



# FIRST QUARTER 2009

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED JANUARY 31

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# HIGHLIGHTS

IN THOUSANDS OF DOLLARS, EXCEPT PER SHARE AMOUNTS (UNAUDITED)	FOR THE THREE MONTHS ENDED									
	OCTOBER 31 2009	JULY 31 2009	APRIL 30 2009	JANUARY 31 2009	OCTOBER 31 2008	JULY 31 2008	APRIL 30 2008	JANUARY 31 2008	OCTOBER 31 2008	FOR THE YEAR ENDED
<b>On- and off-balance sheet information</b>										
Average assets	\$ -	\$ -	\$ -	\$ 19,609,501	\$ 19,072,546	\$ 18,723,982	\$ 18,075,364	\$ 17,481,602	\$ 18,339,811	
Balance sheet assets	\$ -	\$ -	\$ -	\$ 19,847,227	\$ 19,558,552	\$ 19,300,984	\$ 18,383,275	\$ 18,269,763	\$ 19,558,552	
Assets under administration	\$ -	\$ -	\$ -	\$ 13,215,796	\$ 14,427,764	\$ 15,490,282	\$ 15,861,134	\$ 15,320,424	\$ 14,427,764	
Total principal amount of securitized loans	\$ -	\$ -	\$ -	\$ 2,588,796	\$ 2,398,564	\$ 2,306,163	\$ 2,198,091	\$ 1,883,424	\$ 2,398,564	
Average earning assets	\$ -	\$ -	\$ -	\$ 18,700,850	\$ 18,280,172	\$ 18,173,604	\$ 17,346,316	\$ 16,721,571	\$ 17,631,968	
Average common equity	\$ -	\$ -	\$ -	\$ 863,156	\$ 846,672	\$ 831,725	\$ 808,542	\$ 798,953	\$ 821,544	
<b>Financial results</b>										
Net interest income	\$ -	\$ -	\$ -	\$ 98,703	\$ 103,293	\$ 103,413	\$ 99,021	\$ 99,536	\$ 405,263	
Other income	\$ -	\$ -	\$ -	\$ 57,834	\$ 49,518	\$ 67,682	\$ 56,484	\$ 51,534	\$ 225,218	
Total revenue	\$ -	\$ -	\$ -	\$ 156,537	\$ 152,811	\$ 171,095	\$ 155,505	\$ 151,070	\$ 630,481	
Provision for credit losses	\$ -	\$ -	\$ -	\$ 12,000	\$ 10,500	\$ 18,500	\$ 10,000	\$ 9,500	\$ 48,500	
Non-interest expenses	\$ -	\$ -	\$ -	\$ 110,732	\$ 113,040	\$ 113,547	\$ 110,850	\$ 108,554	\$ 445,991	
Net income	\$ -	\$ -	\$ -	\$ 25,047	\$ 27,333	\$ 30,937	\$ 25,149	\$ 19,112	\$ 102,531	
<b>Per common share</b>										
Net income										
Basic	\$ -	\$ -	\$ -	\$ 0.92	\$ 1.02	\$ 1.17	\$ 0.93	\$ 0.68	\$ 3.81	
Diluted	\$ -	\$ -	\$ -	\$ 0.91	\$ 1.02	\$ 1.17	\$ 0.93	\$ 0.68	\$ 3.80	
Dividends declared	\$ -	\$ -	\$ -	\$ 0.34	\$ 0.34	\$ 0.32	\$ 0.32	\$ 0.32	\$ 1.30	
Book value	\$ -	\$ -	\$ -	\$ 36.41	\$ 35.84	\$ 35.15	\$ 34.30	\$ 33.69	\$ 35.84	
Share price - close	\$ -	\$ -	\$ -	\$ 29.07	\$ 40.88	\$ 42.00	\$ 42.21	\$ 35.87	\$ 40.88	
Price/earnings ratio										
(trailing four quarters)	- x	- x	- x	7.2 x	10.7 x	10.7 x	11.7 x	10.5 x	10.7 x	
Market to book value	- %	- %	- %	80 %	114 %	119 %	123 %	106 %	114 %	
Dividend yield	- %	- %	- %	4.68 %	3.33 %	3.05 %	3.03 %	3.57 %	3.18 %	
Dividend payout ratio	- %	- %	- %	37.2 %	33.3 %	27.3 %	34.4 %	47.1 %	34.2 %	
<b>As a percentage of average assets</b>										
Net interest income	- %	- %	- %	2.00 %	2.15 %	2.20 %	2.23 %	2.27 %	2.21 %	
Provision for loan losses	- %	- %	- %	0.24 %	0.22 %	0.39 %	0.22 %	0.22 %	0.26 %	
<b>Profitability</b>										
Other income (as a % of total revenue)	- %	- %	- %	36.9 %	32.4 %	39.6 %	36.3 %	34.1 %	35.7 %	
Efficiency ratio (non-interest expenses as a % of total revenue)	- %	- %	- %	70.7 %	74.0 %	66.4 %	71.3 %	71.9 %	70.7 %	
Return on common shareholders' equity	- %	- %	- %	10.0 %	11.5 %	13.4 %	11.2 %	8.1 %	11.0 %	
<b>Quality of assets</b>										
Gross impaired loans	\$ -	\$ -	\$ -	\$ 124,619	\$ 101,873	\$ 102,674	\$ 107,493	\$ 106,704	\$ 101,873	
Allowances for loan losses										
Specific	-	-	-	38,358	39,184	42,254	44,548	45,948	39,184	
General	-	-	-	73,250	73,250	73,250	65,250	65,250	73,250	
Total	\$ -	\$ -	\$ -	\$ 111,608	\$ 112,434	\$ 115,504	\$ 109,798	\$ 111,198	\$ 112,434	
Net impaired loans	\$ -	\$ -	\$ -	\$ 13,011	\$ (10,561)	\$ (12,830)	\$ (2,305)	\$ (4,494)	\$ (10,561)	
(as a % of loans, bankers' acceptances and assets purchased under reverse repurchase agreements)	- %	- %	- %	0.1 %	(0.1) %	(0.1) %	- %	- %	(0.1) %	
<b>Other information</b>										
Number of full-time equivalent employees	-	-	-	3,454	3,393	3,521	3,385	3,389	3,393	
Number of branches	-	-	-	156	156	156	156	156	156	
Number of automated banking machines	-	-	-	348	342	340	337	336	342	

# REGULATORY CAPITAL - BIS

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT OCTOBER 31 2009	AS AT JULY 31 2009	AS AT APRIL 30 2009	AS AT JANUARY 31 2009	AS AT OCTOBER 31 2008	AS AT JULY 31 2008	AS AT APRIL 30 2008	AS AT JANUARY 31 2008
Tier 1 capital								
Common shares	\$ -	\$ -	\$ -	\$ 257,496	\$ 257,462	\$ 257,360	\$ 257,278	\$ 256,966
Contributed surplus	-	-	-	185	173	158	142	127
Retained earnings	-	-	-	610,690	596,974	580,703	560,364	545,810
Non-cumulative preferred shares	-	-	-	210,000	210,000	210,000	210,000	210,000
Less: goodwill, securitization and other	-	-	-	(102,028)	(99,239)	(91,498)	(91,973)	(89,495)
Total - Tier 1 capital (A)	-	-	-	976,343	965,370	956,723	935,811	923,408
Tier 2 capital								
Subordinated debentures	-	-	-	150,000	150,000	150,000	150,000	150,000
General allowances	-	-	-	73,250	73,250	73,250	65,250	65,250
Less : securitization and other	-	-	-	(30,035)	(31,738)	(31,447)	(27,319)	(23,670)
Total - Tier 2 capital	-	-	-	193,215	191,512	191,803	187,931	191,580
Total - capital (B)	\$ -	\$ -	\$ -	\$ 1,169,558	\$ 1,156,882	\$ 1,148,526	\$ 1,123,742	\$ 1,114,988
Total risk-weighted assets (C)	\$ -	\$ -	\$ -	\$ 9,677,216	\$ 9,629,115	\$ 9,504,518	\$ 9,167,435	\$ 8,928,372
Tier I BIS capital ratio (A/C)	- %	- %	- %	10.1 %	10.0 %	10.1 %	10.2 %	10.3 %
Total BIS capital ratio (B/C)	- %	- %	- %	12.1 %	12.0 %	12.1 %	12.3 %	12.5 %
Assets to capital multiple	- x	- x	- x	17.1 x	17.0 x	16.9 x	16.4 x	16.4 x
Tangible common equity as a percentage of risk-weighted assets	- %	- %	- %	8.3 %	8.2 %	8.1 %	8.2 %	8.2 %

# RISK-WEIGHTED ASSETS

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT OCTOBER 31 2009	AS AT JULY 31 2009	AS AT APRIL 30 2009	AS AT JANUARY 31 2009	AS AT OCTOBER 31 2008	AS AT JULY 31 2008	AS AT APRIL 30 2008	AS AT JANUARY 31 2008
Balance sheet items								
Cash resources	\$ -	\$ -	\$ -	\$ 36,375	\$ 9,809	\$ 53,319	\$ 57,493	\$ 70,716
Securities	-	-	-	265,356	310,080	359,413	329,272	312,112
Mortgage loans	-	-	-	2,516,066	2,426,226	2,357,319	2,231,846	2,169,601
Other loans and customers' liabilities under acceptances	-	-	-	5,060,187	5,057,545	4,950,176	4,838,302	4,730,702
Other assets	-	-	-	416,886	422,838	431,210	400,317	414,575
Total - balance sheet items	-	-	-	8,294,870	8,226,498	8,151,437	7,857,230	7,697,706
Off-balance sheet items								
Derivative financial instruments	-	-	-	71,176	77,010	34,608	39,735	35,439
Credit-related commitments	-	-	-	221,945	250,219	253,323	227,832	174,052
Operational risk	-	-	-	293,121	327,229	287,931	267,567	209,491
Total - risk-weighted assets	\$ -	\$ -	\$ -	\$ 1,089,225	\$ 1,075,388	\$ 1,065,150	\$ 1,042,638	\$ 1,021,175
Total - risk-weighted assets	\$ -	\$ -	\$ -	\$ 9,677,216	\$ 9,629,115	\$ 9,504,518	\$ 9,167,435	\$ 8,928,372

# ASSETS UNDER ADMINISTRATION

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT OCTOBER 31 2009	AS AT JULY 31 2009	AS AT APRIL 30 2009	AS AT JANUARY 31 2009	AS AT OCTOBER 31 2008	AS AT JULY 31 2008	AS AT APRIL 30 2008	AS AT JANUARY 31 2008
Self-directed RRSPs and RRFs	\$ -	\$ -	\$ -	\$ 6,960,228	\$ 7,196,471	\$ 7,852,656	\$ 8,156,063	\$ 8,000,336
Mortgage loans under management	-	-	-	2,747,043	2,563,665	2,472,855	2,363,825	2,059,347
Clients' brokerage assets	-	-	-	1,605,779	1,643,088	1,815,817	1,900,621	1,907,281
Institutional	-	-	-	668,214	1,701,664	1,765,541	1,827,601	1,819,563
Mutual funds	-	-	-	1,211,352	1,305,530	1,558,741	1,584,324	1,505,984
Other - Personal	-	-	-	23,180	17,346	24,672	28,700	27,913
Total - assets under administration	\$ -	\$ -	\$ -	\$ 13,215,796	\$ 14,427,764	\$ 15,490,282	\$ 15,861,134	\$ 15,320,424

# OTHER INCOME

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED
	2009	2009	2009	2009	2008	2008	2008	2008	OCTOBER 31
									2008
Fees and commissions on loans and deposits									
Deposit service charges	\$ -	\$ -	\$ -	\$ 13,116	\$ 13,286	\$ 13,286	\$ 13,180	\$ 12,562	\$ 52,314
Lending fees	-	-	-	6,308	6,496	5,936	5,466	5,078	22,976
Card service revenues	-	-	-	4,185	4,356	4,438	3,889	3,940	16,623
Sub-total - fees and commissions on loans and deposits	-	-	-	23,609	24,138	23,660	22,535	21,580	91,913
Other									
Income from brokerage operations	-	-	-	8,691	5,377	8,973	6,965	7,392	28,707
Income from treasury and financial market operations	-	-	-	4,575	(1,279)	12,328	6,289	7,136	24,474
Income from sales of mutual funds	-	-	-	2,836	3,329	3,943	3,456	3,442	14,170
Credit insurance income	-	-	-	4,060	3,487	3,957	3,217	3,056	13,717
Income from registered self-directed plans	-	-	-	1,979	1,939	2,249	2,368	2,180	8,736
Securitization income	-	-	-	10,525	10,246	10,764	9,497	5,358	35,865
Other	-	-	-	1,559	2,281	1,808	2,157	1,390	7,636
Sub-total - other	-	-	-	34,225	25,380	44,022	33,949	29,954	133,305
Total - other income	\$ -	\$ -	\$ -	\$ 57,834	\$ 49,518	\$ 67,682	\$ 56,484	\$ 51,534	\$ 225,218
As a % of average assets	- %	- %	- %	1.17 %	1.03 %	1.44 %	1.27 %	1.17 %	1.23 %

# NON - INTEREST EXPENSES

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED
	2009	2009	2009	2009	2008	2008	2008	2008	OCTOBER 31
									2008
Salaries and employee benefits									
Salaries	\$ -	\$ -	\$ -	\$ 41,725	\$ 38,741	\$ 39,270	\$ 38,515	\$ 39,165	\$ 155,691
Employee benefits	-	-	-	12,096	12,019	12,825	12,762	12,521	50,127
Performance-based compensation	-	-	-	6,568	7,787	8,573	7,521	6,581	30,462
Sub-total - salaries and employee benefits	-	-	-	60,389	58,547	60,668	58,798	58,267	236,280
Premises and technology									
Equipment and computer services	-	-	-	9,866	10,591	12,304	11,173	11,175	45,243
Rent and property taxes	-	-	-	8,663	8,528	8,419	8,760	8,768	34,475
Depreciation	-	-	-	7,741	7,738	7,402	7,364	7,368	29,872
Maintenance and repairs	-	-	-	1,185	1,414	1,415	1,372	1,290	5,491
Public utilities	-	-	-	348	289	293	385	310	1,277
Other	-	-	-	182	2,311	104	100	319	2,834
Sub-total - premises and technology	-	-	-	27,985	30,871	29,937	29,154	29,230	119,192
Other									
Fees and commissions	-	-	-	4,365	6,999	5,384	5,088	3,607	21,078
Taxes and insurance	-	-	-	4,621	4,086	4,432	4,587	4,466	17,571
Communications and travelling expenses	-	-	-	4,309	4,566	5,083	4,686	4,572	18,907
Advertising and business development	-	-	-	5,106	5,341	4,738	4,050	3,912	18,041
Stationery and publications	-	-	-	1,528	1,342	1,580	1,756	1,655	6,333
Recruitment and training	-	-	-	1,335	450	850	853	1,564	3,717
Other	-	-	-	1,094	838	875	1,878	1,281	4,872
Sub-total - other	-	-	-	22,358	23,622	22,942	22,898	21,057	90,519
Total - non-interest expenses	\$ -	\$ -	\$ -	\$ 110,732	\$ 113,040	\$ 113,547	\$ 110,850	\$ 108,554	\$ 445,991
As a % of average assets	- %	- %	- %	2.24 %	2.36 %	2.41 %	2.49 %	2.47 %	2.43 %

# SEGMENTED INFORMATION

Retail & SME Quebec	FOR THE THREE MONTHS ENDED								FOR THE	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED	
	2009	2009	2009	2009	2008	2008	2008	2008	OCTOBER 31	
IN THOUSANDS OF DOLLARS (UNAUDITED)										
Net interest income	\$ -	\$ -	\$ -	\$ 76,254	\$ 76,629	\$ 77,033	\$ 72,690	\$ 72,984	\$ 299,336	
Other income	-	-	-	28,545	29,717	30,467	28,331	27,379	115,894	
Total revenue	-	-	-	104,799	106,346	107,500	101,021	100,363	415,230	
Provision for loan losses	-	-	-	9,535	7,857	9,343	8,545	7,838	33,583	
Non-interest expenses	-	-	-	82,233	82,509	82,789	81,182	80,391	326,871	
Income from continuing operations before income taxes	-	-	-	13,031	15,980	15,368	11,294	12,134	54,776	
Income taxes	-	-	-	2,851	4,189	3,812	2,728	3,056	13,785	
Income from continuing operations	-	-	-	10,180	11,791	11,556	8,566	9,078	40,991	
Income from discontinued operations, net of income taxes	-	-	-	-	4,423	-	-	-	4,423	
Net income	\$ -	\$ -	\$ -	\$ 10,180	\$ 16,214	\$ 11,556	\$ 8,566	\$ 9,078	\$ 45,414	
Average assets	\$ -	\$ -	\$ -	\$ 10,740,803	\$ 10,574,835	\$ 10,250,590	\$ 9,917,143	\$ 9,786,171	\$ 10,133,360	
Average loans	\$ -	\$ -	\$ -	\$ 10,494,951	\$ 10,334,537	\$ 10,014,215	\$ 9,688,358	\$ 9,556,890	\$ 9,899,648	
Average deposits	\$ -	\$ -	\$ -	\$ 7,681,734	\$ 7,694,975	\$ 7,632,705	\$ 7,322,233	\$ 7,190,866	\$ 7,460,949	

Real Estate & Commercial	FOR THE THREE MONTHS ENDED								FOR THE	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED	
	2009	2009	2009	2009	2008	2008	2008	2008	OCTOBER 31	
IN THOUSANDS OF DOLLARS (UNAUDITED)										
Net interest income	\$ -	\$ -	\$ -	\$ 14,279	\$ 13,620	\$ 14,256	\$ 13,692	\$ 13,633	\$ 55,201	
Other income	-	-	-	4,865	4,748	4,044	3,890	3,513	16,195	
Total revenue	-	-	-	19,144	18,368	18,300	17,582	17,146	71,396	
Provision for loan losses	-	-	-	1,654	1,877	1,003	997	1,497	5,374	
Non-interest expenses	-	-	-	5,932	6,506	5,786	5,526	5,538	23,356	
Income before income taxes	-	-	-	11,558	9,985	11,511	11,059	10,111	42,666	
Income taxes	-	-	-	3,617	3,294	3,808	3,672	3,335	14,109	
Net income	\$ -	\$ -	\$ -	\$ 7,941	\$ 6,691	\$ 7,703	\$ 7,387	\$ 6,776	\$ 28,557	
Average assets	\$ -	\$ -	\$ -	\$ 2,205,826	\$ 2,149,120	\$ 2,117,407	\$ 2,110,641	\$ 2,094,553	\$ 2,117,970	
Average loans	\$ -	\$ -	\$ -	\$ 2,099,994	\$ 2,042,930	\$ 2,004,086	\$ 1,978,250	\$ 1,910,822	\$ 1,984,054	
Average deposits	\$ -	\$ -	\$ -	\$ 185,604	\$ 165,691	\$ 172,670	\$ 182,597	\$ 197,686	\$ 179,645	

B2B Trust	FOR THE THREE MONTHS ENDED								FOR THE	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED	
	2009	2009	2009	2009	2008	2008	2008	2008	OCTOBER 31	
IN THOUSANDS OF DOLLARS (UNAUDITED)										
Net interest income	\$ -	\$ -	\$ -	\$ 21,115	\$ 21,004	\$ 21,992	\$ 22,297	\$ 22,004	\$ 87,297	
Other income	-	-	-	2,386	2,410	2,740	2,737	2,661	10,548	
Total revenue	-	-	-	23,501	23,414	24,732	25,034	24,665	97,845	
Provision for loan losses	-	-	-	811	766	154	458	165	1,543	
Non-interest expenses	-	-	-	10,776	12,058	10,628	10,651	10,344	43,681	
Income before income taxes	-	-	-	11,914	10,590	13,950	13,925	14,156	52,621	
Income taxes	-	-	-	3,788	3,566	4,710	4,700	4,772	17,748	
Net income	\$ -	\$ -	\$ -	\$ 8,126	\$ 7,024	\$ 9,240	\$ 9,225	\$ 9,384	\$ 34,873	
Average assets	\$ -	\$ -	\$ -	\$ 4,164,755	\$ 4,076,782	\$ 3,966,095	\$ 3,806,798	\$ 3,679,876	\$ 3,882,801	
Average loans	\$ -	\$ -	\$ -	\$ 4,128,296	\$ 4,034,681	\$ 3,927,277	\$ 3,771,005	\$ 3,645,569	\$ 3,845,035	
Average deposits	\$ -	\$ -	\$ -	\$ 6,404,027	\$ 6,201,720	\$ 6,172,747	\$ 6,062,265	\$ 5,799,082	\$ 6,058,935	

**SEGMENTED INFORMATION (CONTINUED)**
**Laurentian Bank Securities**

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED									FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	YEAR ENDED
	2009	2009	2009	2009	2008	2008	2008	2008	2008	2008
Net interest income	\$ -	\$ -	\$ -	\$ 750	\$ 822	\$ 709	\$ 703	\$ 734	\$ 2,968	\$ 2,968
Other income	-	-	-	8,823	5,543	9,203	7,141	7,550	29,437	29,437
Total revenue	-	-	-	9,573	6,365	9,912	7,844	8,284	32,405	32,405
Non-interest expenses	-	-	-	8,191	6,397	8,346	7,322	7,618	29,683	29,683
Income (loss) before income taxes	-	-	-	1,382	(32)	1,566	522	666	2,722	2,722
Income taxes	-	-	-	391	211	458	141	198	1,008	1,008
Net income (loss)	\$ -	\$ -	\$ -	\$ 991	\$ (243)	\$ 1,108	\$ 381	\$ 468	\$ 1,714	\$ 1,714
Average assets	\$ -	\$ -	\$ -	\$ 1,279,855	\$ 1,476,557	\$ 1,587,308	\$ 1,431,709	\$ 1,423,406	\$ 1,480,007	\$ 1,480,007
Average loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Average deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Other**

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED									FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	YEAR ENDED
	2009	2009	2009	2009	2008	2008	2008	2008	2008	2008
Net interest income	\$ -	\$ -	\$ -	\$ (13,695)	\$ (8,782)	\$ (10,577)	\$ (10,361)	\$ (9,819)	\$ (39,539)	\$ (39,539)
Other income	-	-	-	13,215	7,100	21,228	14,385	10,431	53,144	53,144
Total revenue	-	-	-	(480)	(1,682)	10,651	4,024	612	13,605	13,605
Provision for loan losses	-	-	-	-	-	8,000	-	-	8,000	8,000
Non-interest expenses	-	-	-	3,600	5,570	5,998	6,169	4,663	22,400	22,400
Loss before income taxes	-	-	-	(4,080)	(7,252)	(3,347)	(2,145)	(4,051)	(16,795)	(16,795)
Income taxes (recovery)	-	-	-	(1,889)	(4,899)	(4,677)	(1,735)	2,543	(8,768)	(8,768)
Net income (loss)	\$ -	\$ -	\$ -	\$ (2,191)	\$ (2,353)	\$ 1,330	\$ (410)	\$ (6,594)	\$ (8,027)	\$ (8,027)
Average assets	\$ -	\$ -	\$ -	\$ 1,218,262	\$ 795,252	\$ 802,582	\$ 809,073	\$ 497,596	\$ 725,673	\$ 725,673
Average loans	\$ -	\$ -	\$ -	\$ (2,525,947)	\$ (2,352,366)	\$ (2,265,869)	\$ (2,007,599)	\$ (1,804,727)	\$ (2,108,187)	\$ (2,108,187)
Average deposits	\$ -	\$ -	\$ -	\$ 1,488,823	\$ 1,168,568	\$ 981,008	\$ 960,331	\$ 1,014,809	\$ 1,031,566	\$ 1,031,566

**Total**

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED									FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	YEAR ENDED
	2009	2009	2009	2009	2008	2008	2008	2008	2008	2008
Net interest income	\$ -	\$ -	\$ -	\$ 98,703	\$ 103,293	\$ 103,413	\$ 99,021	\$ 99,536	\$ 405,263	\$ 405,263
Other income	-	-	-	57,834	49,518	67,682	56,484	51,534	225,218	225,218
Total revenue	-	-	-	156,537	152,811	171,095	155,505	151,070	630,481	630,481
Provision for loan losses	-	-	-	12,000	10,500	18,500	10,000	9,500	48,500	48,500
Non-interest expenses	-	-	-	110,732	113,040	113,547	110,850	108,554	445,991	445,991
Income from continuing operations before income taxes	-	-	-	33,805	29,271	39,048	34,655	33,016	135,990	135,990
Income taxes	-	-	-	8,758	6,361	8,111	9,506	13,904	37,882	37,882
Income from continuing operations	-	-	-	25,047	22,910	30,937	25,149	19,112	98,108	98,108
Income from discontinued operations, net of income taxes	-	-	-	-	4,423	-	-	-	4,423	4,423
Net income	\$ -	\$ -	\$ -	\$ 25,047	\$ 27,333	\$ 30,937	\$ 25,149	\$ 19,112	\$ 102,531	\$ 102,531
Average assets	\$ -	\$ -	\$ -	\$ 19,609,501	\$ 19,072,546	\$ 18,723,982	\$ 18,075,364	\$ 17,481,602	\$ 18,339,811	\$ 18,339,811
Average loans	\$ -	\$ -	\$ -	\$ 14,197,294	\$ 14,059,782	\$ 13,679,709	\$ 13,430,014	\$ 13,308,554	\$ 13,620,550	\$ 13,620,550
Average deposits	\$ -	\$ -	\$ -	\$ 15,760,188	\$ 15,230,954	\$ 14,959,130	\$ 14,527,426	\$ 14,202,443	\$ 14,731,095	\$ 14,731,095