.04	0.06	0.05	(50%)	-	0.05	0.10	(50%)	0.17	
Cash dividends		0.21	0.21	0.20	0.20	0.19	0.19	11%	-	0.42	0.38	11%	0.78	
Book value		20.19	19.99	19.52	19.03	18.52	17.94	9%	1%	20.19	18.52	9%	19.52	
Closing market price		31.37	25.77	37.75	41.62	37.14	36.43	(16%)	22%	31.37	37.14	(16%)	37.75	
Performance Measures (%)														
Return on common shareholders' equity - Combined Operations		13.6%	13.5%	15.0%	14.9%	14.4%	14.8%	(0.8%)	0.1%	13.6%	14.6%	(1.0%)	14.8%	
- Continuing Operations		13.1%	13.1%	14.6%	13.9%	13.1%	13.8%	-	-	13.1%	13.5%	(0.4%)	13.9%	
Return on assets - Combined Operations		1.02%	1.03%	1.12%	1.11%	1.07%	1.11%	(0.05%)	(0.01%)	1.03%	1.09%	(0.06%)	1.10%	
- Continuing Operations		1.00%	1.01%	1.11%	1.05%	0.99%	1.05%	0.01%	(0.01%)	1.00%	1.02%	(0.02%)	1.05%	
Net interest margin (teb) - Combined Operations		2.56%	2.60%	2.56%	2.58%	2.59%	2.64%	(0.01%)	(0.02%)	2.59%	2.62%	(0.03%)	2.59%	
Net interest margin - Combined Operations		2.55%	2.57%	2.53%	2.54%	2.55%	2.60%	-	(0.02%)	2.56%	2.57%	(0.01%)	2.55%	
Net interest margin (teb) - Continuing Operations		2.57%	2.59%	2.55%	2.58%	2.59%	2.64%	(0.02%)	(0.02%)	2.58%	2.62%	(0.04%)	2.59%	
Net interest margin - Continuing Operations		2.54%	2.56%	2.52%	2.54%	2.56%	2.60%	(0.02%)	(0.02%)	2.55%	2.58%	(0.03%)	2.56%	
Efficiency ratio (teb) - Combined Operations ⁽⁴⁾		48.3%	48.0%	47.2%	45.9%	46.0%	45.1%	2.3%	0.3%	48.2%	45.5%	2.7%	46.0%	
Efficiency ratio - Combined Operations ⁽⁴⁾		48.8%	48.5%	47.7%	46.4%	46.6%	45.7%	2.2%	0.3%	48.7%	46.1%	2.6%	46.6%	
Efficiency ratio (teb) - Continuing Operations ⁽⁴⁾		47.1%	47.1%	46.1%	45.7%	46.0%	44.7%	1.1%	-	47.1%	45.4%	1.7%	45.6%	
Efficiency ratio - Continuing Operations ⁽⁴⁾		47.6%	47.5%	46.5%	46.2%	46.6%	45.3%	1.0%	0.1%	47.5%	45.9%	1.6%	46.2%	
Credit Quality														
Provision for credit losses as a % of average loans		0.17%	0.16%	0.09%	0.16%	0.16%	0.19%	0.01%	0.01%	0.16%	0.18%	(0.02%)	0.15%	
Net impaired loans (after collective allowance)		\$ (15,003)	\$ (20,749)	\$ (33,478)	\$ (35,415)	\$ (38,355)	\$ (37,417)	(61%)	(28%)	\$ (15,003)	\$ (38,355)	(61%)	\$ (33,478)	
Net impaired loans as a % of total loans		(0.08%)	(0.11%)	(0.19%)	(0.21%)	(0.23%)	(0.23%)	0.15%	0.03%	(0.08%)	(0.23%)	0.15%	(0.19%)	
Other														
Capital ratios														
Common equity Tier 1		7.9%	7.9%	8.0%	8.0%	8.1%	8.0%	(0.2%)	-	7.9%	8.1%	(0.2%)	8.0%	
Tier 1		9.1%	9.2%	9.3%	9.3%	9.4%	9.5%	(0.3%)	(0.1%)	9.1%	9.4%	(0.3%)	9.3%	
Total		12.1%	12.2%	12.8%	12.9%	13.1%	13.2%	(1.0%)	(0.1%)	12.1%	13.1%	(1.0%)	12.8%	
Number of full-time equivalent staff at period end		2,189	2,134	2,094	2,105	2,083	2,048	5%	3%	2,189	2,083	5%	2,094	
Number of bank branches		41	41	41	41	41	41	-	-	41	41	-	41	

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

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

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

(4) Efficiency ratio is non-interest expenses divided by total revenues (net interest income plus other income excluding the non-tax deductible change in fair value of the contingent consideration).

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2015 vs 2014 % CHANGE	FULL YEAR 2014
	2015				2014									
	4	3	2	1	4	3	2	1	vs Q2 14	vs Q1 15	2015	2014		
Interest income														
Loans			\$ 207,918	\$ 211,387	\$ 207,148	\$ 206,251	\$ 192,685	\$ 193,825	8%	(2%)	\$ 419,305	\$ 386,510	8%	\$ 799,909
Securities			11,917	11,798	11,388	11,696	11,155	10,937	7%	1%	23,715	22,092	7%	45,176
Deposits with regulated financial institutions			184	1,051	1,500	1,473	1,133	887	(84%)	(82%)	1,235	2,020	(39%)	4,993
Total interest income			220,019	224,236	220,036	219,420	204,973	205,649	7%	(2%)	444,255	410,622	8%	850,078
Interest expense														
Deposits			77,599	80,591	80,692	81,126	75,092	74,308	3%	(4%)	158,190	149,400	6%	311,218
Debt			9,356	9,256	8,781	8,272	7,676	7,823	22%	1%	18,612	15,499	20%	32,552
Total interest expense			86,955	89,847	89,473	89,398	82,768	82,131	5%	(3%)	176,802	164,899	7%	343,770
Net interest income (page 5)			133,064	134,389	130,563	130,022	122,205	123,518	9%	(1%)	267,453	245,723	9%	506,308
Provision for credit losses (page 9)			7,386	6,969	4,017	6,958	6,463	7,619	14%	6%	14,355	14,082	2%	25,057
Non-interest income (page 5)			18,097	17,995	22,484	19,704	20,292	20,555	(11%)	1%	36,092	40,847	(12%)	83,035
Net interest and non-interest income			143,775	145,415	149,030	142,768	136,034	136,454	6%	(1%)	289,190	272,488	6%	564,286
Non-interest expenses (page 6)			71,373	71,870	70,619	68,623	65,649	64,512	9%	(1%)	143,243	130,161	10%	269,403
Net income before taxes			72,402	73,545	78,411	74,145	70,385	71,942	3%	(2%)	145,947	142,327	3%	294,883
Provision for income taxes			19,144	19,362	19,800	19,722	18,519	18,755	3%	(1%)	38,506	37,274	3%	76,796
Net income from Continuing Operations ⁽²⁾			53,258	54,183	58,611	54,423	51,866	53,187	3%	(2%)	107,441	105,053	2%	218,087
Net income attributable to non-controlling interests			363	403	353	333	218	336	67%	(10%)	766	554	38%	1,240
Shareholders' Net Income from Continuing Operations			\$ 52,895	\$ 53,780	\$ 58,258	\$ 54,090	\$ 51,648	\$ 52,851	2%	(2%)	\$ 106,675	\$ 104,499	2%	\$ 216,847
Preferred share dividends			1,375	1,375	1,375	1,375	4,975	3,785	(72%)	-	2,750	8,760	(69%)	11,510
Common Shareholders' Net Income from Continuing Operations			\$ 51,520	\$ 52,405	\$ 56,883	\$ 52,715	\$ 46,673	\$ 49,066	10%	(2%)	\$ 103,925	\$ 95,739	9%	\$ 205,337
Common Shareholders' Net Income from Discontinued Operations (page 3)			2,025	1,804	1,267	3,865	4,518	3,562	(55%)	12%	3,829	8,080	(53%)	13,212
Common Shareholders' Net Income			\$ 53,545	\$ 54,209	\$ 58,150	\$ 56,580	\$ 51,191	\$ 52,628	5%	(1%)	\$ 107,754	\$ 103,819	4%	\$ 218,549
teb adjustment			\$ 1,455	\$ 1,468	\$ 1,505	\$ 1,652	\$ 1,744	\$ 1,842	(17%)	(1%)	\$ 2,923	\$ 3,586	(18%)	\$ 6,743
Comprehensive Income														
Net income from Continuing Operations			\$ 53,258	\$ 54,183	\$ 58,611	\$ 54,423	\$ 51,866	\$ 53,187	3%	(2%)	\$ 107,441	\$ 105,053	2%	\$ 218,087
Net income from Discontinued Operations			2,025	1,804	1,267	3,865	4,518	3,562	(55%)	12%	3,829	8,080	(53%)	13,212
Net income			55,283	55,987	59,878	58,288	56,384	56,749	(2%)	(1%)	111,270	113,133	(2%)	231,299
Other comprehensive income, net of tax														
Change in available-for-sale securities and derivatives designated as cash flow hedges			(21,992)	(991)	(6,308)	(606)	10,587	(1,281)	nm	nm	(22,983)	9,306	nm	2,392
Comprehensive Income			\$ 33,291	\$ 54,996	\$ 53,570	\$ 57,682	\$ 66,971	\$ 55,468	(50%)	(39%)	\$ 88,287	\$ 122,439	(28%)	\$ 233,691

(1) Taxable equivalent basis (teb). Most financial institutions analyze revenue on a taxable equivalent basis to permit uniform measurement and comparison of net interest income. Net interest income (as presented in the consolidated statement of income) includes tax-exempt income on certain securities. Since this income is not taxable, the rate of interest or dividend received is significantly lower than would apply to a loan or security of the same amount. The adjustment to taxable equivalent basis increases interest income and the provision for income taxes to what they would have been had the tax exempt securities been taxed at the statutory rate. The taxable equivalent basis does not have a standardized meaning prescribed by International Financial Reporting Standards and therefore may not be comparable to similar measures presented by other financial institutions.

(2) For the definition of Continuing Operations see page 1.
nm = not meaningful

NET INCOME AND HIGHLIGHTS - DISCONTINUED OPERATIONS ^{(1) (2)}
 (unaudited)
 (\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2015	FULL YEAR
	2015				2014				vs Q2 14	vs Q1 15	2015	2014	vs 2014	2014
	4	3	2	1	4	3	2	1						
Net interest income per financial statements		\$ 1,627	\$ 1,835	\$ 1,712	\$ 1,493	\$ 1,277	\$ 1,473	27%	(11%)	\$ 3,462	\$ 2,750	26%	\$ 5,955	
Taxable equivalent adjustment ⁽³⁾		195	218	204	236	245	248	(20%)	(11%)	413	493	(16%)	933	
Net interest income (teb)		1,822	2,053	1,916	1,729	1,522	1,721	20%	(11%)	3,875	3,243	19%	6,888	
Non-interest income														
Net earned premiums		32,624	33,638	33,090	33,055	31,646	32,619	3%	(3%)	66,262	64,265	3%	130,410	
Commissions and processing fees		353	389	420	418	317	425	11%	(9%)	742	742	-	1,580	
Net claims and adjustment expenses		(20,287)	(24,164)	(23,742)	(21,262)	(19,741)	(21,252)	3%	(16%)	(44,451)	(40,993)	8%	(85,997)	
Policy acquisition costs		(7,144)	(5,993)	(6,238)	(6,706)	(6,354)	(5,781)	12%	19%	(13,137)	(12,135)	8%	(25,079)	
Insurance revenues, net		5,546	3,870	3,530	5,505	5,868	6,011	(5%)	43%	9,416	11,879	(21%)	20,914	
Trust services		1,656	1,565	1,913	2,487	2,941	1,735	(44%)	6%	3,221	4,676	(31%)	9,076	
Gains (losses) on securities, net		(275)	(8)	(870)	331	693	230	nm	nm	(283)	923	nm	384	
Total non-interest income		6,927	5,427	4,573	8,323	9,502	7,976	(27%)	28%	12,354	17,478	(29%)	30,374	
Net interest and non-interest income (teb)		8,749	7,480	6,489	10,052	11,024	9,697	(21%)	17%	16,229	20,721	(22%)	37,262	
Non-interest expenses														
Salaries and employee benefits		3,600	2,996	2,946	3,129	3,035	3,137	19%	20%	6,596	6,172	7%	12,247	
Premises and equipment		1,278	1,294	1,328	1,293	1,372	1,307	(7%)	(1%)	2,572	2,679	(4%)	5,300	
Other expenses		1,158	778	529	452	562	479	106%	49%	1,936	1,041	86%	2,022	
Total non-interest expenses		6,036	5,068	4,803	4,874	4,969	4,923	21%	19%	11,104	9,892	12%	19,569	
Net income before taxes (teb)		2,713	2,412	1,686	5,178	6,055	4,774	(55%)	12%	5,125	10,829	(53%)	17,693	
Provision for income taxes (teb)		688	608	419	1,313	1,537	1,212	(55%)	13%	1,296	2,749	(53%)	4,481	
Common Shareholders' Net Income from Discontinued Operations		\$ 2,025	\$ 1,804	\$ 1,267	\$ 3,865	\$ 4,518	\$ 3,562	(55%)	12%	\$ 3,829	\$ 8,080	(53%)	\$ 13,212	
Insurance ratios														
Claims loss ratio		62%	72%	72%	64%	62%	65%	-	(10%)	67%	64%	3%	66%	
Combined expense ratio		94%	99%	100%	93%	93%	92%	1%	(5%)	97%	92%	5%	95%	

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(2) In accordance with IFRS 5 – *Non-current Assets Held for Sale and Discontinued Operations*, the assets and liabilities related to Discontinued Operations have been classified as held for sale in the interim consolidated balance sheets prospectively beginning in Q1 2015. No write downs to carrying amounts of the assets were required upon classification as held for sale. The interim consolidated statements of income have been restated to show the results of Discontinued Operations separately from Continuing Operations for all periods.

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

nm = not meaningful

EARNINGS PER SHARE, CAPITAL INFORMATION AND OTHER STATISTICS
(unaudited)
(\$ thousands, except per share amounts)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2015	FULL YEAR
	2015				2014				vs Q2 14	vs Q1 15	2015	2014	% CHANGE	2014
	4	3	2	1	4	3	2	1						
Earnings Per Share (EPS)														
Common shareholders' net income - Combined Operations		\$ 53,545	\$ 54,209	\$ 58,150	\$ 56,580	\$ 51,191	\$ 52,628	5%	(1%)	\$ 107,754	\$ 103,819	4%	\$ 218,549	
Adjustments to net income for Adjusted cash EPS														
Amortization of intangibles, net of tax		696	877	867	866	903	891	(23%)	(21%)	1,573	1,794	(12%)	3,527	
Contingent consideration		338	300	300	400	150	150	125%	13%	638	300	113%	1,000	
Adjusted common shareholders' net income - Combined Operations		\$ 54,579	\$ 55,386	\$ 59,317	\$ 57,846	\$ 52,244	\$ 53,669	4%	(1%)	\$ 109,965	\$ 105,913	4%	\$ 223,076	
Common shareholders' net income - Continuing Operations		\$ 51,520	\$ 52,405	\$ 56,883	\$ 52,715	\$ 46,673	\$ 49,066	10%	(2%)	\$ 103,925	\$ 95,739	9%	\$ 205,337	
Adjustments to net income for Adjusted cash EPS														
Amortization of intangibles, net of tax		696	877	867	867	866	854	(20%)	(21%)	1,573	1,720	(9%)	3,454	
Contingent consideration		338	300	300	400	150	150	125%	13%	638	300	113%	1,000	
Adjusted common shareholders' net income - Continuing Operations		\$ 52,554	\$ 53,582	\$ 58,050	\$ 53,982	\$ 47,689	\$ 50,070	10%	(2%)	\$ 106,136	\$ 97,759	9%	\$ 209,791	
Denominator														
Weighted average number of common shares - basic		80,424	80,381	80,312	80,141	79,955	79,724	1%	-	80,402	79,838	1%	80,034	
Dilutive instruments - employee stock options		141	447	989	980	871	790	(84%)	(68%)	290	864	(66%)	921	
Weighted average number of common shares - diluted		80,565	80,828	81,301	81,121	80,826	80,514	-	-	80,692	80,702	-	80,955	
Basic EPS - Combined Operations		\$ 0.67	\$ 0.67	\$ 0.72	\$ 0.71	\$ 0.64	\$ 0.66	5%	-	\$ 1.34	\$ 1.30	3%	\$ 2.73	
- Continuing Operations		0.64	0.65	0.71	0.66	0.58	0.62	10%	(2%)	1.29	1.20	8%	2.57	
- Discontinued Operations		0.03	0.02	0.01	0.05	0.06	0.04	(50%)	50%	0.05	0.10	(50%)	0.16	
Diluted EPS - Combined Operations		0.67	0.67	0.72	0.70	0.63	0.65	6%	-	1.34	1.29	4%	2.70	
- Continuing Operations		0.64	0.65	0.70	0.65	0.58	0.61	10%	(2%)	1.29	1.19	8%	2.54	
- Discontinued Operations		0.03	0.02	0.02	0.05	0.05	0.04	(40%)	50%	0.05	0.10	(50%)	0.16	
Adjusted cash EPS - Combined Operations ⁽¹⁾		0.68	0.69	0.73	0.71	0.65	0.67	5%	(1%)	1.36	1.31	4%	2.76	
- Continuing Operations ⁽¹⁾		0.65	0.66	0.71	0.67	0.59	0.62	10%	(2%)	1.31	1.21	8%	2.59	
- Discontinued Operations ⁽¹⁾		0.03	0.03	0.02	0.04	0.06	0.05	(50%)	-	0.05	0.10	(50%)	0.17	
Number of Common Shares Outstanding at Period End		80,451	80,408	80,369	80,270	80,045	79,897	1%	-	80,451	80,045	1%	80,369	
Derivatives														
Replacement cost		\$ 17,012	\$ 21,487	\$ 5,420	\$ 6,843	\$ 7,178	\$ 7,117	137%	(21%)	\$ 17,012	\$ 7,178	137%	\$ 5,420	
Risk-weighted amount		5,882	6,451	2,588	2,401	1,604	1,703	267%	(9%)	5,882	1,604	267%	2,588	
Credit equivalent amount		29,264	32,217	12,911	12,033	7,983	8,455	267%	(9%)	29,264	7,983	267%	12,911	
Notional principal amount (\$ millions)		2,156	2,176	1,750	1,349	793	722	172%	(1%)	2,156	793	172%	1,750	
Risk Weighted Assets (\$ millions)														
Cash, securities and repurchase agreements		\$ 480	\$ 570	\$ 725	\$ 680	\$ 645	\$ 680	(26%)	(16%)	\$ 480	\$ 645	(26%)	\$ 725	
Loans		16,003	15,705	15,228	14,979	14,686	14,210	9%	2%	16,003	14,686	9%	15,228	
Other		2,306	2,225	2,073	1,896	1,758	1,781	31%	4%	2,306	1,758	31%	2,073	
Total		\$ 18,789	\$ 18,500	\$ 18,026	\$ 17,555	\$ 17,089	\$ 16,671	10%	2%	\$ 18,789	\$ 17,089	10%	\$ 18,026	
Unrealized Gains (Losses) on Available-for-Sale Cash & Securities														
Deposits with regulated financial institutions		\$ 264	\$ 1,117	\$ 91	\$ 75	\$ 435	\$ 822	(39%)	(76%)	\$ 264	\$ 435	(39%)	\$ 91	
Government of Canada		(1,336)	7,381	347	78	150	424	nm	nm	(1,336)	150	nm	347	
Province or municipality		(6,445)	6,067	559	394	181	(70)	nm	nm	(6,445)	181	nm	559	
Other debt securities		1,338	2,172	872	1,159	1,166	1,455	15%	(38%)	1,338	1,166	15%	872	
Preferred shares		(34,990)	(37,033)	(3,834)	(512)	(258)	(15,923)	nm	(6%)	(34,990)	(258)	nm	(3,834)	
Common shares		(3,066)	(1,780)	(1,428)	3,556	4,730	4,459	nm	72%	(3,066)	4,730	nm	(1,428)	
Total - Combined Operations		(44,235)	(22,076)	(3,393)	4,750	6,404	(8,833)	nm	100%	(44,235)	6,404	nm	(3,393)	
Less: Amounts relating to Discontinued Operations		(4,390)	(2,880)	n/a	n/a	n/a	n/a	n/a	52%	(4,390)	n/a	n/a	n/a	
Total - Continuing Operations		\$ (39,845)	\$ (19,196)	\$ (3,393)	\$ 4,750	\$ 6,404	\$ (8,833)	nm	108%	\$ (39,845)	\$ 6,404	nm	\$ (3,393)	
Interest sensitive gap within 1 year (\$ millions)		\$ (1,027)	\$ (563)	\$ (154)	\$ 597	\$ 1,100	\$ 912	(193%)	82%	\$ (1,027)	\$ 1,100	(193%)	\$ (154)	
Assets under administration (Combined Operations)		\$ 9,490,378	\$ 9,223,371	\$ 10,101,698	\$ 10,278,307	\$ 11,538,750	\$ 8,463,935	(18%)	3%	9,490,378	\$ 11,538,750	(18%)	\$ 10,101,698	
Trust cash balances		1,334,589	1,240,709	1,269,354	1,269,411	1,261,525	1,259,087	6%	8%	1,334,589	1,261,525	6%	1,269,354	
Number of investment accounts (#)		53,263	52,235	51,674	51,495	51,422	50,032	4%	2%	53,263	51,422	4%	51,674	
Assets under management (Combined Operations)		\$ 1,910,863	\$ 1,868,262	\$ 1,795,975	\$ 1,788,500	\$ 1,763,256	\$ 1,683,813	8%	2%	\$ 1,910,863	\$ 1,763,256	8%	\$ 1,795,975	

(1) Adjusted cash EPS is diluted EPS excluding the after-tax amortization of acquisition-related intangible assets and the non-tax deductible change in fair value of contingent consideration. These exclusions represent non-cash charges and are not considered indicative of ongoing business performance. The Bank believes the adjusted results provide a better understanding about how management views CWB's performance.

nm = not meaningful

n/a = not applicable

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2015 vs 2014 % CHANGE	FULL YEAR 2014
	2015				2014									
	4	3	2	1	4	3	2	1	vs Q2 14	vs Q1 15	2015	2014		
Net interest income														
Net interest income as per financial statements		\$ 133,236	\$ 134,756	\$ 130,770	\$ 129,863	\$ 121,738	\$ 123,149	9%	(1%)	\$ 267,992	\$ 244,887	9%	\$ 505,520	
Taxable equivalent adjustment ⁽¹⁾		1,650	1,686	1,709	1,888	1,989	2,090	(17%)	(2%)	3,336	4,079	(18%)	7,676	
Net interest income - Combined Operations (teb)		134,886	136,442	132,479	131,751	123,727	125,239	9%	(1%)	271,328	248,966	9%	513,196	
Net interest income - Discontinued Operations (teb) (page 3)		1,822	2,053	1,916	1,729	1,522	1,721	20%	(11%)	3,875	3,243	19%	6,888	
Net interest income - Continuing Operations (teb)		133,064	134,389	130,563	130,022	122,205	123,518	9%	(1%)	267,453	245,723	9%	506,308	
Non-interest income														
Credit related		6,654	6,762	6,702	6,359	5,966	5,987	12%	(2%)	13,416	11,953	12%	25,014	
Trust services		4,474	4,380	4,608	5,133	5,396	4,858	(17%)	2%	8,854	10,254	(14%)	19,995	
Wealth management		3,565	3,717	3,532	3,478	3,384	3,477	5%	(4%)	7,282	6,861	6%	13,871	
Insurance, net		5,546	3,870	3,530	5,505	5,868	6,011	(5%)	43%	9,416	11,879	(21%)	20,914	
Gains on securities, net		(229)	635	563	4,211	4,572	4,653	nm	nm	406	9,225	(96%)	13,999	
Retail services		3,520	3,175	2,865	2,830	2,934	2,770	20%	11%	6,695	5,704	17%	11,399	
Foreign exchange gains		761	674	785	744	777	809	(2%)	13%	1,435	1,586	(10%)	3,115	
Contingent consideration fair value changes		(338)	(300)	(300)	(400)	(150)	(150)	125%	13%	(638)	(300)	113%	(1,000)	
Other		1,071	509	4,772	167	1,047	116	2%	110%	1,580	1,163	36%	6,102	
Total non-interest income - Combined Operations		25,024	23,422	27,057	28,027	29,794	28,531	(16%)	7%	48,446	58,325	(17%)	113,409	
Total non-interest income - Discontinued Operations (page 3)		6,927	5,427	4,573	8,323	9,502	7,976	(27%)	28%	12,354	17,478	(29%)	30,374	
Total non-interest income - Continuing Operations		18,097	17,995	22,484	19,704	20,292	20,555	(11%)	1%	36,092	40,847	(12%)	83,035	
Total revenues from Combined Operations (teb)		\$ 159,910	\$ 159,864	\$ 159,536	\$ 159,778	\$ 153,521	\$ 153,770	4%	-	\$ 319,774	\$ 307,291	4%	\$ 626,605	
Total revenues from Discontinued Operations (teb) (page 3)		8,749	7,480	6,489	10,052	11,024	9,697	(21%)	17%	16,229	20,721	(22%)	37,262	
Total revenues from Continuing Operations (teb)		\$ 151,161	\$ 152,384	\$ 153,047	\$ 149,726	\$ 142,497	\$ 144,073	6%	(1%)	\$ 303,545	\$ 286,570	6%	\$ 589,343	

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

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2015 vs 2014 % CHANGE	FULL YEAR 2014
	2015				2014									
	4	3	2	1	4	3	2	1	vs Q2 14	vs Q1 15	2015	2014		
Cash, securities and repurchase agreements		\$ 2,732,015	\$ 2,655,831	\$ 2,865,480	\$ 2,924,970	\$ 2,784,963	\$ 2,555,747	(2%)	3%	\$ 2,693,923	\$ 2,670,355	1%	\$ 2,782,790	
Loans		18,316,402	17,774,831	17,288,915	16,954,968	16,406,273	15,880,306	12%	3%	18,045,616	16,145,823	12%	16,634,585	
Other assets		417,918	401,997	392,400	385,737	384,884	374,315	9%	4%	409,958	377,066	9%	384,334	
Total Assets - Combined Operations		\$ 21,466,335	\$ 20,832,659	\$ 20,546,795	\$ 20,265,675	\$ 19,576,120	\$ 18,810,368	10%	3%	\$ 21,149,497	\$ 19,193,244	10%	\$ 19,801,709	
Deposits *		\$ 18,020,312	\$ 17,524,423	\$ 17,380,090	\$ 17,268,655	\$ 16,511,487	\$ 15,892,848	9%	3%	\$ 17,770,739	\$ 16,202,168	10%	\$ 16,763,094	
Other liabilities		556,577	514,310	508,048	464,253	465,247	479,171	20%	8%	537,072	534,709	0%	486,596	
Debt		1,145,187	1,079,978	992,002	901,053	841,514	816,381	36%	6%	1,112,582	828,948	34%	887,737	
Shareholders' equity		1,742,703	1,712,696	1,665,733	1,630,720	1,756,551	1,620,873	(1%)	2%	1,727,700	1,626,212	6%	1,663,248	
Non-controlling interests		1,556	1,252	922	994	1,321	1,095	18%	24%	1,404	1,207	16%	1,034	
Total Liabilities and Equity - Combined Operations		\$ 21,466,335	\$ 20,832,659	\$ 20,546,795	\$ 20,265,675	\$ 19,576,120	\$ 18,810,368	10%	3%	\$ 21,149,497	\$ 19,193,244	10%	\$ 19,801,709	
*Branch-raised deposits included in total deposits		\$ 9,730,633	\$ 9,373,796	\$ 9,343,441	\$ 9,027,273	\$ 8,962,166	\$ 8,757,336	9%	4%	\$ 9,622,752	\$ 8,859,751	9%	\$ 9,022,353	

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2015	FULL YEAR
	2015				2014				vs Q2 14	vs Q1 15	2015	2014	vs 2014	FULL YEAR
	4	3	2	1	4	3	2	1						
Salaries and staff benefits														
Salaries		\$ 42,119	\$ 42,295	\$ 40,399	\$ 39,589	\$ 38,349	\$ 38,548	10%	-	\$ 84,414	\$ 76,897	10%	\$ 156,885	
Employee benefits		8,704	7,875	7,468	7,888	8,287	7,343	5%	11%	16,579	15,630	6%	30,986	
Total - Combined Operations		50,823	50,170	47,867	47,477	46,636	45,891	9%	1%	100,993	92,527	9%	187,871	
Salaries and staff benefits - Discontinued Operations (page 3)		3,600	2,996	2,946	3,129	3,035	3,137	19%	20%	6,596	6,172	7%	12,247	
Total - Continuing Operations		47,223	47,174	44,921	44,348	43,601	42,754	8%	-	94,397	86,355	9%	175,624	
Premises, equipment and furniture														
Rent		5,025	5,078	5,398	5,333	4,661	4,275	8%	(1%)	10,103	8,936	13%	19,667	
Depreciation		4,451	4,470	4,397	4,283	3,989	3,892	12%	-	8,921	7,881	13%	16,561	
Other		3,216	3,725	3,114	3,339	3,170	3,214	1%	(14%)	6,941	6,384	9%	12,837	
Total - Combined Operations		12,692	13,273	12,909	12,955	11,820	11,381	7%	(4%)	25,965	23,201	12%	49,065	
Premises, equipment and furniture - Discontinued Operations (page 3)		1,278	1,294	1,328	1,293	1,372	1,307	(7%)	(1%)	2,572	2,679	(4%)	5,300	
Total - Continuing Operations		11,414	11,979	11,581	11,662	10,448	10,074	9%	(5%)	23,393	20,522	14%	43,765	
General														
Professional fees and services		2,137	2,034	2,078	2,651	2,047	2,558	4%	5%	4,171	4,605	(9%)	9,334	
Marketing and business development		2,058	1,593	2,907	1,421	1,915	1,159	7%	29%	3,651	3,074	19%	7,402	
Amortization of acquisition-related intangible assets		1,048	1,296	1,278	1,270	1,302	1,275	(20%)	(19%)	2,344	2,577	(9%)	5,125	
Banking charges		994	1,197	913	973	974	864	2%	(17%)	2,191	1,838	19%	3,724	
Disposition selling costs		747	249	-	-	-	-	100%	200%	996	-	100%	-	
Travel		657	604	817	803	678	587	(3%)	9%	1,261	1,265	-	2,885	
Postage and stationery		786	735	663	770	926	612	(15%)	7%	1,521	1,538	(1%)	2,971	
Regulatory costs		1,077	1,069	1,012	1,053	936	844	15%	1%	2,146	1,780	21%	3,845	
Community investment		431	826	444	578	453	652	(5%)	(48%)	1,257	1,105	14%	2,127	
Staff relations		331	593	499	352	301	466	10%	(44%)	924	767	20%	1,618	
Loan-related credit reports		526	576	568	555	454	561	16%	(9%)	1,102	1,015	9%	2,138	
Employee training		300	383	636	376	342	465	(12%)	(22%)	683	807	(15%)	1,819	
Communications		491	483	528	483	468	378	5%	2%	974	846	15%	1,857	
General insurance		261	254	257	259	259	269	1%	3%	515	528	(2%)	1,044	
Capital and business taxes		306	236	256	301	216	231	42%	30%	542	447	21%	1,004	
Other		1,744	1,367	1,790	1,220	891	1,242	96%	28%	3,111	2,133	46%	5,143	
Total - Combined Operations		13,894	13,495	14,646	13,065	12,162	12,163	14%	3%	27,389	24,325	13%	52,036	
General - Discontinued Operations (page 3)		1,158	778	529	452	562	479	106%	49%	1,936	1,041	86%	2,022	
Total - Continuing Operations		12,736	12,717	14,117	12,613	11,600	11,684	10%	-	25,453	23,284	9%	50,014	
Total Non-Interest Expenses from Combined Operations		\$ 77,409	\$ 76,938	\$ 75,422	\$ 73,497	\$ 70,618	\$ 69,435	10%	1%	\$ 154,347	\$ 140,053	10%	\$ 288,972	
Total Non-Interest Expenses from Discontinued Operations		6,036	5,068	4,803	4,874	4,969	4,923	21%	19%	11,104	9,892	12%	19,569	
Total Non-Interest Expenses from Continuing Operations		\$ 71,373	\$ 71,870	\$ 70,619	\$ 68,623	\$ 65,649	\$ 64,512	9%	(1%)	\$ 143,243	\$ 130,161	10%	\$ 269,403	

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

	QUARTER				QUARTER				Q2 % CHANGE	
	2015				2014				vs Q2 14	vs Q1 15
	4	3	2	1	4	3	2	1		
Cash resources			\$ 171,978	\$ 96,657	\$ 508,414	\$ 466,543	\$ 396,499	\$ 383,278	(57%)	78%
Securities										
Investment			2,221,449	2,433,166	2,089,205	2,525,917	2,138,795	2,212,942	4%	(9%)
Trading			-	-	-	-	-	-	-	-
Total			2,221,449	2,433,166	2,089,205	2,525,917	2,138,795	2,212,942	4%	(9%)
Securities purchased under resale agreements			-	-	99,566	-	-	-	-	-
Loans										
Personal			3,005,075	2,906,222	2,841,154	2,768,458	2,665,550	2,602,391	13%	3%
Business			15,666,951	15,336,309	14,764,543	14,466,926	14,121,861	13,635,876	11%	2%
Allowance for credit losses			(107,858)	(100,547)	(95,598)	(93,503)	(88,976)	(91,354)	21%	7%
Total			18,564,168	18,141,984	17,510,099	17,141,881	16,698,435	16,146,913	11%	2%
Other										
Property and equipment			61,052	61,596	66,257	67,111	67,505	65,626	(10%)	(1%)
Goodwill and intangible assets			135,014	129,890	135,545	131,106	126,783	123,175	6%	4%
Insurance related			-	-	65,764	63,557	63,541	63,637	(100%)	-
Other assets			134,753	145,762	133,806	126,620	125,041	132,999	8%	(8%)
Assets held for sale (page 3)			233,647	256,207	-	-	-	-	100%	(9%)
Total			564,466	593,455	401,372	388,394	382,870	385,437	47%	(5%)
Total Assets			\$ 21,522,061	\$ 21,265,262	\$ 20,608,656	\$ 20,522,735	\$ 19,616,599	\$ 19,128,570	10%	1%
Deposits										
Personal			\$ 10,628,959	\$ 10,405,829	\$ 9,832,669	\$ 10,293,130	\$ 10,040,387	\$ 9,632,095	6%	2%
Business and government			7,348,715	7,509,787	7,540,345	7,164,424	6,628,147	6,611,401	11%	(2%)
Total			17,977,674	17,915,616	17,373,014	17,457,554	16,668,534	16,243,496	8%	-
Other										
Insurance related			-	-	165,903	159,291	155,961	159,372	(100%)	-
Securities sold under repurchase agreements			152,663	25,902	-	-	-	-	100%	489%
Other liabilities			306,091	289,526	338,156	313,219	310,283	269,668	(1%)	6%
Liabilities held for sale (page 3)			159,684	175,534	-	-	-	-	100%	(9%)
Total			618,438	490,962	504,059	472,510	466,244	429,040	33%	26%
Debt										
Subordinated debentures			625,000	625,000	625,000	625,000	625,000	625,000	-	-
Debt securities			550,201	500,163	411,990	314,204	247,962	187,780	122%	10%
Total			1,175,201	1,125,163	1,036,990	939,204	872,962	812,780	35%	4%
Equity (page 8)										
Preferred shares			125,000	125,000	125,000	125,000	125,000	208,815	-	-
Common shares			535,453	534,218	533,038	529,283	522,790	518,010	2%	-
Retained earnings			1,085,136	1,048,477	1,011,147	969,066	928,501	895,648	17%	3%
Share-based payment reserve			27,399	26,389	25,339	24,048	25,278	24,248	8%	4%
Other reserves			(23,980)	(1,988)	(997)	5,311	5,917	(4,670)	nm	nm
Total shareholders' equity			1,749,008	1,732,096	1,693,527	1,652,708	1,607,486	1,642,051	9%	1%
Non-controlling interests			1,740	1,425	1,066	759	1,373	1,203	27%	22%
Total equity			1,750,748	1,733,521	1,694,593	1,653,467	1,608,859	1,643,254	9%	1%
Total Liabilities and Equity			\$ 21,522,061	\$ 21,265,262	\$ 20,608,656	\$ 20,522,735	\$ 19,616,599	\$ 19,128,570	10%	1%
Deposits										
Demand and notice			\$ 6,484,176	\$ 6,039,384	\$ 5,762,350	\$ 5,537,965	\$ 5,216,228	\$ 5,116,090	24%	7%
Fixed term			11,493,498	11,876,232	11,610,664	11,919,589	11,452,306	11,127,406	-	(3%)
Total Deposits by type			\$ 17,977,674	\$ 17,915,616	\$ 17,373,014	\$ 17,457,554	\$ 16,668,534	\$ 16,243,496	8%	-
Branch raised			\$ 9,778,018	\$ 9,614,742	\$ 9,480,428	\$ 9,160,896	\$ 8,875,160	\$ 8,810,010	10%	2%
Broker raised			6,159,707	6,104,173	5,522,629	6,257,956	6,074,526	5,759,454	1%	1%
Capital markets			2,039,949	2,196,701	2,369,957	2,038,702	1,718,849	1,674,032	19%	(7%)
Total Deposits by source			\$ 17,977,674	\$ 17,915,616	\$ 17,373,014	\$ 17,457,554	\$ 16,668,535	\$ 16,243,496	8%	-
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		
Senior debt (deposits)			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		
Series 5 Non-cumulative preferred shares (NVCC)			Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3	-		

nm = not meaningful

	EQUITY (unaudited) (\$ thousands)										
	QUARTER				QUARTER				Q2 % CHANGE		Full Year
	2015				2014				vs Q2 14	vs Q1 15	2014
	4	3	2	1	4	3	2	1			
Retained earnings											
Balance at beginning of period		\$ 1,048,477	\$ 1,011,147	\$ 969,066	\$ 928,501	\$ 895,648	\$ 858,167	17%	4%	\$ 858,167	
Shareholders' net income from continuing operations		52,895	53,780	58,258	54,090	51,648	52,851	2%	(2%)	216,847	
Common shareholders' net income from discontinued operations		2,025	1,804	1,267	3,865	4,518	3,562	(55%)	12%	13,212	
Dividends - Preferred shares		(1,375)	(1,375)	(1,375)	(1,375)	(4,975)	(3,785)	(72%)	-	(11,510)	
- Common shares		(16,886)	(16,879)	(16,055)	(16,015)	(15,191)	(15,147)	11%	-	(62,408)	
Issuance costs on preferred shares		-	-	(14)	-	(3,147)	-	(100%)	-	(3,161)	
Balance at end of period		1,085,136	1,048,477	1,011,147	969,066	928,501	895,648	17%	3%	1,011,147	
Other reserves											
Balance at beginning of period		(1,988)	(997)	5,311	5,917	(4,670)	(3,389)	(57%)	99%	(3,389)	
Other comprehensive income (loss)		(21,992)	(991)	(6,308)	(606)	10,587	(1,281)	nm	nm	2,392	
Balance at end of period		(23,980)	(1,988)	(997)	5,311	5,917	(4,670)	mm	nm	(997)	
Total retained earnings and other reserves		1,061,156	1,046,489	1,010,150	974,377	934,418	890,978	14%	1%	1,010,150	
Preferred shares											
Balance at beginning of period		125,000	125,000	125,000	125,000	208,815	208,815	(40%)	-	208,815	
Preferred shares issued		-	-	-	-	125,000	-	(100%)	-	125,000	
Preferred shares redeemed		-	-	-	-	(208,815)	-	(100%)	-	(208,815)	
Balance at end of period		125,000	125,000	125,000	125,000	125,000	208,815	-	-	125,000	
Common shares											
Balance at beginning of period		534,218	533,038	529,283	522,790	518,010	510,282	3%	-	510,282	
Issued under dividend reinvestment plan		915	1,023	3,590	3,705	4,370	4,802	(79%)	(11%)	16,467	
Transferred from share-based payment reserve on exercise or exchange of options		320	157	165	2,788	379	1,891	(16%)	104%	5,223	
Issued on exercise of employee stock options		-	-	-	-	31	1,035	(100%)	-	1,066	
Balance at end of period		535,453	534,218	533,038	529,283	522,790	518,010	2%	-	533,038	
Share-based payment reserve											
Balance at beginning of period		26,389	25,339	24,048	25,278	24,248	24,632	9%	4%	24,632	
Amortization of fair value of employee stock options		1,330	1,207	1,456	1,558	1,409	1,507	(6%)	10%	5,930	
Transferred to common shares on exercise or exchange of options		(320)	(157)	(165)	(2,788)	(379)	(1,891)	(16%)	104%	(5,223)	
Balance at end of period		27,399	26,389	25,339	24,048	25,278	24,248	8%	4%	25,339	
Total shareholders' equity		1,749,008	1,732,096	1,693,527	1,652,708	1,607,486	1,642,051	9%	1%	1,693,527	
Non-controlling interests											
Balance at beginning of period		1,425	1,066	759	1,373	1,203	1,062	18%	34%	1,062	
Net income attributable to non-controlling interests		363	403	353	333	218	336	67%	(10%)	1,240	
Distributions to non-controlling interests		(48)	(44)	(46)	(947)	(48)	(98)	-	9%	(1,139)	
Partial ownership increase		-	-	-	-	-	(97)	-	-	(97)	
Balance at end of period		1,740	1,425	1,066	759	1,373	1,203	27%	22%	1,066	
Total equity		\$ 1,750,748	\$ 1,733,521	\$ 1,694,593	\$ 1,653,467	\$ 1,608,859	\$ 1,643,254	9%	1%	\$ 1,694,593	

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		Full Year
	2015				2014				vs Q2 14	vs Q1 15	2014
	4	3	2	1	4	3	2	1			
Gross impaired loans											
Personal		\$ 12,688	\$ 12,439	\$ 15,294	\$ 14,276	\$ 14,883	\$ 15,561	(15%)	2%	\$ 15,294	
Real estate		34,235	36,964	26,058	27,761	20,101	23,226	70%	(7%)	26,058	
Equipment financing and energy		29,764	24,493	14,224	12,378	11,111	11,349	168%	22%	14,224	
Commercial		16,168	5,902	6,544	3,673	4,526	3,801	257%	174%	6,544	
Total gross impaired loans		\$ 92,855	\$ 79,798	\$ 62,120	\$ 58,088	\$ 50,621	\$ 53,937	83%	16%	\$ 62,120	
Net impaired loans											
Personal		\$ 12,308	\$ 11,952	\$ 14,776	\$ 13,931	\$ 14,218	\$ 15,054	(13%)	3%	\$ 14,776	
Real estate		32,335	36,299	25,149	27,517	19,801	15,750	63%	(11%)	25,149	
Equipment financing and energy		19,724	16,092	10,759	9,534	8,018	6,796	146%	23%	10,759	
Commercial		15,169	5,037	5,913	3,232	4,330	3,580	250%	201%	5,913	
Collective allowance for credit risk		79,536	69,380	56,597	54,214	46,367	41,180	72%	15%	56,597	
Net impaired loans (after collective allowance)		\$ (15,003)	\$ (20,749)	\$ (33,478)	\$ (35,415)	\$ (38,355)	\$ (37,417)	(61%)	(28%)	\$ (33,478)	
Gross impaired loan formations (reductions) ⁽¹⁾		\$ 15,473	\$ 20,116	\$ 6,403	\$ 10,456	\$ 5,940	\$ (7,821)	160%	(23%)	\$ 14,978	
Net new specific provision ⁽²⁾		2,976	6,915	3,571	2,051	338	5,239	780%	(57%)	11,199	
Allowance for credit losses											
Specific		\$ 13,319	\$ 10,418	\$ 5,523	\$ 3,874	\$ 4,254	\$ 12,757	213%	28%	\$ 5,523	
Collective		94,539	90,129	90,075	89,629	84,722	78,597	12%	5%	90,075	
Total allowance		\$ 107,858	\$ 100,547	\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	21%	7%	\$ 95,598	
Reconciliation of allowance for credit losses											
Opening allowance		\$ 100,547	\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	\$ 85,786	10%	5%	\$ 85,786	
Provision for credit losses		7,386	6,969	4,017	6,958	6,463	7,619	14%	6%	25,057	
Write-offs		(2,416)	(2,438)	(2,371)	(2,989)	(9,256)	(2,453)	(74%)	(1%)	(17,069)	
Recoveries		2,341	418	449	558	415	402	464%	460%	1,824	
Closing allowance		\$ 107,858	\$ 100,547	\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	21%	7%	\$ 95,598	
Net impaired loans (after collective allowance) as a % of total loans		(0.08%)	(0.11%)	(0.19%)	(0.21%)	(0.23%)	(0.23%)	0.15%	0.03%	(0.19%)	
Allowance for credit losses as a % of gross impaired loans		116%	126%	154%	161%	176%	169%	(60%)	(10%)	154%	
Provision for credit losses as a % of average loans		0.17%	0.16%	0.09%	0.16%	0.16%	0.19%	0.01%	0.01%	0.15%	
Net new specific provisions as a % of average loans		0.07%	0.15%	0.08%	0.05%	0.01%	0.13%	0.06%	(0.08%)	0.07%	
Collective allowance as a % of risk-weighted assets ⁽³⁾		0.50%	0.49%	0.50%	0.51%	0.50%	0.47%	-	0.01%	0.50%	
Collective allowance as a % of risk-weighted loans ⁽³⁾		0.59%	0.57%	0.59%	0.60%	0.58%	0.55%	0.01%	0.02%	0.59%	

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

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

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

nm = not meaningful

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER				Q2 % CHANGE	
	2015				2014				vs Q2 14	vs Q1 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			\$ 562,852	\$ 560,607	\$ 558,377	\$ 553,332	\$ 548,068	\$ 542,257	3%	-
2 Retained earnings			1,085,136	1,048,477	1,011,147	969,066	938,568	902,567	16%	3%
3 Accumulated other comprehensive income and other reserves			(33,176)	(16,240)	(2,822)	3,266	4,501	(6,883)	nm	104%
6 Common equity Tier 1 capital before regulatory adjustments			1,614,812	1,592,844	1,566,702	1,525,664	1,491,137	1,437,941	8%	1%
Common equity Tier 1 capital regulatory adjustments										
28 Total regulatory adjustments to Common equity Tier 1 ⁽¹⁾			(132,247)	(127,698)	(122,861)	(118,704)	(114,513)	(111,494)	15%	4%
29 Common equity Tier 1 capital (CET1)			1,482,565	1,465,146	1,443,841	1,406,960	1,376,624	1,326,447	8%	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	-	-	-
33 Directly issued capital instruments subject to phase out from Additional Tier 1			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			177	167	155	358	156	160	13%	6%
36 Additional Tier 1 capital before regulatory adjustments			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)			230,177	230,167	230,155	230,358	230,156	249,963	-	-
45 Tier 1 capital (T1 = CET1 + AT1)			1,712,742	1,695,313	1,673,996	1,637,318	1,606,780	1,576,410	7%	1%
Tier 2 Capital instruments and allowances										
47 Directly issued capital instruments subject to phase out from Tier 2			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			41	39	37	84	37	38	11%	5%
50 Collective allowance for credit losses			94,539	90,129	90,075	89,629	84,722	78,597	12%	5%
51 Tier 2 capital before regulatory adjustments			567,080	562,668	630,112	629,713	624,759	618,635	(9%)	1%
Tier 2 capital regulatory adjustments										
57 Total regulatory adjustments to Tier 2 capital ⁽³⁾			-	-	-	-	-	(222)	-	-
58 Tier 2 capital (T2)			567,080	562,668	630,112	629,713	624,759	618,413	(9%)	1%
59 Total capital (TC = T1 + T2)			\$ 2,279,822	\$ 2,257,981	\$ 2,304,108	\$ 2,267,031	\$ 2,231,539	\$ 2,194,823	2%	1%
60 Total risk-weighted assets			\$ 18,788,590	\$ 18,499,631	\$ 18,025,822	\$ 17,555,251	\$ 17,088,933	\$ 16,670,891	10%	2%
CWB Capital Ratios: All-in basis										
61 Common equity Tier 1			7.9%	7.9%	8.0%	8.0%	8.1%	8.0%	(0.2%)	-
62 Tier 1			9.1%	9.2%	9.3%	9.3%	9.4%	9.5%	(0.3%)	(0.1%)
63 Total			12.1%	12.2%	12.8%	12.9%	13.1%	13.2%	(1.0%)	(0.1%)
OSFI all-in target										
69 Common equity Tier 1			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%	-	-
71 Total capital			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%	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%	80%	80%	80%	80%	(10%)	-
85 Amount excluded from T2 due to cap			\$ 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.

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER			
	2015				2014			
	4	3	2	1	4	3	2	1
Common equity Tier 1 capital								
Balance at beginning of period			\$ 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)			320	157	165	2,788	410	2,926
Gross dividends			(18,261)	(18,254)	(17,430)	(17,390)	(20,166)	(18,932)
Shares issued under dividend reinvestment plan			915	1,023	3,590	3,705	4,370	4,802
Net income attributable to shareholders of CWB			54,920	55,584	59,525	57,955	56,166	56,412
Share-based payment reserve			1,010	1,050	1,291	(1,230)	1,030	(384)
Other comprehensive income related to available-for-sales securities			(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)			(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			1,482,565	1,465,146	1,443,841	1,406,960	1,376,624	1,326,447
Additional Tier 1 capital								
Balance at beginning of period			230,167	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			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			230,177	230,167	230,155	230,358	230,156	249,963
Total Tier 1 Capital			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			562,668	630,112	629,713	624,759	618,413	682,853
Change in collective allowance for credit losses			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			2	2	(47)	47	(1)	-
Change in non-qualifying capital subject to phase-out ⁽¹⁾			-	(67,500)	-	-	-	(67,500)
Balance at end of period			567,080	562,668	630,112	629,713	624,759	618,413
Total Regulatory Capital			\$ 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)	\$ 21,377,613	\$ 21,103,541
2	(Assets amounts deducted in determining Basel III "all-in" Tier 1 capital)	(156,558)	(163,010)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	21,221,055	20,940,531
Derivative exposures			
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	17,012	21,487
5	Add-on amounts for PFE associated with all derivative transactions	12,252	10,730
11	Total derivative exposures (sum of lines 4 and 5)	29,264	32,217
Off-balance sheet exposures			
17	Off-balance sheet exposure at gross notional amount	5,098,666	5,148,810
18	(Adjustments for conversion to credit equivalent amounts)	(4,187,583)	(4,222,980)
19	Off-balance sheet items (sum of lines 17 and 18)	911,083	925,830
Capital and Total Exposures			
20	Tier 1 Capital	1,712,742	1,695,313
21	Total Exposures (sum of lines 3, 11 and 19)	22,161,402	21,898,578
Leverage Ratios			
22	Basel III leverage ratio	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			\$ 173,055	8%	\$ 179,596	8%	\$ 185,854	8%	\$ 182,120	8%	\$ 174,604	8%	\$ 173,462	8%		
British Columbia			80,918	3%	81,464	3%	84,694	4%	86,828	4%	87,902	4%	89,263	4%		
Manitoba			5,674	-	5,923	-	6,711	-	6,177	-	6,145	-	6,445	-		
Ontario			10,049	-	15,322	1%	15,796	1%	14,572	1%	13,643	1%	12,795	1%		
Saskatchewan			27,413	1%	26,961	1%	27,905	1%	28,061	1%	26,532	1%	25,068	1%		
Other			623	-	228	-	94	-	96	-	99	-	102	-		
Total			297,732	12%	309,494	13%	321,054	14%	317,854	14%	308,925	14%	307,135	14%		
Uninsured																
Alberta			741,683	31%	739,444	31%	728,076	30%	717,560	31%	676,286	30%	693,304	31%		
British Columbia			660,484	27%	669,892	28%	697,252	29%	693,595	30%	668,869	31%	678,465	31%		
Manitoba			67,415	3%	67,031	3%	64,505	3%	59,360	3%	55,796	3%	56,656	3%		
Ontario			481,725	20%	460,722	19%	420,328	18%	382,030	17%	344,774	16%	318,367	15%		
Saskatchewan			131,088	6%	130,673	5%	126,325	5%	125,259	5%	121,458	6%	120,412	6%		
Other			30,275	1%	25,359	1%	14,787	1%	1,613	-	-	-	-	-		
Total			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			\$ 2,410,402	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			\$ 35,940	1%	\$ 34,806	1%	\$ 55,288	2%	\$ 45,810	2%	\$ 36,893	2%	\$ 43,090	2%		
> 5 to 10			25,559	1%	26,955	1%	25,609	1%	26,016	1%	25,835	1%	25,181	1%		
> 10 to 15			55,167	2%	55,194	2%	56,264	2%	54,587	2%	50,230	2%	52,470	2%		
> 15 to 20			146,458	6%	161,187	7%	163,956	7%	165,023	7%	144,751	7%	165,095	8%		
> 20 to 25			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			884,165	37%	853,256	36%	816,993	34%	766,804	33%	722,506	33%	706,491	32%		
> 30 to 35			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			\$ 2,410,402	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			69%		70%		72%		72%		74%		68%			
British Columbia			66%		65%		68%		66%		66%		65%			
Manitoba			68%		71%		72%		70%		75%		69%			
Ontario			70%		72%		73%		72%		72%		73%			
Saskatchewan			68%		73%		72%		71%		72%		70%			
Other			69%		68%		71%		74%		-		-			
Total			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.