

Interim Consolidated Income Statement

(unaudited)

(\$ in thousands)	For the three months ended		
	Jun 30 2009	Mar 31 2009	Jun 30 2008
Interest income			
Loans	\$ 246,053	\$ 252,926	\$ 278,633
Interest-bearing deposits with financial institutions	3,491	7,951	17,694
Securities	6,857	1,304	13,545
	256,401	262,181	309,872
Interest expense			
Deposits	91,208	110,328	142,118
Subordinated debentures	574	611	725
Securities sold under repurchase agreements	321	218	-
	92,103	111,157	142,843
Net interest income	164,298	151,024	167,029
Other income			
Service charges	17,360	18,558	17,009
Card fees	11,610	10,430	10,437
Investor Services	9,690	9,209	9,663
Securitization income (Note 6)	7,451	28,099	6,336
Credit fees	5,317	2,438	3,056
Insurance	3,918	10,893	3,132
Foreign exchange	2,217	2,567	2,896
Sundry	408	(585)	208
(Losses) gains on derivative financial instruments, net	(7,733)	4,025	(753)
	50,238	85,634	51,984
Operating revenue before the undernoted	214,536	236,658	219,013
(Provision for) recovery of loss on asset-backed commercial paper (Note 7)	-	(30,557)	1,285
Total operating revenue	214,536	206,101	220,298
Provision for credit losses	19,050	6,244	8,640
Non-interest expenses			
Salaries and employee benefits (Note 11)	91,107	84,483	86,131
Data processing	18,912	17,431	17,899
Premises and occupancy, including amortization	16,009	15,203	12,814
Equipment, including amortization	7,032	6,882	3,118
Professional and consulting costs	6,660	7,158	8,833
Marketing and supplies	6,207	7,249	6,867
Deposit guarantee fee	6,207	11,736	6,581
Communication	4,409	5,347	4,567
Software and other Intangible assets amortization	2,645	7,697	3,032
ATB Agencies	2,059	2,054	2,284
Other	1,162	4,732	2,853
	162,409	169,972	154,979
Net income	\$ 33,077	\$ 29,885	\$ 56,679

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

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