

Interim Consolidated Balance Sheet

(unaudited)

As at (\$ in thousands)	Jun 30 2006	Mar 31 2006	Jun 30 2005
Assets			
Cash Resources			
Cash and items in transit	\$ 245,628	\$ 77,454	\$ 93,511
Interest-bearing deposits with financial institutions	1,077,416	976,671	840,645
	<u>1,323,044</u>	<u>1,054,125</u>	<u>934,156</u>
Securities	<u>1,767,471</u>	<u>1,381,444</u>	<u>1,106,391</u>
Loans			
Residential mortgage	6,517,476	6,378,725	5,978,173
Personal	2,629,888	2,478,312	2,201,694
Credit card	336,076	325,259	294,241
Business	5,986,062	5,825,602	5,324,410
Allowance for loan losses	(162,554)	(161,204)	(159,433)
	<u>15,306,948</u>	<u>14,846,694</u>	<u>13,639,085</u>
Other			
Premises and equipment	143,846	134,479	108,887
Other assets	252,581	231,073	303,106
	<u>396,427</u>	<u>365,552</u>	<u>411,993</u>
	<u>\$ 18,793,890</u>	<u>\$ 17,647,815</u>	<u>\$ 16,091,625</u>
Liabilities and Equity			
Deposits			
Personal	\$ 8,722,575	\$ 8,475,619	\$ 8,054,660
Business and other	8,248,106	7,394,689	6,441,045
	<u>16,970,681</u>	<u>15,870,308</u>	<u>14,495,705</u>
Other Liabilities	<u>353,316</u>	<u>356,933</u>	<u>323,090</u>
Subordinated Debentures	<u>58,840</u>	<u>71,579</u>	<u>71,579</u>
Equity	<u>1,411,053</u>	<u>1,348,995</u>	<u>1,201,251</u>
	<u>\$ 18,793,890</u>	<u>\$ 17,647,815</u>	<u>\$ 16,091,625</u>

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