

CONSOLIDATED STATEMENT OF INCOME

Name of Institution _____
For the period ending _____

| SECTION I - INTEREST INCOME/EXPENSES | | BOOKED IN CANADA | | | | | | BOOKED OUTSIDE CANADA | | TOTAL BOOKED IN AND OUTSIDE CANADA (YEAR TO DATE) | |
|--------------------------------------|---|-------------------|------------------|------|-------------------|------------------|------|-----------------------|--|--|--|
| | | RESIDENTS | | | NON-RESIDENTS | | | | | | |
| | | CANADIAN CURRENCY | FOREIGN CURRENCY | | CANADIAN CURRENCY | FOREIGN CURRENCY | | | | | |
| INTEREST INCOME | 1. DEPOSITS WITH REGULATED FINANCIAL INSTITUTIONS | 7820 | 7841 | 7862 | 7883 | 7904 | 7925 | 7946 | | | |
| | 2. SECURITIES | 7947 | 7971 | | | 8043 | 8067 | 8091 | | | |
| | (a) GOVERNMENT OF CANADA TREASURY BILLS | | | | | | | | | | |
| | (b) OTHER SECURITIES ISSUED OR GUARANTEED BY CANADA | 7948 | 7972 | | | 8044 | 8068 | 8092 | | | |
| | (c) SEC. ISSUED OR GUAR. BY CDN PROVINCES, MUNICIPAL OR SCHOOLS | 0700 | 0705 | | | 0720 | 0725 | 0730 | | | |
| | (d) OTHER SECURITIES | 0701 | 0706 | 0711 | 0716 | 0721 | 0726 | 0731 | | | |
| | (i) DEBT | | | | | | | | | | |
| | (w) SHARES | 0702 | 0707 | 0712 | 0717 | 0722 | 0727 | 0732 | | | |
| | (e) SECURITIES INCOME OF SECURITIES SUBSIDIARY | | | | | | | 0733 | | | |
| | 3. NON-MORTGAGE LOANS TO INDIVIDUALS FOR NON-BUSINESS PURPOSES | 7805 | 7826 | 7847 | 7868 | 7889 | 7910 | 7931 | | | |
| | (a) PERSONAL LOAN PLANS | | | | | | | | | | |
| | (b) CREDIT CARD | 7806 | 7827 | 7848 | 7869 | 7890 | 7911 | 7932 | | | |
| | (c) OTHER PERSONAL | 1499 | 1500 | 1501 | 1502 | 1503 | 1504 | 1505 | | | |
| | 4. OTHER NON-MORTGAGE LOANS | 7809 | 7830 | 7851 | 7872 | 7893 | 7914 | 7935 | | | |
| | (a) CALL & OTH. SHORT UNS. TO INVT. DEALERS AND BROKERS, SECURED | | | | | | | | | | |
| | (b) REGULATED FINANCIAL INSTITUTIONS | 7810 | 7831 | 7852 | 7873 | 7894 | 7915 | 7936 | | | |
| | (c) CANADIAN FEDERAL GOVT., PROVINCES, MUNICIPAL OR SCHOOL CORPS. | 0757 | 0762 | | | 0777 | 0782 | 0787 | | | |
| | (d) FOREIGN GOVERNMENTS | | | 0768 | 0773 | 0778 | 0783 | 0788 | | | |
| | (e) LEASE RECEIVABLES | 7817 | 7838 | 7859 | 7880 | 7901 | 7922 | 7943 | | | |
| | (f) REVERSE REPURCHASE AGREEMENTS | 0742 | 0746 | 0750 | 0754 | 0793 | 0797 | 0857 | | | |
| | (g) OTHER LOANS FOR BUSINESS PURPOSES | 1506 | 1507 | 1508 | 1509 | 1554 | 1529 | 1530 | | | |
| | 5. MORTGAGES | 0759 | 0764 | 0769 | 0774 | 0779 | 0784 | 0789 | | | |
| | (a) RESIDENTIAL INSURED | | | | | | | | | | |
| | (b) RESIDENTIAL UNINSURED | 0760 | 0765 | 0770 | 0775 | 0780 | 0785 | 0790 | | | |
| | (c) NON-RESIDENTIAL | 7802 | 7823 | 7844 | 7865 | 7886 | 7907 | 7928 | | | |
| | 6. OTHER | 0761 | 0766 | 0771 | 0776 | 0781 | 0786 | 0791 | | | |
| | 7. TOTAL INTEREST INCOME INCLUDING DIVIDENDS | | | | | | | 8252 | | | |

(IN THOUSANDS OF DOLLARS)

CONSOLIDATED STATEMENT OF INCOME

SIF | P3 | | | | |

| SECTION I - INTEREST INCOME/EXPENSES | | | BOOKED IN CANADA | | | | BOOKED OUTSIDE CANADA | | TOTAL BOOKED IN AND OUTSIDE CANADA (YEAR TO DATE) | | |
|---|--|--|-----------------------------------|-------------------|-------------------|------------------|-----------------------|------------------|--|------|------|
| | | | RESIDENTS | | NON-RESIDENTS | | | | | | |
| | | | CANADIAN CURRENCY | FOREIGN CURRENCY | CANADIAN CURRENCY | FOREIGN CURRENCY | CANADIAN CURRENCY | FOREIGN CURRENCY | | | |
| INTEREST EXPENSE | 8. INTEREST ON DEMAND DEPOSITS | (a) CANADA | | 8277 | 8297 | | | 8357 | 8377 | 8397 | |
| | | (b) PROVINCES | | 8278 | 8298 | | | 8358 | 8378 | 8398 | |
| | | (c) DEPOSIT-TAKING INSTITUTIONS | | 8276 | 8296 | 8316 | 8336 | 8356 | 8376 | 8396 | |
| | | (d) INDIVIDUALS | | 8275 | 8295 | 8315 | 8335 | 8355 | 8375 | 8395 | |
| | | (e) OTHERS | | 8279 | 8299 | 8319 | 8339 | 8359 | 8379 | 8399 | |
| | 9. INTEREST ON NOTICE DEPOSITS | (a) CHEQUABLE | (i) CANADA | | 8131 | 8153 | | | 8219 | 8241 | 8263 |
| | | | (ii) PROVINCES | | 8132 | 8154 | | | 8220 | 8242 | 8264 |
| | | | (iii) DEPOSIT-TAKING INSTITUTIONS | | 8127 | 8149 | 8171 | 8193 | 8215 | 8237 | 8259 |
| | | | (iv) INDIVIDUALS | | 0800 | 0803 | 0806 | 0809 | 0812 | 0815 | 0818 |
| | | | (v) OTHERS | | 8133 | 8155 | 8177 | 8199 | 8221 | 8243 | 8265 |
| | 9. INTEREST ON NOTICE DEPOSITS | (a) NON-CHEQUABLE | (i) CANADA | | 8134 | 8156 | | | 8222 | 8244 | 8266 |
| | | | (ii) PROVINCES | | 8135 | 8157 | | | 8223 | 8245 | 8267 |
| | | | (iii) DEPOSIT-TAKING INSTITUTIONS | | 8128 | 8150 | 8172 | 8194 | 8216 | 8238 | 8260 |
| | | | (iv) INDIVIDUALS | (A) TAX-SHELTERED | 0801 | 0804 | 0807 | 0810 | 0813 | 0816 | 0819 |
| | | | | (B) OTHER | 0802 | 0805 | 0808 | 0811 | 0814 | 0817 | 0820 |
| | (v) OTHERS | | 8136 | 8158 | 8180 | 8202 | 8224 | 8246 | 8268 | | |
| | 10. INTEREST ON FIXED-TERM DEPOSITS | (a) NON-CHEQUABLE | (a) CANADA | | 8270 | 8290 | | | 8350 | 8370 | 8390 |
| | | | (b) PROVINCES | | 8271 | 8291 | | | 8351 | 8371 | 8391 |
| | | | (c) DEPOSIT-TAKING INSTITUTIONS | | 8129 | 8151 | 8173 | 8195 | 8217 | 8239 | 8261 |
| | | | (d) INDIVIDUALS | (i) TAX-SHELTERED | 0821 | 0826 | 0831 | 0836 | 0841 | 0846 | 0851 |
| (iii) OTHER | | | | 0822 | 0827 | 0832 | 0837 | 0842 | 0847 | 0852 | |
| (e) OTHERS | | | 0823 | 0828 | 0833 | 0838 | 0843 | 0848 | 0853 | | |
| 11. TOTAL INTEREST ON DEPOSITS | | | 8281 | 8301 | 8321 | 8341 | 8361 | 8381 | 8401 | | |
| 12. INTEREST ON SUBORDINATED DEBT | | | 8282 | 8302 | 8322 | 8342 | 8362 | 8382 | 8402 | | |
| 13. OTHER INTEREST- BEARING LIABILITIES | (a) ADVANCES FROM BANK OF CANADA | | | | | | | | 8404 | | |
| | (b) LIAB. OF SUBS. OTHER THAN DEP. | (i) CALL AND OTHER SHORT LOANS PAYABLE | 0824 | 0829 | 0834 | 0839 | 0844 | 0849 | 0854 | | |
| | | (ii) OTHER | 0825 | 0830 | 0835 | 0840 | 0845 | 0850 | 0855 | | |
| | (c) OTHER | | 8285 | 8305 | 8325 | 8345 | 8365 | 8385 | 8405 | | |
| 14. TOTAL INTEREST EXPENSE | | | | | | | | | 8407 | | |
| 15. NET INTEREST INCOME | | | | | | | | | 8408 | | |
| 16. CHARGE FOR IMPAIRMENT | | | | | | | | | 8463 | | |
| 17. NET INTEREST INCOME AFTER CHARGE FOR IMPAIRMENT | | | | | | | | | 8464 | | |

CONSOLIDATED STATEMENT OF INCOME

| SECTION II - NON-INTEREST INCOME/EXPENSES | | | | BOOKED IN CANADA | BOOKED OUTSIDE CANADA | TOTAL BOOKED IN AND OUTSIDE CANADA (YEAR TO DATE) |
|---|--|--|----------------------------------|------------------|-----------------------|---|
| NON | 18. TRADING INCOME | | | 2028 | 2043 | 2046 |
| INTEREST | 19. GAINS (LOSSES) ON INSTRUMENTS HELD FOR OTHER THAN TRADING PURPOSES | | | 2029 | 2044 | 2069 |
| INCOME | 20. OTHER INCOME | (a) SERVICE CHARGES ON DEPOSIT ACCOUNTS | (i) RETAIL DEPOSIT ACCOUNTS | 9273 | 9277 | 9281 |
| | | | (ii) COMMERCIAL DEPOSIT ACCOUNTS | 9274 | 9278 | 9282 |
| | | (b) OTHER PAYMENT SERVICES | | 9275 | 9279 | 9283 |
| | | (c) CREDIT AND DEBIT CARD SERVICE FEES | | 0891 | 0960 | 0976 |
| | | (d) STANDBY, COMMITMENT AND OTHER LOAN FEES | | 0893 | 0962 | 0978 |
| | | (e) INCOME FROM SECURITIZATION OF ASSETS | | 2086 | 2088 | 2089 |
| | | (f) MORTGAGE FEES | | 8428 | 8452 | 8476 |
| | | (g) ACCEPTANCE FEES | | 8431 | 8455 | 8479 |
| | | (h) GUARANTEES AND LETTERS OF CREDIT FEES | | 8432 | 8456 | 8480 |
| | | (i) PAYROLL PROCESSING | | 0894 | 0963 | 0979 |
| | | (j) INVESTMENT MANAGEMENT AND CUSTODIAL SERVICES | | 9276 | 9280 | 9284 |
| | | (k) MUTUAL (INVESTMENT) FUND FEES | | 0898 | 0967 | 0995 |
| | | (l) REAL ESTATE COMMISSIONS | | 0899 | 0968 | 0996 |
| | | (m) UNDERWRITING FEES ON NEW ISSUES | | 0954 | 0970 | 1100 |
| | | (n) SECURITIES COMMISSIONS AND FEES | | 9285 | 9291 | 9297 |
| | | (o) FOREIGN EXCHANGE REVENUE OTHER THAN TRADING | | 9289 | 9295 | 9301 |
| | | (p) OTHER COMMISSIONS AND FEES | | 9290 | 9296 | 9302 |
| | (q) INSURANCE-RELATED NON-INTEREST INCOME | (i) PREMIUM INCOME | (A) INSURANCE | 1107 | 1199 | 1247 |
| | | | (B) ANNUITIES | 1115 | 1200 | 1248 |
| | | LESS: | | | | |
| | | (ii) POLICY BENEFITS EXPENSES | (A) INSURANCE | 1146 | 1203 | 1250 |
| | | | (B) ANNUITIES | 1157 | 1207 | 1254 |
| | | | (C) OTHER POLICYHOLDER BENEFITS | 1175 | 1208 | 1255 |
| | 21. TOTAL OF OTHER INCOME | | | 8490 | 8512 | 8534 |
| | 22. NON-INTEREST INCOME | | | 2071 | 2083 | 2084 |
| | 23. NET INTEREST AND NON-INTEREST INCOME | | | | | 8535 |

CONSOLIDATED STATEMENT OF INCOME

| SECTION II - NON-INTEREST INCOME/EXPENSES | | | | BOOKED IN CANADA | BOOKED OUTSIDE CANADA | TOTAL BOOKED IN AND OUTSIDE CANADA (YEAR TO DATE) | |
|---|---|--|----------------------------|------------------|-----------------------|---|------|
| NON INTEREST EXPENSES | 24. SALARIES, PENSIONS AND OTHER STAFF BENEFITS | (a) SALARIES | | 8494 | 8516 | 8538 | |
| | | (b) PENSION CONTRIBUTIONS AND OTHER STAFF BENEFITS | | 8498 | 8520 | 8542 | |
| | 25. PREMISES AND EQUIPMENT | (a) RENTAL OF REAL ESTATE | (i) GROSS INCOME | | 1179 | 1209 | 1256 |
| | | | (ii) EXPENSES | | 1180 | 1232 | 1257 |
| | | (b) PREMISES, FURN. AND FIXTURES | (j) DEPRECIATION | | 1181 | 1233 | 1258 |
| | | | (k) OTHER | | 1182 | 1234 | 1259 |
| | | (c) COMPUTERS AND EQUIPMENT | (j) DEPRECIATION | | 1190 | 1235 | 1260 |
| | | | (k) OTHER | | 1191 | 1236 | 1261 |
| | 26. OTHER | (a) ADVERTISING, PUBLIC RELATIONS AND BUSINESS DEVELOPMENT | | | 1192 | 1238 | 1262 |
| | | (b) OFFICE AND GENERAL EXPENSES | | | 1193 | 1241 | 1263 |
| | | (c) REAL ESTATE COMMISSION EXPENSE | | | 1194 | 1242 | 1264 |
| | | (d) CAPITAL AND BUSINESS TAXES | (i) CANADIAN CAPITAL TAXES | | 1195 | 1243 | 1265 |
| | | | (ii) OTHER | | 1196 | 1244 | 1266 |
| | | (e) GENERAL INSURANCE EXPENSE | | | 8557 | 8579 | 8601 |
| | | (f) DIRECTORS FEES AND RELATED EXPENSES | | | 8613 | 8633 | 1268 |
| | | (g) DEPOSIT INSURANCE PREMIUMS | | | 8614 | 8634 | 1269 |
| | | (h) DONATIONS | | | 8560 | 8582 | 8604 |
| | | (i) ASSOCIATION, CLEARING AND REGULATORY FEES | | | 1270 | 1274 | 1278 |
| | | (j) EMPLOYEE TRAINING AND DEVELOPMENT | | | 8559 | 8581 | 8603 |
| | | (k) PROFESSIONAL FEES | (i) AUDIT | | 8616 | 8636 | 1279 |
| | | | (ii) LEGAL | | 8617 | 8637 | 1280 |
| | | | (iii) MANAGEMENT | | 1271 | 1275 | 1281 |
| | | | (iv) OTHER | | 1272 | 1276 | 1282 |
| (l) CHARGE FOR IMPAIRMENT | | (i) GOODWILL | | 2584 | 2588 | 2592 | |
| | (ii) INTANGIBLES WITH INDEFINITE LIVES | | 2560 | 2562 | 2564 | | |
| (m) AMORTIZATION EXPENSES | (i) INTANGIBLES WITH DEFINITE LIVES | | 2561 | 2563 | 2565 | | |
| | (ii) OTHER | | 2586 | 2590 | 2594 | | |
| (n) OTHER EXPENSES | | | 2587 | 2591 | 2595 | | |
| 27. TOTAL NON-INTEREST EXPENSES | | | | 8621 | 8641 | 1284 | |

(IN THOUSANDS OF DOLLARS)

CONSOLIDATED STATEMENT OF INCOME

As at (DATE)
RETURN NO. INST. NC YEAR MONTH DAY
SIF | P3 | | | | |

| | | TOTAL BOOKED IN AND OUTSIDE CANADA (YEAR TO DATE) |
|-----|--|--|
| 28. | NET INCOME BEFORE PROVISION FOR INCOME TAXES | 1285 |
| 29. | PROVISION FOR INCOME TAXES (a) CURRENT | 1286 |
| | (b) FUTURE | 1287 |
| 30. | NET INCOME BEFORE NON-CONTROLLING INTERESTS | 1288 |
| 31. | NON-CONTROLLING INTERESTS IN SUBSIDIARIES | 1289 |
| 32. | NET INCOME BEFORE EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS | 1290 |
| 33. | EXTRAORDINARY ITEMS (NET OF TAXES) | 1291 |
| 34. | DISCONTINUED OPERATIONS (NET OF TAXES) | 8652 |
| 35. | NET INCOME | 1292 |
| 36. | DIVIDENDS ON PREFERRED SHARES | 1293 |
| 37. | NET INCOME APPLICABLE TO COMMON SHARES | 1294 |
| 38. | AVERAGE NUMBER OF COMMON SHARES OUTSTANDING (NUMBER OF UNITS) | 8653 |
| 39. | EARNINGS PER SHARE BEFORE EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS (CURRENCY) | 8654 |
| 40. | EARNINGS PER SHARE AFTER EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS (CURRENCY) | 8655 |
| 41. | FULLY DILUTED EARNINGS PER SHARE - BEFORE EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS (CURRENCY) | 8656 |
| 42. | FULLY DILUTED EARNINGS PER SHARE - AFTER EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS (CURRENCY) | 8657 |

(IN THOUSANDS OF DOLLARS)

CONSOLIDATED STATEMENT OF INCOME

As at (DATE)
RETURN NO INST. NC YEAR MONTH DAY
| SIF | P3 | | | | |

| SECTION III - RETAINED EARNING | | | TOTAL |
|--------------------------------|-------------------------------------|------------------|-------|
| BALANCE AT BEGINNING OF YEAR | | | 1493 |
| ADD: | NET INCOME (LOSS) TO PERIOD TO DATE | | 1494 |
| DEDUCT | DIVIDENDS DECLARED: | PREFERRED SHARES | 1495 |
| | | COMMON SHARES | 1496 |
| | OTHER DEDUCTIONS (ADDITIONS) | | 1497 |
| BALANCE AT END OF PERIOD | | | 1498 |