

# SECOND QUARTER 2007

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED APRIL 30



LAURENTIAN BANK  
OF CANADA

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# QUARTERLY HIGHLIGHTS

IN MILLIONS OF DOLLARS, EXCEPT PER SHARE AMOUNTS (UNAUDITED)	2007						2006 <sup>(1)</sup>	
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
<b>On- and off-balance sheet information</b>								
Average assets		\$ 16,734	\$ 16,610	\$ 16,679	\$ 16,832	\$ 16,675	\$ 16,579	
Balance sheet assets		\$ 17,809	\$ 17,177	\$ 17,296	\$ 17,062	\$ 17,307	\$ 16,742	
Assets under administration		\$ 15,206	\$ 14,911	\$ 14,725	\$ 14,585	\$ 14,954	\$ 14,421	
Total principal amount of securitized loans		\$ 1,052	\$ 1,002	\$ 1,079	\$ 1,154	\$ 1,139	\$ 887	
Average earning assets		\$ 15,982	\$ 15,880	\$ 15,910	\$ 16,059	\$ 15,901	\$ 15,773	
Average common equity		\$ 747	\$ 738	\$ 728	\$ 728	\$ 712	\$ 706	
<b>Financial results</b>								
Net interest income		\$ 95.5	\$ 95.2	\$ 92.1	\$ 91.5	\$ 85.7	\$ 87.9	
Other income		\$ 50.2	\$ 46.4	\$ 45.0	\$ 46.5	\$ 45.3	\$ 45.8	
Total revenue		\$ 145.7	\$ 141.6	\$ 137.1	\$ 138.0	\$ 131.0	\$ 133.7	
Provision for credit losses		\$ 10.0	\$ 10.0	\$ 10.0	\$ 10.0	\$ 10.0	\$ 10.0	
Non-interest expenses		\$ 109.0	\$ 104.3	\$ 104.8	\$ 103.2	\$ 100.0	\$ 102.8	
Net income		\$ 20.7	\$ 20.6	\$ 22.6	\$ 6.2	\$ 24.6	\$ 17.0	
<b>Per common share</b>								
<b>Net income</b>								
Basic		\$ 0.75	\$ 0.74	\$ 0.84	\$ 0.13	\$ 0.92	\$ 0.59	
Diluted		\$ 0.75	\$ 0.74	\$ 0.84	\$ 0.13	\$ 0.91	\$ 0.59	
Dividends		\$ 0.29	\$ 0.29	\$ 0.29	\$ 0.29	\$ 0.29	\$ 0.29	
Book value		\$ 31.95	\$ 31.49	\$ 31.18	\$ 30.63	\$ 30.78	\$ 30.15	
Share price - close		\$ 32.24	\$ 30.60	\$ 29.05	\$ 30.45	\$ 32.58	\$ 35.15	
Price/earnings ratio (trailing four quarters)		13.1 x	11.6 x	11.7 x	12.5 x	11.5 x	15.6 x	
Market to book value		101 %	97 %	93 %	99 %	106 %	117 %	
Dividend yield		3.60 %	3.79 %	3.99 %	3.81 %	3.56 %	3.30 %	
Dividend payout ratio		38.8 %	39.0 %	34.7 %	216.0 %	31.6 %	48.8 %	
<b>As a percentage of average assets</b>								
Net interest income		2.34 %	2.27 %	2.19 %	2.16 %	2.11 %	2.10 %	
Provision for credit losses		0.25 %	0.24 %	0.24 %	0.24 %	0.25 %	0.24 %	
Net income		0.51 %	0.49 %	0.54 %	0.15 %	0.61 %	0.41 %	
Net income available to common shareholders		0.43 %	0.42 %	0.47 %	0.07 %	0.53 %	0.34 %	
<b>Profitability</b>								
Other income (as a % of total revenue)		34.4 %	32.8 %	32.8 %	33.7 %	34.6 %	34.2 %	
Efficiency ratio (non-interest expenses as a % of total revenue)		74.8 %	73.7 %	76.5 %	74.8 %	76.3 %	76.8 %	
Return on common shareholders' equity		9.7 %	9.4 %	10.8 %	1.7 %	12.5 %	7.9 %	
<b>Quality of assets</b>								
Gross impaired loans		\$ 113.3	\$ 122.5	\$ 130.6	\$ 132.7	\$ 123.5	\$ 122.0	
Allowances for loan losses								
Specific		55.1	60.0	59.9	63.2	62.7	59.5	
General		65.3	65.3	65.3	65.3	65.3	65.3	
Total		\$ 120.3	\$ 125.3	\$ 125.2	\$ 128.4	\$ 127.9	\$ 124.7	
Net impaired loans		\$ (7.0)	\$ (2.8)	\$ 5.4	\$ 4.3	\$ (4.4)	\$ (2.7)	
(as a % of loans, bankers' acceptances and assets purchased under reverse repurchase agreements)		(0.1) %	- %	- %	- %	- %	- %	
<b>Other information</b>								
Number of full-time equivalent employees		3,300	3,326	3,238	3,373	3,230	3,256	
Number of branches		158	158	158	157	157	157	
Number of automated banking machines		337	334	325	323	318	316	

(1) Restated balances

## REGULATORY CAPITAL - BIS

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT APRIL 30 2007	AS AT OCTOBER 31 2006	AS AT APRIL 30 2006
<b>Tier I capital</b>			
Common shares	\$ 251,667	\$ 250,568	\$ 250,358
Contributed surplus	45	518	295
Retained earnings	503,674	485,334	476,103
Non-cumulative preferred shares	210,000	210,000	210,000
Less: goodwill	(53,790)	(53,790)	(53,790)
<b>Total - Tier I capital (A)</b>	<b>911,596</b>	<b>892,630</b>	<b>882,966</b>
<b>Tier II capital</b>			
Subordinated debentures	150,000	150,000	300,000
General allowances	65,250	65,250	65,250
Unrealized gains on available for sale equity securities	15,120	-	-
<b>Total - Tier II capital</b>	<b>230,370</b>	<b>215,250</b>	<b>365,250</b>
Securitization, investment in non-consolidated corporations and other	(33,514)	(28,469)	(54,799)
<b>Regulatory capital - BIS (B)</b>	<b>\$ 1,108,452</b>	<b>\$ 1,079,411</b>	<b>\$ 1,193,417</b>
<b>Total risk-weighted assets (C)</b>	<b>\$ 8,990,595</b>	<b>\$ 8,702,241</b>	<b>\$ 8,612,247</b>
Tier I BIS capital ratio (A/C)	10.1 %	10.3 %	10.3 %
Total BIS capital ratio (B/C)	12.3 %	12.4 %	13.9 %
Assets to capital multiple	16.2 x	16.1 x	14.6 x
Tangible common equity as a percentage of risk-weighted assets	7.6 %	7.7 %	7.6 %

## RISK-WEIGHTED ASSETS

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT APRIL 30 2007	AS AT OCTOBER 31 2006	AS AT APRIL 30 2006
<b>Balance sheet items</b>			
Cash resources	\$ 89,705	\$ 41,931	\$ 89,989
Securities	459,891	481,035	432,666
Mortgage loans	2,540,797	2,400,540	2,232,342
Other loans and customers' liability under acceptances	5,274,007	5,146,909	5,221,378
Other assets	460,660	462,541	468,302
General allowances	65,250	65,250	65,250
<b>Total - balance sheet items</b>	<b>8,890,310</b>	<b>8,598,206</b>	<b>8,509,927</b>
<b>Off-balance sheet items</b>			
Derivative financial instruments	27,195	26,620	29,655
Credit-related commitments	73,090	77,415	72,665
<b>Total - risk-weighted assets</b>	<b>\$ 8,990,595</b>	<b>\$ 8,702,241</b>	<b>\$ 8,612,247</b>

## ASSETS UNDER ADMINISTRATION

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT APRIL 30 2007	AS AT OCTOBER 31 2006	AS AT APRIL 30 2006
Self-directed RRSPs and RRIFs	\$ 8,560,524	\$ 8,415,222	\$ 8,423,400
Clients' brokerage assets	2,029,054	1,923,658	1,858,155
Institutional	1,768,709	1,724,998	1,819,460
Mutual funds	1,596,389	1,405,164	1,392,385
Mortgage loans under management	1,219,965	1,223,020	1,292,353
Other - Personal	31,830	33,246	168,424
<b>Total - assets under administration</b>	<b>\$ 15,206,471</b>	<b>\$ 14,725,308</b>	<b>\$ 14,954,177</b>

## OTHER INCOME

IN THOUSANDS OF DOLLARS (UNAUDITED)	Q4	Q3	Q2	2007 Q1
<b>Fees and commissions on loans and deposits</b>				
Deposit service charges	\$ -	\$ -	\$ 12,599	\$ 12,291
Lending fees	-	-	5,663	5,882
Card service revenues	-	-	3,345	3,397
<b>Sub-total - fees and commissions on loans and deposits</b>	<b>-</b>	<b>-</b>	<b>21,607</b>	<b>21,570</b>
<b>Other</b>				
Brokerage operations	-	-	9,693	8,548
Income from treasury and financial market operations	-	-	4,274	4,584
Credit insurance income	-	-	3,030	3,582
Income from sales of mutual funds	-	-	3,318	3,074
Income from registered self-directed plans	-	-	2,572	2,359
Securitization income	-	-	3,215	560
Other	-	-	2,456	2,117
<b>Sub-total - other</b>	<b>-</b>	<b>-</b>	<b>28,558</b>	<b>24,824</b>
<b>Total - other income</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 50,165</b>	<b>\$ 46,394</b>
<b>As a % of average assets</b>	<b>- %</b>	<b>- %</b>	<b>1.23 %</b>	<b>1.11 %</b>

IN THOUSANDS OF DOLLARS (UNAUDITED)	Q4	Q3	Q2	2006 Q1
<b>Fees and commissions on loans and deposits</b>				
Deposit service charges	\$ 12,055	\$ 12,096	\$ 11,926	\$ 11,836
Lending fees	5,865	6,414	5,303	6,096
Card service revenues	3,342	3,587	2,983	3,112
<b>Sub-total - fees and commissions on loans and deposits</b>	<b>21,262</b>	<b>22,097</b>	<b>20,212</b>	<b>21,044</b>
<b>Other</b>				
Brokerage operations	8,896	7,020	8,280	7,222
Income from treasury and financial market operations	4,168	5,102	2,889	3,047
Credit insurance income	3,222	3,131	3,249	2,976
Income from sales of mutual funds	2,911	2,717	2,636	2,373
Income from registered self-directed plans	2,325	2,540	2,893	2,757
Securitization income	1,035	2,245	3,554	3,138
Gain on disposal	-	-	-	931
Other	1,158	1,681	1,587	2,302
<b>Sub-total - other</b>	<b>23,715</b>	<b>24,436</b>	<b>25,088</b>	<b>24,746</b>
<b>Total - other income</b>	<b>\$ 44,977</b>	<b>\$ 46,533</b>	<b>\$ 45,300</b>	<b>\$ 45,790</b>
<b>As a % of average assets</b>	<b>1.07 %</b>	<b>1.10 %</b>	<b>1.11 %</b>	<b>1.10 %</b>

## NON - INTEREST EXPENSES

IN THOUSANDS OF DOLLARS (UNAUDITED)	Q4		Q3		Q2		2007 Q1	
Salaries and employee benefits								
Salaries	\$	-	\$	-	\$	36,266	\$	36,160
Employee benefits		-		-		13,809		12,965
Performance-based compensation		-		-		8,045		7,141
Sub-total - salaries and employee benefits		-		-		58,120		56,266
Premises and technology								
Equipment and computer services		-		-		11,291		10,103
Rent and property taxes		-		-		8,750		8,461
Depreciation		-		-		6,814		6,569
Maintenance and repairs		-		-		1,208		1,200
Public utilities		-		-		417		309
Other		-		-		88		114
Sub-total - premises and technology		-		-		28,568		26,756
Other expenses								
Taxes and insurance		-		-		4,590		5,641
Fees and commissions		-		-		4,845		3,649
Communications and travelling expenses		-		-		4,677		4,373
Advertising and business development		-		-		4,433		3,660
Stationery and publications		-		-		1,691		1,705
Recruitment and training		-		-		708		982
Other		-		-		1,319		1,297
Sub-total - other expenses		-		-		22,263		21,307
Total - non-interest expenses	\$	-	\$	-	\$	108,951	\$	104,329
As a % of average assets		- %		- %		2.67 %		2.49 %

IN THOUSANDS OF DOLLARS (UNAUDITED)	Q4		Q3		Q2		2006 Q1	
Salaries and employee benefits								
Salaries	\$	35,225	\$	36,647	\$	34,102	\$	34,814
Employee benefits		12,727		12,426		12,903		11,923
Performance-based compensation		7,577		4,328		3,369		7,542
Sub-total - salaries and employee benefits		55,529		53,401		50,374		54,279
Premises and technology								
Equipment and computer services		10,485		10,526		10,769		10,244
Rent and property taxes		8,399		8,345		8,372		8,451
Depreciation		6,874		6,249		6,348		6,502
Maintenance and repairs		1,327		1,211		1,209		1,177
Public utilities		265		276		364		316
Other		(28)		162		188		120
Sub-total - premises and technology		27,322		26,769		27,250		26,810
Other expenses								
Taxes and insurance		5,983		5,732		6,110		6,090
Fees and commissions		5,357		5,210		4,903		3,688
Communications and travelling expenses		4,436		4,666		4,371		4,061
Advertising and business development		3,124		3,837		3,728		4,611
Stationery and publications		1,412		1,443		1,490		1,622
Recruitment and training		383		612		490		611
Other		1,272		1,575		1,273		991
Sub-total - other expenses		21,967		23,075		22,365		21,674
Total - non-interest expenses	\$	104,818	\$	103,245	\$	99,989	\$	102,763
As a % of average assets		2.49 %		2.43 %		2.46 %		2.46 %

## SEGMENTED INFORMATION

### Retail Financial Services

IN THOUSANDS OF DOLLARS (UNAUDITED)	2007					2006				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ -	\$ 64,633	\$ 65,726	\$ 130,359	\$ 66,103	\$ 66,198	\$ 62,175	\$ 64,615	\$ 259,091
Other income	-	-	25,689	25,358	51,047	24,483	24,515	23,392	22,749	95,139
Total revenue	-	-	90,322	91,084	181,406	90,586	90,713	85,567	87,364	354,230
Provision for credit losses	-	-	6,721	6,296	13,017	5,455	7,289	4,691	5,612	23,047
Non-interest expenses	-	-	74,852	72,666	147,518	71,602	73,307	70,237	72,012	287,158
Income from continuing operations before income taxes	-	-	8,749	12,122	20,871	13,529	10,117	10,639	9,740	44,025
Income taxes	-	-	1,944	2,838	4,782	3,686	3,388	3,540	3,259	13,873
Income from continuing operations	-	-	6,805	9,284	16,089	9,843	6,729	7,099	6,481	30,152
Income from discontinued operations, net of income taxes	-	-	-	-	-	4,422	-	-	-	4,422
Net income	\$ -	\$ -	\$ 6,805	\$ 9,284	\$ 16,089	\$ 14,265	\$ 6,729	\$ 7,099	\$ 6,481	\$ 34,574
Average assets	\$ -	\$ -	\$ 8,575,446	\$ 8,509,322	\$ 8,541,836	\$ 8,410,836	\$ 8,277,569	\$ 8,109,524	\$ 8,023,556	\$ 8,206,159
Average loans	\$ -	\$ -	\$ 8,368,391	\$ 8,296,250	\$ 8,331,723	\$ 8,206,273	\$ 8,074,826	\$ 7,908,951	\$ 7,814,994	\$ 8,002,020
Average deposits	\$ -	\$ -	\$ 7,007,877	\$ 6,918,930	\$ 6,962,666	\$ 6,819,346	\$ 6,768,946	\$ 6,656,112	\$ 6,642,364	\$ 6,722,231

### Commercial Financial Services

IN THOUSANDS OF DOLLARS (UNAUDITED)	2007					2006				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ -	\$ 15,003	\$ 15,426	\$ 30,429	\$ 15,173	\$ 14,648	\$ 14,287	\$ 15,058	\$ 59,166
Other income	-	-	5,553	5,843	11,396	5,153	5,873	4,933	6,803	22,762
Total revenue	-	-	20,556	21,269	41,825	20,326	20,521	19,220	21,861	81,928
Provision for credit losses	-	-	2,241	2,689	4,930	3,246	1,215	3,864	2,811	11,136
Non-interest expenses	-	-	9,225	8,973	18,198	8,751	8,939	8,443	10,572	36,705
Income before income taxes	-	-	9,090	9,607	18,697	8,329	10,367	6,913	8,478	34,087
Income taxes	-	-	3,045	3,218	6,263	2,790	3,473	2,316	2,838	11,417
Net income	\$ -	\$ -	\$ 6,045	\$ 6,389	\$ 12,434	\$ 5,539	\$ 6,894	\$ 4,597	\$ 5,640	\$ 22,670
Average assets	\$ -	\$ -	\$ 2,413,619	\$ 2,342,979	\$ 2,377,714	\$ 2,297,350	\$ 2,265,991	\$ 2,223,534	\$ 2,254,469	\$ 2,260,638
Average loans	\$ -	\$ -	\$ 2,221,404	\$ 2,165,979	\$ 2,193,232	\$ 2,135,098	\$ 2,126,481	\$ 2,078,868	\$ 2,080,005	\$ 2,105,329
Average deposits	\$ -	\$ -	\$ 121,743	\$ 124,263	\$ 123,024	\$ 101,077	\$ 94,633	\$ 95,523	\$ 103,477	\$ 98,703

### B2B Trust

IN THOUSANDS OF DOLLARS (UNAUDITED)	2007					2006				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ -	\$ 19,551	\$ 19,756	\$ 39,307	\$ 18,984	\$ 19,051	\$ 17,932	\$ 17,639	\$ 73,606
Other income	-	-	2,998	2,794	5,792	2,869	3,145	3,372	3,247	12,633
Total revenue	-	-	22,549	22,550	45,099	21,853	22,196	21,304	20,886	86,239
Provision for credit losses	-	-	1,038	1,015	2,053	1,299	1,496	1,445	1,577	5,817
Non-interest expenses	-	-	10,764	10,413	21,177	11,000	10,469	11,159	11,029	43,657
Income before income taxes	-	-	10,747	11,122	21,869	9,554	10,231	8,700	8,280	36,765
Income taxes	-	-	3,623	3,770	7,393	3,240	3,471	2,953	2,809	12,473
Net income	\$ -	\$ -	\$ 7,124	\$ 7,352	\$ 14,476	\$ 6,314	\$ 6,760	\$ 5,747	\$ 5,471	\$ 24,292
Average assets	\$ -	\$ -	\$ 2,934,231	\$ 2,834,793	\$ 2,883,688	\$ 2,797,887	\$ 2,771,988	\$ 2,700,361	\$ 2,584,642	\$ 2,713,829
Average loans	\$ -	\$ -	\$ 2,902,321	\$ 2,802,336	\$ 2,851,500	\$ 2,760,916	\$ 2,736,233	\$ 2,665,803	\$ 2,548,191	\$ 2,677,884
Average deposits	\$ -	\$ -	\$ 5,386,070	\$ 5,265,876	\$ 5,324,977	\$ 5,243,952	\$ 5,245,907	\$ 5,195,888	\$ 5,060,166	\$ 5,186,401

SEGMENTED INFORMATION (CONTINUED)

Laurentian Bank Securities

IN THOUSANDS OF DOLLARS (UNAUDITED)	2007					2006 <sup>(1)</sup>				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ -	\$ 376	\$ 293	\$ 669	\$ 228	\$ 207	\$ 279	\$ 304	\$ 1,018
Other income	-	-	14,214	8,712	22,926	9,002	7,096	8,377	7,276	31,751
Total revenue	-	-	14,590	9,005	23,595	9,230	7,303	8,656	7,580	32,769
Non-interest expenses	-	-	7,956	7,639	15,595	7,131	6,748	7,032	6,552	27,463
Income before income taxes	-	-	6,634	1,366	8,000	2,099	555	1,624	1,028	5,306
Income taxes	-	-	1,341	379	1,720	562	43	507	346	1,458
Net income	\$ -	\$ -	\$ 5,293	\$ 987	\$ 6,280	\$ 1,537	\$ 512	\$ 1,117	\$ 682	\$ 3,848
Average assets	\$ -	\$ -	\$ 1,498,057	\$ 1,639,013	\$ 1,569,703	\$ 1,598,461	\$ 1,464,569	\$ 1,505,251	\$ 1,457,802	\$ 1,506,531
Average loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Average deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Other

IN THOUSANDS OF DOLLARS (UNAUDITED)	2007					2006				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ -	\$ (4,057)	\$ (6,004)	\$ (10,061)	\$ (8,406)	\$ (8,612)	\$ (8,989)	\$ (9,667)	\$ (35,674)
Other income	-	-	1,711	3,687	5,398	3,470	5,904	5,226	5,715	20,315
Total revenue	-	-	(2,346)	(2,317)	(4,663)	(4,936)	(2,708)	(3,763)	(3,952)	(15,359)
Non-interest expenses	-	-	6,154	4,638	10,792	6,334	3,782	3,118	2,598	15,832
Loss from continuing operations before income taxes	-	-	(8,500)	(6,955)	(15,455)	(11,270)	(6,490)	(6,881)	(6,550)	(31,191)
Income taxes (recovery)	-	-	(3,886)	(3,499)	(7,385)	(6,173)	8,249	(12,926)	(4,935)	(15,785)
Income (loss) from continuing operations	-	-	(4,614)	(3,456)	(8,070)	(5,097)	(14,739)	6,045	(1,615)	(15,406)
Income from discontinued operations, net of income taxes	-	-	-	-	-	-	-	30	324	354
Net income	\$ -	\$ -	\$ (4,614)	\$ (3,456)	\$ (8,070)	\$ (5,097)	\$ (14,739)	\$ 6,075	\$ (1,291)	\$ (15,052)
Average assets	\$ -	\$ -	\$ 1,312,860	\$ 1,283,532	\$ 1,297,953	\$ 1,574,901	\$ 2,052,333	\$ 2,136,266	\$ 2,258,084	\$ 2,004,321
Average loans	\$ -	\$ -	\$ (998,618)	\$ (1,002,873)	\$ (1,000,781)	\$ (1,047,498)	\$ (1,035,195)	\$ (994,963)	\$ (680,430)	\$ (939,066)
Average deposits	\$ -	\$ -	\$ 1,006,681	\$ 1,049,708	\$ 1,028,551	\$ 1,317,910	\$ 1,447,577	\$ 1,397,410	\$ 1,894,166	\$ 1,515,226

Total

IN THOUSANDS OF DOLLARS (UNAUDITED)	2007					2006 <sup>(1)</sup>				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ -	\$ 95,506	\$ 95,197	\$ 190,703	\$ 92,082	\$ 91,492	\$ 85,684	\$ 87,949	\$ 357,207
Other income	-	-	50,165	46,394	96,559	44,977	46,533	45,300	45,790	182,600
Total revenue	-	-	145,671	141,591	287,262	137,059	138,025	130,984	133,739	539,807
Provision for credit losses	-	-	10,000	10,000	20,000	10,000	10,000	10,000	10,000	40,000
Non-interest expenses	-	-	108,951	104,329	213,280	104,818	103,245	99,989	102,763	410,815
Income from continuing operations before income taxes	-	-	26,720	27,262	53,982	22,241	24,780	20,995	20,976	88,992
Income taxes (recovery)	-	-	6,067	6,706	12,773	4,105	18,624	(3,610)	4,317	23,436
Income from continuing operations	-	-	20,653	20,556	41,209	18,136	6,156	24,605	16,659	65,556
Income from discontinued operations, net of income taxes	-	-	-	-	-	4,422	-	30	324	4,776
Net income	\$ -	\$ -	\$ 20,653	\$ 20,556	\$ 41,209	\$ 22,558	\$ 6,156	\$ 24,635	\$ 16,983	\$ 70,332
Average assets	\$ -	\$ -	\$ 16,734,213	\$ 16,609,639	\$ 16,670,894	\$ 16,679,435	\$ 16,832,450	\$ 16,674,936	\$ 16,578,553	\$ 16,691,478
Average loans	\$ -	\$ -	\$ 12,493,498	\$ 12,261,692	\$ 12,375,674	\$ 12,054,789	\$ 11,902,345	\$ 11,658,659	\$ 11,762,760	\$ 11,846,167
Average deposits	\$ -	\$ -	\$ 13,522,371	\$ 13,358,777	\$ 13,439,218	\$ 13,482,285	\$ 13,557,063	\$ 13,344,933	\$ 13,700,173	\$ 13,522,561

(1) Results for LBS were reclassified for 2006 to present revenues gross of certain commissions and other costs which were previously netted against revenues.