

## Interim Consolidated Balance Sheet

(unaudited)

(\$ in thousands)	As at Jun 30 2008	As at Mar 31 2008	As at Jun 30 2007
<b>Assets</b>			
<b>Cash resources</b>			
Cash	\$ 122,332	\$ 91,567	\$ 166,256
Interest-bearing deposits with financial institutions	2,599,862	1,928,230	1,134,486
	<u>2,722,194</u>	<u>2,019,797</u>	<u>1,300,742</u>
<b>Securities (Note 7)</b>	<b>1,271,556</b>	<b>1,253,518</b>	<b>1,846,546</b>
<b>Loans</b>			
Residential mortgage	7,682,222	7,719,066	7,187,222
Business	7,425,115	7,347,110	6,891,501
Personal	4,382,415	4,089,104	3,379,551
Credit card	479,693	450,007	402,560
Allowance for credit losses (Note 8)	(168,781)	(161,770)	(159,629)
	<u>19,800,664</u>	<u>19,443,517</u>	<u>17,701,205</u>
<b>Other</b>			
Premises and equipment	223,381	208,875	180,949
Derivative financial instruments (Note 9)	150,676	109,250	98,000
Other assets	358,736	308,196	314,158
	<u>732,793</u>	<u>626,321</u>	<u>593,107</u>
	<b>\$ 24,527,207</b>	<b>\$ 23,343,153</b>	<b>\$ 21,441,600</b>
<b>Liabilities and Equity</b>			
<b>Deposits</b>			
Personal	\$ 9,820,724	\$ 9,757,840	\$ 9,279,148
Business and other	8,858,954	8,035,590	7,882,596
Wholesale	3,571,131	3,382,286	2,139,923
	<u>22,250,809</u>	<u>21,175,716</u>	<u>19,301,667</u>
<b>Other liabilities</b>			
Derivative financial instruments (Note 9)	139,609	82,390	110,581
Other liabilities	352,094	343,597	306,712
	<u>491,703</u>	<u>425,987</u>	<u>417,293</u>
<b>Subordinated debentures</b>	<b>57,013</b>	<b>72,998</b>	<b>57,009</b>
<b>Equity</b>			
Retained earnings	1,700,020	1,643,341	1,677,852
Accumulated other comprehensive income (loss)	27,662	25,111	(12,221)
	<u>1,727,682</u>	<u>1,668,452</u>	<u>1,665,631</u>
	<b>\$ 24,527,207</b>	<b>\$ 23,343,153</b>	<b>\$ 21,441,600</b>

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