

CONSOLIDATED MONTHLY BALANCE SHEET

	FOREIGN CURRENCY	TOTAL
SECTION I - ASSETS		
1. Gold coin and gold and silver bullion		
2. Bank notes and other coin		
3. Not In Use		
4. Deposits with Bank of Canada		
5. Deposits with regulated financial institutions, less allowance for impairment		
6. Cheques and other items in transit		
7. (a) Securities issued by Canada (i) Treasury Bills (ii) Other securities maturing within 3 years (iii) Other securities (b) Securities guaranteed by Canada (i) Securities maturing within 3 years (ii) Other securities (iii) Shares		
8. Securities issued or guaranteed by a Canadian province		
9. Securities issued or guaranteed by a Canadian municipal or school corporation		
10. Other securities, less allowance for impairment (a) Debt (b) Shares		
11. Non-Mortgage Loans, less allowance for impairment (a) Call and other short loans to investment dealers and brokers, secured (b) To regulated financial institutions (c) To Canadian federal government, provinces, municipal or school corps. (d) To foreign governments (e) Lease receivables (f) To individuals for non-business purposes (g) Reverse repurchase agreements (h) To individuals and others for business purposes		
12. Mortgages, less allowance for impairment (a) Residential (i) Insured (ii) Uninsured (b) Non-residential		
13. Customers' liability under acceptances, less allowance for impairment		
14. Land, buildings, and equipment, less accumulated depreciation		
15. Insurance-related assets (a) Policy loans (b) Premiums outstanding (c) Due from other insurers (d) Other		
16. Other assets (a) Accrued interest (b) Prepaid and deferred charges (c) Goodwill (d) Intangibles (i) with definite lives (ii) with indefinite lives (e) Future income taxes (f) Derivative related amounts (g) Due from Head Office and related Canadian regulated Financial Institutions (h) Other		
TOTAL ASSETS		

	FOREIGN CURRENCY	TOTAL
MEMO ITEMS		
1. Gold/silver assets included in assets (a) Gold/silver deposits with regulated financial institutions (b) Gold/silver securities (c) Gold/silver loans		
2. Allowance for impairment related to (a) Mortgage loans (b) Non-mortgage loans (c) Other		
3. Securitized Assets (a) Unrecognized (i) Institution's own assets (A) Traditional securitizations (I) Credit card loans (II) Automobile loans (III) Personal loans (IV) Commercial loans (V) Lease receivables (VI) Residential mortgages, insured (VII) Residential mortgages, uninsured (VIII) Non-residential mortgages (IX) Other assets (B) Synthetic securitizations (I) Banking book (II) Trading book (ii) Third party assets - Institution sponsored/administered (A) Traditional securitizations (I) Credit card loans (II) Automobile loans (III) Personal loans (IV) Commercial loans (V) Lease receivables (VI) Residential mortgages, insured (VII) Residential mortgages, uninsured (VIII) Non-residential mortgages (IX) Other assets (B) Synthetic securitizations (I) Banking book (II) Trading book (b) Recognized (i) Institution's own assets (A) Traditional securitizations (I) Credit card loans (II) Automobile loans (III) Personal loans (IV) Commercial loans (V) Lease receivables (VI) Residential mortgages, insured (VII) Residential mortgages, uninsured (VIII) Non-residential mortgages (IX) Other assets (ii) Third party assets - Institution sponsored/administered (A) Traditional securitizations (I) Credit card loans (II) Automobile loans (III) Personal loans (IV) Commercial loans (V) Lease receivables		

	FOREIGN CURRENCY	TOTAL
(VI) Residential mortgages, insured (VII) Residential mortgages, uninsured (VIII) Non-residential mortgages (IX) Other assets (c) Retained Interests		
4. Selected information to be completed by Foreign Bank Branches only (a) Due from Head Office and related Canadian regulated Financial Institutions (i) Head Office (ii) Related Canadian regulated Deposit-Taking Institutions (iii) Related Canadian regulated Financial Institutions (b) Claims on residents of the Home Country (i) Securities (ii) Loans (iii) Other		
5. Foreclosed long-lived assets acquired in the liquidation of a loan (report quarterly fiscal only) (a) Held for sale (i) Fair value less cost to sell (at foreclosure) (ii) Write-downs (iii) Carrying amount a) Real estate b) Other (b) Held for own use (i) Fair value (at foreclosure) (ii) Write-downs (iii) Carrying amount a) Real estate b) Other		
6. Par Value of holdings of securities issued by the Government of Canada		
7. Unrealized gain/loss on investment book securities (report quarterly fiscal only)		

	FOREIGN CURRENCY	TOTAL
SECTION II - LIABILITIES		
1. Demand Deposits (a) Canada (b) Provinces (c) Deposit-Taking Institutions (d) Individuals (e) Others		
2. Notice Deposits (a) Chequable (i) Canada (ii) Provinces (iii) Deposit-Taking Institutions (iv) Individuals (v) Others (b) Non-Chequable (i) Canada (ii) Provinces (iii) Deposit-Taking Institutions (iv) Individuals (A) Tax-sheltered (B) Other (v) Others		
3. Fixed-Term Deposits (a) Canada (b) Provinces (c) Deposit-Taking Institutions (d) Individuals (i) Tax-sheltered (ii) Other (e) Others		
4. Cheques and other items in transit		
5. Advances from the Bank of Canada		
6. Acceptances		
7. Liabilities of subsidiaries, other than deposits (a) Call and other short loans payable (b) Other		
8. Insurance-related liabilities (a) Actuarial liabilities (i) Insurance (ii) Annuities (b) Deferred gains on disposal of portfolio investments (c) Other		

	FOREIGN CURRENCY	TOTAL
9. Other liabilities (a) Accrued interest (b) Mortgages and loans payable (c) Income taxes (i) Current (ii) Future (d) Obligations related to borrowed securities (e) Obligations related to assets sold under repurchase agreements (f) Deferred income (g) Derivative-related amounts (h) Due to Head Office and related Canadian regulated Financial Institutions (i) Other		
10. Non-controlling interests in subsidiaries		
11. Subordinated debt		
12. Shareholders' equity (a) Preferred shares (b) Common shares (c) Contributed surplus (d) Retained earnings (e) Accumulated Other Comprehensive Income (Loss)		
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		

MEMO ITEMS		
1. Gold/silver certificates included in other liabilities		
2. Allowance for impairment on off-balance sheet items included in other liabilities		
3. Electronic Cash Cards included in cheques and other items in transit		
4. Selected information to be completed by Foreign Bank Branches only (a) Due to Head Office and related Canadian regulated Financial Institutions (i) Head Office (ii) Related Canadian regulated Deposit-Taking Institutions (iii) Related Canadian regulated Financial Institutions		

Section III – Financial Instruments
(Report Quarterly Fiscal Only)

Assets (in thousands of dollars)	Fair Value					Held At Amort. Cost	Total	Gain / (Loss) Fair Value Option (YTD)
	Held for Trading	Available For Sale	Fair Value Hedges	Cash Flow Hedges	Fair Value Option			
1. Securities issued or guaranteed by Canada, Canadian Province, Canadian municipal or School Corporation (a) Debt (b) Shares								
2. Other securities, less allowance for impairment, where applicable under GAAP (a) Debt (b) Shares								
3. Non-Mortgage Loans, less allowance for impairment								
4. Mortgages, less allowance for impairment								
5. Customers' liability under acceptances, less allowance for impairment								
6. Other assets								

Liabilities (in thousands of dollars)	Fair Value					Held At Amort. Cost	Total	Gain / (Loss) Fair Value Option (YTD)
	Held for Trading	Available For Sale	Fair Value Hedges	Cash Flow Hedges	Fair Value Option			
1. Fixed-term deposits								
2. Acceptances								
3. Subordinated debt								
4. Other liabilities								

Effect on Earning	Fair Value		
	Fair Value Hedges	Cash Flow Hedges	Fair Value Option
Realized and Unrealized Gain / (Loss) from Hedging and Fair Value Option			