

Financial Statements

SCHEDULE OF SUBSIDIARIES

As at October 31, 1984

Name	Address	Book value of investment, at cost	% of voting shares held by Bank
Automated Processing and Development, Corp.	Santa Ana, California	*	100%
CCB Bancorp, Inc.	Santa Ana, California	*	100%
CCB Business Credit, Inc.	Pasadena, California	\$ 4,600,400	100%
CCB Corporate Services Inc.	Edmonton, Alberta	\$ 10	100%
CCB Realty, Inc.	Santa Ana, California	\$ 14,699,353	100%
CCB Realty Services, Inc.	Santa Ana, California	*	100%
C.C.I.B. Realty Ltd.	Edmonton, Alberta	\$ 100	100%
Westlands Bank	Santa Ana, California	*	100%
Westlands Diversified Bancorp, Inc.	Santa Ana, California	\$ 89,768,109	100%

* The shares of these corporations are owned directly by Westlands Diversified Bancorp, Inc. The shares of all other corporations are owned directly by the Bank.

AUDITORS' REPORT

To the Shareholders of Canadian Commercial Bank

We have examined the Consolidated Statement of Assets and Liabilities of Canadian Commercial Bank as at October 31, 1984 and the Consolidated Statements of Income, Appropriations for Contingencies and Changes in Shareholders' Equity for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures as we considered necessary in the circumstances.

In our opinion, these consolidated financial statements present fairly the financial position of the Bank as at October 31, 1984 and the results of its operations for the year then ended, in accordance with prescribed accounting principles applied on a basis consistent with that of the preceding year.

Edmonton, Alberta
December 4, 1984

Clarkson Gordon
Chartered Accountants

Peat, Marwick, Mitchell & Co.
Chartered Accountants