



# SECOND QUARTER 2009

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED APRIL 30

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# HIGHLIGHTS

IN THOUSANDS OF DOLLARS, EXCEPT PER SHARE AMOUNTS (UNAUDITED)	FOR THE THREE MONTHS ENDED									FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31	
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008	
<b>On- and off-balance sheet information</b>												
Average assets	\$ -	\$ -	\$ 20,111,040	\$ 19,609,501	\$ 19,072,546	\$ 18,723,982	\$ 18,075,364	\$ 17,481,602	\$ 19,856,114	\$ 17,775,221	\$ 18,339,811	
Balance sheet assets	\$ -	\$ -	\$ 20,382,217	\$ 19,847,227	\$ 19,558,552	\$ 19,300,984	\$ 18,383,275	\$ 18,269,763	\$ 20,382,217	\$ 18,383,275	\$ 19,558,552	
Assets under administration	\$ -	\$ -	\$ 13,688,346	\$ 13,215,796	\$ 14,427,764	\$ 15,490,282	\$ 15,861,134	\$ 15,320,424	\$ 13,688,346	\$ 15,861,134	\$ 14,427,764	
Total principal amount of securitized loans	\$ -	\$ -	\$ 2,614,559	\$ 2,588,796	\$ 2,398,564	\$ 2,306,163	\$ 2,198,091	\$ 1,883,424	\$ 2,614,559	\$ 2,198,091	\$ 2,398,564	
Average earning assets	\$ -	\$ -	\$ 19,205,680	\$ 18,700,850	\$ 18,280,172	\$ 18,173,604	\$ 17,346,316	\$ 16,721,571	\$ 18,949,081	\$ 17,030,511	\$ 17,631,968	
Average common equity	\$ -	\$ -	\$ 872,571	\$ 863,156	\$ 846,672	\$ 831,725	\$ 808,542	\$ 798,953	\$ 867,785	\$ 803,695	\$ 821,544	
<b>Financial results</b>												
Net interest income	\$ -	\$ -	\$ 94,073	\$ 98,703	\$ 103,293	\$ 103,413	\$ 99,021	\$ 99,536	\$ 192,776	\$ 198,557	\$ 405,263	
Other income	\$ -	\$ -	\$ 60,695	\$ 57,834	\$ 49,518	\$ 67,682	\$ 56,484	\$ 51,534	\$ 118,529	\$ 108,018	\$ 225,218	
Total revenue	\$ -	\$ -	\$ 154,768	\$ 156,537	\$ 152,811	\$ 171,095	\$ 155,505	\$ 151,070	\$ 311,305	\$ 306,575	\$ 630,481	
Provision for credit losses	\$ -	\$ -	\$ 12,000	\$ 12,000	\$ 10,500	\$ 18,500	\$ 10,000	\$ 9,500	\$ 24,000	\$ 19,500	\$ 48,500	
Non-interest expenses	\$ -	\$ -	\$ 114,034	\$ 110,732	\$ 113,040	\$ 113,547	\$ 110,850	\$ 108,554	\$ 224,766	\$ 219,404	\$ 445,991	
Net income	\$ -	\$ -	\$ 21,155	\$ 25,047	\$ 27,333	\$ 30,937	\$ 25,149	\$ 19,112	\$ 46,202	\$ 44,261	\$ 102,531	
<b>Per common share</b>												
Net income												
Basic	\$ -	\$ -	\$ 0.76	\$ 0.92	\$ 1.02	\$ 1.17	\$ 0.93	\$ 0.68	\$ 1.68	\$ 1.61	\$ 3.81	
Diluted	\$ -	\$ -	\$ 0.76	\$ 0.91	\$ 1.02	\$ 1.17	\$ 0.93	\$ 0.68	\$ 1.68	\$ 1.61	\$ 3.80	
Dividends declared	\$ -	\$ -	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.32	\$ 0.32	\$ 0.32	\$ 0.68	\$ 0.64	\$ 1.30	
Book value	\$ -	\$ -	\$ 36.83	\$ 36.41	\$ 35.84	\$ 35.15	\$ 34.30	\$ 33.69	\$ 36.83	\$ 34.30	\$ 35.84	
Share price - close	\$ -	\$ -	\$ 28.80	\$ 29.07	\$ 40.88	\$ 42.00	\$ 42.21	\$ 35.87	\$ 28.80	\$ 42.21	\$ 40.88	
Price/earnings ratio												
(trailing four quarters)	- x	- x	7.4 x	7.2 x	10.7 x	10.7 x	11.7 x	10.5 x	7.4 x	11.7 x	10.7 x	
Market to book value	- %	- %	78 %	80 %	114 %	119 %	123 %	106 %	78 %	123 %	114 %	
Dividend yield	- %	- %	4.72 %	4.68 %	3.33 %	3.05 %	3.03 %	3.57 %	4.72 %	3.03 %	3.18 %	
Dividend payout ratio	- %	- %	44.7 %	37.2 %	33.3 %	27.3 %	34.4 %	47.1 %	40.6 %	39.8 %	34.2 %	
<b>As a percentage of average assets</b>												
Net interest income	- %	- %	1.92 %	2.00 %	2.15 %	2.20 %	2.23 %	2.27 %	1.96 %	2.25 %	2.21 %	
Provision for loan losses	- %	- %	0.24 %	0.24 %	0.22 %	0.39 %	0.22 %	0.22 %	0.24 %	0.22 %	0.26 %	
<b>Profitability</b>												
Other income												
(as a % of total revenue)	- %	- %	39.2 %	36.9 %	32.4 %	39.6 %	36.3 %	34.1 %	38.1 %	35.2 %	35.7 %	
Efficiency ratio (non-interest expenses as a % of total revenue)												
	- %	- %	73.7 %	70.7 %	74.0 %	66.4 %	71.3 %	71.9 %	72.2 %	71.6 %	70.7 %	
Return on common shareholders' equity												
	- %	- %	8.5 %	10.0 %	11.5 %	13.4 %	11.2 %	8.1 %	9.3 %	9.6 %	11.0 %	
<b>Quality of assets</b>												
Gross impaired loans	\$ -	\$ -	\$ 125,677	\$ 124,619	\$ 101,873	\$ 102,674	\$ 107,493	\$ 106,704	\$ 125,677	\$ 107,493	\$ 101,873	
Allowances for loan losses												
Specific	-	-	39,879	38,358	39,184	42,254	44,548	45,948	39,879	44,548	39,184	
General	-	-	73,250	73,250	73,250	73,250	65,250	65,250	73,250	65,250	73,250	
Total	\$ -	\$ -	\$ 113,129	\$ 111,608	\$ 112,434	\$ 115,504	\$ 109,798	\$ 111,198	\$ 113,129	\$ 109,798	\$ 112,434	
Net impaired loans	\$ -	\$ -	\$ 12,548	\$ 13,011	\$ (10,561)	\$ (12,830)	\$ (2,305)	\$ (4,494)	\$ 12,548	\$ (2,305)	\$ (10,561)	
(as a % of loans, bankers' acceptances and assets purchased under reverse repurchase agreements)	- %	- %	0.08 %	0.09 %	(0.07) %	(0.09) %	(0.02) %	(0.03) %	0.08 %	(0.02) %	(0.07) %	
Unrealized gains and losses on the portfolio of available-for-sale securities												
	\$ -	\$ -	\$ (12,216)	\$ (24,907)	\$ (19,784)	\$ (5,941)	\$ 6,347	\$ 7,143	\$ (12,216)	\$ 6,347	\$ (19,784)	
<b>Other information</b>												
Number of full-time equivalent employees	-	-	3,453	3,454	3,393	3,521	3,385	3,389	3,453	3,385	3,393	
Number of branches	-	-	156	156	156	156	156	156	156	156	156	
Number of automated banking machines	-	-	351	348	342	340	337	336	351	337	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	\$ 257,496	\$ 257,462	\$ 257,360	\$ 257,278	\$ 256,966
Contributed surplus	-	-	193	185	173	158	142	127
Retained earnings	-	-	620,732	610,690	596,974	580,703	560,364	545,810
Non-cumulative preferred shares	-	-	210,000	210,000	210,000	210,000	210,000	210,000
Less: goodwill, securitization and other	-	-	(99,373)	(102,028)	(99,239)	(91,498)	(91,973)	(89,495)
Total - Tier 1 capital (A)	-	-	989,048	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	150,000
General allowances	-	-	73,250	73,250	73,250	73,250	65,250	65,250
Less : securitization and other	-	-	(30,788)	(30,035)	(31,738)	(31,447)	(27,319)	(23,670)
Total - Tier 2 capital	-	-	192,462	193,215	191,512	191,803	187,931	191,580
Total - capital (B)	\$ -	\$ -	\$ 1,181,510	\$ 1,169,558	\$ 1,156,882	\$ 1,148,526	\$ 1,123,742	\$ 1,114,988
Total risk-weighted assets (C)	\$ -	\$ -	\$ 9,869,714	\$ 9,677,216	\$ 9,629,115	\$ 9,504,518	\$ 9,167,435	\$ 8,928,372
Tier I BIS capital ratio (A/C)	- %	- %	10.0 %	10.1 %	10.0 %	10.1 %	10.2 %	10.3 %
Total BIS capital ratio (B/C)	- %	- %	12.0 %	12.1 %	12.0 %	12.1 %	12.3 %	12.5 %
Assets to capital multiple	- x	- x	17.3 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	- %	- %	8.2 %	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	\$ -	\$ -	\$ 43,110	\$ 36,375	\$ 9,809	\$ 53,319	\$ 57,493	\$ 70,716
Securities	-	-	229,296	265,356	310,080	359,413	329,272	312,112
Mortgage loans	-	-	2,874,258	2,516,066	2,426,226	2,357,319	2,231,846	2,169,601
Other loans and customers' liabilities under acceptances	-	-	4,834,747	5,060,187	5,057,545	4,950,176	4,838,302	4,730,702
Other assets	-	-	458,061	416,886	422,838	431,210	400,317	414,575
Total - balance sheet items	-	-	8,439,472	8,294,870	8,226,498	8,151,437	7,857,230	7,697,706
Off-balance sheet items								
Derivative financial instruments	-	-	73,519	71,176	77,010	34,608	39,735	35,439
Credit-related commitments	-	-	252,735	221,945	250,219	253,323	227,832	174,052
Operational risk	-	-	326,254	293,121	327,229	287,931	267,567	209,491
Total - risk-weighted assets	\$ -	\$ -	\$ 9,869,714	\$ 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 RRIIs	\$ -	\$ -	\$ 7,186,414	\$ 6,960,228	\$ 7,196,471	\$ 7,852,656	\$ 8,156,063	\$ 8,000,336
Mortgage loans under management	-	-	2,763,651	2,747,043	2,563,665	2,472,855	2,363,825	2,059,347
Clients' brokerage assets	-	-	1,735,765	1,605,779	1,643,088	1,815,817	1,900,621	1,907,281
Institutional	-	-	689,065	668,214	1,701,664	1,765,541	1,827,601	1,819,563
Mutual funds	-	-	1,288,841	1,211,352	1,305,530	1,558,741	1,584,324	1,505,984
Other - Personal	-	-	24,610	23,180	17,346	24,672	28,700	27,913
Total - assets under administration	\$ -	\$ -	\$ 13,688,346	\$ 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 SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008
Fees and commissions on loans and deposits											
Deposit service charges	\$ -	\$ -	\$ 13,495	\$ 13,116	\$ 13,286	\$ 13,286	\$ 13,180	\$ 12,562	\$ 26,611	\$ 25,742	\$ 52,314
Lending fees	-	-	6,929	6,308	6,496	5,936	5,466	5,078	13,237	10,544	22,976
Card service revenues	-	-	4,241	4,185	4,356	4,438	3,889	3,940	8,426	7,829	16,623
Sub-total - fees and commissions on loans and deposits	-	-	24,665	23,609	24,138	23,660	22,535	21,580	48,274	44,115	91,913
Other											
Income from brokerage operations	-	-	10,754	8,691	5,377	8,973	6,965	7,392	19,445	14,357	28,707
Income from treasury and financial market operations	-	-	5,979	4,575	(1,279)	12,328	6,289	7,136	10,554	13,425	24,474
Income from sales of mutual funds	-	-	2,985	2,836	3,329	3,943	3,456	3,442	5,821	6,898	14,170
Credit insurance income	-	-	3,768	4,060	3,487	3,957	3,217	3,056	7,828	6,273	13,717
Income from registered self-directed plans	-	-	2,038	1,979	1,939	2,249	2,368	2,180	4,017	4,548	8,736
Securitization income	-	-	8,594	10,525	10,246	10,764	9,497	5,358	19,119	14,855	35,865
Other	-	-	1,912	1,559	2,281	1,808	2,157	1,390	3,471	3,547	7,636
Sub-total - other	-	-	36,030	34,225	25,380	44,022	33,949	29,954	70,255	63,903	133,305
Total - other income	\$ -	\$ -	\$ 60,695	\$ 57,834	\$ 49,518	\$ 67,682	\$ 56,484	\$ 51,534	\$ 118,529	\$ 108,018	\$ 225,218
As a % of average assets	- %	- %	1.24 %	1.17 %	1.03 %	1.44 %	1.27 %	1.17 %	1.20	1.22	1.23 %

# NON - INTEREST EXPENSES

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008
Salaries and employee benefits											
Salaries	\$ -	\$ -	\$ 41,034	\$ 41,725	\$ 38,741	\$ 39,270	\$ 38,515	\$ 39,165	\$ 82,759	\$ 77,680	\$ 155,691
Employee benefits	-	-	11,722	12,096	12,019	12,825	12,762	12,521	23,818	25,283	50,127
Performance-based compensation	-	-	7,658	6,568	7,787	8,573	7,521	6,581	14,226	14,102	30,462
Sub-total - salaries and employee benefits	-	-	60,414	60,389	58,547	60,668	58,798	58,267	120,803	117,065	236,280
Premises and technology											
Equipment and computer services	-	-	11,535	9,866	10,591	12,304	11,173	11,175	21,401	22,348	45,243
Rent and property taxes	-	-	8,692	8,663	8,528	8,419	8,760	8,768	17,355	17,528	34,475
Depreciation	-	-	7,887	7,741	7,738	7,402	7,364	7,368	15,628	14,732	29,872
Maintenance and repairs	-	-	1,200	1,185	1,414	1,415	1,372	1,290	2,385	2,662	5,491
Public utilities	-	-	420	348	289	293	385	310	768	695	1,277
Other	-	-	56	182	2,311	104	100	319	238	419	2,834
Sub-total - premises and technology	-	-	29,790	27,985	30,871	29,937	29,154	29,230	57,775	58,384	119,192
Other											
Fees and commissions	-	-	5,406	4,365	6,999	5,384	5,088	3,607	9,771	8,695	21,078
Taxes and insurance	-	-	4,111	4,621	4,086	4,432	4,587	4,466	8,732	9,053	17,571
Communications and travelling expenses	-	-	4,790	4,309	4,566	5,083	4,686	4,572	9,099	9,258	18,907
Advertising and business development	-	-	6,525	5,106	5,341	4,738	4,050	3,912	11,631	7,962	18,041
Stationery and publications	-	-	1,411	1,528	1,342	1,580	1,756	1,655	2,939	3,411	6,333
Recruitment and training	-	-	414	1,335	450	850	853	1,564	1,749	2,417	3,717
Other	-	-	1,173	1,094	838	875	1,878	1,281	2,267	3,159	4,872
Sub-total - other	-	-	23,830	22,358	23,622	22,942	22,898	21,057	46,188	43,955	90,519
Total - non-interest expenses	\$ -	\$ -	\$ 114,034	\$ 110,732	\$ 113,040	\$ 113,547	\$ 110,850	\$ 108,554	\$ 224,766	\$ 219,404	\$ 445,991
As a % of average assets	- %	- %	2.33 %	2.24 %	2.36 %	2.41 %	2.49 %	2.47 %	2.28	2.48	2.43 %

# SEGMENTED INFORMATION

Retail & SME Quebec	FOR THE THREE MONTHS ENDED											FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31			
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008			
IN THOUSANDS OF DOLLARS (UNAUDITED)														
Net interest income	\$ -	\$ -	\$ 74,489	\$ 76,254	\$ 76,629	\$ 77,033	\$ 72,690	\$ 72,984	\$ 150,743	\$ 145,674	\$ 299,336			
Other income	-	-	29,281	28,545	29,717	30,467	28,331	27,379	57,826	55,710	115,894			
Total revenue	-	-	103,770	104,799	106,346	107,500	101,021	100,363	208,569	201,384	415,230			
Provision for loan losses	-	-	8,129	9,535	7,857	9,343	8,545	7,838	17,664	16,383	33,583			
Non-interest expenses	-	-	83,105	82,233	82,509	82,789	81,182	80,391	165,338	161,573	326,871			
Income from continuing operations before income taxes	-	-	12,536	13,031	15,980	15,368	11,294	12,134	25,567	23,428	54,776			
Income taxes	-	-	2,780	2,851	4,189	3,812	2,728	3,056	5,631	5,784	13,785			
Income from continuing operations	-	-	9,756	10,180	11,791	11,556	8,566	9,078	19,936	17,644	40,991			
operations,														
net of income taxes	-	-	-	-	4,423	-	-	-	-	-	4,423			
Net income	\$ -	\$ -	\$ 9,756	\$ 10,180	\$ 16,214	\$ 11,556	\$ 8,566	\$ 9,078	\$ 19,936	\$ 17,644	\$ 45,414			
Average assets	\$ -	\$ -	\$ 10,849,661	\$ 10,740,803	\$ 10,574,835	\$ 10,250,590	\$ 9,917,143	\$ 9,786,171	\$ 10,794,330	\$ 9,850,937	\$ 10,133,360			
Average loans	\$ -	\$ -	\$ 10,608,011	\$ 10,494,951	\$ 10,334,537	\$ 10,014,215	\$ 9,688,358	\$ 9,556,890	\$ 10,550,544	\$ 9,621,902	\$ 9,899,648			
Average deposits	\$ -	\$ -	\$ 7,685,427	\$ 7,681,734	\$ 7,694,975	\$ 7,632,705	\$ 7,322,233	\$ 7,190,866	\$ 7,683,550	\$ 7,255,828	\$ 7,460,949			

Real Estate & Commercial	FOR THE THREE MONTHS ENDED											FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31			
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008			
IN THOUSANDS OF DOLLARS (UNAUDITED)														
Net interest income	\$ -	\$ -	\$ 15,342	\$ 14,279	\$ 13,620	\$ 14,256	\$ 13,692	\$ 13,633	\$ 29,621	\$ 27,325	\$ 55,201			
Other income	-	-	5,033	4,865	4,748	4,044	3,890	3,513	9,898	7,403	16,195			
Total revenue	-	-	20,375	19,144	18,368	18,300	17,582	17,146	39,519	34,728	71,396			
Provision for loan losses	-	-	3,161	1,654	1,877	1,003	997	1,497	4,815	2,494	5,374			
Non-interest expenses	-	-	6,346	5,932	6,506	5,786	5,526	5,538	12,278	11,064	23,356			
Income before income taxes	-	-	10,868	11,558	9,985	11,511	11,059	10,111	22,426	21,170	42,666			
Income taxes	-	-	3,401	3,617	3,294	3,808	3,672	3,335	7,018	7,007	14,109			
Net income	\$ -	\$ -	\$ 7,467	\$ 7,941	\$ 6,691	\$ 7,703	\$ 7,387	\$ 6,776	\$ 15,408	\$ 14,163	\$ 28,557			
Average assets	\$ -	\$ -	\$ 2,274,033	\$ 2,205,826	\$ 2,149,120	\$ 2,117,407	\$ 2,110,641	\$ 2,094,553	\$ 2,239,364	\$ 2,102,509	\$ 2,117,970			
Average loans	\$ -	\$ -	\$ 2,161,643	\$ 2,099,994	\$ 2,042,930	\$ 2,004,086	\$ 1,978,250	\$ 1,910,822	\$ 2,130,308	\$ 1,944,165	\$ 1,984,054			
Average deposits	\$ -	\$ -	\$ 256,959	\$ 185,604	\$ 165,691	\$ 172,670	\$ 182,597	\$ 197,686	\$ 220,690	\$ 190,224	\$ 179,645			

B2B Trust	FOR THE THREE MONTHS ENDED											FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31			
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008			
IN THOUSANDS OF DOLLARS (UNAUDITED)														
Net interest income	\$ -	\$ -	\$ 21,496	\$ 21,115	\$ 21,004	\$ 21,992	\$ 22,297	\$ 22,004	\$ 42,611	\$ 44,301	\$ 87,297			
Other income	-	-	2,417	2,386	2,410	2,740	2,737	2,661	4,803	5,398	10,548			
Total revenue	-	-	23,913	23,501	23,414	24,732	25,034	24,665	47,414	49,699	97,845			
Provision for loan losses	-	-	710	811	766	154	458	165	1,521	623	1,543			
Non-interest expenses	-	-	11,740	10,776	12,058	10,628	10,651	10,344	22,516	20,995	43,681			
Income before income taxes	-	-	11,463	11,914	10,590	13,950	13,925	14,156	23,377	28,081	52,621			
Income taxes	-	-	3,630	3,788	3,566	4,710	4,700	4,772	7,418	9,472	17,748			
Net income	\$ -	\$ -	\$ 7,833	\$ 8,126	\$ 7,024	\$ 9,240	\$ 9,225	\$ 9,384	\$ 15,959	\$ 18,609	\$ 34,873			
Average assets	\$ -	\$ -	\$ 4,231,056	\$ 4,164,755	\$ 4,076,782	\$ 3,966,095	\$ 3,806,798	\$ 3,679,876	\$ 4,197,356	\$ 3,742,640	\$ 3,882,801			
Average loans	\$ -	\$ -	\$ 4,193,690	\$ 4,128,296	\$ 4,034,681	\$ 3,927,277	\$ 3,771,005	\$ 3,645,569	\$ 4,160,451	\$ 3,707,598	\$ 3,845,035			
Average deposits	\$ -	\$ -	\$ 7,809,782	\$ 6,404,027	\$ 6,201,720	\$ 6,172,747	\$ 6,062,265	\$ 5,799,082	\$ 7,095,255	\$ 5,929,227	\$ 6,058,935			

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

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008
Net interest income	\$ -	\$ -	\$ 526	\$ 750	\$ 822	\$ 709	\$ 703	\$ 734	\$ 1,276	\$ 1,437	\$ 2,968
Other income	-	-	10,833	8,823	5,543	9,203	7,141	7,550	19,656	14,691	29,437
Total revenue	-	-	11,359	9,573	6,365	9,912	7,844	8,284	20,932	16,128	32,405
Non-interest expenses	-	-	8,721	8,191	6,397	8,346	7,322	7,618	16,912	14,940	29,683
Income (loss) before income taxes	-	-	2,638	1,382	(32)	1,566	522	666	4,020	1,188	2,722
Income taxes	-	-	772	391	211	458	141	198	1,163	339	1,008
Net income (loss)	\$ -	\$ -	\$ 1,866	\$ 991	\$ (243)	\$ 1,108	\$ 381	\$ 468	\$ 2,857	\$ 849	\$ 1,714
Average assets	\$ -	\$ -	\$ 1,315,395	\$ 1,279,855	\$ 1,476,557	\$ 1,587,308	\$ 1,431,709	\$ 1,423,406	\$ 1,297,330	\$ 1,427,512	\$ 1,480,007
Average loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Average deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**Other**

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008
Net interest income	\$ -	\$ -	\$ (17,780)	\$ (13,695)	\$ (8,782)	\$ (10,577)	\$ (10,361)	\$ (9,819)	\$ (31,475)	\$ (20,180)	\$ (39,539)
Other income	-	-	13,131	13,215	7,100	21,228	14,385	10,431	26,346	24,816	53,144
Total revenue	-	-	(4,649)	(480)	(1,682)	10,651	4,024	612	(5,129)	4,636	13,605
Provision for loan losses	-	-	-	-	-	8,000	-	-	-	-	8,000
Non-interest expenses	-	-	4,122	3,600	5,570	5,998	6,169	4,663	7,722	10,832	22,400
Loss before income taxes	-	-	(8,771)	(4,080)	(7,252)	(3,347)	(2,145)	(4,051)	(12,851)	(6,196)	(16,795)
Income taxes (recovery)	-	-	(3,004)	(1,889)	(4,899)	(4,677)	(1,735)	2,543	(4,893)	808	(8,768)
Net income (loss)	\$ -	\$ -	\$ (5,767)	\$ (2,191)	\$ (2,353)	\$ 1,330	\$ (410)	\$ (6,594)	\$ (7,958)	\$ (7,004)	\$ (8,027)
Average assets	\$ -	\$ -	\$ 1,440,895	\$ 1,218,262	\$ 795,252	\$ 802,582	\$ 809,073	\$ 497,596	\$ 1,327,734	\$ 651,623	\$ 725,673
Average loans	\$ -	\$ -	\$ (2,641,459)	\$ (2,525,947)	\$ (2,352,366)	\$ (2,265,869)	\$ (2,007,599)	\$ (1,804,727)	\$ (2,582,745)	\$ (1,905,048)	\$ (2,108,187)
Average deposits	\$ -	\$ -	\$ 1,049,401	\$ 1,488,823	\$ 1,168,568	\$ 981,008	\$ 960,331	\$ 1,014,809	\$ 1,272,754	\$ 987,870	\$ 1,031,566

**Total**

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008
Net interest income	\$ -	\$ -	\$ 94,073	\$ 98,703	\$ 103,293	\$ 103,413	\$ 99,021	\$ 99,536	\$ 192,776	\$ 198,557	\$ 405,263
Other income	-	-	60,695	57,834	49,518	67,682	56,484	51,534	118,529	108,018	225,218
Total revenue	-	-	154,768	156,537	152,811	171,095	155,505	151,070	311,305	306,575	630,481
Provision for loan losses	-	-	12,000	12,000	10,500	18,500	10,000	9,500	24,000	19,500	48,500
Non-interest expenses	-	-	114,034	110,732	113,040	113,547	110,850	108,554	224,766	219,404	445,991
Income from continuing operations before income taxes	-	-	28,734	33,805	29,271	39,048	34,655	33,016	62,539	67,671	135,990
Income taxes	-	-	7,579	8,758	6,361	8,111	9,506	13,904	16,337	23,410	37,882
Income from continuing operations	-	-	21,155	25,047	22,910	30,937	25,149	19,112	46,202	44,261	98,108
operations,	-	-	-	-	-	-	-	-	-	-	-
net of income taxes	-	-	-	-	4,423	-	-	-	-	-	4,423
Net income	\$ -	\$ -	\$ 21,155	\$ 25,047	\$ 27,333	\$ 30,937	\$ 25,149	\$ 19,112	\$ 46,202	\$ 44,261	\$ 102,531
Average assets	\$ -	\$ -	\$ 20,111,040	\$ 19,609,501	\$ 19,072,546	\$ 18,723,982	\$ 18,075,364	\$ 17,481,602	\$ 19,856,114	\$ 17,775,221	\$ 18,339,811
Average loans	\$ -	\$ -	\$ 14,321,885	\$ 14,197,294	\$ 14,059,782	\$ 13,679,709	\$ 13,430,014	\$ 13,308,554	\$ 14,258,558	\$ 13,368,617	\$ 13,620,550
Average deposits	\$ -	\$ -	\$ 16,801,569	\$ 15,760,188	\$ 15,230,954	\$ 14,959,130	\$ 14,527,426	\$ 14,202,443	\$ 16,272,249	\$ 14,363,149	\$ 14,731,095