



# THIRD QUARTER 2011

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED JULY 31

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# HIGHLIGHTS

IN THOUSANDS OF DOLLARS, EXCEPT PER SHARE AMOUNTS (UNAUDITED)	FOR THE THREE MONTHS ENDED									FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010	
<b>On- and off-balance sheet information</b>												
Average assets	\$ -	\$ 24,146,118	\$ 23,786,039	\$ 23,711,163	\$ 23,688,890	\$ 23,234,924	\$ 22,950,062	\$ 22,495,121	\$ 23,882,151	\$ 22,892,746	\$ 23,093,418	
Balance sheet assets	\$ -	\$ 24,082,688	\$ 24,059,424	\$ 23,329,722	\$ 23,772,138	\$ 23,548,706	\$ 23,062,156	\$ 23,159,368	\$ 24,082,688	\$ 23,548,706	\$ 23,772,138	
Assets under administration	\$ -	\$ 15,702,914	\$ 15,827,100	\$ 15,470,467	\$ 15,041,279	\$ 14,725,549	\$ 14,672,928	\$ 14,280,360	\$ 15,702,914	\$ 14,725,549	\$ 15,041,279	
Total principal amount of securitized loans	\$ -	\$ 3,299,906	\$ 3,185,279	\$ 2,950,019	\$ 2,715,535	\$ 2,695,550	\$ 2,590,808	\$ 2,641,960	\$ 3,299,906	\$ 2,695,550	\$ 2,715,535	
Average earning assets	\$ -	\$ 23,296,015	\$ 22,996,453	\$ 22,782,693	\$ 22,407,215	\$ 22,041,780	\$ 21,800,938	\$ 21,457,678	\$ 23,025,368	\$ 21,766,424	\$ 21,927,938	
Average common equity	\$ -	\$ 1,052,664	\$ 1,033,408	\$ 1,011,694	\$ 992,004	\$ 969,875	\$ 954,265	\$ 936,131	\$ 1,032,579	\$ 953,414	\$ 963,141	
<b>Financial results</b>												
Net interest income	\$ -	\$ 123,818	\$ 116,434	\$ 121,418	\$ 128,202	\$ 129,870	\$ 117,633	\$ 120,716	\$ 361,670	\$ 368,219	\$ 496,421	
Other income	\$ -	\$ 67,155	\$ 69,283	\$ 68,061	\$ 61,872	\$ 58,940	\$ 60,480	\$ 59,733	\$ 204,499	\$ 179,153	\$ 241,025	
Total revenue	\$ -	\$ 190,973	\$ 185,717	\$ 189,479	\$ 190,074	\$ 188,810	\$ 178,113	\$ 180,449	\$ 566,169	\$ 547,372	\$ 737,446	
Provision for loan losses	\$ -	\$ 8,000	\$ 12,000	\$ 15,000	\$ 16,000	\$ 20,000	\$ 16,000	\$ 16,000	\$ 35,000	\$ 52,000	\$ 68,000	
Non-interest expenses	\$ -	\$ 136,772	\$ 134,824	\$ 130,958	\$ 132,484	\$ 127,820	\$ 123,549	\$ 120,383	\$ 402,554	\$ 371,752	\$ 504,236	
Net income	\$ -	\$ 35,282	\$ 30,142	\$ 33,493	\$ 32,514	\$ 30,064	\$ 28,349	\$ 32,014	\$ 98,917	\$ 90,427	\$ 122,941	
<b>Per common share</b>												
Earnings per share												
Basic	\$ -	\$ 1.34	\$ 1.13	\$ 1.27	\$ 1.24	\$ 1.13	\$ 1.06	\$ 1.21	\$ 3.75	\$ 3.39	\$ 4.63	
Diluted	\$ -	\$ 1.34	\$ 1.13	\$ 1.27	\$ 1.24	\$ 1.13	\$ 1.06	\$ 1.21	\$ 3.74	\$ 3.39	\$ 4.63	
Dividends declared	\$ -	\$ 0.42	\$ 0.39	\$ 0.39	\$ 0.36	\$ 0.36	\$ 0.36	\$ 0.36	\$ 1.20	\$ 1.08	\$ 1.44	
Book value	\$ -	\$ 44.41	\$ 43.49	\$ 42.75	\$ 41.87	\$ 40.99	\$ 40.22	\$ 39.52	\$ 44.41	\$ 40.99	\$ 41.87	
Share price - close	\$ -	\$ 42.86	\$ 50.27	\$ 53.10	\$ 44.25	\$ 46.00	\$ 44.12	\$ 38.03	\$ 42.86	\$ 46.00	\$ 44.25	
Price/earnings ratio												
(trailing four quarters)	- x	8.6 x	10.5 x	11.3 x	9.6 x	9.4 x	9.2 x	8.4 x	8.6 x	9.4 x	9.6 x	
Market to book value	- %	97 %	116 %	124 %	106 %	112 %	110 %	96 %	97 %	112 %	106 %	
Dividend yield	- %	3.92 %	3.10 %	2.94 %	3.25 %	3.13 %	3.26 %	3.79 %	3.73 %	3.13 %	3.25 %	
Dividend payout ratio	- %	31.2 %	34.5 %	30.7 %	29.1 %	31.9 %	34.1 %	29.8 %	32.0 %	31.8 %	31.1 %	
Net interest income												
(as a percentage of average assets)	- %	2.03 %	2.01 %	2.03 %	2.15 %	2.22 %	2.10 %	2.13 %	2.02 %	2.15 %	2.15 %	
Provision for loan losses (as a percentage of average loans and acceptances)												
- %	0.18 %	0.28 %	0.34 %	0.36 %	0.46 %	0.39 %	0.39 %	0.39 %	0.26 %	0.42 %	0.40 %	
<b>Profitability</b>												
Other income												
(as a % of total revenue)	- %	35.2 %	37.3 %	35.9 %	32.6 %	31.2 %	34.0 %	33.1 %	36.1 %	32.7 %	32.7 %	
Efficiency ratio (non-interest expenses as a % of total revenue)												
- %	71.6 %	72.6 %	69.1 %	69.7 %	67.7 %	69.4 %	66.7 %	66.7 %	71.1 %	67.9 %	68.4 %	
Return on common shareholders' equity												
- %	12.1 %	10.7 %	11.9 %	11.8 %	11.0 %	10.9 %	10.9 %	12.3 %	11.6 %	11.4 %	11.5 %	
<b>Quality of assets</b>												
Gross impaired loans	\$ -	\$ 171,692	\$ 155,262	\$ 168,677	\$ 188,123	\$ 182,451	\$ 161,930	\$ 157,373	\$ 171,692	\$ 182,451	\$ 188,123	
Allowances for loan losses												
Specific	-	76,489	74,975	73,312	64,893	56,714	50,928	48,114	76,489	56,714	64,893	
General	-	71,174	73,250	73,250	73,250	73,250	73,250	73,250	71,174	73,250	73,250	
Total	\$ -	\$ 147,663	\$ 148,225	\$ 146,562	\$ 138,143	\$ 129,964	\$ 124,178	\$ 121,364	\$ 147,663	\$ 129,964	\$ 138,143	
Net impaired loans	\$ -	\$ 24,029	\$ 7,037	\$ 22,115	\$ 49,980	\$ 52,487	\$ 37,752	\$ 36,009	\$ 24,029	\$ 52,487	\$ 49,980	
(as a % of loans and acceptances)	- %	0.13 %	0.04 %	0.12 %	0.28 %	0.30 %	0.22 %	0.22 %	0.13 %	0.30 %	0.28 %	
Unrealized gains and losses on the portfolio of available-for-sale securities												
\$ -	\$ 16,433	\$ 15,966	\$ 13,495	\$ 16,785	\$ 12,951	\$ 8,612	\$ 13,588	\$ 16,433	\$ 12,951	\$ 16,785		
<b>Other information</b>												
Number of full-time equivalent employees	-	3,807	3,728	3,715	3,643	3,694	3,632	3,629	3,807	3,694	3,643	
Number of branches	-	157	157	157	157	157	156	156	157	157	157	
Number of automated banking machines	-	424	422	421	413	410	407	406	424	410	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	\$ -	\$ 259,492	\$ 259,484	\$ 259,388	\$ 259,363	\$ 259,363	\$ 259,363	\$ 259,354
Contributed surplus	-	227	227	227	243	234	226	218
Retained earnings	-	802,795	780,668	762,966	741,911	720,908	702,530	685,867
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	-	(26,502)	(25,441)	(25,060)	(23,436)	(38,045)	(36,736)	(35,259)
Total - Tier 1 capital (A)	-	1,192,222	1,171,148	1,153,731	1,134,291	1,098,670	1,081,593	1,066,390
Tier 2 capital								
Subordinated debt	-	242,072	241,640	241,075	150,000	150,000	150,000	150,000
General allowances	-	71,174	73,250	73,250	73,250	73,250	73,250	73,250
Securitization-related deductions and other	-	(24,247)	(21,204)	(22,099)	(20,214)	(36,499)	(34,505)	(34,070)
Total - Tier 2 capital	-	288,999	293,686	292,226	203,036	186,751	188,745	189,180
Total - capital (B)	\$ -	\$ 1,481,221	\$ 1,464,834	\$ 1,445,957	\$ 1,337,327	\$ 1,285,421	\$ 1,270,338	\$ 1,255,570
Total risk-weighted assets (C) <sup>(2)</sup>	\$ -	\$ 10,798,557	\$ 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)	- %	11.0 %	11.1 %	11.1 %	10.9 %	10.7 %	10.9 %	11.0 %
Total BIS capital ratio (B/C)	- %	13.7 %	13.9 %	13.9 %	12.9 %	12.5 %	12.8 %	12.9 %
Assets to capital multiple	- x	16.3 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 <sup>(1)</sup>	- %	9.3 %	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 JULY 31, 2011								RISK-WEIGHTED ASSETS	
	0%	20%	35%	50%	75%	100%	150%	TOTAL		
IN THOUSANDS OF DOLLARS (UNAUDITED)										
<b>Exposure Class</b>										
Corporate	\$ 1,564	\$ 51,866	\$ -	\$ 57,160	\$ -	\$ 4,107,884	\$ 10,330	\$ 4,228,804	\$ 4,162,332	
Sovereign	3,376,631	207,256	-	-	-	-	-	3,583,887	41,451	
Bank	-	654,057	-	-	-	-	-	654,057	130,811	
Retail residential mortgage loans	4,069,593	-	4,581,474	-	-	48,380	-	8,699,447	1,651,896	
Other retail	704,869	-	-	-	2,558,087	9,681	-	3,272,637	1,928,246	
Small business entities treated as other retail	85,610	-	-	-	418,250	-	-	503,860	313,688	
Equity	-	-	-	-	-	354,710	-	354,710	354,710	
Securitization	-	29,186	-	2,849	-	2,168	-	34,203	9,430	
Other assets	63,267	48,112	-	-	-	452,102	-	563,481	461,724	
	8,301,534	990,477	4,581,474	60,009	2,976,337	4,974,925	10,330	21,895,086	9,054,288	
Derivatives	182	248,715	-	-	-	15,749	-	264,646	65,492	
Credit-related commitments	32,615	6,000	-	-	-	539,777	-	578,392	540,977	
Operational risk <sup>(1)</sup>	-	-	-	-	-	-	-	-	1,137,800	
	\$ 8,334,331	\$ 1,245,192	\$ 4,581,474	\$ 60,009	\$ 2,976,337	\$ 5,530,451	\$ 10,330	\$ 22,738,124	\$ 10,798,557	
<b>Balance sheet items</b>										
Cash resources									\$ 99,535	
Securities									558,672	
Mortgage loans									4,097,944	
Other loans and customers' liabilities under acceptances									3,835,217	
Other assets									462,920	
									\$ 9,054,288	

(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
<b>Exposure Class</b>									
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 <sup>(1)</sup>									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 JULY 31, 2010

	0%	20%	35%	50%	75%	100%	150%	TOTAL	RISK-WEIGHTED ASSETS
<b>Exposure Class</b>									
Corporate	\$ 1,641	\$ 19,925	\$ -	\$ 57,821	\$ -	\$ 3,640,879	\$ 34,418	\$ 3,754,684	\$ 3,725,402
Sovereign	4,071,127	138,665	-	-	-	-	-	4,209,792	27,733
Bank	-	245,347	-	-	-	-	-	245,347	49,070
Retail residential mortgage loans	3,920,729	-	4,375,786	-	-	27,767	-	8,324,282	1,559,292
Other retail	625,174	-	-	-	2,751,084	11,346	-	3,387,604	2,074,659
Small business entities treated as other retail	88,536	-	-	-	372,874	-	-	461,410	279,656
Equity	-	-	-	-	-	218,449	-	218,449	218,449
Securitization	-	20,803	-	5,894	-	1,565	-	28,262	8,673
Other assets	61,105	41,251	-	-	-	502,126	-	604,482	510,376
	8,768,312	465,991	4,375,786	63,715	3,123,958	4,402,132	34,418	21,234,312	8,453,310
Derivatives	520	281,335	-	-	-	13,365	-	295,220	69,632
Credit-related commitments	34,820	6,000	-	-	-	499,889	-	540,709	501,089
Operational risk <sup>(1)</sup>									1,220,038
	\$ 8,803,652	\$ 753,326	\$ 4,375,786	\$ 63,715	\$ 3,123,958	\$ 4,915,386	\$ 34,418	\$ 22,070,241	\$ 10,244,069

**Balance sheet items**

Cash resources									\$ 13,611
Securities									360,248
Mortgage loans									3,754,609
Other loans and customers' liabilities under acceptances									3,813,507
Other assets									511,335
									<u>\$ 8,453,310</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	\$ -	\$ 125,626	\$ 123,837	\$ 118,643	\$ 122,717	\$ 121,864	\$ 124,484	\$ 117,927
Notice	-	4,750,422	4,680,654	4,600,128	4,557,386	4,743,184	4,710,230	4,555,324
Term	-	10,730,657	10,758,934	10,699,490	10,716,808	10,699,233	10,551,623	10,397,748
	-	15,606,705	15,563,425	15,418,261	15,396,911	15,564,281	15,386,337	15,070,999
Business, banks and other								
Demand	-	1,358,896	1,435,550	1,352,952	1,481,642	1,514,709	1,409,884	1,394,993
Notice	-	978,505	989,142	867,544	850,899	905,368	991,495	880,338
Term	-	1,553,932	1,638,393	1,325,243	1,918,278	1,049,642	922,179	1,055,465
	-	3,891,333	4,063,085	3,545,739	4,250,819	3,469,719	3,323,558	3,330,796
Total - deposits	\$ -	\$ 19,498,038	\$ 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	\$ -	\$ 7,795,341	\$ 7,976,835	\$ 7,906,036	\$ 7,820,707	\$ 7,692,183	\$ 7,757,123	\$ 7,566,074
Mortgage loans under management	-	3,574,143	3,447,527	3,194,268	2,923,236	2,892,145	2,768,778	2,806,556
Clients' brokerage assets	-	2,189,077	2,224,099	2,257,647	2,274,998	2,193,192	2,203,916	2,096,369
Institutional assets	-	239,015	247,217	293,177	299,927	325,941	300,704	296,567
Mutual funds	-	1,879,535	1,904,714	1,794,504	1,697,377	1,596,624	1,617,906	1,489,687
Other - Personal	-	25,803	26,708	24,835	25,034	25,464	24,501	25,107
Total - assets under administration	\$ -	\$ 15,702,914	\$ 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 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
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010
Fees and commissions on loans and deposits											
Deposit service charges	\$ -	\$ 13,585	\$ 13,542	\$ 13,199	\$ 13,354	\$ 13,888	\$ 13,756	\$ 13,174	\$ 40,326	\$ 40,818	\$ 54,172
Lending fees	-	10,063	9,080	9,218	9,981	10,195	9,954	8,855	28,361	29,004	38,985
Card service revenues	-	6,592	5,589	5,767	5,526	5,289	4,778	4,950	17,948	15,017	20,543
Sub-total - fees and commissions on loans and deposits	-	30,240	28,211	28,184	28,861	29,372	28,488	26,979	86,635	84,839	113,700
Other											
Income from brokerage operations	-	10,221	16,592	13,284	14,920	11,607	13,742	12,665	40,097	38,014	52,934
Income from treasury and financial market operations	-	4,555	4,003	5,087	5,114	4,186	4,576	4,159	13,645	12,921	18,035
Credit insurance income	-	4,223	4,498	5,323	4,759	4,287	4,556	4,183	14,044	13,026	17,785
Income from sales of mutual funds	-	4,483	4,460	4,107	3,961	3,739	3,786	3,526	13,050	11,051	15,012
Income from registered self-directed plans	-	1,674	1,990	2,084	1,997	2,282	2,313	2,088	5,748	6,683	8,680
Securitization income	-	10,201	7,564	8,890	553	935	328	4,180	26,655	5,443	5,996
Other	-	1,558	1,965	1,102	1,707	2,532	2,691	1,953	4,625	7,176	8,883
Sub-total - other	-	36,915	41,072	39,877	33,011	29,568	31,992	32,754	117,864	94,314	127,325
Total - other income	\$ -	\$ 67,155	\$ 69,283	\$ 68,061	\$ 61,872	\$ 58,940	\$ 60,480	\$ 59,733	\$ 204,499	\$ 179,153	\$ 241,025

# 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
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010
Salaries and employee benefits											
Salaries	\$ -	\$ 47,506	\$ 48,323	\$ 48,293	\$ 44,915	\$ 45,627	\$ 45,020	\$ 45,478	\$ 144,122	\$ 136,125	\$ 181,040
Employee benefits	-	16,008	16,841	16,899	13,476	14,732	13,702	13,885	49,748	42,319	55,795
Performance-based compensation	-	8,952	10,252	7,140	13,710	10,662	8,895	5,862	26,344	25,419	39,129
Sub-total - salaries and employee benefits	-	72,466	75,416	72,332	72,101	71,021	67,617	65,225	220,214	203,863	275,964
Premises and technology											
Equipment and computer services	-	13,970	13,485	13,571	14,257	13,093	12,256	12,502	41,026	37,851	52,108
Rent and property taxes	-	10,430	9,633	9,700	9,753	9,538	9,232	9,208	29,763	27,978	37,731
Depreciation	-	10,103	9,825	9,541	9,416	9,065	8,808	8,698	29,469	26,571	35,987
Maintenance and repairs	-	1,381	1,457	1,307	1,420	1,244	1,290	1,317	4,145	3,851	5,271
Public utilities	-	315	487	347	334	264	410	347	1,149	1,021	1,355
Other	-	(1)	(42)	(2)	-	(3)	21	70	(45)	88	88
Sub-total - premises and technology	-	36,198	34,845	34,464	35,180	33,201	32,017	32,142	105,507	97,360	132,540
Other											
Advertising and business development	-	6,283	5,381	5,436	5,647	4,881	5,691	5,870	17,100	16,442	22,089
Fees and commissions	-	6,855	6,188	5,344	5,666	5,825	5,829	4,380	18,387	16,034	21,700
Communications and travelling expenses	-	5,041	4,780	4,892	4,711	4,863	5,114	4,349	14,713	14,326	19,037
Taxes and insurance	-	4,679	4,023	4,273	4,072	4,238	3,710	4,498	12,975	12,446	16,518
Stationery and publications	-	1,364	1,595	1,756	1,544	1,280	1,576	1,562	4,715	4,418	5,962
Recruitment and training	-	1,133	718	1,074	1,207	989	930	1,465	2,925	3,384	4,591
Other	-	2,753	1,878	1,387	2,356	1,522	1,065	892	6,018	3,479	5,835
Sub-total - other	-	28,108	24,563	24,162	25,203	23,598	23,915	23,016	76,833	70,529	95,732
Total - non-interest expenses	\$ -	\$ 136,772	\$ 134,824	\$ 130,958	\$ 132,484	\$ 127,820	\$ 123,549	\$ 120,383	\$ 402,554	\$ 371,752	\$ 504,236

# SEGMENTED INFORMATION

## Retail & SME Québec

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE NINE 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	JULY 31 2011	JULY 31 2010	OCTOBER 31 2010
Net interest income	\$ -	\$ 82,536	\$ 77,303	\$ 79,782	\$ 79,813	\$ 83,585	\$ 78,531	\$ 81,811	\$ 239,621	\$ 243,927	\$ 323,740
Other income	-	33,492	33,548	33,182	32,853	33,378	32,851	30,692	100,222	96,921	129,774
Total revenue	-	116,028	110,851	112,964	112,666	116,963	111,382	112,503	339,843	340,848	453,514
Provision for loan losses	-	6,182	6,788	7,351	10,004	9,583	11,542	9,790	20,321	30,915	40,919
Non-interest expenses	-	94,289	91,735	91,489	90,635	88,179	87,305	86,502	277,513	261,986	352,621
Income before income taxes	-	15,557	12,328	14,124	12,027	19,201	12,535	16,211	42,009	47,947	59,974
Income taxes	-	3,812	2,262	2,533	2,281	4,568	2,453	3,659	8,607	10,680	12,961
Net income	\$ -	\$ 11,745	\$ 10,066	\$ 11,591	\$ 9,746	\$ 14,633	\$ 10,082	\$ 12,552	\$ 33,402	\$ 37,267	\$ 47,013
Average assets	\$ -	\$ 12,878,282	\$ 12,601,389	\$ 12,420,373	\$ 12,219,190	\$ 12,069,272	\$ 11,869,619	\$ 11,752,657	\$ 12,633,699	\$ 11,897,485	\$ 11,978,573
Average loans and acceptances	\$ -	\$ 12,476,247	\$ 12,197,859	\$ 12,060,100	\$ 11,920,072	\$ 11,778,153	\$ 11,589,190	\$ 11,464,229	\$ 12,245,251	\$ 11,610,758	\$ 11,688,722
Average deposits	\$ -	\$ 9,305,354	\$ 9,027,278	\$ 8,871,347	\$ 8,748,548	\$ 8,656,346	\$ 8,475,224	\$ 8,440,084	\$ 9,068,440	\$ 8,524,419	\$ 8,580,912
Loans and acceptances (ending balance)	\$ -	\$ 12,634,554	\$ 12,330,830	\$ 12,127,595	\$ 12,002,245	\$ 11,861,903	\$ 11,675,892	\$ 11,507,369	\$ 12,634,554	\$ 11,861,903	\$ 12,002,245
Deposits (ending balance)	\$ -	\$ 9,375,003	\$ 9,207,374	\$ 8,906,480	\$ 8,881,892	\$ 8,920,690	\$ 8,661,355	\$ 8,502,372	\$ 9,375,003	\$ 8,920,690	\$ 8,881,892

## Real Estate & Commercial

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE NINE 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	JULY 31 2011	JULY 31 2010	OCTOBER 31 2010
Net interest income	\$ -	\$ 22,118	\$ 21,840	\$ 22,556	\$ 21,808	\$ 22,229	\$ 20,527	\$ 19,911	\$ 66,514	\$ 62,667	\$ 84,475
Other income	-	8,837	7,851	8,094	9,196	9,379	8,598	7,679	24,782	25,656	34,852
Total revenue	-	30,955	29,691	30,650	31,004	31,608	29,125	27,590	91,296	88,323	119,327
Provision for loan losses	-	3,541	4,840	7,272	5,557	9,433	3,984	5,150	15,653	18,567	24,124
Non-interest expenses	-	7,592	7,289	7,567	7,780	7,221	5,558	4,242	22,448	17,021	24,801
Income before income taxes	-	19,822	17,562	15,811	17,667	14,954	19,583	18,198	53,195	52,735	70,402
Income taxes	-	5,675	5,028	4,527	5,348	4,527	5,928	5,510	15,230	15,965	21,313
Net income	\$ -	\$ 14,147	\$ 12,534	\$ 11,284	\$ 12,319	\$ 10,427	\$ 13,655	\$ 12,688	\$ 37,965	\$ 36,770	\$ 49,089
Average assets	\$ -	\$ 3,155,346	\$ 3,077,899	\$ 3,033,650	\$ 3,009,950	\$ 2,943,601	\$ 2,864,115	\$ 2,800,270	\$ 3,089,086	\$ 2,869,386	\$ 2,904,816
Average loans and acceptances	\$ -	\$ 3,145,928	\$ 3,068,780	\$ 3,025,693	\$ 3,001,536	\$ 2,935,156	\$ 2,856,207	\$ 2,791,297	\$ 3,080,258	\$ 2,860,938	\$ 2,896,376
Average deposits	\$ -	\$ 512,941	\$ 538,720	\$ 526,776	\$ 479,605	\$ 468,538	\$ 503,785	\$ 488,734	\$ 526,007	\$ 486,835	\$ 485,012
Loans and acceptances (ending balance)	\$ -	\$ 3,248,550	\$ 3,154,874	\$ 3,093,755	\$ 3,031,882	\$ 3,021,066	\$ 2,903,893	\$ 2,798,834	\$ 3,248,550	\$ 3,021,066	\$ 3,031,882
Deposits (ending balance)	\$ -	\$ 491,786	\$ 532,223	\$ 551,187	\$ 522,017	\$ 465,605	\$ 492,336	\$ 512,169	\$ 491,786	\$ 465,605	\$ 522,017

## B2B Trust

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE NINE 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	JULY 31 2011	JULY 31 2010	OCTOBER 31 2010
Net interest income	\$ -	\$ 29,988	\$ 28,325	\$ 28,718	\$ 29,966	\$ 30,025	\$ 26,863	\$ 27,340	\$ 87,031	\$ 84,228	\$ 114,194
Other income	-	2,110	2,419	2,525	2,464	2,686	2,772	2,497	7,054	7,955	10,419
Total revenue	-	32,098	30,744	31,243	32,430	32,711	29,635	29,837	94,085	92,183	124,613
Provision for loan losses	-	353	372	377	439	984	474	1,060	1,102	2,518	2,957
Non-interest expenses	-	16,852	16,009	16,222	14,426	14,659	12,757	12,607	49,083	40,023	54,449
Income before income taxes	-	14,893	14,363	14,644	17,565	17,068	16,404	16,170	43,900	49,642	67,207
Income taxes	-	4,223	4,072	4,151	5,409	5,250	5,045	5,109	12,446	15,404	20,813
Net income	\$ -	\$ 10,670	\$ 10,291	\$ 10,493	\$ 12,156	\$ 11,818	\$ 11,359	\$ 11,061	\$ 31,454	\$ 34,238	\$ 46,394
Average assets	\$ -	\$ 5,444,043	\$ 5,352,666	\$ 5,316,481	\$ 5,250,750	\$ 5,136,470	\$ 4,965,651	\$ 4,738,833	\$ 5,371,266	\$ 4,946,779	\$ 5,023,397
Average loans and acceptances	\$ -	\$ 5,414,171	\$ 5,325,007	\$ 5,262,852	\$ 5,195,785	\$ 5,085,208	\$ 4,917,691	\$ 4,694,826	\$ 5,334,109	\$ 4,899,039	\$ 4,973,835
Average deposits	\$ -	\$ 9,251,219	\$ 9,192,108	\$ 9,113,454	\$ 9,285,714	\$ 9,359,327	\$ 9,253,644	\$ 9,031,546	\$ 9,185,522	\$ 9,214,413	\$ 9,232,384
Loans and acceptances (ending balance)	\$ -	\$ 5,477,950	\$ 5,386,867	\$ 5,291,576	\$ 5,242,455	\$ 5,173,289	\$ 5,035,546	\$ 4,826,542	\$ 5,477,950	\$ 5,173,289	\$ 5,242,455
Deposits (ending balance)	\$ -	\$ 9,247,664	\$ 9,251,560	\$ 9,044,284	\$ 9,156,888	\$ 9,390,823	\$ 9,340,989	\$ 8,984,097	\$ 9,247,664	\$ 9,390,823	\$ 9,156,888

**SEGMENTED INFORMATION (CONTINUED)**
**Laurentian Bank Securities  
& 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
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010
Net interest income	\$ -	\$ 611	\$ 670	\$ 772	\$ 819	\$ 701	\$ 436	\$ 485	\$ 2,053	\$ 1,622	\$ 2,441
Other income	-	11,240	17,202	15,469	16,548	13,202	14,844	14,002	43,911	42,126	58,674
Total revenue	-	11,851	17,872	16,241	17,367	13,981	15,280	14,487	45,964	43,748	61,115
Non-interest expenses	-	11,035	14,126	12,495	12,551	11,050	11,657	11,680	37,656	34,387	46,938
Income before income taxes	-	816	3,746	3,746	4,816	2,931	3,623	2,807	8,308	9,361	14,177
Income taxes	-	130	1,014	1,024	1,348	831	1,037	973	2,168	2,841	4,189
Net income	\$ -	\$ 686	\$ 2,732	\$ 2,722	\$ 3,468	\$ 2,100	\$ 2,586	\$ 1,834	\$ 6,140	\$ 6,520	\$ 9,988
Average assets	\$ -	\$ 2,760,206	\$ 2,588,177	\$ 2,326,780	\$ 2,375,110	\$ 2,233,244	\$ 2,570,640	\$ 2,461,648	\$ 2,558,060	\$ 2,420,209	\$ 2,408,842
Average loans and acceptances	\$ -	\$ 256,698	\$ 202,957	\$ 207,825	\$ 153,229	\$ 140,272	\$ 109,723	\$ 64,356	\$ 222,708	\$ 104,730	\$ 116,954

**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
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010
Net interest income	\$ -	\$ (11,435)	\$ (11,704)	\$ (10,410)	\$ (4,204)	\$ (6,670)	\$ (8,724)	\$ (8,831)	\$ (33,549)	\$ (24,225)	\$ (28,429)
Other income	-	11,476	8,263	8,791	811	217	1,415	4,863	28,530	6,495	7,306
Total revenue	-	41	(3,441)	(1,619)	(3,393)	(6,453)	(7,309)	(3,968)	(5,019)	(17,730)	(21,123)
Provision for loan losses	-	(2,076)	-	-	-	-	-	-	(2,076)	-	-
Non-interest expenses	-	7,004	5,665	3,185	7,092	6,711	6,272	5,352	15,854	18,335	25,427
Loss before income taxes	-	(4,887)	(9,106)	(4,804)	(10,485)	(13,164)	(13,581)	(9,320)	(18,797)	(36,065)	(46,550)
Income taxes (recovery)	-	(2,921)	(3,625)	(2,207)	(5,310)	(4,250)	(4,248)	(3,199)	(8,753)	(11,697)	(17,007)
Net loss	\$ -	\$ (1,966)	\$ (5,481)	\$ (2,597)	\$ (5,175)	\$ (8,914)	\$ (9,333)	\$ (6,121)	\$ (10,044)	\$ (24,368)	\$ (29,543)
Average assets	\$ -	\$ (91,759)	\$ 165,908	\$ 613,879	\$ 833,890	\$ 852,337	\$ 680,037	\$ 741,713	\$ 230,040	\$ 758,887	\$ 777,790
Average loans and acceptances	\$ -	\$ (3,360,085)	\$ (3,189,203)	\$ (2,945,746)	\$ (2,805,359)	\$ (2,769,242)	\$ (2,768,414)	\$ (2,818,085)	\$ (3,164,746)	\$ (2,785,433)	\$ (2,790,454)
Average deposits	\$ -	\$ 1,018,170	\$ 1,042,291	\$ 1,339,800	\$ 1,063,059	\$ 572,453	\$ 650,191	\$ 633,639	\$ 1,134,422	\$ 618,415	\$ 730,490

**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
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010	2010
Net interest income	\$ -	\$ 123,818	\$ 116,434	\$ 121,418	\$ 128,202	\$ 129,870	\$ 117,633	\$ 120,716	\$ 361,670	\$ 368,219	\$ 496,421
Other income	-	67,155	69,283	68,061	61,872	58,940	60,480	59,733	204,499	179,153	241,025
Total revenue	-	190,973	185,717	189,479	190,074	188,810	178,113	180,449	566,169	547,372	737,446
Provision for loan losses	-	8,000	12,000	15,000	16,000	20,000	16,000	16,000	35,000	52,000	68,000
Non-interest expenses	-	136,772	134,824	130,958	132,484	127,820	123,549	120,383	402,554	371,752	504,236
Income before income taxes	-	46,201	38,893	43,521	41,590	40,990	38,564	44,066	128,615	123,620	165,210
Income taxes	-	10,919	8,751	10,028	9,076	10,926	10,215	12,052	29,698	33,193	42,269
Net income	\$ -	\$ 35,282	\$ 30,142	\$ 33,493	\$ 32,514	\$ 30,064	\$ 28,349	\$ 32,014	\$ 98,917	\$ 90,427	\$ 122,941
Average assets	\$ -	\$ 24,146,118	\$ 23,786,039	\$ 23,711,163	\$ 23,688,890	\$ 23,234,924	\$ 22,950,062	\$ 22,495,121	\$ 23,882,151	\$ 22,892,746	\$ 23,093,418
Average loans and acceptances	\$ -	\$ 17,932,959	\$ 17,605,400	\$ 17,610,724	\$ 17,465,263	\$ 17,169,547	\$ 16,704,397	\$ 16,196,623	\$ 17,717,580	\$ 16,690,032	\$ 16,885,433
Average deposits	\$ -	\$ 20,087,684	\$ 19,800,397	\$ 19,851,377	\$ 19,576,926	\$ 19,056,664	\$ 18,882,844	\$ 18,594,003	\$ 19,914,391	\$ 18,844,082	\$ 19,028,798