

WHO WE ARE

CWB Financial Group (TSX: CWB) is the only full-service bank in Canada with a strategic focus to meet the unique financial needs of businesses and their owners. Our teams take a relationship-based approach to deliver a uniquely proactive client experience through highly personalized service, specialized expertise, customized solutions and faster response times. We provide full-service business and personal banking, nation-wide specialized financing in targeted industries, comprehensive wealth management offerings, and trust services. We are firmly committed to the responsible creation of value for all our stakeholders and our approach to sustainability will support our continued success.

WHY INVEST IN CWB?

We are the only full-service bank in Canada with a focus to meet the unique financial needs of business owners

We are capitalizing on a significant opportunity to grow our brand and market share in Ontario

We are a disciplined lender that delivers strong growth within our prudent risk appetite with a history of low write-offs

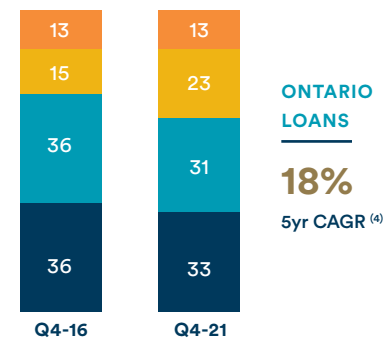
Our capital ratios have remained stable through economic volatility, with upside expected with a successful AIRB transition

Investments in our digital client experience position us for continued strong full-service client growth

CANADIAN WESTERN BANK IN FIGURES

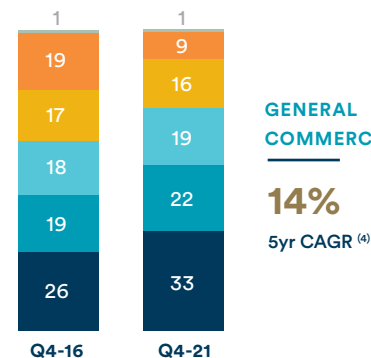
| As at October 31 | 2021 | 2020 |
|-------------------------------------------|----------|----------|
| Assets | \$37.3 B | \$33.9 B |
| Loans ⁽¹⁾ | \$32.9 B | \$30.2 B |
| Branch-raised Deposits ⁽²⁾ | \$19.3 B | \$16.6 B |
| Wealth Management AUM/AUA | \$10.8 B | \$8.5 B |
| Common Equity Tier 1 Ratio ⁽³⁾ | 8.8% | 8.8% |
| Number of Employees | 2,617 | 2,505 |
| Market Capitalization | \$3.5 B | \$2.1 B |

DIVERSIFYING LOANS BY PROVINCE⁽¹⁾(%)



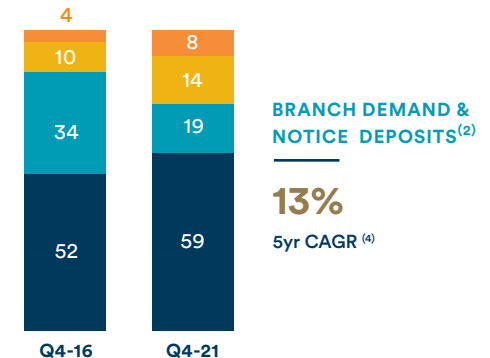
- British Columbia
- Alberta
- Ontario
- Remainder

DIVERSIFYING LOANS BY LENDING SECTOR⁽¹⁾(%)



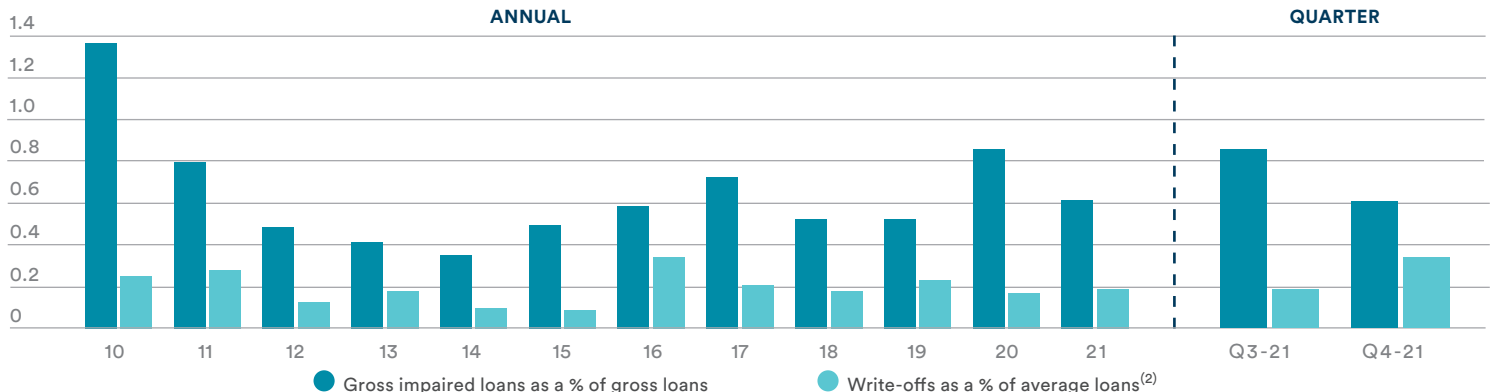
- General commercial loans
- Commercial mortgages
- Personal loans and mortgages
- Equipment financing and leasing
- Real estate project loans
- Oil and gas production loans

FUNDING DIVERSIFICATION (%)



- Branch-raised deposits
- Broker term deposits
- Capital markets deposits and sub debt
- Securitization

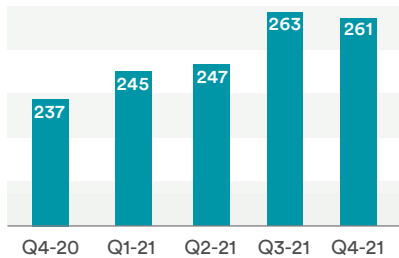
STRONG CREDIT QUALITY (%)



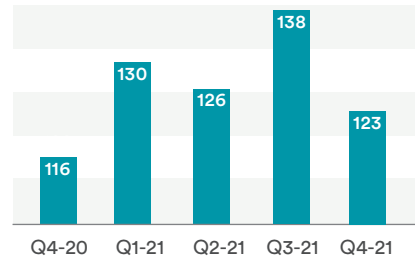
(1) Total loans outstanding exclude the allowance for credit losses. (2) Non-GAAP measure – refer to definitions and detail provided on page 18 of our 2021 Annual MD&A which is available on SEDAR at www.sedar.com. (3) Regulatory ratios are calculated using the Standardized approach in accordance with guidelines issued by the Office of the Superintendent of Financial Institutions Canada (OSFI). (4) CAGR - compound annual growth rate

FOURTH QUARTER 2021 (\$ millions, except adjusted earnings per share)

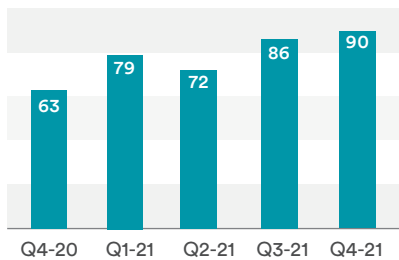
REVENUE



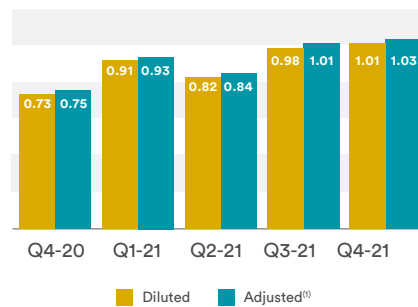
PRE-TAX, PRE-PROVISION INCOME⁽¹⁾



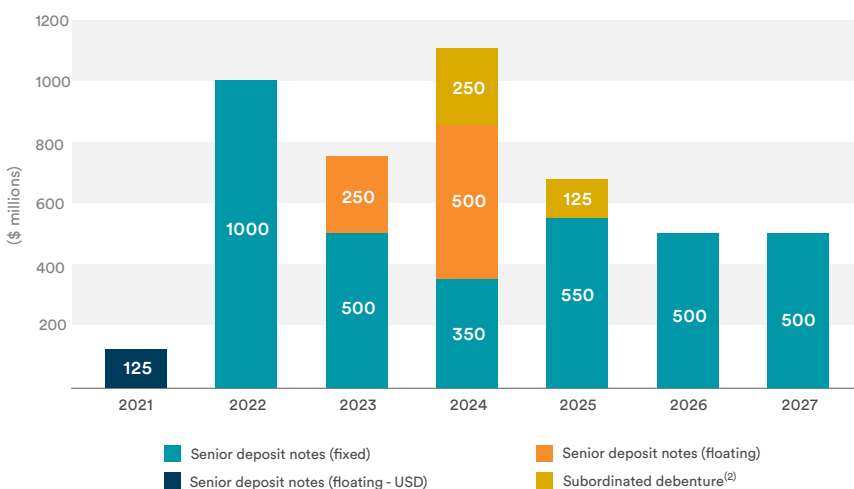
COMMON SHAREHOLDERS' NET INCOME



EARNINGS PER SHARE



CAPITAL MARKET MATURITY SCHEDULE^(*)



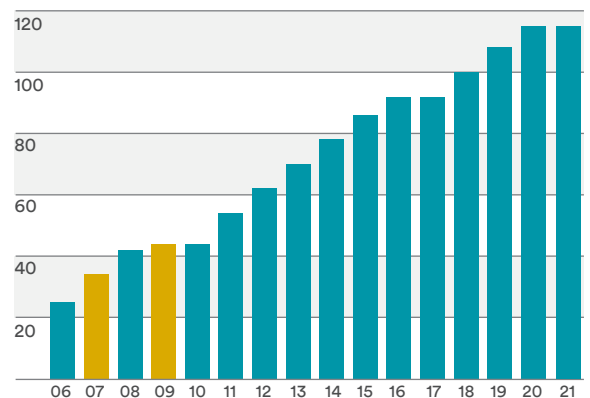
OUR APPROACH TO ESG

Our developing approach to ESG supports long-term value for all our stakeholders: our people, clients, investors, and communities. Details on our progress are available at: cwb.com/corporate-social-responsibility



DIVIDEND HISTORY (¢ / SHARE)

■ Annual dividends paid ■ 2 for 1 stock dividend paid



CREDIT RATINGS (DBRS)

| | |
|---------------------------------------|-----------|
| Long-term Debt / Senior Deposits | A (low) |
| Short-term Debt | R-1 (low) |
| Subordinated Debentures (NVCC) | BBB (low) |
| Limited Recourse Capital Notes (NVCC) | BB (high) |
| Preferred Shares (NVCC) | Pfd-3 |

(1) Non-GAAP measure - refer to definitions and detail provided on page 18 of our 2021 Annual MD&A which is available on SEDAR at www.sedar.com.

(2) Earliest redemption date. (*) CWB is not subject to bail-in requirements.

Contact Information

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