

## Highlights

(unaudited)

	For the three months ended			For the nine months ended	
	December 31	September 30	December 31	December 31	December 31
	2007	2007	2006	2007	2006
<b>Operating results</b> (\$ in thousands)					
Interest income	\$ 339,225	\$ 330,833	\$ 279,587	\$ 972,404	\$ 797,363
Interest expense	174,503	162,009	131,037	479,973	371,644
Net interest income	164,722	168,824	148,550	492,431	425,719
Other Income	16,676	(31,221)	44,596	33,737	129,797
Total operating revenues	181,398	137,603	193,146	526,168	555,516
Provision for (recovery of) credit losses	5,113	(1,434)	2,285	10,276	(16,464)
Non-interest expenses	133,213	130,490	121,677	399,777	346,819
Net income	\$ 43,072	\$ 8,547	\$ 69,184	\$ 116,115	\$ 225,161

### Financial position

Total loans, net of allowance for losses	\$ 18,869,564	\$ 18,190,989	\$ 16,496,403	\$ 18,869,564	\$ 16,496,403
Total assets	\$ 22,941,145	\$ 22,453,303	\$ 19,832,758	\$ 22,941,145	\$ 19,832,758
Personal & business deposits	\$ 17,495,782	\$ 17,399,462	\$ 16,173,163	\$ 17,495,782	\$ 16,173,163
Wholesale deposits	\$ 3,149,044	\$ 2,821,569	\$ 1,631,834	\$ 3,149,044	\$ 1,631,834
Equity	\$ 1,732,961	\$ 1,680,056	\$ 1,574,156	\$ 1,732,961	\$ 1,574,156

### Key Performance Measures

Operating revenue growth*	(6.08)	(25.95)	25.97	(5.28)	24.30
Net interest margin**	2.87	3.07	3.03	3.00	3.01
Net interest spread on average earning assets**	2.98	3.17	3.10	3.09	3.08
Other income to operating revenue	9.19	(22.69)	23.09	6.41	23.37
Non-interest expenses to operating revenue	73.44	94.83	63.00	75.98	62.43
Return on average assets**	0.75	0.16	1.41	0.71	1.59
Operating expense growth*	9.48	16.49	16.06	15.27	16.43
Net impaired loans to total gross loans	(0.57)	(0.53)	(0.58)	(0.57)	(0.58)
Credit losses to average loans**	0.11	(0.03)	0.06	0.08	(0.14)
Loan growth*	14.39	13.51	13.75	14.39	13.75
Deposit growth*	15.95	16.25	13.38	15.95	13.38
Asset growth*	15.67	16.21	13.80	15.67	13.80

\* Growth percentage calculated over comparable prior year period.

\*\* Measure calculated as an annualised average over the period.

Prior period comparatives have not been restated to reflect the impact of Financial Instruments