

## Interim Consolidated Balance Sheet

(unaudited)

(\$ in thousands)	As at Jun 30 2009	As at Mar 31 2009	As at Jun 30 2008
<b>Assets</b>			
<b>Cash resources</b>			
Cash	\$ 159,996	\$ 353,724	\$ 122,332
Interest-bearing deposits with financial institutions	2,122,030	2,516,489	2,599,862
	<u>2,282,026</u>	<u>2,870,213</u>	<u>2,722,194</u>
<b>Securities (Note 7)</b>	<b>1,183,743</b>	<b>1,228,305</b>	<b>1,271,556</b>
<b>Loans</b>			
Business	9,197,464	8,958,493	7,425,115
Residential mortgages	7,452,857	7,368,397	7,682,222
Personal	5,110,071	4,926,582	4,382,415
Credit card	565,800	541,940	479,693
Allowance for credit losses (Note 8)	(206,233)	(193,177)	(168,781)
	<u>22,119,959</u>	<u>21,602,235</u>	<u>19,800,664</u>
<b>Other</b>			
Derivative financial instruments (Note 9)	255,258	258,694	150,676
Premises and equipment	174,939	175,523	170,890
Software and other intangibles	126,523	110,618	52,491
Other assets	319,248	268,555	358,736
	<u>875,968</u>	<u>813,390</u>	<u>732,793</u>
	<u>\$ 26,461,696</u>	<u>\$ 26,514,143</u>	<u>\$ 24,527,207</u>
<b>Liabilities and Equity</b>			
<b>Deposits</b>			
Personal	\$ 10,828,097	\$ 10,797,569	\$ 9,820,724
Business and other	9,883,368	10,158,290	8,858,954
Wholesale	3,030,868	2,925,387	3,571,131
	<u>23,742,333</u>	<u>23,881,246</u>	<u>22,250,809</u>
<b>Other liabilities</b>			
Securities sold under repurchase agreements	297,829	286,404	-
Derivative financial instruments (Note 9)	150,590	127,518	139,609
Other liabilities	464,181	403,278	352,094
	<u>912,600</u>	<u>817,200</u>	<u>491,703</u>
<b>Subordinated debentures</b>	<b>45,176</b>	<b>57,013</b>	<b>57,013</b>
<b>Equity</b>			
Retained earnings	1,682,830	1,649,753	1,700,020
Accumulated other comprehensive income	78,757	108,931	27,662
	<u>1,761,587</u>	<u>1,758,684</u>	<u>1,727,682</u>
	<u>\$ 26,461,696</u>	<u>\$ 26,514,143</u>	<u>\$ 24,527,207</u>

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