

Interim Consolidated Balance Sheet

(unaudited)

(\$ in thousands)	As at Dec 31 2008	As at Sep 30 2008	As at Jun 30 2008	As at Dec 31 2007
Assets				
Cash resources				
Cash	\$ 475,039	\$ 143,936	\$ 122,332	\$ 93,154
Interest-bearing deposits with financial institutions	2,171,252	2,672,810	2,599,862	2,014,323
	<u>2,646,291</u>	<u>2,816,746</u>	<u>2,722,194</u>	<u>2,107,477</u>
Securities (Note 7)	871,816	1,088,212	1,271,556	1,424,815
Loans				
Business	8,642,095	7,902,116	7,425,115	7,092,829
Residential mortgage	7,635,067	7,713,373	7,682,222	7,629,365
Personal	4,754,071	4,584,450	4,382,415	3,855,138
Credit card	542,908	520,048	479,693	453,267
Allowance for credit losses (Note 8)	(191,592)	(180,674)	(168,781)	(161,035)
	<u>21,382,549</u>	<u>20,539,313</u>	<u>19,800,664</u>	<u>18,869,564</u>
Other				
Premises and equipment	266,743	247,482	223,381	193,629
Derivative financial instruments (Note 9)	255,078	120,386	150,676	74,667
Other assets	291,691	387,710	358,736	270,993
	<u>813,512</u>	<u>755,578</u>	<u>732,793</u>	<u>539,289</u>
	<u>\$ 25,714,168</u>	<u>\$ 25,199,849</u>	<u>\$ 24,527,207</u>	<u>\$ 22,941,145</u>
Liabilities and Equity				
Deposits				
Personal	\$ 10,374,510	\$ 9,947,279	\$ 9,820,724	\$ 9,486,877
Business and other	9,839,353	9,604,046	8,858,954	8,008,905
Wholesale	3,162,707	3,370,834	3,571,131	3,149,044
	<u>23,376,570</u>	<u>22,922,159</u>	<u>22,250,809</u>	<u>20,644,826</u>
Other liabilities				
Derivative financial instruments (Note 9)	151,780	99,825	139,609	103,532
Other liabilities	419,279	403,525	352,094	386,828
	<u>571,059</u>	<u>503,350</u>	<u>491,703</u>	<u>490,360</u>
Subordinated debentures	57,013	57,013	57,013	72,998
Equity				
Retained earnings	1,619,868	1,705,713	1,700,020	1,729,471
Accumulated other comprehensive income	89,658	11,614	27,662	3,490
	<u>1,709,526</u>	<u>1,717,327</u>	<u>1,727,682</u>	<u>1,732,961</u>
	<u>\$ 25,714,168</u>	<u>\$ 25,199,849</u>	<u>\$ 24,527,207</u>	<u>\$ 22,941,145</u>

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