



Supplemental Financial Information
For the Quarter Ended April 30, 2013
(unaudited)

	<u>PAGE</u>
Highlights	1
Net Income and Comprehensive Income	2
Earnings Per Share and Other Statistics	3
Net Interest Income, Other Income and Total Revenues	4
Average Balance Sheet Information	4
Non-Interest Expenses	5
Balance Sheet	6
Equity	7
Impaired Loans and Allowance for Credit Losses	8
Basel III Regulatory Capital	9

Note:

This financial information is supplementary to CWB's 2013 Second Quarter Press Release and the 2012 Annual Report and should be read in conjunction with those documents.

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

HIGHLIGHTS (unaudited) (\$ thousands, except per share amounts)																					
	QUARTER				QUARTER				Q2 % CHANGE		YTD		2013	FULL YEAR							
	2013				2012				vs Q2 12	vs Q1 13	2013	2012	% Change	2012							
	4	3	2	1	4	3	2	1													
Results of Operations																					
Net interest income (teb) ⁽¹⁾	\$	113,576	\$	114,749	\$	113,246	\$	115,217	\$	107,600	\$	107,509	6%	(1%)	\$	228,325	\$	215,109	6%	\$	443,572
Less teb adjustment		2,000		1,915		1,979		2,086		2,458		2,620	(19%)	4%		3,915		5,078	(23%)		9,143
Net interest income per financial statements		111,576		112,834		111,267		113,131		105,142		104,889	6%	(1%)		224,410		210,031	7%		434,429
Other income		23,390		22,379		19,932		22,933		20,254		18,791	15%	5%		45,769		39,045	17%		81,910
Total revenues (teb)		136,966		137,128		133,178		138,150		127,854		126,300	7%	-		274,094		254,154	8%		525,482
Total revenues		134,966		135,213		131,199		136,064		125,396		123,680	8%	-		270,179		249,076	8%		516,339
Net income available to common shareholders		42,988		45,482		43,046		48,004		39,669		41,478	8%	(5%)		88,470		81,147	9%		172,197
Per Common Share (\$'s)																					
Earnings per share																					
Basic	\$	0.54	\$	0.58	\$	0.55	\$	0.62	\$	0.52	\$	0.55	4%	(7%)	\$	1.12	\$	1.07	5%	\$	2.24
Diluted		0.54		0.57		0.55		0.61		0.52		0.54	4%	(5%)		1.11		1.06	5%		2.22
Adjusted cash ⁽²⁾		0.55		0.58		0.56		0.63		0.55		0.57	-	(5%)		1.13		1.12	1%		2.30
Cash dividends		0.17		0.17		0.16		0.16		0.15		0.15	13%	-		0.34		0.30	13%		0.62
Book value		16.82		16.42		15.94		15.56		14.73		14.36	14%	2%		16.82		14.73	14%		15.94
Closing market price		28.46		30.84		29.56		26.27		28.69		26.47	(1%)	(8%)		28.46		28.69	(1%)		29.56
Performance Measures (%)																					
Return on common shareholders' equity		13.4%		14.2%		13.8%		16.1%		14.6%		15.5%	(1.2%)	(0.8%)		13.8%		15.0%	(1.2%)		15.0%
Return on assets		1.00%		1.06%		1.03%		1.19%		1.03%		1.07%	(0.03%)	(0.06%)		1.03%		1.05%	(0.02%)		1.08%
Net interest margin (teb)		2.65%		2.66%		2.71%		2.85%		2.81%		2.77%	(0.16%)	(0.01%)		2.65%		2.79%	(0.14%)		2.79%
Net interest margin		2.60%		2.62%		2.67%		2.80%		2.74%		2.70%	(0.14%)	(0.02%)		2.61%		2.72%	(0.11%)		2.73%
Efficiency ratio (teb) ⁽³⁾		47.3%		45.3%		46.7%		42.8%		46.2%		43.7%	1.1%	2.0%		46.3%		44.9%	1.4%		44.8%
Efficiency ratio ⁽³⁾		48.0%		45.9%		47.4%		43.4%		47.1%		44.6%	0.9%	2.1%		47.0%		45.8%	1.2%		45.6%
Financial Position																					
Total assets	\$	17,779,280	\$	17,161,437	\$	16,873,269	\$	16,033,025	\$	15,713,443	\$	15,484,048	13%	4%	\$	17,779,280	\$	15,713,443	13%	\$	16,873,269
Total equity		1,646,213		1,611,665		1,570,225		1,533,327		1,433,026		1,401,859	15%	2%		1,646,213		1,433,026	15%		1,570,225
Credit Quality																					
Provision for credit losses as a % of average loans		0.19%		0.18%		0.17%		0.19%		0.19%		0.20%	-	0.01%		0.18%		0.20%	(0.02%)		0.19%
Net impaired loans (after collective allowance)	\$	(17,848)	\$	(20,634)	\$	(14,883)	\$	(9,554)	\$	12,384	\$	16,301	nm	(14%)	\$	(17,848)	\$	12,384	nm	\$	(14,883)
Net impaired loans as a % of total loans		(0.12%)		(0.14%)		(0.11%)		(0.07%)		0.09%		0.13%	(0.21%)	0.02%		(0.12%)		0.09%	(0.21%)		(0.11%)
Other																					
Capital ratios ⁽⁴⁾																					
Common equity Tier 1		8.0%		8.0%		n/a		n/a		n/a		n/a	n/a	-		8.0%		n/a	n/a		n/a
Tier 1		9.7%		9.7%		10.6%		10.5%		9.9%		10.2%	(0.20%)	-		9.7%		9.9%	(0.20%)		10.6%
Total		14.1%		14.2%		13.8%		13.7%		13.2%		14.6%	0.90%	(0.10%)		14.1%		13.2%	0.90%		13.8%
Number of full-time equivalent staff at period end		1,941		1,925		1,885		1,828		1,805		1,797	8%	1%		1,941		1,805	8%		1,885
Number of bank branches		41		41		41		40		40		40	2%	-		41		40	2%		41
Credit ratings (DBRS)																					
Short-term instruments (deposit notes)		R-1 low		R-1 low		-		-		-		-	-	-		R-1 low		-	-		-
Senior debt (deposits)		A low		A low		A low		A low		A low		A low	-	-		A low		A low	-		A low
Subordinated debentures		BBB high		BBB high		BBB high		BBB high		BBB high		BBB high	-	-		BBB high		BBB high	-		BBB high
Non-cumulative preferred shares		Pfd-3 high		Pfd-3 high		-		-		-		-	-	-		Pfd-3 high		-	-		-

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

(2) 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 mainly related to the acquisition of National Leasing Group Inc. and are not considered indicative of ongoing business performance. The effect of the non-tax deductible change in the fair value of contingent consideration was eliminated in the third quarter of 2012 on the settlement of such consideration. The Bank believes the adjusted results provide a better understanding about how management views CWB's performance.

(3) 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 related to the National Leasing acquisition).

(4) As of January 1, 2013, the Office of the Superintendent of Financial Institutions Canada adopted a new capital management framework called Basel III and capital is managed and reported in accordance with those requirements. Capital ratios prior to fiscal 2013 have been calculated using the previous framework, Basel II. Capital ratios calculated under Basel III are not directly comparable to the equivalent Basel II measures.

nm = not meaningful

bold and italicized numbers = actual change in percent

NET INCOME (teb)⁽¹⁾ AND COMPREHENSIVE INCOME - CONSOLIDATED
(unaudited)
(\$ thousands, except per share amounts)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2013	FULL YEAR
	2013				2012				vs Q2 12	vs Q1 13	2013	2012	% Change	2012
	4	3	2	1	4	3	2	1						
Interest income														
Loans			\$ 177,159	\$ 179,041	\$ 177,191	\$ 176,977	\$ 166,066	\$ 166,300	7%	(1%)	\$ 356,200	\$ 332,366	7%	\$ 686,534
Securities			13,272	13,139	12,114	12,664	13,472	14,441	(1%)	1%	26,411	27,913	(5%)	52,691
Deposits with regulated financial institutions			419	437	567	500	297	1,025	41%	(4%)	856	1,322	(35%)	2,389
Total interest income			190,850	192,617	189,872	190,141	179,835	181,766	6%	(1%)	383,467	361,601	6%	741,614
Interest expense														
Deposits			68,853	70,215	70,022	68,387	65,108	66,255	6%	(2%)	139,068	131,363	6%	269,772
Debt			8,421	7,653	6,604	6,537	7,127	8,002	18%	10%	16,074	15,129	6%	28,270
Total interest expense			77,274	77,868	76,626	74,924	72,235	74,257	7%	(1%)	155,142	146,492	6%	298,042
Net interest income (page 4)			113,576	114,749	113,246	115,217	107,600	107,509	6%	(1%)	228,325	215,109	6%	443,572
Provision for credit losses (page 8)			6,684	6,327	5,962	6,453	6,263	6,429	7%	6%	13,011	12,692	3%	25,107
Other income (page 4)			23,390	22,379	19,932	22,933	20,254	18,791	15%	5%	45,769	39,045	17%	81,910
Net interest and other income			130,282	130,801	127,216	131,697	121,591	119,871	7%	-	261,083	241,462	8%	500,375
Non-interest expenses (page 5)			64,827	62,067	62,176	59,118	59,605	55,667	9%	4%	126,894	115,272	10%	236,566
Net income before taxes			65,455	68,734	65,040	72,579	61,986	64,204	6%	(5%)	134,189	126,190	6%	263,809
Provision for income taxes			16,921	17,672	16,424	19,001	16,774	17,153	1%	(4%)	34,593	33,927	2%	69,352
Net income			48,534	51,062	48,616	53,578	45,212	47,051	7%	(5%)	99,596	92,263	8%	194,457
Net income attributable to non-controlling interests			1,739	1,778	1,768	1,772	1,741	1,771	-	(2%)	3,517	3,512	-	7,052
Net Income Attributable to Shareholders of the Bank			\$ 46,795	\$ 49,284	\$ 46,848	\$ 51,806	\$ 43,471	\$ 45,280	8%	(5%)	\$ 96,079	\$ 88,751	8%	\$ 187,405
Preferred share dividends			3,800	3,802	3,802	3,802	3,802	3,802	-	-	7,602	7,604	-	15,208
Premium paid on preferred shares purchased for cancellation			7	-	-	-	-	-	-	-	7	-	-	-
Net Income Available to Common Shareholders			\$ 42,988	\$ 45,482	\$ 43,046	\$ 48,004	\$ 39,669	\$ 41,478	8%	(5%)	\$ 88,470	\$ 81,147	9%	\$ 172,197
Earnings per share														
Basic			\$ 0.54	\$ 0.58	\$ 0.55	\$ 0.62	\$ 0.52	\$ 0.55	4%	(7%)	\$ 1.12	\$ 1.07	5%	\$ 2.24
Diluted			0.54	0.57	0.55	0.61	0.52	0.54	4%	(5%)	1.11	1.06	5%	2.22
Adjusted cash ⁽²⁾			0.55	0.58	0.56	0.63	0.55	0.57	-	(5%)	1.13	1.12	1%	2.30
teb adjustment			\$ 2,000	\$ 1,915	\$ 1,979	\$ 2,086	\$ 2,458	\$ 2,620	(19%)	4%	\$ 3,915	\$ 5,078	(23%)	\$ 9,143
Comprehensive Income														
Net income			\$ 48,534	\$ 51,062	\$ 48,616	\$ 53,578	\$ 45,212	\$ 47,051	7%	(5%)	\$ 99,596	\$ 92,263	8%	\$ 194,457
Other comprehensive income, net of tax														
Change in available-for-sale securities and derivatives designated as cash flow hedges			(144)	3,519	311	(3,049)	(1,696)	5,832	(92%)	nm	3,375	4,136	(18%)	1,398
Comprehensive Income			\$ 48,390	\$ 54,581	\$ 48,927	\$ 50,529	\$ 43,516	\$ 52,883	11%	(11%)	\$ 102,971	\$ 96,399	7%	\$ 195,855

(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 adjusted cash earnings per common share see page 1.

nm = not meaningful

EARNINGS PER SHARE, CAPITAL INFORMATION AND OTHER STATISTICS
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2013	FULL YEAR
	2013				2012				vs Q2 12	vs Q1 13	2013	2012	% Change	2012
	4	3	2	1	4	3	2	1						
Earnings Per Share (EPS)														
Net income available to common shareholders			\$ 42,988	\$ 45,482	\$ 43,046	\$ 48,004	\$ 39,669	\$ 41,478	8%	(5%)	\$ 88,470	\$ 81,147	9%	\$ 172,197
Denominator														
Weighted average number of common shares - basic			79,075	78,801	78,506	77,527	75,779	75,528	4%	-	78,936	75,652	4%	76,841
Dilutive instruments														
Employee stock options			396	465	405	580	732	760	(46%)	(15%)	426	746	(43%)	619
Weighted average number of common shares - diluted			79,471	79,266	78,911	78,107	76,511	76,288	4%	-	79,362	76,398	4%	77,460
Basic EPS			\$ 0.54	\$ 0.58	\$ 0.55	\$ 0.62	\$ 0.52	\$ 0.55	4%	(7%)	\$ 1.12	\$ 1.07	5%	\$ 2.24
Diluted EPS			0.54	0.57	0.55	0.61	0.52	0.54	4%	(5%)	1.11	1.06	5%	2.22
Adjusted cash EPS ⁽¹⁾			0.55	0.58	0.56	0.63	0.55	0.57	-	(5%)	1.13	1.12	1%	2.30
Number of Common Shares Outstanding at Period End			79,171	78,992	78,743	78,319	75,909	75,694	4%	-	79,171	75,909	4%	78,743
Derivatives														
Replacement cost		\$ 1,524	\$ 2,852	\$ 1,951	\$ 130	\$ 720	\$ 12	112%	(47%)	\$ 1,524	\$ 720	112%	\$ 1,951	
Risk-weighted amount		348	598	411	42	196	32	78%	(42%)	348	196	78%	411	
Credit equivalent amount		1,681	2,930	2,015	183	826	83	104%	(43%)	1,681	826	104%	2,015	
Notional principal amount (\$ millions)		352	369	243	117	96	18	267%	(5%)	352	96	267%	243	
Risk Weighted Assets (\$ millions) ⁽²⁾														
Cash, securities and repurchase agreements		\$ 696	\$ 633	\$ 647	\$ 624	\$ 836	\$ 676	(17%)	10%	\$ 696	\$ 836	(17%)	\$ 647	
Loans		13,053	12,599	12,086	11,857	11,497	11,036	14%	4%	13,053	11,497	14%	12,086	
Other		1,697	1,695	1,042	1,014	985	955	72%	-	1,697	985	72%	1,042	
Total		\$ 15,446	\$ 14,927	\$ 13,775	\$ 13,495	\$ 13,318	\$ 12,667	16%	3%	\$ 15,446	\$ 13,318	16%	\$ 13,775	
Unrealized Gains (Losses) on Available-for-Sale Cash and Securities														
Deposits with regulated financial institutions		\$ 672	\$ 471	\$ 482	\$ 353	\$ 311	\$ 477	116%	43%	\$ 672	\$ 311	116%	\$ 482	
Government of Canada		495	157	176	170	(175)	(210)	nm	(383%)	495	(175)	nm	176	
Province or municipality		253	(60)	(67)	(96)	(253)	(82)	nm	nm	253	(253)	nm	(67)	
Other debt securities		1,916	1,605	1,637	1,220	997	1,588	92%	19%	1,916	997	92%	1,637	
Preferred shares		8,451	8,411	6,971	8,240	9,443	16,091	(11%)	-	8,451	9,443	(11%)	6,971	
Common shares		4,681	5,422	2,114	2,186	5,665	892	(17%)	(14%)	4,681	5,665	(17%)	2,114	
Total		\$ 16,468	\$ 16,006	\$ 11,313	\$ 12,073	\$ 15,988	\$ 18,756	3%	3%	\$ 16,468	\$ 15,988	3%	\$ 11,313	
Interest sensitive gap within 1 year (\$ millions)		\$ 1,245	\$ 912	\$ 773	\$ 356	\$ 129	\$ 490	865%	37%	\$ 1,245	\$ 129	865%	\$ 773	
Assets under administration		\$ 7,821,089	\$ 7,306,557	\$ 7,171,826	\$ 6,830,282	\$ 6,843,070	\$ 6,912,244	14%	7%	\$ 7,821,089	\$ 6,843,070	14%	\$ 7,171,826	
Trust cash balances		1,202,679	1,169,900	1,123,061	1,137,843	1,102,890	1,101,772	9%	3%	1,202,679	1,102,890	9%	1,123,061	
Number of investment accounts (#)		50,427	49,384	48,356	48,652	48,719	48,256	4%	2%	50,427	48,719	4%	48,356	
Assets under management		\$ 904,730	\$ 882,213	\$ 855,333	\$ 814,498	\$ 826,299	\$ 843,648	9%	3%	\$ 904,730	\$ 826,299	9%	\$ 855,333	

(1) For the definition of adjusted cash earnings per common share see page 1.

(2) As of January 1, 2013, the Office of the Superintendent of Financial Institutions Canada adopted a new capital management framework called Basel III and risk-weighted assets are calculated and reported in accordance with those requirements. Prior to fiscal 2013, risk-weighted assets have been calculated using the previous framework, Basel II.

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2013	FULL YEAR
	2013				2012				vs Q2 12	vs Q1 13	2013	2012	% CHANGE	2012
	4	3	2	1	4	3	2	1						
Net interest income per financial statements		\$ 111,576	\$ 112,834	\$ 111,267	\$ 113,131	\$ 105,142	\$ 104,889	6%	(1%)	\$ 224,410	\$ 210,031	7%	\$ 434,429	
Taxable equivalent adjustment ⁽¹⁾		2,000	1,915	1,979	2,086	2,458	2,620	(19%)	4%	3,915	5,078	(23%)	9,143	
Net interest income		113,576	114,749	113,246	115,217	107,600	107,509	6%	(1%)	228,325	215,109	6%	443,572	
Credit related		5,053	5,434	5,284	5,026	4,428	4,967	14%	(7%)	10,487	9,395	12%	19,705	
Insurance, net		6,201	5,202	946	6,251	5,754	4,402	8%	19%	11,403	10,156	12%	17,353	
Trust and wealth management services		5,371	5,043	4,725	4,587	4,984	4,769	8%	7%	10,414	9,753	7%	19,065	
Gains on securities, net		3,074	2,662	5,433	1,896	3,182	1,938	(3%)	15%	5,736	5,120	12%	12,449	
Retail services		2,774	2,468	2,310	2,249	2,312	2,356	20%	12%	5,242	4,668	12%	9,227	
Foreign exchange gains		804	502	965	812	809	669	(1%)	60%	1,306	1,478	(12%)	3,255	
Contingent consideration fair value changes		-	-	-	-	(1,289)	(1,200)	(100%)	-	-	(2,489)	(100%)	(2,489)	
Other		113	1,068	269	2,112	74	890	53%	(89%)	1,181	964	23%	3,345	
Total other income		23,390	22,379	19,932	22,933	20,254	18,791	15%	5%	45,769	39,045	17%	81,910	
Total revenues		\$ 136,966	\$ 137,128	\$ 133,178	\$ 138,150	\$ 127,854	\$ 126,300	7%	-	\$ 274,094	\$ 254,154	8%	\$ 525,482	
Other income as a % of total revenues		17.1%	16.3%	15.0%	16.6%	15.8%	14.9%	1.3%	0.8%	16.7%	15.4%	1.3%	15.6%	
Net interest income (teb) per average assets		2.65%	2.66%	2.71%	2.85%	2.81%	2.77%	(0.16%)	(0.01%)	2.65%	2.79%	(0.14%)	2.79%	
Net interest income (non-teb) per average assets		2.60%	2.62%	2.67%	2.80%	2.74%	2.70%	(0.14%)	(0.02%)	2.61%	2.72%	(0.11%)	2.73%	
Insurance summary														
Insurance net earned premiums		\$ 30,701	\$ 31,495	\$ 31,239	\$ 31,476	\$ 30,035	\$ 30,454	2%	(3%)	\$ 62,196	\$ 60,489	3%	\$ 123,204	
Claims loss ratio		60%	66%	80%	61%	62%	67%	(2%)	(6%)	63%	64%	(1%)	68%	
Combined expense ratio		90%	94%	107%	91%	91%	96%	(1%)	(4%)	92%	93%	(1%)	96%	

(1) For the definition of taxable equivalent basis (teb) see page 2.
nm = not meaningful
bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2013	FULL YEAR
	2013				2012				vs Q2 12	vs Q1 13	2013	2012	% CHANGE	2012
	4	3	2	1	4	3	2	1						
Cash, securities and repurchase agreements		\$ 2,649,781	\$ 2,640,697	\$ 2,414,406	\$ 2,266,057	\$ 2,191,855	\$ 2,537,249	21%	-	\$ 2,645,239	\$ 2,364,552	12%	\$ 2,352,392	
Loans		14,613,246	14,114,510	13,821,679	13,427,699	13,042,149	12,533,349	12%	4%	14,363,878	12,787,750	12%	13,206,220	
Other assets		344,051	344,978	326,949	321,469	314,153	315,403	10%	-	344,515	314,778	9%	319,493	
Total Assets		\$ 17,607,078	\$ 17,100,185	\$ 16,563,034	\$ 16,015,225	\$ 15,548,157	\$ 15,386,001	13%	3%	\$ 17,353,632	\$ 15,467,080	12%	\$ 15,878,105	
Deposits *		\$ 14,629,396	\$ 14,279,195	\$ 13,919,568	\$ 13,473,912	\$ 12,993,540	\$ 12,849,522	13%	2%	14,454,295	\$ 12,921,532	12%	\$ 13,310,099	
Other liabilities		479,798	487,646	468,926	436,653	498,226	497,370	(4%)	(2%)	483,722	497,798	(3%)	474,329	
Debt		867,198	745,539	624,156	603,215	640,385	660,771	35%	16%	806,369	650,578	24%	632,132	
Shareholders' equity		1,525,444	1,482,578	1,445,140	1,396,208	1,310,763	1,273,113	16%	3%	1,504,011	1,291,938	16%	1,356,306	
Non-controlling interests equity		105,242	105,227	105,244	105,237	105,243	105,225	-	-	105,235	105,234	-	105,239	
Total Liabilities and Equity		\$ 17,607,078	\$ 17,100,185	\$ 16,563,034	\$ 16,015,225	\$ 15,548,157	\$ 15,386,001	13%	3%	\$ 17,353,632	\$ 15,467,080	12%	\$ 15,878,105	
*Branch-raised deposits included in total deposits		\$ 8,150,607	\$ 8,004,599	\$ 7,758,641	\$ 7,783,102	\$ 7,546,222	\$ 7,403,511	8%	2%	\$ 8,077,603	\$ 7,474,866	8%	\$ 7,623,833	

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2013	FULL YEAR
	2013				2012				vs Q2 12	vs Q1 13	2013	2012	% CHANGE	2012
	4	3	2	1	4	3	2	1						
Salaries and staff benefits														
Salaries			\$ 34,816	\$ 34,603	\$ 33,682	\$ 32,691	\$ 31,232	\$ 30,230	11%	1%	\$ 69,419	\$ 61,462	13%	\$ 127,835
Employee benefits			7,471	6,752	6,144	6,659	7,029	6,177	6%	11%	14,223	13,206	8%	26,009
Total			42,287	41,355	39,826	39,350	38,261	36,407	11%	2%	83,642	74,668	12%	153,844
Premises														
Rent			4,047	4,054	4,012	3,823	4,029	3,874	-	-	8,101	7,903	3%	15,738
Depreciation			1,510	1,447	1,352	1,392	1,235	1,233	22%	4%	2,957	2,468	20%	5,212
Other			828	753	774	737	839	765	(1%)	10%	1,581	1,604	(1%)	3,115
Total			6,385	6,254	6,138	5,952	6,103	5,872	5%	2%	12,639	11,975	6%	24,065
Equipment and furniture														
Depreciation			2,136	2,090	2,091	2,058	1,956	2,003	9%	2%	4,226	3,959	7%	8,108
Other			2,209	1,910	2,175	1,829	1,767	1,558	25%	16%	4,119	3,325	24%	7,329
Total			4,345	4,000	4,266	3,887	3,723	3,561	17%	9%	8,345	7,284	15%	15,437
General														
Marketing and business development			2,368	1,076	2,401	1,236	2,045	1,064	16%	120%	3,444	3,109	11%	6,746
Professional fees and services			1,582	1,633	1,515	1,475	2,017	1,372	(22%)	(3%)	3,215	3,389	(5%)	6,379
Amortization of intangibles			1,040	1,036	1,290	1,290	1,290	1,290	(19%)	-	2,076	2,580	(20%)	5,160
Banking charges			847	835	962	714	954	623	(11%)	1%	1,682	1,577	7%	3,253
Community investment			354	642	489	469	406	731	(13%)	(45%)	996	1,137	(12%)	2,095
Postage and stationery			755	619	653	679	743	555	2%	22%	1,374	1,298	6%	2,630
Travel			638	586	825	674	586	408	9%	9%	1,224	994	23%	2,493
Regulatory costs			558	507	415	430	641	645	(13%)	10%	1,065	1,286	(17%)	2,131
Communications			448	453	488	415	438	429	2%	(1%)	901	867	4%	1,770
Employee training			323	404	490	421	329	276	(2%)	(20%)	727	605	20%	1,516
General insurance			269	260	216	207	280	266	(4%)	3%	529	546	(3%)	969
Capital and business taxes			284	212	172	182	169	153	68%	34%	496	322	54%	676
Other			2,344	2,195	4,431	2,973	3,665	3,079	(36%)	7%	4,539	3,635	25%	7,402
Total			11,810	10,458	11,946	9,929	11,518	9,827	3%	13%	22,268	21,345	4%	43,220
Total Non-Interest Expenses			\$ 64,827	\$ 62,067	\$ 62,176	\$ 59,118	\$ 59,605	\$ 55,667	9%	4%	\$ 126,894	\$ 115,272	10%	\$ 236,566

BALANCE SHEET
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE	
	2013				2012				vs Q2 12	vs Q1 13
	4	3	2	1	4	3	2	1		
Cash resources			\$ 161,440	\$ 207,525	\$ 236,983	\$ 276,872	\$ 217,609	\$ 228,964	(26%)	(22%)
Securities										
Investment			2,383,203	2,309,425	2,336,100	1,800,509	1,822,418	2,079,791	31%	3%
Trading			-	-	-	-	-	-	-	-
Total			2,383,203	2,309,425	2,336,100	1,800,509	1,822,418	2,079,791	31%	3%
Securities purchased under resale agreements			-	-	-	-	69,808	119,999	(100%)	-
Loans										
Personal			2,378,451	2,315,616	2,292,388	2,210,127	2,155,033	2,095,429	10%	3%
Business			12,585,573	12,059,864	11,743,021	11,512,082	11,202,185	10,724,018	12%	4%
Allowance for credit losses			14,964,024	14,375,480	14,035,409	13,722,209	13,357,218	12,819,447	12%	4%
			(79,471)	(76,368)	(81,723)	(79,795)	(75,489)	(74,556)	5%	4%
Total			14,884,553	14,299,112	13,953,686	13,642,414	13,281,729	12,744,891	12%	4%
Other										
Land, building and equipment			64,860	63,915	68,938	60,862	60,588	61,274	7%	1%
Goodwill and intangible assets			98,677	96,144	95,495	93,604	93,438	91,987	6%	3%
Insurance related			56,853	60,259	57,650	56,774	55,171	56,058	3%	(6%)
Other assets			129,694	125,057	124,417	101,990	112,682	101,084	15%	4%
Total			350,084	345,375	346,500	313,230	321,879	310,403	9%	1%
Total Assets			\$ 17,779,280	\$ 17,161,437	\$ 16,873,269	\$ 16,033,025	\$ 15,713,443	\$ 15,484,048	13%	4%
Deposits										
Personal			\$ 9,293,391	\$ 8,968,461	\$ 8,960,118	\$ 8,853,855	\$ 8,589,854	\$ 8,476,551	8%	4%
Business and government			5,486,924	5,172,978	5,184,719	4,601,543	4,629,223	4,484,378	19%	6%
Total			14,780,315	14,141,439	14,144,837	13,455,398	13,219,077	12,960,929	12%	5%
Other										
Insurance related			153,837	154,606	160,302	151,052	144,935	144,468	6%	-
Securities sold under repurchase agreements			-	125,075	70,089	-	-	-	-	(100%)
Other liabilities			301,732	267,991	293,543	289,317	313,730	291,743	(4%)	13%
Total			455,569	547,672	523,934	440,369	458,665	436,211	(1%)	(17%)
Debt										
Debt securities			222,183	185,661	209,273	178,931	177,675	140,049	25%	20%
Subordinated debentures			675,000	675,000	425,000	425,000	425,000	545,000	59%	-
Total			897,183	860,661	634,273	603,931	602,675	685,049	49%	4%
Equity (page 7)										
Preferred shares			209,649	209,750	209,750	209,750	209,750	209,750	-	-
Common shares			499,730	495,587	490,218	483,266	416,421	412,120	20%	1%
Share-based payment reserve			24,026	22,943	22,468	23,339	22,322	22,079	8%	5%
Retained earnings			794,944	765,392	733,298	702,799	667,305	639,004	19%	4%
Other reserves			12,622	12,766	9,247	8,936	11,985	13,681	5%	(1%)
Total shareholders' equity			1,540,971	1,506,438	1,464,981	1,428,090	1,327,783	1,296,634	16%	2%
Non-controlling interests			105,242	105,227	105,244	105,237	105,243	105,225	-	-
Total equity			1,646,213	1,611,665	1,570,225	1,533,327	1,433,026	1,401,859	15%	2%
Total Liabilities and Equity			\$ 17,779,280	\$ 17,161,437	\$ 16,873,269	\$ 16,033,025	\$ 15,713,443	\$ 15,484,048	13%	4%
Deposits										
Demand and notice			4,871,008	4,633,126	4,458,804	4,354,565	4,351,179	4,203,236	12%	5%
Fixed term			9,909,307	9,508,313	9,686,033	9,100,833	8,867,898	8,757,693	12%	4%
Total			\$ 14,780,315	\$ 14,141,439	\$ 14,144,837	\$ 13,455,398	\$ 13,219,077	\$ 12,960,929	12%	5%

	EQUITY (unaudited) (\$ thousands)										
	QUARTER				QUARTER				Q2 % CHANGE		FULL YEAR
	2013				2012				vs Q2 12	vs Q1 13	2012
	4	3	2	1	4	3	2	1			
Retained earnings											
Balance at beginning of period		\$ 765,392	\$ 733,298	\$ 702,799	\$ 667,305	\$ 639,004	\$ 608,848	20%	4%	\$ 608,848	
Net income attributable to shareholders of the Bank		46,795	49,284	46,848	51,806	43,471	45,280	8%	(5%)	187,405	
Dividends - Preferred shares		(3,800)	(3,802)	(3,802)	(3,802)	(3,802)	(3,802)	-	-	(15,208)	
- Common shares		(13,436)	(13,388)	(12,547)	(12,510)	(11,368)	(11,322)	18%	-	(47,747)	
Premium paid on preferred shares purchased for cancellation		(7)	-	-	-	-	-	nm	nm	-	
Balance at end of period		794,944	765,392	733,298	702,799	667,305	639,004	19%	4%	733,298	
Other reserves											
Balance at beginning of period		12,766	9,247	8,936	11,985	13,681	7,849	(7%)	38%	7,849	
Other comprehensive income (loss)		(144)	3,519	311	(3,049)	(1,696)	5,832	(92%)	(104%)	1,398	
Balance at end of period		12,622	12,766	9,247	8,936	11,985	13,681	5%	(1%)	9,247	
Total retained earnings and other reserves		807,566	778,158	742,545	711,735	679,290	652,685	19%	4%	742,545	
Preferred shares											
Balance at beginning and end of period		209,750	209,750	209,750	209,750	209,750	209,750	-	-	209,750	
Purchase of preferred shares for cancellation		(101)	-	-	-	-	-	nm	nm	-	
Balance at end of period		209,649	209,750	209,750	209,750	209,750	209,750	-	-	209,750	
Common shares											
Balance at beginning of period		495,587	490,218	483,266	416,421	412,120	408,282	20%	1%	408,282	
Issued on exercise of employee stock options		326	625	875	99	500	379	(35%)	(48%)	1,853	
Issued under dividend reinvestment plan		3,411	3,761	3,852	3,064	2,844	2,492	20%	(9%)	12,252	
Transferred from share-based payment reserve on exercise or exchange of options		406	983	2,225	283	957	967	(58%)	(59%)	4,432	
Issued on settlement of contingent consideration		-	-	-	63,399	-	-	-	-	63,399	
Balance at end of period		499,730	495,587	490,218	483,266	416,421	412,120	20%	1%	490,218	
Share-based payment reserve											
Balance at beginning of period		22,943	22,468	23,339	22,322	22,079	21,884	4%	2%	21,884	
Amortization of fair value of employee stock options		1,489	1,458	1,354	1,300	1,200	1,162	24%	2%	5,016	
Transferred to common shares on exercise or exchange of options		(406)	(983)	(2,225)	(283)	(957)	(967)	(58%)	(59%)	(4,432)	
Balance at end of period		24,026	22,943	22,468	23,339	22,322	22,079	8%	5%	22,468	
Total shareholders' equity		1,540,971	1,506,438	1,464,981	1,428,090	1,327,783	1,296,634	16%	2%	1,464,981	
Non-controlling interests											
Balance at beginning of period		105,227	105,244	105,237	105,243	105,225	105,225	-	-	105,225	
Net income attributable to non-controlling interests		1,739	1,778	1,768	1,772	1,741	1,771	-	(2%)	7,052	
Distributions to non-controlling interests		(1,724)	(1,795)	(1,761)	(1,778)	(1,723)	(1,771)	-	(4%)	(7,033)	
Balance at end of period		105,242	105,227	105,244	105,237	105,243	105,225	-	-	105,244	
Total equity		\$ 1,646,213	\$ 1,611,665	\$ 1,570,225	\$ 1,533,327	\$ 1,433,026	\$ 1,401,859	15%	2%	\$ 1,570,225	

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		FULL YEAR 2012
	2013				2012				vs Q2 12	vs Q1 13	
	4	3	2	1	4	3	2	1			
Gross impaired loans											
Personal	\$ 14,561	\$ 14,999	\$ 13,404	\$ 12,421	\$ 17,161	\$ 19,924	(15%)	(3%)	\$ 13,404		
Real estate	28,664	16,954	23,022	28,717	43,209	44,221	(34%)	69%	23,022		
Equipment financing and energy	8,812	8,683	8,133	8,511	9,412	10,851	(6%)	1%	8,133		
Commercial	9,586	15,098	22,281	20,592	18,091	15,861	(47%)	(37%)	22,281		
Total gross impaired loans	\$ 61,623	\$ 55,734	\$ 66,840	\$ 70,241	\$ 87,873	\$ 90,857	(30%)	11%	\$ 66,840		
Net impaired loans											
Personal	\$ 13,846	\$ 14,469	\$ 12,945	\$ 10,102	\$ 16,193	\$ 18,718	(14%)	(4%)	\$ 12,945		
Real estate	25,211	15,701	20,417	26,905	41,724	41,091	(40%)	61%	20,417		
Equipment financing and energy	5,240	4,804	4,563	4,730	5,120	6,300	2%	9%	4,563		
Commercial	8,355	14,093	14,536	15,742	14,118	12,863	(41%)	(41%)	14,536		
Collective allowance for credit risk	52,652	49,067	52,461	57,479	77,155	78,972	(32%)	7%	52,461		
	(70,500)	(69,701)	(67,344)	(67,033)	(64,771)	(62,671)	9%	1%	(67,344)		
Net impaired loans (after collective allowance)	\$ (17,848)	\$ (20,634)	\$ (14,883)	\$ (9,554)	\$ 12,384	\$ 16,301	(244%)	(14%)	\$ (14,883)		
Gross impaired loan formations (reductions) ⁽¹⁾	\$ 9,765	\$ 2,066	\$ 1,221	\$ (14,799)	\$ 2,749	\$ (1,877)	255%	373%	\$ (14,580)		
Net new specific provision ⁽²⁾	5,885	3,970	5,651	4,191	4,163	5,088	41%	48%	19,093		
Allowance for credit losses											
Specific	\$ 8,971	\$ 6,667	\$ 14,379	\$ 12,762	\$ 10,718	\$ 11,885	(16%)	35%	\$ 14,379		
Collective	70,500	69,701	67,344	67,033	64,771	62,671	9%	1%	67,344		
Total allowance	\$ 79,471	\$ 76,368	\$ 81,723	\$ 79,795	\$ 75,489	\$ 74,556	5%	4%	\$ 81,723		
Reconciliation of allowance for credit losses											
Opening allowance	\$ 76,368	\$ 81,723	\$ 79,795	\$ 75,489	\$ 74,556	\$ 71,980	2%	(7%)	\$ 71,980		
Provision for credit losses	6,684	6,327	5,962	6,453	6,263	6,429	7%	6%	25,107		
Write-offs	(3,876)	(13,172)	(4,622)	(2,833)	(5,733)	(4,524)	(32%)	(71%)	(17,712)		
Recoveries	295	1,490	588	686	403	671	(27%)	(80%)	2,348		
Closing allowance	\$ 79,471	\$ 76,368	\$ 81,723	\$ 79,795	\$ 75,489	\$ 74,556	5%	4%	\$ 81,723		
Net impaired loans (after collective allowance) as a % of total loans	(0.12%)	(0.14%)	(0.11%)	(0.07%)	0.09%	0.13%	(0.21%)	0.02%	(0.11%)		
Allowance for credit losses as a % of gross impaired loans	129%	137%	122%	114%	86%	82%	43%	(8%)	122%		
Provision for credit losses as a % of average loans	0.19%	0.18%	0.17%	0.19%	0.19%	0.20%	-	0.01%	0.19%		
Net new specific provisions as a % of average loans	0.17%	0.11%	0.16%	0.12%	0.13%	0.16%	0.04%	0.05%	0.14%		
Collective allowance as a % of risk-weighted assets ⁽³⁾	0.46%	0.47%	0.49%	0.50%	0.49%	0.49%	(0.03%)	(0.01%)	0.49%		
Collective allowance as a % of risk-weighted loans ⁽³⁾	0.54%	0.55%	0.56%	0.57%	0.56%	0.57%	(0.02%)	(0.01%)	0.56%		

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

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

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

bold and italicized numbers = actual change in percent

BASEL III Regulatory Capital ⁽¹⁾ (unaudited) (\$ thousands)					
	QUARTER				Q2 % CHANGE vs Q1 13
	2013				
	4	3	2	1	
Common equity Tier 1 Capital					
Directly issued qualifying common share capital plus related stock surplus			\$ 523,756	\$ 518,530	1%
Retained earnings			794,944	765,392	4%
Accumulated other comprehensive income and other reserves			12,009	9,750	23%
Regulatory adjustments applied to Common equity Tier 1 ⁽²⁾			(100,773)	(100,691)	-
Common equity Tier 1 capital (CET1)			1,229,936	1,192,981	3%
Additional Tier 1 Capital					
Directly issued capital instruments subject to phase out from Additional Tier 1			283,275	283,275	-
Additional Tier 1 instruments issued by subsidiaries and held by third parties			21	21	-
Regulatory adjustments applied to Additional Tier 1 ⁽³⁾			(9,907)	(25,900)	(62%)
Additional Tier 1 capital (AT1)			273,389	257,396	6%
Tier 1 capital (T1 = CET1 + AT1)			1,503,325	1,450,377	4%
Tier 2 Capital					
Directly issued capital instruments subject to phase out from Tier 2			607,500	607,500	-
Tier 2 instruments issued by subsidiaries and held by third parties			5	5	-
Collective allowance for credit losses			70,500	69,701	1%
Regulatory adjustments applied to Tier 2 ⁽⁴⁾			(1,035)	(8,969)	(88%)
Tier 2 capital (T2)			676,970	668,237	1%
Total capital (TC = T1 + T2)			\$ 2,180,295	\$ 2,118,614	3%
Total Risk Weighted Assets			\$ 15,446,207	\$ 14,927,457	3%
CWB Capital Ratios: All-in Basis					
Common equity Tier 1			8.0%	8.0%	-
Tier 1			9.7%	9.7%	-
Total			14.1%	14.2%	(0.1%)
OSFI's Common equity Tier 1 Minimum Ratio (effective Q1 2013)			7.0%	7.0%	-
Capital Instruments Subject to Phase Out					
Current cap on AT1 instruments subject to phase out			90%	90%	-
Amount excluded from AT1 due to cap			\$ 31,475	\$ 31,475	-
Current cap on T2 instruments subject to phase out			90%	90%	-
Amount excluded from T2 due to cap			\$ 67,500	\$ 67,500	-

(1) Effective January 1, 2013, the Office of the Superintendent of Financial Institutions Canada (OSFI) required Canadian financial institutions to manage and report regulatory capital in accordance with a new capital management framework, commonly referred to as Basel III.

(2) CET1 deduction includes goodwill, intangible assets, and non-significant investments in financial institutions.

(3) Additional Tier 1 deduction includes non-significant investments in financial institutions.

(4) Tier 2 deduction includes non-significant investments in financial institutions.

bold and italicized numbers = actual change in percent