

Supplemental Financial Information
For the Quarter Ended April 30, 2017
(unaudited)

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This financial information is supplementary to CWB's 2017 Second Quarter Press Release and the 2016 Annual Report and should be read in conjunction with those documents.

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

CWB uses a number of financial measures to assess its performance. These measures provide readers with an enhanced understanding of how management views the results. Non-IFRS measures may also provide readers the ability to analyze trends and provide comparisons with our competitors. Taxable equivalent basis, pre-tax, pre-provision income, adjusted cash earnings per common share, return on common shareholders' equity, adjusted return on common shareholders' equity, return on assets, efficiency ratio, net interest margin, common equity Tier 1, Tier 1 and Total capital adequacy ratios, and average balances do not have standardized meanings prescribed by IFRS and therefore may not be comparable to similar measures presented by other financial institutions. The non-IFRS measures used in the Supplemental Financial Information are calculated as follows:

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 dividends 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.

Pre-tax, Pre-provision Income – Total revenue (teb) less non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets (see calculation on page 4).

Adjusted Cash Earnings per Common Share – Diluted earnings per common share excluding the acquisition-related amortization of intangible assets and contingent consideration fair value changes, net of tax (see calculation on page 4). Excluded items are not considered to be indicative of ongoing business performance.

Return on Common Shareholders' Equity – Annualized common shareholders' net income divided by average common shareholders' equity.

Adjusted Return on Common Shareholders' Equity – Annualized common shareholders' net income excluding the acquisition-related amortization of intangible assets and contingent consideration fair value changes, net of tax, divided by average common shareholders' equity.

Return on Assets – Annualized common shareholders' net income divided by average total assets.

Efficiency Ratio – Non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets, divided by total revenues.

Net Interest Margin – Annualized net interest income divided by average total assets.

Basel III Common Equity Tier 1, Tier 1, Total capital, and leverage ratios – In accordance with guidelines issued by the Office of the Superintendent of Financial Institutions Canada.

Average Balances – Average daily balances.

HIGHLIGHTS ⁽¹⁾
(unaudited)
(\$ thousands, except per share amounts)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q2 16	vs Q1 17	2017	2016	vs 2016	2016
	4	3	2	1	4	3	2	1					% CHANGE	
Results of Operations														
Net interest income (teb)			\$ 152,739	\$ 156,365	\$ 149,704	\$ 149,547	\$ 145,106	\$ 144,107	5%	(2%)	\$ 309,104	\$ 289,213	7%	\$ 588,464
Net interest income			152,156	155,749	149,125	148,871	144,352	142,876	5%	(2%)	307,905	287,228	7%	585,224
Non-interest income			20,287	19,478	19,127	19,541	19,378	14,626	5%	4%	39,765	34,004	17%	72,672
Pre-tax, pre-provision income (teb)			90,786	94,880	89,497	92,360	87,628	84,358	4%	(4%)	185,666	171,986	8%	353,843
Common shareholders' net income			47,594	49,542	47,834	45,582	32,213	52,132	48%	(4%)	97,136	84,345	15%	177,761
Per Common Share (\$'s)														
Earnings per share														
Basic			\$ 0.54	\$ 0.56	\$ 0.54	\$ 0.55	\$ 0.40	\$ 0.65	35%	(4%)	\$ 1.10	\$ 1.04	6%	\$ 2.13
Diluted			0.54	0.56	0.54	0.55	0.40	0.65	35%	(4%)	1.10	1.04	6%	2.13
Adjusted cash			0.59	0.61	0.59	0.60	0.41	0.66	44%	(3%)	1.20	1.07	12%	2.26
Cash dividends			0.23	0.23	0.23	0.23	0.23	0.23	-	-	0.46	0.46	-	0.92
Book value			24.27	23.77	23.58	23.19	22.62	22.53	7%	2%	24.27	22.62	7%	23.58
Closing market price			26.83	29.59	25.45	25.22	27.68	22.96	(3%)	(9%)	26.83	27.68	(3%)	25.45
Performance Measures (%)														
Return on common shareholders' equity			9.2%	9.5%	9.3%	9.4%	7.1%	11.5%	2.1%	(0.3%)	9.3%	9.3%	-	9.3%
Adjusted return on common shareholders' equity			10.1%	10.4%	10.1%	10.3%	7.4%	11.7%	2.7%	(0.3%)	10.2%	9.6%	0.6%	9.9%
Return on assets			0.79%	0.78%	0.76%	0.73%	0.55%	0.90%	0.24%	0.01%	0.79%	0.72%	0.07%	0.73%
Net interest margin (teb)			2.55%	2.47%	2.36%	2.40%	2.47%	2.48%	0.08%	0.08%	2.51%	2.47%	0.04%	2.43%
Net interest margin			2.54%	2.46%	2.35%	2.39%	2.45%	2.46%	0.09%	0.08%	2.50%	2.45%	0.05%	2.41%
Efficiency ratio (teb)			47.5%	46.0%	47.0%	45.4%	46.7%	46.9%	0.8%	1.5%	46.8%	46.8%	-	46.5%
Efficiency ratio			47.7%	46.2%	47.2%	45.6%	46.9%	47.2%	0.8%	1.5%	46.9%	47.1%	(0.2%)	46.7%
Credit Quality														
Provision for credit losses as a % of average loans			0.25%	0.27%	0.24%	0.32%	0.78%	0.18%	(0.53%)	(0.02%)	0.26%	0.48%	(0.22%)	0.38%
Net impaired loans (after collective allowance)			\$ 1,441	\$ (5,077)	\$ -	\$ (25,977)	\$ (854)	\$ (9,103)	nm	nm	\$ 1,441	\$ (854)	nm	\$ -
Net impaired loans as a % of total loans			0.01%	(0.02%)	0.00%	(0.12%)	(0.00%)	(0.04%)	0.01%	0.03%	0.01%	(0.00%)	0.01%	0.00%
Other														
Capital ratios using the Standardized approach for credit risk														
Common equity Tier 1			9.6%	9.5%	9.2%	9.0%	8.2%	8.6%	1.4%	0.1%	9.6%	8.2%	1.4%	9.2%
Tier 1			10.9%	10.8%	11.0%	10.8%	10.1%	9.8%	0.8%	0.1%	10.9%	10.1%	0.8%	11.0%
Total			12.7%	13.0%	13.1%	12.9%	12.2%	12.0%	0.5%	(0.3%)	12.7%	12.2%	0.5%	13.1%
Leverage ratio			8.7%	8.4%	8.6%	8.4%	8.0%	7.7%	0.7%	0.3%	8.7%	8.0%	0.7%	8.6%

(1) For the definitions of non-IFRS measures see page 1.

nm = not meaningful

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q2 16	vs Q1 17	2017	2016	% CHANGE	
	4	3	2	1	4	3	2	1						
Interest income			\$ 235,249	\$ 243,800	\$ 240,114	\$ 237,877	\$ 227,569	\$ 222,697	3%	(4%)	\$ 479,049	\$ 450,266	6%	\$ 928,257
Loans														
Securities			5,838	7,646	6,508	7,167	7,876	10,392	(26%)	(24%)	13,484	18,268	(26%)	31,943
Deposits with regulated financial institutions			2,447	2,069	2,081	1,329	787	832	211%	18%	4,516	1,619	179%	5,029
Total interest income			243,534	253,515	248,703	246,373	236,232	233,921	3%	(4%)	497,049	470,153	6%	965,229
Interest expense														
Deposits			83,860	89,474	90,855	89,518	83,970	82,155	-	(6%)	173,334	166,125	4%	346,498
Debt			6,935	7,676	8,144	7,308	7,156	7,659	(3%)	(10%)	14,611	14,815	(1%)	30,267
Total interest expense			90,795	97,150	98,999	96,826	91,126	89,814	-	(7%)	187,945	180,940	4%	376,765
Net interest income (page 5)			152,739	156,365	149,704	149,547	145,106	144,107	5%	(2%)	309,104	289,213	7%	588,464
Non-interest income (page 5)			20,287	19,478	19,127	19,541	19,378	14,626	5%	4%	39,765	34,004	17%	72,672
Total revenue			173,026	175,843	168,831	169,088	164,484	158,733	5%	(2%)	348,869	323,217	8%	661,136
Provision for credit losses (page 9)			13,159	14,992	13,110	17,402	39,671	8,932	(67%)	(12%)	28,151	48,603	(42%)	79,115
Acquisition-related fair value changes			4,647	4,361	3,917	3,940	-	-	100%	7%	9,008	-	100%	7,857
Non-interest expenses (page 6)			84,139	82,815	81,129	78,504	78,461	75,553	7%	2%	166,954	154,014	8%	313,647
Net income before taxes			71,081	73,675	70,675	69,242	46,352	74,248	53%	(4%)	144,756	120,600	20%	260,517
Provision for income taxes			19,592	20,311	19,014	19,168	12,603	20,398	55%	(4%)	39,903	33,001	21%	71,183
Net income			51,489	53,364	51,661	50,074	33,749	53,850	53%	(4%)	104,853	87,599	20%	189,334
Net income attributable to non-controlling interests			333	259	265	192	161	343	107%	29%	592	504	17%	961
Shareholders' Net Income			\$ 51,156	\$ 53,105	\$ 51,396	\$ 49,882	\$ 33,588	\$ 53,507	52%	(4%)	\$ 104,261	\$ 87,095	20%	\$ 188,373
Preferred share dividends			3,562	3,563	3,562	4,300	1,375	1,375	159%	-	7,125	2,750	159%	10,612
Common Shareholders' Net Income			\$ 47,594	\$ 49,542	\$ 47,834	\$ 45,582	\$ 32,213	\$ 52,132	48%	(4%)	\$ 97,136	\$ 84,345	15%	\$ 177,761
teb adjustment			\$ 583	\$ 616	\$ 579	\$ 676	\$ 754	\$ 1,231	(23%)	(5%)	\$ 1,199	\$ 1,985	(40%)	\$ 3,240
Comprehensive Income														
Net income			\$ 51,489	\$ 53,364	\$ 51,661	\$ 50,074	\$ 33,749	\$ 53,850	53%	(4%)	\$ 104,853	\$ 87,599	20%	\$ 189,334
Other comprehensive income, net of tax														
Change in fair value of available-for-sale securities and derivatives designated as cash flow hedges			14,697	(10,168)	5,551	15,924	(564)	(5,998)	nm	nm	4,529	(6,562)	nm	14,913
Comprehensive Income			\$ 66,186	\$ 43,196	\$ 57,212	\$ 65,998	\$ 33,185	\$ 47,852	99%	53%	\$ 109,382	\$ 81,037	35%	\$ 204,247

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

nm = not meaningful

EARNINGS PER SHARE, NON-IFRS MEASURES AND OTHER STATISTICS ⁽¹⁾

(unaudited)

(\$ thousands, except as otherwise noted)

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q2 16	vs Q1 17	2017	2016	% CHANGE	2016
	4	3	2	1	4	3	2	1						
Earnings Per Share (EPS)														
Common shareholders' net income		\$ 47,594	\$ 49,542	\$ 47,834	\$ 45,582	\$ 32,213	\$ 52,132	48%	(4%)	\$ 97,136	\$ 84,345	15%	\$ 177,761	
Adjustments to net income for adjusted cash EPS (after-tax)														
Contingent consideration fair value change		3,392	3,184	2,879	2,896	-	-	100%	7%	6,576	-	100%	5,775	
Amortization of intangibles		1,399	1,364	1,324	1,307	1,182	869	18%	3%	2,763	2,051	35%	4,682	
Adjusted common shareholders' net income		\$ 52,385	\$ 54,090	\$ 52,037	\$ 49,785	\$ 33,395	\$ 53,001	57%	(3%)	\$ 106,475	\$ 86,396	23%	\$ 188,218	
Denominator														
Weighted average number of common shares - basic		88,271	88,185	88,073	83,564	81,429	80,536	8%	-	88,227	80,978	9%	83,411	
Dilutive instruments - employee stock options		219	308	-	-	15	-	nm	100%	273	15	nm	8	
Weighted average number of common shares - diluted		88,490	88,493	88,073	83,564	81,444	80,536	9%	-	88,500	80,993	9%	83,419	
Basic EPS		\$ 0.54	\$ 0.56	\$ 0.54	\$ 0.55	\$ 0.40	\$ 0.65	35%	(4%)	\$ 1.10	\$ 1.04	6%	\$ 2.13	
Diluted EPS		0.54	0.56	0.54	0.55	0.40	0.65	35%	(4%)	1.10	1.04	6%	2.13	
Adjusted cash EPS		0.59	0.61	0.59	0.60	0.41	0.66	44%	(3%)	1.20	1.07	12%	2.26	
Number of Common Shares Outstanding at Period End		88,300	88,253	88,103	88,056	81,882	80,560	8%	-	88,300	81,882	8%	88,103	
Pre-tax, Pre-provision Income														
Total revenue (teb)		\$ 173,026	\$ 175,843	\$ 168,831	\$ 169,088	\$ 164,484	\$ 158,733	5%	(2%)	\$ 348,869	\$ 323,217	8%	\$ 661,136	
Less:														
Adjusted non-interest expenses (page 6)		82,240	80,963	79,334	76,728	76,856	74,375	7%	2%	163,203	151,231	8%	307,293	
Pre-tax, pre-provision income		\$ 90,786	\$ 94,880	\$ 89,497	\$ 92,360	\$ 87,628	\$ 84,358	4%	(4%)	\$ 185,666	\$ 171,986	8%	\$ 353,843	
Risk Weighted Assets (\$ millions)														
Cash, securities and repurchase agreements		\$ 266	\$ 206	\$ 321	\$ 321	\$ 235	\$ 350	13%	29%	\$ 266	\$ 235	13%	\$ 321	
Loans		17,924	17,763	17,993	18,117	17,833	17,055	1%	1%	\$ 17,924	\$ 17,833	1%	\$ 17,993	
Other		2,049	2,059	2,048	1,957	1,866	1,781	10%	-	\$ 2,049	\$ 1,866	10%	\$ 2,048	
Total		\$ 20,239	\$ 20,028	\$ 20,362	\$ 20,395	\$ 19,934	\$ 19,186	2%	1%	\$ 20,239	\$ 19,934	2%	\$ 20,362	
Unrealized Gains (Losses) on Available-for-Sale Cash & Securities														
Deposits with regulated financial institutions		\$ (510)	\$ (2)	\$ (81)	\$ (75)	\$ 21	\$ (183)	nm	nm	\$ (510)	\$ 21	nm	\$ (81)	
Government of Canada		(4,692)	(11,570)	147	1,663	(7,814)	(2,685)	(40%)	(59%)	(4,692)	(7,814)	(40%)	147	
Province or municipality		38	(597)	133	340	(2,025)	(2,480)	nm	nm	38	(2,025)	nm	133	
Other debt securities		2,349	1,465	1,522	1,459	902	652	160%	60%	2,349	902	160%	1,522	
Preferred shares		(25,479)	(31,960)	(46,405)	(56,092)	(63,583)	(76,466)	(60%)	(20%)	(25,479)	(63,583)	(60%)	(46,405)	
Common shares		-	-	-	-	-	(3,718)	-	-	-	-	-	-	
Total		\$ (28,294)	\$ (42,664)	\$ (44,684)	\$ (52,705)	\$ (72,499)	\$ (84,880)	(61%)	(34%)	\$ (28,294)	\$ (72,499)	(61%)	\$ (44,684)	
Interest Sensitive Gap Within 1 Year (\$ millions)		\$ 229	\$ 30	\$ 1,003	\$ 849	\$ 366	\$ (91)	(37%)	663%	\$ 229	\$ 366	(37%)	\$ 1,003	
Assets Under Administration		\$11,614,170	\$11,119,927	\$10,689,398	\$10,305,408	\$10,287,891	\$ 9,500,573	13%	4%	\$11,614,170	\$10,287,891	13%	\$10,689,398	
Trust cash balances		2,039,943	1,983,676	1,977,145	1,699,932	1,545,098	1,636,069	32%	3%	2,039,943	1,545,098	32%	1,977,145	
Assets Under Management		\$ 2,064,422	\$ 1,971,535	\$ 1,924,181	\$ 1,888,828	\$ 1,834,203	\$ 1,825,280	13%	5%	2,064,422	\$ 1,834,203	13%	\$ 1,924,181	
Number of full-time equivalent staff at period end ⁽²⁾		1,993	1,977	1,966	1,982	2,015	1,958	(1%)	1%	1,993	2,015	(1%)	1,966	
Number of bank branches		42	42	42	42	41	41	2%	-	42	41	2%	42	

(1) For the definitions of adjusted cash EPS and pre-tax, pre-provision income see page 1.

(2) The number of full-time equivalent staff increased in the second quarter of 2016 primarily reflective of the acquisition of CWB Maxium Financial and decreased during the third and fourth quarters of 2016 due to a reduction in term employees, related to the completion of the core banking system transformation, partially offset by the impact of the CWB Franchise Finance acquisition in the third quarter.

nm = not meaningful



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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q2 16	vs Q1 17	2017	2016	% CHANGE	2016
	4	3	2	1	4	3	2	1						
Net Interest Income														
Net interest income as per financial statements			\$ 152,156	\$ 155,749	\$ 149,125	\$ 148,871	\$ 144,352	\$ 142,876	5%	(2%)	\$ 307,905	\$ 287,228	7%	\$ 585,224
Taxable equivalent adjustment			583	616	579	676	754	1,231	(23%)	(5%)	1,199	1,985	(40%)	3,240
Net interest income (teb)			152,739	156,365	149,704	149,547	145,106	144,107	5%	(2%)	309,104	289,213	7%	588,464
Non-interest Income														
Credit related			8,324	8,769	8,761	7,496	7,173	7,168	16%	(5%)	17,093	14,341	19%	30,598
Wealth management			4,822	3,636	3,473	3,498	3,453	3,597	40%	33%	8,458	7,050	20%	14,021
Retail services			3,361	3,413	3,403	3,044	3,890	3,280	(14%)	(2%)	6,774	7,170	(6%)	13,617
Trust services			3,016	2,949	2,964	2,734	2,997	2,827	1%	2%	5,965	5,824	2%	11,522
Gains (losses) on securities, net			539	70	52	2	-	(2,884)	100%	670%	609	(2,884)	nm	(2,830)
Foreign exchange gains			366	248	255	513	461	295	(21%)	48%	614	756	(19%)	1,524
Other			(141)	393	219	2,254	1,404	343	nm	nm	252	1,747	(86%)	4,220
Total non-interest income			20,287	19,478	19,127	19,541	19,378	14,626	5%	4%	39,765	34,004	17%	72,672
Total Revenue (teb)			\$ 173,026	\$ 175,843	\$ 168,831	\$ 169,088	\$ 164,484	\$ 158,733	5%	(2%)	\$ 348,869	\$ 323,217	8%	\$ 661,136

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

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q2 16	vs Q1 17	2017	2016	% CHANGE	2016
	4	3	2	1	4	3	2	1						
Cash, securities and repurchase agreements			\$ 2,410,460	\$ 2,841,357	\$ 2,920,917	\$ 2,882,764	\$ 2,769,809	\$ 2,831,381	(13%)	(15%)	\$ 2,625,908	\$ 2,800,595	(6%)	\$ 2,851,218
Loans			21,699,732	21,797,987	21,743,619	21,378,864	20,680,200	19,894,008	5%	-	21,748,859	20,287,104	7%	20,924,173
Other assets			467,284	481,871	463,159	468,488	421,594	343,000	11%	(3%)	474,578	382,297	24%	424,060
Total Assets			\$24,577,476	\$25,121,215	\$25,127,695	\$24,730,116	\$23,871,603	\$23,068,389	3%	(2%)	\$24,849,345	\$23,469,996	6%	\$24,199,451
Deposits *			\$20,548,859	\$21,004,251	\$21,065,585	\$20,907,830	\$20,173,634	\$19,629,714	2%	(2%)	\$20,776,555	\$19,901,675	4%	\$20,445,151
Other liabilities			476,030	512,678	437,562	375,714	490,897	378,407	(3%)	(7%)	494,354	434,917	14%	419,883
Debt			1,166,889	1,265,479	1,308,157	1,267,139	1,193,795	1,135,679	(2%)	(8%)	1,216,184	1,164,736	4%	1,226,192
Shareholders' equity			2,385,283	2,337,992	2,315,756	2,178,986	2,012,890	1,923,692	19%	2%	2,361,637	1,968,026	20%	2,107,633
Non-controlling interests			415	815	635	447	387	897	7%	(49%)	615	642	(4%)	592
Total Liabilities and Equity			\$24,577,476	\$25,121,215	\$25,127,695	\$24,730,116	\$23,871,603	\$23,068,389	3%	(2%)	\$24,849,345	\$23,469,996	6%	\$24,199,451
*Branch-raised deposits included in total deposits			\$11,616,593	\$11,533,319	\$11,288,158	\$10,944,574	\$10,694,834	\$10,570,390	9%	1%	\$11,574,956	\$10,632,613	9%	\$10,875,449

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

	QUARTER				QUARTER				Q2 % CHANGE		YTD		2017	FULL YEAR
	2017				2016				vs Q2 16	vs Q1 17	2017	2016	% CHANGE	2016
	4	3	2	1	4	3	2	1						
Salaries and Employee Benefits														
Salaries			\$ 44,752	\$ 45,840	\$ 44,259	\$ 42,062	\$ 42,962	\$ 42,049	4%	(2%)	\$ 90,592	\$ 85,011	7%	\$ 171,332
Employee benefits			9,330	8,524	8,019	8,600	8,977	7,975	4%	9%	17,854	16,952	5%	33,571
Total			54,082	54,364	52,278	50,662	51,939	50,024	4%	(1%)	108,446	101,963	6%	204,903
Premises and Equipment														
Rent			5,431	5,090	5,008	4,846	4,980	4,854	9%	7%	10,521	9,834	7%	19,688
Depreciation			5,394	5,283	5,288	5,094	3,920	3,925	38%	2%	10,677	7,845	36%	18,227
Other			3,922	3,975	3,977	3,820	3,560	3,267	10%	(1%)	7,897	6,827	16%	14,624
Total			14,747	14,348	14,273	13,760	12,460	12,046	18%	3%	29,095	24,506	19%	52,539
Other Expenses														
Professional fees and services			2,274	2,164	2,123	1,923	2,092	2,096	9%	5%	4,438	4,188	6%	8,234
Marketing and business development			1,982	1,250	1,948	1,532	2,001	1,458	(1%)	59%	3,232	3,459	(7%)	6,939
Amortization of acquisition-related intangible assets			1,899	1,852	1,795	1,776	1,605	1,178	18%	3%	3,751	2,783	35%	6,354
Regulatory costs			1,825	1,801	1,775	1,870	1,336	1,300	37%	1%	3,626	2,636	38%	6,281
Banking charges			1,232	1,217	1,180	1,505	1,369	1,375	(10%)	1%	2,449	2,744	(11%)	5,429
Postage and stationery			733	580	606	695	785	812	(7%)	26%	1,313	1,597	(18%)	2,898
Travel			816	679	903	694	659	576	24%	20%	1,495	1,235	21%	2,832
Loan-related credit reports			574	612	652	630	556	593	3%	(6%)	1,186	1,149	3%	2,431
Community investment			470	489	399	445	563	874	(17%)	(4%)	959	1,437	(33%)	2,281
Communications			463	437	450	371	451	445	3%	6%	900	896	-	1,717
Employee training			307	240	292	174	521	316	(41%)	28%	547	837	(35%)	1,303
Capital and business taxes			331	298	312	406	346	220	(4%)	11%	629	566	11%	1,284
Staff relations			297	462	291	240	271	477	10%	(36%)	759	748	1%	1,279
General insurance			248	266	272	246	252	266	(2%)	(7%)	514	518	(1%)	1,036
Parking			207	255	217	244	196	251	6%	(19%)	462	447	3%	908
Acquisition-related			-	-	26	168	309	192	(100%)	-	-	501	(100%)	695
Employee recruitment			237	205	70	219	201	151	18%	16%	442	352	26%	641
Other			1,415	1,296	1,267	944	549	903	158%	9%	2,711	1,452	87%	3,663
Total			15,310	14,103	14,578	14,082	14,062	13,483	9%	9%	29,413	27,545	7%	56,205
Total Non-interest Expenses			\$ 84,139	\$ 82,815	\$ 81,129	\$ 78,504	\$ 78,461	\$ 75,553	7%	2%	\$ 166,954	\$ 154,014	8%	\$ 313,647
Adjustments														
Amortization of acquisition-related intangible assets			(1,899)	(1,852)	(1,795)	(1,776)	(1,605)	(1,178)	18%	3%	(3,751)	(2,783)	35%	(6,354)
Adjusted Total Non-interest Expenses			\$ 82,240	\$ 80,963	\$ 79,334	\$ 76,728	\$ 76,856	\$ 74,375	7%	2%	\$ 163,203	\$ 151,231	8%	\$ 307,293

BALANCE SHEET
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q2 % CHANGE	
	2017				2016				vs Q2 16	vs Q1 17
	4	3	2	1	4	3	2	1		
Cash Resources			\$ 805,746	\$ 450,703	\$ 920,056	\$ 593,253	\$ 196,112	\$ 434,800	311%	79%
Securities										
Investment			1,129,334	2,101,009	1,708,594	2,190,204	2,187,457	2,335,153	(48%)	(46%)
Trading			-	-	-	-	-	-	-	-
Total			1,129,334	2,101,009	1,708,594	2,190,204	2,187,457	2,335,153	(48%)	(46%)
Securities Purchased Under Resale Agreements			-	-	163,318	195,079	142,915	-	-	-
Loans										
Personal			4,475,620	4,177,551	4,063,552	3,775,988	3,699,902	3,562,362	21%	7%
Business			17,852,517	17,705,173	18,001,584	18,078,402	17,675,776	16,889,985	1%	1%
Allowance for credit losses			(112,947)	(109,275)	(103,788)	(109,888)	(127,673)	(101,608)	(12%)	3%
Total			22,215,190	21,773,449	21,961,348	21,744,502	21,248,005	20,350,739	5%	2%
Other										
Property and equipment			56,131	56,557	57,330	57,808	59,053	59,896	(5%)	(1%)
Goodwill and intangible assets			234,803	234,570	234,074	233,429	228,068	161,086	3%	-
Other assets			176,364	198,390	177,829	171,166	175,291	130,879	1%	(11%)
Total			467,298	489,517	469,233	462,403	462,412	351,861	1%	(5%)
Total Assets			\$24,617,568	\$24,814,678	\$25,222,549	\$25,185,441	\$24,236,901	\$23,472,553	2%	(1%)
Deposits										
Personal			\$12,694,328	\$13,096,585	\$13,223,702	\$13,098,162	\$12,463,248	\$12,105,617	2%	(3%)
Business and government			7,779,411	7,586,775	7,970,851	8,058,728	7,877,677	7,754,151	(1%)	3%
Total			20,473,739	20,683,360	21,194,553	21,156,890	20,340,925	19,859,768	1%	(1%)
Other										
Securities sold under repurchase agreements			102,553	108,480	-	-	99,003	133,765	4%	(5%)
Other liabilities			464,890	425,716	416,985	441,872	469,004	349,086	(1%)	9%
Total			567,443	534,196	416,985	441,872	568,007	482,851	-	6%
Debt										
Debt securities			917,217	909,050	943,198	954,002	885,202	864,581	4%	1%
Subordinated debentures			250,000	325,000	325,000	325,000	325,000	325,000	(23%)	(23%)
Total			1,167,217	1,234,050	1,268,198	1,279,002	1,210,202	1,189,581	(4%)	(5%)
Equity (page 8)										
Preferred shares			265,000	265,000	265,000	265,000	265,000	125,000	-	-
Common shares			725,912	724,252	718,377	717,208	565,927	538,312	28%	-
Retained earnings			1,413,324	1,384,221	1,354,966	1,327,554	1,305,522	1,295,288	8%	2%
Share-based payment reserve			26,878	26,932	31,276	30,623	30,014	29,927	(10%)	-
Other reserves			(23,050)	(37,747)	(27,579)	(33,130)	(49,054)	(48,490)	(53%)	(39%)
Total shareholders' equity			2,408,064	2,362,658	2,342,040	2,307,255	2,117,409	1,940,037	14%	2%
Non-controlling interests			1,105	414	773	422	358	316	209%	167%
Total equity			2,409,169	2,363,072	2,342,813	2,307,677	2,117,767	1,940,353	14%	2%
Total Liabilities and Equity			\$24,617,568	\$24,814,678	\$25,222,549	\$25,185,441	\$24,236,901	\$23,472,553	2%	(1%)
Deposits										
Demand and notice			\$ 8,011,680	\$ 7,614,614	\$ 7,693,735	\$ 7,187,331	\$ 6,940,969	\$ 6,872,322	15%	5%
Fixed term			12,462,059	13,068,746	13,500,818	13,969,559	13,399,956	12,987,446	(7%)	(5%)
Total deposits by type			\$20,473,739	\$20,683,360	\$21,194,553	\$21,156,890	\$20,340,925	\$19,859,768	1%	(1%)
Branch raised			\$11,713,832	\$11,413,631	\$11,616,938	\$11,077,160	\$10,701,107	\$10,615,689	9%	3%
Broker raised			6,994,707	7,493,529	7,716,415	8,187,030	7,720,367	7,309,292	(9%)	(7%)
Capital markets			1,765,200	1,776,200	1,861,200	1,892,700	1,919,451	1,934,787	(8%)	(1%)
Total deposits by source			\$20,473,739	\$20,683,360	\$21,194,553	\$21,156,890	\$20,340,925	\$19,859,768	1%	(1%)
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 and Series 7 Non-cumulative preferred shares (NVCC)			Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3		

	EQUITY (unaudited) (\$ thousands)										
	QUARTER				QUARTER				Q2 % CHANGE		FULL YEAR
	2017				2016				vs Q2 16	vs Q1 17	2016
	4	3	2	1	4	3	2	1			
Retained Earnings											
Balance at beginning of period			\$ 1,384,221	\$ 1,354,966	\$ 1,327,554	\$ 1,305,522	\$ 1,295,288	\$ 1,261,678	7%	2%	\$ 1,261,678
Shareholders' net income			51,156	53,105	51,396	49,882	33,588	53,507	52%	(4%)	188,373
Increase in equity attributable to non-controlling interests ownership change			1,809	-	-	-	-	-	100%	100%	-
Dividends - Preferred shares			(3,562)	(3,563)	(3,562)	(4,300)	(1,375)	(1,375)	159%	-	(10,612)
- Common shares			(20,300)	(20,287)	(20,253)	(18,832)	(18,817)	(18,522)	8%	-	(76,424)
Issuance costs on common and preferred shares			-	-	(169)	(4,718)	(3,162)	-	(100%)	-	(8,049)
Balance at end of period			1,413,324	1,384,221	1,354,966	1,327,554	1,305,522	1,295,288	8%	2%	1,354,966
Other Reserves											
Balance at beginning of period			(37,747)	(27,579)	(33,130)	(49,054)	(48,490)	(42,492)	(22%)	37%	(42,492)
Other comprehensive income (loss)			14,697	(10,168)	5,551	15,924	(564)	(5,998)	nm	nm	14,913
Balance at end of period			(23,050)	(37,747)	(27,579)	(33,130)	(49,054)	(48,490)	(53%)	(39%)	(27,579)
Total retained earnings and other reserves			1,390,274	1,346,474	1,327,387	1,294,424	1,256,468	1,246,798	11%	3%	1,327,387
Preferred Shares											
Balance at beginning of period			265,000	265,000	265,000	265,000	125,000	125,000	112%	-	125,000
Issued			-	-	-	-	140,000	-	(100%)	-	140,000
Balance at end of period			265,000	265,000	265,000	265,000	265,000	125,000	-	-	265,000
Common Shares											
Balance at beginning of period			724,252	718,377	717,208	565,927	538,312	537,511	35%	1%	537,511
Issued to public			-	-	-	150,063	-	-	-	-	150,063
Issued on acquisition of subsidiary			-	-	-	-	25,606	-	(100%)	-	25,606
Issued under dividend reinvestment plan			1,089	968	1,158	1,208	1,324	801	(18%)	13%	4,491
Transferred from share-based payment reserve on exercise or exchange of options			571	4,907	11	10	685	-	(17%)	(88%)	706
Balance at end of period			725,912	724,252	718,377	717,208	565,927	538,312	28%	-	718,377
Share-based Payment Reserve											
Balance at beginning of period			26,932	31,276	30,623	30,014	29,927	29,210	(10%)	(14%)	29,210
Amortization of fair value of employee stock options			517	563	664	619	772	717	(33%)	(8%)	2,772
Transferred to common shares on exercise or exchange of options			(571)	(4,907)	(11)	(10)	(685)	-	(17%)	(88%)	(706)
Balance at end of period			26,878	26,932	31,276	30,623	30,014	29,927	(10%)	-	31,276
Total Shareholders' Equity			2,408,064	2,362,658	2,342,040	2,307,255	2,117,409	1,940,037	14%	2%	2,342,040
Non-controlling Interests											
Balance at beginning of period			414	773	422	358	316	992	31%	(46%)	992
Net income attributable to non-controlling interests			333	259	265	192	161	343	107%	29%	961
Distributions to non-controlling interests			(53)	(501)	(120)	(128)	(119)	(666)	(55%)	(89%)	(1,033)
Increase in equity attributable to non-controlling interests			411	-	-	-	-	-	100%	100%	-
Partial ownership change			-	(117)	206	-	-	(353)	-	100%	(147)
Balance at end of period			1,105	414	773	422	358	316	209%	167%	773
Total Equity			\$ 2,409,169	\$ 2,363,072	\$ 2,342,813	\$ 2,307,677	\$ 2,117,767	\$ 1,940,353	14%	2%	\$ 2,342,813

nm = not meaningful

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

	QUARTER				QUARTER				Q2 % CHANGE		FULL YEAR 2016
	2017				2016				vs Q2 16	vs Q1 17	
	4	3	2	1	4	3	2	1			
Gross Impaired Loans											
General commercial loans			\$ 32,406	\$ 34,988	\$ 18,363	\$ 5,091	\$ 2,863	\$ 5,441	nm	(7%)	\$ 18,363
Real estate project loans			11,200	12,965	16,232	20,823	23,370	32,561	(52%)	(14%)	16,232
Personal loans and mortgages			21,732	21,988	21,968	13,823	17,058	19,100	27%	(1%)	21,968
Commercial mortgages			25,815	14,226	13,552	14,143	13,656	5,619	89%	81%	13,552
Equipment financing and leasing			46,108	38,803	40,201	35,675	34,258	27,120	35%	19%	40,201
Oil and gas production loans			573	1,469	16,896	17,156	53,758	21,666	(99%)	(61%)	16,896
Total gross impaired loans			\$ 137,834	\$ 124,439	\$ 127,212	\$ 106,711	\$ 144,963	\$ 111,507	(5%)	11%	\$ 127,212
Net Impaired Loans											
General commercial loans			\$ 26,616	\$ 33,153	\$ 16,993	\$ 4,851	\$ 2,145	\$ 4,713	nm	(20%)	\$ 16,993
Real estate project loans			8,500	10,265	13,513	16,123	18,670	29,161	(54%)	(17%)	13,513
Personal loans and mortgages			21,379	21,786	21,764	13,355	16,623	18,820	29%	(2%)	21,764
Commercial mortgages			25,815	14,226	13,282	13,893	13,406	5,369	93%	81%	13,282
Equipment financing and leasing			37,250	30,272	30,638	27,648	27,305	21,788	36%	23%	30,638
Oil and gas production loans			-	569	14,753	3,084	20,887	10,775	(100%)	(100%)	14,753
Collective allowance for credit risk ⁽¹⁾			119,560	110,271	110,943	78,954	99,036	90,626	21%	8%	110,943
Net impaired loans (after collective allowance)			\$ 1,441	\$ (5,077)	\$ -	\$ (25,977)	\$ (854)	\$ (9,103)	nm	nm	\$ -
Gross Impaired Loan Formations (Reductions) ⁽²⁾			\$ 21,167	\$ 10,932	\$ 39,943	\$ (7,263)	\$ 49,164	\$ 20,923	(57%)	94%	\$ 102,767
Net New Specific Provision ⁽³⁾			10,388	10,587	7,098	12,361	39,510	8,816	(74%)	(2%)	67,785
Allowance for Credit Losses											
Specific allowance			\$ 18,274	\$ 14,168	\$ 16,269	\$ 27,757	\$ 45,927	\$ 20,881	(60%)	29%	\$ 16,269
Collective allowance - loans			94,673	95,107	87,519	82,131	81,746	80,727	16%	-	87,519
Collective allowance - committed but undrawn credit exposures			23,446	20,241	23,424	22,800	18,144	19,002	29%	16%	23,424
Collective allowance			118,119	115,348	110,943	104,931	99,890	99,729	18%	2%	110,943
Total allowance			\$ 136,393	\$ 129,516	\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	(6%)	5%	\$ 127,212
Reconciliation of Allowance for Credit Losses											
Opening allowance			\$ 129,516	\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	\$ 115,419	7%	2%	\$ 115,419
Provision for credit losses			13,159	14,992	13,110	17,402	39,671	8,932	(67%)	(12%)	79,115
Write-offs			(7,772)	(13,705)	(19,442)	(30,989)	(15,708)	(4,321)	(51%)	(43%)	(70,460)
Recoveries			1,490	1,017	856	458	1,244	580	20%	47%	3,138
Closing allowance			\$ 136,393	\$ 129,516	\$ 127,212	\$ 132,688	\$ 145,817	\$ 120,610	(6%)	5%	\$ 127,212
Net impaired loans (after collective allowance) as a % of total loans			0.01%	(0.02%)	0.00%	(0.12%)	(0.00%)	(0.04%)	0.01%	0.03%	0.00%
Gross impaired loans as a % of total loans			0.62%	0.57%	0.58%	0.49%	0.68%	0.55%	(0.06%)	0.05%	0.58%
Allowance for credit losses as a % of gross impaired loans ⁽¹⁾			99%	104%	100%	124%	101%	108%	(2%)	(5%)	100%
Provision for credit losses as a % of average loans			0.25%	0.27%	0.24%	0.32%	0.78%	0.18%	(0.53%)	(0.02%)	0.38%
Net new specific provisions as a % of average loans			0.20%	0.19%	0.13%	0.23%	0.78%	0.18%	(0.58%)	0.01%	0.32%
Collective allowance as a % of risk-weighted assets ^{(1) (4)}			0.58%	0.58%	0.54%	0.51%	0.50%	0.52%	0.08%	-	0.54%
Collective allowance as a % of risk-weighted loans ^{(1) (4)}			0.66%	0.65%	0.62%	0.58%	0.56%	0.58%	0.10%	0.01%	0.62%

(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) 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	
	2017				2016				vs Q2 16	vs Q1 17
	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			\$ 752,790	\$ 751,184	\$ 749,653	\$ 747,831	\$ 595,941	\$ 568,239	26%	-
2 Retained earnings		1,413,324	1,384,221		1,354,966	1,327,554	1,305,522	1,295,288	8%	2%
3 Accumulated other comprehensive income and other reserves			(20,715)	(31,222)	(32,710)	(38,556)	(53,000)	(62,012)	(61%)	(34%)
6 Common equity Tier 1 capital before regulatory adjustments			2,145,399	2,104,183	2,071,909	2,036,829	1,848,463	1,801,515	16%	2%
Common Equity Tier 1 Capital Regulatory Adjustments										
28 Total regulatory adjustments to Common equity Tier 1 ⁽¹⁾			(206,751)	(207,618)	(208,645)	(210,786)	(208,658)	(146,977)	(1%)	-
29 Common equity Tier 1 capital (CET1)			1,938,648	1,896,565	1,863,264	1,826,043	1,639,805	1,654,538	18%	2%
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	265,000	265,000	265,000	265,000	125,000	-	-
33 Directly issued capital instruments subject to phase out from Additional Tier 1			-	-	105,000	105,000	105,000	105,000	(100%)	-
34 Additional Tier 1 instruments issued by subsidiaries and held by third parties			92	71	100	60	53	64	74%	30%
36 Additional Tier 1 capital before regulatory adjustments			265,092	265,071	370,100	370,060	370,053	230,064	(28%)	-
Additional Tier 1 Capital Regulatory Adjustments										
43 Total regulatory adjustments to Additional Tier 1 capital ⁽²⁾			-	-	-	-	-	-	-	-
44 Additional Tier 1 capital (AT1)			265,092	265,071	370,100	370,060	370,053	230,064	(28%)	-
45 Tier 1 capital (T1 = CET1 + AT1)			2,203,740	2,161,636	2,233,364	2,196,103	2,009,858	1,884,602	10%	2%
Tier 2 Capital Instruments and Allowances										
47 Directly issued capital instruments subject to phase out from Tier 2			250,000	325,000	325,000	325,000	325,000	325,000	(23%)	(23%)
48 Tier 2 instruments issued by subsidiaries and held by third parties			22	15	27	14	13	15	69%	47%
50 Collective allowance for credit losses			118,119	115,348	110,943	104,931	99,890	99,729	18%	2%
51 Tier 2 capital before regulatory adjustments			368,141	440,363	435,970	429,945	424,903	424,744	(13%)	(16%)
Tier 2 Capital Regulatory Adjustments										
57 Total regulatory adjustments to Tier 2 capital ⁽³⁾			-	-	-	-	-	-	-	-
58 Tier 2 capital (T2)			368,141	440,363	435,970	429,945	424,903	424,744	(13%)	(16%)
59 Total capital (TC = T1 + T2)			\$ 2,571,881	\$ 2,601,999	\$ 2,669,334	\$ 2,626,048	\$ 2,434,761	\$ 2,309,346	6%	(1%)
60 Total Risk-weighted Assets			\$20,239,116	\$20,027,502	\$20,361,583	\$20,395,316	\$19,934,491	\$19,185,562	2%	1%
CWB Capital Ratios: All-in Basis										
61 Common equity Tier 1			9.6%	9.5%	9.2%	9.0%	8.2%	8.6%	1.4%	0.1%
62 Tier 1			10.9%	10.8%	11.0%	10.8%	10.1%	9.8%	0.8%	0.1%
63 Total			12.7%	13.0%	13.1%	12.9%	12.2%	12.0%	0.5%	(0.3%)
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			50%	50%	60%	60%	60%	60%	(10%)	-
83 Amount excluded from AT1 due to cap			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-
84 Current cap on T2 instruments subject to phase out			50%	50%	60%	60%	60%	60%	(10%)	-
85 Amount excluded from T2 due to cap			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	-	-

(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			
	2017				2016			
	4	3	2	1	4	3	2	1
Common Equity Tier 1 Capital								
Balance at beginning of period			\$ 1,896,565	\$ 1,863,264	\$ 1,826,043	\$ 1,639,805	\$ 1,654,538	\$ 1,636,718
New capital issues (including stock option exercises)			571	4,907	11	150,073	685	-
Gross dividends			(23,862)	(23,850)	(23,815)	(23,132)	(20,192)	(19,897)
Shares issued under dividend reinvestment plan			1,089	968	1,158	1,208	1,324	801
Shares issued on acquisition of subsidiary			-	-	-	-	25,606	-
Net income attributable to shareholders of CWB			51,156	53,105	51,396	49,882	33,588	53,507
Share-based payment reserve			(54)	(4,344)	653	609	87	717
Other comprehensive income related to available-for-sales securities			10,507	1,489	5,846	14,444	9,012	(6,345)
Issuance costs on common and preferred shares			-	-	(169)	(4,718)	(3,162)	-
Increase in equity attributable to non-controlling interests ownership change			1,809	-	-	-	-	-
Regulatory adjustments to Common equity Tier 1 capital:								
Goodwill and other intangible assets (net of related tax liability)			867	1,026	2,141	(2,128)	(61,681)	(10,963)
Balance at end of period			1,938,648	1,896,565	1,863,264	1,826,043	1,639,805	1,654,538
Additional Tier 1 Capital								
Balance at beginning of period			265,071	370,100	370,060	370,053	230,064	230,155
Additional Tier 1 capital issued			-	-	-	-	140,000	-
Redemption of Tier 1 capital			-	(105,000)	-	-	-	-
Additional Tier 1 capital issued by consolidated subsidiaries to third parties			21	(29)	40	7	(11)	(91)
Balance at end of period			265,092	265,071	370,100	370,060	370,053	230,064
Total Tier 1 Capital			2,203,740	2,161,636	2,233,364	2,196,103	2,009,858	1,884,602
Tier 2 Capital								
Balance at beginning of period			440,363	435,970	429,945	424,903	424,744	572,149
Change in collective allowance for credit losses			2,771	4,405	6,012	5,041	161	116
Tier 2 capital issued by consolidated subsidiaries to third parties			7	(12)	13	1	(2)	(21)
Change in non-qualifying capital subject to phase-out ⁽¹⁾			(75,000)	-	-	-	-	(147,500)
Balance at end of period			368,141	440,363	435,970	429,945	424,903	424,744
Total Regulatory Capital			\$ 2,571,881	\$ 2,601,999	\$ 2,669,334	\$ 2,626,048	\$ 2,434,761	\$ 2,309,346

(1) Basel III regulatory capital balances exclude 50% (2016 - 40%) 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			
	2017				2016			
	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)				\$25,048,861	\$24,977,207	\$24,065,679	\$23,451,055
2	(Assets amounts deducted in determining Basel III "all-in" Tier 1 capital)				(213,775)	(216,212)	(212,605)	(160,499)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)				24,835,086	24,760,995	23,853,074	23,290,556
Derivative Exposures								
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)				12,841	14,499	31,844	23,542
5	Add-on amounts for PFE associated with all derivative transactions				13,372	11,716	11,090	13,472
11	Total derivative exposures (sum of lines 4 and 5)				26,213	26,215	42,934	37,014
Securities Financing Transaction Exposures								
12	Gross SFT assets recognised for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions)				163,318	195,079	142,915	-
16	Total securities financing transaction exposures (line 12)				163,318	195,079	142,915	-
Off-balance Sheet Exposures								
17	Off-balance sheet exposure at gross notional amount				5,854,719	5,890,344	5,489,328	5,511,602
18	(Adjustments for conversion to credit equivalent amounts)				(4,787,089)	(4,788,813)	(4,487,858)	(4,515,751)
19	Off-balance sheet items (sum of lines 17 and 18)				1,067,630	1,101,531	1,001,470	995,851
Capital and Total Exposures								
20	Tier 1 Capital				2,233,364	2,196,103	2,009,858	1,884,602
21	Total Exposures (sum of lines 3, 11, 16 and 19)				26,092,247	26,083,820	25,040,393	24,323,421
Leverage Ratios								
22	Basel III leverage ratio				8.6%	8.4%	8.0%	7.7%

RESIDENTIAL MORTGAGE PORTFOLIO (INCLUDING HOME EQUITY LINES OF CREDIT (HELOCs))⁽²⁾
 (unaudited)
 (\$ thousands)

	QUARTER 2017								QUARTER 2016							
	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⁽¹⁾⁽³⁾																
Insured																
Alberta					\$ 194,265	5%	\$ 181,727	5%	\$ 185,540	4%	\$ 168,999	5%	\$ 192,258	6%	\$ 194,382	6%
British Columbia					180,338	4%	168,506	4%	173,894	5%	103,315	3%	117,608	4%	120,099	4%
Manitoba					9,797	-	8,503	-	8,244	-	5,889	-	8,283	-	8,089	-
Ontario					260,702	6%	209,601	6%	216,070	6%	93,018	3%	105,714	3%	106,012	3%
Saskatchewan					22,816	1%	22,841	1%	23,348	1%	23,565	1%	26,174	1%	24,967	1%
Other					3,737	-	2,777	-	2,817	-	132	-	2,901	-	2,925	-
Total					671,655	16%	593,955	16%	609,913	16%	394,918	12%	452,938	14%	456,474	14%
Uninsured																
Alberta					860,886	20%	857,263	22%	862,477	24%	875,019	25%	876,758	27%	863,758	28%
British Columbia					926,820	23%	895,442	24%	870,031	23%	862,228	25%	819,083	24%	785,795	24%
Manitoba					91,820	2%	89,462	2%	87,415	2%	85,866	3%	83,510	2%	79,773	2%
Ontario					1,331,356	32%	1,149,247	30%	1,055,610	29%	982,535	29%	913,425	27%	837,919	26%
Saskatchewan					147,002	5%	145,266	4%	142,387	4%	140,969	4%	141,194	4%	140,888	4%
Other					82,771	2%	77,650	2%	75,550	2%	68,100	2%	64,166	2%	58,497	2%
Total					3,440,655	84%	3,214,330	84%	3,093,470	84%	3,014,717	88%	2,898,136	86%	2,766,630	86%
Total					\$ 4,112,310	100%	\$ 3,808,285	100%	\$ 3,703,383	100%	\$ 3,409,635	100%	\$ 3,351,074	100%	\$ 3,223,104	100%
Total Loans Secured by Residential Property, Including HELOCs, Categorized by Amortization Period⁽¹⁾																
5 or less					\$ 36,081	1%	\$ 33,018	1%	\$ 35,835	1%	\$ 41,210	1%	\$ 35,422	1%	\$ 29,627	1%
> 5 to 10					29,107	1%	29,776	1%	28,802	1%	26,871	1%	27,125	1%	26,214	1%
> 10 to 15					78,975	2%	73,513	2%	76,569	2%	70,321	2%	70,009	2%	67,682	2%
> 15 to 20					196,111	5%	193,618	5%	182,954	5%	172,735	5%	186,224	6%	181,895	6%
> 20 to 25					1,603,119	38%	1,516,230	39%	1,494,032	40%	1,450,752	43%	1,457,344	43%	1,434,301	44%
> 25 to 30					2,040,585	50%	1,828,461	48%	1,743,608	47%	1,565,841	46%	1,505,660	45%	1,398,190	43%
> 30 to 35					128,332	3%	133,669	4%	141,583	4%	81,905	2%	69,290	2%	85,195	3%
Total					\$ 4,112,310	100%	\$ 3,808,285	100%	\$ 3,703,383	100%	\$ 3,409,635	100%	\$ 3,351,074	100%	\$ 3,223,104	100%
Average Loan-to-value for Uninsured Residential Mortgages and HELOCs Originated or Acquired During the Quarter																
Alberta					68%		70%		68%		70%		70%		70%	
British Columbia					63%		63%		64%		65%		69%		65%	
Manitoba					72%		70%		71%		72%		72%		72%	
Ontario					70%		70%		71%		71%		70%		71%	
Saskatchewan					71%		64%		69%		71%		67%		65%	
Other					71%		65%		69%		69%		69%		73%	
Total					68%		68%		68%		69%		70%		69%	

(1) Beginning in Q2 2017, residential mortgage portfolios purchased from a third party are included in the reported balances. All periods presented have been adjusted to conform to the current period presentation.

(2) 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%.

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