

## Interim Consolidated Balance Sheet

As at (\$ in thousands)	Dec 31 2006	Sep 30 2006	Jun 30 2006	Dec 31 2005
<b>Assets</b>				
<b>Cash Resources</b>				
Cash and items in transit	\$ 75,316	\$ 149,496	\$ 245,628	\$ 66,083
Interest-bearing deposits with financial institutions	1,073,627	980,240	1,077,416	1,138,039
	<b>1,148,943</b>	<b>1,129,736</b>	<b>1,323,044</b>	<b>1,204,122</b>
<b>Securities</b>	<b>1,755,407</b>	<b>1,680,175</b>	<b>1,767,471</b>	<b>1,273,370</b>
<b>Loans</b>				
Residential mortgage	6,789,255	6,658,993	6,517,476	6,245,750
Personal	2,918,954	2,788,018	2,634,907	2,403,307
Credit card	366,570	352,141	331,057	332,422
Business	6,564,927	6,369,052	5,986,062	5,685,983
Allowance for loan losses	(143,303)	(142,125)	(162,554)	(164,797)
	<b>16,496,403</b>	<b>16,026,079</b>	<b>15,306,948</b>	<b>14,502,665</b>
<b>Other</b>				
Premises and equipment	164,569	157,552	143,846	110,011
Other assets	267,436	327,195	252,581	338,129
	<b>432,005</b>	<b>484,747</b>	<b>396,427</b>	<b>448,140</b>
	<b>\$ 19,832,758</b>	<b>\$ 19,320,737</b>	<b>\$ 18,793,890</b>	<b>\$ 17,428,297</b>
<b>Liabilities and Equity</b>				
<b>Deposits</b>				
Personal	\$ 9,045,680	\$ 8,911,329	\$ 8,722,575	\$ 8,244,976
Business and other	8,759,317	8,482,838	8,248,106	7,458,168
	<b>17,804,997</b>	<b>17,394,167</b>	<b>16,970,681</b>	<b>15,703,144</b>
<b>Other Liabilities</b>	<b>381,363</b>	<b>349,356</b>	<b>353,316</b>	<b>356,540</b>
<b>Subordinated Debentures</b>	<b>72,242</b>	<b>72,242</b>	<b>58,840</b>	<b>71,579</b>
<b>Equity</b>	<b>1,574,156</b>	<b>1,504,972</b>	<b>1,411,053</b>	<b>1,297,034</b>
	<b>\$ 19,832,758</b>	<b>\$ 19,320,737</b>	<b>\$ 18,793,890</b>	<b>\$ 17,428,297</b>

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

(unaudited)