

Interim Consolidated Balance Sheet

(unaudited)

As at (\$ in thousands)	December 31 2004	September 30 2004	March 31 2004	December 31 2003
Assets				
Cash resources				
Cash and items in transit	\$ 110,865	\$ 82,852	\$ 101,281	\$ 95,550
Interest bearing deposits with banks	1,029,062	872,509	956,727	819,059
	<u>1,139,927</u>	<u>955,361</u>	<u>1,058,008</u>	<u>914,609</u>
Securities	963,365	870,543	854,997	855,573
Loans				
Residential mortgage	5,745,664	5,641,202	5,378,595	5,320,452
Personal	2,167,635	2,147,470	1,986,397	1,934,117
Business and other	5,126,026	5,015,899	4,958,957	5,029,927
Allowance for loan losses (Note 3)	(176,540)	(178,567)	(192,896)	(207,290)
	<u>12,862,785</u>	<u>12,626,004</u>	<u>12,131,053</u>	<u>12,077,206</u>
Other				
Premises and equipment	102,003	93,079	93,016	86,395
Other assets	166,492	166,751	168,736	157,347
	<u>268,495</u>	<u>259,830</u>	<u>261,752</u>	<u>243,742</u>
	<u>\$ 15,234,572</u>	<u>\$ 14,711,738</u>	<u>\$ 14,305,810</u>	<u>\$ 14,091,130</u>
Liabilities and Equity				
Deposits				
Personal	\$ 7,898,882	\$ 7,820,825	\$ 7,815,239	\$ 7,674,311
Business and other	5,915,608	5,499,739	5,219,881	5,212,622
	<u>13,814,490</u>	<u>13,320,564</u>	<u>13,035,120</u>	<u>12,886,933</u>
Other liabilities	248,770	270,585	262,313	249,952
Subordinated debentures	65,719	65,719	45,416	45,416
Equity	1,105,593	1,054,870	962,961	908,829
	<u>\$ 15,234,572</u>	<u>\$ 14,711,738</u>	<u>\$ 14,305,810</u>	<u>\$ 14,091,130</u>

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