

Notes to the Interim Consolidated Financial Statements

(unaudited)

1. Basis of Presentation

These interim Consolidated Financial Statements should be read in conjunction with the Consolidated Financial Statements for the year ended March 31, 2001, as set out in ATB's 2001 Annual Report.

These interim Consolidated Financial Statements have been prepared in accordance with Canadian generally accepted accounting principles using the same significant accounting policies outlined in the notes to the Consolidated Financial Statements for the year ended March 31, 2001.

2. Market Segment Information

For the three months ended

(\$ in thousands)	Lending business					Total
	Deposit business	Individual	Agriculture	Independent business and commercial	Other*	
September 30, 2001						
Net interest income	\$ 36,684	\$ 23,865	\$ 7,981	\$ 20,259	\$ 6,093	\$ 94,882
Other income	12,348	3,081	571	5,370	2,484	23,854
Total revenue	49,032	26,946	8,552	25,629	8,577	118,736
Provision for credit losses	-	1,292	6	1,669	3,190	6,157
Net operating revenue	\$ 49,032	\$ 25,654	\$ 8,546	\$ 23,960	\$ 5,387	\$ 112,579
Non-interest expenses						68,514
Net income						\$ 44,065
Average loans	\$ -	\$ 5,646,639	\$ 1,211,392	\$ 3,021,597	\$ (81,443)	\$ 9,798,185
Average deposits	10,159,937	-	-	-	1,216,658	11,376,595
Total assets	-	5,725,787	1,213,208	3,108,432	2,345,514	12,392,941

September 30, 2000

Net interest income	\$ 39,708	\$ 21,060	\$ 6,821	\$ 18,672	\$ 4,041	\$ 90,302
Other income	11,561	1,721	450	4,624	2,573	20,929
Total revenue	51,269	22,781	7,271	23,296	6,614	111,231
Provision for (recovery of) credit losses	-	838	(203)	1,763	3,681	6,079
Net operating revenue	\$ 51,269	\$ 21,943	\$ 7,474	\$ 21,533	\$ 2,933	\$ 105,152
Non-interest expenses						61,833
Net income						\$ 43,319
Average loans	\$ -	\$ 5,264,829	\$ 1,120,816	\$ 2,986,683	\$ (64,359)	\$ 9,307,969
Average deposits	9,063,913	-	-	-	1,362,992	10,426,905
Total assets	-	5,329,796	1,132,710	2,979,351	1,734,475	11,176,332

*Comprised of business of a corporate nature such as investment, risk management, asset liability management and treasury operations, as well as expenses and general allowances and recoveries for credit losses not expressly attributed to the market segments.

For the six months ended

(\$ in thousands)	Lending business					Total
	Deposit business	Individual	Agriculture	Independent business and commercial	Other*	
September 30, 2001						
Net interest income	\$ 72,691	\$ 46,979	\$ 15,601	\$ 39,423	\$ 12,795	\$ 187,489
Other income	24,571	6,118	1,267	10,550	4,684	47,190
Total revenue	97,262	53,097	16,868	49,973	17,479	234,679
Provision for credit losses	-	2,473	357	3,137	6,347	12,314
Net operating revenue	\$ 97,262	\$ 50,624	\$ 16,511	\$ 46,836	\$ 11,132	\$ 222,365
Non-interest expenses						137,344
Net income						\$ 85,021
Average loans	\$ -	\$ 5,576,762	\$ 1,206,958	\$ 2,977,434	\$ (73,023)	\$ 9,688,131
Average deposits	10,013,388	-	-	-	1,216,236	11,229,624
Total assets	-	5,725,787	1,213,208	3,108,432	2,345,514	12,392,941

September 30, 2000

Net interest income	\$ 78,061	\$ 40,395	\$ 13,208	\$ 37,768	\$ 8,085	\$ 177,517
Other income	23,035	4,832	911	9,135	5,492	43,405
Total revenue	101,096	45,227	14,119	46,903	13,577	220,922
Provision for (recovery of) credit losses	-	2,022	(65)	3,570	6,631	12,158
Net operating revenue	\$ 101,096	\$ 43,205	\$ 14,184	\$ 43,333	\$ 6,946	\$ 208,764
Non-interest expenses						126,840
Net income						\$ 81,924
Average loans	\$ -	\$ 5,183,100	\$ 1,107,375	\$ 2,939,401	\$ (61,123)	\$ 9,168,753
Average deposits	8,849,829	-	-	-	1,362,897	10,212,726
Total assets	-	5,329,796	1,132,710	2,979,351	1,734,475	11,176,332

*Comprised of business of a corporate nature such as investment, risk management, asset liability management and treasury operations, as well as expenses and general allowances and recoveries for credit losses not expressly attributed to the market segments.



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