



FOURTH QUARTER 2011

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED OCTOBER 31

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HIGHLIGHTS

IN THOUSANDS OF DOLLARS, EXCEPT PER SHARE AND PERCENTAGE AMOUNTS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEARS ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010
On- and off-balance sheet information										
Average assets	\$ 24,270,292	\$ 24,146,118	\$ 23,786,039	\$ 23,711,163	\$ 23,688,890	\$ 23,234,924	\$ 22,950,062	\$ 22,495,121	\$ 23,979,984	\$ 23,093,418
Balance sheet assets	\$ 24,490,451	\$ 24,082,688	\$ 24,059,424	\$ 23,329,722	\$ 23,772,138	\$ 23,548,706	\$ 23,062,156	\$ 23,159,368	\$ 24,490,451	\$ 23,772,138
Assets under administration	\$ 15,469,923	\$ 15,702,914	\$ 15,827,100	\$ 15,470,467	\$ 15,041,279	\$ 14,725,549	\$ 14,672,928	\$ 14,280,360	\$ 15,469,923	\$ 15,041,279
Total principal amount of securitized loans	\$ 3,394,017	\$ 3,299,906	\$ 3,185,279	\$ 2,950,019	\$ 2,715,535	\$ 2,695,550	\$ 2,590,808	\$ 2,641,960	\$ 3,394,017	\$ 2,715,535
Average earning assets	\$ 23,354,517	\$ 23,296,015	\$ 22,996,453	\$ 22,782,693	\$ 22,407,215	\$ 22,041,780	\$ 21,800,938	\$ 21,457,678	\$ 23,108,332	\$ 21,927,938
Average common equity	\$ 1,071,149	\$ 1,052,664	\$ 1,033,408	\$ 1,011,694	\$ 992,004	\$ 969,875	\$ 954,265	\$ 936,131	\$ 1,042,301	\$ 963,141
Financial results										
Net interest income	\$ 122,391	\$ 123,818	\$ 116,434	\$ 121,418	\$ 128,202	\$ 129,870	\$ 117,633	\$ 120,716	\$ 484,061	\$ 496,421
Other income	\$ 65,023	\$ 67,155	\$ 69,283	\$ 68,061	\$ 61,872	\$ 58,940	\$ 60,480	\$ 59,733	\$ 269,522	\$ 241,025
Total revenue	\$ 187,414	\$ 190,973	\$ 185,717	\$ 189,479	\$ 190,074	\$ 188,810	\$ 178,113	\$ 180,449	\$ 753,583	\$ 737,446
Provision for loan losses	\$ 12,000	\$ 8,000	\$ 12,000	\$ 15,000	\$ 16,000	\$ 20,000	\$ 16,000	\$ 16,000	\$ 47,000	\$ 68,000
Non-interest expenses ⁽¹⁾	\$ 140,305	\$ 136,772	\$ 134,824	\$ 130,958	\$ 132,484	\$ 127,820	\$ 123,549	\$ 120,383	\$ 542,859	\$ 504,236
Net income	\$ 28,572	\$ 35,282	\$ 30,142	\$ 33,493	\$ 32,514	\$ 30,064	\$ 28,349	\$ 32,014	\$ 127,489	\$ 122,941
Per common share										
Earnings per share ⁽¹⁾										
Basic	\$ 1.06	\$ 1.34	\$ 1.13	\$ 1.27	\$ 1.24	\$ 1.13	\$ 1.06	\$ 1.21	\$ 4.81	\$ 4.63
Diluted	\$ 1.06	\$ 1.34	\$ 1.13	\$ 1.27	\$ 1.24	\$ 1.13	\$ 1.06	\$ 1.21	\$ 4.81	\$ 4.63
Dividends declared	\$ 0.42	\$ 0.42	\$ 0.39	\$ 0.39	\$ 0.36	\$ 0.36	\$ 0.36	\$ 0.36	\$ 1.62	\$ 1.44
Book value	\$ 45.05	\$ 44.41	\$ 43.49	\$ 42.75	\$ 41.87	\$ 40.99	\$ 40.22	\$ 39.52	\$ 45.05	\$ 41.87
Share price - close	\$ 45.98	\$ 42.86	\$ 50.27	\$ 53.10	\$ 44.25	\$ 46.00	\$ 44.12	\$ 38.03	\$ 45.98	\$ 44.25
Price/earnings ratio (trailing four quarters)	9.6 x	8.6 x	10.5 x	11.3 x	9.6 x	9.4 x	9.2 x	8.4 x	9.6 x	9.6 x
Market to book value	102 %	97 %	116 %	124 %	106 %	112 %	110 %	96 %	102 %	106 %
Dividend yield	3.65 %	3.92 %	3.10 %	2.94 %	3.25 %	3.13 %	3.26 %	3.79 %	3.52 %	3.25 %
Dividend payout ratio	39.5 %	31.2 %	34.5 %	30.7 %	29.1 %	31.9 %	34.1 %	29.8 %	33.7 %	31.1 %
Net interest income (as a percentage of average assets)	2.00 %	2.03 %	2.01 %	2.03 %	2.15 %	2.22 %	2.10 %	2.13 %	2.02 %	2.15 %
Provision for loan losses (as a percentage of average loans and acceptances)	0.26 %	0.18 %	0.28 %	0.34 %	0.36 %	0.46 %	0.39 %	0.39 %	0.26 %	0.40 %
Profitability										
Other income (as a % of total revenue)	34.7 %	35.2 %	37.3 %	35.9 %	32.6 %	31.2 %	34.0 %	33.1 %	35.8 %	32.7 %
Efficiency ratio (non-interest expenses as a % of total revenue)	74.9 %	71.6 %	72.6 %	69.1 %	69.7 %	67.7 %	69.4 %	66.7 %	72.0 %	68.4 %
Return on common shareholders' equity	9.4 %	12.1 %	10.7 %	11.9 %	11.8 %	11.0 %	10.9 %	12.3 %	11.0 %	11.5 %
Quality of assets										
Gross amount of impaired loans	\$ 163,725	\$ 171,692	\$ 155,262	\$ 168,677	\$ 188,123	\$ 182,451	\$ 161,930	\$ 157,373	\$ 163,725	\$ 188,123
Allowances for loan losses										
Specific	76,141	76,489	74,975	73,312	64,893	56,714	50,928	48,114	76,141	64,893
General	73,602	71,174	73,250	73,250	73,250	73,250	73,250	73,250	73,602	73,250
Total	\$ 149,743	\$ 147,663	\$ 148,225	\$ 146,562	\$ 138,143	\$ 129,964	\$ 124,178	\$ 121,364	\$ 149,743	\$ 138,143
Net impaired loans (as a % of loans and acceptances)	\$ 13,982	\$ 24,029	\$ 7,037	\$ 22,115	\$ 49,980	\$ 52,487	\$ 37,752	\$ 36,009	\$ 13,982	\$ 49,980
	0.08 %	0.13 %	0.04 %	0.12 %	0.28 %	0.30 %	0.22 %	0.22 %	0.08 %	0.28 %
Unrealized gains and losses on the portfolio of available-for-sale securities	\$ 13,721	\$ 16,433	\$ 15,966	\$ 13,495	\$ 16,785	\$ 12,951	\$ 8,612	\$ 13,588	\$ 13,721	\$ 16,785
Other information										
Number of full-time equivalent employees	3,669	3,807	3,728	3,715	3,643	3,694	3,632	3,629	3,669	3,643
Number of branches	158	157	157	157	157	157	156	156	158	157
Number of automated banking machines	427	424	422	421	413	410	407	406	427	413

(1) Including costs of \$8.2 million (\$5.8 million net of income taxes) or \$0.24 diluted per share, incurred in the fourth quarter of 2011, related to the recently acquired MRS Companies and the compensation for termination in 2012 of the existing distribution agreement of IA Clarington funds.

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, EXCEPT PERCENTAGE AMOUNTS (UNAUDITED)								
Tier 1 capital								
Common shares	\$ 259,492	\$ 259,492	\$ 259,484	\$ 259,388	\$ 259,363	\$ 259,363	\$ 259,363	\$ 259,354
Contributed surplus	227	227	227	227	243	234	226	218
Retained earnings	818,207	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	210,000
Goodwill	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)
Securitization-related and other deductions	(16,911)	(20,002)	(18,941)	(18,560)	(16,936)	(38,045)	(36,736)	(35,259)
Total - Tier 1 capital (A)	1,217,225	1,198,722	1,177,648	1,160,231	1,140,791	1,098,670	1,081,593	1,066,390
Tier 2 capital								
Subordinated debt	242,512	242,072	241,640	241,075	150,000	150,000	150,000	150,000
General allowances	73,602	71,174	73,250	73,250	73,250	73,250	73,250	73,250
Securitization-related and other deductions	(16,499)	(17,747)	(14,704)	(15,599)	(13,714)	(36,499)	(34,505)	(34,070)
Total - Tier 2 capital	299,615	295,499	300,186	298,726	209,536	186,751	188,745	189,180
Total regulatory capital - BIS (B)	\$ 1,516,840	\$ 1,494,221	\$ 1,477,834	\$ 1,458,957	\$ 1,350,327	\$ 1,285,421	\$ 1,270,338	\$ 1,255,570
Total risk-weighted assets (C) ⁽²⁾	\$ 11,071,971	\$ 10,879,847	\$ 10,562,773	\$ 10,424,261	\$ 10,453,565	\$ 10,244,069	\$ 9,924,365	\$ 9,708,653
Tier 1 BIS capital ratio (A/C)	11.0 %	11.0 %	11.1 %	11.1 %	10.9 %	10.7 %	10.9 %	11.0 %
Total BIS capital ratio (B/C)	13.7 %	13.7 %	14.0 %	14.0 %	12.9 %	12.5 %	12.8 %	12.9 %
Assets to capital multiple	16.2 x	16.2 x	16.4 x	16.1 x	17.7 x	18.4 x	18.3 x	18.6 x
Tangible common equity as a percentage of risk-weighted assets ⁽¹⁾	9.2 %	9.2 %	9.2 %	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

IN THOUSANDS OF DOLLARS (UNAUDITED)

AS AT OCTOBER 31, 2011

	0%	20%	35%	50%	75%	100%	150%	225%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class										
Corporate	\$ 1,544	\$ 42,297	\$ -	\$ 59,791	\$ -	\$ 4,142,379	\$ 9,910	\$ -	\$ 4,255,921	\$ 4,195,599
Sovereign	3,544,374	255,875	-	-	-	-	-	-	3,800,249	51,175
Bank	-	396,122	-	-	-	-	-	-	396,122	79,224
Retail residential mortgage loans	4,062,669	-	4,202,215	-	-	44,114	-	-	8,308,998	1,514,889
Other retail	697,649	-	-	-	2,358,500	9,575	-	-	3,065,724	1,778,450
Small business entities treated as other retail	88,901	-	-	-	1,097,389	-	-	-	1,186,290	823,042
Equity	-	-	-	-	-	326,422	-	-	326,422	326,422
Securitization	-	26,366	-	24	-	2,816	-	1,788	30,994	12,124
Other assets	70,653	128,904	-	-	-	490,024	-	-	689,581	515,805
	8,465,790	849,564	4,202,215	59,815	3,455,889	5,015,330	9,910	1,788	22,060,301	9,296,730
Derivatives	-	359,411	-	-	-	22,127	-	-	381,538	94,009
Credit-related commitments	33,678	6,000	-	-	-	520,944	-	-	560,622	522,144
Operational risk ⁽¹⁾	-	-	-	-	-	-	-	-	-	1,159,088
	\$ 8,499,468	\$ 1,214,975	\$ 4,202,215	\$ 59,815	\$ 3,455,889	\$ 5,558,401	\$ 9,910	\$ 1,788	\$ 23,002,461	\$ 11,071,971

Balance sheet items

Cash resources										\$ 46,138
Securities										538,524
Mortgage loans										4,479,857
Other loans and customers' liabilities under acceptances										3,715,143
Other assets										517,068
										\$ 9,296,730

(1) As at January 31, 2011, the Bank has chosen to use the Standardized 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%	225%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class ⁽²⁾										
Corporate	\$ 1,622	\$ 29,210	\$ -	\$ 48,368	\$ -	\$ 3,757,595	\$ 36,949	\$ -	\$ 3,873,744	\$ 3,843,045
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	-	3,819,472	-	-	35,299	-	-	7,901,550	1,372,114
Other retail	638,031	-	-	-	2,421,077	10,833	-	-	3,069,941	1,826,641
Small business entities treated as other retail	90,388	-	-	-	943,884	-	-	-	1,034,272	707,913
Equity	-	-	-	-	-	260,099	-	-	260,099	260,099
Securitization	-	21,187	-	6,006	-	1,646	-	-	28,839	8,886
Other assets	61,599	115,710	-	-	-	503,605	-	-	680,914	526,747
	8,578,607	514,642	3,819,472	54,374	3,364,961	4,569,077	36,949	-	20,938,082	8,615,152
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	\$ 3,819,472	\$ 54,374	\$ 3,364,961	\$ 5,104,245	\$ 36,949	\$ -	\$ 21,787,573	\$ 10,453,565

Balance sheet items

Cash resources	\$ 7,004
Securities	409,363
Mortgage loans	4,144,830
Other loans and customers' liabilities under acceptances	3,526,124
Other assets	527,831
	<u>\$ 8,615,152</u>

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

(2) Restated amount to reflect changes to the risk weight associated to residential mortgage loan and other retail portfolios.

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	\$ 119,022	\$ 125,626	\$ 123,837	\$ 118,643	\$ 122,717	\$ 121,864	\$ 124,484	\$ 117,927
Notice	4,801,007	4,750,422	4,680,654	4,600,128	4,557,386	4,743,184	4,710,230	4,555,324
Term	10,689,983	10,730,657	10,758,934	10,699,490	10,716,808	10,699,233	10,551,623	10,397,748
	15,610,012	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	1,469,372	1,358,896	1,435,550	1,352,952	1,481,642	1,514,709	1,409,884	1,394,993
Notice	1,025,594	978,505	989,142	867,544	850,899	905,368	991,495	880,338
Term	1,962,440	1,553,932	1,638,393	1,325,243	1,918,278	1,049,642	922,179	1,055,465
	4,457,406	3,891,333	4,063,085	3,545,739	4,250,819	3,469,719	3,323,558	3,330,796
Total - deposits	\$ 20,067,418	\$ 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)								
Registered self-directed plans	\$ 7,616,790	\$ 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	3,694,151	3,574,143	3,447,527	3,194,268	2,923,236	2,892,145	2,768,778	2,806,556
Clients' brokerage assets	2,153,893	2,189,077	2,224,099	2,257,647	2,274,998	2,193,192	2,203,916	2,096,369
Mutual funds	1,864,577	1,879,535	1,904,714	1,794,504	1,697,377	1,596,624	1,617,906	1,489,687
Institutional assets	115,130	239,015	247,217	293,177	299,927	325,941	300,704	296,567
Other - Personal	25,382	25,803	26,708	24,835	25,034	25,464	24,501	25,107
Total - assets under administration	\$ 15,469,923	\$ 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 YEARS ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010
Fees and commissions on loans and deposits										
Deposit service charges	\$ 13,479	\$ 13,585	\$ 13,542	\$ 13,199	\$ 13,354	\$ 13,888	\$ 13,756	\$ 13,174	\$ 53,805	\$ 54,172
Lending fees	10,181	10,063	9,080	9,218	9,981	10,195	9,954	8,855	38,542	38,985
Card service revenues	6,300	6,592	5,589	5,767	5,526	5,289	4,778	4,950	24,248	20,543
Sub-total - fees and commissions on loans and deposits	29,960	30,240	28,211	28,184	28,861	29,372	28,488	26,979	116,595	113,700
Other										
Income from brokerage operations	8,332	10,221	16,592	13,284	14,920	11,607	13,742	12,665	48,429	52,934
Securitization income	8,831	10,201	7,564	8,890	553	935	328	4,180	35,486	5,996
Credit insurance income	5,097	4,223	4,498	5,323	4,759	4,287	4,556	4,183	19,141	17,785
Income from treasury and financial market operations	5,328	4,555	4,003	5,087	5,114	4,186	4,576	4,159	18,973	18,035
Income from sales of mutual funds	4,258	4,483	4,460	4,107	3,961	3,739	3,786	3,526	17,308	15,012
Income from registered self-directed plans	1,505	1,674	1,990	2,084	1,997	2,282	2,313	2,088	7,253	8,680
Other	1,712	1,558	1,965	1,102	1,707	2,532	2,691	1,953	6,337	8,883
Sub-total - other	35,063	36,915	41,072	39,877	33,011	29,568	31,992	32,754	152,927	127,325
Total - other income	\$ 65,023	\$ 67,155	\$ 69,283	\$ 68,061	\$ 61,872	\$ 58,940	\$ 60,480	\$ 59,733	\$ 269,522	\$ 241,025

NON - INTEREST EXPENSES

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEARS ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010
Salaries and employee benefits										
Salaries	\$ 47,997	\$ 47,506	\$ 48,323	\$ 48,293	\$ 44,915	\$ 45,627	\$ 45,020	\$ 45,478	\$ 192,119	\$ 181,040
Employee benefits	16,743	16,008	16,841	16,899	13,476	14,732	13,702	13,885	66,491	55,795
Performance-based compensation	8,976	8,952	10,252	7,140	13,710	10,662	8,895	5,862	35,320	39,129
Sub-total - salaries and employee benefits	73,716	72,466	75,416	72,332	72,101	71,021	67,617	65,225	293,930	275,964
Premises and technology										
Equipment and computer services	13,208	13,970	13,485	13,571	14,257	13,093	12,256	12,502	54,234	52,108
Rent and property taxes	10,129	10,430	9,633	9,700	9,753	9,538	9,232	9,208	39,892	37,731
Depreciation	10,334	10,103	9,825	9,541	9,416	9,065	8,808	8,698	39,803	35,987
Maintenance and repairs	1,315	1,381	1,457	1,307	1,420	1,244	1,290	1,317	5,460	5,271
Public utilities	312	315	487	347	334	264	410	347	1,461	1,355
Other	34	(1)	(42)	(2)	-	(3)	21	70	(11)	88
Sub-total - premises and technology	35,332	36,198	34,845	34,464	35,180	33,201	32,017	32,142	140,839	132,540
Other										
Advertising and business development	5,011	6,283	5,381	5,436	5,647	4,881	5,691	5,870	22,111	22,089
Fees and commissions	6,081	6,855	6,188	5,344	5,666	5,825	5,829	4,380	24,468	21,700
Communications and travelling expenses	4,862	5,041	4,780	4,892	4,711	4,863	5,114	4,349	19,575	19,037
Taxes and insurance	4,024	4,679	4,023	4,273	4,072	4,238	3,710	4,498	16,999	16,518
Stationery and publications	1,260	1,364	1,595	1,756	1,544	1,280	1,576	1,562	5,975	5,962
Recruitment and training	523	1,133	718	1,074	1,207	989	930	1,465	3,448	4,591
Other	1,316	2,753	1,878	1,387	2,356	1,522	1,065	892	7,334	5,835
Sub-total - other	23,077	28,108	24,563	24,162	25,203	23,598	23,915	23,016	99,910	95,732
Costs related to an acquisition and other ⁽¹⁾	8,180	-	-	-	-	-	-	-	8,180	-
Total - non-interest expenses	\$ 140,305	\$ 136,772	\$ 134,824	\$ 130,958	\$ 132,484	\$ 127,820	\$ 123,549	\$ 120,383	\$ 542,859	\$ 504,236

(1) Costs related to the recently acquired MRS Companies and the compensation for termination in 2012 of the existing distribution agreement of IA Clarington funds.

SEGMENTED INFORMATION

Retail & SME-Québec

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEARS ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010
Net interest income	\$ 79,492	\$ 82,536	\$ 77,303	\$ 79,782	\$ 79,813	\$ 83,585	\$ 78,531	\$ 81,811	\$ 319,113	\$ 323,740
Other income	33,717	33,492	33,548	33,182	32,853	33,378	32,851	30,692	133,939	129,774
Total revenue	113,209	116,028	110,851	112,964	112,666	116,963	111,382	112,503	453,052	453,514
Provision for loan losses	5,851	6,182	6,788	7,351	10,004	9,583	11,542	9,790	26,172	40,919
Non-interest expenses	93,745	94,289	91,735	91,489	90,635	88,179	87,305	86,502	371,258	352,621
Income before income taxes	13,613	15,557	12,328	14,124	12,027	19,201	12,535	16,211	55,622	59,974
Income taxes	2,556	3,812	2,262	2,533	2,281	4,568	2,453	3,659	11,163	12,961
Net income	\$ 11,057	\$ 11,745	\$ 10,066	\$ 11,591	\$ 9,746	\$ 14,633	\$ 10,082	\$ 12,552	\$ 44,459	\$ 47,013
Average assets	\$ 13,135,474	\$ 12,878,282	\$ 12,601,389	\$ 12,420,373	\$ 12,219,190	\$ 12,069,272	\$ 11,869,619	\$ 11,752,657	\$ 12,760,174	\$ 11,978,573
Average loans and acceptances	\$ 12,728,804	\$ 12,476,247	\$ 12,197,859	\$ 12,060,100	\$ 11,920,072	\$ 11,778,153	\$ 11,589,190	\$ 11,464,229	\$ 12,367,132	\$ 11,688,722
Average deposits	\$ 9,379,991	\$ 9,305,354	\$ 9,027,278	\$ 8,871,347	\$ 8,748,548	\$ 8,656,346	\$ 8,475,224	\$ 8,440,084	\$ 9,146,968	\$ 8,580,912
Loans and acceptances (ending balance)	\$ 12,886,540	\$ 12,634,554	\$ 12,330,830	\$ 12,127,595	\$ 12,002,245	\$ 11,861,903	\$ 11,675,892	\$ 11,507,369	\$ 12,886,540	\$ 12,002,245
Deposits (ending balance)	\$ 9,493,056	\$ 9,375,003	\$ 9,207,374	\$ 8,906,480	\$ 8,881,892	\$ 8,920,690	\$ 8,661,355	\$ 8,502,372	\$ 9,493,056	\$ 8,881,892

Real Estate & Commercial

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEARS ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010
Net interest income	\$ 21,196	\$ 22,118	\$ 21,840	\$ 22,556	\$ 21,808	\$ 22,229	\$ 20,527	\$ 19,911	\$ 87,710	\$ 84,475
Other income	8,956	8,837	7,851	8,094	9,196	9,379	8,598	7,679	33,738	34,852
Total revenue	30,152	30,955	29,691	30,650	31,004	31,608	29,125	27,590	121,448	119,327
Provision for loan losses	3,034	3,541	4,840	7,272	5,557	9,433	3,984	5,150	18,687	24,124
Non-interest expenses	7,793	7,592	7,289	7,567	7,780	7,221	5,558	4,242	30,241	24,801
Income before income taxes	19,325	19,822	17,562	15,811	17,667	14,954	19,583	18,198	72,520	70,402
Income taxes	5,532	5,675	5,028	4,527	5,348	4,527	5,928	5,510	20,762	21,313
Net income	\$ 13,793	\$ 14,147	\$ 12,534	\$ 11,284	\$ 12,319	\$ 10,427	\$ 13,655	\$ 12,688	\$ 51,758	\$ 49,089
Average assets	\$ 3,222,059	\$ 3,155,346	\$ 3,077,899	\$ 3,033,650	\$ 3,009,950	\$ 2,943,601	\$ 2,864,115	\$ 2,800,270	\$ 3,122,603	\$ 2,904,816
Average loans and acceptances	\$ 3,208,904	\$ 3,145,928	\$ 3,068,780	\$ 3,025,693	\$ 3,001,536	\$ 2,935,156	\$ 2,856,207	\$ 2,791,297	\$ 3,112,684	\$ 2,896,376
Average deposits	\$ 477,138	\$ 512,941	\$ 538,720	\$ 526,776	\$ 479,605	\$ 468,538	\$ 503,785	\$ 488,734	\$ 513,690	\$ 485,012
Loans and acceptances (ending balance)	\$ 3,291,847	\$ 3,248,550	\$ 3,154,874	\$ 3,093,755	\$ 3,031,882	\$ 3,021,066	\$ 2,903,893	\$ 2,798,834	\$ 3,291,847	\$ 3,031,882
Deposits (ending balance)	\$ 550,495	\$ 491,786	\$ 532,223	\$ 551,187	\$ 522,017	\$ 465,605	\$ 492,336	\$ 512,169	\$ 550,495	\$ 522,017

B2B Trust

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEARS ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010
Net interest income	\$ 30,395	\$ 29,988	\$ 28,325	\$ 28,718	\$ 29,966	\$ 30,025	\$ 26,863	\$ 27,340	\$ 117,426	\$ 114,194
Other income	1,912	2,110	2,419	2,525	2,464	2,686	2,772	2,497	8,966	10,419
Total revenue	32,307	32,098	30,744	31,243	32,430	32,711	29,635	29,837	126,392	124,613
Provision for loan losses	687	353	372	377	439	984	474	1,060	1,789	2,957
Non-interest expenses	17,090	16,852	16,009	16,222	14,426	14,659	12,757	12,607	66,173	54,449
Income before income taxes	14,530	14,893	14,363	14,644	17,565	17,068	16,404	16,170	58,430	67,207
Income taxes	4,118	4,223	4,072	4,151	5,409	5,250	5,045	5,109	16,564	20,813
Net income	\$ 10,412	\$ 10,670	\$ 10,291	\$ 10,493	\$ 12,156	\$ 11,818	\$ 11,359	\$ 11,061	\$ 41,866	\$ 46,394
Average assets	\$ 5,544,430	\$ 5,444,043	\$ 5,352,666	\$ 5,316,481	\$ 5,250,750	\$ 5,136,470	\$ 4,965,651	\$ 4,738,833	\$ 5,414,912	\$ 5,023,397
Average loans and acceptances	\$ 5,512,766	\$ 5,414,171	\$ 5,325,007	\$ 5,262,852	\$ 5,195,785	\$ 5,085,208	\$ 4,917,691	\$ 4,694,826	\$ 5,379,140	\$ 4,973,835
Average deposits	\$ 9,295,089	\$ 9,251,219	\$ 9,192,108	\$ 9,113,454	\$ 9,285,714	\$ 9,359,327	\$ 9,253,644	\$ 9,031,546	\$ 9,213,139	\$ 9,232,384
Loans and acceptances (ending balance)	\$ 5,575,001	\$ 5,477,950	\$ 5,386,867	\$ 5,291,576	\$ 5,242,455	\$ 5,173,289	\$ 5,035,546	\$ 4,826,542	\$ 5,575,001	\$ 5,242,455
Deposits (ending balance)	\$ 9,380,400	\$ 9,247,664	\$ 9,251,560	\$ 9,044,284	\$ 9,156,888	\$ 9,390,823	\$ 9,340,989	\$ 8,984,097	\$ 9,380,400	\$ 9,156,888

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

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEARS ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010
Net interest income	\$ 1,093	\$ 611	\$ 670	\$ 772	\$ 819	\$ 701	\$ 436	\$ 485	\$ 3,146	\$ 2,441
Other income	9,296	11,240	17,202	15,469	16,548	13,280	14,844	14,002	53,207	58,674
Total revenue	10,389	11,851	17,872	16,241	17,367	13,981	15,280	14,487	56,353	61,115
Non-interest expenses	10,246	11,035	14,126	12,495	12,551	11,050	11,657	11,680	47,902	46,938
Income before income taxes	143	816	3,746	3,746	4,816	2,931	3,623	2,807	8,451	14,177
Income taxes	12	130	1,014	1,024	1,348	831	1,037	973	2,180	4,189
Net income	\$ 131	\$ 686	\$ 2,732	\$ 2,722	\$ 3,468	\$ 2,100	\$ 2,586	\$ 1,834	\$ 6,271	\$ 9,988
Average assets	\$ 2,563,752	\$ 2,760,206	\$ 2,588,177	\$ 2,326,780	\$ 2,375,110	\$ 2,233,244	\$ 2,570,640	\$ 2,461,648	\$ 2,559,495	\$ 2,408,842
Average loans and acceptances	\$ 243,461	\$ 256,698	\$ 202,957	\$ 207,825	\$ 153,229	\$ 140,272	\$ 109,723	\$ 64,356	\$ 227,939	\$ 116,954

Other

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEARS ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010
Net interest income	\$ (9,785)	\$ (11,435)	\$ (11,704)	\$ (10,410)	\$ (4,204)	\$ (6,670)	\$ (8,724)	\$ (8,831)	\$ (43,334)	\$ (28,429)
Other income	11,142	11,476	8,263	8,791	811	217	1,415	4,863	39,672	7,306
Total revenue (loss)	1,357	41	(3,441)	(1,619)	(3,393)	(6,453)	(7,309)	(3,968)	(3,662)	(21,123)
Provision for loan losses	2,428	(2,076)	-	-	-	-	-	-	352	-
Non-interest expenses	11,431	7,004	5,665	3,185	7,092	6,711	6,272	5,352	27,285	25,427
Loss before income taxes	(12,502)	(4,887)	(9,106)	(4,804)	(10,485)	(13,164)	(13,581)	(9,320)	(31,299)	(46,550)
Income taxes recovered	(5,681)	(2,921)	(3,625)	(2,207)	(5,310)	(4,250)	(4,248)	(3,199)	(14,434)	(17,007)
Net loss	\$ (6,821)	\$ (1,966)	\$ (5,481)	\$ (2,597)	\$ (5,175)	\$ (8,914)	\$ (9,333)	\$ (6,121)	\$ (16,865)	\$ (29,543)
Average assets	\$ (195,423)	\$ (91,759)	\$ 165,908	\$ 613,879	\$ 833,890	\$ 852,337	\$ 680,037	\$ 741,713	\$ 122,800	\$ 777,790
Average loans and acceptances	\$ (3,417,609)	\$ (3,360,085)	\$ (3,189,203)	\$ (2,945,746)	\$ (2,805,359)	\$ (2,769,242)	\$ (2,768,414)	\$ (2,818,085)	\$ (3,228,480)	\$ (2,790,454)
Average deposits	\$ 1,040,155	\$ 1,018,170	\$ 1,042,291	\$ 1,339,800	\$ 1,063,059	\$ 572,453	\$ 650,191	\$ 633,639	\$ 1,110,661	\$ 730,490

Total

IN THOUSANDS OF DOLLARS (UNAUDITED)	FOR THE THREE MONTHS ENDED								FOR THE YEARS ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2011	2011	2011	2011	2010	2010	2010	2010	2011	2010
Net interest income	\$ 122,391	\$ 123,818	\$ 116,434	\$ 121,418	\$ 128,202	\$ 129,870	\$ 117,633	\$ 120,716	\$ 484,061	\$ 496,421
Other income	65,023	67,155	69,283	68,061	61,872	58,940	60,480	59,733	269,522	241,025
Total revenue	187,414	190,973	185,717	189,479	190,074	188,810	178,113	180,449	753,583	737,446
Provision for loan losses	12,000	8,000	12,000	15,000	16,000	20,000	16,000	16,000	47,000	68,000
Non-interest expenses	140,305	136,772	134,824	130,958	132,484	127,820	123,549	120,383	542,859	504,236
Income before income taxes	35,109	46,201	38,893	43,521	41,590	40,990	38,564	44,066	163,724	165,210
Income taxes	6,537	10,919	8,751	10,028	9,076	10,926	10,215	12,052	36,235	42,269
Net income	\$ 28,572	\$ 35,282	\$ 30,142	\$ 33,493	\$ 32,514	\$ 30,064	\$ 28,349	\$ 32,014	\$ 127,489	\$ 122,941
Average assets	\$ 24,270,292	\$ 24,146,118	\$ 23,786,039	\$ 23,711,163	\$ 23,688,890	\$ 23,234,924	\$ 22,950,062	\$ 22,495,121	\$ 23,979,984	\$ 23,093,418
Average loans and acceptances	\$ 18,276,326	\$ 17,932,959	\$ 17,605,400	\$ 17,610,724	\$ 17,465,263	\$ 17,169,547	\$ 16,704,397	\$ 16,196,623	\$ 17,858,415	\$ 16,885,433
Average deposits	\$ 20,192,373	\$ 20,087,684	\$ 19,800,397	\$ 19,851,377	\$ 19,576,926	\$ 19,056,664	\$ 18,882,844	\$ 18,594,003	\$ 19,984,458	\$ 19,028,798