

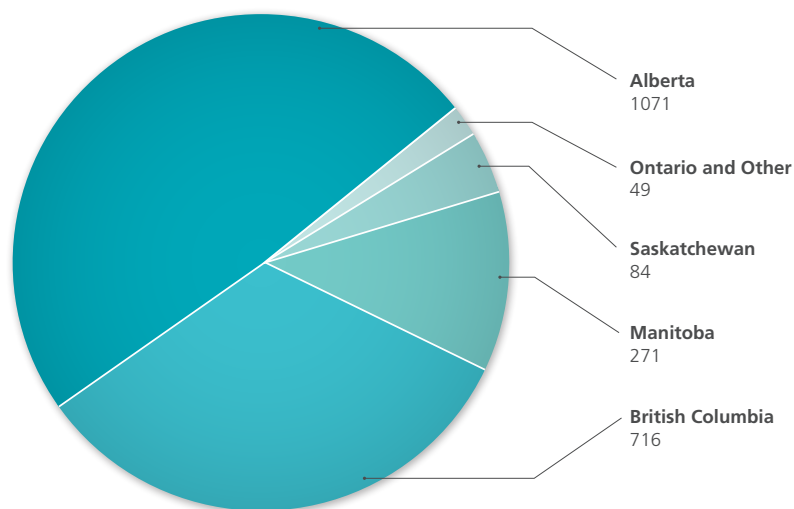


Creating momentum.
Together.

Selected highlights by the numbers

2,191

CWB Group Employees as of
October 31, 2013



EMPLOYEES PER PROVINCE

\$18.5 billion

TOTAL ASSETS
(OCTOBER 31, 2013)

\$2.6 billion

STOCK MARKET CAPITALIZATION (TSX: CWB)
(OCTOBER 31, 2013)

600,000+

TOTAL NUMBER OF CLIENTS

8 times

NAMED TO LIST OF 50 BEST EMPLOYERS IN CANADA

\$2.3 million

INVESTED INTO LOCAL COMMUNITIES THROUGH
DONATIONS AND SPONSORSHIPS

\$1.9 million

INVESTED INTO TRAINING AND DEVELOPMENT
FOR OUR EMPLOYEES

Introduction

Creating momentum. Together.

Every successful business begins with great people. Sure, a solid strategy and resources are integral too, but it's the people who really bring an organization to life. Like the gears of a well-oiled machine, each person plays their part to build momentum and help their organization thrive.

At Canadian Western Bank Group (CWB Group), we believe in the power of people. And we know that it's our people who have helped our organization build its reputation based on exceptional client service, strong industry knowledge, uncompromising ethical standards and a common-sense approach to business. We listen to our clients and endeavour to create products and services that meet their needs. We support our employees by providing the training, tools and resources they require to succeed. We engage with a diverse range of partners to help build strong, vibrant communities. We aim to build long-lasting relationships with all of our stakeholders to promote community and economic development. Most importantly, we believe that when people come together to collaborate and share their expertise, they create momentum – and great things happen.

About this report

In the pages that follow, we'll share a comprehensive overview of our group of companies with a particular focus on how we've built momentum over the past year, and what makes us a responsible corporate citizen. We'll also touch on how we interact with our clients, our employees, our communities, the environment and the economy.

The information shared in this report meets our regulatory requirement from the Canadian federal government to produce a Public Accountability Statement (PAS) as outlined in section 459.3 of the *Bank Act*. Unless otherwise stated, this document pertains to our most recent fiscal year, (November 1, 2012 to October 31, 2013), and includes information on CWB Group (Canadian Western Bank and its affiliate companies):

- **Adroit Investment Management Limited**
- **Canadian Direct Insurance Incorporated**
- **Canadian Western Financial Limited**
- **Canadian Western Trust Company**
- **McLean & Partners Wealth Management Limited**
- **National Leasing Group Incorporated**
- **Valiant Trust Company**

In accordance with PAS guidelines, this information is available to all stakeholders – clients, employees, shareholders, community members, advocacy groups and others – in print and online at cwb.com/csr.

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"Being a responsible corporate citizen... helps us to prioritize, make decisions and ultimately drives our actions."

Message from Chris Fowler

President and Chief Executive Officer



The strong image of gears working in tandem was chosen as the theme of this year's Corporate Overview and Responsibility Report because it conveys a distinct message of success by collaboration. It also captures CWB Group's story – a story of people coming together to build something great. This includes our passionate and hard-working employees, our loyal clients, confident investors, visionary leaders, and dedicated community partners. We're a good corporate citizen because we know it's the right thing to do, and we want to support those who have helped us become the organization we are today.

Being a responsible corporate citizen is fundamental to our culture and has always been part of our business strategy. It helps us to prioritize, make decisions and ultimately drives our actions. Looking back at some of the milestones we celebrated in 2013, our philosophy of taking care of our clients, employees and communities is clearly evident. For example, our continued recognition as an employer of choice confirms that we're keeping our employees happy, healthy and engaged. Our achievement of 100 consecutive profitable quarters demonstrates that our consistent strategy, strong governance framework and sound business practices continue to create value for our shareholders.

This past year also brought some challenges, and I was proud to see how our team responded, particularly to the catastrophic flooding in southern Alberta. Our employees jumped into

action to help affected clients and communities by lending a hand or simply checking in. CWB also showed support with a significant financial contribution to help those affected. As you'll see in the pages that follow, we take opportunities to positively contribute to the lives of our stakeholders whenever possible.

Since becoming President and CEO in March of this year, I've had a greater opportunity to see, first-hand, how our employees work with the best interests of our clients and other stakeholders in mind. I visited nearly all of our branches and offices and saw them in action – making decisions based on what is right. The passion they demonstrate to support the growth and development of individuals and businesses in Western Canada, and other select markets across the country, is evident. Our founders established this philosophy nearly 30 years ago and it still guides us today.

I am proud of what we've accomplished to date, but see ample opportunity to do much more. Going forward, we will continue to build our reputation as a good corporate citizen while offering exceptional service for our clients, a profitable return for our shareholders and a rewarding workplace for our employees.

Sincerely,

Chris Fowler

About CWB Group

CWB Group is a diversified financial services organization providing specialized service in banking, trust, insurance and wealth management. Since 1984, we’ve grown from a single branch operating in Edmonton, Alberta to a western-based, federally regulated financial institution with a network of 41 banking branches, a centralized equipment leasing office, eight trust locations, two insurance call centres, an Internet banking division and two wealth management offices.

We credit our history of growth and performance to our common-sense approach to business, exceptional brand of customer service and active engagement in our communities.

Our clients – both business and personal – know we’ll take the time to listen to their needs and offer financial solutions that make sense for their unique circumstances. They also know they can count on us to deliver personalized, responsive and professional service across our group of companies. And when it comes to community support, our stakeholders know that we’ll get involved because we’re a part of the community too.

Banking



Trust



Insurance



Wealth Management



Canadian Western Bank

The Working Bank®

We understand the types of financial services needed in the West because it's in our DNA – we started here and it's where we maintain our headquarters today. We make timely decisions based on common sense, have specific expertise in the industries that make Western Canada tick, and build lasting client relationships based on trust and personalized service.

15,000+

Number of commercial accounts

93%

Percentage of branches with business banking and/or equipment financing specialists

\$13.5 B

Total of business loans outstanding

38

Number of branches offering full-service personal banking

9

Number of personal banking accounts to choose from

57

Eligible age for a banking account with no monthly fees

Business Banking

Core product offerings: Specialty business banking services for small- and medium-sized companies with a focus on general commercial banking, equipment financing, commercial real estate financing, real estate construction financing and energy lending.

Recent achievement: Successfully launched enhanced cash management offerings that make it easier for clients to efficiently manage business cash flows, create efficiencies and build their businesses.

Why work with us: Our history, experience and geographical focus contribute to our unique understanding of the challenges, opportunities and potential of doing business in Western Canada.

Words from the top: "We're proud to be a business bank. Our passion and expertise in this area, coupled with our commitment to superior client service, is what sets us apart from many of our competitors." – Chris Fowler, President and CEO

What our clients have to say: "It's nice to work with a bank that understands small businesses and what it takes to make them grow." – Donovan Bellamy, Owner and General Manager, Dynamic Industrial Solutions, Medicine Hat, Alberta

Personal Banking

Core product offerings: Full-service personal banking, including chequing and savings accounts, mortgages, loans and investment options, such as Guaranteed Investment Certificates (GICs) and mutual funds.

Why work with us: Our personalized brand of customer service makes us unique in the industry. Our clients know they are our priority, which is why many of them have been with us for nearly 30 years.

Words from the top: "We take pride in helping our personal banking clients meet their financial goals. Whether it's buying a new home, sending a child to university or saving for the future, we're there to listen and help them succeed." – Greg Sprung, Executive Vice President – Banking

What our clients have to say: "I believe that character is the most important consideration in almost any transaction so, as a self-employed person, I greatly value the trust that CWB has placed in me and my business. I totally trust that the bank has my family's best interests at heart." – Brad Hornstein, Courtenay, British Columbia

cwbank.com



CWB Banking Locations



Canadian Direct Financial

A Better Way to Save®

7,600+

Number of accounts

5,900+

Number of clients

\$288 M+

Total amount
on deposit

As an online bank, we can offer better-than-average rates of return that will help clients earn more from their money. Convenient, 24-hour account access and a team of dedicated customer service representatives who can be reached by phone five days a week make Canadian Direct Financial a great option for personal banking.

Core product offerings: Personal banking products, including chequing, savings, RRSPs and TFSAs.

Recent achievements: Word of our services is catching on fast, proven by our achievement of 65% deposit growth over the past year. We also recently celebrated our fifth anniversary and the milestone of serving more than 5,000 satisfied clients!

Why work with us: Even though we interact with clients via phone and Internet, it doesn't impede our ability to deliver exceptional client service. Great rates attract our clients, but they stay because of our commitment to working with them in a meaningful and consistent manner.

What our clients have to say: "It's always a pleasure to speak with a live person just by dialing the toll-free number. That counts almost as much as the fact that you pay among the best rates in the country. Keep it up!" – Anonymous response from a recent client satisfaction survey

canadiandirectfinancial.com

5,300+

Number of client loans outstanding

\$1.2 B+

Total of client mortgages outstanding

55+

Number of employees

Optimum Mortgage

Sensible Lending®

We're committed to working with our industry partners to create customized solutions that meet their clients' needs, because we believe that every mortgage application has a unique story for us to consider.

Core product offerings: Conventional, alternative and high-ratio insured mortgages with a niche in alternative mortgage lending.

Recent achievement: We're consistently meeting our goal to help our clients succeed, and recently established a new record for mortgages funded in a single month of more than \$50 million.

New this year: We doubled our sales team in Ontario with the addition of new residential business development managers, and the recruitment of our first business development manager specifically focused on the needs of commercial clients.

Words from the top: "We've carved a niche in the market by delivering a strong product, superb client service, and hassle-free, error-free, on-time delivery of mortgages. Focusing on these key priorities allows Optimum to continue to build its reputation among clients while profitably growing our business." – Lester Shore, Vice President

What our clients have to say: "Optimum Mortgage is incredibly helpful when it comes to structuring deals that are 'different'. They think outside the box compared to typical lenders." – Kevin Royce, DLC Yellow Brick Mortgage

optimummortgage.ca

National Leasing

It's Possible!

We're proud to help Canadian businesses get the equipment they need to support their operations and growth. We take our clients' interests to heart because we love leasing, and invest heavily in our people and technology to deliver the best and most innovative solutions possible in the market.

Core product offerings: Small- and mid-ticket equipment leasing.

Recent achievement: Reached a milestone of more than \$1 billion invested in leases to clients.

New this year: Our acquisition of a broker partner in Quebec allowed us to expand our presence in that province, while a second acquisition in Saskatchewan has deepened our involvement in the agricultural sector.

Why work with us: We make applying for, completing and managing asset financing as quick, easy and enjoyable as possible.

Words from the top: "The secret of National Leasing's success? Obviously, it's our wonderful and dedicated people. They use creative thinking to make our clients – both vendors and end-users – successful, and are invested in creating a win-win situation for both our company and our clients. Plus, they get things done!" – Janice Boulet, Vice President – Credit

What our clients have to say: "My first meeting with the people at National Leasing was professional and sincere, and they've since demonstrated that their approach to working with me on the best solutions for my business is different than that of their competitors. I view National Leasing as a working partner for my business, and am very excited about the road ahead." – Blaine MacMillan, President, Cowan Imaging Group

nationalleasing.com



\$1 B+

Total invested in leases

13

Number of provinces/territories where products are offered

11

Number of record-breaking months for sales volumes this year

Canadian Western Trust

Service You Can Trust®

49,000+

Number of IRIS accounts

Our clients trust that we'll get the job done right. We're responsive, attentive to detail, and maintain a flexible, solution-oriented approach to ensure our clients get what they need.

1,300+

Number of CGS appointments in 2013

Core product offerings: Pension, trustee and custodial solutions through our Individual Retirement & Investment Services (IRIS) and Corporate Group Services (CGS) business lines.

Recent achievements: Surpassed \$8 billion of client assets under administration.

Why work with us: We take pride in our experience and commitment to maintaining exceptional levels of client service; we aim to provide customized solutions that meet their needs.

\$8.2 B

Total assets under administration

Words from the top: *"Despite operating in a mature industry, we're in a growth phase and are very clear on the value we aim to provide our clients. Service is what differentiates us from our competitors, and we are proud to be the trust company of choice for our clients."* – Matt Colpitts, Vice President and General Manager

What our clients have to say: *"After 18 years in the financial management business, we have forged a strong relationship with a solid, reliable company that caters to our needs. Canadian Western Trust has provided solutions to our challenges, and has helped us to improve service while reducing costs for our clients."* – Allan Johnson, Investment Planning Counsel®

cwt.ca

Valiant Trust

A reputation for getting things done®

17 B+

Number of shares/units issued and outstanding among all clients

We're in the business of helping our clients communicate effectively with their respective security holders and regulatory bodies. Our dedicated and knowledgeable people take a team approach to provide the best possible service for our diverse client base.

Core product offerings: Specialty trust services for public and private corporations, including stock transfer, corporate trust, escrow and employee plan administration.

\$12 B+

Amount of dividends disbursed on behalf of clients in last 5 years

Recent achievement: Successfully closed the largest appointment in our history by collaborating with our CWB Group partner companies to deliver on our service commitment and exceed client expectations.

5.7 B+

Volume of debt issues administered on behalf of clients

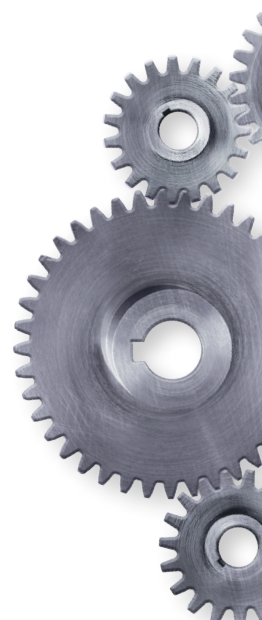
New this year: In response to regulatory changes that allow issuers to make greater use of the Internet for the delivery of proxy materials to security holders, our team developed a new service offering that was first to market.

Why work with us: We provide premier, personalized service through a dedicated and knowledgeable account management team that takes a solutions-based and client-centric approach to business.

Words from the top: *"Valiant is unique because we're the only major stock transfer and corporate trust company headquartered in Western Canada, and are owned by a Schedule 1 bank. Our relationship-based approach to business, strong shareholder support and committed team are what set us apart from our competition."* – Jay Campbell, General Manager

What our clients have to say: *"Our account manager spends the necessary time to understand the unique requirements of our business, and is always very responsive to calls and requests."* – Anonymous response from a recent client feedback survey

valianttrust.com



Canadian Direct Insurance

Say Yes To Savings

192,000+

Number of policies outstanding

We offer quality personal insurance options at competitive prices that are delivered with prompt, friendly and professional service across British Columbia and Alberta.

Core product offerings: Auto, home, tenant, condominium and travel insurance.

320+

Number of employees

Recent achievement: Canadian Direct Insurance has been ranked "Highest in Customer Satisfaction among Auto Insurers in Western Canada" for three years in a row in the J.D. Power & Associates 2013 Canadian Auto Insurance Customer Satisfaction Study^{SM*}.

\$140 M+

Annual gross written premiums

What we're proud of: Following the catastrophic flooding in southern Alberta, our employees were on hand to counsel affected policyholders and process their claims in the most expedient manner possible.

Why work with us: Our professional, licensed advisors know how to review individual insurance needs and help clients understand their coverage options. Our combination of competitive prices and superior customer service makes CDI a preferred choice for your auto, home and travel insurance needs.

Words from the top: "Everything we do at Canadian Direct Insurance is focused on delivering high value insurance coverage at a good price, and backing it up with excellent customer service." – Colin Brown, Chief Operating Officer

What our clients have to say: "I was very impressed with the professionalism of the representative I spoke with. She was very knowledgeable and made things very easy to understand." – Ray Kliewer, Auto Insurance Customer, Surrey, British Columbia

*CDI received the highest numerical score among auto insurance providers in Western Canada in the proprietary J.D. Power and Associates 2011 – 2013 Canadian Auto Insurance Customer Satisfaction StudiesSM. The 2013 study is based on 11,257 total responses measuring 14 providers in Western Canada (AB, BC, MB, SK) and measures consumer satisfaction with auto insurance providers. Proprietary study results are based on experiences and perceptions of consumers surveyed in February – March 2013. Your experiences may vary. Visit jdpower.com.

canadiandirect.com

Canadian Western Financial

Mutual Fund Services

125+

Number of mutual fund representatives

With a highly competitive fee structure, expert advisors and more than 1,000 different mutual funds to offer, we help clients build an investment portfolio they're comfortable with.

Core product offerings: A variety of mutual funds ranging from highly conservative money market funds to specialized equity funds sponsored by Canada's leading mutual fund companies.

37

Number of CWB branches with a dedicated CWF representative

Recent achievement: We're proud to have grown our clients' assets under management by 20% in the past year.

Why work with us: We focus on building long-term relationships with our clients, and spend the time necessary to understand their individual goals and objectives. We're also committed to providing unbiased solutions, and don't remunerate our representatives based on commission.

20+

Number of mutual fund companies accessible through CWF

Words from the top: "Canadian Western Financial is a great alternative to help clients invest their hard-earned money. Our experienced and knowledgeable representatives stationed in CWB branches provide our clients with unbiased advice and investment product solutions from Canada's leading mutual fund companies."

– Hilmar Lemke, General Manager

canadianwesternfinancial.com



Adroit Investment Management

Integrity Trust Discipline

\$1.0 B+

Total assets under management

20

Years in business

135

Investment team's combined years of experience

We believe in preservation of capital in real terms, and give our clients peace of mind while helping them to achieve their investment goals. Our investment style is conservative, consistent and value-driven.

Core product offerings: Discretionary wealth management for individuals, corporations and institutions with core investments in Canadian equities, non-Canadian equities and fixed income products.

Recent achievement: This summer, we celebrated our 20th year in business and are proud to say that our very first client is still with us today!

Why work with us: The solid investment performance we've achieved for clients over the long term reflects our disciplined and consistent approach. Clients can rely on the experience, expertise and uncompromising ethical standards of our entire team.

Words from the top: *"We are excited to be an integral part of CWB Group's consolidated wealth management offering, which will allow us to help even more clients secure their financial futures. Our growth reflects the trust our clients have in us — we are very proud of that fact."* — Maria Holowinsky, President and Chief Investment Officer

adroitinvestments.ca

McLean & Partners Wealth Management

\$900 M+

Total assets under management

450+

Number of client households

25

Number of employees

Our clients' interests are the core focus of our business. Our first priority is to manage our clients' investments based on their tolerance for risk, while pursuing above average long-term investment returns. We work as a team, do what we say and are passionate about our clients' success.

Core product offerings: Personal investment portfolios for high-net-worth individuals based on six distinct strategies that offer a balanced trade-off between risk and reward.

Recent achievement: Launched a new portfolio reporting system to make it easier for clients to understand the performance and allocation of their investments.

New this year: We introduced a new Diversified Fixed Income Pool Strategy that allows our clients to easily take advantage of our proven fixed income approach.

Why work with us: Clients choose us because they want independent investment advice from experienced professionals, and they value the trusted relationships we build. Our clients rely on us to be a sounding board for insight and counsel at all crossroads in their lives.

Words from the top: *"The success of our clients is determined by our ability and mandate to always do what we say we are going to do."* — Brent McLean, CEO

What our clients have to say: *"Trusting an investment management firm with your hard-earned wealth requires more than confidence in their investing practices; belief in their integrity is essential. With McLean & Partners, I've found that healthy dialogue has formed a professional relationship based on trust. My investment goals are understood, and results are steered around those parameters. Considering the challenges of today's markets, McLean & Partners continues to provide quality, tailored investments."* — Scott, Calgary, Alberta

mcleanpartners.com



Governance

At CWB Group, we strive to earn the trust of our stakeholders through high standards of corporate governance and have embedded rigorous oversight and governance practices into our business processes. We work continuously to enhance and improve our governance practices with the recognition that this commitment directly contributes to the creation of long-term shareholder value and the sound functioning of our organization.

The Board of Directors (the Board) is responsible for the overall stewardship of CWB Group, including the development and monitoring of CWB Group's governance structure, review and approval of the risk management framework, and for fostering a culture of ethical conduct and accountability.

Risk management

The Board plays an integral role in CWB Group's risk management processes and directly oversees risk management to ensure a comprehensive approach to risk. As part of this oversight, the Board approves the enterprise risk management framework to ensure that policies and procedures are in place to measure and manage material risk exposures. As part of the risk management framework, CWB's management provides the Board with quarterly updates on the framework and risk observations.

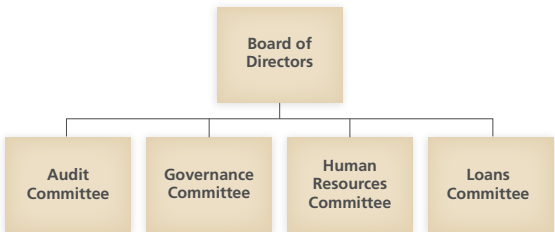
Board independence and effectiveness

Members of the Board have been carefully selected for their judgment, integrity, leadership ability and general business expertise, as well as their knowledge of financial services and/or key geographic markets and businesses in which CWB Group operates. During fiscal 2013, the Board was comprised of fourteen business and community leaders whose diverse backgrounds and experiences are invaluable in the guidance and monitoring of CWB Group's strategy and related implementation. Thirteen of the fourteen directors are independent, with Mr. Fowler, CWB's President and CEO, serving as the only non-independent member. It is a regulatory requirement for a bank's CEO to serve on its board.

As CWB Group grows and evolves, the demands on the Board also evolve. To this end, the Board has developed a Board skills and competency evaluation process, the results of which are reviewed annually and integrated with the overall Board succession plan. In addition, in alternating years, the effectiveness of the Board and the contributions of individual directors are assessed to ensure that the Board maintains an appropriate complement of skills, experiences and qualifications. In fiscal 2013, the Board also enhanced this assessment process to require the assistance of external advisors on a regular basis.

Governance structure

The Board has implemented a committee structure to assist it in its governance role. Four committees made up of directors, who report directly to the Board, are given specific oversight roles over CWB Group. Full mandates of each Board committee, as well as the Board mandate, are available in the Corporate Governance section of the CWB Group website at cwb.com.



Ethical conduct

At CWB Group, ethical conduct is not only a legal and regulatory requirement, but a core value that facilitates the development of strong relationships with clients and other stakeholders in the communities where we operate.

Codes of conduct for all directors, officers and employees are in place and must be reviewed annually with certification from each individual that he or she has abided by the code. CWB Group's whistleblower policy allows for the anonymous reporting of complaints and concerns. All concerns and complaints, however raised, are investigated and appropriate action taken.

"We work closely with management to define strategic objectives that will move CWB Group forward while continuing to build on our culture of ethical conduct and accountability."

– Allan Jackson, Chair of the Board



Compensation programs

CWB Group's director and executive compensation policies are strongly aligned with governance best practices. For the past three years, CWB Group has asked shareholders to vote on the Board's approach to executive compensation. To further ensure that compensation is competitive and fair, the Human Resources Committee is authorized to seek the advice of an independent compensation advisor. In addition, directors and senior officers are required to maintain a minimum level of share ownership to encourage decision-making that aligns with the interests of shareholders.

Proactive approach to governance

CWB Group takes a proactive approach to ensuring best practices in corporate governance, and the Board is committed to continuous improvement of governance policies and procedures. A few best practices recently adopted by the Board include the:

- introduction of a compensation recoupment (i.e. clawback) policy to discourage short-term decision-making and excessive risk taking;
- retention of a compensation consultant to ensure director and executive compensation are aligned with best practices; and,
- requirement that the Board and each Board committee have in camera sessions without management present.

Board of Directors, October 31, 2013 (from left to right): **Ian Reid**, Corporate Director; **Robert Phillips, Q.C.**, President, R.L. Phillips Investments Inc.; **Raymond J. Protti, ICD.D**, Corporate Director; **Wendy A. Leaney**, President, Wyoming Associates Ltd.; **Alan M. Rowe, CA**, Partner, Crown Realty Partners; **Chris H. Fowler**, President and CEO, Canadian Western Bank; **H. Sanford Riley, C.M.**, President and CEO, Richardson Financial Group Limited; **Allan W. Jackson (Chair)**, President and CEO, ARCI Ltd.; **Arnold J. Shell**, President, Arnold J. Shell Consulting Inc.; **Andrew Bibby**, CEO and Director, Grosvenor Americas Partners; **Linda M.O. Hohol**, Corporate Director; **Howard E. Pechet**, President, Mayfield Consulting Inc.; **Robert A. Manning**, President, Cathton Investments Ltd.; **Albrecht W. A. Bellstedt, Q.C.**, President, A.W.A. Bellstedt Professional Corporation.



Moving clients forward

We’re committed to providing the products and services our clients need to achieve success. Whether they’re looking for service in banking, trust, insurance, wealth management or any combination of these, our clients know they’ll always be our top priority.

Delivering value

Over the past 30 years, CWB Group has established a reputation for personalized service, common-sense thinking, and in-depth knowledge of Western Canada’s industries and economy. We deliver value by taking the time to listen to our clients and then finding the best financial solutions to meet their needs. Our employees are trained to focus on enhancing the overall client experience, rather than pushing a particular financial services product.

There when you need us

At CWB, we make it easy for clients to bank with us through a network of 41 branches and 34 ABMs. Over the past year, we upgraded ABMs in 11 locations, and added one in our branch locations in Regina, Yorkton and Winnipeg Kenaston. We also opened a new equipment financing centre in Lloydminster, and relocated our Regina and Yorkton branches for improved client convenience, added space and expanded service offerings.

For the past 20 years, we've partnered with THE EXCHANGE® Network, giving our clients the convenience and cost savings associated with surcharge-free access to account withdrawals, deposits, PIN changes and more at thousands of locations across Canada.

Service for everybody

We believe accessibility to basic banking is essential for all Canadians, including those living on fixed or low incomes. That's why we offer clients a flexible, low-cost chequing account for as little as \$4 per month. We've also created services that offer reduced fees, specialized features and additional financial choices geared specifically to youth, students and seniors.

For youth under the age of 18 or students pursuing post-secondary education, we waive all monthly account fees. Clients aged 57 and older can access services via our no-fee Gold Leaf Plus® account, benefit from reduced fees for safe deposit boxes and have the option to receive monthly interest payments on their GICs.

Removing barriers

Offering inclusive services also means removing barriers that might exclude clients from accessing our service locations. All of our branches are wheelchair accessible and have automatic doors, wide entranceways and various sit-down banking options. We've also made many of our banking, trust and insurance services available online or by phone so that clients can efficiently manage their financial needs in the way that suits them best.

Language can also be a barrier and, while our literature and documentation are generally published in English, the cultural diversity of our employee base allows us to speak with clients in a number of different languages. We have many bilingual employees who, collectively, are fluent in more than 60 languages. National Leasing, our only company operating in all 13 provinces and territories, offers services in both English and French.

New products and technology

We're keen to support clients as their financial needs evolve, so we look for opportunities to create new products that will help them meet their goals, both now and in the future. This past July, we introduced the Business Current Account PLUS to provide a lower cost option to business clients requiring basic banking services. Clients who choose this account will benefit from the flexibility of paying low transaction fees for the services they use, while receiving competitive, tiered interest rates.

To ensure our online banking service is as secure as possible, we recently introduced client banking alerts that help prevent loss due to online fraud or phishing. Clients can choose to receive alerts by email or text (SMS) to notify them when transactions have taken place on their account. Alerts can be personalized for specific types of account activity, including account login occurrence, addition of an Interac® e-Transfer recipient, account locking after three failed login attempts or the change of a bill payment vendor.

We are also focused on investing in technology and infrastructure to create efficiencies that will benefit our clients. For example, we are currently in the process of implementing a new core banking system that includes an enhanced forms process. This type of process improvement will allow our people more time to spend face-to-face with clients. We're also in the process of developing new external websites that will be easier to navigate, offer new features and tools, and will help clients learn more about our products and services.

Respecting privacy

Maintaining high standards in the area of client privacy is something we take very seriously. Our *Employee Conduct Policy* outlines rules and procedures for the safe handling of clients' personal information, including an outline of the information employees can access. When it comes to protecting the privacy of clients, we do more than simply follow applicable laws and regulations.

Ongoing training with respect to client privacy is provided to all employees, and our chief privacy officer monitors applicable rules and regulations to ensure compliance. Information about our privacy policies is available at any of our branch locations or online at cwb.com/privacy.

Resolving complaints

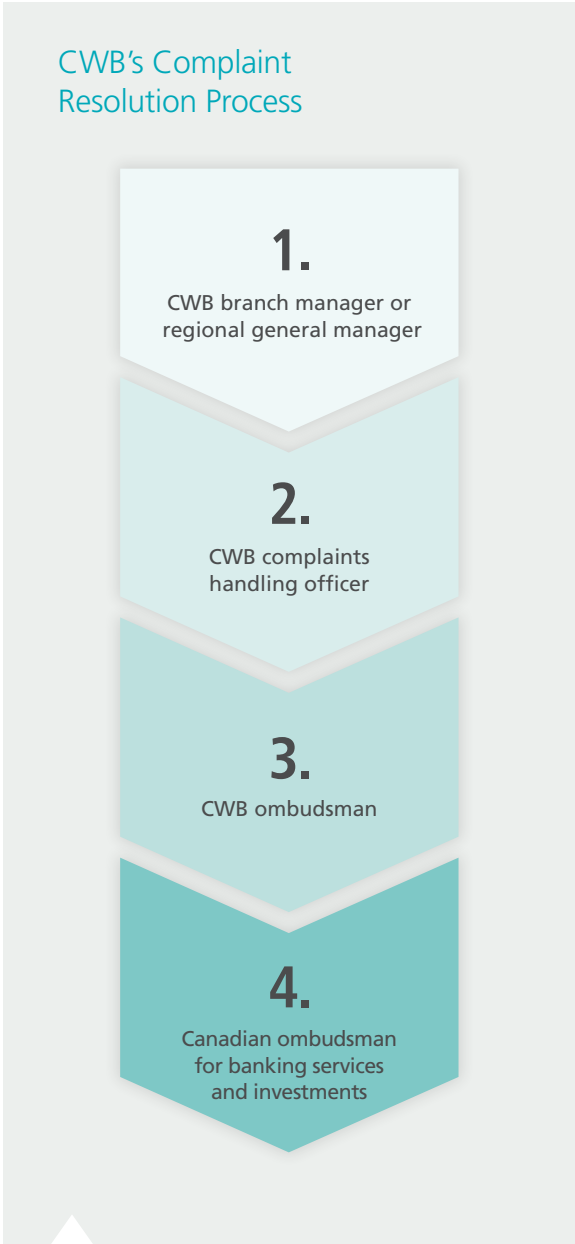
Although we strive to deliver a consistent level of exceptional client service, we understand that mistakes can happen. Our complaint resolution process, shown here, outlines the appropriate steps for addressing and resolving issues when a client is unhappy with their experience at CWB. Similar processes are in place at many of our companies to ensure transparency and effective complaint resolution.

Measuring client satisfaction

From time-to-time, we conduct feedback surveys to find out how we’re doing and learn how we can better meet client needs. Information gathered from these surveys is used to review and enhance our processes, guide the development of new product offerings, and improve our communication with clients.

We also gather valuable client feedback from external sources. In 2013, Canadian Direct Insurance (CDI) was named *Highest in Customer Satisfaction Among Auto Insurers in Western Canada* by J.D. Power and Associates for the third consecutive year.*

*CDI received the highest numerical score among auto insurance providers in Western Canada in the proprietary J.D. Power and Associates 2011 – 2013 Canadian Auto Insurance Customer Satisfaction StudiesSM. The 2013 study is based on 11,257 total responses measuring 14 providers in Western Canada (AB, BC, MB, SK) and measures consumer satisfaction with auto insurance providers. Proprietary study results are based on experiences and perceptions of consumers surveyed in February – March 2013. Your experiences may vary. Visit jdpower.com.





From left to right:
 Jay Campbell, General Manager, Valiant Trust;
 Matt Colpitts, Vice President and General Manager, CWT;
 Tim Kocsar, Chief Operating Officer, Walton International Group Ltd.;
 Glen Eastwood, Senior Vice President and Regional General Manager, CWB

Building momentum through effective collaboration

Hard work, thoughtful execution and a commitment to exceptional service are some of the attributes that long-time client, Walton International Group Ltd. (Walton), is accustomed to in their dealings with CWB Group. Walton, an asset management company headquartered in Calgary, has been a client of Canadian Western Trust (CWT) for over a decade, and recently expanded their business relationship to include the services of other CWB Group companies.

"The success of our clients is crucial for our business, so, if we see an opportunity to add value or create efficiencies for them, we're going to put it on the table," said Matt Colpitts, vice president and general manager of CWT. "Walton is a great example of a highly successful client that has benefitted from purposeful collaboration between our group of companies. By working directly with key teams across our complementary lines of business, we've been able to support Walton's success and help them grow."

"Our relationship with CWB Group is very positive," said Tim Kocsar, Walton's chief operating officer. "Their people are empowered to make decisions, and they're always available when we need them. We believe it makes sense for our business to work with them for a number of our financial services needs, including self-directed account services, transfer agency services and project financing."

Now working with three CWB Group companies – CWB, CWT and Valiant Trust – Walton is continuously impressed by the levels of service and thoughtful solutions they are provided. They've taken advantage of CWB Group's comprehensive financial services offerings, and are looking forward to continued business growth in the future.



Driving employee engagement

Our success over the past three decades has been driven by the talent, hard work and passion of our employees. We're committed to ensuring our employees have the resources they need to do their jobs, are fairly compensated with competitive salaries and exceptional benefits, and are given opportunities for training, development and career advancement.

Enhancing employee knowledge

To ensure employees share in CWB Group's long-term success, we work together to create personal learning and development plans that help them meet their career aspirations. We also pay up to 100% of costs for applicable external coursework, and offer internal programs, such as our *Essentials in Management*, to help employees learn more about our business and strengthen their skills. Our highly successful *Management Associate Program* provides a pipeline to develop future leaders by rotating participants through a variety of roles to build their experience. Many of our nearly 200 graduates are now in management roles within our branch network or corporate office.

We've also developed a robust online resource – the CWB Learning Centre – that offers a range of leadership and management training tools, including webinars and interactive videos. We have corporate training centres in Calgary, Edmonton and Vancouver where employees have access to hands-on training and orientation sessions, and we're currently exploring video conferencing technology that will enhance our ability to enable face-to-face training in less accessible locations, while also reducing our carbon footprint.

Focusing on employee communication

We know that effective communication with employees is integral to our success as we continue to grow as a group of companies. That’s why we’ve significantly expanded our communications group and given them the resources needed to ensure we maintain strong, consistent communication with our stakeholders. With a focus on employee communication, we’ve initiated an audit of our current tools to find out directly from employees what’s working and where we can improve. We also recently held our first-ever live broadcast to all group employees at the same time, and have started an executive blog to connect employees to our leaders and provide them a clearer picture of how their daily work contributes to CWB Group’s strategic direction.

Finding the right fit

We’ve learned that the best way to deliver on our commitment to exceptional service is to hire, train and retain great people. Hiring for “fit” is integral to our recruitment strategy. We believe an individual who understands and believes in our culture can learn the skills required for the job. Often, the best way to find the employees we’re looking for is to ask the people who are already here. Our *Employee Referral Incentive Program* is the single most successful recruitment technique we use and has resulted in the hire of 1,051 employees since 2001. Employees are invited to refer trusted friends and acquaintances for available positions and are rewarded with \$1,500 if the referral results in a successful hire. We also actively connect with candidates via social media tools such as LinkedIn. To date, we’ve hired seven employees who first interacted with us online.

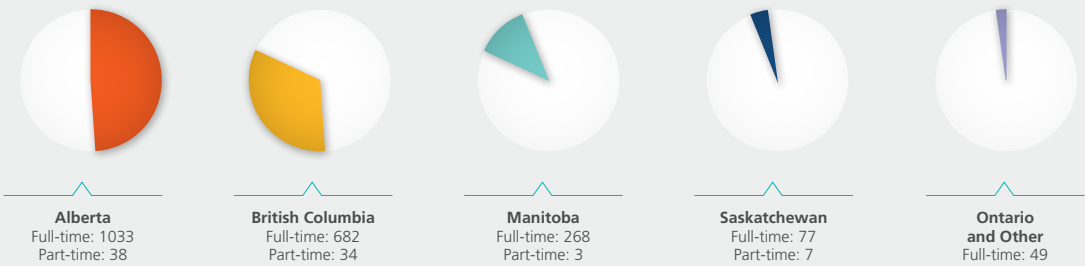
Embracing diversity

We’re an equal opportunity employer and work in accordance with the federal *Human Rights Protection Act*. We place significant value on equity and diversity because we know that our diverse employee base helps us approach opportunities and challenges from various perspectives, and creates even greater experiences for our clients. We take the time to celebrate our diversity by sharing success stories on our employee intranet and through participation in events such as our annual Multiculturalism Day.

Encouraging work/life balance

When employees work as hard as ours do, it’s important to encourage a balance between professional success and personal fulfilment. That’s why we created the CWBalance® program – to maintain a healthy workplace and ensure that our people have appropriate time to spend with their families, pursue hobbies or simply relax. New full-time employees start with a minimum of three weeks’ vacation and are immediately entitled to a CWBalance Day, which is an additional paid day off for employees to spend as they choose. We also offer an annual health and wellness benefit that can be used to cover costs for things such as gym memberships and sporting gear.

Total full-time and part-time employees by province



Investing in our success

CWB Group’s Employee Share Purchase Plan (ESPP) gives employees the opportunity to invest in CWB Group’s success with the added benefit of employer-matched contributions. Through the ESPP, we match an employee’s dollar contribution up to 50% to a prescribed maximum based on their tenure and position, and provide an automatic 2% contribution for all eligible staff members who are below the management level. We’re proud to say that 94% of eligible employees participate in this share ownership program.

Measuring employee satisfaction

We ask employees for feedback on a regular basis, and in a variety of ways, to ensure CWB Group is a place where people want to stay and grow in their careers. We conduct annual employee satisfaction surveys, hold focus groups, and have an open door policy that encourages employees to speak with their managers on a frequent basis. This feedback is taken to heart and used to create programs, opportunities and initiatives that better support our people to achieve their goals.

Being an employer of choice

Thanks to feedback from our employees, we’ve been recognized as an employer of choice through Aon Hewitt’s *Best Employers in Canada* for eight consecutive years. Responses to a nationwide survey designed to measure engagement indicate that our people are significantly satisfied with our focus on wellness, our support of employee volunteer work, and our commitment to professional development and continuous learning. The award is certainly an honour and is reflective of the exceptional corporate culture developed and maintained by our employees.

This year also marked CWB being named one of *Canada’s Top 10 Most Admired Corporate Cultures™** and *Best Overall Workplace (750+ employees)* by Alberta Venture Magazine. National Leasing was also recognized as one of the *Top 50 Best Small and Medium Employers in Canada*.

*As named by Waterstone Human Capital.



Building momentum by rewarding excellence

Hard work, innovation and collaborative efforts do not go unrecognized at CWB Group. Our employees often receive verbal or written recognition for a job well done from their direct supervisor, and senior management is commonly made aware of significant efforts. Employees at all levels within the organization are empowered to present a *Think Western* award to a peer when they see him or her use common-sense thinking to solve a problem. Awards range from movie passes to a gift certificate for the recipient’s favourite store, and are often presented at recurring department or team meetings.

We also have formal recognition programs such as the *Staff Participating in Creating Excellence (SPICE)* award, which encourages employees to submit ideas for business improvement. Once selected ideas are implemented, cash rewards are given out based on the positive impact the idea may have on the company or our clients.

Our *Larry Pollock Builder Award*, named after our former President and CEO, recognizes individuals or teams who have made significant contributions toward the achievement of our organization’s strategic goals and objectives in a given year. And our *Years of Service Award*, given out for every five years of service, recognizes employees for their loyalty and contributions to the workplace.

Our most prestigious annual award, the *Award of Excellence*, recognizes exceptional contributions from individual employees as chosen by their peers. Recipients must exceed expectations in the area of client service, demonstrate innovation and initiative, enhance team productivity or overall effectiveness in operations, and contribute significantly to the growth of our organization.

We are proud to recognize the recipients of the *2013 Award of Excellence*:

Jessica Askew	William Meador	Angela Saveraux
Tzonka Bouklieva	Jody Mollard	Daniel Speirs
Jennifer Drury	Aimee Nguyen	Janet Ware
Theresa Gromnisky	Ronnine Oppen	Allison Wight
Beverly Kuzmiuk	Sonia Petrie	
Rose Lupul	Lisa Rindero	



Supporting community efforts

At CWB Group, we take pride in actively participating in the growth, development and sustainability of the communities where we operate because we know it's the right thing to do.

Charitable donations and sponsorships

Our commitment to giving back has been part of our philosophy since day one, and is driven by our belief that service to others makes our society better. Doing the right thing for our clients, shareholders and communities is an important part of our corporate culture.

To ensure the greatest possible impact for our communities, CWB Group's community investment program focuses on helping local charitable and community organizations fulfil their respective mandates, while also supporting the causes that our employees hold close to their hearts.

We provide financial support for charitable and community organizations because we recognize the important role

they play in the development of healthy communities. In 2013, CWB Group supported our community partners with donations and sponsorships totaling more than \$2.3 million across three priority areas:

- education;
- health and wellness; and,
- civic and community services.

Within these areas, we support a variety of community agencies, charitable organizations, fundraising campaigns, scholarships, awards and programs.

For instance, in Vancouver, we support the Ronald McDonald House BC, which provides a “home away from home” for families who are required to travel to be with their seriously ill children. This year, we committed \$75,000 to help the organization build a new facility to address the growing demand for its services.

In Edmonton, we’ve been active supporters of the Alberta Diabetes Foundation for more than a decade, and recently provided \$20,000 towards their Hummingbird Gala fundraiser. This contribution will help the organization continue to fund innovative research at the University of Alberta’s Alberta Diabetes Institute.

In Calgary, we donated \$75,000 to the National Music Centre to support its Guitar Club, an after-school drop-in program for at-risk youth that uses music to help build self-esteem, encourage respect and teach positive social behaviour.

Responding to disaster

After devastating floods struck southern Alberta in June 2013, CWB Group worked quickly to support relief and recovery efforts. Employees were encouraged to volunteer with local charities and cleanup crews, and were given a day off with pay to participate. Employees collectively volunteered for nearly 200 hours, including a morning spent at The Calgary Drop-in Centre where 20 CWB volunteers sorted through clothing donations and served lunch to the centre’s appreciative clients. Financial support was also provided by way of a \$50,000 donation to the Canadian Red Cross and a \$15,000 contribution to Alberta Flood Aid, a concert fundraiser that successfully raised more than \$2 million for The Calgary Foundation’s Flood Rebuilding Fund.

Celebrating success by giving back

When we have reason to celebrate, we like to give back to those that helped us achieve success. So when we reached our 100th consecutive profitable quarter earlier this year, we asked employees to vote for the charitable cause they wanted CWB Group to support with a \$100,000 donation. Children’s hospitals were the clear winner, and the donation was distributed to six children’s hospital foundations across Western Canada and in Ontario, based on the number of CWB Group employees in each region.

Supporting diversity

CWB Group takes pride in the rich diversity of our more than 2,150 employees, and looks for ways to support diversity in our communities as well. We’re long-time sponsors of the YWCA Edmonton’s *Women of Distinction Awards*, the Institute for Aboriginal Women’s *Esquao Awards* and Chrysalis – An Alberta Society for Citizens with Disabilities.

Lending time and talent

Each year, our employees volunteer thousands of hours to organizations, causes and events they know will have a positive impact on their communities. From raising money for the United Way, to cleaning up the environment, to delivering food hampers to the less fortunate, our employees are committed to causes they care about, and we support them wholeheartedly in doing so.

Many of our employees have embraced our partnership with Junior Achievement (JA) and have given their time to teach local Grade 9 students about financial literacy and planning for the future through JA’s *Economics for Success* program. We partner with JA chapters across Alberta, Saskatchewan and Manitoba and will be expanding our participation into British Columbia in the coming year. Collectively, our employees volunteered at JA for more than 300 hours during regular work time over the past year.

Participating as a group

In Manitoba, employees at National Leasing throw their support behind the United Way of Winnipeg. Funds are raised through various initiatives, including a kick-off breakfast, leadership luncheon, cookie walk, table hockey tournament, and live and silent auctions. This year, National Leasing’s team of ‘zombies’ won the prize for best costume at the United Way’s annual Plane Pull. During this unique campaign kick-off event, various corporate teams compete for the fastest time as they drag a commercial aircraft for a short distance.

Employees at Valiant Trust’s Calgary headquarters banded together to create sock monkeys and collect teddy bears for the children’s program at the local hospice. This employee-led campaign resulted in a donation of nearly 50 stuffed animals this year alone.

And this September, employees at CDI took to the streets of Vancouver to clear garbage from their office neighbourhood as part of a program called *Keep Vancouver Spectacular*. This year marked the company’s fifth consecutive year of participation.

Supporting employee efforts

Our *Employee Volunteer Grant* program supports the personal community work of our employees by providing a donation to the causes they care about. CWB Group employees who spend 50+ hours volunteering in a given year are awarded a \$250 grant for the charity or community organization of their choice. This past year, we awarded 81 *Employee Volunteer Grants* totaling \$20,250, which represented a 19% increase in applicants over last year. Recent grant recipients include STARS, Scouts Canada, CKUA Radio Foundation, the Rotary Club of Port Moody, Prayer Canada and the Calgary Zoo Foundation.

We also support employee-led initiatives through our *Funds for Fundraisers Grant*, which awards matching dollars for pledge-based fundraising in support of registered charities. Employees can apply for an individual grant up to a maximum matching contribution of \$250. Teams of employees have access to additional matching funds up to a maximum of \$5,000 based on the number of CWB Group participants. In 2013, we received 34 *Funds for Fundraisers Grant* applications and awarded grants totaling \$37,470 to organizations such as the Juvenile Diabetes Research Foundation, the Heart & Stroke Foundation, Movember Canada and the Canadian Cancer Society.

Employee Volunteer Grants

Year	Grants Awarded
2013	81
2012	66
2011	57
2010	33

Funds for Fundraisers Grants

Year	Dollars Awarded
2013	\$37,470
2012	\$50,215
2011	\$28,343
2010	\$9,465

Encouraging community investment

Since its launch in 2008, The Greater Interest GIC® has become a much-loved initiative that employees, clients, and community members look forward to each year. For every dollar clients invest in the product during September and October, CWB makes a corporate donation to local Big Brothers Big Sisters (BBBS) agencies. Over the past six years, we've donated \$1.3 million to children's charities across Western Canada through this campaign, with the majority of funding received by 20 BBBS agencies from Vancouver Island to Winnipeg.



Building momentum by giving back

In June of this year, employees, clients and esteemed guests of CWB Group gathered at the Blatchford Hangar in Fort Edmonton Park to celebrate the outstanding career of past-president and CEO, Larry Pollock. A visionary leader, Larry is known for both his business acumen and commitment to the community, so it was only fitting that the celebration be a fundraiser for a local cause. Larry's work with the YMCA of Northern Alberta over the years made this an excellent choice.

That evening, 285 of our clients, employees and local community members came together to donate just over \$80,000 – a number matched by CWB Group. Larry contributed an additional \$40,000 on behalf of his family, bringing the total raised to an even \$200,000. With this significant donation, the *Larry Pollock Youth Recreation Endowment Fund* was established to provide financial support to youth who may not otherwise be able to participate in the YMCA's local programming.

The YMCA's president and CEO, Nick Parkinson, was on hand to accept the donation and shared his elation with the audience: "We're very thankful to have the support of Larry Pollock, CWB Group and everybody involved in this significant contribution. On an annual basis, the investment income earned from this fund will be made available to approximately 20 under-privileged youth as chosen by our Board of Directors. These youth will enjoy the benefit of belonging – and reaching their potential – at the YMCA."

Coming together for our environment

Sustainable business practices are, quite simply, good for business. At CWB Group, looking for opportunities to reduce our impact on the environment just makes sense. That's why we're prudent with our resources, look for opportunities to reduce our impact on the environment and encourage our stakeholders to do the same.

Managing our resources

We're careful to use our resources wisely and make a point to maintain modest, yet comfortable, facilities, minimize our paper usage, and reduce the amount of energy used to power our buildings and technology. We encourage employees to reduce, reuse and recycle, and support employee-led environmental teams at many of our offices.

Finding ways to decrease our paper usage was top of mind in 2013. Both CDI and National Leasing have maintained paperless office environments for some time, and other CWB Group companies are now working to follow a similar path. At Optimum Mortgage, the combination of dual monitor installations and completion of updates to the loan origination system has reduced paper usage by enabling underwriters to work digitally. At CWB Group corporate office, we use digital reporting for our weekly financial reports to senior management, and have implemented an updated electronic portal for our Board of Directors that allows them to review and comment on documents online.

CWB's information services team recycles computer equipment by offering employees the opportunity to purchase gently used monitors, desktops, laptops and printers at significantly reduced prices, and then donates the proceeds to the local United Way.

And at CDI, employees participate in the City of Vancouver's organics collection program for businesses with the goal of reducing organic waste in landfills. In only six months, CDI saw a 65% decrease in the weight of trash generated at their office.

Responsible lending

Potential environmental risks are evaluated as part of the regular due diligence of our credit-granting process. Although we're committed to supporting our clients in growing and expanding their businesses, applications are denied if we identify potential environmental risks that cannot be resolved to our satisfaction.

Setting high standards

When it comes to building new branches, we look for opportunities to implement sustainable elements and set standards we're proud to talk about. We consider sustainable features like lights-on sensors, LED lighting and energy-efficient mechanical systems, which reduce energy used for heating and can decrease carbon emissions.

Because we know our clients care about the environment, we also look for opportunities to create sustainable products. National Leasing's Green Earth Solutions™ program was developed with eco-conscious clients in mind. The program helps clients reduce their carbon footprint by providing leasing options for renewable energy equipment like solar panels, wind turbines, hybrid boilers, tankless water heaters and solar air heating devices.



Building momentum by encouraging sustainable thinking

In 2010, Canadian Western Bank partnered with the Northern Alberta Institute of Technology (NAIT) to give students the opportunity to explore sustainable design and construction techniques within a real-world framework. NAIT students completing the final year of their architectural technology diploma are eligible to participate in the Architectural Design Competition, which tasks them with designing a new CWB banking branch. Students must consider key criteria such as concept, aesthetics, functionality, corporate identity and sustainability, and are judged on their ability to incorporate each of these elements into their designs.

Over the three years the competition has taken place, students have recommended several exciting sustainability concepts subsequently used by

CWB in new branch development. Students in this year's competition were asked to design a branch in Abbotsford, which would meet the required criteria while demonstrating our commitment to good corporate citizenship.

Michael Gross, the competition's first place winner in 2013, presented an impressive design that was both practical and aesthetically pleasing. His sustainable, open concept focused on reducing electricity use through the addition of thin layers of solar film and electrochromic windows. It also included plans for rainwater harvesting, living walls and an extensive green roof.

The 2014 competition is currently underway.



Participating in Canada's vibrant economy

For nearly 30 years, CWB Group has contributed to the growth of Canada's economy in many ways. We pay taxes, invest in our employees, and purchase millions of dollars of equipment, supplies and services from other Canadian businesses each year. We also help both our personal and business clients with their financing needs, and make regular financial contributions to the communities where we operate.

Supporting small- and medium-sized businesses

Helping small- and medium-sized businesses get the financing and services they need to grow is one of the things we do best. Within the bank, our financing options typically range in size from \$100,000 to \$50 million across each of our core areas of expertise: general commercial banking, commercial real estate and construction financing, equipment leasing and financing, and energy lending. In situations where clients require more than our maximum thresholds, we can accommodate their needs by sharing the lending facilities with other banking partners. We're continuously increasing the financing we provide and, in 2013, our loan portfolio grew by more than \$1.6 billion to reach \$15.6 billion.

Focused on a diverse range of clients operating in numerous industries across Canada, National Leasing offers specialized leasing options ranging in size from \$5,000 to \$2 million. In addition to offering superior response times and flexible payment options, National Leasing's proprietary credit granting process can often deliver solutions where other credit providers cannot.

Helping our personal banking clients thrive

The products and services we offer our personal banking clients enable them to succeed financially. Whether they are buying a new home, sending their children to post-secondary school or investing for their future, the transactions we facilitate help our clients further stimulate the economy.

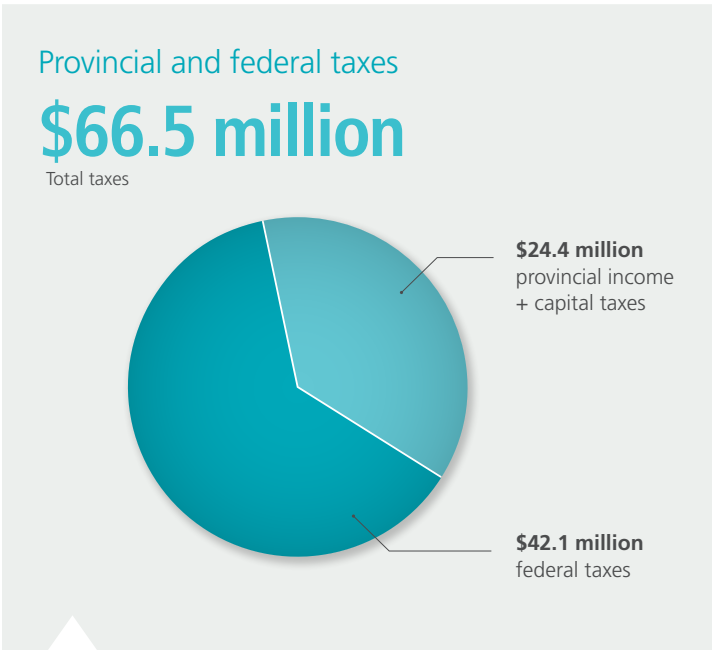
Contributing to our communities

Charitable and community-focused organizations need financial services support too, and we're pleased to offer them banking products, loans and other services that help them operate efficiently so they can focus on their important mandates.

We also help non-profit organizations manage their investments – and the investments of their donors – wisely. Adroit Investment Management works closely with several non-profit and religious organizations to provide investment advice and guidance on how to invest and grow their capital.

Summarizing our impact

CWB Group's general business activities have a meaningful economic impact. This year alone, we invested more than \$1.9 billion into the Canadian economy. In addition to increasing total loans outstanding by \$1.6 billion, we paid \$172.2 million in salaries and benefits, and invested another \$1.9 million in training and development for our employees. We spent nearly \$19.5 million on office leasing and maintenance, and \$5.4 million in travel expenses and office supplies. We also paid \$66.5 million in government taxes, which included \$42.1 million in federal taxes and more than \$24.4 million in provincial income and capital taxes.



Breakdown of Total Canadian Business Financing

Canadian Western Bank is committed to meeting the needs of Canadian businesses.
As of October 31, 2013, authorized business loans totaled approximately \$17.3 billion.

	\$0 - \$24,999			\$25,000 - \$99,999		
	Authorized (\$ thousands)	Outstanding (\$ thousands)	Clients	Authorized (\$ thousands)	Outstanding (\$ thousands)	Clients
British Columbia	94,873	38,823	5,342	104,669	78,117	1,467
Alberta	342,047	78,716	9,610	209,526	143,930	2,978
Saskatchewan	107,019	52,378	5,692	80,689	78,059	1,696
Manitoba	24,771	21,407	2,775	54,422	34,327	713
Ontario	176,387	130,533	18,365	139,441	139,441	2,933
Quebec	64,261	64,261	9,829	97,798	68,761	1,455
Other Provinces and Territories	35,728	35,218	5,324	33,416	33,416	705
Canada	845,086	421,336	56,937	719,961	576,051	11,947

	\$100,000 - \$249,999			\$250,000 - \$499,999		
	Authorized (\$ thousands)	Outstanding (\$ thousands)	Clients	Authorized (\$ thousands)	Outstanding (\$ thousands)	Clients
British Columbia	163,989	136,594	814	182,677	163,907	461
Alberta	203,872	181,865	1,067	234,897	188,550	532
Saskatchewan	72,132	61,945	375	36,978	33,284	88
Manitoba	29,618	29,368	185	12,814	12,771	36
Ontario	102,772	102,772	647	30,558	30,558	84
Quebec	44,346	44,346	279	11,803	11,803	34
Other Provinces and Territories	19,185	19,185	130	9,051	9,051	24
Canada	635,914	576,075	3,497	518,778	449,924	1,259

	\$500,000 - \$999,999			\$1,000,000 - \$4,999,999		
	Authorized (\$ thousands)	Outstanding (\$ thousands)	Clients	Authorized (\$ thousands)	Outstanding (\$ thousands)	Clients
British Columbia	362,374	298,010	404	1,765,685	1,352,910	609
Alberta	395,116	306,876	437	2,300,421	1,705,234	729
Saskatchewan	44,750	39,677	55	227,843	165,487	76
Manitoba	12,513	12,163	17	103,435	96,174	44
Ontario	65,180	27,197	36	151,783	65,035	30
Quebec	12,117	12,117	17	22,233	22,233	12
Other Provinces and Territories	6,500	6,129	10	13,286	13,286	7
Canada	898,550	702,169	976	4,584,686	3,420,359	1,507

	\$5,000,000+		
	Authorized (\$ thousands)	Outstanding (\$ thousands)	Clients
British Columbia	3,205,629	2,655,444	238
Alberta	3,816,002	3,177,931	260
Saskatchewan	548,856	467,843	38
Manitoba	148,768	139,437	16
Ontario	1,216,067	835,116	65
Quebec	84,635	57,947	5
Other Provinces and Territories	55,540	55,484	3
Canada	9,075,497	7,389,202	625

	Total for all levels		
	Authorized (\$ thousands)	Outstanding (\$ thousands)	Clients
British Columbia	5,879,896	4,723,805	9,335
Alberta	7,501,881	5,783,102	15,613
Saskatchewan	1,118,267	898,673	8,020
Manitoba	386,341	345,647	3,786
Ontario	1,882,188	1,330,652	22,160
Quebec	337,193	281,468	11,631
Other Provinces and Territories	172,706	171,769	6,203
Canada	17,278,472	13,535,116	76,748



Building momentum by putting a spotlight on our communities

We were excited when we heard that the Tour of Alberta's inaugural race would take place across the province in September 2013. The professional cycling race and festival – spanning six days and nearly 900 kilometres – would put a spotlight on Alberta, showcasing to the world our communities along the race route.

“We quickly recognized this event’s potential to stimulate economic growth and drive business for many of our clients, so we knew we had to get involved,” says Tracey Ball, CWB Group’s executive vice president and chief financial officer. “We’re extremely proud to have been the first organization to confirm our support and were thrilled to sign on as a premier partner of the festival.”

The Tour of Alberta was indeed a success.

An estimated 300,000 spectators came out to see the race that started in Edmonton and ended in Calgary, with stops in Strathcona County, Camrose, Devon, Red Deer, Strathmore, Drumheller, Black Diamond and Okotoks. Another 41 million* viewers watched the event from their televisions and people in more than 172 countries followed along online. The event generated new jobs paying more than \$7.2 million in wages and salaries across the province and, ultimately, injected an estimated \$23.5 million into Alberta’s economy.

*Total viewers based on actual program ratings. Please note that some markets are based on average viewership per day in which the Tour of Alberta was part of the programming.

LOCATIONS

Canadian Western Bank
Regional Offices

British Columbia
2200, 666 Burrard Street
Vancouver
(604) 669-0081
Mario Furlan

Northern Alberta
3000, 10303 Jasper Avenue
Edmonton
(780) 423-8888
Michael Halliwell

Prairies
606 - 4 Street S.W.
Calgary
(403) 262-8700
Glen Eastwood

Equipment Financing
6127 Barlow Trail S.E.
Calgary
(403) 267-9882
Michael Docherty

Alberta

Edmonton
Edmonton Main
11350 Jasper Avenue
(780) 424-4846
Mike McInnis

103 Street
10303 Jasper Avenue
(780) 423-8801
George Bowden

Old Strathcona
7933 - 104 Street
(780) 433-4286
Donna Austin

South Edmonton Common
2142 - 99 Street
(780) 988-8607
Robert Ovic

West Point
17603 - 100 Avenue
(780) 484-7407
David Hardy

Calgary
Calgary Main
606 - 4 Street S.W.
(403) 262-8700
Jeff Bowling

Calgary Chinook
6606 MacLeod Trail S.W.
(403) 252-2299
Lew Christie

Calgary Foothills
6127 Barlow Trail S.E.
(403) 269-9882
Dustin Jones

Calgary Northeast
2810 - 32 Avenue N.E.
(403) 250-8838
June Lavigueur

Calgary South Trail Crossing
300, 5222 - 130 Avenue S.E.
(403) 257-8235
Rick Vandergraaf

Broker Buying Centre
285, 2880 Glenmore Trail S.E.
(403) 720-8960
David Miller

Westjet Banking Centre
22 Aerial Place N.W.
Westjet Campus
(403) 452-5869
Christina French

Grande Prairie
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Todd Kramer

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Michael White

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Daryn Wenaas

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(780) 874-9555
Ethan Walker

Medicine Hat
102, 1111 Kingsway
Avenue S.E.
(403) 527-7321
Dan Kitching

Red Deer
4822 - 51 Avenue
(403) 341-4000
Don Odell

Sherwood Park
251 Palisades Way
(780) 449-6699

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Kelly Price

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Winnipeg
Winnipeg
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(204) 956-4669
Robert Bean

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(204) 452-0939
Christopher Voogt

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Eco Audit

This Report uses 10% Post Consumer Recycled fiber instead of virgin paper; the following savings to our natural resources were realized.⁽¹⁾

Trees Saved



Wood Saved (Tonnes)



Energy Not Consumed (Million BTUs)



Net Greenhouse Gases Prevented (lbs. CO₂ Equiv.)



Waste Water (Water Saved gals.)



Solid Waste (Landfill Reduced lbs.)



(1) Above information is based on use of the following products:
3,200 sheets of 19 x 25 Cougar 100lb Cover 183M
14,000 sheets of 25 x 38 Cougar 70lb Text 140M
Data research provided by www.environmentaldefence.org



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