



Pacific & Western

Credit Corp.

Supplemental Financial Information

**For the quarter ended July 31, 2010
(unaudited)**

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Use of this Report

This financial information is supplementary to the Corporation's Third Quarter Press Release and its 2009 audited financial statements and should be read in conjunction with those documents.

This report is unaudited and all amounts are in thousands of Canadian dollars, unless indicated otherwise.

HIGHLIGHTS
(unaudited)
(\$ thousands)

	QUARTER						9 MONTHS ENDED		YEAR ENDED				
	2010			2009			2010	2009	2009**		2008**	2007	2006
	Q3	Q2	Q1**	Q4**	Q3**	Q2**	Q1**	Q3	Q3**				
Pacific & Western Bank of Canada													
Results of Operations (teb) *													
Total interest income	16,440	14,592	17,712	22,715	19,828	20,034	19,141	48,744	59,003	81,718	75,033	73,626	66,969
Net interest income	4,450	3,194	5,369	6,812	1,454	2,652	2,298	13,013	6,404	13,216	13,477	18,077	19,895
Provision (recovery) for credit losses	19	(735)	26	3,183	148	8	110	(690)	266	3,449	2,836	841	684
Impairment writedowns	-	(326)	-	-	-	-	-	(326)	-	-	(15,044)	-	-
Other income (charges)	(245)	377	29	1,887	507	(275)	(670)	161	(438)	1,449	(8,610)	1,626	16,778
Total revenue	4,186	3,980	5,372	5,516	1,813	2,369	1,518	13,538	5,700	11,216	(13,013)	18,862	35,989
Non-interest expenses	4,371	4,158	4,100	4,269	3,715	3,255	3,391	12,629	10,361	14,630	12,794	12,852	12,193
Net income (loss) before provision for income taxes	(185)	(177)	1,271	1,249	(1,902)	(889)	(1,872)	909	(4,663)	(3,414)	(25,807)	6,010	23,796
Income tax provision (recovery)	305	464	595	1,376	(535)	45	(375)	1,364	(865)	511	(4,913)	2,352	5,570
Net income (loss)	\$ (490)	\$ (641)	\$ 676	\$ (127)	\$ (1,367)	\$ (934)	\$ (1,497)	\$ (455)	\$ (3,798)	\$ (3,925)	\$ (20,894)	\$ 3,658	\$ 18,580
Financial Ratios													
Net interest income teb (%)	1.21%	0.94%	1.50%	1.79%	0.36%	0.71%	0.61%	1.17%	0.55%	0.91%	0.91%	1.30%	1.62%
Non-interest expenses to average total assets (annualized)	1.19%	1.23%	1.14%	1.12%	0.92%	0.88%	0.90%	1.14%	0.89%	1.00%	0.86%	0.92%	0.99%
Efficiency ratio	\$ 1.04	\$ 1.16	\$ 0.76	\$ 0.49	\$ 1.89	n/m	n/m	\$ 0.98	\$ 1.74	\$ 1.00	n/m	\$ 0.65	\$ 0.33
Number of full time equivalent staff at period end	57	55	55	55	54	54	55	57	54	55	57	57	61
Assets to full time employee	27,475	24,375	26,108	25,997	29,963	29,219	26,729	27,475	29,963	25,997	26,503	25,545	21,742
Credit Quality													
Gross impaired loans	3,219	5,246	6,701	6,395	11,293	7,794	7,787	3,219	11,293	6,395	7,791	1,452	3,096
Gross impaired loans as a % of total assets	0.21%	0.39%	0.47%	0.45%	0.70%	0.49%	0.53%	0.21%	0.70%	0.45%	0.52%	0.10%	0.23%
Net impaired loans	(2,114)	(51)	(2,859)	(3,139)	4,985	1,634	1,635	(2,114)	4,985	(3,139)	1,749	(1,754)	530
Net impaired loans as a % of total loans	-0.22%	-0.01%	-0.30%	-0.34%	0.50%	0.16%	0.15%	-0.22%	0.50%	-0.34%	0.16%	-0.18%	0.06%
Financial Position													
Cash and securities	575,740	382,684	459,505	442,310	590,947	500,676	320,372	575,740	590,947	442,310	366,070	441,397	424,757
Cash and securities to total assets (%)	36.76%	28.54%	32.00%	31.42%	36.52%	31.73%	21.79%	36.76%	36.52%	31.42%	24.23%	30.31%	32.03%
Total loans	956,000	925,434	945,300	929,831	995,802	1,044,556	1,115,534	956,000	995,802	929,831	1,110,807	977,727	863,830
Mortgages and loans to total assets (%)	61.04%	69.03%	65.83%	66.05%	61.55%	66.20%	75.88%	61.04%	61.55%	66.05%	73.53%	67.15%	65.13%
Total assets	1,566,094	1,340,650	1,435,958	1,407,855	1,617,996	1,577,830	1,470,077	1,566,094	1,617,996	1,407,855	1,510,651	1,456,045	1,326,277
Average assets	1,453,372	1,380,304	1,421,907	1,512,926	1,597,913	1,523,954	1,490,364	1,486,975	1,564,324	1,459,253	1,483,348	1,391,161	1,226,636
Deposits	1,409,799	1,192,779	1,264,132	1,217,136	1,462,488	1,417,663	1,337,265	1,409,799	1,462,488	1,217,136	1,389,455	1,282,756	1,210,555
Subordinated notes payable	41,500	41,500	39,976	39,946	41,500	40,000	20,000	41,500	41,500	39,946	19,969	29,786	34,000
Shareholders' equity	81,842	79,424	84,070	80,848	82,943	76,776	67,983	81,842	82,943	80,848	74,021	60,230	70,039
Pacific & Western Credit Corp.													
Results of Operations (teb) *													
Total interest income	\$ 16,448	\$ 14,599	\$ 17,716	\$ 22,450	\$ 20,097	\$ 20,039	\$ 19,146	\$ 48,763	\$ 59,282	\$ 81,732	\$ 75,065	\$ 73,683	\$ 66,988
Net interest income	2,352	1,087	3,472	4,752	220	1,479	1,133	6,911	2,832	7,584	11,415	17,712	19,222
Provision (recovery) for credit losses	19	(735)	34	3,183	148	8	110	(682)	266	3,449	2,815	841	787
Impairment writedowns	-	(326)	-	-	-	-	-	(326)	-	-	(15,044)	-	-
Other income (charges)	(215)	388	29	1,887	507	(275)	(670)	202	(438)	1,449	(8,573)	1,626	16,162
Total revenue	2,118	1,884	3,467	3,456	579	1,196	353	7,489	2,128	5,584	(15,018)	18,497	34,597
Non-interest expenses	4,338	4,251	4,211	4,405	3,816	3,328	3,418	12,800	10,562	14,967	14,025	13,897	12,855
Net income (loss) before provision for income taxes	(2,220)	(2,367)	(744)	(949)	(3,237)	(2,132)	(3,065)	(5,311)	(8,434)	(9,383)	(29,043)	4,600	21,742
Income tax provision (recovery)	305	463	596	1,376	(268)	47	(375)	1,364	(596)	780	(3,001)	2,400	5,110
Net income (loss)	(2,525)	(2,830)	(1,340)	(2,057)	(2,969)	(2,179)	(2,690)	(6,695)	(7,838)	(9,895)	(26,042)	2,200	16,986
Return on average common equity	-152.08%	-127.25%	-47.16%	-65.50%	-98.25%	-90.61%	-77.58%	-101.59%	-66.33%	-71.16%	-73.73%	3.25%	28.75%
Return on average assets	-0.69%	-0.83%	-0.37%	-0.54%	-0.74%	-0.59%	-0.72%	-0.60%	-0.67%	-0.68%	-1.75%	0.16%	1.38%
Per Common Share (\$'s)													
Basic earnings (loss) per share	(0.18)	(0.21)	(0.10)	(0.15)	(0.22)	(0.16)	(0.20)	(0.49)	(0.59)	(0.74)	(1.93)	0.14	1.25
Diluted earnings (loss) per share	(0.18)	(0.21)	(0.10)	(0.15)	(0.22)	(0.16)	(0.20)	(0.49)	(0.59)	(0.74)	(1.93)	0.14	1.22
Book value/share	0.50	0.44	0.89	0.77	1.07	0.73	0.76	0.50	1.07	0.77	1.30	3.91	5.00
Closing market price (common share)	3.01	3.40	3.89	4.00	3.76	3.20	2.75	3.01	3.76	4.00	3.26	7.75	11.81
Weighted average number of common shares	14,060	13,872	13,725	13,656	13,642	13,642	13,642	13,886	13,642	13,646	13,664	13,674	13,343
Number of common shares outstanding at period end	14,209	13,984	13,812	13,680	13,642	13,642	13,642	14,209	13,642	13,680	13,642	13,686	13,422
Total market value of common shares	42,769	47,546	53,729	54,720	51,294	43,654	37,516	42,769	51,294	54,720	44,473	106,067	158,514
Financial Position													
Cash and securities	584,320	393,742	470,913	443,957	593,945	503,172	320,934	584,320	593,945	443,957	366,806	441,727	425,418
Cash and securities to total assets (%)	37.14%	29.16%	32.58%	31.51%	36.63%	31.84%	21.84%	37.14%	36.63%	31.42%	24.30%	30.32%	31.99%
Total loans	956,000	925,434	945,300	929,831	995,802	1,044,556	1,115,534	956,000	995,802	929,831	1,110,807	977,727	863,830
Mortgages and loans to total assets (%)	60.76%	68.54%	65.39%	66.00%	61.42%	66.09%	75.91%	60.76%	61.42%	66.05%	73.58%	67.03%	64.96%
Total assets	1,573,411	1,350,218	1,445,591	1,408,920	1,621,309	1,580,516	1,469,641	1,573,411	1,621,309	1,408,920	1,509,662	1,458,656	1,329,729
Average assets	1,461,815	1,397,905	1,427,256	1,515,115	1,600,913	1,525,079	1,489,652	1,491,166	1,565,486	1,459,291	1,484,159	1,394,193	1,230,478
Deposits	1,409,799	1,192,779	1,264,132	1,217,136	1,462,488	1,417,663	1,337,265	1,409,799	1,462,488	1,217,136	1,389,455	1,282,756	1,210,555
Notes payable	75,394	75,567	78,072	77,933	107,903	103,647	73,345	75,394	107,903	77,933	70,405	35,660	36,186
Preferred share liabilities	40,623	40,537	37,649	27,892	-	-	-	40,623	-	27,892	-	-	-
Total shareholders' equity	12,493	11,418	17,348	14,666	18,086	13,466	13,892	12,493	18,086	14,666	21,326	57,054	70,650

* Taxable Equivalent Basis (teb) Adjustment-an addition to interest income to gross up the tax-exempt income earned on preferred shares to an amount which, had it been taxable at the statutory rate, would result in the same after-tax net income as appears in the financial statements. This results in a better reflection of the pre-tax economic yield of these assets and facilitates uniform measurement and comparison of net interest income.

** Amounts have been amended as noted in the July 31, 2010 interim consolidated financial statements. See note 2-"Amendment to Financial Statements."

NET INCOME (teb)
(unaudited)
(\$ thousands)

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	QUARTER								9 MONTHS ENDED		YEAR ENDED			
	2010			2009				2010	2009	2009	2008*	2007	2006	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q3	Q3					
Pacific & Western Bank of Canada														
Interest Income (teb)														
Loans	\$ 11,048	\$ 10,730	\$ 11,099	\$ 13,285	\$ 12,168	\$ 15,512	\$ 15,118	\$ 32,877	\$ 42,798	\$ 56,083	\$ 53,490	\$ 52,814	\$ 47,168	
Securities (teb)	4,306	3,006	5,361	9,055	7,149	4,325	3,446	12,673	14,920	23,975	18,112	18,194	17,543	
Loan fees	1,086	856	1,252	375	511	197	577	3,194	1,285	1,660	3,431	2,618	2,258	
Total interest income	16,440	14,592	17,712	22,715	19,828	20,034	19,141	48,744	59,003	81,718	75,033	73,626	66,969	
Yield %	4.49%	4.31%	4.94%	5.96%	4.92%	5.39%	5.10%	4.38%	5.04%	5.60%	5.06%	5.29%	5.46%	
Interest Expense														
Deposits	10,814	10,286	11,163	14,720	17,214	16,439	16,333	32,263	49,986	\$ 64,706	59,005	52,452	44,277	
Notes	1,176	1,111	1,181	1,181	1,160	946	509	3,468	2,615	3,796	2,551	3,097	2,797	
Total interest expense	11,990	11,397	12,344	15,901	18,374	17,385	16,842	35,731	52,601	68,502	61,556	55,549	47,074	
Cost of funds %	3.27%	3.37%	3.44%	4.17%	4.56%	4.68%	4.48%	3.21%	4.50%	4.69%	4.15%	3.99%	3.84%	
Net interest income	4,450	3,195	5,368	6,814	1,454	2,649	2,299	13,013	6,402	13,216	13,477	18,077	19,895	
Spread %	1.21%	0.94%	1.50%	1.79%	0.36%	0.71%	0.61%	1.17%	0.55%	0.91%	0.91%	1.30%	1.62%	
Provision (recovery) for credit losses	19	(735)	26	3,183	148	8	110	(690)	266	3,449	2,836	841	684	
Impairment writedown on securities	-	(326)	-	-	-	-	-	(326)	-	-	(15,044)	-	-	
FV adjustment on derivatives	-	-	-	-	-	-	-	-	-	-	(8,885)	-	-	
Other income (charges)	(245)	377	29	1,887	507	(275)	(670)	161	(438)	1,449	275	1,626	16,778	
Total revenue	4,186	3,981	5,371	5,518	1,813	2,366	1,519	13,538	5,698	11,216	(13,013)	18,862	35,989	
Non-interest expenses	4,371	4,158	4,100	4,269	3,715	3,255	3,391	12,629	10,361	14,630	12,794	12,852	12,193	
Net income (loss) before taxes	(185)	(177)	1,271	1,249	(1,902)	(889)	(1,872)	909	(4,663)	(3,414)	(25,807)	6,010	23,796	
Income taxes (recovery)	305	464	595	1,376	(535)	45	(375)	1,364	(865)	511	(4,913)	2,352	5,570	
Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	-	354	
Net income (loss)	\$ (490)	\$ (641)	\$ 676	\$ (127)	\$ (1,367)	\$ (934)	\$ (1,497)	\$ (455)	\$ (3,798)	\$ (3,925)	\$ (20,894)	\$ 3,658	\$ 18,580	
Reconciliation to net income (loss) of Pacific & Western Credit Corp														
Net income (loss) for Pacific & Western Bank of Canada	\$ (490)	\$ (641)	\$ 676	\$ (127)	\$ (1,367)	\$ (934)	\$ (1,497)	\$ (455)	\$ (3,798)	\$ (3,925)	\$ (20,894)	\$ 3,658	\$ 18,580	
Adjust for:														
Additional interest expense on notes and other	811	929	975	1,249	1,502	1,174	1,171	2,766	3,839	5,096	2,095	422	622	
Interest expense on preferred shares	1,191	1,187	925	548	-	-	-	3,303	-	548	-	-	-	
Non interest expenses	33	73	116	133	100	71	22	171	201	326	1,231	1,036	230	
Other items	-	-	-	-	-	-	-	-	-	-	1,822	-	742	
Net Income (Loss) for Pacific & Western Credit Corp.	\$ (2,525)	\$ (2,830)	\$ (1,340)	\$ (2,057)	\$ (2,969)	\$ (2,179)	\$ (2,690)	\$ (6,695)	\$ (7,838)	\$ (9,895)	\$ (26,042)	\$ 2,200	\$ 16,986	
Per common share:														
Basic earnings (loss) per share	\$ (0.18)	\$ (0.21)	\$ (0.10)	\$ (0.15)	\$ (0.22)	\$ (0.16)	\$ (0.20)	\$ (0.49)	\$ (0.59)	\$ (0.74)	\$ (1.93)	\$ 0.14	\$ 1.25	
Diluted earnings (loss) per share	\$ (0.18)	\$ (0.21)	\$ (0.10)	\$ (0.15)	\$ (0.22)	\$ (0.16)	\$ (0.20)	\$ (0.49)	\$ (0.59)	\$ (0.74)	\$ (1.93)	\$ 0.14	\$ 1.22	
Common share dividends	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,787	\$ -	
Preferred share dividends paid	\$ 401	\$ 281	\$ 347	\$ 115	\$ -	\$ -	\$ 240	\$ 1,029	\$ 240	\$ 355	\$ 240	\$ 240	\$ 240	
Comprehensive Income														
Net income (loss)	\$ (2,525)	\$ (2,830)	\$ (1,340)	\$ (2,057)	\$ (2,969)	\$ (2,179)	\$ (2,690)	\$ (6,695)	\$ (7,838)	\$ (9,895)	\$ (26,042)	\$ 2,200	\$ 16,986	
Other comprehensive income, net of tax														
Net unrealized gains (losses) on assets held as available-for-sale	3,103	(3,605)	3,407	(2,345)	7,350	1,636	(4,874)	2,905	4,112	1,767	(8,616)	(9,377)	-	
Amount transferred to net income (loss) for hedges	-	-	-	-	-	-	-	-	-	-	190	212	-	
Amount transferred to net income (loss) for available-for-sale assets	(196)	(629)	(861)	377	184	91	332	(1,686)	607	984	(140)	(1,358)	-	
Amount transferred to net income (loss) for impairment writedown on available-for-sale assets	-	231	-	-	-	-	-	231	-	-	(797)	-	-	
	2,907	(4,003)	2,546	(1,968)	7,534	1,727	(4,542)	1,450	4,719	2,751	(9,363)	(10,523)	-	
Total comprehensive income (loss)	\$ 382	\$ (6,833)	\$ 1,206	\$ (4,025)	\$ 4,565	\$ (452)	\$ (7,232)	\$ (5,245)	\$ (3,119)	\$ (7,144)	\$ (35,405)	\$ (8,323)	\$ 16,986	

* Amounts have been amended as noted in the July 31, 2010 interim consolidated financial statements. See note 2-"Amendment to Financial Statements."

PACIFIC & WESTERN BANK OF CANADA
NET INTEREST INCOME, OTHER INCOME AND TOTAL REVENUES (teb)
(unaudited)
(\$ thousands)

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	QUARTER								9 MONTHS ENDED		YEAR ENDED			
	2010			2009				2010	2009	2009	2008*	2007	2006	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q3	Q3*					
Net Interest Income	\$ 3,807	\$ 2,571	\$ 4,700	\$ 6,145	\$ 833	\$ 1,951	\$ 1,553	\$ 11,078	\$ 4,337	\$ 10,482	\$ 10,620	\$ 15,868	\$ 18,245	
Taxable equivalent adjustment	643	623	669	667	621	701	745	1,935	2,067	2,734	2,857	2,209	1,650	
Net Interest Income (Nil) (teb)	4,450	3,194	5,369	6,812	1,454	2,652	2,298	13,013	6,404	13,216	13,477	18,077	19,895	
Gains	-	-	-	-	-	-	-	-	-	-	-	888	16,933	
FV adjustment on derivatives	-	-	-	-	-	-	-	-	-	-	(8,885)	-	-	
Impairment writedown on securities	-	-	-	-	-	-	-	-	-	-	(3,703)	-	(3,230)	
Impairment writedown on other assets	-	-	-	-	-	-	-	-	-	-	(11,341)	(100)	-	
Other	(245)	49	31	1,887	507	(275)	(670)	(165)	(438)	1,449	275	839	3,075	
Total other income (charges)	(245)	49	31	1,887	507	(275)	(670)	(165)	(438)	1,449	(23,654)	1,627	16,778	
Net interest and other income (teb)	\$ 4,205	\$ 3,243	\$ 5,400	\$ 8,699	\$ 1,961	\$ 2,377	\$ 1,628	\$ 12,848	\$ 5,966	\$ 14,665	\$ (10,177)	\$ 19,704	\$ 36,673	
Other income (charges) as a % of total revenue	n/m	1.51%	0.57%	21.69%	25.85%	n/m	n/m	n/m	n/m	9.88%	n/m	8.26%	45.75%	
Net interest income-loans	2.06%	1.67%	1.80%	1.47%	0.37%	1.30%	1.12%	2.03%	1.11%	0.96%	1.30%	2.03%	2.29%	
Net interest income-securities	0.26%	-0.43%	1.28%	2.60%	0.64%	-0.31%	-0.50%	-0.03%	-0.34%	1.24%	0.34%	0.21%	0.68%	
Net interest income per average assets	1.21%	0.94%	1.50%	1.79%	0.36%	0.71%	0.61%	1.17%	0.55%	0.91%	0.91%	1.30%	1.62%	

(unaudited)
(\$ thousands)

	QUARTER								9 MONTHS ENDED		YEAR ENDED			
	2010			2009				2010	2009	2009*	2008*	2007	2006	
	Q2	Q2	Q1*	Q4*	Q3*	Q2*	Q1*	Q3	Q3*					
Average loans	\$ 940,717	\$ 935,367	\$ 937,566	\$ 962,817	\$ 1,020,179	\$ 1,080,045	\$ 1,113,171	\$ 942,916	\$ 1,053,305	\$ 1,020,319	\$ 1,044,267	\$ 920,779	\$ 806,569	
Average total assets	\$ 1,453,372	\$ 1,388,304	\$ 1,421,907	\$ 1,512,926	\$ 1,597,913	\$ 1,523,954	\$ 1,490,364	\$ 1,486,975	\$ 1,564,324	\$ 1,459,253	\$ 1,483,348	\$ 1,391,161	\$ 1,226,636	

* Amounts have been amended as noted in the July 31, 2010 interim consolidated financial statements. See note 2-"Amendment to Financial Statements."

PACIFIC & WESTERN BANK OF CANADA
NON-INTEREST EXPENSES
(unaudited)
(\$ thousands)

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	QUARTER								9 MONTHS ENDED		YEAR ENDED			
	2010			2009				2010	2009	2009	2008	2007	2006	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q3	Q3					
Salaries and Employee Benefits														
Salaries	\$ 1,493	\$ 1,465	\$ 1,395	\$ 1,346	\$ 1,324	\$ 1,320	\$ 1,317	\$ 4,353	\$ 3,961	\$ 5,307	\$ 4,400	\$ 4,512	\$ 4,524	
Employee benefits	355	278	243	371	299	266	258	876	823	1,194	1,262	2,019	1,705	
Total	1,848	1,743	1,638	1,717	1,623	1,586	1,575	5,229	4,784	6,501	5,662	6,531	6,229	
Premises														
Rent	143	152	140	173	161	191	168	435	520	693	643	658	391	
Depreciation	161	161	161	166	166	166	166	483	498	664	798	924	512	
Other	244	228	233	214	192	215	222	705	629	843	318	127	295	
Total	548	541	534	553	519	572	556	1,623	1,647	2,200	1,759	1,709	1,198	
General and administrative														
Capital and business taxes	121	190	186	166	210	131	126	497	467	633	496	601	607	
Insurance	72	74	73	71	78	70	69	219	217	288	263	279	258	
Listing, sustaining fees and annual meeting	8	9	4	4	5	8	6	21	19	23	32	22	22	
Marketing and business development	205	111	96	95	66	47	75	412	188	283	358	511	490	
Professional fees and services	341	297	273	467	309	150	135	911	594	1,061	565	504	444	
Postage and stationary	44	38	42	32	27	28	22	124	77	109	135	145	158	
Telephone and communications	29	24	24	27	29	25	31	77	85	112	115	138	131	
Travel	171	187	150	177	157	106	149	508	412	589	618	743	634	
Other	983	944	1,081	961	692	532	647	3,008	1,871	2,831	2,791	1,669	2,022	
Total	1,974	1,874	1,929	2,000	1,573	1,097	1,260	5,777	3,930	5,929	5,373	4,612	4,766	
Total non-interest expenses	\$ 4,370	\$ 4,158	\$ 4,101	\$ 4,270	\$ 3,715	\$ 3,255	\$ 3,391	\$ 12,629	\$ 10,361	\$ 14,630	\$ 12,794	\$ 12,852	\$ 12,193	

PACIFIC & WESTERN BANK OF CANADA
BALANCE SHEET
(unaudited)
(\$ thousands)

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	QUARTER							YEAR ENDED			
	2010			2009				2009*	2008*	2007	2006
	Q3	Q2	Q1*	Q4*	Q3*	Q2*	Q1*				
Cash resources	\$ 209,821	\$ 38,001	\$ 189,525	\$ 170,650	\$ 212,774	\$ 228,772	\$ 199,055	\$ 170,650	\$ 207,095	\$ 113,091	\$ 207,059
Securities	365,919	344,683	269,980	271,660	378,173	271,904	121,317	271,660	158,975	328,306	217,698
Loans											
Residential mortgages	203,327	199,333	184,010	183,942	206,568	227,169	310,711	183,942	320,247	247,802	175,363
Government financing-direct and indirect	221,064	215,543	230,132	211,680	209,885	229,560	242,477	211,680	266,513	283,000	249,562
Corporate loans	524,318	502,724	519,986	521,876	565,668	574,028	548,790	521,876	510,163	412,330	389,407
Personal loans	7,291	7,834	11,172	12,333	13,681	13,799	13,556	12,333	13,884	34,595	49,498
Total	956,000	925,434	945,300	929,831	995,802	1,044,556	1,115,534	929,831	1,110,807	977,727	863,830
Other assets											
Capital assets	5,647	5,825	5,974	6,117	6,278	6,498	6,648	6,117	6,777	8,127	3,536
Other assets	28,707	26,707	25,179	29,597	24,969	26,100	27,523	29,597	26,997	28,794	34,154
Total	34,354	32,532	31,153	35,714	31,247	32,598	34,171	35,714	33,774	36,921	37,690
Total assets	\$ 1,566,094	\$ 1,340,650	\$ 1,435,958	\$ 1,407,855	\$ 1,617,996	\$ 1,577,830	\$ 1,470,077	\$ 1,407,855	\$ 1,510,651	\$ 1,456,045	\$ 1,326,277
Deposits											
Demand	\$ 37,516	\$ 38,116	\$ 38,153	\$ 39,296	\$ 38,857	\$ 35,649	\$ 29,060	\$ 39,296	\$ 18,860	\$ 7,544	\$ 7,859
Term (including accrued interest)	1,372,283	1,154,663	1,225,979	1,177,840	1,423,631	1,382,014	1,308,205	1,177,840	1,370,595	1,275,212	1,202,696
Total	1,409,799	1,192,779	1,264,132	1,217,136	1,462,488	1,417,663	1,337,265	1,217,136	1,389,455	1,282,756	1,210,555
Other liabilities	32,953	26,947	47,780	69,925	31,065	43,391	44,829	69,925	27,206	83,273	11,683
Subordinated notes payable	41,500	41,500	39,976	39,946	41,500	40,000	20,000	39,946	19,969	29,786	34,000
Shareholders' Equity											
Share capital											
Common	95,365	95,365	95,365	95,365	95,365	95,365	87,365	95,365	87,365	42,117	38,117
Retained earnings (deficit)	(1,820)	(1,331)	(688)	(1,364)	(1,237)	130	1,064	(1,364)	2,561	24,654	31,922
Accumulated other comprehensive income (loss)	(11,703)	(14,610)	(10,607)	(13,153)	(11,185)	(18,719)	(20,446)	(13,153)	(15,905)	(6,541)	-
	81,842	79,424	84,070	80,848	82,943	76,776	67,983	80,848	74,021	60,230	70,039
Total liabilities and shareholders' equity	\$ 1,566,094	\$ 1,340,650	\$ 1,435,958	\$ 1,407,855	\$ 1,617,996	\$ 1,577,830	\$ 1,470,077	\$ 1,407,855	\$ 1,510,651	\$ 1,456,045	\$ 1,326,277

* Amounts have been amended as noted in the July 31, 2010 interim consolidated financial statements. See note 2-"Amendment to Financial Statements."

PACIFIC & WESTERN BANK OF CANADA
IMPAIRED LOANS AND ALLOWANCE FOR CREDIT LOSSES
(unaudited)
(\$ thousands)

	QUARTER								YEAR ENDED			
	2010			2009					2009	2008	2007	2006
	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Gross impaired loans												
Residential mortgages	\$ 975	\$ 1,179	\$ 1,718	\$ 1,076	\$ 1,076	\$ 1,075	\$ 1,074	\$ 1,076	\$ 1,188	\$ 1,303	\$ 1,106	
Business loans	-	1,489	1,319	1,629	6,035	6,279	6,263	1,629	6,327	-	1,977	
Personal loans	2,244	2,578	3,664	3,690	4,182	440	450	3,690	276	149	13	
Total gross impaired loans	\$ 3,219	\$ 5,246	\$ 6,701	\$ 6,395	\$ 11,293	\$ 7,794	\$ 7,787	\$ 6,395	\$ 7,791	\$ 1,452	\$ 3,096	
Allowance for credit losses												
Specific provisions	\$ 1,048	\$ 1,012	\$ 1,159	\$ 1,133	\$ 1,041	\$ 993	\$ 985	\$ 1,133	\$ 830	\$ 473	\$ 358	
General allowance	4,285	4,285	8,401	8,401	5,267	5,167	5,167	8,401	5,212	2,733	2,208	
Total allowance for credit losses	\$ 5,333	\$ 5,297	\$ 9,560	\$ 9,534	\$ 6,308	\$ 6,160	\$ 6,152	\$ 9,534	\$ 6,042	\$ 3,206	\$ 2,566	
Reconciliation of allowance for credit losses												
Balance, beginning of period	\$ 5,297	\$ 9,560	\$ 9,534	\$ 6,308	\$ 6,160	\$ 6,152	\$ 6,042	\$ 6,042	\$ 3,206	\$ 2,566	\$ 1,889	
Provision (recovery) for credit losses	19	(735)	34	3,183	148	8	110	3,449	2,816	841	787	
Recoveries (write-offs)	17	(3,528)	(8)	43	-	-	-	43	20	(201)	(110)	
Balance, end of period	\$ 5,333	\$ 5,297	\$ 9,560	\$ 9,534	\$ 6,308	\$ 6,160	\$ 6,152	\$ 9,534	\$ 6,042	\$ 3,206	\$ 2,566	
Total net impaired loans	\$ (2,114)	\$ (51)	\$ (2,859)	\$ (3,139)	\$ 4,985	\$ 1,634	\$ 1,635	\$ (3,139)	\$ 1,749	\$ (1,754)	\$ 530	
Total loans	\$ 956,000	\$ 925,434	\$ 945,300	\$ 929,831	\$ 995,802	\$ 1,044,556	\$ 1,115,534	\$ 929,831	\$ 1,110,807	\$ 977,727	\$ 863,830	
Net impaired loans (after general allowance) as a % of total loans	-0.22%	-0.01%	-0.30%	-0.34%	0.50%	0.16%	0.15%	-0.34%	0.16%	-0.18%	0.06%	
Gross impaired loans as a % of total assets	0.21%	0.39%	0.47%	0.45%	0.70%	0.49%	0.53%	0.45%	0.52%	0.10%	0.23%	
Allowance for credit losses as a % of gross impaired loans	165.67%	100.97%	142.67%	149.09%	55.86%	79.04%	79.00%	149.09%	77.55%	220.80%	82.88%	