



THIRD QUARTER 2010

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED JULY 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 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	
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009	
On- and off-balance sheet information												
Average assets	\$ -	\$ 23,234,924	\$ 22,950,062	\$ 22,495,121	\$ 21,413,643	\$ 20,789,022	\$ 20,111,040	\$ 19,609,501	\$ 22,892,746	\$ 20,170,501	\$ 20,483,841	
Balance sheet assets	\$ -	\$ 23,576,830	\$ 23,089,013	\$ 23,183,907	\$ 22,164,780	\$ 21,316,400	\$ 20,403,137	\$ 19,868,147	\$ 23,576,830	\$ 21,316,400	\$ 22,164,780	
Assets under administration	\$ -	\$ 14,725,549	\$ 14,672,928	\$ 14,280,360	\$ 14,256,425	\$ 14,155,934	\$ 13,688,346	\$ 13,215,796	\$ 14,725,549	\$ 14,155,934	\$ 14,256,425	
Total principal amount of securitized loans	\$ -	\$ 2,695,550	\$ 2,590,808	\$ 2,641,960	\$ 2,702,762	\$ 2,610,188	\$ 2,614,559	\$ 2,588,796	\$ 2,695,550	\$ 2,610,188	\$ 2,702,762	
Average earning assets	\$ -	\$ 22,041,780	\$ 21,800,938	\$ 21,457,678	\$ 20,422,465	\$ 19,821,658	\$ 19,205,680	\$ 18,700,850	\$ 21,766,424	\$ 19,243,136	\$ 19,540,392	
Average common equity	\$ -	\$ 969,875	\$ 954,265	\$ 936,131	\$ 910,265	\$ 885,912	\$ 872,571	\$ 863,156	\$ 953,414	\$ 873,894	\$ 883,061	
Financial results												
Net interest income	\$ -	\$ 129,870	\$ 117,633	\$ 120,716	\$ 118,235	\$ 112,766	\$ 94,073	\$ 98,703	\$ 368,219	\$ 305,542	\$ 423,777	
Other income	\$ -	\$ 58,940	\$ 60,480	\$ 59,733	\$ 60,305	\$ 63,891	\$ 60,695	\$ 57,834	\$ 179,153	\$ 182,420	\$ 242,725	
Total revenue	\$ -	\$ 188,810	\$ 178,113	\$ 180,449	\$ 178,540	\$ 176,657	\$ 154,768	\$ 156,537	\$ 547,372	\$ 487,962	\$ 666,502	
Provision for loan losses	\$ -	\$ 20,000	\$ 16,000	\$ 16,000	\$ 16,000	\$ 16,000	\$ 12,000	\$ 12,000	\$ 52,000	\$ 40,000	\$ 56,000	
Non-interest expenses	\$ -	\$ 127,820	\$ 123,549	\$ 120,383	\$ 128,143	\$ 119,081	\$ 114,034	\$ 110,732	\$ 371,752	\$ 343,847	\$ 471,990	
Net income	\$ -	\$ 30,064	\$ 28,349	\$ 32,014	\$ 38,248	\$ 28,683	\$ 21,155	\$ 25,047	\$ 90,427	\$ 74,885	\$ 113,133	
Per common share												
Net income												
Basic	\$ -	\$ 1.13	\$ 1.06	\$ 1.21	\$ 1.47	\$ 1.08	\$ 0.76	\$ 0.92	\$ 3.39	\$ 2.76	\$ 4.23	
Diluted	\$ -	\$ 1.13	\$ 1.06	\$ 1.21	\$ 1.47	\$ 1.08	\$ 0.76	\$ 0.91	\$ 3.39	\$ 2.76	\$ 4.23	
Dividends declared	\$ -	\$ 0.36	\$ 0.36	\$ 0.36	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 1.08	\$ 1.02	\$ 1.36	
Book value	\$ -	\$ 40.99	\$ 40.22	\$ 39.52	\$ 38.68	\$ 37.57	\$ 36.83	\$ 36.41	\$ 40.99	\$ 37.57	\$ 38.68	
Share price - close	\$ -	\$ 46.00	\$ 44.12	\$ 38.03	\$ 39.53	\$ 35.75	\$ 28.80	\$ 29.07	\$ 46.00	\$ 35.75	\$ 39.53	
Price/earnings ratio												
(trailing four quarters)	- x	9.4 x	9.2 x	8.4 x	9.3 x	9.5 x	7.4 x	7.2 x	9.4 x	9.5 x	9.3 x	
Market to book value	- %	112 %	110 %	96 %	102 %	95 %	78 %	80 %	112 %	95 %	102 %	
Dividend yield	- %	3.13 %	3.26 %	3.79 %	3.44 %	3.80 %	4.72 %	4.68 %	3.13 %	3.80 %	3.44 %	
Dividend payout ratio	- %	31.9 %	34.1 %	29.8 %	23.1 %	31.4 %	44.7 %	37.2 %	31.8 %	37.0 %	32.1 %	
As a percentage of average assets												
Net interest income	- %	2.22 %	2.10 %	2.13 %	2.19 %	2.15 %	1.92 %	2.00 %	2.15 %	2.03 %	2.07 %	
Provision for loan losses	- %	0.34 %	0.29 %	0.28 %	0.30 %	0.31 %	0.24 %	0.24 %	0.30 %	0.27 %	0.27 %	
Profitability												
Other income												
(as a % of total revenue)	- %	31.2 %	34.0 %	33.1 %	33.8 %	36.2 %	39.2 %	36.9 %	32.7 %	37.4 %	36.4 %	
Efficiency ratio (non-interest expenses as a % of total revenue)												
	- %	67.7 %	69.4 %	66.7 %	71.8 %	67.4 %	73.7 %	70.7 %	67.9 %	70.5 %	70.8 %	
Return on common shareholders' equity												
	- %	11.0 %	10.9 %	12.3 %	15.3 %	11.6 %	8.5 %	10.0 %	11.4 %	10.1 %	11.4 %	
Quality of assets												
Gross impaired loans	\$ -	\$ 182,451	\$ 161,930	\$ 157,373	\$ 137,494	\$ 123,109	\$ 125,677	\$ 124,619	\$ 182,451	\$ 123,109	\$ 137,494	
Allowances for loan losses												
Specific	-	56,714	50,928	48,114	41,296	41,422	39,879	38,358	56,714	41,422	41,296	
General	-	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250	
Total	\$ -	\$ 129,964	\$ 124,178	\$ 121,364	\$ 114,546	\$ 114,672	\$ 113,129	\$ 111,608	\$ 129,964	\$ 114,672	\$ 114,546	
Net impaired loans	\$ -	\$ 52,487	\$ 37,752	\$ 36,009	\$ 22,948	\$ 8,437	\$ 12,548	\$ 13,011	\$ 52,487	\$ 8,437	\$ 22,948	
(as a % of loans, bankers' acceptances and assets purchased under reverse repurchase agreements)												
	- %	0.29 %	0.21 %	0.21 %	0.14 %	0.05 %	0.08 %	0.09 %	0.29 %	0.05 %	0.14 %	
Unrealized gains and losses on the portfolio of available-for-sale securities												
	\$ -	\$ 12,951	\$ 8,612	\$ 13,588	\$ 9,665	\$ 1,443	\$ (11,341)	\$ (23,870)	\$ 12,951	\$ 1,443	\$ 9,665	
Other information												
Number of full-time equivalent employees	-	3,694	3,632	3,629	3,528	3,571	3,453	3,454	3,694	3,571	3,528	
Number of branches	-	157	156	156	156	156	156	156	157	156	156	
Number of automated banking machines	-	410	407	406	408	362	351	348	410	362	408	

REGULATORY CAPITAL - BIS

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT OCTOBER 31 2010	AS AT JULY 31 2010	AS AT APRIL 30 2010	AS AT JANUARY 31 2010	AS AT OCTOBER 31 2009	AS AT JULY 31 2009	AS AT APRIL 30 2009	AS AT JANUARY 31 2009
Tier 1 capital								
Common shares	\$ -	\$ 259,363	\$ 259,363	\$ 259,354	\$ 259,208	\$ 257,641	\$ 257,496	\$ 257,496
Contributed surplus	-	234	226	218	209	201	193	185
Retained earnings	-	720,908	702,530	685,867	665,538	638,480	620,732	610,690
Non-cumulative preferred shares	-	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)
Securitization-related deductions and other	-	(38,045)	(36,736)	(35,259)	(35,341)	(37,281)	(45,583)	(48,238)
Total - Tier 1 capital (A)	-	1,098,670	1,081,593	1,066,390	1,045,824	1,015,251	989,048	976,343
Tier 2 capital								
Subordinated debentures	-	150,000	150,000	150,000	150,000	150,000	150,000	150,000
General allowances	-	73,250	73,250	73,250	72,864	72,476	73,250	73,250
Securitization-related deductions and other	-	(36,499)	(34,505)	(34,070)	(32,822)	(32,007)	(30,788)	(30,035)
Total - Tier 2 capital	-	186,751	188,745	189,180	190,042	190,469	192,462	193,215
Total - capital (B)	\$ -	\$ 1,285,421	\$ 1,270,338	\$ 1,255,570	\$ 1,235,866	\$ 1,205,720	\$ 1,181,510	\$ 1,169,558
Total risk-weighted assets (C)	\$ -	\$ 10,244,069	\$ 9,924,365	\$ 9,708,653	\$ 9,480,823	\$ 9,410,447	\$ 9,869,714	\$ 9,677,216
Tier I BIS capital ratio (A/C)	- %	10.7 %	10.9 %	11.0 %	11.0 %	10.8 %	10.0 %	10.1 %
Total BIS capital ratio (B/C)	- %	12.5 %	12.8 %	12.9 %	13.0 %	12.8 %	12.0 %	12.1 %
Assets to capital multiple	- x	18.4 x	18.3 x	18.6 x	18.0 x	17.8 x	17.3 x	17.1 x
Tangible common equity as a percentage of risk-weighted assets ⁽¹⁾	- %	8.9 %	9.0 %	9.1 %	9.1 %	8.8 %	8.2 %	8.3 %

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

RISK-WEIGHTED ASSETS⁽²⁾

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT OCTOBER 31 2010	AS AT JULY 31 2010	AS AT APRIL 30 2010	AS AT JANUARY 31 2010	AS AT OCTOBER 31 2009	AS AT JULY 31 2009	AS AT APRIL 30 2009	AS AT JANUARY 31 2009
Balance sheet items								
Cash resources	\$ -	\$ 13,611	\$ 9,822	\$ 17,125	\$ 12,697	\$ 30,088	\$ 43,110	\$ 36,375
Securities	-	360,248	285,836	251,415	220,257	228,187	229,296	265,356
Mortgage loans	-	3,754,609	3,528,327	3,385,374	3,222,867	3,077,728	2,874,258	2,516,066
Other loans and customers' liabilities under acceptances	-	3,813,507	3,818,244	3,838,350	3,807,878	3,871,995	4,834,747	5,060,187
Other assets	-	511,335	527,396	494,654	516,561	492,372	458,061	416,886
Total - balance sheet items	-	8,453,310	8,169,625	7,986,918	7,780,260	7,700,370	8,439,472	8,294,870
Off-balance sheet items								
Derivative financial instruments	-	69,632	68,167	67,333	76,017	65,708	73,519	71,176
Credit-related commitments	-	501,089	489,135	476,639	471,033	516,931	252,735	221,945
Operational risk	-	570,721	557,302	543,972	547,050	582,639	326,254	293,121
Total - risk-weighted assets	\$ -	\$ 10,244,069	\$ 9,924,365	\$ 9,708,653	\$ 9,480,823	\$ 9,410,447	\$ 9,869,714	\$ 9,677,216

(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 2010	AS AT JULY 31 2010	AS AT APRIL 30 2010	AS AT JANUARY 31 2010	AS AT OCTOBER 31 2009	AS AT JULY 31 2009	AS AT APRIL 30 2009	AS AT JANUARY 31 2009
Self-directed RRSPs and RRIAs	\$ -	\$ 7,692,183	\$ 7,757,123	\$ 7,566,074	\$ 7,599,034	\$ 7,524,667	\$ 7,186,414	\$ 6,960,228
Mortgage loans under management	-	2,892,145	2,768,778	2,806,556	2,876,695	2,770,879	2,763,651	2,747,043
Clients' brokerage assets	-	2,193,192	2,203,916	2,096,369	1,969,917	1,903,096	1,735,765	1,605,779
Institutional	-	325,941	300,704	296,567	341,628	527,499	689,065	668,214
Mutual funds	-	1,596,624	1,617,906	1,489,687	1,440,852	1,404,264	1,288,841	1,211,352
Other - Personal	-	25,464	24,501	25,107	28,299	25,529	24,610	23,180
Total - assets under administration	\$ -	\$ 14,725,549	\$ 14,672,928	\$ 14,280,360	\$ 14,256,425	\$ 14,155,934	\$ 13,688,346	\$ 13,215,796

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009
Fees and commissions on loans and deposits											
Deposit service charges	\$ -	\$ 13,888	\$ 13,756	\$ 13,174	\$ 13,362	\$ 13,404	\$ 13,495	\$ 13,116	\$ 40,818	\$ 40,015	\$ 53,377
Lending fees	-	10,195	9,954	8,855	8,301	8,490	6,929	6,308	29,004	21,727	30,028
Card service revenues	-	5,289	4,778	4,950	4,740	4,874	4,241	4,185	15,017	13,300	18,040
Sub-total - fees and commissions on loans and deposits	-	29,372	28,488	26,979	26,403	26,768	24,665	23,609	84,839	75,042	101,445
Other											
Income from brokerage operations	-	11,607	13,742	12,665	16,926	15,417	10,754	8,691	38,014	34,862	51,788
Securitization income	-	935	328	4,180	5,551	9,771	8,594	10,525	5,443	28,890	34,441
Credit insurance income	-	4,287	4,556	4,183	3,399	4,767	3,768	4,060	13,026	12,595	15,994
Income from sales of mutual funds	-	3,739	3,786	3,526	3,383	3,225	2,985	2,836	11,051	9,046	12,429
Income from treasury and financial market operations	-	4,186	4,576	4,159	(99)	17	5,979	4,575	12,921	10,571	10,472
Income from registered self-directed plans	-	2,282	2,313	2,088	1,887	2,056	2,038	1,979	6,683	6,073	7,960
Other	-	2,532	2,691	1,953	2,855	1,870	1,912	1,559	7,176	5,341	8,196
Sub-total - other	-	29,568	31,992	32,754	33,902	37,123	36,030	34,225	94,314	107,378	141,280
Total - other income	\$ -	\$ 58,940	\$ 60,480	\$ 59,733	\$ 60,305	\$ 63,891	\$ 60,695	\$ 57,834	\$ 179,153	\$ 182,420	\$ 242,725
As a % of average assets	- %	1.01 %	1.08 %	1.05 %	1.12 %	1.22 %	1.24 %	1.17 %	1.05 %	1.21 %	1.18 %

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009
Salaries and employee benefits											
Salaries	\$ -	\$ 45,627	\$ 45,020	\$ 45,478	\$ 42,021	\$ 41,476	\$ 41,034	\$ 41,725	\$ 136,125	\$ 124,235	\$ 166,256
Employee benefits	-	14,732	13,702	13,885	10,838	11,973	11,722	12,096	42,319	35,791	46,629
Performance-based compensation	-	10,662	8,895	5,862	13,168	9,379	7,658	6,568	25,419	23,605	36,773
Sub-total - salaries and employee benefits	-	71,021	67,617	65,225	66,027	62,828	60,414	60,389	203,863	183,631	249,658
Premises and technology											
Equipment and computer services	-	13,093	12,256	12,502	12,514	11,944	11,535	9,866	37,851	33,345	45,859
Rent and property taxes	-	9,538	9,232	9,208	9,276	8,702	8,692	8,663	27,978	26,057	35,333
Depreciation	-	9,065	8,808	8,698	8,645	8,107	7,887	7,741	26,571	23,735	32,380
Maintenance and repairs	-	1,244	1,290	1,317	1,145	1,215	1,200	1,185	3,851	3,600	4,745
Public utilities	-	264	410	347	293	300	420	348	1,021	1,068	1,361
Other	-	(3)	21	70	75	63	56	182	88	301	376
Sub-total - premises and technology	-	33,201	32,017	32,142	31,948	30,331	29,790	27,985	97,360	88,106	120,054
Other											
Fees and commissions	-	5,825	5,829	4,380	5,256	6,368	5,406	4,365	16,034	16,139	21,395
Taxes and insurance	-	4,238	3,710	4,498	6,649	5,339	4,111	4,621	12,446	14,071	20,720
Communications and travelling expenses	-	4,863	5,114	4,349	4,540	4,429	4,790	4,309	14,326	13,528	18,068
Advertising and business development	-	4,881	5,691	5,870	4,539	4,887	6,525	5,106	16,442	16,518	21,057
Stationery and publications	-	1,280	1,576	1,562	1,383	1,583	1,411	1,528	4,418	4,522	5,905
Recruitment and training	-	989	930	1,465	668	1,146	414	1,335	3,384	2,895	3,563
Other	-	1,522	1,065	892	7,133	2,170	1,173	1,094	3,479	4,437	11,570
Sub-total - other	-	23,598	23,915	23,016	30,168	25,922	23,830	22,358	70,529	72,110	102,278
Total - non-interest expenses	\$ -	\$ 127,820	\$ 123,549	\$ 120,383	\$ 128,143	\$ 119,081	\$ 114,034	\$ 110,732	\$ 371,752	\$ 343,847	\$ 471,990
As a % of average assets	- %	2.18 %	2.21 %	2.12 %	2.37 %	2.27 %	2.33 %	2.24 %	2.17 %	2.28 %	2.30 %

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	OCTOBER 31			
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009			
Net interest income	\$ -	\$ 83,585	\$ 78,531	\$ 81,811	\$ 77,372	\$ 77,844	\$ 74,489	\$ 76,254	\$ 243,927	\$ 228,587	\$ 305,959			
Other income	-	33,378	32,851	30,692	30,902	31,237	29,281	28,545	96,921	89,063	119,965			
Total revenue	-	116,963	111,382	112,503	108,274	109,081	103,770	104,799	340,848	317,650	425,924			
Provision for loan losses	-	9,583	11,542	9,790	11,815	12,408	8,129	9,535	30,915	30,072	41,887			
Non-interest expenses	-	88,179	87,305	86,502	83,403	84,734	83,105	82,233	261,986	250,072	333,475			
Income from continuing operations before income taxes	-	19,201	12,535	16,211	13,056	11,939	12,536	13,031	47,947	37,506	50,562			
Income taxes	-	4,568	2,453	3,659	3,043	2,265	2,780	2,851	10,680	7,896	10,939			
Income from continuing operations	-	14,633	10,082	12,552	10,013	9,674	9,756	10,180	37,267	29,610	39,623			
Income from discontinued operations, net of income taxes	-	-	-	-	11,469	-	-	-	-	-	11,469			
Net income	\$ -	\$ 14,633	\$ 10,082	\$ 12,552	\$ 21,482	\$ 9,674	\$ 9,756	\$ 10,180	\$ 37,267	\$ 29,610	\$ 51,092			
Average assets	\$ -	\$ 12,069,272	\$ 11,869,619	\$ 11,752,657	\$ 11,545,381	\$ 11,210,055	\$ 10,849,661	\$ 10,740,803	\$ 11,897,485	\$ 10,934,428	\$ 11,088,422			
Average loans	\$ -	\$ 11,778,153	\$ 11,589,190	\$ 11,464,229	\$ 11,280,876	\$ 10,954,399	\$ 10,608,011	\$ 10,494,951	\$ 11,610,758	\$ 10,686,642	\$ 10,836,421			
Average deposits	\$ -	\$ 8,656,346	\$ 8,475,224	\$ 8,440,084	\$ 8,178,951	\$ 7,974,299	\$ 7,685,427	\$ 7,681,734	\$ 8,524,419	\$ 7,781,531	\$ 7,881,703			
Loans (ending balance)	\$ -	\$ 11,861,903	\$ 11,675,892	\$ 11,507,369	\$ 11,377,092	\$ 11,161,196	\$ 10,720,773	\$ 10,522,669	\$ 11,861,903	\$ 11,161,196	\$ 11,377,092			
Deposits (ending balance)	\$ -	\$ 8,921,377	\$ 8,661,575	\$ 8,502,558	\$ 8,336,348	\$ 8,201,322	\$ 7,911,811	\$ 7,672,589	\$ 8,921,377	\$ 8,201,322	\$ 8,336,348			

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			
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009			
Net interest income	\$ -	\$ 22,229	\$ 20,527	\$ 19,911	\$ 19,622	\$ 18,355	\$ 15,342	\$ 14,279	\$ 62,667	\$ 47,976	\$ 67,598			
Other income	-	9,379	8,598	7,679	6,975	7,451	5,782	5,707	25,656	18,940	25,915			
Total revenue	-	31,608	29,125	27,590	26,597	25,806	21,124	19,986	88,323	66,916	93,513			
Provision for loan losses	-	9,433	3,984	5,150	2,897	2,105	3,161	1,654	18,567	6,920	9,817			
Non-interest expenses	-	7,221	5,558	4,242	12,621	7,441	6,901	6,626	17,021	20,968	33,589			
Income before income taxes	-	14,954	19,583	18,198	11,079	16,260	11,062	11,706	52,735	39,028	50,107			
Income taxes	-	4,527	5,928	5,510	3,468	5,090	3,462	3,666	15,965	12,218	15,686			
Net income	\$ -	\$ 10,427	\$ 13,655	\$ 12,688	\$ 7,611	\$ 11,170	\$ 7,600	\$ 8,040	\$ 36,770	\$ 26,810	\$ 34,421			
Average assets	\$ -	\$ 2,943,601	\$ 2,864,115	\$ 2,800,270	\$ 2,667,797	\$ 2,517,541	\$ 2,285,291	\$ 2,210,774	\$ 2,869,386	\$ 2,338,446	\$ 2,421,461			
Average loans	\$ -	\$ 2,690,245	\$ 2,617,726	\$ 2,539,154	\$ 2,393,241	\$ 2,279,751	\$ 2,161,643	\$ 2,099,994	\$ 2,615,686	\$ 2,180,669	\$ 2,234,249			
Average deposits	\$ -	\$ 468,538	\$ 503,785	\$ 488,734	\$ 418,473	\$ 330,596	\$ 256,959	\$ 185,604	\$ 486,835	\$ 257,728	\$ 298,245			
Loans (ending balance)	\$ -	\$ 3,021,066	\$ 2,903,893	\$ 2,798,834	\$ 2,700,928	\$ 2,568,719	\$ 2,371,305	\$ 2,285,440	\$ 3,021,066	\$ 2,568,719	\$ 2,700,928			
Deposits (ending balance)	\$ -	\$ 465,605	\$ 492,336	\$ 512,169	\$ 456,262	\$ 444,259	\$ 328,678	\$ 251,751	\$ 465,605	\$ 444,259	\$ 456,262			

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			
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009			
Net interest income	\$ -	\$ 30,025	\$ 26,863	\$ 27,340	\$ 24,140	\$ 23,945	\$ 21,496	\$ 21,115	\$ 84,228	\$ 66,556	\$ 90,696			
Other income	-	2,686	2,772	2,497	2,272	2,485	2,417	2,386	7,955	7,288	9,560			
Total revenue	-	32,711	29,635	29,837	26,412	26,430	23,913	23,501	92,183	73,844	100,256			
Provision for loan losses	-	984	474	1,060	1,288	1,487	710	811	2,518	3,008	4,296			
Non-interest expenses	-	14,659	12,757	12,607	14,186	12,293	11,740	10,776	40,023	34,809	48,995			
Income before income taxes	-	17,068	16,404	16,170	10,938	12,650	11,463	11,914	49,642	36,027	46,965			
Income taxes	-	5,250	5,045	5,109	3,470	3,985	3,630	3,788	15,404	11,403	14,873			
Net income	\$ -	\$ 11,818	\$ 11,359	\$ 11,061	\$ 7,468	\$ 8,665	\$ 7,833	\$ 8,126	\$ 34,238	\$ 24,624	\$ 32,092			
Average assets	\$ -	\$ 5,136,470	\$ 4,965,651	\$ 4,738,833	\$ 4,452,795	\$ 4,326,084	\$ 4,231,056	\$ 4,164,755	\$ 4,946,779	\$ 4,240,737	\$ 4,294,187			
Average loans	\$ -	\$ 5,085,208	\$ 4,917,691	\$ 4,694,826	\$ 4,409,522	\$ 4,287,556	\$ 4,193,690	\$ 4,128,296	\$ 4,899,039	\$ 4,203,285	\$ 4,255,268			
Average deposits	\$ -	\$ 9,359,327	\$ 9,253,644	\$ 9,031,546	\$ 8,949,167	\$ 8,405,610	\$ 7,809,782	\$ 6,404,027	\$ 9,214,413	\$ 7,536,840	\$ 7,892,823			
Loans (ending balance)	\$ -	\$ 5,173,289	\$ 5,035,546	\$ 4,826,542	\$ 4,507,031	\$ 4,371,934	\$ 4,235,285	\$ 4,182,691	\$ 5,173,289	\$ 4,371,934	\$ 4,507,031			
Deposits (ending balance)	\$ -	\$ 9,418,260	\$ 9,367,626	\$ 9,008,450	\$ 9,140,825	\$ 8,668,611	\$ 8,334,943	\$ 6,713,515	\$ 9,418,260	\$ 8,668,611	\$ 9,140,825			

SEGMENTED INFORMATION (CONTINUED)
**Laurentian Bank Securities
and Capital Markets**

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009
Net interest income	\$ -	\$ 701	\$ 436	\$ 485	\$ 509	\$ 501	\$ 526	\$ 818	\$ 1,622	\$ 1,845	\$ 2,354
Other income	-	13,280	14,844	14,002	17,974	16,314	13,487	11,444	42,126	41,245	59,219
Total revenue	-	13,981	15,280	14,487	18,483	16,815	14,013	12,262	43,748	43,090	61,573
Non-interest expenses	-	11,050	11,657	11,680	13,591	12,007	9,225	8,650	34,387	29,882	43,473
Income before income taxes	-	2,931	3,623	2,807	4,892	4,808	4,788	3,612	9,361	13,208	18,100
Income taxes	-	831	1,037	973	2,162	1,429	1,444	1,089	2,841	3,962	6,124
Net income	\$ -	\$ 2,100	\$ 2,586	\$ 1,834	\$ 2,730	\$ 3,379	\$ 3,344	\$ 2,523	\$ 6,520	\$ 9,246	\$ 11,976
Average assets	\$ -	\$ 2,233,244	\$ 2,570,640	\$ 2,461,648	\$ 1,823,272	\$ 2,067,187	\$ 1,855,020	\$ 1,802,382	\$ 2,420,209	\$ 1,908,781	\$ 1,887,228
Average loans	\$ -	\$ 140,272	\$ 109,723	\$ 64,356	\$ 45,847	\$ 76,751	\$ 86,522	\$ 59,156	\$ 104,730	\$ 74,007	\$ 66,909

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009
Net interest income	\$ -	\$ (6,670)	\$ (8,724)	\$ (8,831)	\$ (3,408)	\$ (7,879)	\$ (17,780)	\$ (13,763)	\$ (24,225)	\$ (39,422)	\$ (42,830)
Other income	-	217	1,415	4,863	2,182	6,404	9,728	9,752	6,495	25,884	28,066
Total revenue	-	(6,453)	(7,309)	(3,968)	(1,226)	(1,475)	(8,052)	(4,011)	(17,730)	(13,538)	(14,764)
Non-interest expenses	-	6,711	6,272	5,352	4,342	2,606	3,063	2,447	18,335	8,116	12,458
Loss before income taxes	-	(13,164)	(13,581)	(9,320)	(5,568)	(4,081)	(11,115)	(6,458)	(36,065)	(21,654)	(27,222)
Income taxes (recovery)	-	(4,250)	(4,248)	(3,199)	(4,525)	124	(3,737)	(2,636)	(11,697)	(6,249)	(10,774)
Net loss	\$ -	\$ (8,914)	\$ (9,333)	\$ (6,121)	\$ (1,043)	\$ (4,205)	\$ (7,378)	\$ (3,822)	\$ (24,368)	\$ (15,405)	\$ (16,448)
Average assets	\$ -	\$ 852,337	\$ 680,037	\$ 741,713	\$ 924,398	\$ 668,155	\$ 890,012	\$ 690,787	\$ 758,887	\$ 748,109	\$ 792,543
Average loans	\$ -	\$ (2,718,589)	\$ (2,707,606)	\$ (2,773,014)	\$ (2,732,474)	\$ (2,704,500)	\$ (2,727,981)	\$ (2,585,103)	\$ (2,733,350)	\$ (2,671,919)	\$ (2,687,181)
Average deposits	\$ -	\$ 572,453	\$ 650,191	\$ 633,639	\$ 784,897	\$ 984,925	\$ 1,049,401	\$ 1,488,823	\$ 618,415	\$ 1,175,756	\$ 1,077,238

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009
Net interest income	\$ -	\$ 129,870	\$ 117,633	\$ 120,716	\$ 118,235	\$ 112,766	\$ 94,073	\$ 98,703	\$ 368,219	\$ 305,542	\$ 423,777
Other income	-	58,940	60,480	59,733	60,305	63,891	60,695	57,834	179,153	182,420	242,725
Total revenue	-	188,810	178,113	180,449	178,540	176,657	154,768	156,537	547,372	487,962	666,502
Provision for loan losses	-	20,000	16,000	16,000	16,000	16,000	12,000	12,000	52,000	40,000	56,000
Non-interest expenses	-	127,820	123,549	120,383	128,143	119,081	114,034	110,732	371,752	343,847	471,990
Income from continuing operations before income taxes	-	40,990	38,564	44,066	34,397	41,576	28,734	33,805	123,620	104,115	138,512
Income taxes	-	10,926	10,215	12,052	7,618	12,893	7,579	8,758	33,193	29,230	36,848
Income from continuing operations	-	30,064	28,349	32,014	26,779	28,683	21,155	25,047	90,427	74,885	101,664
Income from discontinued operations, net of income taxes	-	-	-	-	11,469	-	-	-	-	-	11,469
Net income	\$ -	\$ 30,064	\$ 28,349	\$ 32,014	\$ 38,248	\$ 28,683	\$ 21,155	\$ 25,047	\$ 90,427	\$ 74,885	\$ 113,133
Average assets	\$ -	\$ 23,234,924	\$ 22,950,062	\$ 22,495,121	\$ 21,413,643	\$ 20,789,022	\$ 20,111,040	\$ 19,609,501	\$ 22,892,746	\$ 20,170,501	\$ 20,483,841
Average loans	\$ -	\$ 16,975,289	\$ 16,526,724	\$ 15,989,551	\$ 15,397,012	\$ 14,893,957	\$ 14,321,885	\$ 14,197,294	\$ 16,496,863	\$ 14,472,684	\$ 14,705,666
Average deposits	\$ -	\$ 19,056,664	\$ 18,882,844	\$ 18,594,003	\$ 18,331,488	\$ 17,695,430	\$ 16,801,569	\$ 15,760,188	\$ 18,844,082	\$ 16,751,855	\$ 17,150,009