

## Highlights

	For the three months ended			For the nine months ended	
	December 31	September 30	December 31	December 31	December 31
	2006	2006	2005	2006	2005
<b>Operating results</b> (\$ in thousands)					
Interest income	\$ 279,587	\$ 267,820	\$ 210,412	\$ 797,363	\$ 589,956
Interest expense	131,037	124,783	90,851	371,644	251,827
Net interest income	148,550	143,037	119,561	425,719	338,129
Other Income	44,596	42,788	33,768	129,797	108,796
Total operating revenues	193,146	185,825	153,329	555,516	446,925
Provision for (recovery of) credit losses	2,285	(20,108)	7,081	(16,464)	2,288
Non-interest expenses	121,677	112,014	104,843	346,819	297,877
Net income	\$ 69,184	\$ 93,919	\$ 41,405	\$ 225,161	\$ 146,760

### Financial position

 (\$ in thousands)

Total loans, net of allowance for losses	\$ 16,496,403	\$ 16,026,079	\$ 14,502,665	\$ 16,496,403	\$ 14,502,665
Total assets	\$ 19,832,758	\$ 19,320,737	\$ 17,428,297	\$ 19,832,758	\$ 17,428,297
Total deposits	\$ 17,804,997	\$ 17,394,167	\$ 15,703,144	\$ 17,804,997	\$ 15,703,144
Equity	\$ 1,574,156	\$ 1,504,972	\$ 1,297,034	\$ 1,574,156	\$ 1,297,034

### Key Performance Measures

 (in per cent)

Operating revenue growth*	25.97	24.07	9.79	24.30	12.65
Net interest margin**	3.03	3.04	2.81	3.01	2.75
Net interest spread on average earning assets**	3.10	3.11	2.87	3.08	2.81
Other income to operating revenue	23.09	23.03	22.02	23.37	24.34
Non-interest expenses to operating revenue	63.00	60.28	68.38	62.43	66.65
Return on average assets**	1.41	2.00	0.97	1.59	1.20
Operating expense growth*	16.06	17.04	19.60	16.43	11.98
Net impaired loans to total gross loans	(0.58)	(0.53)	(0.62)	(0.58)	(0.62)
Credit losses to average loans**	0.06	(0.51)	0.20	(0.14)	0.02
Loan growth*	13.75	14.66	12.75	13.75	12.75
Deposit growth*	13.38	16.42	13.67	13.38	13.67
Asset growth*	13.80	16.46	14.40	13.80	14.40

\* Growth percentage calculated over comparable prior year period.

\*\* Measure calculated as an annualized average over the period.

(unaudited)