



## 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 clients, our people, and our investors.

### Market data

(For CWB as of April 30, 2021)

Closing Share Price	\$33.80
Total Shares Outstanding	87.2 million
Market Capitalization	\$2.9 billion
Average Daily Shares Traded (52 weeks)	308,275

## 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

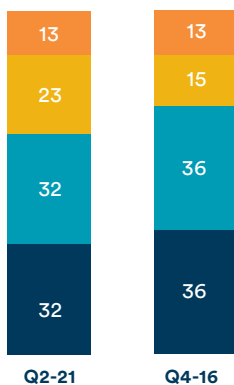
We are growing our brand and market share in Ontario

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

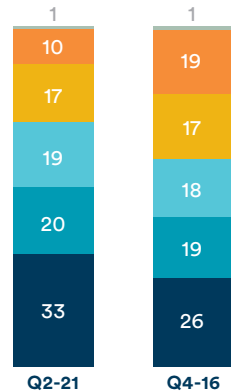
Our enhanced digital client experience will support our growth trajectory

### DIVERSIFYING LOANS BY PROVINCE (%)



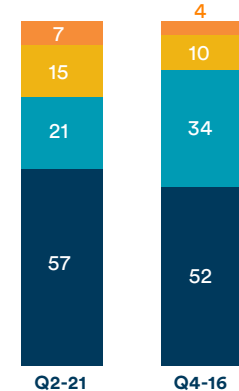
- British Columbia
- Alberta
- Ontario
- Remainder

### DIVERSIFYING LOANS BY LENDING SECTOR (%)<sup>(1)</sup>



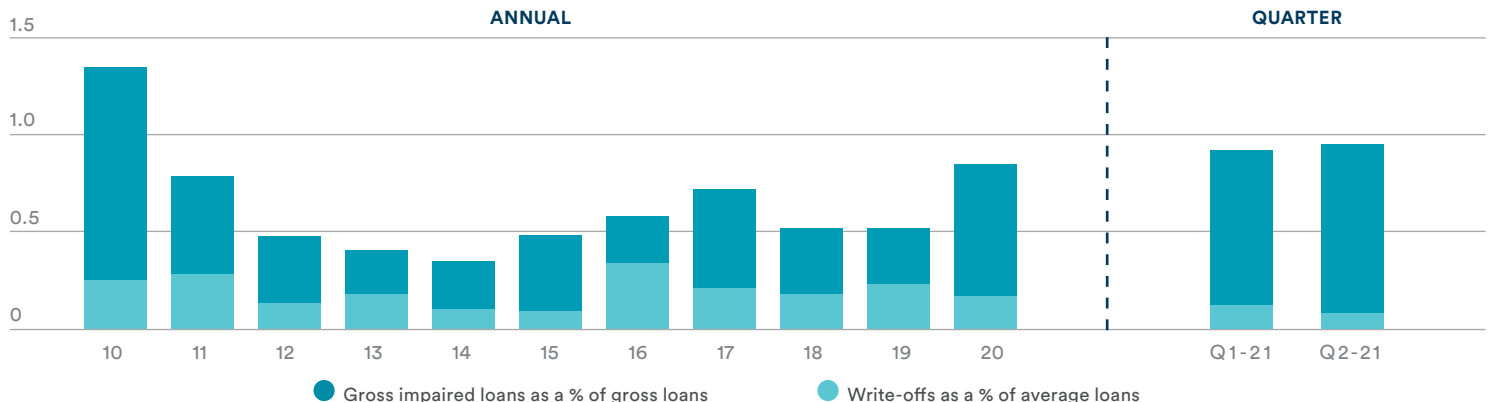
- General commercial loans
- Commercial mortgages
- Personal loans and mortgages
- Equipment financing and leasing
- Real estate project loans
- Oil and gas production loans

### FUNDING DIVERSIFICATION (%)



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

## STRONG CREDIT QUALITY (%)

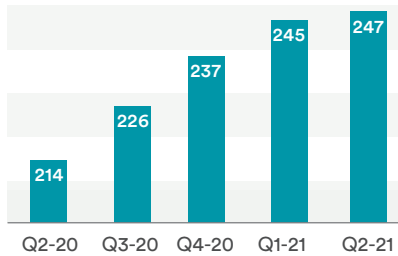


(1) Total loans outstanding exclude the allowance for credit losses.

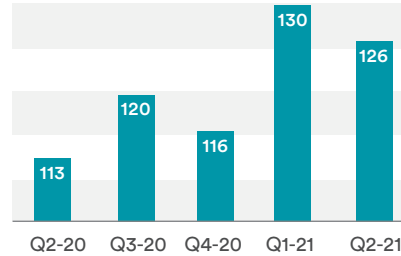


## SECOND QUARTER 2021 (\$ millions, except adjusted earnings per share)

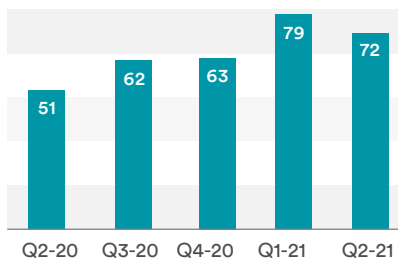
### REVENUE



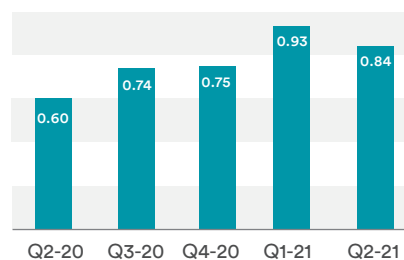
### PRE-TAX, PRE-PROVISION INCOME<sup>(1)</sup>



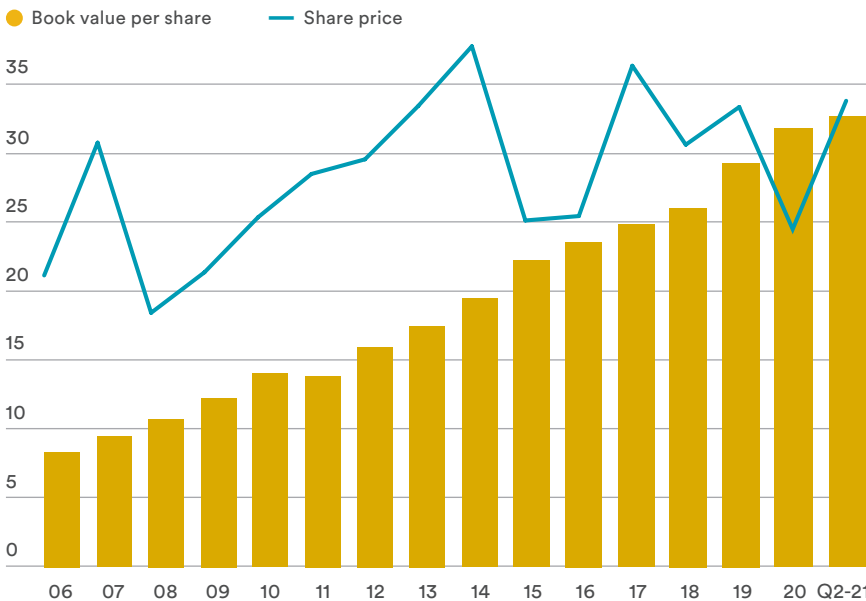
### COMMON SHAREHOLDERS' NET INCOME



### ADJUSTED EARNINGS PER SHARE<sup>(2)</sup>



## BOOK VALUE GROWTH AND VALUATION \$



(1) Pre-tax, pre-provision income – total revenue less adjusted non-interest expenses. Adjusted non-interest expenses – total non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets and acquisition and integration costs. Acquisition and integration costs include direct and incremental costs incurred as part of the execution and ongoing integration of the acquisition of the businesses of T.E. Wealth and Leon Frazer & Associates. (2) Adjusted earnings per common share – diluted earnings per common share calculated with adjusted common shareholders' net income. (3) Wealth management assets under management, advisement and administration. (4) Includes 124 additional staff as a result of the wealth acquisition in Q3 2020.

## CANADIAN WESTERN BANK IN FIGURES

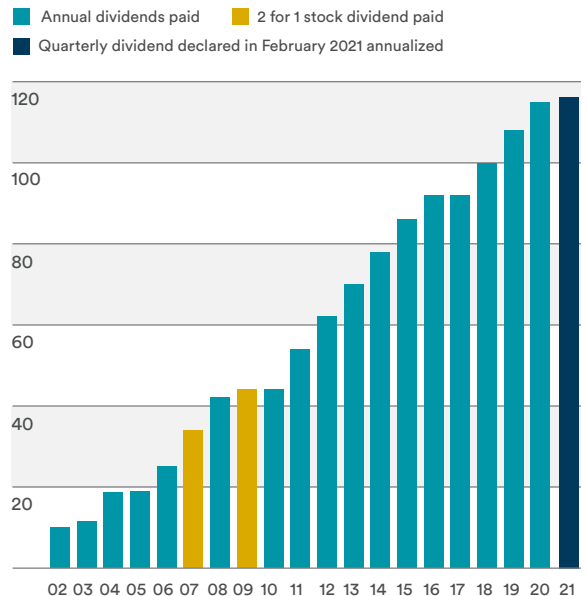
As at April 30	2021	2020
Assets	\$35.9 B	\$33.0 B
Loans	\$31.4 B	\$29.2 B
Branch-raised Deposits	\$18.0 B	\$15.2 B
Wealth Management AUA/AUM <sup>(3)</sup>	\$9.6 B	\$2.3 B
Common Equity Tier 1 ratio	8.7%	9.1%
Number of Employees <sup>(4)</sup>	2,516	2,325

### 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.

## DIVIDEND HISTORY (¢ / SHARE)



## Contact Information

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