



THIRD QUARTER 2009

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED JULY 31

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HIGHLIGHTS

IN THOUSANDS OF DOLLARS, EXCEPT PER SHARE AMOUNTS (UNAUDITED)	FOR THE THREE MONTHS ENDED									FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008	
On- and off-balance sheet information												
Average assets	\$ -	\$ 20,789,022	\$ 20,111,040	\$ 19,609,501	\$ 19,072,546	\$ 18,723,982	\$ 18,075,364	\$ 17,481,602	\$ 20,170,501	\$ 18,093,783	\$ 18,339,811	
Balance sheet assets	\$ -	\$ 21,295,480	\$ 20,382,217	\$ 19,847,227	\$ 19,558,552	\$ 19,300,984	\$ 18,383,275	\$ 18,269,763	\$ 21,295,480	\$ 19,300,984	\$ 19,558,552	
Assets under administration	\$ -	\$ 14,155,934	\$ 13,688,346	\$ 13,215,796	\$ 14,427,764	\$ 15,490,282	\$ 15,861,134	\$ 15,320,424	\$ 14,155,934	\$ 15,490,282	\$ 14,427,764	
Total principal amount of securitized loans	\$ -	\$ 2,610,188	\$ 2,614,559	\$ 2,588,796	\$ 2,398,564	\$ 2,306,163	\$ 2,198,091	\$ 1,883,424	\$ 2,610,188	\$ 2,306,163	\$ 2,398,564	
Average earning assets	\$ -	\$ 19,821,658	\$ 19,205,680	\$ 18,700,850	\$ 18,280,172	\$ 18,173,604	\$ 17,346,316	\$ 16,721,571	\$ 19,243,136	\$ 17,414,323	\$ 17,631,968	
Average common equity	\$ -	\$ 885,912	\$ 872,571	\$ 863,156	\$ 846,672	\$ 831,725	\$ 808,542	\$ 798,953	\$ 873,894	\$ 813,107	\$ 821,544	
Financial results												
Net interest income	\$ -	\$ 112,766	\$ 94,073	\$ 98,703	\$ 103,293	\$ 103,413	\$ 99,021	\$ 99,536	\$ 305,542	\$ 301,970	\$ 405,263	
Other income	\$ -	\$ 63,891	\$ 60,695	\$ 57,834	\$ 49,518	\$ 67,682	\$ 56,484	\$ 51,534	\$ 182,420	\$ 175,700	\$ 225,218	
Total revenue	\$ -	\$ 176,657	\$ 154,768	\$ 156,537	\$ 152,811	\$ 171,095	\$ 155,505	\$ 151,070	\$ 487,962	\$ 477,670	\$ 630,481	
Provision for loan losses	\$ -	\$ 16,000	\$ 12,000	\$ 12,000	\$ 10,500	\$ 18,500	\$ 10,000	\$ 9,500	\$ 40,000	\$ 38,000	\$ 48,500	
Non-interest expenses	\$ -	\$ 119,081	\$ 114,034	\$ 110,732	\$ 113,040	\$ 113,547	\$ 110,850	\$ 108,554	\$ 343,847	\$ 332,951	\$ 445,991	
Net income	\$ -	\$ 28,683	\$ 21,155	\$ 25,047	\$ 27,333	\$ 30,937	\$ 25,149	\$ 19,112	\$ 74,885	\$ 75,198	\$ 102,531	
Per common share												
Net income												
Basic	\$ -	\$ 1.08	\$ 0.76	\$ 0.92	\$ 1.02	\$ 1.17	\$ 0.93	\$ 0.68	\$ 2.76	\$ 2.78	\$ 3.81	
Diluted	\$ -	\$ 1.08	\$ 0.76	\$ 0.91	\$ 1.02	\$ 1.17	\$ 0.93	\$ 0.68	\$ 2.76	\$ 2.78	\$ 3.80	
Dividends declared	\$ -	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.32	\$ 0.32	\$ 0.32	\$ 1.02	\$ 0.96	\$ 1.30	
Book value	\$ -	\$ 37.57	\$ 36.83	\$ 36.41	\$ 35.84	\$ 35.15	\$ 34.30	\$ 33.69	\$ 37.57	\$ 35.15	\$ 35.84	
Share price - close	\$ -	\$ 35.75	\$ 28.80	\$ 29.07	\$ 40.88	\$ 42.00	\$ 42.21	\$ 35.87	\$ 35.75	\$ 42.00	\$ 40.88	
Price/earnings ratio												
(trailing four quarters)	- x	9.5 x	7.4 x	7.2 x	10.7 x	10.7 x	11.7 x	10.5 x	9.5 x	10.7 x	10.7 x	
Market to book value	- %	95 %	78 %	80 %	114 %	119 %	123 %	106 %	95 %	119 %	114 %	
Dividend yield	- %	3.80 %	4.72 %	4.68 %	3.33 %	3.05 %	3.03 %	3.57 %	3.80 %	3.05 %	3.18 %	
Dividend payout ratio	- %	31.4 %	44.7 %	37.2 %	33.3 %	27.3 %	34.4 %	47.1 %	37.0 %	34.5 %	34.2 %	
As a percentage of average assets												
Net interest income	- %	2.15 %	1.92 %	2.00 %	2.15 %	2.20 %	2.23 %	2.27 %	2.03 %	2.23 %	2.21 %	
Provision for loan losses	- %	0.31 %	0.24 %	0.24 %	0.22 %	0.39 %	0.22 %	0.22 %	0.27 %	0.28 %	0.26 %	
Profitability												
Other income												
(as a % of total revenue)	- %	36.2 %	39.2 %	36.9 %	32.4 %	39.6 %	36.3 %	34.1 %	37.4 %	36.8 %	35.7 %	
Efficiency ratio (non-interest expenses as a % of total revenue)												
	- %	67.4 %	73.7 %	70.7 %	74.0 %	66.4 %	71.3 %	71.9 %	70.5 %	69.7 %	70.7 %	
Return on common shareholders' equity												
	- %	11.6 %	8.5 %	10.0 %	11.5 %	13.4 %	11.2 %	8.1 %	10.1 %	10.9 %	11.0 %	
Quality of assets												
Gross impaired loans	\$ -	\$ 123,109	\$ 125,677	\$ 124,619	\$ 101,873	\$ 102,674	\$ 107,493	\$ 106,704	\$ 123,109	\$ 102,674	\$ 101,873	
Allowances for loan losses												
Specific	-	41,422	39,879	38,358	39,184	42,254	44,548	45,948	41,422	42,254	39,184	
General	-	73,250	73,250	73,250	73,250	73,250	65,250	65,250	73,250	73,250	73,250	
Total	\$ -	\$ 114,672	\$ 113,129	\$ 111,608	\$ 112,434	\$ 115,504	\$ 109,798	\$ 111,198	\$ 114,672	\$ 115,504	\$ 112,434	
Net impaired loans	\$ -	\$ 8,437	\$ 12,548	\$ 13,011	\$ (10,561)	\$ (12,830)	\$ (2,305)	\$ (4,494)	\$ 8,437	\$ (12,830)	\$ (10,561)	
(as a % of loans, bankers' acceptances and assets purchased under reverse repurchase agreements)	- %	0.05 %	0.08 %	0.09 %	(0.07) %	(0.09) %	(0.02) %	(0.03) %	0.05 %	(0.09) %	(0.07) %	
Unrealized gains and losses on the portfolio of available-for-sale securities												
	\$ -	\$ 1,272	\$ (12,216)	\$ (24,907)	\$ (19,784)	\$ (5,941)	\$ 6,347	\$ 7,143	\$ 1,272	\$ (5,941)	\$ (19,784)	
Other information												
Number of full-time equivalent employees	-	3,571	3,453	3,454	3,393	3,521	3,385	3,389	3,571	3,521	3,393	
Number of branches	-	156	156	156	156	156	156	156	156	156	156	
Number of automated banking machines	-	362	351	348	342	340	337	336	362	340	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	\$ -	\$ 257,641	\$ 257,496	\$ 257,496	\$ 257,462	\$ 257,360	\$ 257,278	\$ 256,966
Contributed surplus	-	201	193	185	173	158	142	127
Retained earnings	-	638,480	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	210,000
Less: goodwill, securitization and other	-	(91,071)	(99,373)	(102,028)	(99,239)	(91,498)	(91,973)	(89,495)
Total - Tier 1 capital (A)	-	1,015,251	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	150,000
General allowances	-	72,476	73,250	73,250	73,250	73,250	65,250	65,250
Less : securitization and other	-	(32,007)	(30,788)	(30,035)	(31,738)	(31,447)	(27,319)	(23,670)
Total - Tier 2 capital	-	190,469	192,462	193,215	191,512	191,803	187,931	191,580
Total - capital (B)	\$ -	\$ 1,205,720	\$ 1,181,510	\$ 1,169,558	\$ 1,156,882	\$ 1,148,526	\$ 1,123,742	\$ 1,114,988
Total risk-weighted assets (C)	\$ -	\$ 9,410,447	\$ 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)	- %	10.8 %	10.0 %	10.1 %	10.0 %	10.1 %	10.2 %	10.3 %
Total BIS capital ratio (B/C)	- %	12.8 %	12.0 %	12.1 %	12.0 %	12.1 %	12.3 %	12.5 %
Assets to capital multiple	- x	17.8 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	- %	8.8 %	8.2 %	8.3 %	8.2 %	8.1 %	8.2 %	8.2 %

RISK-WEIGHTED ASSETS⁽¹⁾

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	\$ -	\$ 30,088	\$ 43,110	\$ 36,375	\$ 9,809	\$ 53,319	\$ 57,493	\$ 70,716
Securities	-	228,187	229,296	265,356	310,080	359,413	329,272	312,112
Mortgage loans	-	3,077,728	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	-	3,871,995	4,834,747	5,060,187	5,057,545	4,950,176	4,838,302	4,730,702
Other assets	-	492,372	458,061	416,886	422,838	431,210	400,317	414,575
Total - balance sheet items	-	7,700,370	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	-	65,708	73,519	71,176	77,010	34,608	39,735	35,439
Credit-related commitments	-	516,931	252,735	221,945	250,219	253,323	227,832	174,052
Operational risk	-	582,639	326,254	293,121	327,229	287,931	267,567	209,491
Total - risk-weighted assets	\$ -	\$ 9,410,447	\$ 9,869,714	\$ 9,677,216	\$ 9,629,115	\$ 9,504,518	\$ 9,167,435	\$ 8,928,372

(1) During the third quarter of 2009, the Bank opted to use the Comprehensive approach to account for credit risk mitigation under the Standardized Basel II Framework, instead of the Simple approach. In addition, the risk weight associated with certain credit commitments was also reviewed.

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 RRIFs	\$ -	\$ 7,524,667	\$ 7,186,414	\$ 6,960,228	\$ 7,196,471	\$ 7,852,656	\$ 8,156,063	\$ 8,000,336
Mortgage loans under management	-	2,770,879	2,763,651	2,747,043	2,563,665	2,472,855	2,363,825	2,059,347
Clients' brokerage assets	-	1,903,096	1,735,765	1,605,779	1,643,088	1,815,817	1,900,621	1,907,281
Institutional	-	527,499	689,065	668,214	1,701,664	1,765,541	1,827,601	1,819,563
Mutual funds	-	1,404,264	1,288,841	1,211,352	1,305,530	1,558,741	1,584,324	1,505,984
Other - Personal	-	25,529	24,610	23,180	17,346	24,672	28,700	27,913
Total - assets under administration	\$ -	\$ 14,155,934	\$ 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 NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008
Fees and commissions on loans and deposits											
Deposit service charges	\$ -	\$ 13,404	\$ 13,495	\$ 13,116	\$ 13,286	\$ 13,286	\$ 13,180	\$ 12,562	\$ 40,015	\$ 39,028	\$ 52,314
Lending fees	-	8,490	6,929	6,308	6,496	5,936	5,466	5,078	21,727	16,480	22,976
Card service revenues	-	4,874	4,241	4,185	4,356	4,438	3,889	3,940	13,300	12,267	16,623
Sub-total - fees and commissions on loans and deposits	-	26,768	24,665	23,609	24,138	23,660	22,535	21,580	75,042	67,775	91,913
Other											
Income from brokerage operations	-	15,417	10,754	8,691	5,377	8,973	6,965	7,392	34,862	23,330	28,707
Income from treasury and financial market operations	-	17	5,979	4,575	(1,279)	12,328	6,289	7,136	10,571	25,753	24,474
Income from sales of mutual funds	-	3,225	2,985	2,836	3,329	3,943	3,456	3,442	9,046	10,841	14,170
Credit insurance income	-	4,767	3,768	4,060	3,487	3,957	3,217	3,056	12,595	10,230	13,717
Income from registered self-directed plans	-	2,056	2,038	1,979	1,939	2,249	2,368	2,180	6,073	6,797	8,736
Securitization income	-	9,771	8,594	10,525	10,246	10,764	9,497	5,358	28,890	25,619	35,865
Other	-	1,870	1,912	1,559	2,281	1,808	2,157	1,390	5,341	5,355	7,636
Sub-total - other	-	37,123	36,030	34,225	25,380	44,022	33,949	29,954	107,378	107,925	133,305
Total - other income	\$ -	\$ 63,891	\$ 60,695	\$ 57,834	\$ 49,518	\$ 67,682	\$ 56,484	\$ 51,534	\$ 182,420	\$ 175,700	\$ 225,218
As a % of average assets	- %	1.22 %	1.24 %	1.17 %	1.03 %	1.44 %	1.27 %	1.17 %	1.21	1.30	1.23 %

NON - INTEREST EXPENSES

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008
Salaries and employee benefits											
Salaries	\$ -	\$ 41,476	\$ 41,034	\$ 41,725	\$ 38,741	\$ 39,270	\$ 38,515	\$ 39,165	\$ 124,235	\$ 116,950	\$ 155,691
Employee benefits	-	11,973	11,722	12,096	12,019	12,825	12,762	12,521	35,791	38,108	50,127
Performance-based compensation	-	9,379	7,658	6,568	7,787	8,573	7,521	6,581	23,605	22,675	30,462
Sub-total - salaries and employee benefits	-	62,828	60,414	60,389	58,547	60,668	58,798	58,267	183,631	177,733	236,280
Premises and technology											
Equipment and computer services	-	11,944	11,535	9,866	10,591	12,304	11,173	11,175	33,345	34,652	45,243
Rent and property taxes	-	8,702	8,692	8,663	8,528	8,419	8,760	8,768	26,057	25,947	34,475
Depreciation	-	8,107	7,887	7,741	7,738	7,402	7,364	7,368	23,735	22,134	29,872
Maintenance and repairs	-	1,215	1,200	1,185	1,414	1,415	1,372	1,290	3,600	4,077	5,491
Public utilities	-	300	420	348	289	293	385	310	1,068	988	1,277
Other	-	63	56	182	2,311	104	100	319	301	523	2,834
Sub-total - premises and technology	-	30,331	29,790	27,985	30,871	29,937	29,154	29,230	88,106	88,321	119,192
Other											
Fees and commissions	-	6,368	5,406	4,365	6,999	5,384	5,088	3,607	16,139	14,079	21,078
Taxes and insurance	-	5,339	4,111	4,621	4,086	4,432	4,587	4,466	14,071	13,485	17,571
Communications and travelling expenses	-	4,429	4,790	4,309	4,566	5,083	4,686	4,572	13,528	14,341	18,907
Advertising and business development	-	4,887	6,525	5,106	5,341	4,738	4,050	3,912	16,518	12,700	18,041
Stationery and publications	-	1,583	1,411	1,528	1,342	1,580	1,756	1,655	4,522	4,991	6,333
Recruitment and training	-	1,146	414	1,335	450	850	853	1,564	2,895	3,267	3,717
Other	-	2,170	1,173	1,094	838	875	1,878	1,281	4,437	4,034	4,872
Sub-total - other	-	25,922	23,830	22,358	23,622	22,942	22,898	21,057	72,110	66,897	90,519
Total - non-interest expenses	\$ -	\$ 119,081	\$ 114,034	\$ 110,732	\$ 113,040	\$ 113,547	\$ 110,850	\$ 108,554	\$ 343,847	\$ 332,951	\$ 445,991
As a % of average assets	- %	2.27 %	2.33 %	2.24 %	2.36 %	2.41 %	2.49 %	2.47 %	2.28	2.46	2.43 %

SEGMENTED INFORMATION

Retail & SME Quebec	FOR THE THREE MONTHS ENDED											FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	JULY 31	OCTOBER 31		
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008	2008		
IN THOUSANDS OF DOLLARS (UNAUDITED)														
Net interest income	\$ -	\$ 77,844	\$ 74,489	\$ 76,254	\$ 76,629	\$ 77,033	\$ 72,690	\$ 72,984	\$ 228,587	\$ 222,707	\$ 299,336			
Other income	-	31,237	29,281	28,545	29,717	30,467	28,331	27,379	89,063	86,177	115,894			
Total revenue	-	109,081	103,770	104,799	106,346	107,500	101,021	100,363	317,650	308,884	415,230			
Provision for loan losses	-	12,408	8,129	9,535	7,857	9,343	8,545	7,838	30,072	25,726	33,583			
Non-interest expenses	-	84,734	83,105	82,233	82,509	82,789	81,182	80,391	250,072	244,362	326,871			
Income from continuing operations before income taxes	-	11,939	12,536	13,031	15,980	15,368	11,294	12,134	37,506	38,796	54,776			
Income taxes	-	2,265	2,780	2,851	4,189	3,812	2,728	3,056	7,896	9,596	13,785			
Income from continuing operations	-	9,674	9,756	10,180	11,791	11,556	8,566	9,078	29,610	29,200	40,991			
Income from discontinued operations, net of income taxes	-	-	-	-	4,423	-	-	-	-	-	4,423			
Net income	\$ -	\$ 9,674	\$ 9,756	\$ 10,180	\$ 16,214	\$ 11,556	\$ 8,566	\$ 9,078	\$ 29,610	\$ 29,200	\$ 45,414			
Average assets	\$ -	\$ 11,210,055	\$ 10,849,661	\$ 10,740,803	\$ 10,574,835	\$ 10,250,590	\$ 9,917,143	\$ 9,786,171	\$ 10,934,428	\$ 9,985,127	\$ 10,133,360			
Average loans	\$ -	\$ 10,954,399	\$ 10,608,011	\$ 10,494,951	\$ 10,334,537	\$ 10,014,215	\$ 9,688,358	\$ 9,556,890	\$ 10,686,642	\$ 9,753,627	\$ 9,899,648			
Average deposits	\$ -	\$ 7,974,299	\$ 7,685,427	\$ 7,681,734	\$ 7,694,975	\$ 7,632,705	\$ 7,322,233	\$ 7,190,866	\$ 7,781,531	\$ 7,382,370	\$ 7,460,949			

Real Estate & Commercial	FOR THE THREE MONTHS ENDED											FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31			
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008			
IN THOUSANDS OF DOLLARS (UNAUDITED)														
Net interest income	\$ -	\$ 18,355	\$ 15,342	\$ 14,279	\$ 13,620	\$ 14,256	\$ 13,692	\$ 13,633	\$ 47,976	\$ 41,581	\$ 55,201			
Other income	-	6,645	5,033	4,865	4,748	4,044	3,890	3,513	16,543	11,447	16,195			
Total revenue	-	25,000	20,375	19,144	18,368	18,300	17,582	17,146	64,519	53,028	71,396			
Provision for loan losses	-	2,105	3,161	1,654	1,877	1,003	997	1,497	6,920	3,497	5,374			
Non-interest expenses	-	6,792	6,346	5,932	6,506	5,786	5,526	5,538	19,070	16,850	23,356			
Income before income taxes	-	16,103	10,868	11,558	9,985	11,511	11,059	10,111	38,529	32,681	42,666			
Income taxes	-	5,040	3,401	3,617	3,294	3,808	3,672	3,335	12,058	10,815	14,109			
Net income	\$ -	\$ 11,063	\$ 7,467	\$ 7,941	\$ 6,691	\$ 7,703	\$ 7,387	\$ 6,776	\$ 26,471	\$ 21,866	\$ 28,557			
Average assets	\$ -	\$ 2,476,318	\$ 2,274,033	\$ 2,205,826	\$ 2,149,120	\$ 2,117,407	\$ 2,110,641	\$ 2,094,553	\$ 2,319,217	\$ 2,107,511	\$ 2,117,970			
Average loans	\$ -	\$ 2,279,751	\$ 2,161,643	\$ 2,099,994	\$ 2,042,930	\$ 2,004,086	\$ 1,978,250	\$ 1,910,822	\$ 2,180,669	\$ 1,964,285	\$ 1,984,054			
Average deposits	\$ -	\$ 330,596	\$ 256,959	\$ 185,604	\$ 165,691	\$ 172,670	\$ 182,597	\$ 197,686	\$ 257,728	\$ 184,330	\$ 179,645			

B2B Trust	FOR THE THREE MONTHS ENDED											FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31			
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008			
IN THOUSANDS OF DOLLARS (UNAUDITED)														
Net interest income	\$ -	\$ 23,945	\$ 21,496	\$ 21,115	\$ 21,004	\$ 21,992	\$ 22,297	\$ 22,004	\$ 66,556	\$ 66,293	\$ 87,297			
Other income	-	2,485	2,417	2,386	2,410	2,740	2,737	2,661	7,288	8,138	10,548			
Total revenue	-	26,430	23,913	23,501	23,414	24,732	25,034	24,665	73,844	74,431	97,845			
Provision for loan losses	-	1,487	710	811	766	154	458	165	3,008	777	1,543			
Non-interest expenses	-	12,293	11,740	10,776	12,058	10,628	10,651	10,344	34,809	31,623	43,681			
Income before income taxes	-	12,650	11,463	11,914	10,590	13,950	13,925	14,156	36,027	42,031	52,621			
Income taxes	-	3,985	3,630	3,788	3,566	4,710	4,700	4,772	11,403	14,182	17,748			
Net income	\$ -	\$ 8,665	\$ 7,833	\$ 8,126	\$ 7,024	\$ 9,240	\$ 9,225	\$ 9,384	\$ 24,624	\$ 27,849	\$ 34,873			
Average assets	\$ -	\$ 4,326,084	\$ 4,231,056	\$ 4,164,755	\$ 4,076,782	\$ 3,966,095	\$ 3,806,798	\$ 3,679,876	\$ 4,240,737	\$ 3,817,668	\$ 3,882,801			
Average loans	\$ -	\$ 4,287,556	\$ 4,193,690	\$ 4,128,296	\$ 4,034,681	\$ 3,927,277	\$ 3,771,005	\$ 3,645,569	\$ 4,203,285	\$ 3,781,359	\$ 3,845,035			
Average deposits	\$ -	\$ 8,405,610	\$ 7,809,782	\$ 6,404,027	\$ 6,201,720	\$ 6,172,747	\$ 6,062,265	\$ 5,799,082	\$ 7,536,840	\$ 6,010,993	\$ 6,058,935			

SEGMENTED INFORMATION (CONTINUED)
Laurentian Bank Securities

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008
Net interest income	\$ -	\$ 492	\$ 526	\$ 750	\$ 822	\$ 709	\$ 703	\$ 734	\$ 1,768	\$ 2,146	\$ 2,968
Other income	-	15,647	10,833	8,823	5,543	9,203	7,141	7,550	35,303	23,894	29,437
Total revenue	-	16,139	11,359	9,573	6,365	9,912	7,844	8,284	37,071	26,040	32,405
Non-interest expenses	-	11,530	8,721	8,191	6,397	8,346	7,322	7,618	28,442	23,286	29,683
Income (loss) before income taxes	-	4,609	2,638	1,382	(32)	1,566	522	666	8,629	2,754	2,722
Income taxes	-	1,366	772	391	211	458	141	198	2,529	797	1,008
Net income (loss)	\$ -	\$ 3,243	\$ 1,866	\$ 991	\$ (243)	\$ 1,108	\$ 381	\$ 468	\$ 6,100	\$ 1,957	\$ 1,714
Average assets	\$ -	\$ 1,511,343	\$ 1,315,395	\$ 1,279,855	\$ 1,476,557	\$ 1,587,308	\$ 1,431,709	\$ 1,423,406	\$ 1,369,452	\$ 1,481,166	\$ 1,480,007
Average loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Average deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Other

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008
Net interest income	\$ -	\$ (7,870)	\$ (17,780)	\$ (13,695)	\$ (8,782)	\$ (10,577)	\$ (10,361)	\$ (9,819)	\$ (39,345)	\$ (30,757)	\$ (39,539)
Other income	-	7,877	13,131	13,215	7,100	21,228	14,385	10,431	34,223	46,044	53,144
Total revenue	-	7	(4,649)	(480)	(1,682)	10,651	4,024	612	(5,122)	15,287	13,605
Provision for loan losses	-	-	-	-	-	8,000	-	-	-	8,000	8,000
Non-interest expenses	-	3,732	4,122	3,600	5,570	5,998	6,169	4,663	11,454	16,830	22,400
Loss before income taxes	-	(3,725)	(8,771)	(4,080)	(7,252)	(3,347)	(2,145)	(4,051)	(16,576)	(9,543)	(16,795)
Income taxes (recovery)	-	237	(3,004)	(1,889)	(4,899)	(4,677)	(1,735)	2,543	(4,656)	(3,869)	(8,768)
Net income (loss)	\$ -	\$ (3,962)	\$ (5,767)	\$ (2,191)	\$ (2,353)	\$ 1,330	\$ (410)	\$ (6,594)	\$ (11,920)	\$ (5,674)	\$ (8,027)
Average assets	\$ -	\$ 1,265,222	\$ 1,440,895	\$ 1,218,262	\$ 795,252	\$ 802,582	\$ 809,073	\$ 497,596	\$ 1,306,667	\$ 702,311	\$ 725,673
Average loans	\$ -	\$ (2,627,749)	\$ (2,641,459)	\$ (2,525,947)	\$ (2,352,366)	\$ (2,265,869)	\$ (2,007,599)	\$ (1,804,727)	\$ (2,597,912)	\$ (2,026,200)	\$ (2,108,187)
Average deposits	\$ -	\$ 984,925	\$ 1,049,401	\$ 1,488,823	\$ 1,168,568	\$ 981,008	\$ 960,331	\$ 1,014,809	\$ 1,175,756	\$ 985,566	\$ 1,031,566

Total

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008	2008
Net interest income	\$ -	\$ 112,766	\$ 94,073	\$ 98,703	\$ 103,293	\$ 103,413	\$ 99,021	\$ 99,536	\$ 305,542	\$ 301,970	\$ 405,263
Other income	-	63,891	60,695	57,834	49,518	67,682	56,484	51,534	182,420	175,570	225,218
Total revenue	-	176,657	154,768	156,537	152,811	171,095	155,505	151,070	487,962	477,670	630,481
Provision for loan losses	-	16,000	12,000	12,000	10,500	18,500	10,000	9,500	40,000	38,000	48,500
Non-interest expenses	-	119,081	114,034	110,732	113,040	113,547	110,850	108,554	343,847	332,951	445,991
Income from continuing operations before income taxes	-	41,576	28,734	33,805	29,271	39,048	34,655	33,016	104,115	106,719	135,990
Income taxes	-	12,893	7,579	8,758	6,361	8,111	9,506	13,904	29,230	31,521	37,882
Income from continuing operations	-	28,683	21,155	25,047	22,910	30,937	25,149	19,112	74,885	75,198	98,108
Income from discontinued operations, net of income taxes	-	-	-	-	4,423	-	-	-	-	-	4,423
Net income	\$ -	\$ 28,683	\$ 21,155	\$ 25,047	\$ 27,333	\$ 30,937	\$ 25,149	\$ 19,112	\$ 74,885	\$ 75,198	\$ 102,531
Average assets	\$ -	\$ 20,789,022	\$ 20,111,040	\$ 19,609,501	\$ 19,072,546	\$ 18,723,982	\$ 18,075,364	\$ 17,481,602	\$ 20,170,501	\$ 18,093,783	\$ 18,339,811
Average loans	\$ -	\$ 14,893,957	\$ 14,321,885	\$ 14,197,294	\$ 14,059,782	\$ 13,679,709	\$ 13,430,014	\$ 13,308,554	\$ 14,472,684	\$ 13,473,071	\$ 13,620,550
Average deposits	\$ -	\$ 17,695,430	\$ 16,801,569	\$ 15,760,188	\$ 15,230,954	\$ 14,959,130	\$ 14,527,426	\$ 14,202,443	\$ 16,751,855	\$ 14,563,259	\$ 14,731,095