

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 business owners. We provide full-service business and personal banking, nation-wide specialized financing in targeted industries, comprehensive wealth management offerings, and trust services. Our teams deliver a uniquely proactive client experience through highly personalized service, specialized expertise, customized solutions and faster response times. We are thoughtful about everything we do and believe our success depends on the responsible creation of value for those who choose CWB: our people, our clients, and our investors.

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 growing our brand and market share in Ontario

We are a secured lender and disciplined underwriter, proven by a history of low write-offs through economic cycles

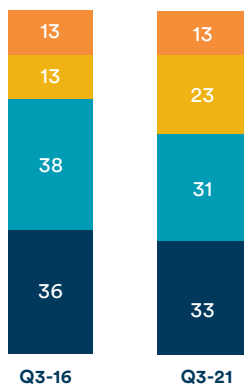
Our funding and capital levels are strong and stable, with upside expected with a successful AIRB transition

Our enhanced digital client experience will support our growth trajectory

CANADIAN WESTERN BANK IN FIGURES

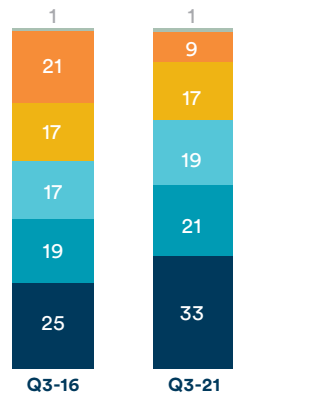
As at July 31	2021	2020
Assets	\$36.6 B	\$33.2 B
Loans ⁽¹⁾	\$32.3 B	\$29.7 B
Branch-raised Deposits ⁽²⁾	\$18.7 B	\$16.0 B
Wealth Management AUM/AUA	\$10.5 B	\$8.5 B
Common Equity Tier 1 ratio ⁽³⁾	8.8%	8.8%
Number of Employees	2,593	2,502
Market Capitalization	\$3.0 B	\$2.0 B

DIVERSIFYING LOANS BY PROVINCE (%)⁽¹⁾



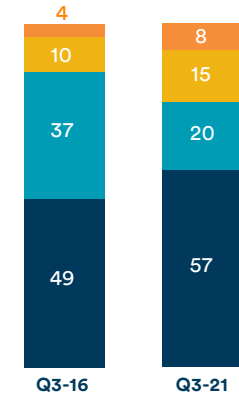
- British Columbia
- Alberta
- Ontario
- Remainder

DIVERSIFYING LOANS BY LENDING SECTOR (%)⁽¹⁾



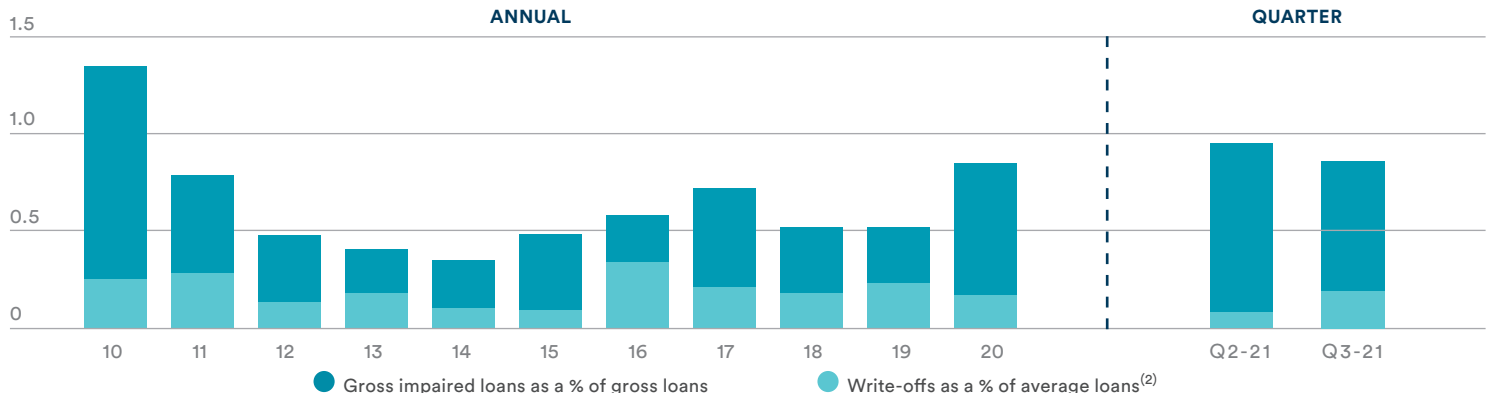
- General commercial loans
- Commercial mortgages
- Personal loans and mortgages
- Equipment financing and leasing
- Real estate project loans
- Oil and gas production loans

FUNDING DIVERSIFICATION (%)



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

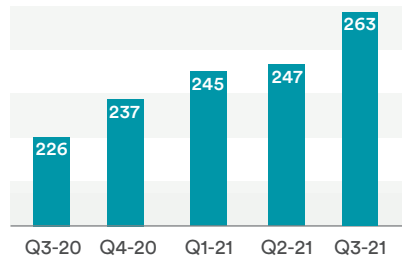
STRONG CREDIT QUALITY (%)



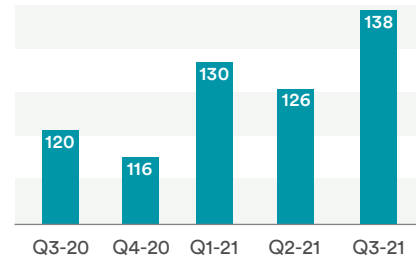
(1) Total loans outstanding exclude the allowance for credit losses. (2) Non-GAAP measure – refer to definition and detail provided on page 2 of our Q3 2021 MD&A which is available on SEDAR at www.sedar.com. (3) Regulatory ratios are calculated using the Standardized approach in accordance with guidelines issued by the Office of the Superintendent of Financial Institutions Canada.

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

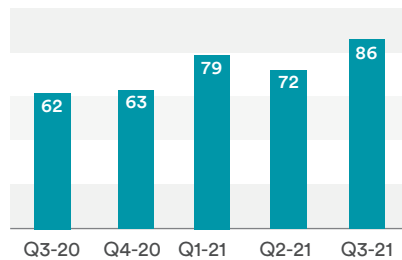
REVENUE



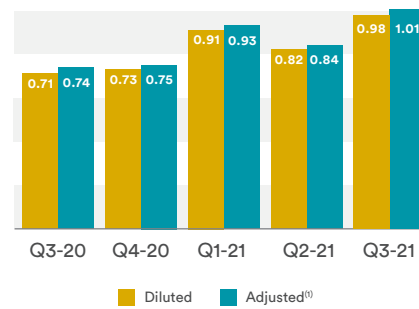
PRE-TAX, PRE-PROVISION INCOME⁽¹⁾



COMMON SHAREHOLDERS' NET INCOME

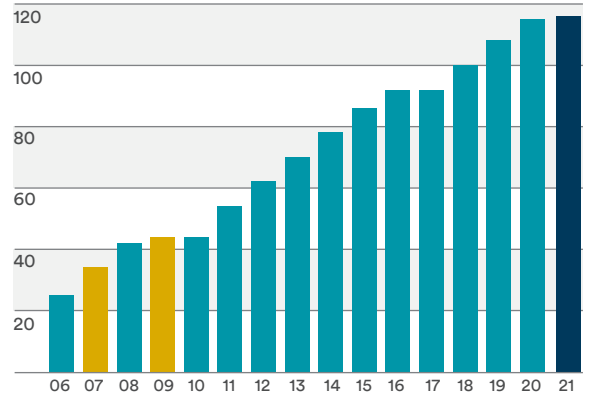


EARNINGS PER SHARE

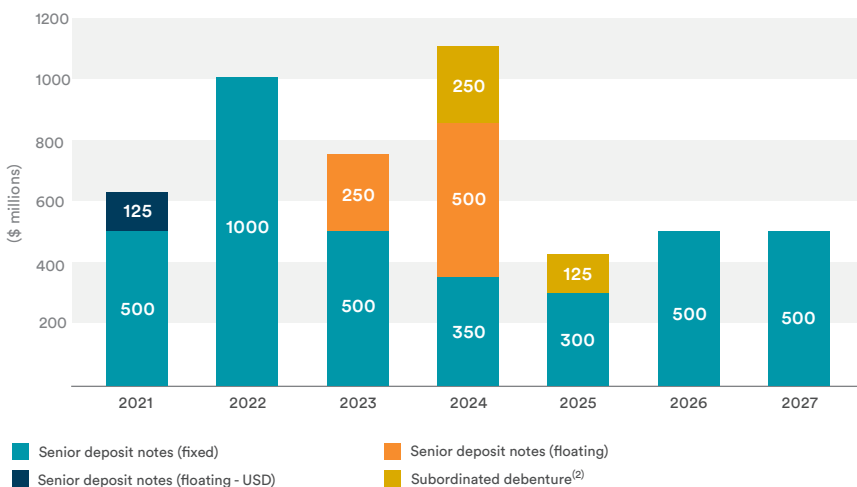


DIVIDEND HISTORY (¢ / SHARE)

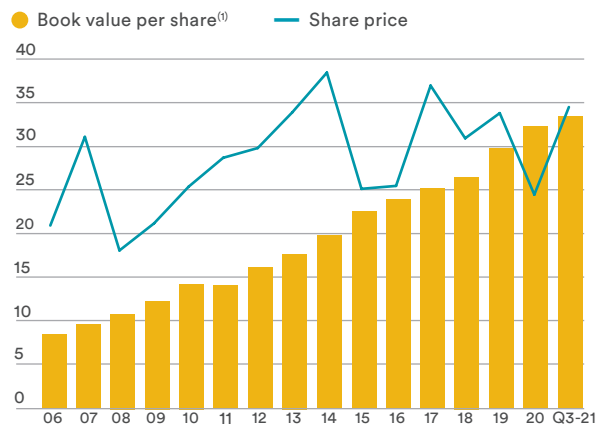
■ Annual dividends paid ■ 2 for 1 stock dividend paid ■ Quarterly dividend declared in August 2021 annualized



CAPITAL MARKET MATURITY SCHEDULE^(*)



BOOK VALUE GROWTH AND VALUATION \$



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) Pre-tax, pre-provision income, adjusted earnings per share and book value per share are non-GAAP measures - refer to definition and detail provided on page 2 of our Q3 2021 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

Transfer Agent and Registrar

Computershare
100 University Avenue, 8th Floor
Toronto, ON M5J 2Y1
Tel: 416.263.9200 Fax: 1.888.453.0330
computershare.com

Investor Relations

Patrick Gallagher
VP, Strategy & Investor Relations
Tel: 780.969.8314
patrick.gallagher@cwbank.com

Chris Williams,
AVP, Investor Relations
Tel: 780.508.8229
chris.williams@cwbank.com

Toll-free: 1.800.836.1886 | InvestorRelations@cwbank.com | cwbank.com