

Supplemental Financial Information
For the Quarter Ended January 31, 2015
 (unaudited)

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This financial information is supplementary to CWB's 2015 First Quarter Press Release and the 2014 Annual Report and should be read in conjunction with those documents.

Subsequent to quarter end, CWB announced the sales of its property and casualty insurance subsidiary and CWB's stock transfer business as described in Note 3 of the interim consolidated financial statements. The contributions of both the insurance and stock transfer business are defined as "Discontinued Operations", the remaining operations are defined as "Continuing Operations", and the total Continuing Operations and Discontinued Operations are defined as "Combined Operations".

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

	HIGHLIGHTS ⁽¹⁾ (unaudited) (\$ thousands, except per share amounts)										
	QUARTER				QUARTER				Q1 % CHANGE		Full Year
	2015				2014						2014
	4	3	2	1	4	3	2	1	vs Q1 14	vs Q4 14	
Results from Combined Operations											
Net interest income (teb) ⁽²⁾			\$ 136,442	\$ 132,479	\$ 131,751	\$ 123,727	\$ 125,239	9%	3%	\$ 513,196	
Net interest income			134,756	130,770	129,863	121,738	123,149	9%	3%	505,520	
Non-interest income			23,422	27,057	28,027	29,794	28,531	(18%)	(13%)	113,409	
Total revenues (teb)			159,864	159,536	159,778	153,521	153,770	4%	-	626,605	
Total revenues			158,178	157,827	157,890	151,532	151,680	4%	-	618,929	
Common shareholders' net income			54,209	58,150	56,580	51,191	52,628	3%	(7%)	218,549	
Results from Continuing Operations											
Net interest income (teb) ⁽²⁾			\$ 134,389	\$ 130,563	\$ 130,022	\$ 122,205	\$ 123,518	9%	3%	\$ 506,308	
Net interest income			132,921	129,058	128,370	120,461	121,676	9%	3%	499,565	
Non-interest income			17,995	22,484	19,704	20,292	20,555	(12%)	(20%)	83,035	
Total revenues (teb)			152,384	153,047	149,726	142,497	144,073	6%	-	589,343	
Total revenues			150,916	151,542	148,074	140,753	142,231	6%	-	582,600	
Common shareholders' net income from Continuing Operations			52,405	56,883	52,715	46,673	49,066	7%	(8%)	205,337	
Per Common Share (\$'s)											
Earnings per share											
Basic - Combined Operations			\$ 0.67	\$ 0.72	\$ 0.71	\$ 0.64	\$ 0.66	2%	(7%)	\$ 2.73	
- Continuing Operations			0.65	0.71	0.66	0.58	0.62	5%	(8%)	2.57	
- Discontinued Operations			0.02	0.01	0.05	0.06	0.04	(50%)	100%	0.16	
Diluted - Combined Operations			0.67	0.72	0.70	0.63	0.65	3%	(7%)	2.70	
- Continuing Operations			0.65	0.70	0.65	0.58	0.61	7%	(7%)	2.54	
- Discontinued Operations			0.02	0.02	0.05	0.05	0.04	(50%)	-	0.16	
Adjusted cash - Combined Operations ⁽³⁾			0.69	0.73	0.71	0.65	0.67	3%	(5%)	2.76	
- Continuing Operations ⁽³⁾			0.66	0.71	0.67	0.59	0.62	6%	(7%)	2.59	
- Discontinued Operations ⁽³⁾			0.03	0.02	0.04	0.06	0.05	(40%)	50%	0.17	
Cash dividends			0.21	0.20	0.20	0.19	0.19	11%	5%	0.78	
Book value			19.99	19.52	19.03	18.52	17.94	11%	2%	19.52	
Closing market price			25.77	37.75	41.62	37.14	36.43	(29%)	(32%)	37.75	
Performance Measures (%)											
Return on common shareholders' equity - Combined Operations			13.5%	15.0%	14.9%	14.4%	14.8%	(1.3%)	(1.5%)	14.8%	
- Continuing Operations			13.1%	14.6%	13.9%	13.1%	13.8%	(0.7%)	(1.5%)	13.9%	
Return on assets - Combined Operations			1.03%	1.12%	1.11%	1.07%	1.11%	(0.08%)	(0.09%)	1.10%	
- Continuing Operations			1.01%	1.11%	1.05%	0.99%	1.05%	(0.04%)	(0.10%)	1.05%	
Net interest margin (teb) - Combined Operations			2.60%	2.56%	2.58%	2.59%	2.64%	(0.04%)	0.04%	2.59%	
Net interest margin - Combined Operations			2.57%	2.53%	2.54%	2.55%	2.60%	(0.03%)	0.04%	2.55%	
Net interest margin (teb) - Continuing Operations			2.59%	2.55%	2.58%	2.59%	2.64%	(0.05%)	0.04%	2.59%	
Net interest margin - Continuing Operations			2.56%	2.52%	2.54%	2.56%	2.60%	(0.04%)	0.04%	2.56%	
Efficiency ratio (teb) - Combined Operations ⁽⁴⁾			48.0%	47.2%	45.9%	46.0%	45.1%	2.9%	0.8%	46.0%	
Efficiency ratio - Combined Operations ⁽⁴⁾			48.5%	47.7%	46.4%	46.6%	45.7%	2.8%	0.8%	46.6%	
Efficiency ratio (teb) - Continuing Operations ⁽⁴⁾			47.1%	46.1%	45.7%	46.0%	44.7%	2.4%	1.0%	45.6%	
Efficiency ratio - Continuing Operations ⁽⁴⁾			47.5%	46.5%	46.2%	46.6%	45.3%	2.2%	1.0%	46.2%	
Credit Quality											
Provision for credit losses as a % of average loans			0.16%	0.09%	0.16%	0.16%	0.19%	(0.03%)	0.07%	0.15%	
Net impaired loans (after collective allowance)			\$ (20,749)	\$ (33,478)	\$ (35,415)	\$ (38,355)	\$ (37,417)	(45%)	(38%)	\$ (33,478)	
Net impaired loans as a % of total loans			(0.11%)	(0.19%)	(0.21%)	(0.23%)	(0.23%)	0.12%	0.08%	(0.19%)	
Other											
Capital ratios											
Common equity Tier 1			7.9%	8.0%	8.0%	8.1%	8.0%	(0.1%)	(0.1%)	8.0%	
Tier 1			9.2%	9.3%	9.3%	9.4%	9.5%	(0.3%)	(0.1%)	9.3%	
Total			12.2%	12.8%	12.9%	13.1%	13.2%	(1.0%)	(0.6%)	12.8%	
Number of full-time equivalent staff at period end			2,134	2,094	2,105	2,083	2,048	4%	2%	2,094	
Number of bank branches			41	41	41	41	41	-	-	41	

(1) Subsequent to quarter end, CWB announced the sales of its property and casualty insurance subsidiary and CWB's stock transfer business as described in Note 3 of the interim consolidated financial statements. The contributions of both the insurance and stock transfer business are defined as "Discontinued Operations", the remaining operations are defined as "Continuing Operations", and the total Continuing Operations and Discontinued Operations are defined as "Combined Operations".

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

(3) For the definition of adjusted cash EPS see page 4.

(4) 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).

bold and italicized numbers = actual change in percent

NET INCOME (teb)⁽¹⁾ AND COMPREHENSIVE INCOME
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q1 % CHANGE		Full Year
	2015				2014				vs Q1 14	vs Q4 14	2014
	4	3	2	1	4	3	2	1			
Interest income											
Loans				\$ 211,387	\$ 207,148	\$ 206,251	\$ 192,685	\$ 193,825	9%	2%	\$ 799,909
Securities				11,798	11,388	11,696	11,155	10,937	8%	4%	45,176
Deposits with regulated financial institutions				1,051	1,500	1,473	1,133	887	18%	(30%)	4,993
Total interest income				224,236	220,036	219,420	204,973	205,649	9%	2%	850,078
Interest expense											
Deposits				80,591	80,692	81,126	75,092	74,308	8%	-	311,218
Debt				9,256	8,781	8,272	7,676	7,823	18%	5%	32,552
Total interest expense				89,847	89,473	89,398	82,768	82,131	9%	-	343,770
Net interest income (page 5)				134,389	130,563	130,022	122,205	123,518	9%	3%	506,308
Provision for credit losses (page 9)				6,969	4,017	6,958	6,463	7,619	(9%)	73%	25,057
Non-interest income (page 5)				17,995	22,484	19,704	20,292	20,555	(12%)	(20%)	83,035
Net interest and non-interest income				145,415	149,030	142,768	136,034	136,454	7%	(2%)	564,286
Non-interest expenses (page 6)				71,870	70,619	68,623	65,649	64,512	11%	2%	269,403
Net income before taxes				73,545	78,411	74,145	70,385	71,942	2%	(6%)	294,883
Provision for income taxes				19,362	19,800	19,722	18,519	18,755	3%	(2%)	76,796
Net income from Continuing Operations ⁽²⁾				54,183	58,611	54,423	51,866	53,187	2%	(8%)	218,087
Net income attributable to non-controlling interests				403	353	333	218	336	20%	14%	1,240
Shareholders' Net Income from Continuing Operations				\$ 53,780	\$ 58,258	\$ 54,090	\$ 51,648	\$ 52,851	2%	(8%)	\$ 216,847
Preferred share dividends				1,375	1,375	1,375	4,975	3,785	(64%)	-	11,510
Common Shareholders' Net Income from Continuing Operations				\$ 52,405	\$ 56,883	\$ 52,715	\$ 46,673	\$ 49,066	7%	(8%)	\$ 205,337
Common Shareholders' Net Income from Discontinued Operations (page 3)				1,804	1,267	3,865	4,518	3,562	(49%)	42%	13,212
Common Shareholders' Net Income				\$ 54,209	\$ 58,150	\$ 56,580	\$ 51,191	\$ 52,628	3%	(7%)	\$ 218,549
teb adjustment				\$ 1,468	\$ 1,505	\$ 1,652	\$ 1,744	\$ 1,842	(20%)	(2%)	\$ 6,743
Comprehensive Income											
Net income from Continuing Operations				\$ 54,183	\$ 58,611	\$ 54,423	\$ 51,866	\$ 53,187	2%	(8%)	\$ 218,087
Net income from Discontinued Operations				1,804	1,267	3,865	4,518	3,562	(49%)	42%	13,212
Net income				55,987	59,878	58,288	56,384	56,749	(1%)	(6%)	231,299
Other comprehensive income, net of tax											
Change in available-for-sale securities and derivatives designated as cash flow hedges				(991)	(6,308)	(606)	10,587	(1,281)	(23%)	(84%)	2,392
Comprehensive Income				\$ 54,996	\$ 53,570	\$ 57,682	\$ 66,971	\$ 55,468	(1%)	3%	\$ 233,691

(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 Continuing Operations see page 1.

NET INCOME AND HIGHLIGHTS - DISCONTINUED OPERATIONS ^{(1) (2)}
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q1 % CHANGE		Full Year 2014
	2015				2014				vs Q1 14	vs Q4 14	
	4	3	2	1	4	3	2	1			
Net interest income per financial statements			\$ 1,835	\$ 1,712	\$ 1,493	\$ 1,277	\$ 1,473	25%	7%	\$ 5,955	
Taxable equivalent adjustment ⁽³⁾			218	204	236	245	248	(12%)	7%	933	
Net interest income (teb)			2,053	1,916	1,729	1,522	1,721	19%	7%	6,888	
Non-interest income											
Net earned premiums			33,638	33,090	33,055	31,646	32,619	3%	2%	130,410	
Commissions and processing fees			389	420	418	317	425	(8%)	(7%)	1,580	
Net claims and adjustment expenses			(24,164)	(23,742)	(21,262)	(19,741)	(21,252)	14%	2%	(85,997)	
Policy acquisition costs			(5,993)	(6,238)	(6,706)	(6,354)	(5,781)	4%	(4%)	(25,079)	
Insurance revenues, net			3,870	3,530	5,505	5,868	6,011	(36%)	10%	20,914	
Trust services			1,565	1,913	2,487	2,941	1,735	(10%)	(18%)	9,076	
Gains (losses) on securities, net			(8)	(870)	331	693	230	nm	(99%)	384	
Total non-interest income			5,427	4,573	8,323	9,502	7,976	(32%)	19%	30,374	
Net interest and non-interest income (teb)			7,480	6,489	10,052	11,024	9,697	(23%)	15%	37,262	
Non-interest expenses											
Salaries and employee benefits			2,996	2,946	3,129	3,035	3,137	(4%)	2%	12,247	
Premises and equipment			1,294	1,328	1,293	1,372	1,307	(1%)	(3%)	5,300	
Other expenses			778	529	452	562	479	62%	47%	2,022	
Total non-interest expenses			5,068	4,803	4,874	4,969	4,923	3%	6%	19,569	
Net income before taxes (teb)			2,412	1,686	5,178	6,055	4,774	(49%)	43%	17,693	
Provision for income taxes (teb)			608	419	1,313	1,537	1,212	(50%)	45%	4,481	
Common Shareholders' Net Income from Discontinued Operations			\$ 1,804	\$ 1,267	\$ 3,865	\$ 4,518	\$ 3,562	(49%)	42%	\$ 13,212	
Insurance ratios											
Claims loss ratio			72%	72%	64%	62%	65%	7%	-	66%	
Combined expense ratio			99%	100%	93%	93%	92%	7%	(1%)	95%	

- (1) Subsequent to quarter end, CWB announced the sales of its property and casualty insurance subsidiary and CWB's stock transfer business as described in Note 3 of the interim consolidated financial statements. The contributions of both the insurance and stock transfer business are defined as "Discontinued Operations", the remaining operations are defined as "Continuing Operations", and the total Continuing Operations and Discontinued Operations are defined as "Combined Operations".
- (2) In accordance with IFRS 5 – *Non-current Assets Held for Sale and Discontinued Operations*, the assets and liabilities related to Discontinued Operations have been classified as held for sale in the interim consolidated balance sheets prospectively beginning in Q1 2015. No write downs to carrying amounts of the assets were required upon classification as held for sale. The interim consolidated statements of income have been restated to show the results of Discontinued Operations separately from Continuing Operations for all periods.
- (3) For the definition of taxable equivalent basis (teb) see page 2.
- nm = not meaningful

EARNINGS PER SHARE, CAPITAL INFORMATION AND OTHER STATISTICS
(unaudited)
(\$ thousands, except per share amounts)

	QUARTER				QUARTER				Q1 % CHANGE		Full Year
	2015				2014				vs Q1 14	vs Q4 14	
	4	3	2	1	4	3	2	1			2014
Earnings Per Share (EPS)											
Common shareholders' net income - Combined Operations			\$ 54,209	\$ 58,150	\$ 56,580	\$ 51,191	\$ 52,628	3%	(7%)	\$ 218,549	
Adjustments to net income for Adjusted cash EPS											
Amortization of intangibles, net of tax			877	867	866	903	891	(2%)	1%	3,527	
Contingent consideration			300	300	400	150	150	100%	-	1,000	
Adjusted common shareholders' net income - Combined Operations			\$ 55,386	\$ 59,317	\$ 57,846	\$ 52,244	\$ 53,669	3%	(7%)	\$ 223,076	
Common shareholders' net income - Continuing Operations			\$ 52,405	\$ 56,883	\$ 52,715	\$ 46,673	\$ 49,066	7%	(8%)	\$ 205,337	
Adjustments to net income for Adjusted cash EPS											
Amortization of intangibles, net of tax			877	867	867	866	854	3%	1%	3,454	
Contingent consideration			300	300	400	150	150	100%	-	1,000	
Adjusted common shareholders' net income - Continuing Operations			\$ 53,582	\$ 58,050	\$ 53,982	\$ 47,689	\$ 50,070	7%	(8%)	\$ 209,791	
Denominator											
Weighted average number of common shares - basic			80,381	80,312	80,141	79,955	79,724	1%	-	80,034	
Dilutive instruments - employee stock options			447	989	980	871	790	(43%)	(55%)	921	
Weighted average number of common shares - diluted			80,828	81,301	81,121	80,826	80,514	-	(1%)	80,955	
Basic EPS - Combined Operations			\$ 0.67	\$ 0.72	\$ 0.71	\$ 0.64	\$ 0.66	2%	(7%)	\$ 2.73	
- Continuing Operations			0.65	0.71	0.66	0.58	0.62	5%	(8%)	2.57	
- Discontinued Operations			0.02	0.01	0.05	0.06	0.04	(50%)	100%	0.16	
Diluted EPS - Combined Operations			0.67	0.72	0.70	0.63	0.65	3%	(7%)	2.70	
- Continuing Operations			0.65	0.70	0.65	0.58	0.61	7%	(7%)	2.54	
- Discontinued Operations			0.02	0.02	0.05	0.05	0.04	(50%)	-	0.16	
Adjusted cash EPS - Combined Operations ⁽¹⁾			0.69	0.73	0.71	0.65	0.67	3%	(5%)	2.76	
- Continuing Operations ⁽¹⁾			0.66	0.71	0.67	0.59	0.62	6%	(7%)	2.59	
- Discontinued Operations ⁽¹⁾			0.03	0.02	0.04	0.06	0.05	(40%)	50%	0.17	
Number of Common Shares Outstanding at Period End			80,408	80,369	80,270	80,045	79,897	1%	-	80,369	
Derivatives											
Replacement cost			\$ 21,487	\$ 5,420	\$ 6,843	\$ 7,178	\$ 7,117	202%	296%	\$ 5,420	
Risk-weighted amount			6,451	2,588	2,401	1,604	1,703	279%	149%	2,588	
Credit equivalent amount			32,217	12,911	12,033	7,983	8,455	281%	150%	12,911	
Notional principal amount (\$ millions)			2,176	1,750	1,349	793	722	201%	24%	1,750	
Risk Weighted Assets (\$ millions)											
Cash, securities and repurchase agreements			\$ 570	\$ 725	\$ 680	\$ 645	\$ 680	(16%)	(21%)	\$ 725	
Loans			15,705	15,228	14,979	14,686	14,210	11%	3%	15,228	
Other			2,225	2,073	1,896	1,758	1,781	25%	7%	2,073	
Total			\$ 18,500	\$ 18,026	\$ 17,555	\$ 17,089	\$ 16,671	11%	3%	\$ 18,026	
Unrealized Gains (Losses) on Available-for-Sale Cash & Securities											
Deposits with regulated financial institutions			\$ 1,117	\$ 91	\$ 75	\$ 435	\$ 822	36%	nm	\$ 91	
Government of Canada			7,381	347	78	150	424	nm	nm	347	
Province or municipality			6,067	559	394	181	(70)	nm	985%	559	
Other debt securities			2,172	872	1,159	1,166	1,455	49%	149%	872	
Preferred shares			(37,033)	(3,834)	(512)	(258)	(15,923)	133%	866%	(3,834)	
Common shares			(1,780)	(1,428)	3,556	4,730	4,459	nm	25%	(1,428)	
Total - Combined Operations			(22,076)	(3,393)	4,750	6,404	(8,833)	150%	551%	(3,393)	
Less: Amounts relating to Discontinued Operations			(2,880)	n/a	n/a	n/a	n/a	nm	nm	n/a	
Total - Continuing Operations			\$ (19,196)	\$ (3,393)	\$ 4,750	\$ 6,404	\$ (8,833)	117%	466%	\$ (3,393)	
Interest sensitive gap within 1 year (\$ millions)			\$ (563)	\$ (154)	\$ 597	\$ 1,100	\$ 912	nm	266%	\$ (154)	
Assets under administration (Combined Operations)			\$ 9,223,371	\$ 10,101,698	\$ 10,278,307	\$ 11,538,750	\$ 8,463,935	9%	(9%)	\$ 10,101,698	
Trust cash balances			1,240,709	1,269,354	1,269,411	1,261,525	1,259,087	(1%)	(2%)	1,269,354	
Number of investment accounts (#)			52,235	51,674	51,495	51,422	50,032	4%	1%	51,674	
Assets under management (Combined Operations)			\$ 1,868,262	\$ 1,795,975	\$ 1,788,500	\$ 1,763,256	\$ 1,683,813	11%	4%	\$ 1,795,975	

(1) 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 and are not considered indicative of ongoing business performance. The Bank believes the adjusted results provide a better understanding about how management views CWB's performance.

nm = not meaningful

n/a = not applicable

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

	QUARTER				QUARTER				Q1 % CHANGE		Full Year
	2015				2014				vs Q1 14	vs Q4 14	
	4	3	2	1	4	3	2	1			2014
Net interest income											
Net interest income as per financial statements			\$ 134,756	\$ 130,770	\$ 129,863	\$ 121,738	\$ 123,149	9%	3%	\$ 505,520	
Taxable equivalent adjustment ⁽¹⁾			1,686	1,709	1,888	1,989	2,090	(19%)	(1%)	7,676	
Net interest income - Combined Operations			136,442	132,479	131,751	123,727	125,239	9%	3%	513,196	
Net interest income - Discontinued Operations (page 3)			2,053	1,916	1,729	1,522	1,721	19%	7%	6,888	
Net interest income - Continuing Operations			134,389	130,563	130,022	122,205	123,518	9%	3%	506,308	
Non-interest income											
Credit related			6,762	6,702	6,359	5,966	5,987	13%	1%	25,014	
Trust services			4,380	4,608	5,133	5,396	4,858	(10%)	(5%)	19,995	
Wealth management			3,717	3,532	3,478	3,384	3,477	7%	5%	13,871	
Insurance, net			3,870	3,530	5,505	5,868	6,011	(36%)	10%	20,914	
Gains on securities, net			635	563	4,211	4,572	4,653	(86%)	13%	13,999	
Retail services			3,175	2,865	2,830	2,934	2,770	15%	11%	11,399	
Foreign exchange gains			674	785	744	777	809	(17%)	(14%)	3,115	
Contingent consideration fair value changes			(300)	(300)	(400)	(150)	(150)	100%	-	(1,000)	
Other			509	4,772	167	1,047	116	339%	(89%)	6,102	
Total non-interest income - Combined Operations			23,422	27,057	28,027	29,794	28,531	(18%)	(13%)	113,409	
Total non-interest income - Discontinued Operations (page 3)			5,427	4,573	8,323	9,502	7,976	(32%)	19%	30,374	
Total non-interest income - Continuing Operations			17,995	22,484	19,704	20,292	20,555	(12%)	(20%)	83,035	
Total revenues from Combined Operations			\$ 159,864	\$ 159,536	\$ 159,778	\$ 153,521	\$ 153,770	4%	-	\$ 626,605	
Total revenues from Discontinued Operations (page 3)			7,480	6,489	10,052	11,024	9,697	(23%)	15%	37,262	
Total revenues from Continuing Operations			\$ 152,384	\$ 153,047	\$ 149,726	\$ 142,497	\$ 144,073	6%	-	\$ 589,343	

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

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

	QUARTER				QUARTER				Q1 % CHANGE		Full Year
	2015				2014				vs Q1 14	vs Q4 14	
	4	3	2	1	4	3	2	1			2014
Cash, securities and repurchase agreements			\$ 2,655,831	\$ 2,865,480	\$ 2,924,970	\$ 2,784,963	\$ 2,555,747	4%	(7%)	\$ 2,782,790	
Loans			17,774,831	17,288,915	16,954,968	16,406,273	15,880,306	12%	3%	16,634,585	
Other assets			401,997	392,400	385,737	384,884	374,315	7%	2%	384,334	
Total Assets - Combined Operations			\$ 20,832,659	\$ 20,546,795	\$ 20,265,675	\$ 19,576,120	\$ 18,810,368	11%	1%	\$ 19,801,709	
Deposits *			\$ 17,524,423	\$ 17,380,090	\$ 17,268,655	\$ 16,511,487	\$ 15,892,848	10%	1%	\$ 16,763,094	
Other liabilities			514,310	508,048	464,253	465,247	479,171	7%	1%	486,596	
Debt			1,079,978	992,002	901,053	841,514	816,381	32%	9%	887,737	
Shareholders' equity			1,712,696	1,665,733	1,630,720	1,756,551	1,620,873	6%	3%	1,663,248	
Non-controlling interests			1,252	922	994	1,321	1,095	14%	36%	1,034	
Total Liabilities and Equity - Combined Operations			\$ 20,832,659	\$ 20,546,795	\$ 20,265,675	\$ 19,576,120	\$ 18,810,368	11%	1%	\$ 19,801,709	
*Branch-raised deposits included in total deposits			\$ 9,373,796	\$ 9,343,441	\$ 9,027,273	\$ 8,962,166	\$ 8,757,336	7%	-	\$ 9,022,353	

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

	QUARTER				QUARTER				Q1 % CHANGE		Full Year
	2015				2014				vs Q1 14	vs Q4 14	2014
	4	3	2	1	4	3	2	1			
Salaries and staff benefits											
Salaries			\$ 42,295	\$ 40,399	\$ 39,589	\$ 38,349	\$ 38,548	10%	5%	\$ 156,885	
Employee benefits			7,875	7,468	7,888	8,287	7,343	7%	5%	30,986	
Total - Combined Operations			50,170	47,867	47,477	46,636	45,891	9%	5%	187,871	
Salaries and staff benefits - Discontinued Operations (page 3)			2,996	2,946	3,129	3,035	3,137	(4%)	2%	12,247	
Total - Continuing Operations			47,174	44,921	44,348	43,601	42,754	10%	5%	175,624	
Premises, equipment and furniture											
Rent			5,078	5,398	5,333	4,661	4,275	19%	(6%)	19,667	
Depreciation			4,470	4,397	4,283	3,989	3,892	15%	2%	16,561	
Other			3,725	3,114	3,339	3,170	3,214	16%	20%	12,837	
Total - Combined Operations			13,273	12,909	12,955	11,820	11,381	17%	3%	49,065	
Premises, equipment and furniture - Discontinued Operations (page 3)			1,294	1,328	1,293	1,372	1,307	(1%)	(3%)	5,300	
Total - Continuing Operations			11,979	11,581	11,662	10,448	10,074	19%	3%	43,765	
General											
Professional fees and services			2,034	2,078	2,651	2,047	2,558	(20%)	(2%)	9,334	
Marketing and business development			1,593	2,907	1,421	1,915	1,159	37%	(45%)	7,402	
Amortization of acquisition-related intangible assets			1,296	1,278	1,270	1,302	1,275	2%	1%	5,125	
Banking charges			1,197	913	973	974	864	39%	31%	3,724	
Travel			604	817	803	678	587	3%	(26%)	2,885	
Postage and stationery			735	663	770	926	612	20%	11%	2,971	
Regulatory costs			1,069	1,012	1,053	936	844	27%	6%	3,845	
Community investment			826	444	578	453	652	27%	86%	2,127	
Staff relations			593	499	352	301	466	27%	19%	1,618	
Loan-related credit reports			576	568	555	454	561	3%	1%	2,138	
Employee training			383	636	376	342	465	(18%)	(40%)	1,819	
Communications			483	528	483	468	378	28%	(9%)	1,857	
General insurance			254	257	259	259	269	(6%)	(1%)	1,044	
Capital and business taxes			236	256	301	216	231	2%	(8%)	1,004	
Other			1,616	1,790	1,220	891	1,242	30%	(10%)	5,143	
Total - Combined Operations			13,495	14,646	13,065	12,162	12,163	11%	(8%)	52,036	
General - Discontinued Operations (page 3)			778	529	452	562	479	62%	47%	2,022	
Total - Continuing Operations			12,717	14,117	12,613	11,600	11,684	9%	(10%)	50,014	
Total Non-Interest Expenses from Combined Operations			\$ 76,938	\$ 75,422	\$ 73,497	\$ 70,618	\$ 69,435	11%	2%	\$ 288,972	
Total Non-Interest Expenses from Discontinued Operations			5,068	4,803	4,874	4,969	4,923	3%	6%	19,569	
Total Non-Interest Expenses from Continuing Operations			\$ 71,870	\$ 70,619	\$ 68,623	\$ 65,649	\$ 64,512	11%	2%	\$ 269,403	

BALANCE SHEET
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q1 % CHANGE	
	2015				2014				vs Q1 14	vs Q4 14
	4	3	2	1	4	3	2	1		
Cash resources				\$ 96,657	\$ 508,414	\$ 466,543	\$ 396,499	\$ 383,278	(75%)	(81%)
Securities										
Investment				2,433,166	2,089,205	2,525,917	2,138,795	2,212,942	10%	16%
Trading				-	-	-	-	-	-	-
Total				2,433,166	2,089,205	2,525,917	2,138,795	2,212,942	10%	16%
Securities purchased under resale agreements				-	99,566	-	-	-	-	(100%)
Loans										
Personal				2,906,222	2,841,154	2,768,458	2,665,550	2,602,391	12%	2%
Business				15,336,309	14,764,543	14,466,926	14,121,861	13,635,876	12%	4%
Allowance for credit losses				18,242,531	17,605,697	17,235,384	16,787,411	16,238,267	12%	4%
				(100,547)	(95,598)	(93,503)	(88,976)	(91,354)	10%	5%
Total				18,141,984	17,510,099	17,141,881	16,698,435	16,146,913	12%	4%
Other										
Property and equipment				61,596	66,257	67,111	67,505	65,626	(6%)	(7%)
Goodwill and intangible assets				129,890	135,545	131,106	126,783	123,175	5%	(4%)
Insurance related				-	65,764	63,557	63,541	63,637	(100%)	(100%)
Other assets				145,762	133,806	126,620	125,041	132,999	10%	9%
Assets held for sale (page 3)				256,207	-	-	-	-	100%	100%
Total				593,455	401,372	388,394	382,870	385,437	54%	48%
Total Assets				\$ 21,265,262	\$ 20,608,656	\$ 20,522,735	\$ 19,616,599	\$ 19,128,570	11%	3%
Deposits										
Personal				\$ 10,405,829	\$ 9,832,669	\$ 10,293,130	\$ 10,040,387	\$ 9,632,095	8%	6%
Business and government				7,509,787	7,540,345	7,164,424	6,628,147	6,611,401	14%	-
Total				17,915,616	17,373,014	17,457,554	16,668,534	16,243,496	10%	3%
Other										
Insurance related				-	165,903	159,291	155,961	159,372	(100%)	(100%)
Securities sold under repurchase agreements				25,902	-	-	-	-	100%	100%
Other liabilities				289,526	338,156	313,219	310,283	269,668	7%	(14%)
Liabilities held for sale (page 3)				175,534	-	-	-	-	100%	100%
Total				490,962	504,059	472,510	466,244	429,040	14%	(3%)
Debt										
Subordinated debentures				625,000	625,000	625,000	625,000	625,000	-	-
Debt securities				500,163	411,990	314,204	247,962	187,780	166%	21%
Total				1,125,163	1,036,990	939,204	872,962	812,780	38%	9%
Equity (page 8)										
Preferred shares				125,000	125,000	125,000	125,000	208,815	(40%)	-
Common shares				534,218	533,038	529,283	522,790	518,010	3%	-
Retained earnings				1,048,477	1,011,147	969,066	928,501	895,648	17%	4%
Share-based payment reserve				26,389	25,339	24,048	25,278	24,248	9%	4%
Other reserves				(1,988)	(997)	5,311	5,917	(4,670)	(57%)	99%
Total shareholders' equity				1,732,096	1,693,527	1,652,708	1,607,486	1,642,051	5%	2%
Non-controlling interests				1,425	1,066	759	1,373	1,203	18%	34%
Total equity				1,733,521	1,694,593	1,653,467	1,608,859	1,643,254	5%	2%
Total Liabilities and Equity				\$ 21,265,262	\$ 20,608,656	\$ 20,522,735	\$ 19,616,599	\$ 19,128,570	11%	3%
Deposits										
Demand and notice				\$ 6,039,384	\$ 5,762,350	\$ 5,537,965	\$ 5,216,228	\$ 5,116,090	18%	5%
Fixed term				11,876,232	11,610,664	11,919,589	11,452,306	11,127,406	7%	2%
Total Deposits by type				\$ 17,915,616	\$ 17,373,014	\$ 17,457,554	\$ 16,668,534	\$ 16,243,496	10%	3%
Branch raised				\$ 9,614,742	\$ 9,480,428	\$ 9,160,896	\$ 8,875,160	\$ 8,810,010	9%	1%
Broker raised				6,104,173	5,522,629	6,257,956	6,074,526	5,759,454	6%	11%
Capital markets				2,196,701	2,369,957	2,038,702	1,718,849	1,674,032	31%	(7%)
Total Deposits by source				\$ 17,915,616	\$ 17,373,014	\$ 17,457,554	\$ 16,668,535	\$ 16,243,496	10%	3%
Credit ratings (DBRS)										
Short-term instruments (deposit notes)				R-1 low	R-1 low	R-1 low	R-1 low	R-1 low		
Senior debt (deposits)				A low	A low	A low	A low	A low		
Subordinated debentures				BBB high	BBB high	BBB high	BBB high	BBB high		
Series 5 Non-cumulative preferred shares (NVCC)				Pfd-3	Pfd-3	Pfd-3	Pfd-3	-		

	EQUITY (unaudited) (\$ thousands)										
	QUARTER				QUARTER				Q1 % CHANGE		Full Year
	2015				2014				vs Q1 14	vs Q4 14	2014
	4	3	2	1	4	3	2	1			
Retained earnings											
Balance at beginning of period			\$ 1,011,147	\$ 969,066	\$ 928,501	\$ 895,648	\$ 858,167	18%	4%	\$ 858,167	
Shareholders' net income from continuing operations			53,780	58,258	54,090	51,648	52,851	2%	(8%)	216,847	
Common shareholders' net income from discontinued operations			1,804	1,267	3,865	4,518	3,562	(49%)	42%	13,212	
Dividends - Preferred shares			(1,375)	(1,375)	(1,375)	(4,975)	(3,785)	(64%)	-	(11,510)	
- Common shares			(16,879)	(16,055)	(16,015)	(15,191)	(15,147)	11%	5%	(62,408)	
Issuance costs on preferred shares			-	(14)	-	(3,147)	-	-	(100%)	(3,161)	
Balance at end of period			1,048,477	1,011,147	969,066	928,501	895,648	17%	4%	1,011,147	
Other reserves											
Balance at beginning of period			(997)	5,311	5,917	(4,670)	(3,389)	(71%)	nm	(3,389)	
Other comprehensive income (loss)			(991)	(6,308)	(606)	10,587	(1,281)	(23%)	(84%)	2,392	
Balance at end of period			(1,988)	(997)	5,311	5,917	(4,670)	(57%)	99%	(997)	
Total retained earnings and other reserves			1,046,489	1,010,150	974,377	934,418	890,978	17%	4%	1,010,150	
Preferred shares											
Balance at beginning of period			125,000	125,000	125,000	208,815	208,815	(40%)	-	208,815	
Preferred shares issued			-	-	-	125,000	-	-	-	125,000	
Preferred shares redeemed			-	-	-	(208,815)	-	-	-	(208,815)	
Balance at end of period			125,000	125,000	125,000	125,000	208,815	(40%)	-	125,000	
Common shares											
Balance at beginning of period			533,038	529,283	522,790	518,010	510,282	4%	1%	510,282	
Issued under dividend reinvestment plan			1,023	3,590	3,705	4,370	4,802	(79%)	(72%)	16,467	
Transferred from share-based payment reserve on exercise or exchange of options			157	165	2,788	379	1,891	(92%)	(5%)	5,223	
Issued on exercise of employee stock options			-	-	-	31	1,035	(100%)	-	1,066	
Balance at end of period			534,218	533,038	529,283	522,790	518,010	3%	-	533,038	
Share-based payment reserve											
Balance at beginning of period			25,339	24,048	25,278	24,248	24,632	3%	5%	24,632	
Amortization of fair value of employee stock options			1,207	1,456	1,558	1,409	1,507	(20%)	(17%)	5,930	
Transferred to common shares on exercise or exchange of options			(157)	(165)	(2,788)	(379)	(1,891)	(92%)	(5%)	(5,223)	
Balance at end of period			26,389	25,339	24,048	25,278	24,248	9%	4%	25,339	
Total shareholders' equity			1,732,096	1,693,527	1,652,708	1,607,486	1,642,051	5%	2%	1,693,527	
Non-controlling interests											
Balance at beginning of period			1,066	759	1,373	1,203	1,062	-	40%	1,062	
Net income attributable to non-controlling interests			403	353	333	218	336	20%	14%	1,240	
Distributions to non-controlling interests			(44)	(46)	(947)	(48)	(98)	(55%)	(4%)	(1,139)	
Business acquisition/(partial ownership increase)			-	-	-	-	(97)	(100%)	-	(97)	
Balance at end of period			1,425	1,066	759	1,373	1,203	18%	34%	1,066	
Total equity			\$ 1,733,521	\$ 1,694,593	\$ 1,653,467	\$ 1,608,859	\$ 1,643,254	5%	2%	\$ 1,694,593	

nm = not meaningful

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

	QUARTER				QUARTER				Q1 % CHANGE		Full Year
	2015				2014				vs Q1 14	vs Q4 14	2014
	4	3	2	1	4	3	2	1			
Gross impaired loans											
Personal			\$ 12,439	\$ 15,294	\$ 14,276	\$ 14,883	\$ 15,561	(20%)	(19%)	\$ 15,294	
Real estate			36,964	26,058	27,761	20,101	23,226	59%	42%	26,058	
Equipment financing and energy			24,493	14,224	12,378	11,111	11,349	116%	72%	14,224	
Commercial			5,902	6,544	3,673	4,526	3,801	55%	(10%)	6,544	
Total gross impaired loans			\$ 79,798	\$ 62,120	\$ 58,088	\$ 50,621	\$ 53,937	48%	28%	\$ 62,120	
Net impaired loans											
Personal			\$ 11,952	\$ 14,776	\$ 13,931	\$ 14,218	\$ 15,054	(21%)	(19%)	\$ 14,776	
Real estate			36,299	25,149	27,517	19,801	15,750	130%	44%	25,149	
Equipment financing and energy			16,092	10,759	9,534	8,018	6,796	137%	50%	10,759	
Commercial			5,037	5,913	3,232	4,330	3,580	41%	(15%)	5,913	
Collective allowance for credit risk			69,380	56,597	54,214	46,367	41,180	68%	23%	56,597	
Net impaired loans (after collective allowance)			\$ (20,749)	\$ (33,478)	\$ (35,415)	\$ (38,355)	\$ (37,417)	(45%)	(38%)	\$ (33,478)	
Gross impaired loan formations (reductions) ⁽¹⁾			\$ 20,116	\$ 6,403	\$ 10,456	\$ 5,940	\$ (7,821)	nm	214%	\$ 14,978	
Net new specific provision ⁽²⁾			6,915	3,571	2,051	338	5,239	32%	94%	11,199	
Allowance for credit losses											
Specific			\$ 10,418	\$ 5,523	\$ 3,874	\$ 4,254	\$ 12,757	(18%)	89%	\$ 5,523	
Collective			90,129	90,075	89,629	84,722	78,597	15%	-	90,075	
Total allowance			\$ 100,547	\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	10%	5%	\$ 95,598	
Reconciliation of allowance for credit losses											
Opening allowance			\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	\$ 85,786	11%	2%	\$ 85,786	
Provision for credit losses			6,969	4,017	6,958	6,463	7,619	(9%)	73%	25,057	
Write-offs			(2,438)	(2,371)	(2,989)	(9,256)	(2,453)	(1%)	3%	(17,069)	
Recoveries			418	449	558	415	402	4%	(7%)	1,824	
Closing allowance			\$ 100,547	\$ 95,598	\$ 93,503	\$ 88,976	\$ 91,354	10%	5%	\$ 95,598	
Net impaired loans (after collective allowance) as a % of total loans			(0.11%)	(0.19%)	(0.21%)	(0.23%)	(0.23%)	0.12%	0.08%	(0.19%)	
Allowance for credit losses as a % of gross impaired loans			126%	154%	161%	176%	169%	(43%)	(28%)	154%	
Provision for credit losses as a % of average loans			0.16%	0.09%	0.16%	0.16%	0.19%	(0.03%)	0.07%	0.15%	
Net new specific provisions as a % of average loans			0.15%	0.08%	0.05%	0.01%	0.13%	0.02%	0.07%	0.07%	
Collective allowance as a % of risk-weighted assets ⁽³⁾			0.49%	0.50%	0.51%	0.50%	0.47%	0.02%	(0.01%)	0.50%	
Collective allowance as a % of risk-weighted loans ⁽³⁾			0.57%	0.59%	0.60%	0.58%	0.55%	0.02%	(0.02%)	0.59%	

(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.

nm = not meaningful

bold and italicized numbers = actual change in percent

BASEL III REGULATORY CAPITAL
(unaudited)
(\$ thousands)

	QUARTER 2015				QUARTER 2014				Q1 % CHANGE	
	4	3	2	1	4	3	2	1	vs Q1 14	vs Q4 14
	Common equity Tier 1 capital instruments and reserves									
1 Directly issued qualifying common share capital plus related share-based payment reserve			\$ 560,607	\$ 558,377	\$ 553,332	\$ 548,068	\$ 542,257		3%	-
2 Retained earnings			1,048,477	1,011,147	969,066	938,568	902,567		16%	4%
3 Accumulated other comprehensive income and other reserves			(16,240)	(2,822)	3,266	4,501	(6,883)		136%	475%
6 Common equity Tier 1 capital before regulatory adjustments			1,592,844	1,566,702	1,525,664	1,491,137	1,437,941		11%	2%
Common equity Tier 1 capital regulatory adjustments										
28 Total regulatory adjustments to Common equity Tier 1 ⁽¹⁾			(127,698)	(122,861)	(118,704)	(114,513)	(111,494)		15%	4%
29 Common equity Tier 1 capital (CET1)			1,465,146	1,443,841	1,406,960	1,376,624	1,326,447		10%	1%
Additional Tier 1 capital instruments										
30 Directly issued qualifying Additional Tier 1 instruments plus related stock surplus										
31 Of which: classified as equity under applicable accounting standards			125,000	125,000	125,000	125,000	-		100%	-
33 Directly issued capital instruments subject to phase out from Additional Tier 1			105,000	105,000	105,000	105,000	251,800		(58%)	-
34 Additional Tier 1 instruments issued by subsidiaries and held by third parties			167	155	358	156	160		4%	8%
36 Additional Tier 1 capital before regulatory adjustments			230,167	230,155	230,358	230,156	251,960		(9%)	-
Additional Tier 1 capital regulatory adjustments										
43 Total regulatory adjustments to Additional Tier 1 capital ⁽²⁾			-	-	-	-	(1,997)		(100%)	-
44 Additional Tier 1 capital (AT1)			230,167	230,155	230,358	230,156	249,963		(8%)	-
45 Tier 1 capital (T1 = CET1 + AT1)			1,695,313	1,673,996	1,637,318	1,606,780	1,576,410		8%	1%
Tier 2 Capital instruments and allowances										
47 Directly issued capital instruments subject to phase out from Tier 2			472,500	540,000	540,000	540,000	540,000		(13%)	(13%)
48 Tier 2 instruments issued by subsidiaries and held by third parties			39	37	84	37	38		3%	5%
50 Collective allowance for credit losses			90,129	90,075	89,629	84,722	78,597		15%	-
51 Tier 2 capital before regulatory adjustments			562,668	630,112	629,713	624,759	618,635		(9%)	(11%)
Tier 2 capital regulatory adjustments										
57 Total regulatory adjustments to Tier 2 capital ⁽³⁾			-	-	-	-	(222)		(100%)	-
58 Tier 2 capital (T2)			562,668	630,112	629,713	624,759	618,413		(9%)	(11%)
59 Total capital (TC = T1 + T2)			\$ 2,257,981	\$ 2,304,108	\$ 2,267,031	\$ 2,231,539	\$ 2,194,823		3%	(2%)
60 Total risk-weighted assets			\$ 18,499,631	\$ 18,025,822	\$ 17,555,251	\$ 17,088,933	\$ 16,670,891		11%	3%
CWB Capital Ratios: All-in basis										
61 Common equity Tier 1			7.9%	8.0%	8.0%	8.1%	8.0%		(0.1%)	(0.1%)
62 Tier 1			9.2%	9.3%	9.3%	9.4%	9.5%		(0.3%)	(0.1%)
63 Total			12.2%	12.8%	12.9%	13.1%	13.2%		(1.0%)	(0.6%)
OSFI all-in target										
69 Common equity Tier 1			7.0%	7.0%	7.0%	7.0%	7.0%		-	-
70 Tier 1			8.5%	8.5%	8.5%	8.5%	8.5%		-	-
71 Total capital			10.5%	10.5%	10.5%	10.5%	10.5%		-	-
Capital instruments subject to phase out										
82 Current cap on AT1 instruments subject to phase out			70%	80%	80%	80%	80%		(10%)	(10%)
83 Amount excluded from AT1 due to cap			\$ -	\$ -	\$ -	\$ -	\$ 62,015		(100%)	-
84 Current cap on T2 instruments subject to phase out			70%	80%	80%	80%	80%		(10%)	(10%)
85 Amount excluded from T2 due to cap			\$ 152,500	\$ 85,000	\$ 85,000	\$ 85,000	\$ 85,000		79%	79%

(1) CET1 deduction includes goodwill, intangible assets, and non-significant investments in financial institutions above a specific percentage of CET1 capital.

(2) Additional Tier 1 deduction includes non-significant investments in financial institutions above a specific percentage of CET1 capital.

(3) Tier 2 deduction includes non-significant investments in financial institutions above a specific percentage of CET1 capital.

bold and italicized numbers = actual change in percent

FLOW STATEMENT FOR BASEL III REGULATORY CAPITAL
(unaudited)
(\$ thousands)

	QUARTER				QUARTER			
	2015				2014			
	4	3	2	1	4	3	2	1
Common equity Tier 1 capital								
Balance at beginning of period			\$ 1,443,841	\$ 1,406,960	\$ 1,376,624	\$ 1,326,447	\$ 1,285,692	
New capital issues (including stock option exercises)			157	165	2,788	410	2,926	
Gross dividends			(18,254)	(17,430)	(17,390)	(20,166)	(18,932)	
Shares issued under dividend reinvestment plan			1,023	3,590	3,705	4,370	4,802	
Net income attributable to shareholders of CWB			55,584	59,525	57,955	56,166	56,412	
Share-based payment reserve			1,050	1,291	(1,230)	1,030	(384)	
Other comprehensive income related to available-for-sales securities			(13,554)	(6,088)	(1,234)	11,383	(1,466)	
Adjustment to opening common equity for change in accounting policy for initial direct lease costs			-	-	(6,920)	-	-	
Adjustment to opening accumulated other comprehensive income			136	-	-	-	-	
Preferred share issuance costs			-	(14)	(3,147)	-	-	
Regulatory adjustments to Common equity Tier 1 capital:								
Goodwill and other intangible assets (net of related tax liability)			(4,837)	(4,158)	(4,191)	(3,554)	(4,431)	
Non-significant investments in financial institutions above the deduction threshold			-	-	-	538	1,828	
Balance at end of period			1,465,146	1,443,841	1,406,960	1,376,624	1,326,447	
Additional Tier 1 capital								
Balance at beginning of period			230,155	230,358	230,156	249,963	275,109	
Additional Tier 1 capital issued			-	-	-	125,000	-	
Non-significant investments in financial institutions above the deduction threshold			-	-	-	1,997	6,332	
Additional Tier 1 capital issued by consolidated subsidiaries to third parties			12	(203)	202	(4)	(3)	
Redemption of non-qualifying capital subject to phase-out ⁽¹⁾			-	-	-	(167,800)	-	
Change in non-qualifying capital subject to phase-out ⁽¹⁾			-	-	-	21,000	(31,475)	
Balance at end of period			230,167	230,155	230,358	230,156	249,963	
Total Tier 1 Capital			1,695,313	1,673,996	1,637,318	1,606,780	1,576,410	
Tier 2 Capital								
Balance at beginning of period			630,112	629,713	624,759	618,413	682,853	
Change in collective allowance for credit losses			54	446	4,907	6,125	2,380	
Non-significant investments in financial institutions above the deduction threshold			-	-	-	222	680	
Tier 2 capital issued by consolidated subsidiaries to third parties			2	(47)	47	(1)	-	
Change in non-qualifying capital subject to phase-out ⁽¹⁾			(67,500)	-	-	-	(67,500)	
Balance at end of period			562,668	630,112	629,713	624,759	618,413	
Total Regulatory Capital			\$ 2,257,981	\$ 2,304,108	\$ 2,267,031	\$ 2,231,539	\$ 2,194,823	

(1) Basel III regulatory capital balances exclude 30% (October 31, 2014 - 20%) of non-common equity instruments outstanding at January 1, 2013 that do not include non-viability contingent capital clauses.

		BASEL III LEVERAGE RATIO (unaudited) (\$ thousands)			
		QUARTER			
		2015			
		4	3	2	1
On-balance sheet exposures					
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)				\$ 21,103,541
2	(Assets amounts deducted in determining Basel III "all-in" Tier 1 capital)				(163,010)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)				20,940,531
Derivative exposures					
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)				21,487
5	Add-on amounts for PFE associated with all derivative transactions				10,730
11	Total derivative exposures (sum of lines 4 and 5)				32,217
Off-balance sheet exposures					
17	Off-balance sheet exposure at gross notional amount				5,148,810
18	(Adjustments for conversion to credit equivalent amounts)				(4,222,980)
19	Off-balance sheet items (sum of lines 17 and 18)				925,830
Capital and Total Exposures					
20	Tier 1 Capital				1,695,313
21	Total Exposures (sum of lines 3, 11 and 19)				21,898,578
Leverage Ratios					
22	Basel III leverage ratio				7.7%

RESIDENTIAL MORTGAGE PORTFOLIO (INCLUDING HOME EQUITY LINES OF CREDIT (HELOCs))⁽¹⁾
(unaudited)
(\$ thousands)

	QUARTER								QUARTER							
	2015				2014				2015				2014			
	4		3		2		1		4		3		2		1	
	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total	Balance	% of Total
Insured and uninsured loans secured by residential property, including HELOCs⁽²⁾																
Insured																
Alberta					\$ 179,596	8%	\$ 185,854	8%	\$ 182,120	8%	\$ 174,604	8%	\$ 173,462	8%		
British Columbia					81,464	3%	84,694	4%	86,828	4%	87,902	4%	89,263	4%		
Manitoba					5,923	-	6,711	-	6,177	-	6,145	-	6,445	-		
Ontario					15,322	1%	15,796	1%	14,572	1%	13,643	1%	12,795	1%		
Saskatchewan					26,961	1%	27,905	1%	28,061	1%	26,532	1%	25,068	1%		
Other					228	-	94	-	96	-	99	-	102	-		
Total					309,494	13%	321,054	14%	317,854	14%	308,925	14%	307,135	14%		
Uninsured																
Alberta					739,444	31%	728,076	30%	717,560	31%	676,286	30%	693,304	31%		
British Columbia					669,892	28%	697,252	29%	693,595	30%	668,869	31%	678,465	31%		
Manitoba					67,031	3%	64,505	3%	59,360	3%	55,796	3%	56,656	3%		
Ontario					460,722	19%	420,328	18%	382,030	17%	344,774	16%	318,367	15%		
Saskatchewan					130,673	5%	126,325	5%	125,259	5%	121,458	6%	120,412	6%		
Other					25,359	1%	14,787	1%	1,613	-	-	-	-	-		
Total					2,093,121	87%	2,051,273	86%	1,979,417	86%	1,867,181	86%	1,867,203	86%		
Total					\$ 2,402,615	100%	\$ 2,372,327	100%	\$ 2,297,271	100%	\$ 2,176,106	100%	\$ 2,174,338	100%		
Total loans secured by residential property, including HELOCs, categorized by amortization period																
5 or less					\$ 34,806	1%	\$ 55,288	2%	\$ 45,810	2%	\$ 36,893	2%	\$ 43,090	2%		
> 5 to 10					26,955	1%	25,609	1%	26,016	1%	25,835	1%	25,181	1%		
> 10 to 15					55,194	2%	56,264	2%	54,587	2%	50,230	2%	52,470	2%		
> 15 to 20					161,187	7%	163,956	7%	165,023	7%	144,751	7%	165,095	8%		
> 20 to 25					1,187,126	50%	1,155,167	50%	1,126,094	50%	1,080,250	50%	1,056,663	49%		
> 25 to 30					853,256	36%	816,993	34%	766,804	33%	722,506	33%	706,491	32%		
> 30 to 35					84,091	3%	98,593	4%	111,559	5%	113,921	5%	123,507	6%		
> 35					-	-	457	-	1,378	-	1,720	-	1,841	-		
Total					\$ 2,402,615	100%	\$ 2,372,327	100%	\$ 2,297,271	100%	\$ 2,176,106	100%	\$ 2,174,338	100%		
Average loan-to-value for uninsured residential mortgages and HELOCs originated or acquired during the quarter																
Alberta					70%		72%		72%		74%		68%			
British Columbia					65%		68%		66%		66%		65%			
Manitoba					71%		72%		70%		75%		69%			
Ontario					72%		73%		72%		72%		73%			
Saskatchewan					73%		72%		71%		72%		70%			
Other					68%		71%		74%		-		-			
Total					69%		71%		70%		71%		69%			

(1) In the event of an economic downturn the potential impact on CWB's residential mortgage portfolio is considered moderate as the total residential mortgage portfolio is well secured with an average loan-to-value of less than 65%.

(2) For mortgage advances exceeding 80% loan-to-value, mortgage insurance from an approved insurer is required.