



SECOND QUARTER 2011

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED APRIL 30

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HIGHLIGHTS

IN THOUSANDS OF DOLLARS, EXCEPT PER SHARE AMOUNTS (UNAUDITED)	FOR THE THREE MONTHS ENDED									FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31	
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010	
On- and off-balance sheet information												
Average assets	\$ -	\$ -	\$ 23,786,039	\$ 23,711,163	\$ 23,688,890	\$ 23,234,924	\$ 22,950,062	\$ 22,495,121	\$ 23,747,980	\$ 22,718,821	\$ 23,093,418	
Balance sheet assets	\$ -	\$ -	\$ 24,059,424	\$ 23,329,722	\$ 23,772,138	\$ 23,548,706	\$ 23,062,156	\$ 23,159,368	\$ 24,059,424	\$ 23,062,156	\$ 23,772,138	
Assets under administration	\$ -	\$ -	\$ 15,827,100	\$ 15,470,467	\$ 15,041,279	\$ 14,725,549	\$ 14,672,928	\$ 14,280,360	\$ 15,827,100	\$ 14,672,928	\$ 15,041,279	
Total principal amount of securitized loans	\$ -	\$ -	\$ 3,185,279	\$ 2,950,019	\$ 2,715,535	\$ 2,695,550	\$ 2,590,808	\$ 2,641,960	\$ 3,185,279	\$ 2,590,808	\$ 2,715,535	
Average earning assets	\$ -	\$ -	\$ 22,996,453	\$ 22,782,693	\$ 22,407,215	\$ 22,041,780	\$ 21,800,938	\$ 21,457,678	\$ 22,887,802	\$ 21,626,463	\$ 21,927,938	
Average common equity	\$ -	\$ -	\$ 1,033,408	\$ 1,011,694	\$ 992,004	\$ 969,875	\$ 954,265	\$ 936,131	\$ 1,022,371	\$ 945,048	\$ 963,141	
Financial results												
Net interest income	\$ -	\$ -	\$ 116,434	\$ 121,418	\$ 128,202	\$ 129,870	\$ 117,633	\$ 120,716	\$ 237,852	\$ 238,349	\$ 496,421	
Other income	\$ -	\$ -	\$ 69,283	\$ 68,061	\$ 61,872	\$ 58,940	\$ 60,480	\$ 59,733	\$ 137,344	\$ 120,213	\$ 241,025	
Total revenue	\$ -	\$ -	\$ 185,717	\$ 189,479	\$ 190,074	\$ 188,810	\$ 178,113	\$ 180,449	\$ 375,196	\$ 358,562	\$ 737,446	
Provision for loan losses	\$ -	\$ -	\$ 12,000	\$ 15,000	\$ 16,000	\$ 20,000	\$ 16,000	\$ 16,000	\$ 27,000	\$ 32,000	\$ 68,000	
Non-interest expenses	\$ -	\$ -	\$ 134,824	\$ 130,958	\$ 132,484	\$ 127,820	\$ 123,549	\$ 120,383	\$ 265,782	\$ 243,932	\$ 504,236	
Net income	\$ -	\$ -	\$ 30,142	\$ 33,493	\$ 32,514	\$ 30,064	\$ 28,349	\$ 32,014	\$ 63,635	\$ 60,363	\$ 122,941	
Per common share												
Earnings per share												
Basic	\$ -	\$ -	\$ 1.13	\$ 1.27	\$ 1.24	\$ 1.13	\$ 1.06	\$ 1.21	\$ 2.40	\$ 2.27	\$ 4.63	
Diluted	\$ -	\$ -	\$ 1.13	\$ 1.27	\$ 1.24	\$ 1.13	\$ 1.06	\$ 1.21	\$ 2.40	\$ 2.26	\$ 4.63	
Dividends declared	\$ -	\$ -	\$ 0.39	\$ 0.39	\$ 0.36	\$ 0.36	\$ 0.36	\$ 0.36	\$ 0.78	\$ 0.72	\$ 1.44	
Book value	\$ -	\$ -	\$ 43.49	\$ 42.75	\$ 41.87	\$ 40.99	\$ 40.22	\$ 39.52	\$ 43.49	\$ 40.22	\$ 41.87	
Share price - close	\$ -	\$ -	\$ 50.27	\$ 53.10	\$ 44.25	\$ 46.00	\$ 44.12	\$ 38.03	\$ 50.27	\$ 44.12	\$ 44.25	
Price/earnings ratio												
(trailing four quarters)	- x	- x	10.5 x	11.3 x	9.6 x	9.4 x	9.2 x	8.4 x	10.5 x	9.2 x	9.6 x	
Market to book value	- %	- %	116 %	124 %	106 %	112 %	110 %	96 %	116 %	110 %	106 %	
Dividend yield	- %	- %	3.10 %	2.94 %	3.25 %	3.13 %	3.26 %	3.79 %	3.10 %	3.26 %	3.25 %	
Dividend payout ratio	- %	- %	34.5 %	30.7 %	29.1 %	31.9 %	34.1 %	29.8 %	32.5 %	31.8 %	31.1 %	
Net interest income												
(as a percentage of average assets)	- %	- %	2.01 %	2.03 %	2.15 %	2.22 %	2.10 %	2.13 %	2.02 %	2.12 %	2.15 %	
Provision for loan losses (as a percentage of average loans and acceptances)												
	- %	- %	0.28 %	0.34 %	0.36 %	0.46 %	0.39 %	0.39 %	0.31 %	0.39 %	0.40 %	
Profitability												
Other income												
(as a % of total revenue)	- %	- %	37.3 %	35.9 %	32.6 %	31.2 %	34.0 %	33.1 %	36.6 %	33.5 %	32.7 %	
Efficiency ratio (non-interest expenses as a % of total revenue)												
	- %	- %	72.6 %	69.1 %	69.7 %	67.7 %	69.4 %	66.7 %	70.8 %	68.0 %	68.4 %	
Return on common shareholders' equity												
	- %	- %	10.7 %	11.9 %	11.8 %	11.0 %	10.9 %	12.3 %	11.3 %	11.6 %	11.5 %	
Quality of assets												
Gross impaired loans	\$ -	\$ -	\$ 155,262	\$ 168,677	\$ 188,123	\$ 182,451	\$ 161,930	\$ 157,373	\$ 155,262	\$ 161,930	\$ 188,123	
Allowances for loan losses												
Specific	-	-	74,975	73,312	64,893	56,714	50,928	48,114	74,975	50,928	64,893	
General	-	-	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250	
Total	\$ -	\$ -	\$ 148,225	\$ 146,562	\$ 138,143	\$ 129,964	\$ 124,178	\$ 121,364	\$ 148,225	\$ 124,178	\$ 138,143	
Net impaired loans	\$ -	\$ -	\$ 7,037	\$ 22,115	\$ 49,980	\$ 52,487	\$ 37,752	\$ 36,009	\$ 7,037	\$ 37,752	\$ 49,980	
(as a % of loans and acceptances)	- %	- %	0.04 %	0.12 %	0.28 %	0.30 %	0.22 %	0.22 %	0.04 %	0.22 %	0.28 %	
Unrealized gains and losses on the portfolio of available-for-sale securities												
	\$ -	\$ -	\$ 15,966	\$ 13,495	\$ 16,785	\$ 12,951	\$ 8,612	\$ 13,588	\$ 15,966	\$ 8,612	\$ 16,785	
Other information												
Number of full-time equivalent employees	-	-	3,728	3,715	3,643	3,694	3,632	3,629	3,728	3,632	3,643	
Number of branches	-	-	157	157	157	157	156	156	157	156	157	
Number of automated banking machines	-	-	422	421	413	410	407	406	422	407	413	

REGULATORY CAPITAL - BIS

	AS AT OCTOBER 31 2011		AS AT JULY 31 2011		AS AT APRIL 30 2011		AS AT JANUARY 31 2011		AS AT OCTOBER 31 2010		AS AT JULY 31 2010		AS AT APRIL 30 2010		AS AT JANUARY 31 2010	
IN THOUSANDS OF DOLLARS (UNAUDITED)																
Tier 1 capital																
Common shares	\$	-	\$	-	\$	259,484	\$	259,388	\$	259,363	\$	259,363	\$	259,363	\$	259,354
Contributed surplus	-	-	-	-	227	227	227	227	243	234	226	218	226	218	218	218
Retained earnings	-	-	-	-	780,668	762,966	762,966	741,911	720,908	720,908	702,530	685,867	702,530	685,867	685,867	685,867
Non-cumulative preferred shares	-	-	-	-	210,000	210,000	210,000	210,000	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)	(53,790)	(53,790)	(53,790)	(53,790)
Securitization-related deductions and other	-	-	-	-	(25,441)	(25,060)	(25,060)	(23,436)	(38,045)	(38,045)	(36,736)	(35,259)	(36,736)	(35,259)	(35,259)	(35,259)
Total - Tier 1 capital (A)	-	-	-	-	1,171,148	1,153,731	1,153,731	1,134,291	1,098,670	1,098,670	1,081,593	1,066,390	1,081,593	1,066,390	1,066,390	1,066,390
Tier 2 capital																
Subordinated debt	-	-	-	-	241,640	241,075	241,075	150,000	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	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250
Securitization-related deductions and other	-	-	-	-	(21,204)	(22,099)	(22,099)	(20,214)	(36,499)	(36,499)	(34,505)	(34,070)	(34,505)	(34,070)	(34,070)	(34,070)
Total - Tier 2 capital	-	-	-	-	293,686	292,226	292,226	203,036	186,751	186,751	188,745	189,180	188,745	189,180	189,180	189,180
Total - capital (B)	\$	-	\$	-	\$	1,464,834	\$	1,445,957	\$	1,337,327	\$	1,285,421	\$	1,270,338	\$	1,255,570
Total risk-weighted assets (C) ⁽²⁾	\$	-	\$	-	\$	10,520,162	\$	10,398,170	\$	10,388,050	\$	10,244,069	\$	9,924,365	\$	9,708,653
Tier 1 BIS capital ratio (A/C)	-	%	-	%	11.1	%	11.1	%	10.9	%	10.7	%	10.9	%	11.0	%
Total BIS capital ratio (B/C)	-	%	-	%	13.9	%	13.9	%	12.9	%	12.5	%	12.8	%	12.9	%
Assets to capital multiple	-	x	-	x	16.5	x	16.2	x	17.9	x	18.4	x	18.3	x	18.6	x
Tangible common equity as a percentage of risk-weighted assets ⁽¹⁾	-	%	-	%	9.3	%	9.2	%	9.0	%	8.9	%	9.0	%	9.1	%

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

(2) As at January 31, 2011, the Bank has chosen to use the Standardised Approach to account for operational risk instead of the Basic Indicator Approach.

RISK-WEIGHTED ASSETS

	AS AT APRIL 30, 2011																	
	0%	20%	35%	50%	75%	100%	150%	TOTAL	RISK-WEIGHTED ASSETS									
IN THOUSANDS OF DOLLARS (UNAUDITED)																		
Exposure Class																		
Corporate	\$	1,584	\$	51,290	\$	-	\$	55,349	\$	-	\$	3,977,014	\$	17,804	\$	4,103,041	\$	4,041,653
Sovereign	3,470,398	252,839	-	-	-	-	-	-	-	-	-	3,723,237	-	-	3,723,237	50,568		
Bank	-	785,982	-	-	-	-	-	-	-	-	-	785,982	-	-	785,982	157,197		
Retail residential mortgage loans	4,118,652	-	4,313,124	-	-	-	26,515	-	-	-	-	8,458,291	-	-	8,458,291	1,536,108		
Other retail	683,895	-	-	-	2,559,875	9,982	-	-	-	-	-	3,253,752	-	-	3,253,752	1,929,888		
Small business entities treated as other retail	88,173	-	-	-	389,936	-	-	-	-	-	-	478,109	-	-	478,109	292,452		
Equity	-	-	-	-	-	355,801	-	-	-	-	-	355,801	-	-	355,801	355,801		
Securitization	-	33,214	-	3,257	-	1,997	-	-	-	-	-	38,468	-	-	38,468	10,269		
Other assets	61,187	66,564	-	-	-	444,974	-	-	-	-	-	572,725	-	-	572,725	458,287		
	8,423,889	1,189,889	4,313,124	58,606	2,949,811	4,816,283	17,804	21,769,406	8,832,223									
Derivatives	223	223,401	-	-	-	17,349	-	240,973	62,030									
Credit-related commitments	32,435	6,000	-	-	-	497,746	-	536,181	498,946									
Operational risk ⁽¹⁾	-	-	-	-	-	-	-	-	1,126,963									
	\$	8,456,547	\$	1,419,290	\$	4,313,124	\$	58,606	\$	2,949,811	\$	5,331,378	\$	17,804	\$	22,546,560	\$	10,520,162
Balance sheet items																		
Cash resources																		\$ 120,834
Securities																		573,929
Mortgage loans																		3,897,892
Other loans and customers' liabilities under acceptances																		3,780,132
Other assets																		459,436
																		\$ 8,832,223

(1) As at January 31, 2011, the Bank has chosen to use the Standardised Approach to account for operational risk instead of the Basic Indicator Approach.

RISK-WEIGHTED ASSETS (CONTINUED)

IN THOUSANDS OF DOLLARS (UNAUDITED)

AS AT OCTOBER 31, 2010

	0%	20%	35%	50%	75%	100%	150%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class									
Corporate	\$ 1,622	\$ 29,210	\$ -	\$ 48,368	\$ -	\$ 3,761,869	\$ 36,949	\$ 3,878,018	\$ 3,847,319
Sovereign	3,740,188	139,289	-	-	-	-	-	3,879,477	27,858
Bank	-	209,246	-	-	-	-	-	209,246	41,849
Retail residential mortgage loans	4,046,779	-	4,415,333	-	-	35,299	-	8,497,411	1,580,666
Other retail	638,031	-	-	-	2,667,424	10,833	-	3,316,288	2,011,401
Small business entities treated as other retail	90,388	-	-	-	343,749	-	-	434,137	257,812
Equity	-	-	-	-	-	260,099	-	260,099	260,099
Securitization	-	21,187	-	6,006	-	1,646	-	28,839	8,886
Other assets	61,599	115,710	-	-	-	490,605	-	667,914	513,747
	8,578,607	514,642	4,415,333	54,374	3,011,173	4,560,351	36,949	21,171,429	8,549,637
Derivatives	135	273,850	-	-	-	14,534	-	288,519	69,304
Credit-related commitments	34,338	6,000	-	-	-	520,634	-	560,972	521,834
Operational risk ⁽¹⁾									1,247,275
	\$ 8,613,080	\$ 794,492	\$ 4,415,333	\$ 54,374	\$ 3,011,173	\$ 5,095,519	\$ 36,949	\$ 22,020,920	\$ 10,388,050

Balance sheet items

Cash resources									\$ 7,004
Securities									409,363
Mortgage loans									3,907,555
Other loans and customers' liabilities under acceptances									3,710,884
Other assets									514,831
									<u>\$ 8,549,637</u>

(1) As at January 31, 2011, the Bank has chosen to use the Standardised Approach to account for operational risk instead of the Basic Indicator Approach.

IN THOUSANDS OF DOLLARS (UNAUDITED)

AS AT APRIL 30, 2010

	0%	20%	35%	50%	75%	100%	150%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class									
Corporate	\$ 1,659	\$ 22,634	\$ -	\$ 48,582	\$ -	\$ 3,472,875	\$ 39,876	\$ 3,585,626	\$ 3,561,507
Sovereign	3,881,796	109,961	-	-	-	-	-	3,991,757	21,992
Bank	-	226,848	-	-	-	-	-	226,848	45,369
Retail residential mortgage loans	3,978,265	-	4,004,363	-	-	27,276	-	8,009,904	1,428,803
Other retail	613,034	-	-	-	2,816,957	14,080	-	3,444,071	2,126,798
Small business entities treated as other retail	86,033	-	-	-	407,208	-	-	493,241	305,406
Equity	-	-	-	-	-	144,446	-	144,446	144,446
Securitization	-	20,533	-	6,018	-	1,700	-	28,251	8,816
Other assets	55,803	117,702	-	-	-	502,948	-	676,453	526,488
	8,616,590	497,678	4,004,363	54,600	3,224,165	4,163,325	39,876	20,600,597	8,169,625
Derivatives	-	273,795	-	151	-	13,332	-	287,278	68,167
Credit-related commitments	34,017	6,000	-	-	-	487,935	-	527,952	489,135
Operational risk ⁽¹⁾									1,197,438
	\$ 8,650,607	\$ 777,473	\$ 4,004,363	\$ 54,751	\$ 3,224,165	\$ 4,664,592	\$ 39,876	\$ 21,415,827	\$ 9,924,365

Balance sheet items

Cash resources									\$ 9,822
Securities									285,836
Mortgage loans									3,528,327
Other loans and customers' liabilities under acceptances									3,818,244
Other assets									527,396
									<u>\$ 8,169,625</u>

(1) As at January 31, 2011, the Bank has chosen to use the Standardised Approach to account for operational risk instead of the Basic Indicator Approach.

DEPOSITS

	AS AT OCTOBER 31 2011	AS AT JULY 31 2011	AS AT APRIL 30 2011	AS AT JANUARY 31 2011	AS AT OCTOBER 31 2010	AS AT JULY 31 2010	AS AT APRIL 30 2010	AS AT JANUARY 31 2010
IN THOUSANDS OF DOLLARS (UNAUDITED)								
Personal								
Demand	\$ -	\$ -	\$ 123,837	\$ 118,643	\$ 122,717	\$ 121,864	\$ 124,484	\$ 117,927
Notice	-	-	4,680,654	4,600,128	4,557,386	4,743,184	4,710,230	4,555,324
Term	-	-	10,758,934	10,699,490	10,716,808	10,699,233	10,551,623	10,397,748
	-	-	15,563,425	15,418,261	15,396,911	15,564,281	15,386,337	15,070,999
Business, banks and other								
Demand	-	-	1,435,550	1,352,952	1,481,642	1,514,709	1,409,884	1,394,993
Notice	-	-	989,142	867,544	850,899	905,368	991,495	880,338
Term	-	-	1,638,393	1,325,243	1,918,278	1,049,642	922,179	1,055,465
	-	-	4,063,085	3,545,739	4,250,819	3,469,719	3,323,558	3,330,796
Total - deposits	\$ -	\$ -	\$ 19,626,510	\$ 18,964,000	\$ 19,647,730	\$ 19,034,000	\$ 18,709,895	\$ 18,401,795

ASSETS UNDER ADMINISTRATION

	AS AT OCTOBER 31 2011	AS AT JULY 31 2011	AS AT APRIL 30 2011	AS AT JANUARY 31 2011	AS AT OCTOBER 31 2010	AS AT JULY 31 2010	AS AT APRIL 30 2010	AS AT JANUARY 31 2010
IN THOUSANDS OF DOLLARS (UNAUDITED)								
Self-directed RRSPs and RRIFs	\$ -	\$ -	\$ 7,976,835	\$ 7,906,036	\$ 7,820,707	\$ 7,692,183	\$ 7,757,123	\$ 7,566,074
Mortgage loans under management	-	-	3,447,527	3,194,268	2,923,236	2,892,145	2,768,778	2,806,556
Clients' brokerage assets	-	-	2,224,099	2,257,647	2,274,998	2,193,192	2,203,916	2,096,369
Institutional assets	-	-	247,217	293,177	299,927	325,941	300,704	296,567
Mutual funds	-	-	1,904,714	1,794,504	1,697,377	1,596,624	1,617,906	1,489,687
Other - Personal	-	-	26,708	24,835	25,034	25,464	24,501	25,107
Total - assets under administration	\$ -	\$ -	\$ 15,827,100	\$ 15,470,467	\$ 15,041,279	\$ 14,725,549	\$ 14,672,928	\$ 14,280,360

OTHER INCOME

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010
Fees and commissions on loans and deposits											
Deposit service charges	\$ -	\$ -	\$ 13,542	\$ 13,199	\$ 13,354	\$ 13,888	\$ 13,756	\$ 13,174	\$ 26,741	\$ 26,930	\$ 54,172
Lending fees	-	-	9,080	9,218	9,981	10,195	9,954	8,855	18,298	18,809	38,985
Card service revenues	-	-	5,589	5,767	5,526	5,289	4,778	4,950	11,356	9,728	20,543
Sub-total - fees and commissions on loans and deposits	-	-	28,211	28,184	28,861	29,372	28,488	26,979	56,395	55,467	113,700
Other											
Income from brokerage operations	-	-	16,592	13,284	14,920	11,607	13,742	12,665	29,876	26,407	52,934
Income from treasury and financial market operations	-	-	4,003	5,087	5,114	4,186	4,576	4,159	9,090	8,735	18,035
Credit insurance income	-	-	4,498	5,323	4,759	4,287	4,556	4,183	9,821	8,739	17,785
Income from sales of mutual funds	-	-	4,460	4,107	3,961	3,739	3,786	3,526	8,567	7,312	15,012
Income from registered self-directed plans	-	-	1,990	2,084	1,997	2,282	2,313	2,088	4,074	4,401	8,680
Securitization income	-	-	7,564	8,890	553	935	328	4,180	16,454	4,508	5,996
Other	-	-	1,965	1,102	1,707	2,532	2,691	1,953	3,067	4,644	8,883
Sub-total - other	-	-	41,072	39,877	33,011	29,568	31,992	32,754	80,949	64,746	127,325
Total - other income	\$ -	\$ -	\$ 69,283	\$ 68,061	\$ 61,872	\$ 58,940	\$ 60,480	\$ 59,733	\$ 137,344	\$ 120,213	\$ 241,025

NON - INTEREST EXPENSES

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010
Salaries and employee benefits											
Salaries	\$ -	\$ -	\$ 48,323	\$ 48,293	\$ 44,915	\$ 45,627	\$ 45,020	\$ 45,478	\$ 96,616	\$ 90,498	\$ 181,040
Employee benefits	-	-	16,841	16,899	13,476	14,732	13,702	13,885	33,740	27,587	55,795
Performance-based compensation	-	-	10,252	7,140	13,710	10,662	8,895	5,862	17,392	14,757	39,129
Sub-total - salaries and employee benefits	-	-	75,416	72,332	72,101	71,021	67,617	65,225	147,748	132,842	275,964
Premises and technology											
Equipment and computer services	-	-	13,485	13,571	14,257	13,093	12,256	12,502	27,056	24,758	52,108
Rent and property taxes	-	-	9,633	9,700	9,753	9,538	9,232	9,208	19,333	18,440	37,731
Depreciation	-	-	9,825	9,541	9,416	9,065	8,808	8,698	19,366	17,506	35,987
Maintenance and repairs	-	-	1,457	1,307	1,420	1,244	1,290	1,317	2,764	2,607	5,271
Public utilities	-	-	487	347	334	264	410	347	834	757	1,355
Other	-	-	(42)	(2)	-	(3)	21	70	(44)	91	88
Sub-total - premises and technology	-	-	34,845	34,464	35,180	33,201	32,017	32,142	69,309	64,159	132,540
Other											
Advertising and business development	-	-	5,381	5,436	5,647	4,881	5,691	5,870	10,817	11,561	22,089
Fees and commissions	-	-	6,188	5,344	5,666	5,825	5,829	4,380	11,532	10,209	21,700
Communications and travelling expenses	-	-	4,780	4,892	4,711	4,863	5,114	4,349	9,672	9,463	19,037
Taxes and insurance	-	-	4,023	4,273	4,072	4,238	3,710	4,498	8,296	8,208	16,518
Stationery and publications	-	-	1,595	1,756	1,544	1,280	1,576	1,562	3,351	3,138	5,962
Recruitment and training	-	-	718	1,074	1,207	989	930	1,465	1,792	2,395	4,591
Other	-	-	1,878	1,387	2,356	1,522	1,065	892	3,265	1,957	5,835
Sub-total - other	-	-	24,563	24,162	25,203	23,598	23,915	23,016	48,725	46,931	95,732
Total - non-interest expenses	\$ -	\$ -	\$ 134,824	\$ 130,958	\$ 132,484	\$ 127,820	\$ 123,549	\$ 120,383	\$ 265,782	\$ 243,932	\$ 504,236

SEGMENTED INFORMATION

Retail & SME Québec

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2011	JULY 31 2011	APRIL 30 2011	JANUARY 31 2011	OCTOBER 31 2010	JULY 31 2010	APRIL 30 2010	JANUARY 31 2010	APRIL 30 2011	APRIL 30 2010	OCTOBER 31 2010
Net interest income	\$ -	\$ -	\$ 77,303	\$ 79,782	\$ 79,813	\$ 83,585	\$ 78,531	\$ 81,811	\$ 157,085	\$ 160,342	\$ 323,740
Other income	-	-	33,548	33,182	32,853	33,378	32,851	30,692	66,730	63,543	129,774
Total revenue	-	-	110,851	112,964	112,666	116,963	111,382	112,503	223,815	223,885	453,514
Provision for loan losses	-	-	6,788	7,351	10,004	9,583	11,542	9,790	14,139	21,332	40,919
Non-interest expenses	-	-	91,735	91,489	90,635	88,179	87,305	86,502	183,224	173,807	352,621
Income before income taxes	-	-	12,328	14,124	12,027	19,201	12,535	16,211	26,452	28,746	59,974
Income taxes	-	-	2,262	2,533	2,281	4,568	2,453	3,659	4,795	6,112	12,961
Net income	\$ -	\$ -	\$ 10,066	\$ 11,591	\$ 9,746	\$ 14,633	\$ 10,082	\$ 12,552	\$ 21,657	\$ 22,634	\$ 47,013
Average assets	\$ -	\$ -	\$ 12,601,389	\$ 12,420,373	\$ 12,219,190	\$ 12,069,272	\$ 11,869,619	\$ 11,752,657	\$ 12,509,381	\$ 11,810,169	\$ 11,978,573
Average loans and acceptances	\$ -	\$ -	\$ 12,197,859	\$ 12,060,100	\$ 11,920,072	\$ 11,778,153	\$ 11,589,190	\$ 11,464,229	\$ 12,127,838	\$ 11,525,674	\$ 11,688,722
Average deposits	\$ -	\$ -	\$ 9,027,278	\$ 8,871,347	\$ 8,748,548	\$ 8,656,346	\$ 8,475,224	\$ 8,440,084	\$ 8,948,020	\$ 8,457,363	\$ 8,580,912
Loans and acceptances (ending balance)	\$ -	\$ -	\$ 12,330,830	\$ 12,127,595	\$ 12,002,245	\$ 11,861,903	\$ 11,675,892	\$ 11,507,369	\$ 12,330,830	\$ 11,675,892	\$ 12,002,245
Deposits (ending balance)	\$ -	\$ -	\$ 9,207,374	\$ 8,906,480	\$ 8,881,892	\$ 8,920,690	\$ 8,661,355	\$ 8,502,372	\$ 9,207,374	\$ 8,661,355	\$ 8,881,892

Real Estate & Commercial

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2011	JULY 31 2011	APRIL 30 2011	JANUARY 31 2011	OCTOBER 31 2010	JULY 31 2010	APRIL 30 2010	JANUARY 31 2010	APRIL 30 2011	APRIL 30 2010	OCTOBER 31 2010
Net interest income	\$ -	\$ -	\$ 21,840	\$ 22,556	\$ 21,808	\$ 22,229	\$ 20,527	\$ 19,911	\$ 44,396	\$ 40,438	\$ 84,475
Other income	-	-	7,851	8,094	9,196	9,379	8,598	7,679	15,945	16,277	34,852
Total revenue	-	-	29,691	30,650	31,004	31,608	29,125	27,590	60,341	56,715	119,327
Provision for loan losses	-	-	4,840	7,272	5,557	9,433	3,984	5,150	12,112	9,134	24,124
Non-interest expenses	-	-	7,289	7,567	7,780	7,221	5,558	4,242	14,856	9,800	24,801
Income before income taxes	-	-	17,562	15,811	17,667	14,954	19,583	18,198	33,373	37,781	70,402
Income taxes	-	-	5,028	4,527	5,348	4,527	5,928	5,510	9,555	11,438	21,313
Net income	\$ -	\$ -	\$ 12,534	\$ 11,284	\$ 12,319	\$ 10,427	\$ 13,655	\$ 12,688	\$ 23,818	\$ 26,343	\$ 49,089
Average assets	\$ -	\$ -	\$ 3,077,899	\$ 3,033,650	\$ 3,009,950	\$ 2,943,601	\$ 2,864,115	\$ 2,800,270	\$ 3,055,407	\$ 2,831,663	\$ 2,904,816
Average loans and acceptances	\$ -	\$ -	\$ 3,068,780	\$ 3,025,693	\$ 3,001,536	\$ 2,935,156	\$ 2,856,207	\$ 2,791,297	\$ 3,046,880	\$ 2,823,214	\$ 2,896,376
Average deposits	\$ -	\$ -	\$ 538,720	\$ 526,776	\$ 479,605	\$ 468,538	\$ 503,785	\$ 488,734	\$ 532,649	\$ 496,135	\$ 485,012
Loans and acceptances (ending balance)	\$ -	\$ -	\$ 3,154,874	\$ 3,093,755	\$ 3,031,882	\$ 3,021,066	\$ 2,903,893	\$ 2,798,834	\$ 3,154,874	\$ 2,903,893	\$ 3,031,882
Deposits (ending balance)	\$ -	\$ -	\$ 532,223	\$ 551,187	\$ 522,017	\$ 465,605	\$ 492,336	\$ 512,169	\$ 532,223	\$ 492,336	\$ 522,017

B2B Trust

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2011	JULY 31 2011	APRIL 30 2011	JANUARY 31 2011	OCTOBER 31 2010	JULY 31 2010	APRIL 30 2010	JANUARY 31 2010	APRIL 30 2011	APRIL 30 2010	OCTOBER 31 2010
Net interest income	\$ -	\$ -	\$ 28,325	\$ 28,718	\$ 29,966	\$ 30,025	\$ 26,863	\$ 27,340	\$ 57,043	\$ 54,203	\$ 114,194
Other income	-	-	2,419	2,525	2,464	2,686	2,772	2,497	4,944	5,269	10,419
Total revenue	-	-	30,744	31,243	32,430	32,711	29,635	29,837	61,987	59,472	124,613
Provision for loan losses	-	-	372	377	439	984	474	1,060	749	1,534	2,957
Non-interest expenses	-	-	16,009	16,222	14,426	14,659	12,757	12,607	32,231	25,364	54,449
Income before income taxes	-	-	14,363	14,644	17,565	17,068	16,404	16,170	29,007	32,574	67,207
Income taxes	-	-	4,072	4,151	5,409	5,250	5,045	5,109	8,223	10,154	20,813
Net income	\$ -	\$ -	\$ 10,291	\$ 10,493	\$ 12,156	\$ 11,818	\$ 11,359	\$ 11,061	\$ 20,784	\$ 22,420	\$ 46,394
Average assets	\$ -	\$ -	\$ 5,352,666	\$ 5,316,481	\$ 5,250,750	\$ 5,136,470	\$ 4,965,651	\$ 4,738,833	\$ 5,334,274	\$ 4,850,362	\$ 5,023,397
Average loans and acceptances	\$ -	\$ -	\$ 5,325,007	\$ 5,262,852	\$ 5,195,785	\$ 5,085,208	\$ 4,917,691	\$ 4,694,826	\$ 5,293,414	\$ 4,804,411	\$ 4,973,835
Average deposits	\$ -	\$ -	\$ 9,192,108	\$ 9,113,454	\$ 9,285,714	\$ 9,359,327	\$ 9,253,644	\$ 9,031,546	\$ 9,152,129	\$ 9,140,754	\$ 9,232,384
Loans and acceptances (ending balance)	\$ -	\$ -	\$ 5,386,867	\$ 5,291,576	\$ 5,242,455	\$ 5,173,289	\$ 5,035,546	\$ 4,826,542	\$ 5,386,867	\$ 5,035,546	\$ 5,242,455
Deposits (ending balance)	\$ -	\$ -	\$ 9,251,560	\$ 9,044,284	\$ 9,156,888	\$ 9,390,823	\$ 9,340,989	\$ 8,984,097	\$ 9,251,560	\$ 9,340,989	\$ 9,156,888

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

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010
Net interest income	\$ -	\$ -	\$ 670	\$ 772	\$ 819	\$ 701	\$ 436	\$ 485	\$ 1,442	\$ 921	\$ 2,441
Other income	-	-	17,202	15,469	16,548	13,280	14,844	14,002	32,671	28,846	58,674
Total revenue	-	-	17,872	16,241	17,367	13,981	15,280	14,487	34,113	29,767	61,115
Non-interest expenses	-	-	14,126	12,495	12,551	11,050	11,657	11,680	26,621	23,337	46,938
Income before income taxes	-	-	3,746	3,746	4,816	2,931	3,623	2,807	7,492	6,430	14,177
Income taxes	-	-	1,014	1,024	1,348	831	1,037	973	2,038	2,010	4,189
Net income	\$ -	\$ -	\$ 2,732	\$ 2,722	\$ 3,468	\$ 2,100	\$ 2,586	\$ 1,834	\$ 5,454	\$ 4,420	\$ 9,988
Average assets	\$ -	\$ -	\$ 2,588,177	\$ 2,326,780	\$ 2,375,110	\$ 2,233,244	\$ 2,570,640	\$ 2,461,648	\$ 2,455,312	\$ 2,515,241	\$ 2,408,842
Average loans and acceptances	\$ -	\$ -	\$ 202,957	\$ 207,825	\$ 153,229	\$ 140,272	\$ 109,723	\$ 64,356	\$ 205,431	\$ 86,664	\$ 116,954

Other

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010
Net interest income	\$ -	\$ -	\$ (11,704)	\$ (10,410)	\$ (4,204)	\$ (6,670)	\$ (8,724)	\$ (8,831)	\$ (22,114)	\$ (17,555)	\$ (28,429)
Other income	-	-	8,263	8,791	811	217	1,415	4,863	17,054	6,278	7,306
Total revenue	-	-	(3,441)	(1,619)	(3,393)	(6,453)	(7,309)	(3,968)	(5,060)	(11,277)	(21,123)
Non-interest expenses	-	-	5,665	3,185	7,092	6,711	6,272	5,352	8,850	11,624	25,427
Loss before income taxes	-	-	(9,106)	(4,804)	(10,485)	(13,164)	(13,581)	(9,320)	(13,910)	(22,901)	(46,550)
Income taxes (recovery)	-	-	(3,625)	(2,207)	(5,310)	(4,250)	(4,248)	(3,199)	(5,832)	(7,447)	(17,007)
Net loss	\$ -	\$ -	\$ (5,481)	\$ (2,597)	\$ (5,175)	\$ (8,914)	\$ (9,333)	\$ (6,121)	\$ (8,078)	\$ (15,454)	\$ (29,543)
Average assets	\$ -	\$ -	\$ 165,908	\$ 613,879	\$ 833,890	\$ 852,337	\$ 680,037	\$ 741,713	\$ 393,606	\$ 711,386	\$ 777,790
Average loans and acceptances	\$ -	\$ -	\$ (3,189,203)	\$ (2,945,746)	\$ (2,805,359)	\$ (2,769,242)	\$ (2,768,414)	\$ (2,818,085)	\$ (3,065,457)	\$ (2,793,661)	\$ (2,790,454)
Average deposits	\$ -	\$ -	\$ 1,042,291	\$ 1,339,800	\$ 1,063,059	\$ 572,453	\$ 650,191	\$ 633,639	\$ 1,193,511	\$ 641,778	\$ 730,490

Total

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010
Net interest income	\$ -	\$ -	\$ 116,434	\$ 121,418	\$ 128,202	\$ 129,870	\$ 117,633	\$ 120,716	\$ 237,852	\$ 238,349	\$ 496,421
Other income	-	-	69,283	68,061	61,872	58,940	60,480	59,733	137,344	120,213	241,025
Total revenue	-	-	185,717	189,479	190,074	188,810	178,113	180,449	375,196	358,562	737,446
Provision for loan losses	-	-	12,000	15,000	16,000	20,000	16,000	16,000	27,000	32,000	68,000
Non-interest expenses	-	-	134,824	130,958	132,484	127,820	123,549	120,383	265,782	243,932	504,236
Income before income taxes	-	-	38,893	43,521	41,590	40,990	38,564	44,066	82,414	82,630	165,210
Income taxes	-	-	8,751	10,028	9,076	10,926	10,215	12,052	18,779	22,267	42,269
Net income	\$ -	\$ -	\$ 30,142	\$ 33,493	\$ 32,514	\$ 30,064	\$ 28,349	\$ 32,014	\$ 63,635	\$ 60,363	\$ 122,941
Average assets	\$ -	\$ -	\$ 23,786,039	\$ 23,711,163	\$ 23,688,890	\$ 23,234,924	\$ 22,950,062	\$ 22,495,121	\$ 23,747,980	\$ 22,718,821	\$ 23,093,418
Average loans and acceptances	\$ -	\$ -	\$ 17,605,400	\$ 17,610,724	\$ 17,465,263	\$ 17,169,547	\$ 16,704,397	\$ 16,196,623	\$ 17,608,106	\$ 16,446,302	\$ 16,885,433
Average deposits	\$ -	\$ -	\$ 19,800,397	\$ 19,851,377	\$ 19,576,926	\$ 19,056,664	\$ 18,882,844	\$ 18,594,003	\$ 19,826,309	\$ 18,736,030	\$ 19,028,798