

<b>CAPITAL MARKETS (C\$ MM)</b>	<b>Q4/08</b>	<b>Q3/08</b>	<b>Q2/08</b>	<b>Q1/08</b>	<b>Q4/07</b>	<b>Q3/07</b>	<b>Q2/07</b>	<b>Q1/07</b>	<b>Q4/06</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>
<b>Income Statement</b>													
Net interest income (teb)	648	452	421	318	223	175	169	56	(7)	1,839	623	131	557
Non-interest income	542	681	59	814	596	983	1,013	1,174	1,015	2,096	3,766	4,005	3,005
<b>Total revenue (teb)</b>	<b>1,190</b>	<b>1,133</b>	<b>480</b>	<b>1,132</b>	<b>819</b>	<b>1,158</b>	<b>1,182</b>	<b>1,230</b>	<b>1,008</b>	<b>3,935</b>	<b>4,389</b>	<b>4,136</b>	<b>3,562</b>
Provision for (recovery of) credit losses (PCL)	77	20	58	28	(2)	(7)	(5)	(8)	-	183	(22)	(115)	(91)
Non-interest expense	124	717	546	734	584	693	754	738	644	2,121	2,769	2,603	2,890
Business realignment charges	-	-	-	-	-	-	-	-	(1)	-	-	(1)	1
Other <sup>1</sup>	405	127	(137)	66	51	112	83	104	65	461	350	294	76
<b>Net income</b>	<b>584</b>	<b>269</b>	<b>13</b>	<b>304</b>	<b>186</b>	<b>360</b>	<b>350</b>	<b>396</b>	<b>300</b>	<b>1,170</b>	<b>1,292</b>	<b>1,355</b>	<b>686</b>
<b>Total Revenue (teb)</b>													
Total Revenue	1,190	1,133	480	1,132	819	1,158	1,182	1,230	1,008	3,935	4,389	4,136	3,562
Revenue related to VIEs offset in Non-controlling interest	(55)	17	(15)	5	(1)	13	8	11	4	(48)	31	(7)	(24)
<b>Total revenue excluding VIEs</b>	<b>1,245</b>	<b>1,116</b>	<b>495</b>	<b>1,127</b>	<b>820</b>	<b>1,145</b>	<b>1,174</b>	<b>1,219</b>	<b>1,004</b>	<b>3,983</b>	<b>4,358</b>	<b>4,143</b>	<b>3,586</b>
<b>Total Revenue by business</b>													
Capital Markets Sales and Trading	470	584	153	646	372	615	702	769	562	1,853	2,458	2,477	1,967
Corporate and Investment Banking	720	549	327	486	447	543	480	461	446	2,082	1,931	1,659	1,595
<b>Total</b>	<b>1,190</b>	<b>1,133</b>	<b>480</b>	<b>1,132</b>	<b>819</b>	<b>1,158</b>	<b>1,182</b>	<b>1,230</b>	<b>1,008</b>	<b>3,935</b>	<b>4,389</b>	<b>4,136</b>	<b>3,562</b>
<b>Financial ratios</b>													
Return on equity (ROE)	34.6%	17.7%	0.7%	23.9%	15.4%	29.3%	28.5%	32.8 %	27.9 %	20.5%	26.6%	31.5%	17.5%
Return on risk capital (RORC)	40.5%	20.8%	0.8%	29.1%	19.3%	35.9%	34.4%	39.9 %	34.3 %	24.5%	32.5%	38.7%	22.4%
<b>Average balances</b>													
Total assets	342,800	327,900	351,400	339,200	319,400	317,300	310,200	297,700	274,600	340,300	311,200	260,600	229,100
Trading securities	133,600	138,700	143,700	144,800	146,400	154,300	154,900	155,900	137,800	140,200	152,900	132,300	109,600
Loans and acceptances	41,900	37,900	36,800	36,600	32,600	28,100	27,800	27,300	24,300	38,300	29,000	22,100	17,600
Deposits	135,000	131,100	137,200	127,300	121,500	124,700	130,400	126,100	112,100	132,600	125,700	108,100	96,500
Attributed capital	6,650	5,900	4,800	4,950	4,650	4,800	4,950	4,750	4,200	5,600	4,800	4,250	3,850
Risk capital	5,650	5,050	3,900	4,100	3,750	3,900	4,100	3,900	3,400	4,700	3,900	3,450	3,050
<b>Credit quality</b>													
Gross impaired loans / Average net loans and acceptances	1.19%	0.79%	0.84%	0.27%	0.05%	0.07%	0.07%	0.23%	0.25%	1.30%	0.06%	0.28%	0.67%
PCL / Average net loans and acceptances	0.73 %	0.21 %	0.64 %	0.30 %	(0.02)%	(0.10)%	(0.07)%	(0.12)%	0.00 %	0.48 %	(0.08)%	(0.52)%	(0.52)%
Net write-offs / Average net loans and acceptances	0.07 %	0.18 %	0.13 %	(0.02)%	(0.02)%	(0.10)%	(0.06)%	(0.13)%	0.07 %	0.09 %	(0.08)%	(0.24)%	0.12%
<b>Business information</b>													
Assets under administration	7,500	6,400	7,000	6,900	6,400	6,800	5,400	5,400	4,700	7,500	6,400	4,700	2,500
<b>Other earnings measures</b>													
Net income (loss)	584	269	13	304	186	360	350	396	300	1,170	1,292	1,355	686
After-tax effect of amortization of other intangibles	-	2	-	-	-	-	-	1	-	2	1	1	1
Cash Net income	584	271	13	304	186	360	350	397	300	1,172	1,293	1,356	687
Capital charge	(175)	(157)	(124)	(131)	(123)	(127)	(127)	(126)	(111)	(587)	(503)	(447)	(407)
Economic Profit	409	114	(111)	173	63	233	223	271	189	585	790	909	280

<sup>1</sup> Includes income taxes and non-controlling interest in net income of subsidiaries.