

Interim Consolidated Statement of Changes in Equity

(unaudited)

(\$ in thousands)	Retained earnings	Accumulated other comprehensive income (loss)	Total equity
Equity as at June 30, 2008	\$ 1,700,020	\$ 27,662	\$ 1,727,682
Net income for the three months ended September 30, 2008	5,693	-	5,693
Other comprehensive income (loss) for the three months ended September 30, 2008:			
Change in unrealized gains and (losses) on available-for-sale securities and deposits with financial institutions, net of cash flow hedges	-	(21,058)	(21,058)
Changes in gains and (losses) on derivative financial instruments designated as cash flow hedges	-	563	563
Reclassification to earnings of gains and (losses) on cash flow hedges	-	4,447	4,447
	<u>-</u>	<u>(16,048)</u>	<u>(16,048)</u>
Comprehensive (loss) for the three months ended September 30, 2008			(10,355)
Equity as at September 30, 2008	\$ 1,705,713	\$ 11,614	\$ 1,717,327
Equity as at June 30, 2007	\$ 1,677,852	\$ (12,221)	\$ 1,665,631
Net income for the three months ended September 30, 2007	8,547	-	8,547
Other comprehensive income (loss) for the three months ended September 30, 2007:			
Change in unrealized gains and (losses) on available-for-sale securities and deposits with financial institutions, net of cash flow hedges	-	(542)	(542)
Reclassification to earnings in respect of available-for-sale securities and deposits with financial institutions	-	115	115
Changes in gains and (losses) on derivative financial instruments designated as cash flow hedges	-	6,190	6,190
Reclassification to earnings of gains and (losses) on cash flow hedges	-	115	115
	<u>-</u>	<u>5,878</u>	<u>5,878</u>
Comprehensive income for the three months ended September 30, 2007			14,425
Equity as at September 30, 2007	\$ 1,686,399	\$ (6,343)	\$ 1,680,056

The accompanying notes are an integral part of these interim consolidated financial statements.

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Interim Consolidated Statement of Changes in Equity (continued) (unaudited)

(\$ in thousands)	Retained earnings	Accumulated other comprehensive income (loss)	Total equity
Equity as at March 31, 2008	\$ 1,643,341	\$ 25,111	\$ 1,668,452
Net income for the six months ended September 30, 2008	62,372	-	62,372
Other comprehensive income (loss) for the six months ended September 30, 2008:			
Change in unrealized gains and (losses) on available-for-sale securities and deposits with financial institutions, net of cash flow hedges	-	(1,924)	(1,924)
Changes in gains and (losses) on derivative financial instruments designated as cash flow hedges	-	(19,305)	(19,305)
Reclassification to earnings of gains and (losses) on cash flow hedges	-	7,732	7,732
	-	(13,497)	(13,497)
Comprehensive income for the six months ended September 30, 2008			48,875
Equity as at September 30, 2008	\$ 1,705,713	\$ 11,614	\$ 1,717,327
Equity as at March 31, 2007	\$ 1,623,383	\$ -	\$ 1,623,383
Transition adjustment on adoption of new Financial Instruments accounting standards effective April 1, 2007	(10,027)	3,461	(6,566)
Adjusted balance as at April 1, 2007	1,613,356	3,461	1,616,817
Net income for the six months ended September 30, 2007	73,043	-	73,043
Other comprehensive income (loss) for the six months ended September 30, 2007:			
Change in unrealized gains and (losses) on available-for-sale securities and deposits with financial institutions, net of cash flow hedges	-	(375)	(375)
Changes in gains and (losses) on derivative financial instruments designated as cash flow hedges	-	(9,442)	(9,442)
Reclassification to earnings of gains and (losses) on cash flow hedges	-	13	13
	-	(9,804)	(9,804)
Comprehensive income for the six months ended September 30, 2007			63,239
Equity as at September 30, 2007	\$ 1,686,399	\$ (6,343)	\$ 1,680,056

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