

Interim Consolidated Balance Sheet

(unaudited)

(\$ in thousands)	As at Sep 30 2007	As at Jun 30 2007	As at Mar 31 2007	As at Sep 30 2006
Assets				
Cash resources				
Cash	\$ 66,103	\$ 166,256	\$ 78,117	\$ 149,496
Interest-bearing deposits with financial institutions	2,189,596	1,134,486	1,017,497	980,240
	<u>2,255,699</u>	<u>1,300,742</u>	<u>1,095,614</u>	<u>1,129,736</u>
Securities (Note 3)	<u>1,412,133</u>	<u>1,846,546</u>	<u>1,684,821</u>	<u>1,680,175</u>
Loans				
Residential mortgage	7,432,414	7,187,222	6,965,985	6,658,993
Business	6,869,088	6,891,501	6,712,420	6,369,052
Personal	3,628,745	3,379,551	3,101,429	2,788,018
Credit card	417,806	402,560	368,329	352,141
Allowance for credit losses (Note 4)	(157,064)	(159,629)	(153,834)	(142,125)
	<u>18,190,989</u>	<u>17,701,205</u>	<u>16,994,329</u>	<u>16,026,079</u>
Other				
Premises and equipment	183,243	180,949	177,561	157,552
Derivative financial instruments (Note 5)	99,902	98,000	28,200	21,268
Other assets	311,337	314,158	314,193	305,927
	<u>594,482</u>	<u>593,107</u>	<u>519,954</u>	<u>484,747</u>
	<u>\$ 22,453,303</u>	<u>\$ 21,441,600</u>	<u>\$ 20,294,718</u>	<u>\$ 19,320,737</u>
Liabilities and Equity				
Deposits				
Personal	\$ 9,353,166	\$ 9,279,148	\$ 9,156,823	\$ 8,911,329
Business and other	10,867,865	10,022,519	9,096,015	8,482,838
	<u>20,221,031</u>	<u>19,301,667</u>	<u>18,252,838</u>	<u>17,394,167</u>
Other liabilities				
Other liabilities	372,207	306,712	337,626	348,706
Derivative financial instruments (Note 5)	107,011	110,581	8,629	650
	<u>479,218</u>	<u>417,293</u>	<u>346,255</u>	<u>349,356</u>
Subordinated debentures	<u>72,998</u>	<u>57,009</u>	<u>72,242</u>	<u>72,242</u>
Equity				
Retained earnings	1,686,399	1,677,852	1,623,383	1,504,972
Accumulated other comprehensive income (loss)	(6,343)	(12,221)	-	-
	<u>1,680,056</u>	<u>1,665,631</u>	<u>1,623,383</u>	<u>1,504,972</u>
	<u>\$ 22,453,303</u>	<u>\$ 21,441,600</u>	<u>\$ 20,294,718</u>	<u>\$ 19,320,737</u>

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