



CANADIAN WESTERN BANK

Supplemental Financial Information For the Quarter Ended October 31, 2006 (unaudited)

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Notes:

- 1) This financial information is supplementary to CWB's 2006 Fourth Quarter Press Release and the 2005 Annual Report and should be read in conjunction with those documents. The 2006 Annual Report will be available in mid-January 2007.
- 2) Certain of the comparative figures have been reclassified to conform to the current year's presentation.

For further information please contact CWB's Finance Division at (780) 423-8888.



**HIGHLIGHTS
(unaudited)**

	QUARTER				QUARTER				Q4 % CHANGE		2006 vs 2005	FULL YEAR					
	2006				2005				vs Q4 05	vs Q3 06		% CHANGE	2006	2005	2004	2003	2002
	4	3	2	1	4	3	2	1									
Results of Operations (\$ thousands)																	
Net interest income (teb) ⁽¹⁾	\$ 45,970	\$ 42,942	\$ 40,058	\$ 39,714	\$ 37,408	\$ 36,964	\$ 33,306	\$ 32,642	23%	7%	20%	\$ 168,684	\$ 140,320	\$ 117,236	\$ 107,655	\$ 91,284	
Less teb adjustment	1,194	1,039	973	872	1,336	956	883	800	(11%)	15%	3%	4,078	3,975	3,898	2,992	2,449	
Net interest income per financial statements	44,776	41,903	39,085	38,842	36,072	36,008	32,423	31,842	24%	7%	21%	164,606	136,345	113,338	104,663	88,835	
Other income	13,595	13,942	12,953	12,596	11,546	12,585	10,819	10,611	18%	(2%)	17%	53,086	45,561	35,052	25,326	22,136	
Total revenues (teb)	59,565	56,884	53,011	52,310	48,954	49,549	44,125	43,253	22%	5%	19%	221,770	185,881	152,288	132,981	113,420	
Total revenues	58,371	55,845	52,038	51,438	47,618	48,593	43,242	42,453	23%	5%	20%	217,692	181,906	148,390	129,989	110,971	
Net income	21,209	17,693	16,667	16,438	14,814	15,212	12,149	12,216	43%	20%	32%	72,007	54,391	44,161	38,193	29,612	
Per Common Share (\$'s)⁽²⁾																	
Earnings per share																	
Basic	0.69	0.57	0.54	0.54	0.48	0.50	0.40	0.42	44%	21%	30%	2.34	1.80	1.65	1.49	1.17	
Diluted	0.66	0.56	0.52	0.52	0.47	0.49	0.39	0.40	40%	18%	30%	2.26	1.74	1.50	1.34	1.07	
Cash dividends ⁽³⁾	0.140	0.120	0.120	0.120	0.100	0.100	0.090	0.090	40%	17%	32%	0.500	0.380	0.375	0.230	0.200	
Book value	16.78	16.24	15.79	15.39	14.96	14.57	14.17	13.92	12%	3%	12%	16.78	14.96	13.45	12.16	10.99	
Closing market price	42.30	45.48	42.49	37.25	35.20	31.07	27.31	25.52	20%	(7%)	20%	42.30	35.20	23.83	19.98	12.88	
Performance Measures (%)																	
Return on common equity	16.5%	14.2%	14.3%	14.0%	13.0%	13.8%	11.7%	12.1%	3.5%	2.3%	2.1%	14.8%	12.7%	12.9%	12.9%	11.2%	
Return on assets	1.20%	1.06%	1.10%	1.11%	1.06%	1.13%	0.96%	0.97%	0.14%	0.14%	0.09%	1.12%	1.03%	0.97%	0.95%	0.84%	
Net interest margin ⁽²⁾ (teb)	2.59%	2.58%	2.64%	2.68%	2.67%	2.75%	2.64%	2.59%	(0.08%)	0.01%	(0.04%)	2.62%	2.66%	2.57%	2.68%	2.60%	
Net interest margin ⁽²⁾	2.53%	2.52%	2.57%	2.63%	2.57%	2.67%	2.57%	2.53%	(0.04%)	0.01%	(0.03%)	2.56%	2.59%	2.48%	2.60%	2.53%	
Efficiency ratio (teb)	45.0%	45.6%	47.1%	46.5%	48.8%	46.5%	50.3%	49.3%	(3.8%)	(0.6%)	(2.6%)	46.0%	48.6%	49.5%	46.3%	50.7%	
Efficiency ratio	46.0%	46.4%	47.9%	47.3%	50.2%	47.4%	51.3%	50.2%	(4.2%)	(0.4%)	(2.8%)	46.9%	49.7%	50.8%	47.4%	51.8%	
Financial Position (\$ thousands)																	
Total assets	\$ 7,268,360	\$ 6,871,121	\$ 6,475,759	\$ 6,021,477	\$ 5,705,028	\$ 5,423,947	\$ 5,260,424	\$ 5,105,002	27%	6%	27%	\$ 7,268,360	\$ 5,705,028	\$ 4,918,895	\$ 4,343,972	\$ 3,828,162	
Total equity	519,530	500,925	485,691	471,806	457,990	445,407	432,797	421,974	13%	4%	13%	519,530	457,990	367,589	316,231	278,087	
Credit Quality																	
Provision for credit losses as a % of average loans	0.18%	0.19%	0.20%	0.22%	0.22%	0.23%	0.25%	0.25%	(0.04%)	(0.01%)	(0.04%)	0.20%	0.24%	0.25%	0.25%	0.26%	
Net impaired loans (after general allowance) (\$ thousands)	\$ (43,118)	\$ (42,465)	\$ (35,188)	\$ (31,773)	\$ (31,033)	\$ (29,679)	\$ (22,001)	\$ (19,640)	(39%)	(2%)	(39%)	\$ (43,118)	\$ (31,033)	\$ (14,430)	\$ (13,124)	\$ 4,072	
Net impaired loans as a % of total loans	(0.75%)	(0.78%)	(0.68%)	(0.65%)	(0.68%)	(0.68%)	(0.53%)	(0.48%)	(0.07%)	0.03%	(0.07%)	(0.75%)	(0.68%)	(0.36%)	(0.36%)	0.13%	
Other																	
Capital ratios																	
Tangible common equity to risk-weighted assets	8.6%	8.7%	8.9%	9.1%	9.7%	9.9%	10.1%	9.9%	(1.1%)	(0.1%)	(1.1%)	8.6%	9.7%	9.0%	8.9%	8.8%	
Tier 1	10.1%	8.7%	8.9%	9.1%	9.7%	9.9%	10.1%	9.9%	0.4%	1.4%	0.4%	10.1%	9.7%	9.0%	8.9%	8.8%	
Total capital	13.7%	12.3%	12.7%	13.0%	12.4%	12.8%	13.2%	13.0%	1.3%	1.4%	1.3%	13.7%	12.4%	11.8%	13.1%	11.4%	
Number of full-time equiv. staff at period end ⁽⁴⁾	1,097	1,072	1,043	1,013	999	983	967	946	10%	2%	10%	1,097	999	936	632	583	
Number of bank branches	33	31	31	31	31	31	31	31	6%	6%	6%	33	31	29	27	27	

(1) For the definition of taxable equivalent basis (teb) see page 2.

(2) A stock dividend effecting a two-for-one split of the Bank's common shares was declared and paid during the first quarter of 2005. All prior period common share and per common share information was restated to reflect this effective split.

(3) The dividend policy was amended to be quarterly instead of semi-annual during the first quarter of fiscal 2004. The dividend rate for fiscal 2004 appears unusually high as it includes the last semi-annual dividend of \$0.150 per share paid in the first quarter and quarterly dividends of \$0.075 paid in the subsequent quarters.

(4) Increase in employees due to the acquisition of Canadian Direct Insurance Incorporated and Valiant Trust Company on April 30, 2004.

Certain figures have been reclassified to conform to the current year's presentation.

bold and italicized numbers = actual change in percent



NET INCOME (teb)⁽¹⁾ - CONSOLIDATED
(unaudited)
(\$ thousands, except per share amounts)

	QUARTER				QUARTER				Q4 % CHANGE		2006 vs 2005 % CHANGE	FULL YEAR				
	2006				2005				vs Q4 05	vs Q3 06		2006	2005	2004	2003	2002
	4	3	2	1	4	3	2	1								
Interest income																
Loans	\$ 93,077	\$ 85,956	\$ 76,436	\$ 72,119	\$ 65,956	\$ 63,726	\$ 58,762	\$ 59,482	41%	8%	32%	\$ 327,588	\$ 247,926	\$ 218,597	\$ 218,236	\$ 192,804
Securities	10,190	9,487	7,893	7,209	6,538	6,576	6,333	5,421	56%	7%	40%	34,779	24,868	18,921	16,699	14,535
Deposits with regulated financial institutions	3,667	3,106	2,386	2,055	1,321	849	955	1,270	178%	18%	155%	11,214	4,395	4,565	4,427	3,565
Total interest income	106,934	98,549	86,715	81,383	73,815	71,151	66,050	66,173	45%	9%	35%	373,581	277,189	242,083	239,362	210,904
Interest expense																
Deposits	58,076	52,718	43,859	38,994	34,501	32,282	30,921	31,614	68%	10%	50%	193,647	129,318	118,087	127,766	115,913
Debitures	2,888	2,889	2,798	2,675	1,906	1,905	1,823	1,917	52%	0%	49%	11,250	7,551	6,760	3,941	3,707
Total interest expense	60,964	55,607	46,657	41,669	36,407	34,187	32,744	33,531	67%	10%	50%	204,897	136,869	124,847	131,707	119,620
Net interest income (page 5)	45,970	42,942	40,058	39,714	37,408	36,964	33,306	32,642	23%	7%	20%	168,684	140,320	117,236	107,655	91,284
Provision for credit losses (page 8)	2,550	2,550	2,550	2,550	2,500	2,500	2,550	2,550	2%	0%	1%	10,200	10,100	9,390	8,600	7,740
Other income (page 5)	13,595	13,942	12,953	12,596	11,546	12,585	10,819	10,611	18%	(2%)	17%	53,086	45,561	35,052	25,326	22,136
Net interest and other income	57,015	54,334	50,461	49,760	46,454	47,049	41,575	40,703	23%	5%	20%	211,570	175,781	142,898	124,381	105,680
Non-interest expenses (page 6)	26,830	25,938	24,942	24,339	23,903	23,019	22,173	21,326	12%	3%	13%	102,049	90,421	75,353	61,566	57,515
Net income before taxes	30,185	28,396	25,519	25,421	22,551	24,030	19,402	19,377	34%	6%	28%	109,521	85,360	67,545	62,815	48,165
Provision for income taxes	8,976	10,703	8,852	8,983	7,737	8,818	7,253	7,161	16%	(16%)	21%	37,514	30,969	23,384	24,622	18,553
Net Income	\$ 21,209	\$ 17,693	\$ 16,667	\$ 16,438	\$ 14,814	\$ 15,212	\$ 12,149	\$ 12,216	43%	20%	32%	\$ 72,007	\$ 54,391	\$ 44,161	\$ 38,193	\$ 29,612
Earnings per share ⁽²⁾																
Basic	\$ 0.69	\$ 0.57	\$ 0.54	\$ 0.54	\$ 0.48	\$ 0.50	\$ 0.40	\$ 0.42	44%	21%	30%	2.34	1.80	1.65	1.49	1.17
Diluted	\$ 0.66	\$ 0.56	\$ 0.52	\$ 0.52	\$ 0.47	\$ 0.49	\$ 0.39	\$ 0.40	40%	18%	30%	\$ 2.26	\$ 1.74	\$ 1.50	\$ 1.34	\$ 1.07
Teb adjustment	\$ 1,194	\$ 1,039	\$ 973	\$ 872	\$ 1,336	\$ 956	\$ 883	\$ 800	(11%)	15%	3%	\$ 4,078	\$ 3,975	\$ 3,898	\$ 2,992	\$ 2,449

(1) Taxable equivalent basis (teb). Most banks analyze revenue on a taxable equivalent basis to permit uniform measurement and comparison of net interest income. Net interest income (as presented in the consolidated statement of income) includes tax-exempt income on certain securities. Since this income is not taxable, the rate of interest or dividend received is significantly lower than would apply to a loan or security of the same amount. The adjustment to taxable equivalent basis increases interest income and the provision for income taxes to what they would have been had the tax exempt securities been taxed at the statutory rate. The taxable equivalent basis does not have a standardized meaning prescribed by generally accepted accounting principles and therefore may not be comparable to similar measures presented by other banks.

(2) A stock dividend effecting a two-for-one split of the Bank's common shares was declared and paid during the first quarter of 2005. All prior period common share and per common share information was restated to reflect this effective split.

Certain figures have been reclassified to conform to the current year's presentation.



BANKING AND TRUST OPERATING SEGMENT
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		2006 vs 2005 % CHANGE	FULL YEAR				
	2006				2005				vs Q4 05	vs Q3 06		2006	2005	2004	2003	2002
	4	3	2	1	4	3	2	1								
Net interest income (teb) ⁽¹⁾	\$ 44,971	\$ 42,071	\$ 39,260	\$ 38,947	\$ 36,702	\$ 36,287	\$ 32,803	\$ 32,094	23%	7%	20%	\$ 165,249	\$ 137,886	\$ 116,279	\$ 107,655	\$ 91,284
Other income	9,452	9,889	9,389	9,061	8,062	8,709	7,363	7,587	17%	(4%)	19%	37,791	31,721	28,134	25,326	22,136
Total revenues (teb)	54,423	51,960	48,649	48,008	44,764	44,996	40,166	39,681	22%	5%	20%	203,040	169,607	144,413	132,981	113,420
Provision for credit losses	2,550	2,550	2,550	2,550	2,500	2,500	2,550	2,550	2%	0%	1%	10,200	10,100	9,390	8,600	7,740
Non-interest expenses	24,611	23,746	22,982	22,372	21,533	21,039	20,300	19,510	14%	4%	14%	93,711	82,382	71,510	61,566	57,515
Net income before taxes	27,262	25,664	23,117	23,086	20,731	21,457	17,316	17,621	32%	6%	29%	99,129	77,125	63,513	62,815	48,165
Provision for income taxes (teb)	8,026	9,888	8,008	8,140	7,055	7,898	6,418	6,485	14%	(19%)	22%	34,062	27,856	21,923	24,622	18,553
Net Income	\$ 19,236	\$ 15,776	\$ 15,109	\$ 14,946	\$ 13,676	\$ 13,559	\$ 10,898	\$ 11,136	41%	22%	32%	\$ 65,067	\$ 49,269	\$ 41,590	\$ 38,193	\$ 29,612
Average assets																
Cash, securities and repurchase agreements	\$ 1,178,604	\$ 1,128,541	\$ 1,016,579	\$ 935,963	\$ 866,348	\$ 862,378	\$ 869,382	\$ 801,295	36%	4%	25%	\$ 1,064,921	\$ 849,868	\$ 753,333	\$ 587,957	\$ 436,589
Loans	5,605,756	5,248,723	4,993,394	4,718,425	4,484,035	4,271,841	4,109,905	4,005,942	25%	7%	22%	5,141,575	4,217,852	3,695,188	3,388,145	3,020,122
Other assets	87,052	81,376	76,013	75,539	70,849	69,169	70,832	74,949	23%	7%	12%	79,845	71,092	61,922	45,810	48,571
Total Average Assets	\$ 6,871,412	\$ 6,458,640	\$ 6,085,986	\$ 5,729,927	\$ 5,421,232	\$ 5,203,388	\$ 5,050,119	\$ 4,882,186	27%	6%	22%	\$ 6,286,341	\$ 5,138,812	\$ 4,510,443	\$ 4,021,912	\$ 3,505,282
Efficiency ratio (teb)	45.2%	45.7%	47.2%	46.6%	48.1%	46.8%	50.5%	49.2%	(2.9%)	(0.5%)	(2.4%)	46.2%	48.6%	49.5%	46.3%	50.7%
Net interest margin (teb)	2.60%	2.58%	2.65%	2.70%	2.69%	2.77%	2.66%	2.61%	(0.09%)	0.02%	(0.05%)	2.63%	2.68%	2.58%	2.68%	2.60%

(1) For the definition of taxable equivalent basis (teb) see page 2.

bold and italicized numbers = actual change in percent

INSURANCE OPERATING SEGMENT
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		2006 vs 2005 % CHANGE	FULL YEAR				
	2006				2005				vs Q4 05	vs Q3 06		2006	2005	2004	2003	2002
	4	3	2	1	4	3	2	1								
Interest income (teb) ⁽¹⁾	\$ 999	\$ 871	\$ 798	\$ 767	\$ 706	\$ 677	\$ 503	\$ 548	42%	15%	41%	\$ 3,435	\$ 2,434	\$ 957	-	-
Other Income																
Net earned premiums	20,709	22,086	19,138	19,741	18,068	17,255	15,693	14,831	15%	(6%)	24%	81,674	65,847	27,362	-	-
Commissions and processing fees	1,327	1,261	1,159	1,079	1,649	1,601	1,694	1,631	(20%)	5%	(27%)	4,826	6,575	3,399	-	-
Net claims and adjustment expenses	(13,230)	(14,179)	(12,173)	(13,380)	(11,690)	(11,114)	(9,622)	(10,021)	13%	(7%)	25%	(52,962)	(42,447)	(16,981)	-	-
Policy acquisition costs	(4,653)	(5,122)	(4,519)	(4,040)	(4,559)	(4,024)	(4,342)	(3,454)	2%	(9%)	12%	(18,334)	(16,379)	(6,931)	-	-
Insurance revenue, net	4,153	4,046	3,605	3,400	3,468	3,718	3,423	2,987	20%	3%	12%	15,204	13,596	6,849	-	-
Gains (losses) on sale of securities	(10)	7	(41)	135	16	158	33	37	(163%)	(243%)	(63%)	91	244	69	-	-
Total revenues, net (teb)	5,142	4,924	4,362	4,302	4,190	4,553	3,959	3,572	23%	4%	15%	18,730	16,274	7,875	-	-
Non-interest expenses	2,219	2,192	1,960	1,967	2,370	1,980	1,873	1,816	(6%)	1%	4%	8,338	8,039	3,843	-	-
Net income before taxes	2,923	2,732	2,402	2,335	1,820	2,573	2,086	1,756	61%	7%	26%	10,392	8,235	4,032	-	-
Provision for income taxes (teb)	950	815	844	843	682	920	835	676	39%	17%	11%	3,452	3,113	1,461	-	-
Net Income	\$ 1,973	\$ 1,917	\$ 1,558	\$ 1,492	\$ 1,138	\$ 1,653	\$ 1,251	\$ 1,080	73%	3%	35%	\$ 6,940	\$ 5,122	\$ 2,571	-	-
Average assets																
Cash and securities	\$ 98,889	\$ 88,953	\$ 80,320	\$ 80,044	\$ 77,490	\$ 70,988	\$ 63,504	\$ 61,758	28%	11%	27%	\$ 87,052	\$ 68,435	\$ 28,929	-	-
Other assets	62,205	60,304	59,534	60,017	61,516	59,332	56,946	57,103	1%	3%	3%	60,337	58,863	28,140	-	-
Total Average Assets	\$ 161,094	\$ 149,257	\$ 139,854	\$ 140,061	\$ 139,006	\$ 130,320	\$ 120,450	\$ 118,861	16%	8%	16%	\$ 147,389	\$ 127,298	\$ 57,069	-	-
Policies outstanding	158,965	156,305	153,660	150,770	149,947	147,628	142,920	138,186	6%	2%	6%	158,965	149,947	135,201	-	-
Gross written premiums	\$ 26,161	\$ 29,301	\$ 25,023	\$ 19,742	\$ 25,231	\$ 25,581	\$ 24,365	\$ 17,924	4%	(11%)	8%	\$ 100,227	\$ 93,101	\$ 43,711	-	-
Alberta Risk Sharing Pools impact on net income before tax	906	(261)	(86)	(249)	(663)	150	(66)	104	237%	447%	165%	310	(475)	115	-	-
Claims loss ratio	64%	64%	64%	68%	65%	64%	61%	68%	(1%)	0%	1%	65%	64%	62%	-	-
Expense ratio	27%	28%	27%	25%	29%	26%	29%	24%	(2%)	(1%)	0%	27%	27%	27%	-	-
Combined expense ratio	91%	92%	91%	93%	94%	90%	90%	92%	(3%)	(1%)	1%	92%	91%	89%	-	-

Note: The insurance operations were acquired on April 29, 2004.

(1) For the definition of taxable equivalent basis (teb) see page 2.

bold and italicized numbers = actual change in percent



EARNINGS PER SHARE⁽¹⁾, CAPITAL INFORMATION AND OTHER STATISTICS

(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		2006	FULL YEAR				
	2006				2005				vs Q4 05	vs Q3 06	vs 2005	2006	2005	2004	2003	2002
	4	3	2	1	4	3	2	1			% CHANGE					
Earnings Per Share																
Numerator																
Net income - basic	\$ 21,209	\$ 17,693	\$ 16,667	\$ 16,438	\$ 14,814	\$ 15,212	\$ 12,149	\$ 12,216	43%	20%	32%	\$ 72,007	\$ 54,391	\$ 44,161	\$ 38,193	\$ 29,612
Dilutive instrument	-	-	-	-	-	-	-	134	0%	0%	(100%)	-	134	1,734	1,947	2,010
Conversion of debentures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net income - diluted	\$ 21,209	\$ 17,693	\$ 16,667	\$ 16,438	\$ 14,814	\$ 15,212	\$ 12,149	\$ 12,350	43%	20%	32%	\$ 72,007	\$ 54,525	\$ 45,895	\$ 40,140	\$ 31,622
Denominator																
Weighted average number of common shares - basic	30,904	30,787	30,710	30,626	30,598	30,565	30,416	29,216	1%	0%	2%	30,757	30,197	26,782	25,616	25,258
Dilutive instruments	-	-	-	-	-	-	-	959	0%	0%	(100%)	-	241	3,096	3,598	3,598
Conversion of debentures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Employee stock options	1,020	1,061	1,043	980	973	751	770	803	5%	(4%)	27%	1,043	820	738	660	682
Weighted average number of common shares - diluted	31,924	31,848	31,753	31,606	31,571	31,316	31,186	30,978	1%	0%	2%	31,800	31,258	30,616	29,874	29,538
Basic earnings per share	\$ 0.69	\$ 0.57	\$ 0.54	\$ 0.54	\$ 0.48	\$ 0.50	\$ 0.40	\$ 0.42	44%	21%	30%	\$ 2.34	\$ 1.80	\$ 1.65	\$ 1.49	\$ 1.17
Diluted earnings per share	0.66	0.56	0.52	0.52	0.47	0.49	0.39	0.40	40%	18%	30%	2.26	1.74	1.50	1.34	1.07
Number of Common Shares Outstanding at Period End	30,968	30,847	30,764	30,662	30,614	30,577	30,534	30,317	1%	0%	1%	30,968	30,614	27,330	26,004	25,318
Derivatives																
Replacement cost	\$ 714	\$ 634	\$ 848	\$ 1,154	\$ 1,209	\$ 5,121	\$ 5,340	\$ 7,003	(41%)	13%	(41%)	\$ 714	\$ 1,209	\$ 3,991	\$ 4,605	\$ 7,711
Risk-weighted amount	722	779	861	1,045	1,082	1,999	2,073	2,463	(33%)	(7%)	(33%)	722	1,082	1,825	1,673	2,088
Credit equivalent amount	3,609	3,891	4,307	5,228	5,407	9,998	10,366	12,316	(33%)	(7%)	(33%)	3,609	5,407	9,125	8,365	10,422
Notional principal amount (\$ millions)	647	686	712	706	624	794	854	921	4%	(6%)	4%	647	624	900	835	722
Risk Weighted Assets (\$ millions)																
Cash, securities and repurchase agreements	\$ 424	\$ 373	\$ 345	\$ 300	\$ 245	\$ 237	\$ 223	\$ 220	73%	14%	73%	\$ 424	\$ 245	\$ 178	\$ 132	\$ 121
Loans	5,518	5,270	5,000	4,778	4,401	4,176	3,967	3,928	25%	5%	25%	5,518	4,401	3,775	\$ 3,247	\$ 2,915
Other	78	73	66	63	61	57	57	73	28%	7%	28%	78	61	71	\$ 46	\$ 43
Total	\$ 6,020	\$ 5,716	\$ 5,411	\$ 5,141	\$ 4,707	\$ 4,470	\$ 4,247	\$ 4,221	28%	5%	28%	\$ 6,020	\$ 4,707	\$ 4,024	\$ 3,425	\$ 3,079
Regulatory Capital																
Tier 1 capital	\$ 606,882	\$ 497,246	\$ 482,012	\$ 468,124	\$ 454,311	\$ 441,728	\$ 429,117	\$ 418,295	34%	22%	34%	\$ 606,882	\$ 454,311	\$ 363,910	\$ 316,231	\$ 278,087
Tier 2 capital	260,132	243,866	238,979	235,918	164,588	162,182	161,118	158,800	58%	7%	58%	260,132	164,588	139,416	149,509	80,923
Deduction for insurance subsidiary	(40,253)	(38,321)	(36,444)	(34,927)	(33,430)	(32,320)	(30,610)	(29,379)	20%	5%	20%	(40,253)	(33,430)	(27,942)	-	-
Total	\$ 826,761	\$ 702,791	\$ 684,547	\$ 669,115	\$ 585,469	\$ 571,590	\$ 559,625	\$ 547,716	41%	18%	41%	\$ 826,761	\$ 585,469	\$ 475,384	\$ 465,740	\$ 359,010
Capital Ratios																
Tangible common equity to risk weighted assets	8.6%	8.7%	8.9%	9.1%	9.7%	9.9%	10.1%	9.9%	(1.1%)	(0.1%)	(1.1%)	8.6%	9.7%	9.0%	8.9%	8.8%
Tier 1	10.1%	8.7%	8.9%	9.1%	9.7%	9.9%	10.1%	9.9%	0.4%	1.4%	0.4%	10.1%	9.7%	9.0%	8.9%	8.8%
Total	13.7%	12.3%	12.7%	13.0%	12.4%	12.8%	13.2%	13.0%	1.3%	1.4%	1.3%	13.7%	12.4%	11.8%	13.1%	11.4%
Unrealized Gains (Losses) on Securities																
Government of Canada	\$ (264)	\$ (643)	\$ (1,066)	\$ (915)	\$ (803)	\$ 136	\$ 466	\$ 248	(67%)	(59%)	(67%)	\$ (264)	\$ (803)	\$ (216)	\$ 724	\$ 1,352
Province or municipality	(145)	(564)	(760)	(558)	(299)	519	524	916	(52%)	(74%)	(52%)	(145)	(299)	277	388	1,437
Preferred shares	1,343	(1,635)	(559)	969	1,593	1,081	(532)	1,354	(16%)	182%	(16%)	1,343	1,593	785	952	361
Other	(1,230)	(1,438)	(1,728)	(1,426)	(942)	(565)	(470)	(41)	31%	(14%)	31%	(1,230)	(942)	(313)	616	66
Total	\$ (296)	\$ (4,280)	\$ (4,113)	\$ (1,930)	\$ (451)	\$ 1,171	\$ (12)	\$ 2,477	(34%)	(93%)	(34%)	\$ (296)	\$ (451)	\$ 533	\$ 2,680	\$ 3,216
Interest sensitive gap within 1 year (\$ millions)	\$ (178)	\$ (216)	\$ (64)	\$ (111)	\$ (151)	\$ (80)	\$ (117)	\$ 18	18%	(18%)	18%	\$ (178)	\$ (151)	\$ 13	\$ 128	\$ 82

(1) A stock dividend effecting a two-for-one split of the Bank's common shares was declared and paid during the first quarter of 2005. All prior period common share and per common share information was restated to reflect this effective split.

bold and italicized numbers = actual change in percent



NET INTEREST INCOME, OTHER INCOME AND TOTAL REVENUES (teb) ⁽¹⁾
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		2006	FULL YEAR				
	2006				2005				vs Q4 05		vs 2005	2006	2005	2004	2003	2002
	4	3	2	1	4	3	2	1	vs Q4 05	vs Q3 06	% CHANGE					
Net interest income per financial statements	\$ 44,776	\$ 41,903	\$ 39,085	\$ 38,842	\$ 36,072	\$ 36,008	\$ 32,423	\$ 31,842	24%	7%	21%	\$ 164,606	\$ 136,345	\$ 113,338	\$ 104,663	\$ 88,835
Taxable equivalent adjustment	1,194	1,039	973	872	1,336	956	883	800	(11%)	15%	3%	4,078	3,975	3,898	2,992	2,449
Net interest income	45,970	42,942	40,058	39,714	37,408	36,964	33,306	32,642	23%	7%	20%	168,684	140,320	117,236	107,655	91,284
Credit related	4,627	5,060	4,595	4,564	4,058	4,504	3,516	3,632	14%	(9%)	20%	18,846	15,710	13,641	13,099	11,050
Insurance, net	4,153	4,046	3,605	3,400	3,468	3,718	3,423	2,987	20%	3%	12%	15,204	13,596	6,849	-	-
Trust services	2,787	2,803	2,685	2,534	2,026	2,095	1,852	2,036	38%	(1%)	35%	10,809	8,009	6,208	4,017	3,206
Retail services	1,637	1,639	1,517	1,544	1,436	1,534	1,389	1,438	14%	0%	9%	6,337	5,797	5,066	4,679	3,944
Gains on sale of securities	(19)	12	44	105	156	398	271	45	(112%)	(258%)	(84%)	142	870	1,685	2,095	2,385
Foreign exchange	295	336	472	417	374	301	314	470	(21%)	(12%)	4%	1,520	1,459	1,332	1,279	1,280
Other	115	46	35	32	28	35	54	3	311%	150%	90%	228	120	271	157	271
Total other income	13,595	13,942	12,953	12,596	11,546	12,585	10,819	10,611	18%	(2%)	17%	53,086	45,561	35,052	25,326	22,136
Total Revenues	\$ 59,565	\$ 56,884	\$ 53,011	\$ 52,310	\$ 48,954	\$ 49,549	\$ 44,125	\$ 43,253	22%	5%	19%	\$ 221,770	\$ 185,881	\$ 152,288	\$ 132,981	\$ 113,420
Other income as a % of total revenues	22.8%	24.5%	24.4%	24.1%	23.6%	25.4%	24.5%	24.5%	(0.8)%	(1.7)%	(0.6)%	23.9%	24.5%	23.0%	19.0%	19.5%
Net interest income per average assets	2.59%	2.58%	2.64%	2.68%	2.67%	2.75%	2.64%	2.59%	(0.08)%	0.01%	(0.04)%	2.62%	2.66%	2.57%	2.68%	2.60%

(1) For the definition of taxable equivalent basis (teb) see page 2.

bold and italicized numbers = actual change in percent

AVERAGE BALANCE SHEET INFORMATION
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		2006	FULL YEAR				
	2006				2005				vs Q4 05		vs 2005	2006	2005	2004	2003	2002
	4	3	2	1	4	3	2	1	vs Q4 05	vs Q3 06	% CHANGE					
Cash, securities and repurchase agreements	\$ 1,277,493	\$ 1,217,494	\$ 1,096,899	\$ 1,016,007	\$ 943,838	\$ 933,366	\$ 932,886	\$ 863,053	35%	5%	25%	\$ 1,151,973	\$ 918,303	\$ 782,262	\$ 587,957	\$ 486,236
Loans	5,605,756	5,248,723	4,993,394	4,718,425	4,484,035	4,271,841	4,109,905	4,005,942	25%	7%	22%	5,141,575	4,217,852	3,695,188	3,388,145	2,970,475
Other assets	149,257	141,680	135,546	135,556	132,365	128,501	127,778	132,052	13%	5%	8%	140,182	129,955	90,062	45,810	48,571
Total Assets	\$ 7,032,506	\$ 6,607,897	\$ 6,225,839	\$ 5,869,988	\$ 5,560,238	\$ 5,333,708	\$ 5,170,569	\$ 5,001,047	26%	6%	22%	\$ 6,433,730	\$ 5,266,110	\$ 4,567,512	\$ 4,021,912	\$ 3,505,282
Deposits																
Notice and demand	\$ 1,518,295	\$ 1,454,206	\$ 1,372,872	\$ 1,310,446	\$ 1,233,265	\$ 1,160,058	\$ 1,026,178	\$ 889,443	23%	4%	31%	\$ 1,413,955	\$ 1,077,236	\$ 761,848	\$ 560,170	\$ 453,736
Fixed term	4,569,344	4,249,149	3,966,719	3,708,180	3,541,283	3,418,964	3,406,198	3,394,272	29%	8%	20%	4,123,348	3,440,141	3,214,867	3,014,956	2,655,316
Total deposits*	6,087,639	5,703,355	5,339,591	5,018,626	4,774,548	4,579,022	4,432,376	4,283,715	28%	7%	23%	5,537,303	4,517,377	3,976,715	3,575,126	3,109,052
Other liabilities	236,956	213,210	209,661	204,098	206,073	187,558	182,973	187,094	15%	11%	13%	215,703	191,646	134,789	83,700	68,923
Subordinated debentures	198,126	198,126	198,126	182,570	128,126	128,126	128,126	130,977	55%	0%	51%	194,237	128,839	114,688	67,372	62,959
Shareholders' equity	509,785	493,206	478,461	464,694	451,491	439,002	427,094	399,261	13%	3%	14%	486,487	428,248	341,320	295,714	264,348
Total Liabilities and Shareholders' Equity	\$ 7,032,506	\$ 6,607,897	\$ 6,225,839	\$ 5,869,988	\$ 5,560,238	\$ 5,333,708	\$ 5,170,569	\$ 5,001,047	26%	6%	22%	\$ 6,433,730	\$ 5,266,110	\$ 4,567,512	\$ 4,021,912	\$ 3,505,282
*Branch-raised deposits included in total deposits	\$ 3,964,360	\$ 3,768,991	\$ 3,551,838	\$ 3,385,158	\$ 3,210,167	\$ 2,965,148	\$ 2,719,774	\$ 2,491,340	23%	5%	29%	\$ 3,663,676	\$ 2,849,235	\$ 2,259,522	\$ 1,926,637	\$ 1,694,760



NON-INTEREST EXPENSES
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		2006	FULL YEAR				
	2006				2005						vs 2005					
	4	3	2	1	4	3	2	1	vs Q4 05	vs Q3 06	% CHANGE	2006	2005	2004	2003	2002
Salaries and staff benefits																
Salaries	\$ 14,725	\$ 14,141	\$ 13,320	\$ 13,245	\$ 12,479	\$ 11,784	\$ 11,096	\$ 10,998	18%	4%	20%	\$ 55,431	\$ 46,357	\$ 37,997	\$ 31,916	\$ 29,147
Employee benefits	2,112	2,445	2,560	2,211	2,143	2,259	2,315	1,953	(1%)	(14%)	8%	9,328	8,670	7,228	5,764	5,438
Total	16,837	16,586	15,880	15,456	14,622	14,043	13,411	12,951	15%	2%	18%	64,759	55,027	45,225	37,680	34,585
Premises																
Rent	2,079	2,030	2,011	1,940	2,012	1,893	1,883	1,815	3%	2%	6%	8,060	7,603	6,450	4,985	4,765
Depreciation	455	436	460	433	503	483	431	378	(10%)	4%	(1%)	1,784	1,795	1,391	1,084	1,064
Other	369	391	418	338	506	366	320	310	(27%)	(6%)	1%	1,516	1,502	1,160	1,212	1,319
Total	2,903	2,857	2,889	2,711	3,021	2,742	2,634	2,503	(4%)	2%	4%	11,360	10,900	9,001	7,281	7,148
Equipment and furniture																
Depreciation	753	748	709	712	687	773	783	763	10%	1%	(3%)	2,922	3,006	2,565	2,004	2,046
Other	771	723	728	744	721	691	724	709	7%	7%	4%	2,966	2,845	2,346	1,749	1,635
Total	1,524	1,471	1,437	1,456	1,408	1,464	1,507	1,472	8%	4%	1%	5,888	5,851	4,911	3,753	3,681
General																
Capital and business taxes	526	539	525	549	369	487	609	598	43%	(2%)	4%	2,139	2,063	2,205	1,885	1,691
Regulatory costs	229	205	198	193	194	178	212	218	18%	12%	3%	825	802	807	758	923
Professional fees and services	1,035	1,062	895	894	1,066	1,224	892	856	(3%)	(3%)	(4%)	3,886	4,038	2,854	1,796	1,954
Communications	218	231	187	170	174	163	174	178	25%	(6%)	17%	806	689	661	552	557
Marketing and business development	619	572	599	718	542	650	581	548	14%	8%	8%	2,508	2,321	2,054	1,935	1,539
Postage and stationery	576	523	580	556	566	497	541	496	2%	10%	6%	2,235	2,100	1,991	1,435	1,440
Banking charges	346	222	305	321	332	300	259	315	4%	56%	(1%)	1,194	1,206	1,132	1,074	1,059
Travel	499	401	309	287	501	332	302	256	0%	24%	8%	1,496	1,391	1,241	899	792
Other	1,518	1,269	1,138	1,028	1,108	939	1,051	935	37%	20%	23%	4,953	4,033	3,271	2,518	2,146
Total	5,566	5,024	4,736	4,716	4,852	4,770	4,621	4,400	15%	11%	8%	20,042	18,643	16,216	12,852	12,101
Total Non-interest Expenses	\$ 26,830	\$ 25,938	\$ 24,942	\$ 24,339	\$ 23,903	\$ 23,019	\$ 22,173	\$ 21,326	12%	3%	13%	\$ 102,049	\$ 90,421	\$ 75,353	\$ 61,566	\$ 57,515

BALANCE SHEET AND ASSETS UNDER ADMINISTRATION
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		YEAR-END				
	2006				2005				vs Q4 05	vs Q3 06	2006	2005	2004	2003	2002
	4	3	2	1	4	3	2	1							
Cash resources	\$ 438,294	\$ 407,627	\$ 337,443	\$ 259,486	\$ 236,154	\$ 122,889	\$ 162,817	\$ 246,867	86%	8%	\$ 438,294	\$ 236,154	\$ 232,726	\$ 281,872	\$ 187,877
Securities															
Investment	885,693	848,304	812,985	714,143	702,906	786,830	813,719	628,293	26%	4%	885,693	702,906	540,487	412,827	345,619
Trading	-	-	-	-	-	-	-	-	0%	0%	-	-	-	-	-
Total	885,693	848,304	812,985	714,143	702,906	786,830	813,719	628,293	26%	4%	885,693	702,906	540,487	412,827	345,619
Repurchase agreements	9,000	-	42,908	-	36,940	-	-	-	(76%)	nm	9,000	36,940	74,966	72,000	66,431
Loans															
Residential mortgages	1,314,988	1,212,050	1,120,121	1,042,613	944,122	839,696	781,969	734,720	39%	8%	1,314,988	944,122	700,791	662,825	605,582
Other	4,520,370	4,305,949	4,070,515	3,915,057	3,688,661	3,590,392	3,418,358	3,400,257	23%	5%	4,520,370	3,688,661	3,268,643	2,901,543	2,607,739
	5,835,358	5,517,999	5,190,636	4,957,670	4,632,783	4,430,088	4,200,327	4,134,977	26%	6%	5,835,358	4,632,783	3,969,434	3,564,368	3,213,321
Allowance for credit losses	(53,521)	(51,030)	(46,581)	(44,670)	(42,520)	(45,442)	(43,808)	(41,555)	26%	5%	(53,521)	(42,520)	(39,320)	(35,365)	(31,005)
Total	5,781,837	5,466,969	5,144,055	4,913,000	4,590,263	4,384,646	4,156,519	4,093,422	26%	6%	5,781,837	4,590,263	3,930,114	3,529,003	3,182,316
Other assets															
Land, building and equipment	24,198	21,144	21,171	20,845	19,575	17,678	18,000	18,303	24%	14%	24,198	19,575	18,499	13,019	13,749
Goodwill and intangible assets	10,157	10,292	10,428	10,563	10,699	10,835	10,970	11,106	(5%)	(1%)	10,157	10,699	11,242	-	-
Insurance related	57,136	55,326	54,127	53,020	56,955	53,423	50,499	48,088	0%	3%	57,136	56,955	55,583	-	-
Other	62,045	61,459	52,642	50,420	51,536	47,646	47,900	58,923	20%	1%	62,045	51,536	55,278	35,251	32,170
Total	153,536	148,221	138,368	134,848	138,765	129,582	127,369	136,420	11%	4%	153,536	138,765	140,602	48,270	45,919
Total Assets	\$ 7,268,360	\$ 6,871,121	\$ 6,475,759	\$ 6,021,477	\$ 5,705,028	\$ 5,423,947	\$ 5,260,424	\$ 5,105,002	27%	6%	\$ 7,268,360	\$ 5,705,028	\$ 4,918,895	\$ 4,343,972	\$ 3,828,162
Deposits															
Demand and notice	\$ 1,653,522	\$ 1,519,079	\$ 1,485,250	\$ 1,305,384	\$ 1,286,988	\$ 1,192,880	\$ 1,130,566	\$ 998,635	28%	9%	\$ 1,653,522	\$ 1,286,988	\$ 852,732	\$ 656,434	\$ 554,014
Fixed term	4,643,485	4,425,597	4,077,356	3,850,333	3,626,319	3,477,779	3,391,511	3,393,586	28%	5%	4,643,485	3,626,319	3,415,056	3,163,316	2,875,057
Total	6,297,007	5,944,676	5,562,606	5,155,717	4,913,307	4,670,659	4,522,077	4,392,221	28%	6%	6,297,007	4,913,307	4,267,788	3,819,750	3,429,071
Other liabilities															
Insurance related	120,936	114,256	106,046	100,916	108,152	100,398	95,510	88,025	12%	6%	120,936	108,152	90,427	-	-
Other	132,761	113,138	123,290	94,912	97,453	79,357	81,914	74,656	36%	17%	132,761	97,453	82,491	86,040	63,878
Total	253,697	227,394	229,336	195,828	205,605	179,755	177,424	162,681	23%	12%	253,697	205,605	172,918	86,040	63,878
Subordinated debentures	198,126	198,126	198,126	198,126	128,126	128,126	128,126	128,126	55%	0%	198,126	128,126	110,600	121,951	57,126
Shareholders' equity															
Capital stock	215,349	214,445	213,982	213,606	213,098	212,815	212,730	211,679	1%	0%	215,349	213,098	167,125	150,782	145,203
Contributed surplus	6,340	4,656	3,884	3,354	2,810	2,264	1,893	1,528	126%	36%	6,340	2,810	1,159	252	-
Retained earnings	297,841	281,824	267,825	254,846	242,082	230,328	218,174	208,767	23%	6%	297,841	242,082	199,305	165,197	132,884
Total	519,530	500,925	485,691	471,806	457,990	445,407	432,797	421,974	13%	4%	519,530	457,990	367,589	316,231	278,087
Total Liabilities and Shareholders' Equity	\$ 7,268,360	\$ 6,871,121	\$ 6,475,759	\$ 6,021,477	\$ 5,705,028	\$ 5,423,947	\$ 5,260,424	\$ 5,105,002	27%	6%	\$ 7,268,360	\$ 5,705,028	\$ 4,918,895	\$ 4,343,972	\$ 3,828,162
Assets under administration⁽¹⁾	\$ 3,344,414	\$ 3,192,116	\$ 3,105,873	\$ 2,972,357	\$ 2,649,065	\$ 2,788,785	\$ 2,374,664	\$ 2,102,782	26%	5%	\$ 3,344,414	\$ 2,649,065	\$ 1,759,473	\$ 1,474,964	\$ 1,166,489
Trust cash balances	312,362	317,857	324,378	302,593	276,609	284,188	279,640	243,940	13%	(2%)	312,362	276,609	147,185	121,611	89,008
Number of investment accounts (#)	31,716	30,779	28,921	26,187	24,943	23,693	22,433	20,662	27%	3%	31,716	24,943	18,803	16,823	14,674

(1) Commencing January 31, 2005, assets under administration are presented at market value. Assets under administration prior to January 31, 2005 are presented at historical cost and have not been restated as market value information is not readily available.

Certain figures have been reclassified to conform to the current year's presentation.
nm = not meaningful



IMPAIRED LOANS AND ALLOWANCE FOR CREDIT LOSSES
(unaudited)
(\$ thousands)

	QUARTER				QUARTER				Q4 % CHANGE		YEAR-END				
	2006				2005				vs Q4 05	vs Q3 06	2006	2005	2004	2003	2002
	4	3	2	1	4	3	2	1							
Gross impaired loans															
Personal	\$ 1,580	\$ 1,245	\$ 3,084	\$ 2,154	\$ 2,146	\$ 1,123	\$ 1,175	\$ 1,030	(26%)	27%	\$ 1,580	\$ 2,146	\$ 847	\$ 2,421	\$ 1,427
Real estate	693	683	702	1,090	1,215	1,618	2,847	3,367	(43%)	1%	693	1,215	4,486	3,376	6,424
Industrial	3,006	2,199	2,295	3,149	3,036	3,302	4,038	3,840	(1%)	37%	3,006	3,036	4,819	7,276	11,459
Commercial	5,124	4,438	5,312	6,504	5,090	9,720	13,747	13,678	1%	15%	5,124	5,090	14,738	9,168	15,767
Total gross impaired loans	\$ 10,403	\$ 8,565	\$ 11,393	\$ 12,897	\$ 11,487	\$ 15,763	\$ 21,807	\$ 21,915	(9%)	21%	\$ 10,403	\$ 11,487	\$ 24,890	\$ 22,241	\$ 35,077
Net impaired loans															
Personal	\$ 1,266	\$ 844	\$ 2,548	\$ 1,619	\$ 1,567	\$ 678	\$ 573	\$ 418	(19%)	50%	\$ 1,266	\$ 1,567	\$ 461	\$ 1,918	\$ 1,146
Real estate	-	-	-	379	493	522	1,435	1,898	(100%)	0%	-	493	2,991	2,535	5,075
Industrial	2,421	1,962	2,001	2,544	2,296	2,633	3,213	2,855	5%	23%	2,421	2,296	3,485	4,427	9,348
Commercial	1,232	469	1,116	1,526	1,073	544	5,714	5,863	15%	163%	1,232	1,073	7,449	5,554	12,300
General allowance for credit risk	4,919	3,275	5,665	6,068	5,429	4,377	10,935	11,034	(9%)	50%	4,919	5,429	14,386	14,434	27,869
Net impaired loans (after general allowance) (\$ thousands)	\$ (43,118)	\$ (42,465)	\$ (35,188)	\$ (31,773)	\$ (31,033)	\$ (29,679)	\$ (22,001)	\$ (19,640)	39%	2%	\$ (43,118)	\$ (31,033)	\$ (14,430)	\$ (13,124)	\$ 4,072
Gross impaired loan formations (reductions) ⁽¹⁾	\$ 1,897	\$ (4,727)	\$ (866)	\$ 1,811	\$ 1,144	\$ (5,175)	\$ 188	\$ (2,660)	66%	140%	\$ (1,885)	\$ (6,503)	\$ 8,085	\$ (8,597)	\$ 4,690
Net new specific provision ⁽²⁾	252	(2,337)	(461)	1,171	93	1,380	288	692	171%	111%	(1,375)	2,453	8,132	4,839	5,397
Allowance for credit losses															
Specific	\$ 5,484	\$ 5,290	\$ 5,728	\$ 6,829	\$ 6,058	\$ 11,386	\$ 10,872	\$ 10,881	(9%)	4%	\$ 5,484	\$ 6,058	\$ 10,504	\$ 7,807	\$ 7,208
General	48,037	45,740	40,853	37,841	36,462	34,056	32,936	30,674	32%	5%	48,037	36,462	28,816	27,558	23,797
Total allowance	\$ 53,521	\$ 51,030	\$ 46,581	\$ 44,670	\$ 42,520	\$ 45,442	\$ 43,808	\$ 41,555	26%	5%	\$ 53,521	\$ 42,520	\$ 39,320	\$ 35,365	\$ 31,005
Reconciliation of allowance for credit losses															
Opening allowance	\$ 51,030	\$ 46,581	\$ 44,670	\$ 42,520	\$ 45,442	\$ 43,808	\$ 41,555	\$ 39,320	12%	10%	\$ 42,520	\$ 39,320	\$ 35,365	\$ 31,005	\$ 28,358
Provision for credit losses	2,550	2,550	2,550	2,550	2,500	2,500	2,550	2,550	2%	0%	10,200	10,100	9,390	8,600	7,740
Write-offs	(75)	(102)	(673)	(424)	(5,441)	(925)	(441)	(333)	(99%)	(26%)	(1,274)	(7,140)	(5,745)	(4,327)	(5,235)
Recoveries	16	2,001	34	24	19	59	144	18	(16%)	(99%)	2,075	240	310	87	142
Closing allowance	\$ 53,521	\$ 51,030	\$ 46,581	\$ 44,670	\$ 42,520	\$ 45,442	\$ 43,808	\$ 41,555	26%	5%	\$ 53,521	\$ 42,520	\$ 39,320	\$ 35,365	\$ 31,005
Net impaired loans (after general allowance) as a % of total loans	(0.75%)	(0.78%)	(0.68%)	(0.65%)	(0.68%)	(0.68%)	(0.53%)	(0.48%)	(0.07%)	(0.03%)	(0.75%)	(0.68%)	(0.36%)	(0.37)%	0.13%
Allowance for credit losses as a % of gross impaired loans	514%	596%	409%	346%	370%	288%	201%	190%	144%	(82%)	514%	370%	158%	159%	88%
Provision for credit losses as a % of average loans	0.18%	0.19%	0.20%	0.22%	0.22%	0.23%	0.25%	0.25%	(0.04%)	(0.01%)	0.20%	0.24%	0.25%	0.25%	0.26%
Net new specific provisions as a % of average loans	0.02%	(0.18%)	(0.04%)	0.10%	0.01%	0.13%	0.03%	0.07%	0.01%	0.20%	(0.03%)	0.06%	0.22%	0.14%	0.18%
General allowance as a % of risk-weighted assets	0.80%	0.80%	0.76%	0.74%	0.77%	0.76%	0.78%	0.73%	0.03%	0.00%	0.80%	0.77%	0.72%	0.78%	0.76%
General allowance as a % of risk-weighted loans	0.88%	0.88%	0.82%	0.80%	0.84%	0.82%	0.84%	0.80%	0.04%	0.00%	0.88%	0.84%	0.77%	0.84%	0.81%

(1) New additions to gross impaired loans, net of reductions in gross impaired loans (i.e. returned to performing status or repayments).

(2) Portion of the period's provision for credit losses allocated to specific provisions.

bold and italicized numbers = actual change in percent