



WHO WE ARE

CWB Financial Group (TSX: CWB) is an agile, future focused, growth-oriented, full-service financial institution serving business owners and individuals across Canada. Our teams deliver a uniquely proactive client experience through highly personalized service, specialized expertise within targeted industries, customized solutions and faster response times.

Headquartered in Edmonton, Alberta, we are the only fullservice bank 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.

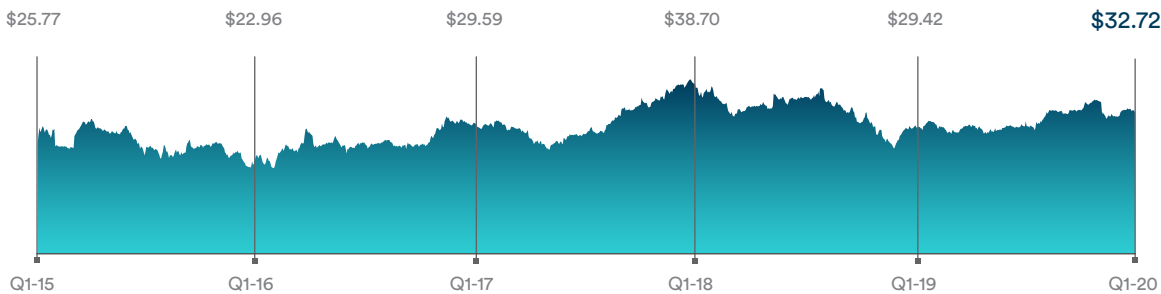
OUR STRATEGIC PRIORITIES

- Transform our capabilities to create enhanced value for clients and strengthen client relationships
- Continue to evolve our culture and our employee experience to create value for our people and become a career destination for top talent
- Transform and diversify our business to create value for investors through break-out growth and enhanced profitability

CANADIAN WESTERN BANK IN FIGURES

As at January 31	2020	2019
Assets	\$31.6 B	\$29.3 B
Loans	\$28.8B	\$26.9 B
Deposits	\$25.6 B	\$23.9 B
Assets under administration	\$10.0 B	\$8.4 B
Assets under management	\$2.2 B	\$2.1 B
Number of Employees	2,289	2,200

COMMON STOCK PRICE PERFORMANCE & SHAREHOLDER INFORMATION (JANUARY 31, 2020)



\$32.72

Closing Price

~87.3 million

Outstanding Shares

~\$2.9 billion

Market capitalization

\$36.61

52-week high

\$26.90

52-week low

Listing **TSX**

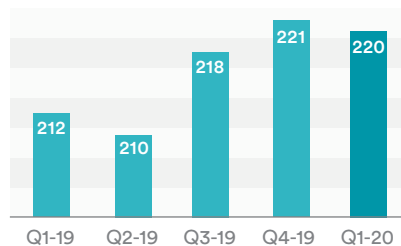
Trading Symbols (common | preferred) **CWB**

CWB.PR.B
CWB.PR.C
CWB.PR.D

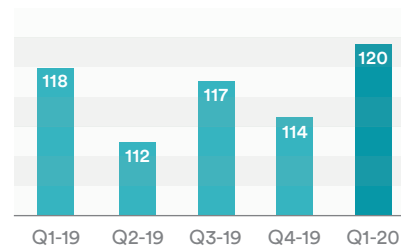
Book Value / Share **\$29.81**

FIRST QUARTER 2020 HIGHLIGHTS (\$ millions, except adjusted cash earnings per share)

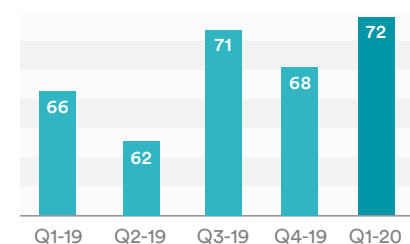
REVENUE



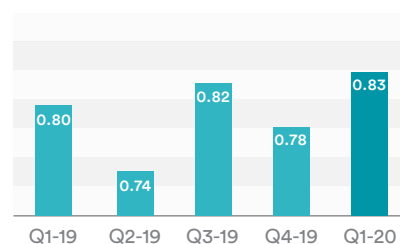
PRE-TAX, PRE-PROVISION INCOME⁽¹⁾



COMMON SHAREHOLDERS' NET INCOME

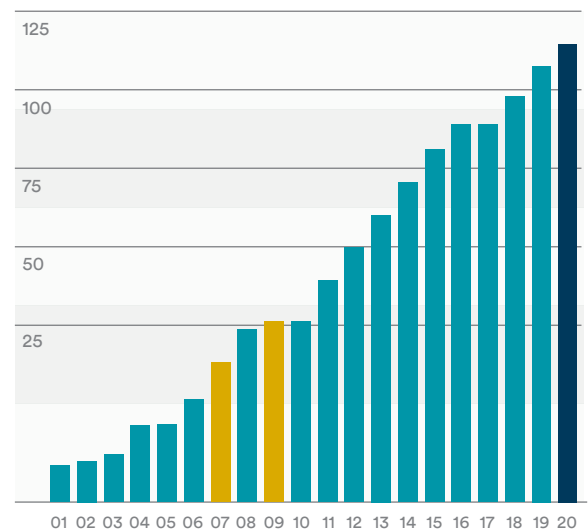


ADJUSTED CASH EARNINGS PER SHARE



DIVIDEND HISTORY (¢ / SHARE)

- Quarterly dividend declared in Feb.2020 annualized
- 2 for 1 stock dividend paid



(1) Pre-tax, pre-provision income is calculated as total revenue less non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets.



OUR LINES OF BUSINESS

Banking

Canadian Western Bank
 CWB Equipment Financing
 CWB National Leasing
 CWB Optimum Mortgage
 CWB Maxium Financial
 CWB Franchise Finance
 Motive Financial

Trust

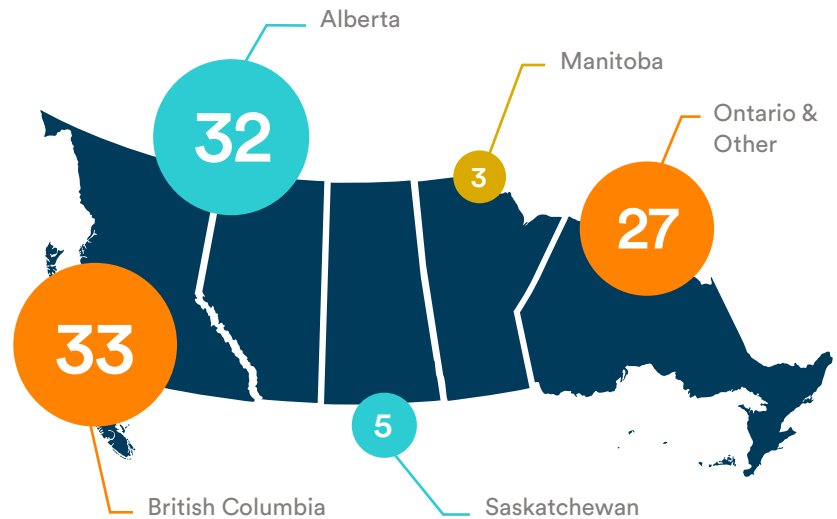
CWB Trust Services

Wealth Management

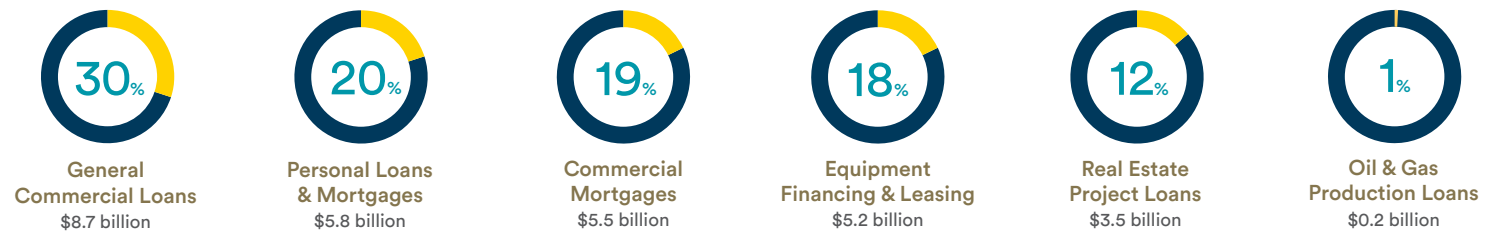
CWB Wealth Management
 CWB McLean & Partners Wealth Management
 Canadian Western Financial

LOANS BY PROVINCE (%)

(Based on location of security)



LOANS BY LENDING SECTOR



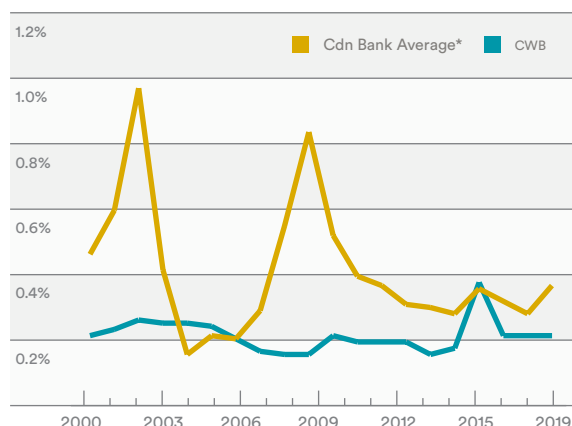
DBRS A (Low)

Senior Debt

Credit Ratings do not relate to market price or comment on suitability of any financial instrument for a particular investor, and are not recommendations to purchase, sell or hold securities. Ratings are subject to revision or withdrawal at any time by the rating organization.

ANNUAL CREDIT PERFORMANCE (2000 - 2019)

Provision for credit losses as a % of loans



* Cdn Bank Average is the average of the provision for credit losses of Canada's six largest banks as reported in 2019.

FISCAL 2020 QUARTERLY EARNINGS RELEASE CALENDAR*

- Q2 MAY 28
- Q3 AUGUST 27
- Q4 DECEMBER 03

* Dates subject to change.

CONTACT INFORMATION

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