

CONSOLIDATED STATEMENT OF INCOME (BOOKED IN CANADA)

Fiscal quarter
STC PS

RETURN NO. INST. N/C YEAR MONTH DAY

| STC | PS | | | | | | | | |

Name of institution _____
For the period ending _____

(IN THOUSANDS OF DOLLARS)

SECTION I - INTEREST INCOME				BOOKED IN CANADA			
				RESIDENTS Total Currencies		NON-RESIDENTS Total Currencies	
INTEREST AND DIVIDENDS INCOME	1. DEPOSITS WITH REGULATED FINANCIAL INSTITUTIONS		6000		6001		
	2. SECURITIES	(a) GOVERNMENT OF CANADA	6002				
		(b) SEC. ISSUED OR GUAR. BY CDN. PROVINCES, MUNICIPAL OR SCHOOLS	6003				
		(c) OTHER SECURITIES	(i) DEBT	6004		6005	
			(ii) SHARES	6006		6007	
	3. NON-MORTGAGE LOANS TO INDIVIDUALS FOR NON-BUSINESS PURPOSES	(a) PERSONAL LOAN PLANS	6008		6009		
		(b) CREDIT CARD	6010		6011		
		(c) OTHER PERSONAL	6012		6013		
	4. OTHER NON-MORTGAGE LOANS	(a) CALL & OTH. SHORT LNS. TO INVT. DEALERS AND BROKERS, SECURED	6014		6015		
		(b) REGULATED FINANCIAL INSTITUTIONS	6016		6017		
		(c) CANADIAN FEDERAL GOVT., PROVINCES, MUNICIPAL OR SCHOOL CORPS.	6018				
		(d) FOREIGN GOVERNMENTS			6019		
		(e) LEASE RECEIVABLES	6020		6021		
		(f) REVERSE REPURCHASE AGREEMENTS	6022		6023		
		(g) OTHER LOANS FOR BUSINESS PURPOSES	6024		6025		
		5. MORTGAGES	(a) RESIDENTIAL INSURED	6026		6027	
	(b) RESIDENTIAL UNINSURED		6028		6029		
	(c) NON-RESIDENTIAL		6030		6031		
	6. OTHER	OTHER INTEREST-EARNING ASSETS	6032		6033		
	7. TOTAL INTEREST INCOME INCLUDING DIVIDENDS			6034		6035	

SECTION I - INTEREST EXPENSES				BOOKED IN CANADA			
				RESIDENTS Total Currencies		NON-RESIDENTS Total Currencies	
INTEREST EXPENSES	8. INTEREST ON DEMAND AND NOTICE DEPOSITS	(a) CANADA	6036				
		(b) PROVINCES	6037				
		(c) MUNICIPAL OR SCHOOL CORPORATIONS	6038				
		(d) DEPOSIT-TAKING INSTITUTIONS	6039		6040		
		(e) INDIVIDUALS	(i) TAX-SHELTERED	6041		6042	
			(ii) OTHER	6043		6044	
		(f) OTHERS	6045		6046		
	9. INTEREST ON FIXED-TERM DEPOSITS	(a) CANADA	6047				
		(b) PROVINCES	6048				
		(c) MUNICIPAL OR SCHOOL CORPORATIONS	6049				
		(d) DEPOSIT-TAKING INSTITUTIONS	6050		6051		
		(e) INDIVIDUALS	(i) TAX-SHELTERED	6052		6053	
			(ii) OTHER	6054		6055	
	(f) OTHERS	6056		6057			
	10. TOTAL INTEREST ON DEPOSITS			6058		6059	
	11. INTEREST ON SUBORDINATED DEBT			6060		6061	
	12. OTHER INTEREST-BEARING LIABILITIES	(a) ADVANCES FROM BANK OF CANADA		6076			
		(b) LIAB. OF SUBS. OTHER THAN DEP.	(i) CALL AND OTHER SHORT LOANS PAYABLE	6062		6063	
			(ii) OTHER	6064		6065	
		(c) OTHER	6066		6067		
13. TOTAL INTEREST EXPENSE			6068		6069		
14. NET INTEREST INCOME			6070		6071		
15. CHARGE FOR IMPAIRMENT			6072		6073		
16. NET INTEREST INCOME AFTER CHARGE FOR IMPAIRMENT			6074		6075		

CONSOLIDATED STATEMENT OF INCOME (BOOKED IN CANADA)

As at (DATE)

**Fiscal quarter
STC PS**

RETURN NO. INST. N/C YEAR MONTH DAY
| STC | PS | | | | |

Name of institution _____
For the period ending _____

(IN THOUSANDS OF DOLLARS)

SECTION II - NON-INTEREST INCOME				BOOKED IN CANADA	
NON INTEREST INCOME	17. TRADING INCOME			2028	
	18. GAINS (LOSSES) ON INSTRUMENTS HELD FOR OTHER THAN TRADING PURPOSES			2029	
	19. OTHER INCOME	(a) SERVICE CHARGES ON DEPOSIT ACCOUNTS	(i) RETAIL DEPOSIT ACCOUNTS	9273	
			(ii) COMMERCIAL DEPOSIT ACCOUNTS	9274	
		(b) OTHER PAYMENT SERVICES		9275	
		(c) CREDIT AND DEBIT CARD SERVICE FEES		0976	
		(d) STANDBY, COMMITMENT AND OTHER LOAN FEES		0978	
		(e) INCOME FROM SECURITIZATION OF ASSETS		2089	
		(f) MORTGAGE FEES		8476	
		(g) ACCEPTANCE FEES		8479	
		(h) GUARANTEES AND LETTERS OF CREDIT FEES		8480	
		(i) PAYROLL PROCESSING		0979	
		(j) INVESTMENT MANAGEMENT AND CUSTODIAL SERVICES		9284	
		(k) MUTUAL (INVESTMENT) FUND FEES		0995	
		(l) REAL ESTATE COMMISSIONS		0996	
		(m) UNDERWRITING FEES ON NEW ISSUES		1100	
		(n) SECURITIES COMMISSIONS AND FEES		9297	
		(o) FOREIGN EXCHANGE REVENUE OTHER THAN TRADING		9301	
		(p) OTHER COMMISSIONS AND FEES		9302	
		(q) INSURANCE-RELATED NON-INTEREST INCOME	(i) PREMIUM INCOME	(A) INSURANCE	1247
				(B) ANNUITIES	1248
	(r) POLICY BENEFITS EXPENSES		(A) INSURANCE	1250	
(B) ANNUITIES			1254		
(C) OTHER POLICYHOLDER BENEFITS			1255		
20. TOTAL OF OTHER INCOME			8534		
21. NON-INTEREST INCOME			8490		
22. NET INTEREST AND NON-INTEREST INCOME			2071		

SECTION II - NON-INTEREST EXPENSES				BOOKED IN CANADA	
NON INTEREST EXPENSES	23. SALARIES, PENSIONS AND OTHER STAFF BENEFITS			8494	
	(b) PENSION CONTRIBUTIONS AND OTHER STAFF BENEFITS			8498	
	24. PREMISES AND EQUIPMENT	(a) RENTAL OF REAL ESTATE	(i) GROSS INCOME	1179	
			(ii) EXPENSES	1180	
		(b) PREMISES, FURN. AND FIXTURES	(i) DEPRECIATION	1181	
			(ii) OTHER	1182	
		(c) COMPUTERS AND EQUIPMENT	(i) DEPRECIATION	1190	
			(ii) OTHER	1191	
	25. OTHER	(a) ADVERTISING, PUBLIC RELATIONS AND BUSINESS DEVELOPMENT			1192
		(b) OFFICE AND GENERAL EXPENSES			1193
		(c) REAL ESTATE COMMISSION EXPENSE			1194
		(d) CAPITAL AND BUSINESS TAXES	(i) CANADIAN CAPITAL TAXES	1195	
			(ii) OTHER	1196	
		(e) GENERAL INSURANCE EXPENSE			8557
		(f) DIRECTORS FEES AND RELATED EXPENSES			8613
		(g) DEPOSIT INSURANCE PREMIUMS			8614
		(h) DONATIONS			8560
		(i) ASSOCIATION, CLEARING AND REGULATORY FEES			1270
		(j) EMPLOYEE TRAINING AND DEVELOPMENT			8559
		(k) PROFESSIONAL	(i) AUDIT	8616	
			(ii) LEGAL	8617	
			(iii) MANAGEMENT	1271	
(iv) OTHER			1272		
(l) CHARGE FOR IMPAIRMENT	(i) GOODWILL	2584			
	(ii) INTANGIBLES WITH INDEFINITE LIVES	2560			
(m) AMORTIZATION EXPENSES	(i) INTANGIBLES WITH DEFINITE LIVES	2561			
	(ii) OTHER	2586			
(n) OTHER EXPENSES			2587		
26. TOTAL NON-INTEREST EXPENSES			8621		

CONSOLIDATED STATEMENT OF INCOME (BOOKED IN CANADA)

As at (DATE)

**Fiscal quarter
STC PS**

RETURN NO. INST. N/C YEAR MONTH DAY
| STC | PS | | | | | | |

Name of institution
For the period ending _____

(IN THOUSANDS OF DOLLARS)

SECTION III - NET INCOME		BOOKED IN CANADA	
27. NET INCOME BEFORE PROVISION FOR INCOME TAXES		6080	
28. PROVISION FOR INCOME TAXES	(a) CURRENT	6081	
	(b) FUTURE	6082	
29. NET INCOME BEFORE EQUITY EARNINGS AND NON-CONTROLLING INTERESTS		6083	
30. NON-CONTROLLING INTERESTS IN SUBSIDIARIES		6084	
31. NET INCOME BEFORE EXTRAORDINARY ITEMS & DISCONTINUED OPERATIONS		6085	
32. EXTRAORDINARY ITEMS (NET OF TAXES)		6086	
33. DISCONTINUED OPERATIONS (NET OF TAX)		6087	
34. NET INCOME		6088	
SECTION III - RETAINED EARNINGS			
BALANCE AT BEGINNING OF YEAR		1493	
ADD:	NET INCOME (LOSS) TO PERIOD TO DATE	1494	
DEDUCT:	DIVIDENDS DECLARED	1495	
	PREFERRED SHARES	1496	
	COMMON SHARES	1497	
	OTHER DEDUCTIONS (ADDITIONS)	1497	
BALANCE AT END OF PERIOD		1498	

SECTION IV - COMPREHENSIVE INCOME		YEAR-TO-DATE	
SCHEDULE 1 - COMPREHENSIVE INCOME (LOSS), NET OF INCOME TAXES			
1.	NET INCOME	1158	
2.	OTHER COMPREHENSIVE INCOME (LOSS)		
(a)	AVAILABLE FOR SALE SECURITIES		
(i)	CHANGE IN UNREALIZED GAINS AND LOSSES:		
(A)	EQUITIES	1159	
(B)	DEBT	1160	
(C)	LOANS	1161	
(ii)	RECLASSIFICATION TO EARNINGS OF GAINS/(LOSSES)	1162	
(b)	DERIVATIVE DESIGNATED AS CASH FLOW HEDGES		
(i)	CHANGE IN UNREALIZED GAINS AND LOSSES:	1163	
(ii)	RECLASSIFICATION TO EARNINGS OF GAINS/(LOSSES)	1164	
(c)	FOREIGN CURRENCY TRANSLATION		
(i)	CHANGE IN UNREALIZED GAINS AND LOSSES:	1165	
(ii)	IMPACT OF HEDGING	1166	
(d)	OTHER	1184	
3.	TOTAL OTHER COMPREHENSIVE INCOME (LOSS)	1167	
4.	TOTAL COMPREHENSIVE INCOME (LOSS)	1168	
SCHEDULE 2 - ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS), NET OF INCOME TAXES			
1.	ACCUMULATED GAINS/(LOSSES) ON:		
(a)	AVAILABLE FOR SALE SECURITIES		
(i)	EQUITIES	1169	
(ii)	DEBT	1170	
(iii)	LOANS	1171	
(b)	DERIVATIVES DESIGNATED AS CASH FLOW HEDGES	1176	
(c)	FOREIGN CURRENCY TRANSLATION, NET OF HEDGING ACTIVITIES	1177	
(d)	OTHER	1186	
2.	TOTAL	1178	

SECTION V - MEMO ITEMS	BOOKED IN CANADA	
	RESIDENTS Total Currencies	NON-RESIDENTS Total Currencies
35. INTEREST EXPENSE ON CONVERTIBLE PREFERRED SHARES	6089	6091