



FOURTH QUARTER 2010

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED OCTOBER 31

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HIGHLIGHTS

IN THOUSANDS OF DOLLARS, EXCEPT PER SHARE AMOUNTS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED	
	OCTOBER 31 2010	JULY 31 2010	APRIL 30 2010	JANUARY 31 2010	OCTOBER 31 2009	JULY 31 2009	APRIL 30 2009	JANUARY 31 2009	OCTOBER 31 2010	OCTOBER 31 2009
On- and off-balance sheet information										
Average assets	\$ 23,688,890	\$ 23,234,924	\$ 22,950,062	\$ 22,495,121	\$ 21,413,643	\$ 20,789,022	\$ 20,111,040	\$ 19,609,501	\$ 23,093,418	\$ 20,483,841
Balance sheet assets	\$ 23,800,003	\$ 23,576,830	\$ 23,089,013	\$ 23,183,907	\$ 22,164,780	\$ 21,316,400	\$ 20,403,137	\$ 19,868,147	\$ 23,800,003	\$ 22,164,780
Assets under administration	\$ 15,041,279	\$ 14,725,549	\$ 14,672,928	\$ 14,280,360	\$ 14,256,425	\$ 14,155,934	\$ 13,688,346	\$ 13,215,796	\$ 15,041,279	\$ 14,256,425
Total principal amount of securitized loans	\$ 2,715,535	\$ 2,695,550	\$ 2,590,808	\$ 2,641,960	\$ 2,702,762	\$ 2,610,188	\$ 2,614,559	\$ 2,588,796	\$ 2,715,535	\$ 2,702,762
Average earning assets	\$ 22,407,215	\$ 22,041,780	\$ 21,800,938	\$ 21,457,678	\$ 20,422,465	\$ 19,821,658	\$ 19,205,680	\$ 18,700,850	\$ 21,927,938	\$ 19,540,392
Average common equity	\$ 992,004	\$ 969,875	\$ 954,265	\$ 936,131	\$ 910,265	\$ 885,912	\$ 872,571	\$ 863,156	\$ 963,141	\$ 883,061
Financial results										
Net interest income	\$ 128,202	\$ 129,870	\$ 117,633	\$ 120,716	\$ 118,235	\$ 112,766	\$ 94,073	\$ 98,703	\$ 496,421	\$ 423,777
Other income	\$ 61,872	\$ 58,940	\$ 60,480	\$ 59,733	\$ 60,305	\$ 63,891	\$ 60,695	\$ 57,834	\$ 241,025	\$ 242,725
Total revenue	\$ 190,074	\$ 188,810	\$ 178,113	\$ 180,449	\$ 178,540	\$ 176,657	\$ 154,768	\$ 156,537	\$ 737,446	\$ 666,502
Provision for loan losses	\$ 16,000	\$ 20,000	\$ 16,000	\$ 16,000	\$ 16,000	\$ 16,000	\$ 12,000	\$ 12,000	\$ 68,000	\$ 56,000
Non-interest expenses	\$ 132,484	\$ 127,820	\$ 123,549	\$ 120,383	\$ 128,143	\$ 119,081	\$ 114,034	\$ 110,732	\$ 504,236	\$ 471,990
Net income	\$ 32,514	\$ 30,064	\$ 28,349	\$ 32,014	\$ 38,248	\$ 28,683	\$ 21,155	\$ 25,047	\$ 122,941	\$ 113,133
Per common share										
Net income										
Basic	\$ 1.24	\$ 1.13	\$ 1.06	\$ 1.21	\$ 1.47	\$ 1.08	\$ 0.76	\$ 0.92	\$ 4.63	\$ 4.23
Diluted	\$ 1.24	\$ 1.13	\$ 1.06	\$ 1.21	\$ 1.47	\$ 1.08	\$ 0.76	\$ 0.91	\$ 4.63	\$ 4.23
Dividends declared	\$ 0.36	\$ 0.36	\$ 0.36	\$ 0.36	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 1.44	\$ 1.36
Book value	\$ 41.87	\$ 40.99	\$ 40.22	\$ 39.52	\$ 38.68	\$ 37.57	\$ 36.83	\$ 36.41	\$ 41.87	\$ 38.68
Share price - close	\$ 44.25	\$ 46.00	\$ 44.12	\$ 38.03	\$ 39.53	\$ 35.75	\$ 28.80	\$ 29.07	\$ 44.25	\$ 39.53
Price/earnings ratio										
(trailing four quarters)	9.6 x	9.4 x	9.2 x	8.4 x	9.3 x	9.5 x	7.4 x	7.2 x	9.6 x	9.3 x
Market to book value	106 %	112 %	110 %	96 %	102 %	95 %	78 %	80 %	106 %	102 %
Dividend yield	3.25 %	3.13 %	3.26 %	3.79 %	3.44 %	3.80 %	4.72 %	4.68 %	3.25 %	3.44 %
Dividend payout ratio	29.1 %	31.9 %	34.1 %	29.8 %	23.1 %	31.4 %	44.7 %	37.2 %	31.1 %	32.1 %
As a percentage of average assets										
Net interest income	2.15 %	2.22 %	2.10 %	2.13 %	2.19 %	2.15 %	1.92 %	2.00 %	2.15 %	2.07 %
Provision for loan losses	0.27 %	0.34 %	0.29 %	0.28 %	0.30 %	0.31 %	0.24 %	0.24 %	0.29 %	0.27 %
Profitability										
Other income										
(as a % of total revenue)	32.6 %	31.2 %	34.0 %	33.1 %	33.8 %	36.2 %	39.2 %	36.9 %	32.7 %	36.4 %
Efficiency ratio (non-interest expenses as a % of total revenue)	69.7 %	67.7 %	69.4 %	66.7 %	71.8 %	67.4 %	73.7 %	70.7 %	68.4 %	70.8 %
Return on common shareholders' equity	11.8 %	11.0 %	10.9 %	12.3 %	15.3 %	11.6 %	8.5 %	10.0 %	11.5 %	11.4 %
Quality of assets										
Gross impaired loans	\$ 188,123	\$ 182,451	\$ 161,930	\$ 157,373	\$ 137,494	\$ 123,109	\$ 125,677	\$ 124,619	\$ 188,123	\$ 137,494
Allowances for loan losses										
Specific	64,893	56,714	50,928	48,114	41,296	41,422	39,879	38,358	64,893	41,296
General	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250
Total	\$ 138,143	\$ 129,964	\$ 124,178	\$ 121,364	\$ 114,546	\$ 114,672	\$ 113,129	\$ 111,608	\$ 138,143	\$ 114,546
Net impaired loans	\$ 49,980	\$ 52,487	\$ 37,752	\$ 36,009	\$ 22,948	\$ 8,437	\$ 12,548	\$ 13,011	\$ 49,980	\$ 22,948
(as a % of average loans and acceptances)	0.29 %	0.31 %	0.23 %	0.22 %	0.15 %	0.06 %	0.09 %	0.09 %	0.30 %	0.15 %
Unrealized gains and losses on the portfolio of available-for-sale securities	\$ 16,785	\$ 12,951	\$ 8,612	\$ 13,588	\$ 9,665	\$ 1,443	\$ (11,341)	\$ (23,870)	\$ 16,785	\$ 9,665
Other information										
Number of full-time equivalent employees	3,643	3,694	3,632	3,629	3,528	3,571	3,453	3,454	3,643	3,528
Number of branches	157	157	156	156	156	156	156	156	157	156
Number of automated banking machines	413	410	407	406	408	362	351	348	413	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	\$ 259,363	\$ 259,354	\$ 259,208	\$ 257,641	\$ 257,496	\$ 257,496
Contributed surplus	243	234	226	218	209	201	193	185
Retained earnings	741,911	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	210,000
Goodwill	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)
Securitization-related deductions and other	(23,436)	(38,045)	(36,736)	(35,259)	(35,341)	(37,281)	(45,583)	(48,238)
Total - Tier 1 capital (A)	1,134,291	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	150,000
General allowances	73,250	73,250	73,250	73,250	72,864	72,476	73,250	73,250
Securitization-related deductions and other	(20,214)	(36,499)	(34,505)	(34,070)	(32,822)	(32,007)	(30,788)	(30,035)
Total - Tier 2 capital	203,036	186,751	188,745	189,180	190,042	190,469	192,462	193,215
Total - capital (B)	\$ 1,337,327	\$ 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)	\$ 10,388,050	\$ 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)	10.9 %	10.7 %	10.9 %	11.0 %	11.0 %	10.8 %	10.0 %	10.1 %
Total BIS capital ratio (B/C)	12.9 %	12.5 %	12.8 %	12.9 %	13.0 %	12.8 %	12.0 %	12.1 %
Assets to capital multiple	17.9 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⁾	9.0 %	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	\$ 7,004	\$ 13,611	\$ 9,822	\$ 17,125	\$ 12,697	\$ 30,088	\$ 43,110	\$ 36,375
Securities	409,363	360,248	285,836	251,415	220,257	228,187	229,296	265,356
Mortgage loans	3,907,555	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	3,710,884	3,813,507	3,818,244	3,838,350	3,807,878	3,871,995	4,834,747	5,060,187
Other assets	514,831	511,335	527,396	494,654	516,561	492,372	458,061	416,886
Total - balance sheet items	8,549,637	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	69,304	69,632	68,167	67,333	76,017	65,708	73,519	71,176
Credit-related commitments	521,834	501,089	489,135	476,639	471,033	516,931	252,735	221,945
Operational risk	1,247,275	1,220,038	1,197,438	1,177,763	1,153,513	1,127,438	1,103,988	1,089,225
Total - risk-weighted assets	\$ 10,388,050	\$ 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	\$ 7,820,707	\$ 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	2,923,236	2,892,145	2,768,778	2,806,556	2,876,695	2,770,879	2,763,651	2,747,043
Clients' brokerage assets	2,274,998	2,193,192	2,203,916	2,096,369	1,969,917	1,903,096	1,735,765	1,605,779
Institutional assets	299,927	325,941	300,704	296,567	341,628	527,499	689,065	668,214
Mutual funds	1,697,377	1,596,624	1,617,906	1,489,687	1,440,852	1,404,264	1,288,841	1,211,352
Other - Personal	25,034	25,464	24,501	25,107	28,299	25,529	24,610	23,180
Total - assets under administration	\$ 15,041,279	\$ 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 YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009
Fees and commissions on loans and deposits										
Deposit service charges	\$ 13,354	\$ 13,888	\$ 13,756	\$ 13,174	\$ 13,362	\$ 13,404	\$ 13,495	\$ 13,116	\$ 54,172	\$ 53,377
Lending fees	9,981	10,195	9,954	8,855	8,301	8,490	6,929	6,308	38,985	30,028
Card service revenues	5,526	5,289	4,778	4,950	4,740	4,874	4,241	4,185	20,543	18,040
Sub-total - fees and commissions on loans and deposits	28,861	29,372	28,488	26,979	26,403	26,768	24,665	23,609	113,700	101,445
Other										
Income from brokerage operations	14,920	11,607	13,742	12,665	16,926	15,417	10,754	8,691	52,934	51,788
Securitization income	553	935	328	4,180	5,551	9,771	8,594	10,525	5,996	34,441
Credit insurance income	4,759	4,287	4,556	4,183	3,399	4,767	3,768	4,060	17,785	15,994
Income from sales of mutual funds	3,961	3,739	3,786	3,526	3,383	3,225	2,985	2,836	15,012	12,429
Income from treasury and financial market operations	5,114	4,186	4,576	4,159	(99)	17	5,979	4,575	18,035	10,472
Income from registered self-directed plans	1,997	2,282	2,313	2,088	1,887	2,056	2,038	1,979	8,680	7,960
Other	1,707	2,532	2,691	1,953	2,855	1,870	1,912	1,559	8,883	8,196
Sub-total - other	33,011	29,568	31,992	32,754	33,902	37,123	36,030	34,225	127,325	141,280
Total - other income	\$ 61,872	\$ 58,940	\$ 60,480	\$ 59,733	\$ 60,305	\$ 63,891	\$ 60,695	\$ 57,834	\$ 241,025	\$ 242,725
As a % of average assets	1.04 %	1.01 %	1.08 %	1.05 %	1.12 %	1.22 %	1.24 %	1.17 %	1.04 %	1.18 %

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009
Salaries and employee benefits										
Salaries	\$ 44,915	\$ 45,627	\$ 45,020	\$ 45,478	\$ 42,021	\$ 41,476	\$ 41,034	\$ 41,725	\$ 181,040	\$ 166,256
Employee benefits	13,476	14,732	13,702	13,885	10,838	11,973	11,722	12,096	55,795	46,629
Performance-based compensation	13,710	10,662	8,895	5,862	13,168	9,379	7,658	6,568	39,129	36,773
Sub-total - salaries and employee benefits	72,101	71,021	67,617	65,225	66,027	62,828	60,414	60,389	275,964	249,658
Premises and technology										
Equipment and computer services	14,257	13,093	12,256	12,502	12,514	11,944	11,535	9,866	52,108	45,859
Rent and property taxes	9,753	9,538	9,232	9,208	9,276	8,702	8,692	8,663	37,731	35,333
Depreciation	9,416	9,065	8,808	8,698	8,645	8,107	7,887	7,741	35,987	32,380
Maintenance and repairs	1,420	1,244	1,290	1,317	1,145	1,215	1,200	1,185	5,271	4,745
Public utilities	334	264	410	347	293	300	420	348	1,355	1,361
Other	-	(3)	21	70	75	63	56	182	88	376
Sub-total - premises and technology	35,180	33,201	32,017	32,142	31,948	30,331	29,790	27,985	132,540	120,054
Other										
Fees and commissions	5,666	5,825	5,829	4,380	5,256	6,368	5,406	4,365	21,700	21,395
Taxes and insurance	4,072	4,238	3,710	4,498	6,649	5,339	4,111	4,621	16,518	20,720
Communications and travelling expenses	4,711	4,863	5,114	4,349	4,540	4,429	4,790	4,309	19,037	18,068
Advertising and business development	5,647	4,881	5,691	5,870	4,539	4,887	6,525	5,106	22,089	21,057
Stationery and publications	1,544	1,280	1,576	1,562	1,383	1,583	1,411	1,528	5,962	5,905
Recruitment and training	1,207	989	930	1,465	668	1,146	414	1,335	4,591	3,563
Other	2,356	1,522	1,065	892	7,133	2,170	1,173	1,094	5,835	11,570
Sub-total - other	25,203	23,598	23,915	23,016	30,168	25,922	23,830	22,358	95,732	102,278
Total - non-interest expenses	\$ 132,484	\$ 127,820	\$ 123,549	\$ 120,383	\$ 128,143	\$ 119,081	\$ 114,034	\$ 110,732	\$ 504,236	\$ 471,990
As a % of average assets	2.22 %	2.18 %	2.21 %	2.12 %	2.37 %	2.27 %	2.33 %	2.24 %	2.18 %	2.30 %

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009
Net interest income	\$ 79,813	\$ 83,585	\$ 78,531	\$ 81,811	\$ 77,372	\$ 77,844	\$ 74,489	\$ 76,254	\$ 323,740	\$ 305,959
Other income	32,853	33,378	32,851	30,692	30,902	31,237	29,281	28,545	129,774	119,965
Total revenue	112,666	116,963	111,382	112,503	108,274	109,081	103,770	104,799	453,514	425,924
Provision for loan losses	10,004	9,583	11,542	9,790	11,815	12,408	8,129	9,535	40,919	41,887
Non-interest expenses	90,635	88,179	87,305	86,502	83,403	84,734	83,105	82,233	352,621	333,475
Income from continuing operations before income taxes	12,027	19,201	12,535	16,211	13,056	11,939	12,536	13,031	59,974	50,562
Income taxes	2,281	4,568	2,453	3,659	3,043	2,265	2,780	2,851	12,961	10,939
Income from continuing operations	9,746	14,633	10,082	12,552	10,013	9,674	9,756	10,180	47,013	39,623
Income from discontinued operations, net of income taxes	-	-	-	-	11,469	-	-	-	-	11,469
Net income	\$ 9,746	\$ 14,633	\$ 10,082	\$ 12,552	\$ 21,482	\$ 9,674	\$ 9,756	\$ 10,180	\$ 47,013	\$ 51,092
Average assets	\$ 12,219,190	\$ 12,069,272	\$ 11,869,619	\$ 11,752,657	\$ 11,545,381	\$ 11,210,055	\$ 10,849,661	\$ 10,740,803	\$ 11,978,573	\$ 11,088,422
Average loans	\$ 11,920,072	\$ 11,778,153	\$ 11,589,190	\$ 11,464,229	\$ 11,280,876	\$ 10,954,399	\$ 10,608,011	\$ 10,494,951	\$ 11,688,722	\$ 10,836,421
Average deposits	\$ 8,748,548	\$ 8,656,346	\$ 8,475,224	\$ 8,440,084	\$ 8,178,951	\$ 7,974,299	\$ 7,685,427	\$ 7,681,734	\$ 8,580,912	\$ 7,881,703
Loans (ending balance)	\$ 12,002,245	\$ 11,861,903	\$ 11,675,892	\$ 11,507,369	\$ 11,377,092	\$ 11,161,196	\$ 10,720,773	\$ 10,522,669	\$ 12,002,245	\$ 11,377,092
Deposits (ending balance)	\$ 8,882,666	\$ 8,921,377	\$ 8,661,575	\$ 8,502,558	\$ 8,336,348	\$ 8,201,322	\$ 7,911,811	\$ 7,672,589	\$ 8,882,666	\$ 8,336,348

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009
Net interest income	\$ 21,808	\$ 22,229	\$ 20,527	\$ 19,911	\$ 19,622	\$ 18,355	\$ 15,342	\$ 14,279	\$ 84,475	\$ 67,598
Other income	9,196	9,379	8,598	7,679	6,975	7,451	5,782	5,707	34,852	25,915
Total revenue	31,004	31,608	29,125	27,590	26,597	25,806	21,124	19,986	119,327	93,513
Provision for loan losses	5,557	9,433	3,984	5,150	2,897	2,105	3,161	1,654	24,124	9,817
Non-interest expenses	7,780	7,221	5,558	4,242	12,621	7,441	6,901	6,626	24,801	33,589
Income before income taxes	17,667	14,954	19,583	18,198	11,079	16,260	11,062	11,706	70,402	50,107
Income taxes	5,348	4,527	5,928	5,510	3,468	5,090	3,462	3,666	21,313	15,686
Net income	\$ 12,319	\$ 10,427	\$ 13,655	\$ 12,688	\$ 7,611	\$ 11,170	\$ 7,600	\$ 8,040	\$ 49,089	\$ 34,421
Average assets	\$ 3,009,950	\$ 2,943,601	\$ 2,864,115	\$ 2,800,270	\$ 2,667,797	\$ 2,517,541	\$ 2,285,291	\$ 2,210,774	\$ 2,904,816	\$ 2,421,461
Average loans	\$ 2,758,115	\$ 2,690,245	\$ 2,617,726	\$ 2,539,154	\$ 2,393,241	\$ 2,279,751	\$ 2,161,643	\$ 2,099,994	\$ 2,651,586	\$ 2,234,249
Average deposits	\$ 479,605	\$ 468,538	\$ 503,785	\$ 488,734	\$ 418,473	\$ 330,596	\$ 256,959	\$ 185,604	\$ 485,012	\$ 298,245
Loans (ending balance)	\$ 3,031,882	\$ 3,021,066	\$ 2,903,893	\$ 2,798,834	\$ 2,700,928	\$ 2,568,719	\$ 2,371,305	\$ 2,285,440	\$ 3,031,882	\$ 2,700,928
Deposits (ending balance)	\$ 522,017	\$ 465,605	\$ 492,336	\$ 512,169	\$ 456,262	\$ 444,259	\$ 328,678	\$ 251,751	\$ 522,017	\$ 456,262

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009
Net interest income	\$ 29,966	\$ 30,025	\$ 26,863	\$ 27,340	\$ 24,140	\$ 23,945	\$ 21,496	\$ 21,115	\$ 114,194	\$ 90,696
Other income	2,464	2,686	2,772	2,497	2,272	2,485	2,417	2,386	10,419	9,560
Total revenue	32,430	32,711	29,635	29,837	26,412	26,430	23,913	23,501	124,613	100,256
Provision for loan losses	439	984	474	1,060	1,288	1,487	710	811	2,957	4,296
Non-interest expenses	14,426	14,659	12,757	12,607	14,186	12,293	11,740	10,776	54,449	48,995
Income before income taxes	17,565	17,068	16,404	16,170	10,938	12,650	11,463	11,914	67,207	46,965
Income taxes	5,409	5,250	5,045	5,109	3,470	3,985	3,630	3,788	20,813	14,873
Net income	\$ 12,156	\$ 11,818	\$ 11,359	\$ 11,061	\$ 7,468	\$ 8,665	\$ 7,833	\$ 8,126	\$ 46,394	\$ 32,092
Average assets	\$ 5,250,750	\$ 5,136,470	\$ 4,965,651	\$ 4,738,833	\$ 4,452,795	\$ 4,326,084	\$ 4,231,056	\$ 4,164,755	\$ 5,023,397	\$ 4,294,187
Average loans	\$ 5,195,785	\$ 5,085,208	\$ 4,917,691	\$ 4,694,826	\$ 4,409,522	\$ 4,287,556	\$ 4,193,690	\$ 4,128,296	\$ 4,973,835	\$ 4,255,268
Average deposits	\$ 9,285,714	\$ 9,359,327	\$ 9,253,644	\$ 9,031,546	\$ 8,949,167	\$ 8,405,610	\$ 7,809,782	\$ 6,404,027	\$ 9,232,384	\$ 7,892,823
Loans (ending balance)	\$ 5,242,455	\$ 5,173,289	\$ 5,035,546	\$ 4,826,542	\$ 4,507,031	\$ 4,371,934	\$ 4,235,285	\$ 4,182,691	\$ 5,242,455	\$ 4,507,031
Deposits (ending balance)	\$ 9,183,980	\$ 9,418,260	\$ 9,367,626	\$ 9,008,450	\$ 9,140,825	\$ 8,668,611	\$ 8,334,943	\$ 6,713,515	\$ 9,183,980	\$ 9,140,825

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

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009
Net interest income	\$ 819	\$ 701	\$ 436	\$ 485	\$ 509	\$ 501	\$ 526	\$ 818	\$ 2,441	\$ 2,354
Other income	16,548	13,280	14,844	14,002	17,974	16,314	13,487	11,444	58,674	59,219
Total revenue	17,367	13,981	15,280	14,487	18,483	16,815	14,013	12,262	61,115	61,573
Non-interest expenses	12,551	11,050	11,657	11,680	13,591	12,007	9,225	8,650	46,938	43,473
Income before income taxes	4,816	2,931	3,623	2,807	4,892	4,808	4,788	3,612	14,177	18,100
Income taxes	1,348	831	1,037	973	2,162	1,429	1,444	1,089	4,189	6,124
Net income	\$ 3,468	\$ 2,100	\$ 2,586	\$ 1,834	\$ 2,730	\$ 3,379	\$ 3,344	\$ 2,523	\$ 9,988	\$ 11,976
Average assets	\$ 2,375,110	\$ 2,233,244	\$ 2,570,640	\$ 2,461,648	\$ 1,823,272	\$ 2,067,187	\$ 1,855,020	\$ 1,802,382	\$ 2,408,842	\$ 1,887,228
Average loans	\$ 153,229	\$ 140,272	\$ 109,723	\$ 64,356	\$ 45,847	\$ 76,751	\$ 86,522	\$ 59,156	\$ 116,954	\$ 66,909

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009
Net interest income	\$ (4,204)	\$ (6,670)	\$ (8,724)	\$ (8,831)	\$ (3,408)	\$ (7,879)	\$ (17,780)	\$ (13,763)	\$ (28,429)	\$ (42,830)
Other income	811	217	1,415	4,863	2,182	6,404	9,728	9,752	7,306	28,066
Total revenue	(3,393)	(6,453)	(7,309)	(3,968)	(1,226)	(1,475)	(8,052)	(4,011)	(21,123)	(14,764)
Non-interest expenses	7,092	6,711	6,272	5,352	4,342	2,606	3,063	2,447	25,427	12,458
Loss before income taxes	(10,485)	(13,164)	(13,581)	(9,320)	(5,568)	(4,081)	(11,115)	(6,458)	(46,550)	(27,222)
Income taxes (recovery)	(5,310)	(4,250)	(4,248)	(3,199)	(4,525)	124	(3,737)	(2,636)	(17,007)	(10,774)
Net loss	\$ (5,175)	\$ (8,914)	\$ (9,333)	\$ (6,121)	\$ (1,043)	\$ (4,205)	\$ (7,378)	\$ (3,822)	\$ (29,543)	\$ (16,448)
Average assets	\$ 833,890	\$ 852,337	\$ 680,037	\$ 741,713	\$ 924,398	\$ 668,155	\$ 890,012	\$ 690,787	\$ 777,790	\$ 792,543
Average loans	\$ (2,775,609)	\$ (2,718,589)	\$ (2,707,606)	\$ (2,773,014)	\$ (2,732,474)	\$ (2,704,500)	\$ (2,727,981)	\$ (2,585,103)	\$ (2,744,000)	\$ (2,687,181)
Average deposits	\$ 1,063,059	\$ 572,453	\$ 650,191	\$ 633,639	\$ 784,897	\$ 984,925	\$ 1,049,401	\$ 1,488,823	\$ 730,490	\$ 1,077,238

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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009
Net interest income	\$ 128,202	\$ 129,870	\$ 117,633	\$ 120,716	\$ 118,235	\$ 112,766	\$ 94,073	\$ 98,703	\$ 496,421	\$ 423,777
Other income	61,872	58,940	60,480	59,733	60,305	63,891	60,695	57,834	241,025	242,725
Total revenue	190,074	188,810	178,113	180,449	178,540	176,657	154,768	156,537	737,446	666,502
Provision for loan losses	16,000	20,000	16,000	16,000	16,000	16,000	12,000	12,000	68,000	56,000
Non-interest expenses	132,484	127,820	123,549	120,383	128,143	119,081	114,034	110,732	504,236	471,990
Income from continuing operations before income taxes	41,590	40,990	38,564	44,066	34,397	41,576	28,734	33,805	165,210	138,512
Income taxes	9,076	10,926	10,215	12,052	7,618	12,893	7,579	8,758	42,269	36,848
Income from continuing operations	32,514	30,064	28,349	32,014	26,779	28,683	21,155	25,047	122,941	101,664
Income from discontinued operations, net of income taxes	-	-	-	-	11,469	-	-	-	-	11,469
Net income	\$ 32,514	\$ 30,064	\$ 28,349	\$ 32,014	\$ 38,248	\$ 28,683	\$ 21,155	\$ 25,047	\$ 122,941	\$ 113,133
Average assets	\$ 23,688,890	\$ 23,234,924	\$ 22,950,062	\$ 22,495,121	\$ 21,413,643	\$ 20,789,022	\$ 20,111,040	\$ 19,609,501	\$ 23,093,418	\$ 20,483,841
Average loans	\$ 17,251,592	\$ 16,975,289	\$ 16,526,724	\$ 15,989,551	\$ 15,397,012	\$ 14,893,957	\$ 14,321,885	\$ 14,197,294	\$ 16,687,097	\$ 14,705,666
Average deposits	\$ 19,576,926	\$ 19,056,664	\$ 18,882,844	\$ 18,594,003	\$ 18,331,488	\$ 17,695,430	\$ 16,801,569	\$ 15,760,188	\$ 19,028,798	\$ 17,150,009