

Highlights

(unaudited)

	For the three months ended			For the six months ended	
	September 30	June 30	September 30	September 30	September 30
	2007	2007	2006	2007	2006
Operating results (\$ in thousands)					
Interest income	\$ 330,833	\$ 302,346	\$ 267,820	\$ 633,179	\$ 517,776
Interest expense	162,009	143,461	124,783	305,470	240,607
Net interest income	168,824	158,885	143,037	327,709	277,169
Other Income	(31,221)	48,282	42,788	17,061	85,201
Total operating revenues	137,603	207,167	185,825	344,770	362,370
(Recovery of) provision for credit losses	(1,434)	6,597	(20,108)	5,163	(18,749)
Non-interest expenses	130,490	136,074	112,014	266,564	225,142
Net income	\$ 8,547	\$ 64,496	\$ 93,919	\$ 73,043	\$ 155,977

Financial position

(in thousands)

Total loans, net of allowance for losses	\$ 18,190,989	\$ 17,701,205	\$ 16,026,079	\$ 18,190,989	\$ 16,026,079
Total assets	\$ 22,453,303	\$ 21,441,600	\$ 19,320,737	\$ 22,453,303	\$ 19,320,737
Total deposits	\$ 20,221,031	\$ 19,301,667	\$ 17,394,167	\$ 20,221,031	\$ 17,394,167
Equity	\$ 1,680,056	\$ 1,665,631	\$ 1,504,972	\$ 1,680,056	\$ 1,504,972

Key Performance Measures

(in per cent)

Operating revenue growth*	(25.95)	17.35	24.07	(4.86)	23.42
Net interest margin**	3.07	3.07	3.04	3.06	3.00
Net interest spread on average earning assets**	3.17	3.14	3.11	3.15	3.07
Other income to operating revenue	(22.69)	23.31	23.03	4.95	23.51
Non-interest expenses to operating revenue	94.83	65.68	60.28	77.32	62.13
Return on average assets**	0.16	1.25	2.00	0.68	1.69
Operating expense growth*	16.49	20.28	17.04	18.40	16.63
Net impaired loans to total gross loans	(0.53)	(0.65)	(0.53)	(0.53)	(0.53)
Credit losses to average loans**	(0.03)	0.15	(0.51)	0.06	(0.24)
Loan growth*	13.51	15.64	14.66	13.51	14.66
Deposit growth*	16.25	13.74	16.42	16.25	16.42
Asset growth*	16.21	14.09	16.46	16.21	16.46

* Growth percentage calculated over comparable prior year period.

** Measure calculated as an annualised average over the period.

Prior period comparatives have not been restated to reflect the impact of Financial Instruments