

# THIRD QUARTER 2007

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED JULY 31



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	\$ 16,920	\$ 16,734	\$ 16,610	\$ 16,679	\$ 16,832	\$ 16,675	\$ 16,579	
Balance sheet assets	\$ 18,011	\$ 17,809	\$ 17,177	\$ 17,296	\$ 17,062	\$ 17,307	\$ 16,742	
Assets under administration	\$ 15,339	\$ 15,206	\$ 14,911	\$ 14,725	\$ 14,585	\$ 14,954	\$ 14,421	
Total principal amount of securitized loans	\$ 1,262	\$ 1,052	\$ 1,002	\$ 1,079	\$ 1,154	\$ 1,139	\$ 887	
Average earning assets	\$ 16,171	\$ 15,982	\$ 15,880	\$ 15,910	\$ 16,059	\$ 15,901	\$ 15,773	
Average common equity	\$ 762	\$ 747	\$ 738	\$ 728	\$ 728	\$ 712	\$ 706	
<b>Financial results</b>								
Net interest income	\$ 101.8	\$ 95.5	\$ 95.2	\$ 92.1	\$ 91.5	\$ 85.7	\$ 87.9	
Other income	\$ 49.3	\$ 50.2	\$ 46.4	\$ 45.0	\$ 46.5	\$ 45.3	\$ 45.8	
Total revenue	\$ 151.0	\$ 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	\$ 10.0	
Non-interest expenses	\$ 108.4	\$ 109.0	\$ 104.3	\$ 104.8	\$ 103.2	\$ 100.0	\$ 102.8	
Net income	\$ 23.2	\$ 20.7	\$ 20.6	\$ 22.6	\$ 6.2	\$ 24.6	\$ 17.0	
<b>Per common share</b>								
Net income								
Basic	\$ 0.85	\$ 0.75	\$ 0.74	\$ 0.84	\$ 0.13	\$ 0.92	\$ 0.59	
Diluted	\$ 0.85	\$ 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	\$ 0.29	
Book value	\$ 32.50	\$ 31.95	\$ 31.49	\$ 31.18	\$ 30.63	\$ 30.78	\$ 30.15	
Share price - close	\$ 38.00	\$ 32.24	\$ 30.60	\$ 29.05	\$ 30.45	\$ 32.58	\$ 35.15	
Price/earnings ratio (trailing four quarters)	11.9 x	13.1 x	11.6 x	11.7 x	12.5 x	11.5 x	15.6 x	
Market to book value	117 %	101 %	97 %	93 %	99 %	106 %	117 %	
Dividend yield	3.05 %	3.60 %	3.79 %	3.99 %	3.81 %	3.56 %	3.30 %	
Dividend payout ratio	34.0 %	38.8 %	39.0 %	34.7 %	216.0 %	31.6 %	48.8 %	
<b>As a percentage of average assets</b>								
Net interest income	2.39 %	2.34 %	2.27 %	2.19 %	2.16 %	2.11 %	2.10 %	
Provision for credit losses	0.23 %	0.25 %	0.24 %	0.24 %	0.24 %	0.25 %	0.24 %	
Net income	0.54 %	0.51 %	0.49 %	0.54 %	0.15 %	0.61 %	0.41 %	
Net income available to common shareholders	0.47 %	0.43 %	0.42 %	0.47 %	0.07 %	0.53 %	0.34 %	
<b>Profitability</b>								
Other income (as a % of total revenue)	32.6 %	34.4 %	32.8 %	32.8 %	33.7 %	34.6 %	34.2 %	
Efficiency ratio (non-interest expenses as a % of total revenue)	71.8 %	74.8 %	73.7 %	76.5 %	74.8 %	76.3 %	76.8 %	
Return on common shareholders' equity	10.5 %	9.7 %	9.4 %	10.8 %	1.7 %	12.5 %	7.9 %	
<b>Quality of assets</b>								
Gross impaired loans	\$ 109.3	\$ 113.3	\$ 122.5	\$ 130.6	\$ 132.7	\$ 123.5	\$ 122.0	
Allowances for loan losses								
Specific	51.7	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	65.3	
Total	\$ 116.9	\$ 120.3	\$ 125.3	\$ 125.2	\$ 128.4	\$ 127.9	\$ 124.7	
Net impaired loans (as a % of loans, bankers' acceptances and assets purchased under reverse repurchase agreements)	\$ (7.6)	\$ (7.0)	\$ (2.8)	\$ 5.4	\$ 4.3	\$ (4.4)	\$ (2.7)	
	(0.1) %	(0.1) %	- %	- %	- %	- %	- %	
<b>Other information</b>								
Number of full-time equivalent employees	3,400	3,300	3,326	3,238	3,373	3,230	3,256	
Number of branches	158	158	158	158	157	157	157	
Number of automated banking machines	340	337	334	325	323	318	316	

<sup>1</sup> Restated balances

## REGULATORY CAPITAL - BIS

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT JULY 31 2007	AS AT OCTOBER 31 2006	AS AT JULY 31 2006
Tier I capital			
Common shares	\$ 253,240	\$ 250,568	\$ 250,358
Contributed surplus	75	518	405
Retained earnings	516,996	485,334	472,430
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>926,521</b>	<b>892,630</b>	<b>879,403</b>
Tier II capital			
Subordinated debentures	150,000	150,000	150,000
General allowances	65,250	65,250	65,250
Unrealized gains on available for sale equity securities	12,220	-	-
<b>Total - Tier II capital</b>	<b>227,470</b>	<b>215,250</b>	<b>215,250</b>
Securitization, investment in non-consolidated corporations and other	(44,115)	(28,469)	(27,852)
<b>Regulatory capital - BIS (B)</b>	<b>\$ 1,109,876</b>	<b>\$ 1,079,411</b>	<b>\$ 1,066,801</b>
<b>Total risk-weighted assets (C)</b>	<b>\$ 9,574,613</b>	<b>\$ 8,702,241</b>	<b>\$ 8,532,889</b>
Tier I BIS capital ratio (A/C)	9.7 %	10.3 %	10.3 %
Total BIS capital ratio (B/C)	11.6 %	12.4 %	12.5 %
Assets to capital multiple	16.3 x	16.1 x	16.1 x
Tangible common equity as a percentage of risk-weighted assets	7.3 %	7.7 %	7.7 %

## RISK-WEIGHTED ASSETS

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT JULY 31 2007	AS AT OCTOBER 31 2006	AS AT JULY 31 2006
Balance sheet items			
Cash resources	\$ 58,449	\$ 41,931	\$ 107,090
Securities	466,062	481,035	315,613
Mortgage loans	2,507,632	2,400,540	2,319,457
Other loans and customers' liability under acceptances	5,778,736	5,146,909	5,163,378
Other assets	463,945	462,541	454,610
General allowances	65,250	65,250	65,250
<b>Total - balance sheet items</b>	<b>9,340,074</b>	<b>8,598,206</b>	<b>8,425,398</b>
Off-balance sheet items			
Derivative financial instruments	25,998	26,620	18,687
Credit-related commitments	208,541	77,415	88,804
<b>Total - risk-weighted assets</b>	<b>\$ 9,574,613</b>	<b>\$ 8,702,241</b>	<b>\$ 8,532,889</b>

## ASSETS UNDER ADMINISTRATION

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT JULY 31 2007	AS AT OCTOBER 31 2006	AS AT JULY 31 2006
Self-directed RRSPs and RRFIs	\$ 8,458,832	\$ 8,415,222	\$ 8,298,189
Clients' brokerage assets	2,002,739	1,923,658	1,860,932
Institutional	1,814,975	1,724,998	1,733,100
Mutual funds	1,608,068	1,405,164	1,351,659
Mortgage loans under management	1,423,358	1,223,020	1,310,832
Other - Personal	30,823	33,246	30,706
<b>Total - assets under administration</b>	<b>\$ 15,338,795</b>	<b>\$ 14,725,308</b>	<b>\$ 14,585,418</b>

## OTHER INCOME

	2007			
IN THOUSANDS OF DOLLARS (UNAUDITED)	Q4	Q3	Q2	Q1
<b>Fees and commissions on loans and deposits</b>				
Deposit service charges	\$ -	\$ 13,083	\$ 12,599	\$ 12,291
Lending fees	-	5,963	5,663	5,882
Card service revenues	-	4,160	3,345	3,397
<b>Sub-total - fees and commissions on loans and deposits</b>	<b>-</b>	<b>23,206</b>	<b>21,607</b>	<b>21,570</b>
<b>Other</b>				
Revenues from brokerage operations	-	7,664	9,693	8,548
Income from treasury and financial market operations	-	6,516	4,274	4,584
Credit insurance income	-	2,453	3,030	3,582
Income from sales of mutual funds	-	3,521	3,318	3,074
Income from registered self-directed plans	-	2,490	2,572	2,359
Securitization income	-	1,236	3,215	560
Other	-	2,189	2,456	2,117
<b>Sub-total - other</b>	<b>-</b>	<b>26,069</b>	<b>28,558</b>	<b>24,824</b>
<b>Total - other income</b>	<b>\$ -</b>	<b>\$ 49,275</b>	<b>\$ 50,165</b>	<b>\$ 46,394</b>
<b>As a % of average assets</b>	<b>- %</b>	<b>1.16 %</b>	<b>1.23 %</b>	<b>1.11 %</b>

	2006			
IN THOUSANDS OF DOLLARS (UNAUDITED)	Q4	Q3	Q2	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>				
Revenues from 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	\$ -	\$ 37,606	\$ 36,266	\$ 36,160
Employee benefits	-	13,655	13,809	12,965
Performance-based compensation	-	7,341	8,045	7,141
Sub-total - salaries and employee benefits	-	58,602	58,120	56,266
Premises and technology				
Equipment and computer services	-	10,402	11,291	10,103
Rent and property taxes	-	8,617	8,750	8,461
Depreciation	-	6,883	6,814	6,569
Maintenance and repairs	-	1,424	1,208	1,200
Public utilities	-	296	417	309
Other	-	136	88	114
Sub-total - premises and technology	-	27,758	28,568	26,756
Other expenses				
Taxes and insurance	-	4,431	4,590	5,641
Fees and commissions	-	5,208	4,845	3,649
Communications and travelling expenses	-	4,631	4,677	4,373
Advertising and business development	-	4,534	4,433	3,660
Stationery and publications	-	1,418	1,691	1,705
Recruitment and training	-	684	708	982
Other	-	1,107	1,319	1,297
Sub-total - other expenses	-	22,013	22,263	21,307
Total - non-interest expenses	\$ -	\$ 108,373	\$ 108,951	\$ 104,329
As a % of average assets	- %	2.54 %	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

	2007					2006				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ 68,847	\$ 64,633	\$ 65,726	\$ 199,206	\$ 66,103	\$ 66,198	\$ 62,175	\$ 64,615	\$ 259,091
Other income	-	26,483	25,689	25,358	77,530	24,483	24,515	23,392	22,749	95,139
Total revenue	-	95,330	90,322	91,084	276,736	90,586	90,713	85,567	87,364	354,230
Provision for credit losses	-	6,414	6,721	6,296	19,431	5,455	7,289	4,691	5,612	23,047
Non-interest expenses	-	75,453	74,852	72,666	222,971	71,602	73,307	70,237	72,012	287,158
Income from continuing operations	-	13,463	8,749	12,122	34,334	13,529	10,117	10,639	9,740	44,025
before income taxes	-	3,717	1,944	2,838	8,499	3,686	3,388	3,540	3,259	13,873
Income taxes	-	9,746	6,805	9,284	25,835	9,843	6,729	7,099	6,481	30,152
Income from continuing operations, net of income taxes	-	-	-	-	4,422	-	-	-	-	4,422
Net income	\$ -	\$ 9,746	\$ 6,805	\$ 9,284	\$ 25,835	\$ 14,265	\$ 6,729	\$ 7,099	\$ 6,481	\$ 34,574
Average assets	\$ -	\$ 8,797,006	\$ 8,575,446	\$ 8,509,322	\$ 8,627,827	\$ 8,410,836	\$ 8,277,569	\$ 8,109,524	\$ 8,023,556	\$ 8,206,759
Average loans	\$ -	\$ 8,581,670	\$ 8,368,391	\$ 8,296,250	\$ 8,415,954	\$ 8,206,273	\$ 8,074,826	\$ 7,908,951	\$ 7,814,994	\$ 8,002,020
Average deposits	\$ -	\$ 7,191,087	\$ 7,007,877	\$ 6,918,930	\$ 7,039,643	\$ 6,819,346	\$ 6,768,946	\$ 6,656,112	\$ 6,642,364	\$ 6,722,231

## Commercial Financial Services

	2007					2006				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ 15,513	\$ 15,003	\$ 15,426	\$ 45,942	\$ 15,173	\$ 14,648	\$ 14,287	\$ 15,058	\$ 59,166
Other income	-	5,144	5,553	5,843	16,540	5,153	5,873	4,933	6,803	22,762
Total revenue	-	20,657	20,556	21,269	62,482	20,326	20,521	19,220	21,861	81,928
Provision for credit losses	-	2,430	2,241	2,689	7,360	3,246	1,215	3,864	2,811	11,136
Non-interest expenses	-	9,019	9,225	8,973	27,217	8,751	8,939	8,443	10,572	36,705
Income before income taxes	-	9,208	9,090	9,607	27,905	8,329	10,367	6,913	8,478	34,087
Income taxes	-	3,085	3,045	3,218	9,348	2,790	3,473	2,316	2,838	11,417
Net income	\$ -	\$ 6,123	\$ 6,045	\$ 6,389	\$ 18,557	\$ 5,539	\$ 6,894	\$ 4,597	\$ 5,640	\$ 22,670
Average assets	\$ -	\$ 2,481,731	\$ 2,413,619	\$ 2,342,979	\$ 2,412,767	\$ 2,297,350	\$ 2,265,991	\$ 2,223,534	\$ 2,254,469	\$ 2,260,638
Average loans	\$ -	\$ 2,292,907	\$ 2,221,404	\$ 2,165,979	\$ 2,226,822	\$ 2,135,098	\$ 2,126,481	\$ 2,078,868	\$ 2,080,005	\$ 2,105,329
Average deposits	\$ -	\$ 120,323	\$ 121,743	\$ 124,263	\$ 122,114	\$ 101,077	\$ 94,633	\$ 95,523	\$ 103,477	\$ 98,703

## B2B Trust

	2007					2006				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ 20,863	\$ 19,551	\$ 19,756	\$ 60,170	\$ 18,984	\$ 19,051	\$ 17,932	\$ 17,639	\$ 73,606
Other income	-	3,014	2,998	2,794	8,806	2,869	3,145	3,372	3,247	12,633
Total revenue	-	23,877	22,549	22,550	68,976	21,853	22,196	21,304	20,886	86,239
Provision for credit losses	-	1,156	1,038	1,015	3,209	1,299	1,496	1,445	1,577	5,817
Non-interest expenses	-	10,497	10,764	10,413	31,674	11,000	10,469	11,159	11,029	43,657
Income before income taxes	-	12,224	10,747	11,122	34,093	9,554	10,231	8,700	8,280	36,765
Income taxes	-	4,136	3,623	3,770	11,529	3,240	3,471	2,953	2,809	12,473
Net income	\$ -	\$ 8,088	\$ 7,124	\$ 7,352	\$ 22,564	\$ 6,314	\$ 6,760	\$ 5,747	\$ 5,471	\$ 24,292
Average assets	\$ -	\$ 3,213,020	\$ 2,934,231	\$ 2,834,793	\$ 2,994,672	\$ 2,797,887	\$ 2,771,988	\$ 2,700,361	\$ 2,584,642	\$ 2,713,829
Average loans	\$ -	\$ 3,179,052	\$ 2,902,321	\$ 2,802,336	\$ 2,951,884	\$ 2,760,916	\$ 2,736,233	\$ 2,665,803	\$ 2,548,191	\$ 2,677,884
Average deposits	\$ -	\$ 5,514,867	\$ 5,386,070	\$ 5,265,876	\$ 5,388,969	\$ 5,243,952	\$ 5,245,907	\$ 5,195,888	\$ 5,060,166	\$ 5,186,401

SEGMENTED INFORMATION (CONTINUED)

Laurentian Bank Securities

	2007				2006				
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ 570	\$ 376	\$ 293	\$ 1,239	\$ 207	\$ 279	\$ 304	\$ 1,018
Other income	-	8,005	14,214	8,712	30,931	7,096	8,377	7,276	31,751
Total revenue	-	8,575	14,590	9,005	32,170	7,303	8,656	7,580	32,769
Non-interest expenses	-	7,826	7,956	7,639	23,421	6,748	7,032	6,552	27,463
Income before income taxes	-	749	6,634	1,366	8,749	555	1,624	1,028	5,306
Income taxes	-	170	1,341	379	1,890	43	507	346	1,458
Net income	-	\$ 579	\$ 5,293	\$ 987	\$ 6,859	\$ 512	\$ 1,117	\$ 682	\$ 3,848
Average assets	\$ -	\$ 1,479,992	\$ 1,498,057	\$ 1,639,013	\$ 1,539,471	\$ 1,464,569	\$ 1,505,251	\$ 1,457,802	\$ 1,506,531
Average loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Average deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Other

	2007				2006				
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ (4,026)	\$ (4,057)	\$ (6,004)	\$ (14,087)	\$ (6,512)	\$ (6,989)	\$ (9,667)	\$ (35,674)
Other income	-	6,629	1,711	3,687	12,027	5,904	5,226	5,715	20,315
Total revenue	-	2,603	(2,346)	(2,317)	(2,060)	(2,708)	(3,763)	(3,952)	(15,359)
Non-interest expenses	-	5,578	6,154	4,638	16,370	3,782	3,118	2,598	15,832
Loss from continuing operations before income taxes	-	(2,975)	(8,500)	(6,955)	(18,430)	(6,490)	(6,881)	(6,550)	(31,191)
Income taxes (recovery)	-	(1,617)	(3,886)	(3,499)	(9,002)	(6,173)	(12,926)	(4,935)	(15,785)
Income (loss) from continuing operations	-	(1,358)	(4,614)	(3,456)	(9,428)	(14,739)	(6,045)	(1,615)	(15,406)
Income from discontinued operations, net of income taxes	-	-	-	-	-	-	30	324	354
Net income	\$ -	\$ (1,358)	\$ (4,614)	\$ (3,456)	\$ (9,428)	\$ (14,739)	\$ 6,075	\$ (1,291)	\$ (15,052)
Average assets	\$ -	\$ 948,407	\$ 1,312,860	\$ 1,283,532	\$ 1,180,157	\$ 2,052,333	\$ 2,136,266	\$ 2,258,084	\$ 2,004,321
Average loans	\$ -	\$ (1,151,145)	\$ (998,618)	\$ (1,002,873)	\$ (1,051,453)	\$ (1,035,195)	\$ (994,963)	\$ (880,430)	\$ (939,066)
Average deposits	\$ -	\$ 981,834	\$ 1,006,681	\$ 1,049,708	\$ 1,012,808	\$ 1,447,577	\$ 1,397,410	\$ 1,894,166	\$ 1,515,226

Total

	2007				2006				
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ -	\$ 101,767	\$ 95,506	\$ 95,197	\$ 292,470	\$ 91,492	\$ 85,684	\$ 87,949	\$ 357,207
Other income	-	49,276	50,165	46,394	145,834	46,533	45,300	45,790	182,600
Total revenue	-	151,042	145,671	141,591	438,304	138,025	130,984	133,739	539,807
Provision for credit losses	-	10,000	10,000	10,000	30,000	10,000	10,000	10,000	40,000
Non-interest expenses	-	108,373	108,951	104,329	321,653	103,245	99,989	102,763	410,815
Income from continuing operations before income taxes	-	32,669	26,720	27,262	86,651	24,780	20,995	20,976	88,992
Income taxes (recovery)	-	9,491	6,067	6,706	22,264	18,624	(3,610)	4,317	23,436
Income from continuing operations	-	23,178	20,653	20,556	64,387	6,156	24,605	16,659	65,556
Income from discontinued operations, net of income taxes	-	-	-	-	4,422	-	30	324	4,776
Net income	\$ -	\$ 23,178	\$ 20,653	\$ 20,556	\$ 64,387	\$ 6,156	\$ 24,635	\$ 16,983	\$ 70,332
Average assets	\$ -	\$ 16,920,166	\$ 16,734,213	\$ 16,609,639	\$ 16,754,394	\$ 16,832,450	\$ 16,674,936	\$ 16,578,553	\$ 16,691,478
Average loans	\$ -	\$ 12,902,484	\$ 12,493,498	\$ 12,261,692	\$ 12,553,207	\$ 11,902,345	\$ 11,658,659	\$ 11,762,760	\$ 11,846,167
Average deposits	\$ -	\$ 13,808,111	\$ 13,522,371	\$ 13,356,777	\$ 13,563,534	\$ 13,482,285	\$ 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.