

Supplemental Financial Information
For the Quarter Ended April 30, 2016
(unaudited)

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Notes:

This financial information is supplementary to CWB's 2016 Second Quarter Press Release and the 2015 Annual Report and should be read in conjunction with those documents.

On May 1, 2015, CWB sold its property and casualty insurance subsidiary and CWB's stock transfer business as described in the 2015 Annual Report. The 2015 contributions and gains on sale 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				Q2 % CHANGE		YTD		2016	FULL YEAR
	2016				2015				vs Q2 15	vs Q1 16	2016	2015	% CHANGE	2015
	4	3	2	1	4	3	2	1						
Results from Continuing Operations														
Net interest income (teb) ⁽²⁾			\$ 145,106	\$ 144,107	\$ 141,096	\$ 140,503	\$ 133,064	\$ 134,389	9%	1%	\$ 289,213	\$ 267,453	8%	\$ 549,052
Net interest income			144,352	142,876	139,719	139,223	131,609	132,921	10%	1%	287,228	264,530	9%	543,472
Non-interest income			19,378	14,626	17,949	13,269	18,097	17,995	7%	32%	34,004	36,092	(6%)	67,310
Pre-tax, pre-provision earnings (teb) ⁽³⁾			84,487	81,462	81,588	77,598	78,050	78,736	8%	4%	165,949	156,786	6%	315,972
Common shareholders' net income from Continuing Operations			32,213	52,132	52,969	51,170	51,520	52,405	(37%)	(38%)	84,345	103,925	(19%)	208,064
Results from Combined Operations														
Net interest income (teb) ⁽²⁾			\$ 145,106	\$ 144,107	\$ 141,096	\$ 140,503	\$ 134,886	\$ 136,442	8%	1%	\$ 289,213	\$ 271,328	7%	\$ 552,927
Net interest income			144,352	142,876	139,719	139,223	133,236	134,756	8%	1%	287,228	267,992	7%	546,934
Non-interest income			19,378	14,626	17,949	13,269	25,024	23,422	(23%)	32%	34,004	48,446	(30%)	79,664
Net gain on sale of businesses (page 3)			-	-	169	107,639	-	-	-	-	-	-	-	107,808
Common shareholders' net income			32,213	52,132	53,138	158,809	53,545	54,209	(40%)	(38%)	84,345	107,754	(22%)	319,701
Per Common Share (\$'s)														
Earnings per share														
Basic - Continuing Operations			\$ 0.40	\$ 0.65	\$ 0.66	\$ 0.64	\$ 0.64	\$ 0.65	(38%)	(38%)	\$ 1.04	\$ 1.29	(19%)	\$ 2.59
- Combined Operations			0.40	0.65	0.66	1.97	0.67	0.67	(40%)	(38%)	1.04	1.34	(22%)	3.97
- Discontinued Operations			-	-	-	1.33	0.03	0.02	(100%)	-	-	0.05	(100%)	1.38
Diluted - Continuing Operations			0.40	0.65	0.66	0.64	0.64	0.65	(38%)	(38%)	1.04	1.29	(19%)	2.59
- Combined Operations			0.40	0.65	0.66	1.97	0.67	0.67	(40%)	(38%)	1.04	1.34	(22%)	3.97
- Discontinued Operations			-	-	-	1.33	0.03	0.02	(100%)	-	-	0.05	(100%)	1.38
Adjusted cash - Continuing Operations ⁽⁴⁾			0.41	0.66	0.67	0.65	0.65	0.66	(37%)	(38%)	1.07	1.31	(18%)	2.63
- Combined Operations ⁽⁴⁾			0.41	0.66	0.67	1.98	0.68	0.69	(40%)	(38%)	1.07	1.36	(21%)	4.01
- Discontinued Operations ⁽⁴⁾			-	-	-	1.33	0.03	0.03	(100%)	-	-	0.05	(100%)	1.38
Cash dividends			0.23	0.23	0.22	0.22	0.21	0.21	10%	-	0.46	0.42	10%	0.86
Book value			22.62	22.53	22.18	22.01	20.19	19.99	12%	-	22.62	20.19	12%	22.18
Closing market price			27.68	22.96	25.13	24.60	31.37	25.77	(12%)	21%	27.68	31.37	(12%)	25.13
Performance Measures (%)														
Return on common shareholders' equity - Continuing Operations			7.1%	11.5%	11.9%	11.7%	13.1%	13.1%	(6.0%)	(4.4%)	9.3%	13.1%	(3.8%)	12.4%
- Combined Operations			7.1%	11.5%	11.9%	36.3%	13.6%	13.5%	(6.5%)	(4.4%)	9.3%	13.6%	(4.3%)	19.1%
Adjusted return on common shareholders' equity - Continuing Operations ⁽⁵⁾			7.4%	11.7%	12.0%	11.9%	13.3%	13.4%	(5.9%)	(4.3%)	9.6%	13.4%	(3.8%)	12.6%
- Combined Operations ⁽⁵⁾			7.4%	11.7%	12.1%	36.5%	13.9%	13.9%	(6.5%)	(4.3%)	9.6%	13.9%	(4.3%)	19.3%
Return on assets - Continuing Operations			0.55%	0.90%	0.94%	0.94%	1.00%	1.01%	(0.45%)	(0.35%)	0.72%	1.00%	(0.28%)	0.97%
- Combined Operations			0.55%	0.90%	0.94%	2.90%	1.02%	1.03%	(0.47%)	(0.35%)	0.72%	1.03%	(0.31%)	1.48%
Net interest margin (teb) - Continuing Operations			2.47%	2.48%	2.49%	2.57%	2.57%	2.59%	(0.10%)	(0.01%)	2.47%	2.58%	(0.11%)	2.56%
Net interest margin - Continuing Operations			2.45%	2.46%	2.47%	2.55%	2.54%	2.56%	(0.09%)	(0.01%)	2.45%	2.55%	(0.10%)	2.53%
Net interest margin (teb) - Combined Operations			2.47%	2.48%	2.49%	2.57%	2.58%	2.60%	(0.11%)	(0.01%)	2.47%	2.59%	(0.12%)	2.56%
Net interest margin - Combined Operations			2.45%	2.46%	2.47%	2.55%	2.55%	2.57%	(0.10%)	(0.01%)	2.45%	2.56%	(0.11%)	2.53%
Efficiency ratio (teb) - Continuing Operations ⁽⁶⁾			46.7%	46.9%	46.9%	47.7%	46.4%	46.2%	0.3%	(0.2%)	46.8%	46.3%	0.5%	46.8%
Efficiency ratio - Continuing Operations ⁽⁶⁾			46.9%	47.2%	47.4%	48.1%	46.9%	46.7%	-	(0.3%)	47.1%	46.8%	0.3%	47.3%
Efficiency ratio (teb) - Combined Operations ⁽⁶⁾			46.7%	46.9%	46.9%	28.1%	47.7%	47.2%	(1.0%)	(0.2%)	46.8%	47.4%	(0.6%)	40.5%
Efficiency ratio - Combined Operations ⁽⁶⁾			46.9%	47.2%	47.3%	28.2%	48.1%	47.7%	(1.2%)	(0.3%)	47.1%	47.9%	(0.8%)	40.8%
Credit Quality														
Provision for credit losses as a % of average loans			0.78%	0.18%	0.18%	0.17%	0.17%	0.16%	0.61%	0.60%	0.48%	0.16%	0.32%	0.17%
Net impaired loans (after collective allowance)			\$ (854)	\$ (9,103)	\$ (20,514)	\$ (20,903)	\$ (15,003)	\$ (20,749)	(94%)	(91%)	\$ (854)	\$ (15,003)	(94%)	\$ (20,514)
Net impaired loans as a % of total loans			-	(0.04%)	(0.11%)	(0.11%)	(0.08%)	(0.11%)	0.08%	0.04%	-	(0.08%)	0.08%	(0.11%)
Other														
Capital ratios														
Common equity Tier 1			8.2%	8.6%	8.5%	8.5%	7.9%	7.9%	0.3%	(0.4%)	8.2%	7.9%	0.3%	8.5%
Tier 1			10.1%	9.8%	9.7%	9.8%	9.1%	9.2%	1.0%	0.3%	10.1%	9.1%	1.0%	9.7%
Total			12.2%	12.0%	12.7%	12.8%	12.1%	12.2%	0.1%	0.2%	12.2%	12.1%	0.1%	12.7%

(1) On May 1, 2015, CWB sold its property and casualty insurance subsidiary and CWB's stock transfer business as described in the 2015 Annual Report. The 2015 contributions of both the insurance and stock transfer business, including gains on sale, 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) Pre-tax, pre-provision earnings is calculated as common shareholders' net income plus the provision for credit losses and income taxes (teb).

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

(5) Adjusted return on common shareholders' equity is calculated as annualized common shareholders' net income excluding the acquisition-related after-tax amortization of intangible assets and the non-tax deductible change in fair value of contingent consideration, divided by average common shareholders' equity.

(6) Efficiency ratio is calculated as non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets, divided by total revenues, including the net gain related to the sales of the property and casualty insurance subsidiary and CWB's stock transfer business and excluding the non-tax deductible change in fair value of contingent consideration. During the first quarter of 2016, the efficiency ratio calculation was adjusted to exclude the pre-tax amortization of acquisition-related intangible assets. All periods presented have been recalculated to conform to the current period presentation.

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2016	FULL YEAR
	2016				2015				vs Q2 15	vs Q1 16	2016	2015	% CHANGE	
	4	3	2	1	4	3	2	1						
Interest income														
Loans			\$ 227,569	\$ 222,697	\$ 218,149	\$ 217,913	\$ 207,918	\$ 211,387	9%	2%	\$ 450,266	\$ 419,305	7%	\$ 855,367
Securities			7,876	10,392	11,237	11,009	11,917	11,798	(34%)	(24%)	18,268	23,715	(23%)	45,961
Deposits with regulated financial institutions			787	832	502	785	184	1,051	328%	(5%)	1,619	1,235	31%	2,522
Total interest income			236,232	233,921	229,888	229,707	220,019	224,236	7%	1%	470,153	444,255	6%	903,850
Interest expense														
Deposits			83,970	82,155	79,160	79,488	77,599	80,591	8%	2%	166,125	158,190	5%	316,838
Debt			7,156	7,659	9,632	9,716	9,356	9,256	(24%)	(7%)	14,815	18,612	(20%)	37,960
Total interest expense			91,126	89,814	88,792	89,204	86,955	89,847	5%	1%	180,940	176,802	2%	354,798
Net interest income (page 5)			145,106	144,107	141,096	140,503	133,064	134,389	9%	1%	289,213	267,453	8%	549,052
Provision for credit losses (page 9)			39,671	8,932	8,636	8,018	7,386	6,969	437%	344%	48,603	14,355	239%	31,009
Non-interest income (page 5)			19,378	14,626	17,949	13,269	18,097	17,995	7%	32%	34,004	36,092	(6%)	67,310
Net interest and non-interest income			124,813	149,801	150,409	145,754	143,775	145,415	(13%)	(17%)	274,614	289,190	(5%)	585,353
Non-interest expenses (page 6)			78,461	75,553	75,774	74,472	71,373	71,870	10%	4%	154,014	143,243	8%	293,489
Net income before taxes			46,352	74,248	74,635	71,282	72,402	73,545	(36%)	(38%)	120,600	145,947	(17%)	291,864
Provision for income taxes			12,603	20,398	19,983	18,410	19,144	19,362	(34%)	(38%)	33,001	38,506	(14%)	76,899
Net income from Continuing Operations ⁽²⁾			33,749	53,850	54,652	52,872	53,258	54,183	(37%)	(37%)	87,599	107,441	(18%)	214,965
Net income attributable to non-controlling interests			161	343	308	327	363	403	(56%)	(53%)	504	766	(34%)	1,401
Shareholders' Net Income from Continuing Operations			\$ 33,588	\$ 53,507	\$ 54,344	\$ 52,545	\$ 52,895	\$ 53,780	(37%)	(37%)	\$ 87,095	\$ 106,675	(18%)	\$ 213,564
Preferred share dividends			1,375	1,375	1,375	1,375	1,375	1,375	-	-	2,750	2,750	-	5,500
Common Shareholders' Net Income from Continuing Operations			\$ 32,213	\$ 52,132	\$ 52,969	\$ 51,170	\$ 51,520	\$ 52,405	(37%)	(38%)	\$ 84,345	\$ 103,925	(19%)	\$ 208,064
Common Shareholders' Net Income from Discontinued Operations (page 3)			-	-	169	107,639	2,025	1,804	(100%)	-	-	3,829	(100%)	111,637
Common Shareholders' Net Income			\$ 32,213	\$ 52,132	\$ 53,138	\$ 158,809	\$ 53,545	\$ 54,209	(40%)	(38%)	\$ 84,345	\$ 107,754	(22%)	\$ 319,701
teb adjustment			\$ 754	\$ 1,231	\$ 1,377	\$ 1,280	\$ 1,455	\$ 1,468	(48%)	(39%)	\$ 1,985	\$ 2,923	(32%)	\$ 5,580
Comprehensive Income														
Net income from Continuing Operations			\$ 33,749	\$ 53,850	\$ 54,652	\$ 52,872	\$ 53,258	\$ 54,183	(37%)	(37%)	\$ 87,599	\$ 107,441	(18%)	\$ 214,965
Net income from Discontinued Operations			-	-	169	107,639	2,025	1,804	(100%)	-	-	3,829	(100%)	111,637
Net income			33,749	53,850	54,821	160,511	55,283	55,987	(39%)	(37%)	87,599	111,270	(21%)	326,602
Other comprehensive income, net of tax														
Change in available-for-sale securities and derivatives designated as cash flow hedges			(564)	(5,998)	(22,763)	4,251	(21,992)	(991)	(97%)	(91%)	(6,562)	(22,983)	(71%)	(41,495)
Comprehensive Income			\$ 33,185	\$ 47,852	\$ 32,058	\$ 164,762	\$ 33,291	\$ 54,996	-	(31%)	\$ 81,037	\$ 88,287	(8%)	\$ 285,107

(1) Taxable equivalent basis (teb). Most banks 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 Statements 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⁾
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2016	FULL YEAR
	2016				2015				vs Q2 15	vs Q1 16	2016	2015	% CHANGE	2015
	4	3	2	1	4	3	2	1						
Net interest income per financial statements			\$ -	\$ -	\$ -	\$ -	\$ 1,627	\$ 1,835	(100%)	-	\$ -	\$ 3,462	(100%)	\$ 3,462
Taxable equivalent adjustment ⁽²⁾			-	-	-	-	195	218	(100%)	-	-	413	(100%)	413
Net interest income (teb)			-	-	-	-	1,822	2,053	(100%)	-	-	3,875	(100%)	3,875
Non-interest income														
Net earned premiums			-	-	-	-	32,624	33,638	(100%)	-	-	66,262	(100%)	66,262
Commissions and processing fees			-	-	-	-	353	389	(100%)	-	-	742	(100%)	742
Net claims and adjustment expenses			-	-	-	-	(20,287)	(24,164)	(100%)	-	-	(44,451)	(100%)	(44,451)
Policy acquisition costs			-	-	-	-	(7,144)	(5,993)	(100%)	-	-	(13,137)	(100%)	(13,137)
Insurance revenues, net			-	-	-	-	5,546	3,870	(100%)	-	-	9,416	(100%)	9,416
Trust services			-	-	-	-	1,656	1,565	(100%)	-	-	3,221	(100%)	3,221
Gains (losses) on securities, net			-	-	-	-	(275)	(8)	(100%)	-	-	(283)	(100%)	(283)
Total non-interest income			-	-	-	-	6,927	5,427	(100%)	-	-	12,354	(100%)	12,354
Net interest and non-interest income (teb)			-	-	-	-	8,749	7,480	(100%)	-	-	16,229	(100%)	16,229
Non-interest expenses														
Salaries and employee benefits			-	-	-	-	3,600	2,996	(100%)	-	-	6,596	(100%)	6,596
Premises and equipment			-	-	-	-	1,278	1,294	(100%)	-	-	2,572	(100%)	2,572
Other expenses			-	-	-	-	1,158	778	(100%)	-	-	1,936	(100%)	1,936
Total non-interest expenses			-	-	-	-	6,036	5,068	(100%)	-	-	11,104	(100%)	11,104
Net income before taxes (teb)			-	-	-	-	2,713	2,412	(100%)	-	-	5,125	(100%)	5,125
Provision for income taxes (teb)			-	-	-	-	688	608	(100%)	-	-	1,296	(100%)	1,296
Net Income from Discontinued Operations, before net gain on sale			\$ -	\$ -	\$ -	\$ -	\$ 2,025	\$ 1,804	(100%)	-	\$ -	\$ 3,829	(100%)	\$ 3,829
Net gain on sale			-	-	-	169	107,639	-	-	-	-	-	-	107,808
Common Shareholders' Net Income from Discontinued Operations			\$ -	\$ -	\$ 169	\$ 107,639	\$ 2,025	\$ 1,804	(100%)	-	\$ -	\$ 3,829	(100%)	\$ 111,637
Insurance ratios ⁽³⁾														
Claims loss ratio			n/a	n/a	n/a	n/a	62%	72%	<i>n/a</i>	<i>n/a</i>	n/a	67%	<i>n/a</i>	67%
Combined expense ratio			n/a	n/a	n/a	n/a	94%	99%	<i>n/a</i>	<i>n/a</i>	n/a	97%	<i>n/a</i>	97%

(1) On May 1, 2015, CWB sold its property and casualty insurance subsidiary and CWB's stock transfer business as described in the 2015 Annual Report. The 2015 contributions of both the insurance and stock transfer business, including gains on sale, 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) Full year 2015 insurance ratios are based on results from November 1 to April 30, 2015.

n/a = not applicable

bold and italicized numbers = actual change in percent

EARNINGS PER SHARE, CAPITAL INFORMATION AND OTHER STATISTICS

(unaudited)

(\$ thousands, except as otherwise noted)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2016	FULL YEAR
	2016				2015				vs Q2 15	vs Q1 16	2016	2015	vs 2015	2015
	4	3	2	1	4	3	2	1					% CHANGE	
Earnings Per Share (EPS)														
Common shareholders' net income - Continuing Operations			\$ 32,213	\$ 52,132	\$ 52,969	\$ 51,170	\$ 51,520	\$ 52,405	(37%)	(38%)	\$ 84,345	\$ 103,925	(19%)	\$ 208,064
Adjustments to net income for adjusted cash EPS														
Amortization of intangibles, net of tax			1,182	869	715	719	696	877	70%	36%	2,051	1,573	30%	3,006
Contingent consideration fair value change			-	-	-	-	338	300	(100%)	-	-	638	(100%)	638
Adjusted common shareholders' net income - Continuing Operations			\$ 33,395	\$ 53,001	\$ 53,684	\$ 51,889	\$ 52,554	\$ 53,582	(36%)	(37%)	\$ 86,396	\$ 106,136	(19%)	\$ 211,708
Common shareholders' net income - Combined Operations			\$ 32,213	\$ 52,132	\$ 53,138	\$ 158,809	\$ 53,545	\$ 54,209	(40%)	(38%)	\$ 84,345	\$ 107,754	(22%)	\$ 319,701
Adjustments to net income for adjusted cash EPS														
Amortization of intangibles, net of tax			1,182	869	715	719	696	877	70%	36%	2,051	1,573	30%	3,006
Contingent consideration fair value change			-	-	-	-	338	300	(100%)	-	-	638	(100%)	638
Adjusted common shareholders' net income - Combined Operations			\$ 33,395	\$ 53,001	\$ 53,853	\$ 159,528	\$ 54,579	\$ 55,386	(39%)	(37%)	\$ 86,396	\$ 109,965	(21%)	\$ 323,345
Denominator														
Weighted average number of common shares - basic			81,429	80,536	80,498	80,463	80,424	80,381	1%	1%	80,978	80,402	1%	80,442
Dilutive instruments - employee stock options			15	-	1	94	141	447	(89%)	-	16	290	(95%)	140
Weighted average number of common shares - diluted			81,444	80,536	80,499	80,557	80,565	80,828	1%	1%	80,993	80,692	-	80,582
Basic EPS - Continuing Operations			\$ 0.40	\$ 0.65	\$ 0.66	\$ 0.64	\$ 0.64	\$ 0.65	(38%)	(38%)	\$ 1.04	\$ 1.29	(19%)	\$ 2.59
- Combined Operations			0.40	0.65	0.66	1.97	0.67	0.67	(40%)	(38%)	1.04	1.34	(22%)	3.97
- Discontinued Operations			-	-	-	1.33	0.03	0.02	(100%)	-	-	0.05	(100%)	1.38
Diluted EPS - Continuing Operations			0.40	0.65	0.66	0.64	0.64	0.65	(38%)	(38%)	1.04	1.29	(19%)	2.59
- Combined Operations			0.40	0.65	0.66	1.97	0.67	0.67	(40%)	(38%)	1.04	1.34	(22%)	3.97
- Discontinued Operations			-	-	-	1.33	0.03	0.02	(100%)	-	-	0.05	(100%)	1.38
Adjusted cash EPS - Continuing Operations ⁽¹⁾			0.41	0.66	0.67	0.65	0.65	0.66	(37%)	(38%)	1.07	1.31	(18%)	2.63
- Combined Operations ⁽¹⁾			0.41	0.66	0.67	1.98	0.68	0.69	(40%)	(38%)	1.07	1.36	(21%)	4.01
- Discontinued Operations ⁽¹⁾			-	-	-	1.33	0.03	0.03	(100%)	-	-	0.05	(100%)	1.38
Number of Common Shares Outstanding at Period End														
			81,882	80,560	80,526	80,479	80,451	80,408	2%	2%	81,882	80,451	2%	80,526
Risk Weighted Assets (\$ millions)														
Cash, securities and repurchase agreements			\$ 235	\$ 350	\$ 387	\$ 500	\$ 480	\$ 570	(51%)	(33%)	\$ 235	\$ 480	(51%)	\$ 387
Loans			17,833	17,055	16,626	16,352	16,003	15,705	11%	5%	17,833	16,003	11%	16,626
Other			1,866	1,781	2,185	2,172	2,306	2,225	(19%)	5%	1,866	2,306	(19%)	2,185
Total			\$ 19,934	\$ 19,186	\$ 19,198	\$ 19,024	\$ 18,789	\$ 18,500	6%	4%	\$ 19,934	\$ 18,789	6%	\$ 19,198
Unrealized Gains (Losses) on Available-for-Sale Cash & Securities														
Deposits with regulated financial institutions			\$ 21	\$ (183)	\$ (377)	\$ 105	\$ 264	\$ 1,117	(92%)	nm	\$ 21	\$ 264	(92%)	\$ (377)
Government of Canada			(7,814)	(2,685)	(8,614)	988	(1,336)	7,381	485%	191%	(7,814)	(1,336)	485%	(8,614)
Province or municipality			(2,025)	(2,480)	(5,396)	(933)	(6,445)	6,067	(69%)	(18%)	(2,025)	(6,445)	(69%)	(5,396)
Other debt securities			902	652	(1,023)	978	1,338	2,172	(33%)	38%	902	1,338	(33%)	(1,023)
Preferred shares			(63,583)	(76,466)	(54,457)	(44,922)	(34,990)	(37,033)	82%	(17%)	(63,583)	(34,990)	82%	(54,457)
Common shares			-	(3,718)	(6,349)	(5,316)	(3,066)	(1,780)	(100%)	(100%)	-	(3,066)	(100%)	(6,349)
Total - Combined Operations			(72,499)	(84,880)	(76,216)	(49,100)	(44,235)	(22,076)	64%	(15%)	(72,499)	(44,235)	64%	(76,216)
Less: Amounts relating to Discontinued Operations			-	-	-	-	(4,390)	(2,880)	(100%)	-	-	(4,390)	(100%)	-
Total - Continuing Operations			\$ (72,499)	\$ (84,880)	\$ (76,216)	\$ (49,100)	\$ (39,845)	\$ (19,196)	82%	(15%)	\$ (72,499)	\$ (39,845)	82%	\$ (76,216)
Interest sensitive gap within 1 year (\$ millions)														
			\$ 366	\$ (91)	\$ (906)	\$ (679)	\$ (1,027)	\$ (563)	nm	nm	\$ 366	\$ (1,027)	(136%)	\$ (906)
Assets under administration (Combined Operations)														
Trust cash balances			\$ 10,287,891	\$ 9,500,573	\$ 9,293,683	\$ 9,448,993	\$ 9,490,378	\$ 9,223,371	8%	8%	\$ 10,287,891	\$ 9,490,378	8%	\$ 9,293,683
Number of investment accounts (#)			1,545,098	1,636,069	1,359,583	1,342,184	1,308,507	1,263,607	18%	(6%)	1,545,098	1,308,507	18%	1,359,583
Assets under management (Combined Operations)			\$ 1,834,203	\$ 1,825,280	\$ 1,882,736	\$ 1,911,656	\$ 1,910,863	\$ 1,868,262	(4%)	-	\$ 1,834,203	\$ 1,910,863	(4%)	\$ 1,882,736
Number of full-time equivalent staff at period end ⁽²⁾			2,015	1,958	1,928	1,920	2,189	2,134	(8%)	3%	2,015	2,189	(8%)	1,928
Number of bank branches			41	41	41	41	41	41	-	-	41	41	-	41

(1) Adjusted cash EPS is diluted EPS excluding the acquisition-related after-tax amortization of intangible assets and the non-tax deductible change in fair value of acquisition-related 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.

(2) The decline in the number of full-time equivalent staff during the third quarter of 2015 was related to the sale of the property and casualty insurance subsidiary and CWB's stock transfer business.

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2016	FULL YEAR
	2016				2015				vs Q2 15	vs Q1 16	2016	2015	% CHANGE	2015
	4	3	2	1	4	3	2	1						
Net interest income														
Net interest income as per financial statements			\$ 144,352	\$ 142,876	\$ 139,719	\$ 139,223	\$ 131,609	\$ 132,921	10%	1%	\$ 287,228	\$ 264,530	9%	\$ 543,472
Taxable equivalent adjustment ⁽¹⁾			754	1,231	1,377	1,280	1,455	1,468	(48%)	(39%)	1,985	2,923	(32%)	5,580
Net interest income - Continuing Operations (teb)			145,106	144,107	141,096	140,503	133,064	134,389	9%	1%	289,213	267,453	8%	549,052
Non-interest income														
Credit related			7,173	7,168	7,158	7,281	6,654	6,762	8%	-	14,341	13,416	7%	27,855
Wealth management			3,453	3,597	3,542	3,624	3,565	3,717	(3%)	(4%)	7,050	7,282	(3%)	14,448
Retail services			3,890	3,280	3,491	3,511	3,520	3,175	11%	19%	7,170	6,695	7%	13,697
Trust services			2,997	2,827	2,508	2,675	2,818	2,815	6%	6%	5,824	5,633	3%	10,816
Gains (losses) on securities, net			-	(2,884)	26	(5,039)	46	643	(100%)	(100%)	(2,884)	689	nm	(4,324)
Foreign exchange gains			461	295	1,017	763	761	674	(39%)	56%	756	1,435	(47%)	3,215
Contingent consideration fair value changes			-	-	-	-	(338)	(300)	100%	-	-	(638)	100%	(638)
Other			1,404	343	207	454	1,071	509	31%	309%	1,747	1,580	11%	2,241
Total non-interest income - Continuing Operations			19,378	14,626	17,949	13,269	18,097	17,995	7%	32%	34,004	36,092	(6%)	67,310
Total revenues from Continuing Operations (teb)			\$ 164,484	\$ 158,733	\$ 159,045	\$ 153,772	\$ 151,161	\$ 152,384	9%	4%	\$ 323,217	\$ 303,545	6%	\$ 616,362
Adjustments														
Contingent consideration fair value change			-	-	-	-	338	300	(100%)	-	-	638	(100%)	638
Adjusted total revenues from Continuing Operations (teb)			\$ 164,484	\$ 158,733	\$ 159,045	\$ 153,772	\$ 151,499	\$ 152,684	9%	4%	\$ 323,217	\$ 304,183	6%	\$ 617,000

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

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2016	FULL YEAR
	2016				2015				vs Q2 15	vs Q1 16	2016	2015	% CHANGE	2015
	4	3	2	1	4	3	2	1						
Cash, securities and repurchase agreements			\$ 2,769,809	\$ 2,831,381	\$ 2,909,687	\$ 2,635,984	\$ 2,732,015	\$ 2,655,831	1%	(2%)	\$ 2,800,595	\$ 2,693,923	4%	\$ 2,733,379
Loans			20,680,200	19,894,008	19,198,106	18,701,900	18,316,402	17,774,831	13%	4%	20,287,104	18,045,616	12%	18,497,810
Other assets			421,594	343,000	359,831	353,610	417,918	401,997	1%	23%	382,297	409,958	(7%)	383,339
Total Assets			\$ 23,871,603	\$ 23,068,389	\$ 22,467,624	\$ 21,691,494	\$ 21,466,335	\$ 20,832,659	11%	3%	\$ 23,469,996	\$ 21,149,497	11%	\$ 21,614,528
Deposits *			\$ 20,173,634	\$ 19,629,714	\$ 18,978,982	\$ 18,257,584	\$ 18,020,312	\$ 17,524,423	12%	3%	\$ 19,901,675	\$ 17,770,739	12%	\$ 18,194,512
Other liabilities			490,897	378,407	401,750	385,671	556,577	514,310	(12%)	30%	434,917	537,072	(19%)	465,391
Debt			1,193,795	1,135,679	1,188,996	1,186,846	1,145,187	1,079,978	4%	5%	1,164,736	1,112,582	5%	1,150,251
Shareholders' equity			2,012,890	1,923,692	1,897,013	1,859,775	1,742,703	1,712,696	16%	5%	1,968,026	1,727,700	14%	1,803,047
Non-controlling interests			387	897	883	1,618	1,556	1,252	(75%)	(57%)	642	1,404	(54%)	1,327
Total Liabilities and Equity			\$ 23,871,603	\$ 23,068,389	\$ 22,467,624	\$ 21,691,494	\$ 21,466,335	\$ 20,832,659	11%	3%	\$ 23,469,996	\$ 21,149,497	11%	\$ 21,614,528
*Branch-raised deposits included in total deposits			\$ 10,694,834	\$ 10,570,390	\$ 10,117,761	\$ 9,860,238	\$ 9,730,633	\$ 9,373,796	10%	1%	\$ 10,632,613	\$ 9,622,752	10%	\$ 9,805,877

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2016	FULL YEAR
	2016				2015				vs Q2 15	vs Q1 16	2016	2015	% CHANGE	2015
	4	3	2	1	4	3	2	1						
Salaries and benefits														
Salaries			\$ 42,962	\$ 42,049	\$ 41,099	\$ 40,402	\$ 39,075	\$ 39,776	10%	2%	\$ 85,011	\$ 78,851	8%	\$ 160,352
Employee benefits			8,977	7,975	7,326	8,065	8,148	7,398	10%	13%	16,952	15,546	9%	30,937
Total - Continuing Operations			51,939	50,024	48,425	48,467	47,223	47,174	10%	4%	101,963	94,397	8%	191,289
Premises, equipment and software														
Rent			4,980	4,854	4,597	4,570	4,607	4,660	8%	3%	9,834	9,267	6%	18,434
Depreciation			3,920	3,925	3,994	3,949	3,844	3,868	2%	-	7,845	7,712	2%	15,655
Other			3,560	3,267	3,228	3,747	2,963	3,451	20%	9%	6,827	6,414	6%	13,389
Total - Continuing Operations			12,460	12,046	11,819	12,266	11,414	11,979	9%	3%	24,506	23,393	5%	47,478
General														
Professional fees and services			2,092	2,096	2,731	2,099	2,087	1,814	-	-	4,188	3,901	7%	8,731
Marketing and business development			2,001	1,458	2,752	1,495	2,053	1,580	(3%)	37%	3,459	3,633	(5%)	7,880
Banking charges			1,369	1,375	1,580	1,278	923	1,206	48%	-	2,744	2,129	29%	4,987
Regulatory costs			1,336	1,300	1,308	1,342	1,051	1,047	27%	3%	2,636	2,098	26%	4,748
Amortization of acquisition-related intangible assets			1,605	1,178	1,107	1,097	1,048	1,296	53%	36%	2,783	2,344	19%	4,548
Postage and stationery			785	812	560	760	739	697	6%	(3%)	1,597	1,436	11%	2,756
Travel			659	576	768	712	614	574	7%	14%	1,235	1,188	4%	2,668
Loan-related credit reports			556	593	768	655	526	576	6%	(6%)	1,149	1,102	4%	2,525
Community investment			563	874	367	600	431	826	31%	(36%)	1,437	1,257	14%	2,224
Employee training			521	316	430	791	292	381	78%	65%	837	673	24%	1,894
Communications			451	445	500	414	452	444	-	1%	896	896	-	1,810
Staff relations			271	477	412	337	305	552	(11%)	(43%)	748	857	(13%)	1,606
Capital and business taxes			346	220	265	394	303	233	14%	57%	566	536	6%	1,195
General insurance			252	266	242	232	231	214	9%	(5%)	518	445	16%	919
Parking			196	251	227	236	215	219	(9%)	(22%)	447	434	3%	897
Employee recruitment			201	151	281	173	269	79	(25%)	33%	352	348	1%	802
Other			858	1,095	1,232	1,124	1,197	979	(28%)	(22%)	1,953	2,176	(10%)	4,532
Total - Continuing Operations			14,062	13,483	15,530	13,739	12,736	12,717	10%	4%	27,545	25,453	8%	54,722
Total non-interest expenses from Continuing Operations			\$ 78,461	\$ 75,553	\$ 75,774	\$ 74,472	\$ 71,373	\$ 71,870	10%	4%	\$ 154,014	\$ 143,243	8%	\$ 293,489
Adjustments														
Amortization of acquisition-related intangible assets			(1,605)	(1,178)	(1,107)	(1,097)	(1,048)	(1,296)	53%	36%	(2,783)	(2,344)	19%	(4,548)
Adjusted total non-interest expenses from Continuing Operations			\$ 76,856	\$ 74,375	\$ 74,667	\$ 73,375	\$ 70,325	\$ 70,574	9%	3%	\$ 151,231	\$ 140,899	7%	\$ 288,941

**BALANCE SHEET
(unaudited)
(\$ thousands)**

	QUARTER				QUARTER				Q2 % CHANGE	
	2016				2015				vs Q2 15	vs Q1 16
	4	3	2	1	4	3	2	1		
Cash resources			\$ 196,112	\$ 434,800	\$ 443,422	\$ 544,908	\$ 171,978	\$ 96,657	14%	(55%)
Securities										
Investment			2,187,457	2,335,153	2,551,112	2,140,912	2,221,449	2,433,166	(2%)	(6%)
Trading			-	-	-	-	-	-	-	-
Total			2,187,457	2,335,153	2,551,112	2,140,912	2,221,449	2,433,166	(2%)	(6%)
Securities purchased under resale agreements			142,915	-	-	170,000	-	-	100%	100%
Loans										
Personal			3,699,902	3,562,362	3,318,254	3,164,137	3,005,075	2,906,222	23%	4%
Business			17,675,776	16,889,985	16,251,530	15,989,397	15,666,951	15,336,309	13%	5%
Total			21,375,678	20,452,347	19,569,784	19,153,534	18,672,026	18,242,531	14%	5%
Allowance for credit losses ⁽¹⁾			(127,673)	(101,608)	(94,401)	(87,330)	(85,262)	(80,686)	50%	26%
Total			21,248,005	20,350,739	19,475,383	19,066,204	18,586,764	18,161,845	14%	4%
Other										
Property and equipment			59,053	59,896	61,356	61,637	61,052	61,596	(3%)	(1%)
Goodwill and intangible assets			228,068	161,086	149,884	142,400	135,014	129,890	69%	42%
Other assets			175,291	130,879	157,370	153,627	134,753	145,762	30%	34%
Assets held for sale			-	-	-	-	233,647	256,207	(100%)	-
Total			462,412	351,861	368,610	357,664	564,466	593,455	(18%)	31%
Total Assets			\$ 24,236,901	\$ 23,472,553	\$ 22,838,527	\$ 22,279,688	\$ 21,544,657	\$ 21,285,123	12%	3%
Deposits										
Personal			\$ 12,463,248	\$ 12,105,617	\$ 11,416,621	\$ 10,909,081	\$ 10,628,959	\$ 10,405,829	17%	3%
Business and government			7,877,677	7,754,151	7,948,786	7,940,987	7,348,715	7,509,787	7%	2%
Total			20,340,925	19,859,768	19,365,407	18,850,068	17,977,674	17,915,616	13%	2%
Other										
Securities sold under repurchase agreements			99,003	133,765	-	-	152,663	25,902	(35%)	(26%)
Other liabilities ⁽¹⁾			469,004	349,086	373,598	342,226	328,687	309,387	43%	34%
Liabilities held for sale			-	-	-	-	159,684	175,534	(100%)	-
Total			568,007	482,851	373,598	342,226	641,034	510,823	(11%)	(11%)
Debt										
Debt securities			885,202	864,581	562,623	565,449	550,201	500,163	61%	2%
Subordinated debentures			325,000	325,000	625,000	625,000	625,000	625,000	(48%)	-
Total			1,210,202	1,189,581	1,187,623	1,190,449	1,175,201	1,125,163	3%	2%
Equity (page 8)										
Preferred shares			265,000	125,000	125,000	125,000	125,000	125,000	112%	112%
Common shares			565,927	538,312	537,511	536,365	535,453	534,218	6%	5%
Retained earnings			1,305,522	1,295,288	1,261,678	1,226,244	1,085,136	1,048,477	20%	1%
Share-based payment reserve			30,014	29,927	29,210	28,331	27,399	26,389	10%	-
Other reserves			(49,054)	(48,490)	(42,492)	(19,729)	(23,980)	(1,988)	105%	1%
Total shareholders' equity			2,117,409	1,940,037	1,910,907	1,896,211	1,749,008	1,732,096	21%	9%
Non-controlling interests			358	316	992	734	1,740	1,425	(79%)	13%
Total equity			2,117,767	1,940,353	1,911,899	1,896,945	1,750,748	1,733,521	21%	9%
Total Liabilities and Equity			\$ 24,236,901	\$ 23,472,553	\$ 22,838,527	\$ 22,279,688	\$ 21,544,657	\$ 21,285,123	12%	3%
Deposits										
Demand and notice			\$ 6,940,969	\$ 6,872,322	\$ 6,719,413	\$ 6,651,224	\$ 6,484,176	\$ 6,039,384	7%	1%
Fixed term			13,399,956	12,987,446	12,645,994	12,198,844	11,493,498	11,876,232	17%	3%
Total Deposits by type			\$ 20,340,925	\$ 19,859,768	\$ 19,365,407	\$ 18,850,068	\$ 17,977,674	\$ 17,915,616	13%	2%
Branch raised			\$ 10,701,107	\$ 10,615,689	\$ 10,372,404	\$ 10,047,557	\$ 9,778,018	\$ 9,614,742	9%	1%
Broker raised			7,720,367	7,309,292	6,974,142	6,390,043	6,159,707	6,104,173	25%	6%
Capital markets			1,919,451	1,934,787	2,018,861	2,412,468	2,039,949	2,196,701	(6%)	(1%)
Total Deposits by source			\$ 20,340,925	\$ 19,859,768	\$ 19,365,407	\$ 18,850,068	\$ 17,977,674	\$ 17,915,616	13%	2%
Credit ratings (DBRS)										
Short-term instruments (deposit notes)			R-1 low	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	A low		
Subordinated debentures			BBB high	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	Pfd-3	Pfd-3		

(1) During the fourth quarter of 2015, the collective allowance for credit losses related to committed but undrawn credit exposures was reclassified from Loans to Other Liabilities. This reclassification is reflected for all periods presented. For details related to amounts reclassified in 2015, see page 9.

	EQUITY (unaudited) (\$ thousands)										
	QUARTER				QUARTER				Q2 % CHANGE		FULL YEAR
	2016				2015				vs Q2 15	vs Q1 16	2015
	4	3	2	1	4	3	2	1			
Retained earnings											
Balance at beginning of period			\$ 1,295,288	\$ 1,261,678	\$ 1,226,244	\$ 1,085,136	\$ 1,048,477	\$ 1,011,147	24%	3%	\$ 1,011,147
Shareholders' net income from continuing operations			33,588	53,507	54,344	52,545	52,895	53,780	(37%)	(37%)	213,564
Shareholders' net income from discontinued operations			-	-	169	107,639	2,025	1,804	(100%)	-	111,637
Dividends - Preferred shares			(1,375)	(1,375)	(1,375)	(1,375)	(1,375)	(1,375)	-	-	(5,500)
- Common shares			(18,817)	(18,522)	(17,704)	(17,701)	(16,886)	(16,879)	11%	2%	(69,170)
Issuance costs on preferred shares			(3,162)	-	-	-	-	-	-	-	-
Balance at end of period			1,305,522	1,295,288	1,261,678	1,226,244	1,085,136	1,048,477	20%	1%	1,261,678
Other reserves											
Balance at beginning of period			(48,490)	(42,492)	(19,729)	(23,980)	(1,988)	(997)	nm	14%	(997)
Other comprehensive income (loss)			(564)	(5,998)	(22,763)	4,251	(21,992)	(991)	(97%)	(91%)	(41,495)
Balance at end of period			(49,054)	(48,490)	(42,492)	(19,729)	(23,980)	(1,988)	105%	1%	(42,492)
Total retained earnings and other reserves			1,256,468	1,246,798	1,219,186	1,206,515	1,061,156	1,046,489	18%	1%	1,219,186
Preferred shares											
Balance at beginning of period			125,000	125,000	125,000	125,000	125,000	125,000	-	-	125,000
Preferred shares issued			140,000	-	-	-	-	-	100%	100%	-
Balance at end of period			265,000	125,000	125,000	125,000	125,000	125,000	112%	112%	125,000
Common shares											
Balance at beginning of period			538,312	537,511	536,365	535,453	534,218	533,038	1%	-	533,038
Issued under dividend reinvestment plan			1,324	801	1,146	566	915	1,023	45%	65%	3,650
Issued on acquisition of subsidiary ⁽¹⁾			25,606	-	-	-	-	-	100%	100%	-
Transferred from share-based payment reserve on exercise or exchange of options			685	-	-	346	320	157	114%	100%	823
Balance at end of period			565,927	538,312	537,511	536,365	535,453	534,218	6%	5%	537,511
Share-based payment reserve											
Balance at beginning of period			29,927	29,210	28,331	27,399	26,389	25,339	13%	2%	25,339
Amortization of fair value of employee stock options			772	717	879	1,278	1,330	1,207	(42%)	8%	4,694
Transferred to common shares on exercise or exchange of options			(685)	-	-	(346)	(320)	(157)	114%	(100%)	(823)
Balance at end of period			30,014	29,927	29,210	28,331	27,399	26,389	10%	-	29,210
Total shareholders' equity			2,117,409	1,940,037	1,910,907	1,896,211	1,749,008	1,732,096	21%	9%	1,910,907
Non-controlling interests											
Balance at beginning of period			316	992	734	1,740	1,425	1,066	(78%)	(68%)	1,066
Net income attributable to non-controlling interests			161	343	308	327	363	403	(56%)	(53%)	1,401
Distributions to non-controlling interests			(119)	(666)	(50)	(1,234)	(48)	(44)	148%	(82%)	(1,376)
Partial ownership increase			-	(353)	-	(99)	-	-	-	(100%)	(99)
Balance at end of period			358	316	992	734	1,740	1,425	(79%)	13%	992
Total equity			\$ 2,117,767	\$ 1,940,353	\$ 1,911,899	\$ 1,896,945	\$ 1,750,748	\$ 1,733,521	21%	9%	\$ 1,911,899

(1) On March 1, 2016, CWB acquired the non-securitized lending assets and other business assets of the privately held Maxium Financial Services Inc. and Desante Financial Services Inc., now referred to as "CWB Maxium Financial" in exchange for \$19,500 in cash, as well as 1,250,312 common shares of CWB and contingent consideration with fair values on the acquisition date of \$25,606 and \$16,400, respectively, for a total initial acquisition cost of \$61,506.

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		FULL YEAR
	2016				2015				vs Q2 15	vs Q1 16	2015
	4	3	2	1	4	3	2	1			
Gross impaired loans											
Personal			\$ 17,058	\$ 19,100	\$ 16,145	\$ 14,228	\$ 12,688	\$ 12,439	34%	(11%)	\$ 16,145
Real estate			37,026	38,180	32,541	34,801	34,235	36,964	8%	(3%)	32,541
Equipment financing			34,258	27,120	19,573	22,475	15,314	11,526	124%	26%	19,573
Energy			53,758	21,666	22,776	13,452	14,450	12,967	272%	148%	22,776
Commercial			2,863	5,441	3,870	7,312	16,168	5,902	(82%)	(47%)	3,870
Total gross impaired loans			\$ 144,963	\$ 111,507	\$ 94,905	\$ 92,268	\$ 92,855	\$ 79,798	56%	30%	\$ 94,905
Net impaired loans											
Personal			\$ 16,623	\$ 18,820	\$ 15,883	\$ 13,935	\$ 12,308	\$ 11,952	35%	(12%)	\$ 15,883
Real estate			32,076	34,530	30,771	32,901	32,335	36,299	(1%)	(7%)	30,771
Equipment financing			27,305	21,788	15,227	16,740	10,574	7,791	158%	25%	15,227
Energy			20,887	10,775	13,476	8,152	9,150	8,301	128%	94%	13,476
Commercial			2,145	4,713	3,742	6,932	15,169	5,037	(86%)	(54%)	3,742
Collective allowance for credit risk ⁽¹⁾			99,036	90,626	79,099	78,660	79,536	69,380	25%	9%	79,099
			(99,890)	(99,729)	(99,613)	(99,563)	(94,539)	(90,129)	6%	-	(99,613)
Net impaired loans (after collective allowance)			\$ (854)	\$ (9,103)	\$ (20,514)	\$ (20,903)	\$ (15,003)	\$ (20,749)	(94%)	(91%)	\$ (20,514)
Gross impaired loan formations (reductions) ⁽²⁾			\$ 49,164	\$ 20,923	\$ 9,740	\$ 3,266	\$ 15,473	\$ 20,116	218%	135%	\$ 48,595
Net new specific provision ⁽³⁾			39,510	8,816	8,586	2,994	2,976	6,915	nm	348%	21,471
Allowance for credit losses											
Specific allowance			\$ 45,927	\$ 20,881	\$ 15,806	\$ 13,608	\$ 13,319	\$ 10,418	245%	120%	\$ 15,806
Collective allowance - loans			81,746	80,727	78,595	73,722	71,943	70,268	14%	1%	78,595
Collective allowance - committed but undrawn credit exposures ⁽⁴⁾			18,144	19,002	21,018	25,841	22,596	19,861	(20%)	(5%)	21,018
Collective allowance			99,890	99,729	99,613	99,563	94,539	90,129	6%	-	99,613
Total allowance			\$ 145,817	\$ 120,610	\$ 115,419	\$ 113,171	\$ 107,858	\$ 100,547	35%	21%	\$ 115,419
Reconciliation of allowance for credit losses											
Opening allowance			\$ 120,610	\$ 115,419	\$ 113,171	\$ 107,858	\$ 100,547	\$ 95,598	20%	4%	\$ 95,598
Provision for credit losses			39,671	8,932	8,636	8,018	7,386	6,969	437%	344%	31,009
Write-offs			(15,708)	(4,321)	(7,103)	(3,853)	(2,416)	(2,438)	550%	264%	(15,810)
Recoveries			1,244	580	715	1,148	2,341	418	(47%)	114%	4,622
Closing allowance			\$ 145,817	\$ 120,610	\$ 115,419	\$ 113,171	\$ 107,858	\$ 100,547	35%	21%	\$ 115,419
Net impaired loans (after collective allowance) as a % of total loans			-	(0.04%)	(0.11%)	(0.11%)	(0.08%)	(0.11%)	0.08%	0.04%	(0.11%)
Allowance for credit losses as a % of gross impaired loans ⁽¹⁾			101%	108%	122%	123%	116%	126%	(15%)	(7%)	122%
Provision for credit losses as a % of average loans			0.78%	0.18%	0.18%	0.17%	0.17%	0.16%	0.61%	0.60%	0.17%
Net new specific provisions as a % of average loans			0.78%	0.18%	0.18%	0.06%	0.07%	0.15%	0.71%	0.60%	0.12%
Collective allowance as a % of risk-weighted assets ^{(1) (5)}			0.50%	0.52%	0.52%	0.52%	0.50%	0.49%	-	(0.02%)	0.52%
Collective allowance as a % of risk-weighted loans ^{(1) (5)}			0.56%	0.58%	0.60%	0.61%	0.59%	0.57%	(0.03%)	(0.02%)	0.60%

(1) The collective allowance for credit losses includes amounts related to committed but undrawn credit exposures.

(2) New additions to gross impaired loans, net of reductions in gross impaired loans (i.e. returned to performing status or repayments).

(3) Portion of the period's provision for credit losses allocated to specific provisions.

(4) During the fourth quarter of 2015, the collective allowance for credit losses related to committed but undrawn credit exposures was reclassified from Loans to Other Liabilities on the consolidated balance sheets. This reclassification is reflected for all periods presented.

(5) 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				QUARTER				Q2 % CHANGE	
	2016				2015				vs Q2 15	vs Q1 16
	4	3	2	1	4	3	2	1		
Common equity Tier 1 capital instruments and reserves										
1 Directly issued qualifying common share capital plus related share-based payment reserve			\$ 595,941	\$ 568,239	\$ 566,721	\$ 564,696	\$ 562,852	\$ 560,607	6%	5%
2 Retained earnings			1,305,522	1,295,288	1,261,678	1,226,244	1,085,136	1,048,477	20%	1%
3 Accumulated other comprehensive income and other reserves			(53,000)	(62,012)	(55,667)	(35,846)	(33,176)	(16,240)	60%	(15%)
6 Common equity Tier 1 capital before regulatory adjustments			1,848,463	1,801,515	1,772,732	1,755,094	1,614,812	1,592,844	14%	3%
Common equity Tier 1 capital regulatory adjustments										
28 Total regulatory adjustments to Common equity Tier 1 ⁽¹⁾			(208,658)	(146,977)	(136,014)	(129,400)	(132,247)	(127,698)	58%	42%
29 Common equity Tier 1 capital (CET1)			1,639,805	1,654,538	1,636,718	1,625,694	1,482,565	1,465,146	11%	(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			265,000	125,000	125,000	125,000	125,000	125,000	112%	112%
33 Directly issued capital instruments subject to phase out from Additional Tier 1			105,000	105,000	105,000	105,000	105,000	105,000	-	-
34 Additional Tier 1 instruments issued by subsidiaries and held by third parties			53	64	155	155	177	167	(70%)	(17%)
36 Additional Tier 1 capital before regulatory adjustments			370,053	230,064	230,155	230,155	230,177	230,167	-	61%
Additional Tier 1 capital regulatory adjustments										
43 Total regulatory adjustments to Additional Tier 1 capital ⁽²⁾			-	-	-	-	-	-	-	-
44 Additional Tier 1 capital (AT1)			370,053	230,064	230,155	230,155	230,177	230,167	-	-
45 Tier 1 capital (T1 = CET1 + AT1)			2,009,858	1,884,602	1,866,873	1,855,849	1,712,742	1,695,313	17%	7%
Tier 2 Capital instruments and allowances										
47 Directly issued capital instruments subject to phase out from Tier 2			325,000	325,000	472,500	472,500	472,500	472,500	(31%)	-
48 Tier 2 instruments issued by subsidiaries and held by third parties			13	15	36	36	41	39	(68%)	(13%)
50 Collective allowance for credit losses			99,890	99,729	99,613	99,563	94,539	90,129	6%	-
51 Tier 2 capital before regulatory adjustments			424,903	424,744	572,149	572,099	567,080	562,668	(25%)	-
Tier 2 capital regulatory adjustments										
57 Total regulatory adjustments to Tier 2 capital ⁽³⁾			-	-	-	-	-	-	-	-
58 Tier 2 capital (T2)			424,903	424,744	572,149	572,099	567,080	562,668	(25%)	-
59 Total capital (TC = T1 + T2)			\$ 2,434,761	\$ 2,309,346	\$ 2,439,022	\$ 2,427,948	\$ 2,279,822	\$ 2,257,981	7%	5%
60 Total risk-weighted assets			\$ 19,934,491	\$ 19,185,562	\$ 19,198,092	\$ 19,024,060	\$ 18,788,590	\$ 18,499,631	6%	4%
CWB Capital Ratios: All-in basis										
61 Common equity Tier 1			8.2%	8.6%	8.5%	8.5%	7.9%	7.9%	0.3%	(0.4%)
62 Tier 1			10.1%	9.8%	9.7%	9.8%	9.1%	9.2%	1.0%	0.3%
63 Total			12.2%	12.0%	12.7%	12.8%	12.1%	12.2%	0.1%	0.2%
OSFI all-in target										
69 Common equity Tier 1			7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	-	-
70 Tier 1			8.5%	8.5%	8.5%	8.5%	8.5%	8.5%	-	-
71 Total capital			10.5%	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				60%	60%	70%	70%	70%	(10%)	-
83 Amount excluded from AT1 due to cap			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
84 Current cap on T2 instruments subject to phase out				60%	60%	70%	70%	70%	(10%)	-
85 Amount excluded from T2 due to cap			\$ -	\$ -	\$ 152,500	\$ 152,500	\$ 152,500	\$ 152,500	(100%)	-

(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			
	2016				2015			
	4	3	2	1	4	3	2	1
Common equity Tier 1 capital								
Balance at beginning of period			\$ 1,654,538	\$ 1,636,718	\$ 1,625,694	\$ 1,482,565	\$ 1,465,146	\$ 1,443,841
New capital issues (including stock option exercises)			685	-	-	346	320	157
Gross dividends			(20,192)	(19,897)	(19,079)	(19,076)	(18,261)	(18,254)
Shares issued under dividend reinvestment plan			1,324	801	1,146	566	915	1,023
Shares issued on acquisition of subsidiary			25,606	-	-	-	-	-
Net income attributable to shareholders of CWB			33,588	53,507	54,513	160,184	54,920	55,584
Share-based payment reserve			87	717	879	932	1,010	1,050
Other comprehensive income related to available-for-sales securities			9,012	(6,345)	(19,821)	(2,670)	(16,936)	(13,554)
Adjustment to opening accumulated other comprehensive income			-	-	-	-	-	136
Issuance costs on preferred shares			(3,162)	-	-	-	-	-
Regulatory adjustments to Common equity Tier 1 capital:								
Goodwill and other intangible assets (net of related tax liability)			(61,681)	(10,963)	(6,614)	2,847	(4,549)	(4,837)
Balance at end of period			1,639,805	1,654,538	1,636,718	1,625,694	1,482,565	1,465,146
Additional Tier 1 capital								
Balance at beginning of period			230,064	230,155	230,155	230,177	230,167	230,155
Additional Tier 1 capital issued			140,000	-	-	-	-	-
Additional Tier 1 capital issued by consolidated subsidiaries to third parties			(11)	(91)	-	(22)	10	12
Balance at end of period			370,053	230,064	230,155	230,155	230,177	230,167
Total Tier 1 Capital			2,009,858	1,884,602	1,866,873	1,855,849	1,712,742	1,695,313
Tier 2 Capital								
Balance at beginning of period			424,744	572,149	572,099	567,080	562,668	630,112
Change in collective allowance for credit losses			161	116	50	5,024	4,410	54
Tier 2 capital issued by consolidated subsidiaries to third parties			(2)	(21)	-	(5)	2	2
Change in non-qualifying capital subject to phase-out ⁽¹⁾			-	(147,500)	-	-	-	(67,500)
Balance at end of period			424,903	424,744	572,149	572,099	567,080	562,668
Total Regulatory Capital			\$ 2,434,761	\$ 2,309,346	\$ 2,439,022	\$ 2,427,948	\$ 2,279,822	\$ 2,257,981

(1) Basel III regulatory capital balances exclude 40% (2015 - 30%) 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				QUARTER			
	2016				2015			
	4	3	2	1	4	3	2	1
On-balance sheet exposures								
1	On-balance sheet items (excluding derivatives, SFTs and grandfathered securitization exposures but including collateral)							
2	(Assets amounts deducted in determining Basel III "all-in" Tier 1 capital)							
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)							
Derivative exposures								
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)							
5	Add-on amounts for PFE associated with all derivative transactions							
11	Total derivative exposures (sum of lines 4 and 5)							
Off-balance sheet exposures								
17	Off-balance sheet exposure at gross notional amount							
18	(Adjustments for conversion to credit equivalent amounts)							
19	Off-balance sheet items (sum of lines 17 and 18)							
Capital and Total Exposures								
20	Tier 1 Capital							
21	Total Exposures (sum of lines 3, 11 and 19)							
Leverage Ratios								
22	Basel III leverage ratio							

RESIDENTIAL MORTGAGE PORTFOLIO (INCLUDING HOME EQUITY LINES OF CREDIT (HELOCs))⁽¹⁾

 (unaudited)
(\$ thousands)

	QUARTER 2016								QUARTER 2015											
	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			\$	160,979	6%	\$	162,879	6%	\$	177,779	7%	\$	177,975	8%	\$	173,055	8%	\$	179,596	8%
British Columbia				73,662	3%		76,104	3%		81,277	3%		80,687	3%		80,918	3%		81,464	3%
Manitoba				6,862	-		6,659	-		7,336	-		6,727	-		5,674	-		5,923	-
Ontario				12,174	-		11,813	-		14,196	1%		12,498	-		10,049	-		15,322	1%
Saskatchewan				26,174	1%		24,850	1%		26,403	1%		27,011	1%		27,413	1%		26,961	1%
Other				851	-		857	-		1,179	-		1,036	-		623	-		228	-
Total				280,702	10%		283,162	10%		308,170	12%		305,934	12%		297,732	12%		309,494	13%
Uninsured																				
Alberta				791,548	26%		805,914	28%		776,093	29%		785,446	30%		741,683	31%		739,444	31%
British Columbia				747,210	27%		743,088	27%		695,047	26%		692,397	27%		660,484	27%		669,892	28%
Manitoba				73,896	3%		73,545	3%		70,233	3%		72,032	3%		67,415	3%		67,031	3%
Ontario				718,930	26%		693,739	25%		593,227	23%		556,882	21%		481,725	20%		460,722	19%
Saskatchewan				133,418	6%		136,710	5%		136,304	5%		138,634	5%		131,088	6%		130,673	5%
Other				61,081	2%		58,392	2%		46,651	2%		39,367	2%		30,275	1%		25,359	1%
Total				2,526,083	90%		2,511,388	90%		2,317,555	88%		2,284,758	88%		2,112,670	88%		2,093,121	87%
Total				\$ 2,806,785	100%		\$ 2,794,550	100%		\$ 2,625,725	100%		\$ 2,590,692	100%		\$ 2,410,402	100%		\$ 2,402,615	100%
Total loans secured by residential property, including HELOCs, categorized by amortization period																				
5 or less				\$ 35,169	1%		\$ 29,142	1%		\$ 34,246	1%		\$ 36,540	1%		\$ 35,940	1%		\$ 34,806	1%
> 5 to 10				26,528	1%		26,041	1%		23,312	1%		25,155	1%		25,559	1%		26,955	1%
> 10 to 15				64,037	2%		64,888	2%		60,907	2%		57,806	2%		55,167	2%		55,194	2%
> 15 to 20				159,806	6%		171,014	6%		151,780	6%		165,809	6%		146,458	6%		161,187	7%
> 20 to 25				1,307,056	47%		1,306,150	47%		1,266,872	48%		1,237,810	49%		1,190,738	50%		1,187,126	50%
> 25 to 30				1,188,540	42%		1,165,111	42%		1,037,198	40%		1,009,474	39%		884,165	37%		853,256	36%
> 30 to 35				25,649	1%		32,204	1%		51,410	2%		58,098	2%		72,375	3%		84,091	3%
Total				\$ 2,806,785	100%		\$ 2,794,550	100%		\$ 2,625,725	100%		\$ 2,590,692	100%		\$ 2,410,402	100%		\$ 2,402,615	100%
Average loan-to-value for uninsured residential mortgages and HELOCs originated or acquired during the quarter																				
Alberta				70%			70%			70%			68%			69%			70%	
British Columbia				69%			65%			68%			66%			66%			65%	
Manitoba				72%			72%			74%			68%			68%			71%	
Ontario				70%			71%			72%			71%			70%			72%	
Saskatchewan				67%			65%			71%			69%			68%			73%	
Other				69%			73%			70%			68%			69%			68%	
Total				70%			69%			71%			69%			68%			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.