

Consolidated Balance Sheet

(unaudited)

As at	December 31	September 30	March 31	December 31
(\$ in thousands)	2001	2001	2001	2000
Assets				
Cash resources				
Cash and non-interest bearing deposits with banks	\$ 95,239	\$ 106,517	\$ 146,550	\$ 117,764
Interest bearing deposits with banks	919,107	965,588	817,506	708,598
Cheques and other items in transit, net	12,536	29,290	-	-
	<u>1,026,882</u>	<u>1,101,395</u>	<u>964,056</u>	<u>826,362</u>
Securities	<u>804,817</u>	<u>1,027,161</u>	<u>861,193</u>	<u>792,941</u>
Loans, net of allowance for credit losses				
Residential mortgages	4,333,565	4,184,270	3,977,883	3,935,571
Personal	1,471,772	1,464,335	1,429,627	1,403,498
Credit card	198,052	184,563	150,752	149,570
Business and other	4,390,779	4,261,430	4,110,996	4,234,186
General allowance for credit losses	(138,251)	(134,030)	(123,649)	(124,483)
	<u>10,255,917</u>	<u>9,960,568</u>	<u>9,545,609</u>	<u>9,598,342</u>
Other				
Capital assets	74,452	74,738	74,183	65,152
Other assets	191,215	229,079	205,502	180,968
	<u>265,667</u>	<u>303,817</u>	<u>279,685</u>	<u>246,120</u>
	<u>\$ 12,353,283</u>	<u>\$ 12,392,941</u>	<u>\$ 11,650,543</u>	<u>\$ 11,463,765</u>
Liabilities and Equity				
Deposits				
Personal	\$ 6,749,249	\$ 6,536,740	\$ 6,307,770	\$ 5,993,328
Business and other	4,699,012	4,991,701	4,611,093	4,792,233
	<u>11,448,261</u>	<u>11,528,441</u>	<u>10,918,863</u>	<u>10,785,561</u>
Other				
Other liabilities	309,030	315,190	273,475	259,982
Cheques and other items in transit, net	-	-	6,654	4,801
	<u>309,030</u>	<u>315,190</u>	<u>280,129</u>	<u>264,783</u>
Subordinated debentures	<u>30,182</u>	<u>30,182</u>	<u>17,444</u>	<u>17,444</u>
Equity	<u>565,810</u>	<u>519,128</u>	<u>434,107</u>	<u>395,977</u>
	<u>\$ 12,353,283</u>	<u>\$ 12,392,941</u>	<u>\$ 11,650,543</u>	<u>\$ 11,463,765</u>