



# SECOND QUARTER 2010

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	
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009	
<b>On- and off-balance sheet information</b>												
Average assets	\$ -	\$ -	\$ 22,950,062	\$ 22,495,121	\$ 21,413,643	\$ 20,789,022	\$ 20,111,040	\$ 19,609,501	\$ 22,718,821	\$ 19,856,114	\$ 20,483,841	
Balance sheet assets	\$ -	\$ -	\$ 23,089,013	\$ 23,183,907	\$ 22,164,780	\$ 21,316,400	\$ 20,403,137	\$ 19,868,147	\$ 23,089,013	\$ 20,403,137	\$ 22,164,780	
Assets under administration	\$ -	\$ -	\$ 14,672,928	\$ 14,280,360	\$ 14,256,425	\$ 14,155,934	\$ 13,688,346	\$ 13,215,796	\$ 14,672,928	\$ 13,688,346	\$ 14,256,425	
Total principal amount of securitized loans	\$ -	\$ -	\$ 2,590,808	\$ 2,641,960	\$ 2,702,762	\$ 2,610,188	\$ 2,614,559	\$ 2,588,796	\$ 2,590,808	\$ 2,614,559	\$ 2,702,762	
Average earning assets	\$ -	\$ -	\$ 21,800,938	\$ 21,457,678	\$ 20,422,465	\$ 19,821,658	\$ 19,205,680	\$ 18,700,850	\$ 21,626,463	\$ 18,949,081	\$ 19,540,392	
Average common equity	\$ -	\$ -	\$ 954,265	\$ 936,131	\$ 910,265	\$ 885,912	\$ 872,571	\$ 863,156	\$ 945,048	\$ 867,785	\$ 883,061	
<b>Financial results</b>												
Net interest income	\$ -	\$ -	\$ 117,633	\$ 120,716	\$ 118,235	\$ 112,766	\$ 94,073	\$ 98,703	\$ 238,349	\$ 192,776	\$ 423,777	
Other income	\$ -	\$ -	\$ 60,480	\$ 59,733	\$ 60,305	\$ 63,891	\$ 60,695	\$ 57,834	\$ 120,213	\$ 118,529	\$ 242,725	
Total revenue	\$ -	\$ -	\$ 178,113	\$ 180,449	\$ 178,540	\$ 176,657	\$ 154,768	\$ 156,537	\$ 358,562	\$ 311,305	\$ 666,502	
Provision for loan losses	\$ -	\$ -	\$ 16,000	\$ 16,000	\$ 16,000	\$ 16,000	\$ 12,000	\$ 12,000	\$ 32,000	\$ 24,000	\$ 56,000	
Non-interest expenses	\$ -	\$ -	\$ 123,549	\$ 120,383	\$ 128,143	\$ 119,081	\$ 114,034	\$ 110,732	\$ 243,932	\$ 224,766	\$ 471,990	
Net income	\$ -	\$ -	\$ 28,349	\$ 32,014	\$ 38,248	\$ 28,683	\$ 21,155	\$ 25,047	\$ 60,363	\$ 46,202	\$ 113,133	
<b>Per common share</b>												
Net income												
Basic	\$ -	\$ -	\$ 1.06	\$ 1.21	\$ 1.47	\$ 1.08	\$ 0.76	\$ 0.92	\$ 2.27	\$ 1.68	\$ 4.23	
Diluted	\$ -	\$ -	\$ 1.06	\$ 1.21	\$ 1.47	\$ 1.08	\$ 0.76	\$ 0.91	\$ 2.26	\$ 1.68	\$ 4.23	
Dividends declared	\$ -	\$ -	\$ 0.36	\$ 0.36	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.34	\$ 0.72	\$ 0.68	\$ 1.36	
Book value	\$ -	\$ -	\$ 40.22	\$ 39.52	\$ 38.68	\$ 37.57	\$ 36.83	\$ 36.41	\$ 40.22	\$ 36.83	\$ 38.68	
Share price - close	\$ -	\$ -	\$ 44.12	\$ 38.03	\$ 39.53	\$ 35.75	\$ 28.80	\$ 29.07	\$ 44.12	\$ 28.80	\$ 39.53	
Price/earnings ratio												
(trailing four quarters)	- x	- x	9.2 x	8.4 x	9.3 x	9.5 x	7.4 x	7.2 x	9.2 x	7.4 x	9.3 x	
Market to book value	- %	- %	110 %	96 %	102 %	95 %	78 %	80 %	110 %	78 %	102 %	
Dividend yield	- %	- %	3.26 %	3.79 %	3.44 %	3.80 %	4.72 %	4.68 %	3.26 %	4.72 %	3.44 %	
Dividend payout ratio	- %	- %	34.1 %	29.8 %	23.1 %	31.4 %	44.7 %	37.2 %	31.8 %	40.6 %	32.1 %	
<b>As a percentage of average assets</b>												
Net interest income	- %	- %	2.10 %	2.13 %	2.19 %	2.15 %	1.92 %	2.00 %	2.12 %	1.96 %	2.07 %	
Provision for loan losses	- %	- %	0.29 %	0.28 %	0.30 %	0.31 %	0.24 %	0.24 %	0.28 %	0.24 %	0.27 %	
<b>Profitability</b>												
Other income												
(as a % of total revenue)	- %	- %	34.0 %	33.1 %	33.8 %	36.2 %	39.2 %	36.9 %	33.5 %	38.1 %	36.4 %	
Efficiency ratio (non-interest expenses as a % of total revenue)												
	- %	- %	69.4 %	66.7 %	71.8 %	67.4 %	73.7 %	70.7 %	68.0 %	72.2 %	70.8 %	
Return on common shareholders' equity												
	- %	- %	10.9 %	12.3 %	15.3 %	11.6 %	8.5 %	10.0 %	11.6 %	9.3 %	11.4 %	
<b>Quality of assets</b>												
Gross impaired loans	\$ -	\$ -	\$ 161,930	\$ 157,373	\$ 137,494	\$ 123,109	\$ 125,677	\$ 124,619	\$ 161,930	\$ 125,677	\$ 137,494	
Allowances for loan losses												
Specific	-	-	50,928	48,114	41,296	41,422	39,879	38,358	50,928	39,879	41,296	
General	-	-	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250	73,250	
Total	\$ -	\$ -	\$ 124,178	\$ 121,364	\$ 114,546	\$ 114,672	\$ 113,129	\$ 111,608	\$ 124,178	\$ 113,129	\$ 114,546	
Net impaired loans	\$ -	\$ -	\$ 37,752	\$ 36,009	\$ 22,948	\$ 8,437	\$ 12,548	\$ 13,011	\$ 37,752	\$ 12,548	\$ 22,948	
(as a % of loans, bankers' acceptances and assets purchased under reverse repurchase agreements)	- %	- %	0.21 %	0.21 %	0.14 %	0.05 %	0.08 %	0.09 %	0.21 %	0.08 %	0.14 %	
Unrealized gains and losses on the portfolio of available-for-sale securities												
	\$ -	\$ -	\$ 8,612	\$ 13,588	\$ 9,665	\$ 1,443	\$ (11,341)	\$ (23,870)	\$ 8,612	\$ (11,341)	\$ 9,665	
<b>Other information</b>												
Number of full-time equivalent employees	-	-	3,632	3,629	3,528	3,571	3,453	3,454	3,632	3,453	3,528	
Number of branches	-	-	156	156	156	156	156	156	156	156	156	
Number of automated banking machines	-	-	407	406	408	362	351	348	407	351	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	\$ 259,354	\$ 259,208	\$ 257,641	\$ 257,496	\$ 257,496
Contributed surplus	-	-	226	218	209	201	193	185
Retained earnings	-	-	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
Goodwill	-	-	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)	(53,790)
Securitization-related deductions and other	-	-	(36,736)	(35,259)	(35,341)	(37,281)	(45,583)	(48,238)
Total - Tier 1 capital (A)	-	-	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
General allowances	-	-	73,250	73,250	72,864	72,476	73,250	73,250
Securitization-related deductions and other	-	-	(34,505)	(34,070)	(32,822)	(32,007)	(30,788)	(30,035)
Total - Tier 2 capital	-	-	188,745	189,180	190,042	190,469	192,462	193,215
Total - capital (B)	\$ -	\$ -	\$ 1,270,338	\$ 1,255,570	\$ 1,235,866	\$ 1,205,720	\$ 1,181,510	\$ 1,169,558
Total risk-weighted assets (C)	\$ -	\$ -	\$ 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 %	11.0 %	11.0 %	10.8 %	10.0 %	10.1 %
Total BIS capital ratio (B/C)	- %	- %	12.8 %	12.9 %	13.0 %	12.8 %	12.0 %	12.1 %
Assets to capital multiple	- x	- 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 <sup>(1)</sup>	- %	- %	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<sup>(2)</sup>

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	\$ -	\$ -	\$ 9,822	\$ 17,125	\$ 12,697	\$ 30,088	\$ 43,110	\$ 36,375
Securities	-	-	285,836	251,415	220,257	228,187	229,296	265,356
Mortgage loans	-	-	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	-	-	3,818,244	3,838,350	3,807,878	3,871,995	4,834,747	5,060,187
Other assets	-	-	527,396	494,654	516,561	492,372	458,061	416,886
Total - balance sheet items	-	-	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	-	-	68,167	67,333	76,017	65,708	73,519	71,176
Credit-related commitments	-	-	489,135	476,639	471,033	516,931	252,735	221,945
Operational risk	-	-	1,197,438	1,177,763	1,153,513	1,127,438	1,103,988	1,089,225
Total - risk-weighted assets	\$ -	\$ -	\$ 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 RRRIFs	\$ -	\$ -	\$ 7,757,123	\$ 7,566,074	\$ 7,599,034	\$ 7,524,667	\$ 7,186,414	\$ 6,960,228
Mortgage loans under management	-	-	2,768,778	2,806,556	2,876,695	2,770,879	2,763,651	2,747,043
Clients' brokerage assets	-	-	2,203,916	2,096,369	1,969,917	1,903,096	1,735,765	1,605,779
Institutional	-	-	300,704	296,567	341,628	527,499	689,065	668,214
Mutual funds	-	-	1,617,906	1,489,687	1,440,852	1,404,264	1,288,841	1,211,352
Other - Personal	-	-	24,501	25,107	28,299	25,529	24,610	23,180
Total - assets under administration	\$ -	\$ -	\$ 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 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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009
Fees and commissions on loans and deposits											
Deposit service charges	\$ -	\$ -	\$ 13,756	\$ 13,174	\$ 13,362	\$ 13,404	\$ 13,495	\$ 13,116	\$ 26,930	\$ 26,611	\$ 53,377
Lending fees	-	-	9,954	8,855	8,301	8,490	6,929	6,308	18,809	13,237	30,028
Card service revenues	-	-	4,778	4,950	4,740	4,874	4,241	4,185	9,728	8,426	18,040
Sub-total - fees and commissions on loans and deposits	-	-	28,488	26,979	26,403	26,768	24,665	23,609	55,467	48,274	101,445
Other											
Income from brokerage operations	-	-	13,742	12,665	16,926	15,417	10,754	8,691	26,407	19,445	51,788
Securitization income	-	-	328	4,180	5,551	9,771	8,594	10,525	4,508	19,119	34,441
Credit insurance income	-	-	4,556	4,183	3,399	4,767	3,768	4,060	8,739	7,828	15,994
Income from sales of mutual funds	-	-	3,786	3,526	3,383	3,225	2,985	2,836	7,312	5,821	12,429
Income from treasury and financial market operations	-	-	4,576	4,159	(99)	17	5,979	4,575	8,735	10,554	10,472
Income from registered self-directed plans	-	-	2,313	2,088	1,887	2,056	2,038	1,979	4,401	4,017	7,960
Other	-	-	2,691	1,953	2,855	1,870	1,912	1,559	4,644	3,471	8,196
Sub-total - other	-	-	31,992	32,754	33,902	37,123	36,030	34,225	64,746	70,255	141,280
Total - other income	\$ -	\$ -	\$ 60,480	\$ 59,733	\$ 60,305	\$ 63,891	\$ 60,695	\$ 57,834	\$ 120,213	\$ 118,529	\$ 242,725
As a % of average assets	- %	- %	1.08 %	1.05 %	1.12 %	1.22 %	1.24 %	1.17 %	1.07 %	1.20 %	1.18 %

# 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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009
Salaries and employee benefits											
Salaries	\$ -	\$ -	\$ 45,020	\$ 45,478	\$ 42,021	\$ 41,476	\$ 41,034	\$ 41,725	\$ 90,498	\$ 82,759	\$ 166,256
Employee benefits	-	-	13,702	13,885	10,838	11,973	11,722	12,096	27,587	23,818	46,629
Performance-based compensation	-	-	8,895	5,862	13,168	9,379	7,658	6,568	14,757	14,226	36,773
Sub-total - salaries and employee benefits	-	-	67,617	65,225	66,027	62,828	60,414	60,389	132,842	120,803	249,658
Premises and technology											
Equipment and computer services	-	-	12,256	12,502	12,514	11,944	11,535	9,866	24,758	21,401	45,859
Rent and property taxes	-	-	9,232	9,208	9,276	8,702	8,692	8,663	18,440	17,355	35,333
Depreciation	-	-	8,808	8,698	8,645	8,107	7,887	7,741	17,506	15,628	32,380
Maintenance and repairs	-	-	1,290	1,317	1,145	1,215	1,200	1,185	2,607	2,385	4,745
Public utilities	-	-	410	347	293	300	420	348	757	768	1,361
Other	-	-	21	70	75	63	56	182	91	238	376
Sub-total - premises and technology	-	-	32,017	32,142	31,948	30,331	29,790	27,985	64,159	57,775	120,054
Other											
Fees and commissions	-	-	5,829	4,380	5,256	6,368	5,406	4,365	10,209	9,771	21,395
Taxes and insurance	-	-	3,710	4,498	6,649	5,339	4,111	4,621	8,208	8,732	20,720
Communications and travelling expenses	-	-	5,114	4,349	4,540	4,429	4,790	4,309	9,463	9,099	18,068
Advertising and business development	-	-	5,691	5,870	4,539	4,887	6,525	5,106	11,561	11,631	21,057
Stationery and publications	-	-	1,576	1,562	1,383	1,583	1,411	1,528	3,138	2,939	5,905
Recruitment and training	-	-	930	1,465	668	1,146	414	1,335	2,395	1,749	3,563
Other	-	-	1,065	892	7,133	2,170	1,173	1,094	1,957	2,267	11,570
Sub-total - other	-	-	23,915	23,016	30,168	25,922	23,830	22,358	46,931	46,188	102,278
Total - non-interest expenses	\$ -	\$ -	\$ 123,549	\$ 120,383	\$ 128,143	\$ 119,081	\$ 114,034	\$ 110,732	\$ 243,932	\$ 224,766	\$ 471,990
As a % of average assets	- %	- %	2.21 %	2.12 %	2.37 %	2.27 %	2.33 %	2.24 %	2.17 %	2.28 %	2.30 %

# SEGMENTED INFORMATION

Retail & SME Quebec	FOR THE THREE MONTHS ENDED									FOR THE 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	
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009	
IN THOUSANDS OF DOLLARS (UNAUDITED)												
Net interest income	\$ -	\$ -	\$ 78,531	\$ 81,811	\$ 77,372	\$ 77,844	\$ 74,489	\$ 76,254	\$ 160,342	\$ 150,743	\$ 305,959	
Other income	-	-	32,851	30,692	30,902	31,237	29,281	28,545	63,543	57,826	119,965	
Total revenue	-	-	111,382	112,503	108,274	109,081	103,770	104,799	223,885	208,569	425,924	
Provision for loan losses	-	-	11,542	9,790	11,815	12,408	8,129	9,535	21,332	17,664	41,887	
Non-interest expenses	-	-	87,305	86,502	83,403	84,734	83,105	82,233	173,807	165,338	333,475	
Income from continuing operations before income taxes	-	-	12,535	16,211	13,056	11,939	12,536	13,031	28,746	25,567	50,562	
Income taxes	-	-	2,453	3,659	3,043	2,265	2,780	2,851	6,112	5,631	10,939	
Income from continuing operations	-	-	10,082	12,552	10,013	9,674	9,756	10,180	22,634	19,936	39,623	
Income from discontinued operations, net of income taxes	-	-	-	-	11,469	-	-	-	-	-	11,469	
Net income	\$ -	\$ -	\$ 10,082	\$ 12,552	\$ 21,482	\$ 9,674	\$ 9,756	\$ 10,180	\$ 22,634	\$ 19,936	\$ 51,092	
Average assets	\$ -	\$ -	\$ 11,869,619	\$ 11,752,657	\$ 11,545,381	\$ 11,210,055	\$ 10,849,661	\$ 10,740,803	\$ 11,810,169	\$ 10,794,330	\$ 11,088,422	
Average loans	\$ -	\$ -	\$ 11,589,190	\$ 11,464,229	\$ 11,280,876	\$ 10,954,399	\$ 10,608,011	\$ 10,494,951	\$ 11,525,674	\$ 10,550,544	\$ 10,836,421	
Average deposits	\$ -	\$ -	\$ 8,475,224	\$ 8,440,084	\$ 8,178,951	\$ 7,974,299	\$ 7,685,427	\$ 7,681,734	\$ 8,457,363	\$ 7,683,550	\$ 7,881,703	
Loans (ending balance)	\$ -	\$ -	\$ 11,675,892	\$ 11,507,369	\$ 11,377,092	\$ 11,161,196	\$ 10,720,773	\$ 10,522,669	\$ 11,675,892	\$ 10,720,773	\$ 11,377,092	
Deposits (ending balance)	\$ -	\$ -	\$ 8,661,575	\$ 8,502,558	\$ 8,336,348	\$ 8,201,322	\$ 7,911,811	\$ 7,672,589	\$ 8,661,575	\$ 7,911,811	\$ 8,336,348	

Real Estate & Commercial	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	
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009	
IN THOUSANDS OF DOLLARS (UNAUDITED)												
Net interest income	\$ -	\$ -	\$ 20,527	\$ 19,911	\$ 19,622	\$ 18,355	\$ 15,342	\$ 14,279	\$ 40,438	\$ 29,621	\$ 67,598	
Other income	-	-	8,598	7,679	6,975	7,451	5,782	5,707	16,277	11,489	25,915	
Total revenue	-	-	29,125	27,590	26,597	25,806	21,124	19,986	56,715	41,110	93,513	
Provision for loan losses	-	-	3,984	5,150	2,897	2,105	3,161	1,654	9,134	4,815	9,817	
Non-interest expenses	-	-	5,558	4,242	12,621	7,441	6,901	6,626	9,800	13,527	33,589	
Income before income taxes	-	-	19,583	18,198	11,079	16,260	11,062	11,706	37,781	22,768	50,107	
Income taxes	-	-	5,928	5,510	3,468	5,090	3,462	3,666	11,438	7,128	15,686	
Net income	\$ -	\$ -	\$ 13,655	\$ 12,688	\$ 7,611	\$ 11,170	\$ 7,600	\$ 8,040	\$ 26,343	\$ 15,640	\$ 34,421	
Average assets	\$ -	\$ -	\$ 2,864,115	\$ 2,800,270	\$ 2,667,797	\$ 2,517,541	\$ 2,285,291	\$ 2,210,774	\$ 2,831,663	\$ 2,247,415	\$ 2,421,461	
Average loans	\$ -	\$ -	\$ 2,617,726	\$ 2,539,154	\$ 2,393,241	\$ 2,279,751	\$ 2,161,643	\$ 2,099,994	\$ 2,577,789	\$ 2,130,308	\$ 2,234,249	
Average deposits	\$ -	\$ -	\$ 503,785	\$ 488,734	\$ 418,473	\$ 330,596	\$ 256,959	\$ 185,604	\$ 496,135	\$ 220,690	\$ 298,245	
Loans (ending balance)	\$ -	\$ -	\$ 2,903,893	\$ 2,798,834	\$ 2,700,928	\$ 2,568,719	\$ 2,371,305	\$ 2,285,440	\$ 2,903,893	\$ 2,371,305	\$ 2,700,928	
Deposits (ending balance)	\$ -	\$ -	\$ 492,336	\$ 512,169	\$ 456,262	\$ 444,259	\$ 328,678	\$ 251,751	\$ 492,336	\$ 328,678	\$ 456,262	

B2B Trust	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	
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009	
IN THOUSANDS OF DOLLARS (UNAUDITED)												
Net interest income	\$ -	\$ -	\$ 26,863	\$ 27,340	\$ 24,140	\$ 23,945	\$ 21,496	\$ 21,115	\$ 54,203	\$ 42,611	\$ 90,696	
Other income	-	-	2,772	2,497	2,272	2,485	2,417	2,386	5,269	4,803	9,560	
Total revenue	-	-	29,635	29,837	26,412	26,430	23,913	23,501	59,472	47,414	100,256	
Provision for loan losses	-	-	474	1,060	1,288	1,487	710	811	1,534	1,521	4,296	
Non-interest expenses	-	-	12,757	12,607	14,186	12,293	11,740	10,776	25,364	22,516	48,995	
Income before income taxes	-	-	16,404	16,170	10,938	12,650	11,463	11,914	32,574	23,377	46,965	
Income taxes	-	-	5,045	5,109	3,470	3,985	3,630	3,788	10,154	7,418	14,873	
Net income	\$ -	\$ -	\$ 11,359	\$ 11,061	\$ 7,468	\$ 8,665	\$ 7,833	\$ 8,126	\$ 22,420	\$ 15,959	\$ 32,092	
Average assets	\$ -	\$ -	\$ 4,965,651	\$ 4,738,833	\$ 4,452,795	\$ 4,326,084	\$ 4,231,056	\$ 4,164,755	\$ 4,850,362	\$ 4,197,356	\$ 4,294,187	
Average loans	\$ -	\$ -	\$ 4,917,691	\$ 4,694,826	\$ 4,409,522	\$ 4,287,556	\$ 4,193,690	\$ 4,128,296	\$ 4,804,411	\$ 4,160,451	\$ 4,255,268	
Average deposits	\$ -	\$ -	\$ 9,253,644	\$ 9,031,546	\$ 8,949,167	\$ 8,405,610	\$ 7,809,782	\$ 6,404,027	\$ 9,140,754	\$ 7,095,255	\$ 7,892,823	
Loans (ending balance)	\$ -	\$ -	\$ 5,035,546	\$ 4,826,542	\$ 4,507,031	\$ 4,371,934	\$ 4,235,285	\$ 4,182,691	\$ 5,035,546	\$ 4,235,285	\$ 4,507,031	
Deposits (ending balance)	\$ -	\$ -	\$ 9,367,626	\$ 9,008,450	\$ 9,140,825	\$ 8,668,611	\$ 8,334,943	\$ 6,713,515	\$ 9,367,626	\$ 8,334,943	\$ 9,140,825	

**SEGMENTED INFORMATION (CONTINUED)**
**Laurentian Bank Securities  
and 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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009
Net interest income	\$ -	\$ -	\$ 436	\$ 485	\$ 509	\$ 501	\$ 526	\$ 818	\$ 921	\$ 1,344	\$ 2,354
Other income	-	-	14,844	14,002	17,974	16,314	13,487	11,444	28,846	24,931	59,219
Total revenue	-	-	15,280	14,487	18,483	16,815	14,013	12,262	29,767	26,275	61,573
Non-interest expenses	-	-	11,657	11,680	13,591	12,007	9,225	8,650	23,337	17,875	43,473
Income before income taxes	-	-	3,623	2,807	4,892	4,808	4,788	3,612	6,430	8,400	18,100
Income taxes	-	-	1,037	973	2,162	1,429	1,444	1,089	2,010	2,533	6,124
Net income	\$ -	\$ -	\$ 2,586	\$ 1,834	\$ 2,730	\$ 3,379	\$ 3,344	\$ 2,523	\$ 4,420	\$ 5,867	\$ 11,976
Average assets	\$ -	\$ -	\$ 2,570,640	\$ 2,461,648	\$ 1,823,272	\$ 2,067,187	\$ 1,855,020	\$ 1,802,382	\$ 2,515,241	\$ 1,828,265	\$ 1,887,228
Average loans	\$ -	\$ -	\$ 109,723	\$ 64,356	\$ 45,847	\$ 76,751	\$ 86,522	\$ 59,156	\$ 86,664	\$ 72,612	\$ 66,909

**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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009
Net interest income	\$ -	\$ -	\$ (8,724)	\$ (8,831)	\$ (3,408)	\$ (7,879)	\$ (17,780)	\$ (13,763)	\$ (17,555)	\$ (31,543)	\$ (42,830)
Other income	-	-	1,415	4,863	2,182	6,404	9,728	9,752	6,278	19,480	28,066
Total revenue	-	-	(7,309)	(3,968)	(1,226)	(1,475)	(8,052)	(4,011)	(11,277)	(12,063)	(14,764)
Non-interest expenses	-	-	6,272	5,352	4,342	2,606	3,063	2,447	11,624	5,510	12,458
Loss before income taxes	-	-	(13,581)	(9,320)	(5,568)	(4,081)	(11,115)	(6,458)	(22,901)	(17,573)	(27,222)
Income taxes (recovery)	-	-	(4,248)	(3,199)	(4,525)	124	(3,737)	(2,636)	(7,447)	(6,373)	(10,774)
Net loss	\$ -	\$ -	\$ (9,333)	\$ (6,121)	\$ (1,043)	\$ (4,205)	\$ (7,378)	\$ (3,822)	\$ (15,454)	\$ (11,200)	\$ (16,448)
Average assets	\$ -	\$ -	\$ 680,037	\$ 741,713	\$ 924,398	\$ 668,155	\$ 890,012	\$ 690,787	\$ 711,386	\$ 788,748	\$ 792,543
Average loans	\$ -	\$ -	\$ (2,707,606)	\$ (2,773,014)	\$ (2,732,474)	\$ (2,704,500)	\$ (2,727,981)	\$ (2,585,103)	\$ (2,740,852)	\$ (2,655,357)	\$ (2,687,181)
Average deposits	\$ -	\$ -	\$ 650,191	\$ 633,639	\$ 784,897	\$ 984,925	\$ 1,049,401	\$ 1,488,823	\$ 641,778	\$ 1,272,754	\$ 1,077,238

**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
	2010	2010	2010	2010	2009	2009	2009	2009	2010	2009	2009
Net interest income	\$ -	\$ -	\$ 117,633	\$ 120,716	\$ 118,235	\$ 112,766	\$ 94,073	\$ 98,703	\$ 238,349	\$ 192,776	\$ 423,777
Other income	-	-	60,480	59,733	60,305	63,891	60,695	57,834	120,213	118,529	242,725
Total revenue	-	-	178,113	180,449	178,540	176,657	154,768	156,537	358,562	311,305	666,502
Provision for loan losses	-	-	16,000	16,000	16,000	16,000	12,000	12,000	32,000	24,000	56,000
Non-interest expenses	-	-	123,549	120,383	128,143	119,081	114,034	110,732	243,932	224,766	471,990
Income from continuing operations before income taxes	-	-	38,564	44,066	34,397	41,576	28,734	33,805	82,630	62,539	138,512
Income taxes	-	-	10,215	12,052	7,618	12,893	7,579	8,758	22,267	16,337	36,848
Income from continuing operations	-	-	28,349	32,014	26,779	28,683	21,155	25,047	60,363	46,202	101,664
Income from discontinued operations, net of income taxes	-	-	-	-	11,469	-	-	-	-	-	11,469
Net income	\$ -	\$ -	\$ 28,349	\$ 32,014	\$ 38,248	\$ 28,683	\$ 21,155	\$ 25,047	\$ 60,363	\$ 46,202	\$ 113,133
Average assets	\$ -	\$ -	\$ 22,950,062	\$ 22,495,121	\$ 21,413,643	\$ 20,789,022	\$ 20,111,040	\$ 19,609,501	\$ 22,718,821	\$ 19,856,114	\$ 20,483,841
Average loans	\$ -	\$ -	\$ 16,526,724	\$ 15,989,551	\$ 15,397,012	\$ 14,893,957	\$ 14,321,885	\$ 14,197,294	\$ 16,253,686	\$ 14,258,558	\$ 14,705,666
Average deposits	\$ -	\$ -	\$ 18,882,844	\$ 18,594,003	\$ 18,331,488	\$ 17,695,430	\$ 16,801,569	\$ 15,760,188	\$ 18,736,030	\$ 16,272,249	\$ 17,150,009