



FOURTH QUARTER 2009

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED OCTOBER 31

Highlights	Page 1
Regulatory capital - BIS	Page 2
Risk-weighted assets	Page 2
Assets under administration	Page 2
Other income	Page 3
Non - interest expenses	Page 3
Segmented information	Page 4

HIGHLIGHTS

IN THOUSANDS OF DOLLARS, EXCEPT PER SHARE AMOUNTS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008
On- and off-balance sheet information										
Average assets	\$ 21,413,643	\$ 20,789,022	\$ 20,111,040	\$ 19,609,501	\$ 19,072,546	\$ 18,723,982	\$ 18,075,364	\$ 17,481,602	\$ 20,483,841	\$ 18,339,811
Balance sheet assets	\$ 22,164,780	\$ 21,316,400	\$ 20,403,137	\$ 19,868,147	\$ 19,579,472	\$ 19,300,984	\$ 18,383,275	\$ 18,269,763	\$ 22,164,780	\$ 19,579,472
Assets under administration	\$ 14,256,425	\$ 14,155,934	\$ 13,688,346	\$ 13,215,796	\$ 14,427,764	\$ 15,490,282	\$ 15,861,134	\$ 15,320,424	\$ 14,256,425	\$ 14,427,764
Total principal amount of securitized loans	\$ 2,702,762	\$ 2,610,188	\$ 2,614,559	\$ 2,588,796	\$ 2,398,564	\$ 2,306,163	\$ 2,198,091	\$ 1,883,424	\$ 2,702,762	\$ 2,398,564
Average earning assets	\$ 20,422,465	\$ 19,821,658	\$ 19,205,680	\$ 18,700,850	\$ 18,280,172	\$ 18,173,604	\$ 17,346,316	\$ 16,721,571	\$ 19,540,392	\$ 17,631,968
Average common equity	\$ 910,265	\$ 885,912	\$ 872,571	\$ 863,156	\$ 846,672	\$ 831,725	\$ 808,542	\$ 798,953	\$ 883,061	\$ 821,544
Financial results										
Net interest income	\$ 118,235	\$ 112,766	\$ 94,073	\$ 98,703	\$ 103,293	\$ 103,413	\$ 99,021	\$ 99,536	\$ 423,777	\$ 405,263
Other income	\$ 60,305	\$ 63,891	\$ 60,695	\$ 57,834	\$ 49,518	\$ 67,682	\$ 56,484	\$ 51,534	\$ 242,725	\$ 225,218
Total revenue	\$ 178,540	\$ 176,657	\$ 154,768	\$ 156,537	\$ 152,811	\$ 171,095	\$ 155,505	\$ 151,070	\$ 666,502	\$ 630,481
Provision for loan losses	\$ 16,000	\$ 16,000	\$ 12,000	\$ 12,000	\$ 10,500	\$ 18,500	\$ 10,000	\$ 9,500	\$ 56,000	\$ 48,500
Non-interest expenses	\$ 128,143	\$ 119,081	\$ 114,034	\$ 110,732	\$ 113,040	\$ 113,547	\$ 110,850	\$ 108,554	\$ 471,990	\$ 445,991
Net income	\$ 38,248	\$ 28,683	\$ 21,155	\$ 25,047	\$ 27,333	\$ 30,937	\$ 25,149	\$ 19,112	\$ 113,133	\$ 102,531
Per common share										
Net income										
Basic	\$ 1.47	\$ 1.08	\$ 0.76	\$ 0.92	\$ 1.02	\$ 1.17	\$ 0.93	\$ 0.68	\$ 4.23	\$ 3.81
Diluted	\$ 1.47	\$ 1.08	\$ 0.76	\$ 0.91	\$ 1.02	\$ 1.17	\$ 0.93	\$ 0.68	\$ 4.23	\$ 3.80
Dividends declared	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.32	\$ 0.32	\$ 0.32	\$ 1.36	\$ 1.30
Book value	\$ 38.68	\$ 37.57	\$ 36.83	\$ 36.41	\$ 35.84	\$ 35.15	\$ 34.30	\$ 33.69	\$ 38.68	\$ 35.84
Share price - close	\$ 39.53	\$ 35.75	\$ 28.80	\$ 29.07	\$ 40.88	\$ 42.00	\$ 42.21	\$ 35.87	\$ 39.53	\$ 40.88
Price/earnings ratio (trailing four quarters)	9.3 x	9.5 x	7.4 x	7.2 x	10.7 x	10.7 x	11.7 x	10.5 x	9.3 x	10.7 x
Market to book value	102 %	95 %	78 %	80 %	114 %	119 %	123 %	106 %	102 %	114 %
Dividend yield	3.44 %	3.80 %	4.72 %	4.68 %	3.33 %	3.05 %	3.03 %	3.57 %	3.44 %	3.18 %
Dividend payout ratio	23.1 %	31.4 %	44.7 %	37.2 %	33.3 %	27.3 %	34.4 %	47.1 %	32.1 %	34.2 %
As a percentage of average assets										
Net interest income	2.19 %	2.15 %	1.92 %	2.00 %	2.15 %	2.20 %	2.23 %	2.27 %	2.07 %	2.21 %
Provision for loan losses	0.30 %	0.31 %	0.24 %	0.24 %	0.22 %	0.39 %	0.22 %	0.22 %	0.27 %	0.26 %
Profitability										
Other income (as a % of total revenue)	33.8 %	36.2 %	39.2 %	36.9 %	32.4 %	39.6 %	36.3 %	34.1 %	36.4 %	35.7 %
Efficiency ratio (non-interest expenses as a % of total revenue)	71.8 %	67.4 %	73.7 %	70.7 %	74.0 %	66.4 %	71.3 %	71.9 %	70.8 %	70.7 %
Return on common shareholders' equity	15.3 %	11.6 %	8.5 %	10.0 %	11.5 %	13.4 %	11.2 %	8.1 %	11.4 %	11.0 %
Quality of assets										
Gross impaired loans	\$ 137,494	\$ 123,109	\$ 125,677	\$ 124,619	\$ 101,873	\$ 102,674	\$ 107,493	\$ 106,704	\$ 137,494	\$ 101,873
Allowances for loan losses										
Specific	41,296	41,422	39,879	38,358	39,184	42,254	44,548	45,948	41,296	39,184
General	73,250	73,250	73,250	73,250	73,250	73,250	65,250	65,250	73,250	73,250
Total	\$ 114,546	\$ 114,672	\$ 113,129	\$ 111,608	\$ 112,434	\$ 115,504	\$ 109,798	\$ 111,198	\$ 114,546	\$ 112,434
Net impaired loans	\$ 22,948	\$ 8,437	\$ 12,548	\$ 13,011	\$ (10,561)	\$ (12,830)	\$ (2,305)	\$ (4,494)	\$ 22,948	\$ (10,561)
(as a % of loans, bankers' acceptances and assets purchased under reverse repurchase agreements)	0.14 %	0.05 %	0.08 %	0.09 %	(0.07) %	(0.09) %	(0.02) %	(0.03) %	0.14 %	(0.07) %
Unrealized gains and losses on the portfolio of available-for-sale securities	\$ 9,665	\$ 1,443	\$ (11,341)	\$ (23,870)	\$ (18,703)	\$ (5,941)	\$ 6,347	\$ 7,143	\$ 9,665	\$ (18,703)
Other information										
Number of full-time equivalent employees	3,528	3,571	3,453	3,454	3,393	3,521	3,385	3,389	3,528	3,393
Number of branches	156	156	156	156	156	156	156	156	156	156
Number of automated banking machines	408	362	351	348	342	340	337	336	408	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	\$ 259,208	\$ 257,641	\$ 257,496	\$ 257,496	\$ 257,462	\$ 257,360	\$ 257,278	\$ 256,966
Contributed surplus	209	201	193	185	173	158	142	127
Retained earnings	665,538	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	210,000
Goodwill	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)
Securitization-related deductions and other	(35,747)	(37,281)	(45,583)	(48,238)	(45,449)	(37,708)	(38,183)	(35,705)
Total - Tier 1 capital (A)	1,045,418	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	150,000
General allowances	72,864	72,476	73,250	73,250	73,250	73,250	65,250	65,250
Securitization-related deductions and other	(32,822)	(32,007)	(30,788)	(30,035)	(31,738)	(31,447)	(27,319)	(23,670)
Total - Tier 2 capital	190,042	190,469	192,462	193,215	191,512	191,803	187,931	191,580
Total - capital (B)	\$ 1,235,460	\$ 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)	\$ 9,480,823	\$ 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)	11.0 %	10.8 %	10.0 %	10.1 %	10.0 %	10.1 %	10.2 %	10.3 %
Total BIS capital ratio (B/C)	13.0 %	12.8 %	12.0 %	12.1 %	12.0 %	12.1 %	12.3 %	12.5 %
Assets to capital multiple	18.0 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 ⁽¹⁾	9.1 %	8.8 %	8.2 %	8.3 %	8.2 %	8.1 %	8.2 %	8.2 %

(1) Tangible common equity is defined as common shareholders' equity, excluding accumulated other comprehensive income, less goodwill and other intangible assets, excluding software.

RISK-WEIGHTED ASSETS⁽²⁾

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	\$ 12,697	\$ 30,088	\$ 43,110	\$ 36,375	\$ 9,809	\$ 53,319	\$ 57,493	\$ 70,716
Securities	220,257	228,187	229,296	265,356	310,080	359,413	329,272	312,112
Mortgage loans	3,222,867	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	3,807,878	3,871,995	4,834,747	5,060,187	5,057,545	4,950,176	4,838,302	4,730,702
Other assets	516,561	492,372	458,061	416,886	422,838	431,210	400,317	414,575
Total - balance sheet items	7,780,260	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	76,017	65,708	73,519	71,176	77,010	34,608	39,735	35,439
Credit-related commitments	471,033	516,931	252,735	221,945	250,219	253,323	227,832	174,052
Total - off-balance sheet items	547,050	582,639	326,254	293,121	327,229	287,931	267,567	209,491
Operational risk	1,153,513	1,127,438	1,103,988	1,089,225	1,075,388	1,065,150	1,042,638	1,021,175
Total - risk-weighted assets	\$ 9,480,823	\$ 9,410,447	\$ 9,869,714	\$ 9,677,216	\$ 9,629,115	\$ 9,504,518	\$ 9,167,435	\$ 8,928,372

(2) 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 RRFIs	\$ 7,599,034	\$ 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	2,876,695	2,770,879	2,763,651	2,747,043	2,563,665	2,472,855	2,363,825	2,059,347
Clients' brokerage assets	1,969,917	1,903,096	1,735,765	1,605,779	1,643,088	1,815,817	1,900,621	1,907,281
Institutional	341,628	527,499	689,065	668,214	1,701,664	1,765,541	1,827,601	1,819,563
Mutual funds	1,440,852	1,404,264	1,288,841	1,211,352	1,305,530	1,558,741	1,584,324	1,505,984
Other - Personal	28,299	25,529	24,610	23,180	17,346	24,672	28,700	27,913
Total - assets under administration	\$ 14,256,425	\$ 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 YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008
Fees and commissions on loans and deposits										
Deposit service charges	\$ 13,362	\$ 13,404	\$ 13,495	\$ 13,116	\$ 13,286	\$ 13,286	\$ 13,180	\$ 12,562	\$ 53,377	\$ 52,314
Lending fees	8,301	8,490	6,929	6,308	6,496	5,936	5,466	5,078	30,028	22,976
Card service revenues	4,740	4,874	4,241	4,185	4,356	4,438	3,889	3,940	18,040	16,623
Sub-total - fees and commissions on loans and deposits	26,403	26,768	24,665	23,609	24,138	23,660	22,535	21,580	101,445	91,913
Other										
Income from brokerage operations	16,926	15,417	10,754	8,691	5,377	8,973	6,965	7,392	51,788	28,707
Income from treasury and financial market operations	(99)	17	5,979	4,575	(1,279)	12,328	6,289	7,136	10,472	24,474
Income from sales of mutual funds	3,383	3,225	2,985	2,836	3,329	3,943	3,456	3,442	12,429	14,170
Credit insurance income	3,399	4,767	3,768	4,060	3,487	3,957	3,217	3,056	15,994	13,717
Income from registered self-directed plans	1,887	2,056	2,038	1,979	1,939	2,249	2,368	2,180	7,960	8,736
Securitization income	5,551	9,771	8,594	10,525	10,246	10,764	9,497	5,358	34,441	35,865
Other	2,855	1,870	1,912	1,559	2,281	1,808	2,157	1,390	8,196	7,636
Sub-total - other	33,902	37,123	36,030	34,225	25,380	44,022	33,949	29,954	141,280	133,305
Total - other income	\$ 60,305	\$ 63,891	\$ 60,695	\$ 57,834	\$ 49,518	\$ 67,682	\$ 56,484	\$ 51,534	\$ 242,725	\$ 225,218
As a % of average assets	1.12 %	1.22 %	1.24 %	1.17 %	1.03 %	1.44 %	1.27 %	1.17 %	1.18 %	1.23 %

NON - INTEREST EXPENSES

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008
Salaries and employee benefits										
Salaries	\$ 42,021	\$ 41,476	\$ 41,034	\$ 41,725	\$ 38,741	\$ 39,270	\$ 38,515	\$ 39,165	\$ 166,256	\$ 155,691
Employee benefits	10,838	11,973	11,722	12,096	12,019	12,825	12,762	12,521	46,629	50,127
Performance-based compensation	13,168	9,379	7,658	6,568	7,787	8,573	7,521	6,581	36,773	30,462
Sub-total - salaries and employee benefits	66,027	62,828	60,414	60,389	58,547	60,668	58,798	58,267	249,658	236,280
Premises and technology										
Equipment and computer services	12,514	11,944	11,535	9,866	10,591	12,304	11,173	11,175	45,859	45,243
Rent and property taxes	9,276	8,702	8,692	8,663	8,528	8,419	8,760	8,768	35,333	34,475
Depreciation	8,645	8,107	7,887	7,741	7,738	7,402	7,364	7,368	32,380	29,872
Maintenance and repairs	1,145	1,215	1,200	1,185	1,414	1,415	1,372	1,290	4,745	5,491
Public utilities	293	300	420	348	289	293	385	310	1,361	1,277
Other	75	63	56	182	2,311	104	100	319	376	2,834
Sub-total - premises and technology	31,948	30,331	29,790	27,985	30,871	29,937	29,154	29,230	120,054	119,192
Other										
Fees and commissions	5,256	6,368	5,406	4,365	6,999	5,384	5,088	3,607	21,395	21,078
Taxes and insurance	6,649	5,339	4,111	4,621	4,086	4,432	4,587	4,466	20,720	17,571
Communications and travelling expenses	4,540	4,429	4,790	4,309	4,566	5,083	4,686	4,572	18,068	18,907
Advertising and business development	4,539	4,887	6,525	5,106	5,341	4,738	4,050	3,912	21,057	18,041
Stationery and publications	1,383	1,583	1,411	1,528	1,342	1,580	1,756	1,655	5,905	6,333
Recruitment and training	668	1,146	414	1,335	450	850	853	1,564	3,563	3,717
Other	7,133	2,170	1,173	1,094	838	875	1,878	1,281	11,570	4,872
Sub-total - other	30,168	25,922	23,830	22,358	23,622	22,942	22,898	21,057	102,278	90,519
Total - non-interest expenses	\$ 128,143	\$ 119,081	\$ 114,034	\$ 110,732	\$ 113,040	\$ 113,547	\$ 110,850	\$ 108,554	\$ 471,990	\$ 445,991
As a % of average assets	2.37 %	2.27 %	2.33 %	2.24 %	2.36 %	2.41 %	2.49 %	2.47 %	2.30 %	2.43 %

SEGMENTED INFORMATION

Retail & SME Quebec

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008
Net interest income	\$ 77,372	\$ 77,844	\$ 74,489	\$ 76,254	\$ 76,629	\$ 77,033	\$ 72,690	\$ 72,984	\$ 305,959	\$ 299,336
Other income	30,902	31,237	29,281	28,545	29,717	30,467	28,331	27,379	119,965	115,894
Total revenue	108,274	109,081	103,770	104,799	106,346	107,500	101,021	100,363	425,924	415,230
Provision for loan losses	11,815	12,408	8,129	9,535	7,857	9,343	8,545	7,838	41,887	33,583
Non-interest expenses	83,403	84,734	83,105	82,233	82,509	82,789	81,182	80,391	333,475	326,871
Income from continuing operations before income taxes	13,056	11,939	12,536	13,031	15,980	15,368	11,294	12,134	50,562	54,776
Income taxes	3,043	2,265	2,780	2,851	4,189	3,812	2,728	3,056	10,939	13,785
Income from continuing operations	10,013	9,674	9,756	10,180	11,791	11,556	8,566	9,078	39,623	40,991
Income from discontinued operations, net of income taxes	11,469	-	-	-	4,423	-	-	-	11,469	4,423
Net income	\$ 21,482	\$ 9,674	\$ 9,756	\$ 10,180	\$ 16,214	\$ 11,556	\$ 8,566	\$ 9,078	\$ 51,092	\$ 45,414
Average assets	\$ 11,545,381	\$ 11,210,055	\$ 10,849,661	\$ 10,740,803	\$ 10,574,835	\$ 10,250,590	\$ 9,917,143	\$ 9,786,171	\$ 11,088,422	\$ 10,133,360
Average loans	\$ 11,280,876	\$ 10,954,399	\$ 10,608,011	\$ 10,494,951	\$ 10,334,537	\$ 10,014,215	\$ 9,688,358	\$ 9,556,890	\$ 10,836,421	\$ 9,899,648
Average deposits	\$ 8,178,951	\$ 7,974,299	\$ 7,685,427	\$ 7,681,734	\$ 7,694,975	\$ 7,632,705	\$ 7,322,233	\$ 7,190,866	\$ 7,881,703	\$ 7,460,949

Real Estate & Commercial

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008
Net interest income	\$ 19,622	\$ 18,355	\$ 15,342	\$ 14,279	\$ 13,620	\$ 14,256	\$ 13,692	\$ 13,633	\$ 67,598	\$ 55,201
Other income	6,379	6,645	5,033	4,865	4,748	4,044	3,890	3,513	22,922	16,195
Total revenue	26,001	25,000	20,375	19,144	18,368	18,300	17,582	17,146	90,520	71,396
Provision for loan losses	2,897	2,105	3,161	1,654	1,877	1,003	997	1,497	9,817	5,374
Non-interest expenses	11,950	6,792	6,346	5,932	6,506	5,786	5,526	5,538	31,020	23,356
Income before income taxes	11,154	16,103	10,868	11,558	9,985	11,511	11,059	10,111	49,683	42,666
Income taxes	3,491	5,040	3,401	3,617	3,294	3,808	3,672	3,335	15,549	14,109
Net income	\$ 7,663	\$ 11,063	\$ 7,467	\$ 7,941	\$ 6,691	\$ 7,703	\$ 7,387	\$ 6,776	\$ 34,134	\$ 28,557
Average assets	\$ 2,618,009	\$ 2,476,318	\$ 2,274,033	\$ 2,205,826	\$ 2,149,120	\$ 2,117,407	\$ 2,110,641	\$ 2,094,553	\$ 2,394,529	\$ 2,117,970
Average loans	\$ 2,393,241	\$ 2,279,751	\$ 2,161,643	\$ 2,099,994	\$ 2,042,930	\$ 2,004,086	\$ 1,978,250	\$ 1,910,822	\$ 2,234,249	\$ 1,984,054
Average deposits	\$ 418,473	\$ 330,596	\$ 256,959	\$ 185,604	\$ 165,691	\$ 172,670	\$ 182,597	\$ 197,686	\$ 298,245	\$ 179,645

B2B Trust

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008
Net interest income	\$ 24,140	\$ 23,945	\$ 21,496	\$ 21,115	\$ 21,004	\$ 21,992	\$ 22,297	\$ 22,004	\$ 90,696	\$ 87,297
Other income	2,272	2,485	2,417	2,386	2,410	2,740	2,737	2,661	9,560	10,548
Total revenue	26,412	26,430	23,913	23,501	23,414	24,732	25,034	24,665	100,256	97,845
Provision for loan losses	1,288	1,487	710	811	766	154	458	165	4,296	1,543
Non-interest expenses	14,186	12,293	11,740	10,776	12,058	10,628	10,651	10,344	48,995	43,681
Income before income taxes	10,938	12,650	11,463	11,914	10,590	13,950	13,925	14,156	46,965	52,621
Income taxes	3,470	3,985	3,630	3,788	3,566	4,710	4,700	4,772	14,873	17,748
Net income	\$ 7,468	\$ 8,665	\$ 7,833	\$ 8,126	\$ 7,024	\$ 9,240	\$ 9,225	\$ 9,384	\$ 32,092	\$ 34,873
Average assets	\$ 4,452,795	\$ 4,326,084	\$ 4,231,056	\$ 4,164,755	\$ 4,076,782	\$ 3,966,095	\$ 3,806,798	\$ 3,679,876	\$ 4,294,187	\$ 3,882,801
Average loans	\$ 4,409,522	\$ 4,287,556	\$ 4,193,690	\$ 4,128,296	\$ 4,034,681	\$ 3,927,277	\$ 3,771,005	\$ 3,645,569	\$ 4,255,268	\$ 3,845,035
Average deposits	\$ 8,949,167	\$ 8,405,610	\$ 7,809,782	\$ 6,404,027	\$ 6,201,720	\$ 6,172,747	\$ 6,062,265	\$ 5,799,082	\$ 7,892,823	\$ 6,058,935

SEGMENTED INFORMATION (CONTINUED)
Laurentian Bank Securities

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008
Net interest income	\$ 500	\$ 492	\$ 526	\$ 750	\$ 822	\$ 709	\$ 703	\$ 734	\$ 2,268	\$ 2,968
Other income	17,155	15,647	10,833	8,823	5,543	9,203	7,141	7,550	52,458	29,437
Total revenue	17,655	16,139	11,359	9,573	6,365	9,912	7,844	8,284	54,726	32,405
Non-interest expenses	13,169	11,530	8,721	8,191	6,397	8,346	7,322	7,618	41,611	29,683
Income (loss) before income taxes	4,486	4,609	2,638	1,382	(32)	1,566	522	666	13,115	2,722
Income taxes	2,036	1,366	772	391	211	458	141	198	4,565	1,008
Net income (loss)	\$ 2,450	\$ 3,243	\$ 1,866	\$ 991	\$ (243)	\$ 1,108	\$ 381	\$ 468	\$ 8,550	\$ 1,714
Average assets	\$ 1,550,638	\$ 1,511,343	\$ 1,315,395	\$ 1,279,855	\$ 1,476,557	\$ 1,587,308	\$ 1,431,709	\$ 1,423,406	\$ 1,415,121	\$ 1,480,007
Average loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Average deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Other

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008
Net interest income	\$ (3,399)	\$ (7,870)	\$ (17,780)	\$ (13,695)	\$ (8,782)	\$ (10,577)	\$ (10,361)	\$ (9,819)	\$ (42,744)	\$ (39,539)
Other income	3,597	7,877	13,131	13,215	7,100	21,228	14,385	10,431	37,820	53,144
Total revenue	198	7	(4,649)	(480)	(1,682)	10,651	4,024	612	(4,924)	13,605
Provision for loan losses	-	-	-	-	-	8,000	-	-	-	8,000
Non-interest expenses	5,435	3,732	4,122	3,600	5,570	5,998	6,169	4,663	16,889	22,400
Loss before income taxes	(5,237)	(3,725)	(8,771)	(4,080)	(7,252)	(3,347)	(2,145)	(4,051)	(21,813)	(16,795)
Income taxes (recovery)	(4,422)	237	(3,004)	(1,889)	(4,899)	(4,677)	(1,735)	2,543	(9,078)	(8,768)
Net income (loss)	\$ (815)	\$ (3,962)	\$ (5,767)	\$ (2,191)	\$ (2,353)	\$ 1,330	\$ (410)	\$ (6,594)	\$ (12,735)	\$ (8,027)
Average assets	\$ 1,246,820	\$ 1,265,222	\$ 1,440,895	\$ 1,218,262	\$ 795,252	\$ 802,582	\$ 809,073	\$ 497,596	\$ 1,291,582	\$ 725,673
Average loans	\$ (2,686,627)	\$ (2,627,749)	\$ (2,641,459)	\$ (2,525,947)	\$ (2,352,366)	\$ (2,265,869)	\$ (2,007,599)	\$ (1,804,727)	\$ (2,620,272)	\$ (2,108,187)
Average deposits	\$ 784,897	\$ 984,925	\$ 1,049,401	\$ 1,488,823	\$ 1,168,568	\$ 981,008	\$ 960,331	\$ 1,014,809	\$ 1,077,238	\$ 1,031,566

Total

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2009	2009	2009	2009	2008	2008	2008	2008	2009	2008
Net interest income	\$ 118,235	\$ 112,766	\$ 94,073	\$ 98,703	\$ 103,293	\$ 103,413	\$ 99,021	\$ 99,536	\$ 423,777	\$ 405,263
Other income	60,305	63,891	60,695	57,834	49,518	67,682	56,484	51,534	242,725	225,218
Total revenue	178,540	176,657	154,768	156,537	152,811	171,095	155,505	151,070	666,502	630,481
Provision for loan losses	16,000	16,000	12,000	12,000	10,500	18,500	10,000	9,500	56,000	48,500
Non-interest expenses	128,143	119,081	114,034	110,732	113,040	113,547	110,850	108,554	471,990	445,991
Income from continuing operations before income taxes	34,397	41,576	28,734	33,805	29,271	39,048	34,655	33,016	138,512	135,990
Income taxes	7,618	12,893	7,579	8,758	6,361	8,111	9,506	13,904	36,848	37,882
Income from continuing operations	26,779	28,683	21,155	25,047	22,910	30,937	25,149	19,112	101,664	98,108
Income from discontinued operations, net of income taxes	11,469	-	-	-	4,423	-	-	-	11,469	4,423
Net income	\$ 38,248	\$ 28,683	\$ 21,155	\$ 25,047	\$ 27,333	\$ 30,937	\$ 25,149	\$ 19,112	\$ 113,133	\$ 102,531
Average assets	\$ 21,413,643	\$ 20,789,022	\$ 20,111,040	\$ 19,609,501	\$ 19,072,546	\$ 18,723,982	\$ 18,075,364	\$ 17,481,602	\$ 20,483,841	\$ 18,339,811
Average loans	\$ 15,397,012	\$ 14,893,957	\$ 14,321,885	\$ 14,197,294	\$ 14,059,782	\$ 13,679,709	\$ 13,430,014	\$ 13,308,554	\$ 14,705,666	\$ 13,620,550
Average deposits	\$ 18,331,488	\$ 17,695,430	\$ 16,801,569	\$ 15,760,188	\$ 15,230,954	\$ 14,959,130	\$ 14,527,426	\$ 14,202,443	\$ 17,150,009	\$ 14,731,095