

Interim Consolidated Income Statement

(unaudited)

(\$ in thousands)	For the three months ended			For the six months ended	
	Sep 30 2008	Jun 30 2008	Sep 30 2007	Sep 30 2008	Sep 30 2007
Interest income					
Loans	\$ 289,313	\$ 278,633	\$ 291,440	\$ 567,946	\$ 562,556
Deposits with financial institutions	18,383	17,694	18,010	36,077	30,482
Securities	12,093	13,545	21,383	25,638	40,141
	319,789	309,872	330,833	629,661	633,179
Interest expense					
Deposits	152,436	142,118	161,227	294,554	303,862
Subordinated debentures	669	725	782	1,394	1,608
	153,105	142,843	162,009	295,948	305,470
Net interest income	166,684	167,029	168,824	333,713	327,709
Other income					
Service charges	17,143	17,009	17,302	34,152	34,535
Card fees	11,588	10,437	9,246	22,025	17,470
Investor services	9,483	9,663	10,066	19,146	19,565
Securitization income (Note 6)	8,492	6,336	-	14,828	-
Insurance	4,411	3,132	3,598	7,543	5,958
Credit fees	2,522	3,056	2,332	5,578	7,007
Foreign exchange	2,475	2,896	2,837	5,371	5,340
Gains (losses) on derivative financial instruments	2,132	(753)	934	1,379	278
Sundry	189	208	64	397	4,508
	58,435	51,984	46,379	110,419	94,661
Operating revenue before the undernoted	225,119	219,013	215,203	444,132	422,370
(Provision for) recovery of loss on asset-backed commercial paper (Note 7)	(55,544)	1,285	(77,600)	(54,259)	(77,600)
Total operating revenue	169,575	220,298	137,603	389,873	344,770
Provision for (recovery of) credit losses	13,917	8,640	(1,434)	22,557	5,163
Non-interest expenses					
Human resources (Note 11)	80,310	86,131	73,005	166,441	148,401
Data processing	18,791	17,899	16,939	36,690	33,691
Premises and occupancy, including amortization	13,355	12,814	11,814	26,169	23,681
Professional and consulting costs	7,554	8,833	7,739	16,387	14,380
Marketing and supplies	7,214	6,867	6,214	14,081	12,529
Equipment and software, including amortization	6,174	6,150	5,857	12,324	11,332
Deposit guarantee fee	5,168	6,581	4,395	11,749	8,790
Other	4,823	2,853	(2,012)	7,676	754
Communication	4,515	4,567	4,213	9,082	8,464
ATB Agencies	2,061	2,284	2,326	4,345	4,542
	149,965	154,979	130,490	304,944	266,564
Net income	\$ 5,693	\$ 56,679	\$ 8,547	\$ 62,372	\$ 73,043

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

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