



Supplemental Financial Information
For the Quarter Ended January 31, 2020
(unaudited)

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Notes:

This financial information is supplementary to our 2020 First Quarter Report to Shareholders and the 2019 Annual Report and should be read in conjunction with those documents.

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

Non-IFRS Measures

We use a number of financial measures to assess our performance against strategic initiatives and operational benchmarks. Non-IFRS measures provide readers with an enhanced understanding of how we view our ongoing operating performance. These measures may also provide readers with the ability to analyze trends related to the profitability and effectiveness of our operations and strategies, and determine compliance with regulatory standards. To arrive at certain of the non-IFRS measures, we make adjustments to the reported results. Adjustments relate to items which we believe are not indicative of underlying operating performance. Some of these financial measures 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:

Adjusted Non-Interest Expenses – Total non-interest expenses, excluding the pre-tax amortization of acquisition-related intangible assets (see calculation on page 6).

Adjusted Common Shareholders' Net Income – Total common shareholders' net income, excluding the amortization of acquisition-related intangible assets and acquisition-related fair value changes, net of tax (see calculation on page 4).

Pre-tax, Pre-provision Income – Total revenue less adjusted non-interest expenses (see calculation on page 3).

Adjusted Cash Earnings per Common Share – Diluted earnings per common share calculated with adjusted common shareholders' net income (see calculation on page 4).

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

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

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

Efficiency Ratio – Adjusted non-interest expenses divided by total revenue.

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

Provision for Credit Losses on Total Loans as a Percentage of Average Loans – Annualized provision for credit losses on loans, committed but undrawn credit exposures and letters of credit divided by average total loans. Provisions for credit losses related to debt securities measured at fair value through other comprehensive income and other financial assets are excluded.

Provision for Credit Losses on Impaired Loans as a Percentage of Average Loans – Annualized provision for credit losses on impaired loans divided by average total loans.

Operating Leverage – Growth rate of total revenue less growth rate of adjusted non-interest expenses.

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

Risk-Weighted Assets – On and off-balance sheet assets assigned a risk weighting calculated in accordance with the *Standardized* approach guidelines issued by OSFI.

Average Balances – Average daily balances.

HIGHLIGHTS⁽¹⁾⁽²⁾
(unaudited)
(\$ thousands, except per share amounts)

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR 2019
	2020				2019				vs Q1 19	vs Q4 19	
	4	3	2	1	4	3	2	1			
Results of Operations											
Net interest income				\$ 201,010	\$ 201,439	\$ 199,746	\$ 191,057	\$ 193,342	4%	-	\$ 785,584
Non-interest income				18,962	19,414	18,738	18,771	19,097	(1%)	(2%)	76,020
Total revenue				219,972	220,853	218,484	209,828	212,439	4%	-	861,604
Pre-tax, pre-provision income				119,788	114,390	116,975	111,692	118,073	1%	5%	461,130
Common shareholders' net income				71,943	67,512	70,964	61,965	66,499	8%	7%	266,940
Per Common Share (\$'s)											
Earnings per share											
Basic				\$ 0.82	\$ 0.77	\$ 0.81	\$ 0.71	\$ 0.75	9%	6%	\$ 3.05
Diluted				0.82	0.77	0.81	0.71	0.75	9%	6%	3.04
Adjusted cash				0.83	0.78	0.82	0.74	0.80	4%	6%	3.15
Cash dividends				0.28	0.28	0.27	0.27	0.26	8%	-	1.08
Book value				29.81	29.29	28.82	28.20	27.39	9%	2%	29.29
Closing market price				32.72	33.35	30.83	30.04	29.42	11%	(2%)	33.35
Performance Measures (%)											
Return on common shareholders' equity				11.2%	10.6%	11.3%	10.5%	11.1%	0.1%	0.6%	10.9%
Adjusted return on common shareholders' equity				11.3%	10.7%	11.4%	11.0%	11.9%	(0.6%)	0.6%	11.3%
Return on assets				0.91%	0.86%	0.92%	0.85%	0.90%	0.01%	0.05%	0.88%
Net interest margin				2.54%	2.55%	2.60%	2.63%	2.61%	(0.07%)	(0.01%)	2.60%
Operating leverage				(2.6%)	(3.4%)	(1.1%)	(3.1%)	0.4%	(3.0%)	0.8%	(1.8%)
Efficiency ratio				45.5%	48.2%	46.5%	46.8%	44.4%	1.1%	(2.7%)	46.5%
Credit Quality											
Net impaired loans				\$ 218,362	\$ 122,286	\$ 121,268	\$ 141,411	\$ 113,500	92%	79%	\$ 122,286
Net impaired loans as a % of total loans				0.76%	0.43%	0.43%	0.52%	0.42%	0.34%	0.33%	0.43%
Provision for credit losses on total loans as a % of average loans ⁽³⁾				0.18%	0.19%	0.19%	0.23%	0.24%	(0.06%)	(0.01%)	0.21%
Provision for credit losses on impaired loans as a % of average loans ⁽³⁾				0.15%	0.18%	0.22%	0.22%	0.22%	(0.07%)	(0.03%)	0.21%
Other											
Capital ratios using the <i>Standardized</i> approach for credit risk											
Common equity Tier 1				9.1%	9.1%	9.0%	9.1%	9.1%	-	-	9.1%
Tier 1				10.6%	10.7%	10.6%	10.7%	10.7%	(0.1%)	(0.1%)	10.7%
Total				11.9%	12.8%	12.8%	11.9%	12.0%	(0.1%)	(0.9%)	12.8%
Leverage ratio				8.4%	8.3%	8.3%	8.4%	8.5%	(0.1%)	0.1%	8.3%

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

(2) Periods starting on or after November 1, 2019 have been prepared in accordance with IFRS 16 *Leases* (IFRS 16) (see Note 2 of the Q1 2020 interim consolidated financial statements). Prior period comparatives have been prepared in accordance with IAS 17 *Leases* (IAS 17) and have not been restated.

(3) Includes provisions for credit losses on loans, committed but undrawn credit exposures and letters of credit.

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2020				2019				vs Q1 19	vs Q4 19	2019
	4	3	2	1	4	3	2	1			
Interest income											
Loans				\$ 359,667	\$ 356,819	\$ 352,272	\$ 334,390	\$ 336,249	7%	1%	\$ 1,379,730
Securities				8,332	8,656	7,307	6,755	7,978	4%	(4%)	30,696
Deposits with regulated financial institutions				1,759	2,380	2,111	2,018	1,765	-	(26%)	8,274
Total interest income				369,758	367,855	361,690	343,163	345,992	7%	1%	1,418,700
Interest expense											
Deposits				152,640	149,628	146,583	138,389	138,879	10%	2%	573,479
Debt				16,108	16,788	15,361	13,717	13,771	17%	(4%)	59,637
Total interest expense				168,748	166,416	161,944	152,106	152,650	11%	1%	633,116
Net interest income				201,010	201,439	199,746	191,057	193,342	4%	-	785,584
Non-interest income (page 5)				18,962	19,414	18,738	18,771	19,097	(1%)	(2%)	76,020
Total revenue				219,972	220,853	218,484	209,828	212,439	4%	-	861,604
Provisions for credit losses											
Loans, committed but undrawn credit exposures and letters of credit (page 9)											
Performing (Stage 1 and 2)				2,184	261	(1,902)	772	1,393	57%	737%	524
Impaired (Stage 3)				10,990	12,983	15,050	14,451	14,853	(26%)	(15%)	57,337
Total				13,174	13,244	13,148	15,223	16,246	(19%)	(1%)	57,861
Other assets ⁽²⁾				163	23	(38)	(35)	(53)	nm	609%	(103)
Total provision for credit losses				13,337	13,267	13,110	15,188	16,193	(18%)	1%	57,758
Acquisition-related fair value changes ⁽³⁾				-	-	-	2,916	4,938	(100%)	-	7,854
Non-interest expenses (page 6)				101,388	107,667	102,759	99,412	95,643	6%	(6%)	405,481
Net income before taxes				105,247	99,919	102,615	92,312	95,665	10%	5%	390,511
Provision for income taxes				27,620	26,691	25,992	24,622	25,360	9%	3%	102,665
Net income				77,627	73,228	76,623	67,690	70,305	10%	6%	287,846
Net income attributable to non-controlling interests				277	310	252	247	243	14%	(11%)	1,052
Shareholders' Net Income				77,350	72,918	76,371	67,443	70,062	10%	6%	286,794
Preferred share dividends				5,407	5,406	5,407	5,478	3,563	52%	-	19,854
Common Shareholders' Net Income				\$ 71,943	\$ 67,512	\$ 70,964	\$ 61,965	\$ 66,499	8%	7%	\$ 266,940
Comprehensive Income											
Net income				\$ 77,627	\$ 73,228	\$ 76,623	\$ 67,690	\$ 70,305	10%	6%	\$ 287,846
Other comprehensive income (loss), net of tax											
Items that will be subsequently reclassified to net income											
Net change in unrealized gains on debt securities measured at fair value through other comprehensive income (FVOCI)				1,908	4,030	2,545	9,778	17,594	(89%)	(53%)	33,947
Net change in unrealized gains (losses) on derivatives designated as cash flow hedges				9,160	(3,537)	5,986	24,327	44,202	(79%)	nm	70,978
Items that will not be subsequently reclassified to net income											
Net change in unrealized gains (losses) on equity securities designated at FVOCI				423	(1,383)	(1,467)	(799)	(10,526)	nm	nm	(14,175)
Comprehensive Income				\$ 89,118	\$ 72,338	\$ 83,687	\$ 100,996	\$ 121,575	(27%)	23%	\$ 378,596
Pre-tax, Pre-provision Income⁽⁴⁾											
Total revenue				\$ 219,972	\$ 220,853	\$ 218,484	\$ 209,828	\$ 212,439	4%	-	\$ 861,604
Less:											
Adjusted non-interest expenses (page 6)				100,184	106,463	101,509	98,136	94,366	6%	(6%)	400,474
Pre-tax, pre-provision income				\$ 119,788	\$ 114,390	\$ 116,975	\$ 111,692	\$ 118,073	1%	5%	\$ 461,130

(1) Periods starting on or after November 1, 2019 have been prepared in accordance with IFRS 16 (see Note 2 of the Q1 2020 interim consolidated financial statements). Prior period comparatives have been prepared in accordance with IAS 17 and have not been restated.

(2) Includes provisions for credit losses related to debt securities measured at fair value through other comprehensive income and other financial assets.

(3) We completed the third instalment and final settlement contingent payments related to the acquisition of CWB Maxium Financial in the first and second quarters of 2019, respectively.

(4) For the definition of pre-tax, pre-provision income see page 1.

nm = not meaningful

EARNINGS PER SHARE, NON-IFRS MEASURES AND OTHER STATISTICS
(unaudited)
(\$ thousands, except as otherwise noted)

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2020				2019				vs Q1 19	vs Q4 19	2019
	4	3	2	1	4	3	2	1			
Earnings Per Share (EPS)⁽¹⁾											
Common shareholders' net income			\$ 71,943		\$ 67,512	\$ 70,964	\$ 61,965	\$ 66,499	8%	7%	\$ 266,940
Adjustments to net income for adjusted cash EPS (after-tax)											
Amortization of acquisition-related intangible assets			904		904	607	943	943	(4%)	-	3,397
Acquisition-related fair value changes			-		-	-	2,144	3,629	(100%)	-	5,773
Adjusted common shareholders' net income			\$ 72,847		\$ 68,416	\$ 71,571	\$ 65,052	\$ 71,071	2%	6%	\$ 276,110
Denominator											
Weighted average number of common shares - basic			87,265		87,219	87,217	87,219	88,386	(1%)	-	87,513
Dilutive instruments - employee stock options ⁽²⁾			232		233	177	176	129	80%	-	226
Weighted average number of common shares - diluted			87,497		87,452	87,394	87,395	88,515	(1%)	-	87,739
Basic EPS			\$ 0.82		\$ 0.77	\$ 0.81	\$ 0.71	\$ 0.75	9%	6%	\$ 3.05
Diluted EPS			0.82		0.77	0.81	0.71	0.75	9%	6%	3.04
Adjusted cash EPS			0.83		0.78	0.82	0.74	0.80	4%	6%	3.15
Number of Common Shares Outstanding at Period End			87,273		87,250	87,201	87,239	87,210	-	-	87,250
Risk Weighted Assets (\$ millions)											
Cash, securities and repurchase agreements			\$ 133		\$ 118	\$ 126	\$ 137	\$ 111	20%	13%	\$ 118
Loans			22,544		22,355	22,207	21,684	21,178	6%	1%	22,355
Other			3,072		2,729	2,687	2,554	2,642	16%	13%	2,729
Total			\$ 25,749		\$ 25,202	\$ 25,020	\$ 24,375	\$ 23,931	8%	2%	\$ 25,202
Unrealized Gains (Losses) on Cash Resources and Securities											
Measured at FVOCI											
Deposits with regulated financial institutions			\$ (5)		\$ (9)	\$ (5)	\$ (24)	\$ (12)	(58%)	(44%)	\$ (9)
Government of Canada			(953)		(3,129)	(7,436)	(9,550)	(19,856)	(95%)	(70%)	(3,129)
Province or municipality			206		(318)	(933)	(1,654)	(3,812)	nm	nm	(318)
Other debt securities			100		243	(102)	(856)	(1,704)	nm	(59%)	243
Designated at FVOCI											
Preferred shares			2		(8,484)	(17,915)	(17,526)	(22,281)	nm	nm	(8,484)
Total			\$ (650)		\$ (11,697)	\$ (26,391)	\$ (29,610)	\$ (47,665)	(99%)	(94%)	\$ (11,697)
Interest Sensitive Gap Within 1 Year (\$ millions)			\$ 267		\$ 551	\$ 1,147	\$ 766	\$ 403	(34%)	(52%)	\$ 551
Assets Under Administration			\$ 10,013,678		\$ 9,298,745	\$ 8,748,062	\$ 8,856,962	\$ 8,357,142	20%	8%	\$ 9,298,745
CWB Trust cash balances			2,559,769		2,382,887	2,232,520	2,346,362	2,272,989	13%	7%	2,382,887
Assets Under Management			2,152,255		2,099,569	2,084,757	2,137,489	2,136,700	1%	3%	2,099,569
Number of full-time equivalent staff at period end			2,289		2,278	2,288	2,263	2,200	4%	-	2,278
Number of bank branches			42		42	42	42	42	-	-	42

(1) For the definition of adjusted common shareholders' income and adjusted cash EPS see page 1.

(2) Dilutive instruments represent the weighted average number of common shares that would be issued on the conversion of in-the-money employee stock options into common shares. Increases in dilutive instruments are generally attributable to appreciation in the closing price of CWB common shares.

nm = not meaningful

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

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2020				2019						2019
	4	3	2	1	4	3	2	1	vs Q1 19	vs Q4 19	
Net Interest Income	\$ 201,010				\$ 201,439	\$ 199,746	\$ 191,057	\$ 193,342	4%	-	\$ 785,584
Non-interest Income											
Credit related	8,682				9,480	8,290	7,966	8,346	4%	(8%)	34,082
Wealth management services	4,863				5,056	4,811	4,931	4,842	-	(4%)	19,640
Retail services	2,726				2,566	2,714	2,755	2,592	5%	6%	10,627
Trust services	2,101				1,908	1,974	1,885	1,884	12%	10%	7,651
Gains on securities, net	3				2	5	50	244	(99%)	50%	301
Foreign exchange gains	693				596	679	1,045	749	(7%)	16%	3,069
Other	(106)				(194)	265	139	440	nm	(45%)	650
Total non-interest income	18,962				19,414	18,738	18,771	19,097	(1%)	(2%)	76,020
Total Revenue	\$ 219,972				\$ 220,853	\$ 218,484	\$ 209,828	\$ 212,439	4%	-	\$ 861,604

(1) Periods starting on or after November 1, 2019 have been prepared in accordance with IFRS 16 (see Note 2 of the Q1 2020 interim consolidated financial statements). Prior period comparatives have been prepared in accordance with IAS 17 and have not been restated.

nm = not meaningful

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

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR
	2020				2019						2019
	4	3	2	1	4	3	2	1	vs Q1 19	vs Q4 19	
Cash, securities and repurchase agreements	\$ 2,411,921				\$ 2,688,060	\$ 2,410,123	\$ 2,390,193	\$ 2,459,195	(2%)	(10%)	\$ 2,486,893
Loans	28,378,544				28,030,647	27,523,661	26,833,928	26,362,609	8%	1%	27,187,711
Other assets	644,070				579,939	563,961	538,626	544,501	18%	11%	556,757
Total Assets	\$ 31,434,535				\$ 31,298,646	\$ 30,497,745	\$ 29,762,747	\$ 29,366,305	7%	-	\$ 30,231,361
Deposits*	\$ 25,435,434				\$ 25,309,866	\$ 24,814,139	\$ 24,373,954	\$ 24,045,503	6%	-	\$ 24,635,866
Other liabilities	806,098				687,781	603,065	624,159	652,102	24%	17%	641,776
Debt	2,240,966				2,377,713	2,206,761	1,946,653	2,025,311	11%	(6%)	2,139,110
Shareholders' equity	2,950,478				2,921,530	2,872,031	2,815,886	2,640,868	12%	1%	2,812,579
Non-controlling interests	1,559				1,756	1,749	2,095	2,521	(38%)	(11%)	2,030
Total Liabilities and Equity	\$ 31,434,535				\$ 31,298,646	\$ 30,497,745	\$ 29,762,747	\$ 29,366,305	7%	-	\$ 30,231,361
*Branch-raised deposits included in total deposits	\$ 14,161,116				\$ 13,575,484	\$ 12,911,172	\$ 12,588,875	\$ 12,354,259	15%	4%	\$ 12,857,448

NON-INTEREST EXPENSES⁽¹⁾
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q1 % CHANGE		FULL YEAR	
	2020				2019				vs Q1 19	vs Q4 19	2019	
	4	3	2	1	4	3	2	1				
Salaries and Employee Benefits												
Salaries				\$ 56,245	\$ 54,732	\$ 54,078	\$ 52,744	\$ 51,898	8%	3%	\$ 213,452	
Employee benefits				11,446	10,763	11,779	11,493	10,479	9%	6%	44,514	
Total				67,691	65,495	65,857	64,237	62,377	9%	3%	257,966	
Premises and Equipment												
Rent				2,274	5,662	5,658	5,787	5,353	(58%)	(60%)	22,460	
Depreciation				10,285	7,029	6,833	6,713	6,862	50%	46%	27,437	
Other				5,234	5,805	4,832	5,192	4,789	9%	(10%)	20,618	
Total				17,793	18,496	17,323	17,692	17,004	5%	(4%)	70,515	
Other Expenses												
Professional fees and services				2,512	4,454	3,160	3,430	2,780	(10%)	(44%)	13,824	
Marketing and business development				1,718	5,248	3,410	2,252	1,636	5%	(67%)	12,546	
Regulatory costs				3,141	3,349	3,086	2,779	2,808	12%	(6%)	12,022	
Banking charges				1,398	699	1,370	1,308	1,671	(16%)	100%	5,048	
Amortization of acquisition-related intangible assets				1,204	1,204	1,250	1,276	1,277	(6%)	-	5,007	
Employee recruitment and training				541	2,180	855	861	794	(32%)	(75%)	4,690	
Travel				823	1,141	1,201	821	865	(5%)	(28%)	4,028	
Staff relations				729	723	455	394	676	8%	1%	2,248	
Communications				477	555	471	561	408	17%	(14%)	1,995	
Capital and business taxes				410	500	605	421	362	13%	(18%)	1,888	
Other				2,951	3,623	3,716	3,380	2,985	(1%)	(19%)	13,704	
Total				15,904	23,676	19,579	17,483	16,262	(2%)	(33%)	77,000	
Total Non-interest Expenses				\$ 101,388	\$ 107,667	\$ 102,759	\$ 99,412	\$ 95,643	6%	(6%)	\$ 405,481	
Adjustments												
Amortization of acquisition-related intangible assets				(1,204)	(1,204)	(1,250)	(1,276)	(1,277)	(6%)	-	(5,007)	
Adjusted Total Non-interest Expenses				\$ 100,184	\$ 106,463	\$ 101,509	\$ 98,136	\$ 94,366	6%	(6%)	\$ 400,474	

(1) Periods starting on or after November 1, 2019 have been prepared in accordance with IFRS 16 (see Note 2 of the Q1 2020 interim consolidated financial statements). Prior period comparatives have been prepared in accordance with IAS 17 and have not been restated.

	BALANCE SHEET ⁽¹⁾										
	(unaudited)										
	(\$ thousands)										
	QUARTER					QUARTER					Q1 % CHANGE
	2020				2019				vs Q1 19	vs Q4 19	
	4	3	2	1	4	3	2	1			
Cash Resources				\$ 378,050	\$ 415,842	\$ 427,320	\$ 462,996	\$ 251,201	50%	(9%)	
Securities				1,880,301	2,019,207	1,781,728	1,679,715	1,785,436	5%	(7%)	
Investment				1,880,301	2,019,207	1,781,728	1,679,715	1,785,436	5%	(7%)	
Trading				-	-	-	-	-	-	-	
Total				1,880,301	2,019,207	1,781,728	1,679,715	1,785,436	5%	(7%)	
Securities Purchased Under Resale Agreements				-	40,366	26,283	116,936	-	-	(100%)	
Loans				5,802,990	5,689,833	5,591,170	5,407,492	5,268,104	10%	2%	
Personal				5,802,990	5,689,833	5,591,170	5,407,492	5,268,104	10%	2%	
Business				22,963,042	22,786,894	22,649,516	21,945,145	21,619,464	6%	1%	
Allowance for credit losses (page 9)				28,766,032	28,476,727	28,240,686	27,352,637	26,887,568	7%	1%	
				(112,900)	(110,834)	(105,372)	(112,595)	(106,951)	6%	2%	
Total				28,653,132	28,365,893	28,135,314	27,240,042	26,780,617	7%	1%	
Other				137,674	63,166	58,402	57,731	58,195	137%	118%	
Property and equipment				137,674	63,166	58,402	57,731	58,195	137%	118%	
Goodwill and intangible assets				259,548	259,140	251,423	249,870	246,488	5%	-	
Other assets				262,893	260,621	250,521	246,891	226,681	16%	1%	
Total				660,115	582,927	560,346	554,492	531,364	24%	13%	
Total Assets				\$ 31,571,598	\$ 31,424,235	\$ 30,930,991	\$ 30,054,181	\$ 29,348,618	8%	-	
Deposits				\$ 15,169,895	\$ 15,300,505	\$ 15,457,178	\$ 15,512,802	\$ 15,142,430	-	(1%)	
Personal				\$ 15,169,895	\$ 15,300,505	\$ 15,457,178	\$ 15,512,802	\$ 15,142,430	-	(1%)	
Business and government				10,470,981	10,050,856	9,365,422	9,205,371	8,767,813	19%	4%	
Total				25,640,876	25,351,361	24,822,600	24,718,173	23,910,243	7%	1%	
Other				49,891	29,965	138,211	-	48,856	2%	66%	
Securities sold under repurchase agreements				49,891	29,965	138,211	-	48,856	2%	66%	
Other liabilities				644,145	682,934	666,601	596,276	571,501	13%	(6%)	
Total				694,036	712,899	804,812	596,276	620,357	12%	(3%)	
Debt				1,995,317	1,913,799	1,900,101	1,637,541	1,787,066	12%	4%	
Debt related to securitization activities				1,995,317	1,913,799	1,900,101	1,637,541	1,787,066	12%	4%	
Subordinated debentures				248,574	498,494	498,447	250,000	250,000	(1%)	(50%)	
Total				2,243,891	2,412,293	2,398,548	1,887,541	2,037,066	10%	(7%)	
Equity (page 8)				390,000	390,000	390,000	390,000	390,000	-	-	
Preferred shares				390,000	390,000	390,000	390,000	390,000	-	-	
Common shares				732,257	731,970	731,288	731,339	730,550	-	-	
Retained earnings				1,813,124	1,785,273	1,750,594	1,705,712	1,672,403	8%	2%	
Share-based payment reserve				24,470	24,309	24,602	24,664	24,351	-	1%	
Accumulated other comprehensive income				31,881	14,258	6,738	(1,317)	(38,896)	nm	124%	
Total shareholders' equity				2,991,732	2,945,810	2,903,222	2,850,398	2,778,408	8%	2%	
Non-controlling interests				1,063	1,872	1,809	1,793	2,544	(58%)	(43%)	
Total equity				2,992,795	2,947,682	2,905,031	2,852,191	2,780,952	8%	2%	
Total Liabilities and Equity				\$ 31,571,598	\$ 31,424,235	\$ 30,930,991	\$ 30,054,181	\$ 29,348,618	8%	-	
Deposits				\$ 9,332,106	\$ 8,623,517	\$ 7,936,618	\$ 7,678,931	\$ 7,423,853	26%	8%	
Demand and notice				\$ 9,332,106	\$ 8,623,517	\$ 7,936,618	\$ 7,678,931	\$ 7,423,853	26%	8%	
Fixed term				16,308,770	16,727,844	16,885,982	17,039,242	16,486,390	(1%)	(3%)	
Total deposits by type				\$ 25,640,876	\$ 25,351,361	\$ 24,822,600	\$ 24,718,173	\$ 23,910,243	7%	1%	
Branch raised				\$ 14,583,141	\$ 13,817,872	\$ 13,077,573	\$ 12,736,153	\$ 12,330,686	18%	6%	
Broker raised				7,549,614	8,214,793	8,793,642	8,978,424	8,898,898	(15%)	(8%)	
Capital markets				3,508,121	3,318,696	2,951,385	3,003,596	2,680,659	31%	6%	
Total deposits by source				\$ 25,640,876	\$ 25,351,361	\$ 24,822,600	\$ 24,718,173	\$ 23,910,243	7%	1%	
Credit ratings (DBRS Morningstar)				R-1 low	R-1 low	R-1 low	R-1 low	R-1 low			
Short-term instruments				R-1 low	R-1 low	R-1 low	R-1 low	R-1 low			
Long-term senior debt and long-term deposits				A low	A low	A low	A low	A low			
NVCC subordinated debt				BBB low	BBB low	BBB low	n/a	n/a			
Non-NVCC subordinated debt ⁽²⁾				n/a	BBB high	BBB high	BBB high	BBB high			
Non-cumulative preferred shares (NVCC)				Pfd-3	Pfd-3	Pfd-3	Pfd-3	Pfd-3			

(1) Periods starting on or after November 1, 2019 have been prepared in accordance with IFRS 16 (see Note 2 of the Q1 2020 interim consolidated financial statements). Prior period comparatives have been prepared in accordance with IAS 17 and have not been restated.

(2) We redeemed all non-NVCC subordinated debentures on November 18, 2019 (see Note 7 of the Q1 2020 interim consolidated financial statements).

n/a = not applicable

nm = not meaningful

	EQUITY ⁽¹⁾										
	(unaudited)										
	(\$ thousands)										
	QUARTER				QUARTER				Q1 % CHANGE		2019
2020				2019				vs Q1 19	vs Q4 19		
	4	3	2	1	4	3	2	1			
Preferred Shares											
Balance at beginning of period				\$ 390,000	\$ 390,000	\$ 390,000	\$ 390,000	\$ 265,000	47%	-	\$ 265,000
Issued				-	-	-	-	125,000	(100%)	-	125,000
Balance at end of period				390,000	390,000	390,000	390,000	390,000	-	-	390,000
Common Shares											
Balance at beginning of period				731,970	731,288	731,339	730,550	744,701	(2%)	-	744,701
Transferred from share-based payment reserve on exercise or exchange of options				287	682	477	86	-	100%	(58%)	1,245
Purchased for cancellation ⁽²⁾				-	-	(528)	-	(14,798)	(100%)	-	(15,326)
Issued under dividend reinvestment plan				-	-	-	703	647	(100%)	-	1,350
Balance at end of period				732,257	731,970	731,288	731,339	730,550	-	-	731,970
Retained Earnings											
Balance at beginning of period				1,785,273	1,750,594	1,705,712	1,672,403	1,649,196	8%	2%	1,649,196
Impact of adopting IFRS 16 on November 1, 2019				(13,035)	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Impact of adopting IFRS 9 on November 1, 2018				n/a	n/a	n/a	n/a	22,514	n/a	n/a	22,514
Shareholders' net income				77,350	72,918	76,371	67,443	70,062	10%	6%	286,794
Dividends - Preferred shares				(5,407)	(5,406)	(5,407)	(5,478)	(3,563)	52%	-	(19,854)
- Common shares				(24,433)	(24,423)	(23,536)	(23,547)	(23,067)	6%	-	(94,573)
Realized losses reclassified from accumulated other comprehensive income				(6,132)	(8,410)	(991)	(4,273)	(6,696)	(8%)	(27%)	(20,370)
Increase (decrease) in equity attributable to subsidiary				(492)	-	(325)	(836)	-	100%	100%	(1,161)
Net premium on common shares purchased for cancellation ⁽²⁾				-	-	(1,230)	-	(33,036)	(100%)	-	(34,266)
Issuance costs on preferred shares				-	-	-	-	(3,007)	(100%)	-	(3,007)
Balance at end of period				1,813,124	1,785,273	1,750,594	1,705,712	1,672,403	8%	2%	1,785,273
Share-based Payment Reserve											
Balance at beginning of period				24,309	24,602	24,664	24,351	23,937	2%	(1%)	23,937
Amortization of fair value of options				448	389	415	399	414	8%	15%	1,617
Transferred to common shares on exercise or exchange of options				(287)	(682)	(477)	(86)	-	100%	(58%)	(1,245)
Balance at end of period				24,470	24,309	24,602	24,664	24,351	-	1%	24,309
Accumulated Other Comprehensive Income											
Balance at beginning of period				14,258	6,738	(1,317)	(38,896)	(97,082)	nm	112%	(97,082)
Impact of adopting IFRS 9 on November 1, 2018				n/a	n/a	n/a	n/a	220	n/a	n/a	220
Other comprehensive income (loss) related to:											
Debt securities measured at FVOCI				1,908	4,030	2,545	9,778	17,594	(89%)	(53%)	33,947
Derivatives designated as cash flow hedges				9,160	(3,537)	5,986	24,327	44,202	(79%)	nm	70,978
Equity securities designated at FVOCI				423	(1,383)	(1,467)	(799)	(10,526)	nm	nm	(14,175)
Realized losses reclassified to retained earnings				6,132	8,410	991	4,273	6,696	(8%)	(27%)	20,370
Balance at end of period				31,881	14,258	6,738	(1,317)	(38,896)	nm	124%	14,258
Total Shareholders' Equity				2,991,732	2,945,810	2,903,222	2,850,398	2,778,408	8%	2%	2,945,810
Non-controlling Interests											
Balance at beginning of period				1,872	1,809	1,793	2,544	2,751	(32%)	3%	2,751
Net income attributable to non-controlling interests				277	310	252	247	243	14%	(11%)	1,052
Dividends to non-controlling interests				(413)	(247)	(206)	(168)	(450)	(8%)	67%	(1,071)
Partial ownership decrease				(673)	-	(30)	(830)	-	100%	100%	(860)
Balance at end of period				1,063	1,872	1,809	1,793	2,544	(58%)	(43%)	1,872
Total Equity				\$ 2,992,795	\$ 2,947,682	\$ 2,905,031	\$ 2,852,191	\$ 2,780,952	8%	2%	\$ 2,947,682

(1) Periods starting on or after November 1, 2019 have been prepared in accordance with IFRS 16 (see Note 2 of the Q1 2020 interim consolidated financial statements). Prior period comparatives have been prepared in accordance with IAS 17 and have not been restated.

(2) We purchased for cancellation 62,944 common shares at an average of \$27.91 per share for gross proceeds of \$1,757 in Q3 2019 and 1,767,000 common shares at an average of \$27.05 for gross proceeds of \$47,799 in Q1 2019 under a normal course issuer bid (see Note 8 of the Q1 2020 interim consolidated financial statements).

n/a = not applicable
nm = not meaningful

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

	QUARTER				QUARTER				Q1 % CHANGE		2019
	2020				2019				vs Q1 19	vs Q4 19	
	4	3	2	1	4	3	2	1			
Gross Impaired Loans											
General commercial loans				\$ 32,559	\$ 26,030	\$ 22,386	\$ 40,845	\$ 13,467	142%	25%	\$ 26,030
Personal loans and mortgages				31,391	30,268	29,337	25,676	31,640	(1%)	4%	30,268
Equipment financing and leasing				45,320	43,767	47,871	56,586	44,886	1%	4%	43,767
Commercial mortgages				98,192	22,950	35,604	34,906	26,796	266%	328%	22,950
Real estate project loans				15,560	5,446	8,192	10,308	19,650	(21%)	186%	5,446
Oil and gas production loans				19,789	19,789	-	-	-	100%	-	19,789
Total gross impaired loans				\$ 242,811	\$ 148,250	\$ 143,390	\$ 168,321	\$ 136,439	78%	64%	\$ 148,250
Net Impaired Loans											
General commercial loans				\$ 29,126	\$ 19,000	\$ 18,859	\$ 34,919	\$ 10,853	168%	53%	\$ 19,000
Personal loans and mortgages				30,181	29,232	28,550	24,930	30,551	(1%)	3%	29,232
Equipment financing and leasing				33,698	28,633	33,963	41,803	30,640	10%	18%	28,633
Commercial mortgages				90,008	20,186	33,504	32,251	23,806	278%	346%	20,186
Real estate project loans				15,560	5,446	6,392	7,508	17,650	(12%)	186%	5,446
Oil and gas production loans				19,789	19,789	-	-	-	100%	-	19,789
Total net impaired loans				\$ 218,362	\$ 122,286	\$ 121,268	\$ 141,411	\$ 113,500	92%	79%	\$ 122,286
Gross Impaired Loan Formations (Reductions)⁽¹⁾				\$ 109,015	\$ 14,858	\$ (4,072)	\$ 43,578	\$ 18,280	496%	634%	\$ 72,644
Reconciliation of Allowance for Credit Losses⁽²⁾											
Opening allowance under IAS 39				n/a	n/a	n/a	n/a	\$ 146,793	n/a	n/a	\$ 146,793
Impact of adopting IFRS 9 on November 1, 2018				n/a	n/a	n/a	n/a	\$ (31,229)	n/a	n/a	(31,229)
Opening allowance under IFRS 9				115,025	\$ 110,922	\$ 117,612	\$ 112,869	\$ 115,564	-	4%	115,564
Provision for credit losses											
Performing (Stage 1 and 2)				2,184	261	(1,902)	772	1,393	57%	737%	524
Impaired (Stage 3)				10,990	12,983	15,050	14,451	14,853	(26%)	(15%)	57,337
Total provision for credit losses				13,174	13,244	13,148	15,223	16,246	(19%)	(1%)	57,861
Write-offs				(14,454)	(9,998)	(20,859)	(11,696)	(19,713)	(27%)	45%	(62,266)
Recoveries				1,949	857	1,021	1,216	772	152%	127%	3,866
Total allowance				\$ 115,694	\$ 115,025	\$ 110,922	\$ 117,612	\$ 112,869	3%	1%	\$ 115,025
Allowance for Credit Losses⁽²⁾											
Performing (Stage 1 and 2)											
Loans				\$ 88,451	\$ 84,870	\$ 83,250	\$ 85,685	\$ 84,012	5%	4%	\$ 84,870
Committed but undrawn credit exposures and letters of credit				2,794	4,191	5,550	5,017	5,918	(53%)	(33%)	4,191
Total performing loan allowance				91,245	89,061	88,800	90,702	89,930	1%	2%	89,061
Loans - Impaired (Stage 3)				24,449	25,964	22,122	26,910	22,939	7%	(6%)	25,964
Total allowance				\$ 115,694	\$ 115,025	\$ 110,922	\$ 117,612	\$ 112,869	3%	1%	\$ 115,025
Gross impaired loans as a % of gross loans				0.84%	0.52%	0.51%	0.62%	0.51%	0.33%	0.32%	0.52%
Net impaired loans as a % of total loans				0.76%	0.43%	0.43%	0.52%	0.42%	0.34%	0.33%	0.43%
Total allowance for credit losses as a % of gross loans ⁽²⁾				0.40%	0.40%	0.39%	0.43%	0.42%	(0.02%)	-	0.40%
Impaired loan allowance for credit losses as a % of gross impaired loans ⁽²⁾				10%	18%	15%	16%	17%	(7%)	(8%)	18%
Provision for credit losses on total loans as a % of average loans ⁽³⁾				0.18%	0.19%	0.19%	0.23%	0.24%	(0.06%)	(0.01%)	0.21%
Provision for credit losses on impaired loans as a % of average loans ⁽³⁾				0.15%	0.18%	0.22%	0.22%	0.22%	(0.07%)	(0.03%)	0.21%
Write-offs as a % of average loans				0.20%	0.14%	0.30%	0.18%	0.30%	(0.10%)	0.06%	0.23%

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

(2) Includes allowances for credit losses on loans, committed but undrawn credit exposures and letters of credit.

(3) Includes provisions for credit losses on loans, committed but undrawn credit exposures and letters of credit.

n/a = not applicable

bold and italicized numbers = actual change in percent

BASEL III REGULATORY CAPITAL										
(unaudited)										
(\$ thousands)										
	QUARTER				QUARTER				Q1 % CHANGE	
	2020				2019				vs Q1 19	vs Q4 19
	4	3	2	1	4	3	2	1		
Common Equity Tier 1 Capital Instruments and Reserves										
1				\$ 756,727	\$ 756,279	\$ 755,890	\$ 756,003	\$ 754,901	-	-
2				1,813,124	1,785,273	1,750,594	1,705,712	1,672,403	8%	2%
3				(137)	(8,600)	(19,657)	(21,726)	(34,978)	(100%)	(98%)
6				2,569,714	2,532,952	2,486,827	2,439,989	2,392,326	7%	1%
Common Equity Tier 1 Capital Regulatory Adjustments										
28				(231,141)	(230,401)	(224,650)	(220,680)	(214,963)	8%	-
29				2,338,573	2,302,551	2,262,177	2,219,309	2,177,363	7%	2%
Additional Tier 1 Capital Instruments										
30										
31				390,000	390,000	390,000	390,000	390,000	-	-
33				-	-	-	-	-	-	-
34				133	163	260	146	275	(52%)	(18%)
36				390,133	390,163	390,260	390,146	390,275	-	-
Additional Tier 1 Capital Regulatory Adjustments										
43				-	-	-	-	-	-	-
44				390,133	390,163	390,260	390,146	390,275	-	-
45				2,728,706	2,692,714	2,652,437	2,609,455	2,567,638	6%	1%
Tier 2 Capital Instruments and Allowances										
46				248,574	248,494	248,447	-	-	100%	-
47				-	202,500	202,500	202,500	202,500	(100%)	(100%)
48				31	38	62	34	66	(53%)	(18%)
50				91,245	89,061	88,800	90,702	89,930	1%	2%
51				339,850	540,093	539,809	293,236	292,496	16%	(37%)
Tier 2 Capital Regulatory Adjustments										
57				-	-	-	-	-	-	-
58				339,850	540,093	539,809	293,236	292,496	16%	(37%)
59				\$ 3,068,556	\$ 3,232,807	\$ 3,192,246	\$ 2,902,691	\$ 2,860,134	7%	(5%)
60				\$ 25,748,532	\$ 25,202,293	\$ 25,019,537	\$ 24,375,170	\$ 23,930,873	8%	2%
CWB Capital Ratios: All-in Basis										
61				9.1%	9.1%	9.0%	9.1%	9.1%	-	-
62				10.6%	10.7%	10.6%	10.7%	10.7%	(0.1%)	(0.1%)
63				11.9%	12.8%	12.8%	11.9%	12.0%	(0.1%)	(0.9%)
OSFI All-in Target										
69				7.0%	7.0%	7.0%	7.0%	7.0%	-	-
70				8.5%	8.5%	8.5%	8.5%	8.5%	-	-
71				10.5%	10.5%	10.5%	10.5%	10.5%	-	-
Capital Instruments Subject to Phase Out										
82				20%	30%	30%	30%	30%	(10%)	(10%)
83				\$ -	\$ -	\$ -	\$ -	\$ -	-	-
84				20%	30%	30%	30%	30%	(10%)	(10%)
85				\$ -	\$ 47,500	\$ 47,500	\$ 47,500	\$ 47,500	100%	(100%)

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

(2) We redeemed all non-NVCC subordinated debentures on November 18, 2019 (see Note 7 of the Q1 2020 interim consolidated financial statements).

bold and italicized numbers = actual change in percent

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

	QUARTER				QUARTER			
	2020				2018			
	4	3	2	1	4	3	2	1
Common Equity Tier 1 Capital								
Balance at beginning of period				\$ 2,302,551	\$ 2,262,177	\$ 2,219,309	\$ 2,177,363	\$ 2,153,019
New capital issues (including stock option exercises)				287	682	477	86	-
Gross dividends				(29,840)	(29,829)	(28,943)	(29,025)	(26,630)
Shares issued under dividend reinvestment plan				-	-	-	703	647
Common shares purchased for cancellation				-	-	(528)	-	(14,798)
Net premium on common shares purchased for cancellation				-	-	(1,230)	-	(33,036)
Net income attributable to shareholders of CWB				77,350	72,918	76,371	67,443	70,062
Issuance costs on preferred shares				-	-	-	-	(3,007)
Share-based payment reserve				161	(293)	(62)	313	414
Impact of adopting IFRS 16 on November 1, 2019 ⁽¹⁾				(13,035)	n/a	n/a	n/a	n/a
Impact of adopting IFRS 9 on November 1, 2018				n/a	n/a	n/a	n/a	22,734
Other comprehensive income related to debt and equity securities measured at fair value through other comprehensive income				2,331	2,647	1,078	8,979	7,068
Decrease in equity attributable to subsidiary				(492)	-	(325)	(836)	-
Regulatory adjustments to Common equity Tier 1 capital:								
Goodwill and other intangible assets (net of related tax liability)				(740)	(5,751)	(3,970)	(5,717)	890
Balance at end of period				2,338,573	2,302,551	2,262,177	2,219,309	2,177,363
Additional Tier 1 Capital								
Balance at beginning of period				390,163	390,260	390,146	390,275	265,212
Additional Tier 1 capital issued				-	-	-	-	125,000
Additional Tier 1 capital issued by consolidated subsidiaries to third parties				(30)	(97)	114	(129)	63
Balance at end of period				390,133	390,163	390,260	390,146	390,275
Total Tier 1 Capital				2,728,706	2,692,714	2,652,437	2,609,455	2,567,638
Tier 2 Capital								
Balance at beginning of period				540,093	539,809	293,236	292,496	369,817
Change in general allowance for credit losses				2,184	261	(1,902)	772	(29,836)
Additional Tier 2 capital issued				-	-	250,000	-	-
Issuance costs on Tier 2 capital				80	47	(1,553)	-	-
Tier 2 capital issued by consolidated subsidiaries to third parties				(7)	(24)	28	(32)	15
Change in non-qualifying capital subject to phase-out ⁽²⁾				(202,500)	-	-	-	(47,500)
Balance at end of period				339,850	540,093	539,809	293,236	292,496
Total Regulatory Capital				\$ 3,068,556	\$ 3,232,807	\$ 3,192,246	\$ 2,902,691	\$ 2,860,134

(1) For further details, see Note 2 interim consolidated financial statements.

(2) Basel III regulatory capital balances exclude 80% (2019 - 70%) of non-common equity instruments outstanding at January 1, 2013 that did not include non-viability contingent capital clauses.

BASEL III LEVERAGE RATIO
(unaudited)
(\$ thousands)

	QUARTER				QUARTER			
	2020				2019			
	4	3	2	1	4	3	2	1
On-balance Sheet Exposures								
1				\$ 31,516,836	\$ 31,336,054	\$ 30,853,858	\$ 29,891,808	\$ 29,325,029
2				-	-	-	-	-
3				-	-	-	-	-
4				(263,159)	(253,259)	(251,045)	(241,089)	(211,045)
5				31,253,677	31,082,795	30,602,813	29,650,719	29,113,984
Derivative Exposures								
6				18,191	18,913	3,562	7,174	22,410
7				28,727	28,090	26,033	19,693	27,901
8				-	-	-	-	-
9				-	-	-	-	-
10				-	-	-	-	-
11				46,918	47,003	29,595	26,867	50,311
Securities Financing Transaction Exposures								
12				-	40,366	26,283	116,936	-
13				-	-	-	-	-
14				-	-	-	-	-
15				-	-	-	-	-
16				-	40,366	26,283	116,936	-
Off-balance Sheet Exposures								
17				5,856,824	5,841,320	6,337,523	6,226,077	6,498,228
18				(4,642,126)	(4,653,619)	(5,127,443)	(5,060,350)	(5,285,735)
19				1,214,698	1,187,701	1,210,080	1,165,727	1,212,493
Capital and Total Exposures								
20				2,728,706	2,692,714	2,652,437	2,609,455	2,567,638
21				32,515,293	32,357,865	31,868,771	30,960,249	30,376,788
Leverage Ratios								
22				8.4%	8.3%	8.3%	8.4%	8.5%

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

	QUARTER 2020						QUARTER 2019									
	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⁾⁽²⁾																
Insured																
Alberta					\$ 470,164	10%	\$ 424,236	9%	\$ 369,117	7%	\$ 291,316	6%	\$ 286,723	7%		
British Columbia					210,779	4%	186,321	3%	179,454	3%	160,843	3%	164,305	3%		
Manitoba					26,758	-	22,815	-	21,064	1%	16,828	-	16,121	-		
Ontario					343,010	6%	303,329	6%	273,889	5%	233,436	5%	240,529	5%		
Saskatchewan					65,199	1%	61,310	1%	58,028	1%	54,528	1%	54,149	1%		
Other					8,914	-	5,595	-	4,990	-	4,323	-	4,366	-		
Total					1,124,824	21%	1,003,606	19%	906,542	17%	761,274	15%	766,193	16%		
Uninsured																
Alberta					951,744	17%	972,226	18%	961,049	18%	947,936	19%	935,014	19%		
British Columbia					1,249,649	23%	1,214,774	23%	1,204,407	23%	1,166,028	23%	1,140,810	23%		
Manitoba					94,329	2%	96,311	2%	90,752	2%	91,724	2%	92,914	2%		
Ontario					1,770,534	32%	1,782,484	33%	1,807,437	35%	1,831,144	36%	1,729,609	35%		
Saskatchewan					172,717	3%	177,900	3%	172,608	3%	169,517	3%	167,346	3%		
Other					105,472	2%	105,613	2%	107,489	2%	106,893	2%	100,540	2%		
Total					4,344,445	79%	4,349,308	81%	4,343,742	83%	4,313,242	85%	4,166,233	84%		
Total					\$ 5,469,269	100%	\$ 5,352,914	100%	\$ 5,250,284	100%	\$ 5,074,516	100%	\$ 4,932,426	100%		
Total Loans Secured by Residential Property, Including HELOCs, Categorized by Amortization Period⁽¹⁾																
5 years or less					\$ 33,847	1%	\$ 31,609	1%	\$ 31,056	1%	\$ 30,607	1%	\$ 30,017	1%		
> 5 to 10					44,331	1%	42,201	1%	41,186	1%	38,073	1%	36,818	1%		
> 10 to 15					111,591	2%	103,228	2%	98,161	2%	91,647	2%	89,389	2%		
> 15 to 20					335,110	6%	327,013	6%	307,280	6%	285,517	6%	272,945	6%		
> 20 to 25					2,299,618	42%	2,218,846	41%	2,105,241	40%	1,923,250	37%	1,910,104	37%		
> 25 to 30					2,568,696	47%	2,549,973	48%	2,582,466	49%	2,616,848	51%	2,504,120	51%		
> 30 to 35					76,076	1%	80,044	1%	84,894	1%	88,574	2%	89,033	2%		
Total					\$ 5,469,269	100%	\$ 5,352,914	100%	\$ 5,250,284	100%	\$ 5,074,516	100%	\$ 4,932,426	100%		
Average Loan-to-value for Uninsured Residential Mortgages and HELOCs Originated or Acquired During the Quarter																
Alberta					68%		69%		75%		69%		70%			
British Columbia					67%		64%		67%		65%		62%			
Manitoba					70%		75%		76%		77%		71%			
Ontario					69%		68%		70%		69%		68%			
Saskatchewan					70%		72%		74%		71%		72%			
Other					73%		73%		70%		72%		72%			
Total					68%		68%		69%		68%		67%			

(1) In the event of an economic downturn the potential impact on our 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.