
THIRD QUARTER 2006

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)	2006			2005				
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
On- and off-balance sheet information								
Average assets	\$ 16,832	\$ 16,675	\$ 16,579		\$ 16,431	\$ 16,426	\$ 16,062	\$ 16,383
Balance sheet assets	\$ 17,062	\$ 17,307	\$ 16,742		\$ 16,507	\$ 16,125	\$ 16,671	\$ 15,817
Assets under administration	\$ 14,585	\$ 14,954	\$ 14,421	(1)	\$ 13,766	\$ 13,778	\$ 13,701	\$ 13,599
Average earning assets	\$ 16,059	\$ 15,901	\$ 15,773		\$ 15,587	\$ 15,563	\$ 15,318	\$ 15,525
Average common equity	\$ 728	\$ 712	\$ 706		\$ 693	\$ 686	\$ 681	\$ 681
Financial results								
Net interest income	\$ 91.5	\$ 85.7	\$ 87.9		\$ 85.4	\$ 85.5	\$ 79.1	\$ 75.7
Other income	\$ 44.4	\$ 42.8	\$ 43.6		\$ 48.4	\$ 45.6	\$ 38.9	\$ 43.4
Total revenue	\$ 135.8	\$ 128.5	\$ 131.5		\$ 133.8	\$ 131.1	\$ 118.0	\$ 119.2
Provision for credit losses	\$ 10.0	\$ 10.0	\$ 10.0		\$ 11.8	\$ 9.8	\$ 8.8	\$ 9.8
Non-interest expenses	\$ 101.1	\$ 97.5	\$ 100.5		\$ 99.0	\$ 98.5	\$ 92.8	\$ 91.7
Net income	\$ 6.2	\$ 24.6	\$ 17.0		\$ 21.6	\$ 15.8	\$ 10.6	\$ 17.3
Per common share								
Net income								
Basic	\$ 0.13	\$ 0.92	\$ 0.59		\$ 0.79	\$ 0.54	\$ 0.33	\$ 0.61
Diluted	\$ 0.13	\$ 0.91	\$ 0.59		\$ 0.79	\$ 0.54	\$ 0.33	\$ 0.60
Dividends	\$ 0.29	\$ 0.29	\$ 0.29		\$ 0.29	\$ 0.29	\$ 0.29	\$ 0.29
Book value	\$ 30.63	\$ 30.78	\$ 30.15		\$ 29.85	\$ 29.38	\$ 29.14	\$ 29.10
Share price - close	\$ 30.45	\$ 32.58	\$ 35.15		\$ 30.35	\$ 27.25	\$ 26.52	\$ 23.60
Price/earnings ratio (trailing four quarters)	12.5 x	11.5 x	15.6 x		13.4 x	16.5 x	18.7 x	15.6 x
Market to book value	99 %	106 %	117 %		102 %	93 %	91 %	81 %
Dividend yield	3.81 %	3.56 %	3.30 %		3.82 %	4.26 %	4.37 %	4.92 %
Dividend payout ratio	216.0 %	31.6 %	48.8 %		36.8 %	53.3 %	89.1 %	47.9 %
As a percentage of average assets								
Net interest income	2.16 %	2.11 %	2.10 %		2.06 %	2.06 %	2.02 %	1.83 %
Provision for credit losses	0.24 %	0.25 %	0.24 %		0.28 %	0.24 %	0.22 %	0.24 %
Net income	0.15 %	0.61 %	0.41 %		0.52 %	0.38 %	0.27 %	0.42 %
Net income available to common shareholders	0.07 %	0.53 %	0.34 %		0.45 %	0.31 %	0.20 %	0.34 %
Profitability								
Other income (as a % of total revenue)	32.6 %	33.3 %	33.1 %		36.2 %	34.8 %	33.0 %	36.5 %
Efficiency ratio (non-interest expenses as a % of total revenue)	74.40 %	75.90 %	76.4 %		74.0 %	75.1 %	78.6 %	76.9 %
Return on common shareholders' equity	1.7 %	12.5 %	7.9 %		10.6 %	7.4 %	4.6 %	8.3 %
Quality of assets								
Gross impaired loans	\$ 132.7	\$ 123.5	\$ 122.0		\$ 120.9	\$ 117.8	\$ 113.4	\$ 118.5
Allowances for loan losses								
Specific	63.2	62.7	59.5		64.6	55.6	53.3	59.1
General	65.3	65.3	65.3		65.3	65.3	65.3	65.3
Total	\$ 128.4	\$ 127.9	\$ 124.7		\$ 129.8	\$ 120.9	\$ 118.5	\$ 124.3
Net impaired loans (as a % of loans, bankers' acceptances and assets purchased under reverse repurchase agreements)	\$ 4.3	\$ (4.4)	\$ (2.7)		\$ (8.9)	\$ (3.1)	\$ (5.1)	\$ (5.8)
	- %	- %	- %		(0.1) %	- %	- %	- %
Other information								
Number of full-time equivalent employees	3,373	3,230	3,256		3,180	3,252	3,140	3,207
Number of branches	157	157	157		157	156	156	156
Number of automated banking machines	323	318	316		313	309	310	308

(1) Restated balance

Regulatory capital - BIS

In thousands of dollars (unaudited)	As at July 31 2006	As at October 31 2005	As at July 31 2005
Tier I capital			
Common shares	\$ 250,358	\$ 249,043	\$ 249,190
Contributed surplus	405	73	-
Retained earnings	472,430	454,124	442,386
Non-cumulative preferred shares	210,000	210,000	210,000
Non-controlling interest in a subsidiary	-	6,715	6,569
Less: goodwill	(53,790)	(53,790)	(53,790)
Total - Tier I capital (A)	879,403	866,165	854,355
Tier II capital			
Subordinated debentures	150,000	150,000	200,000
General allowances	65,250	65,250	65,250
Total - Tier II capital	215,250	215,250	265,250
Investment in non-consolidated corporations, securitization and other	(27,852)	(32,364)	(37,967)
Regulatory capital - BIS (B)	\$ 1,066,801	\$ 1,049,051	\$ 1,081,638
Total risk-weighted assets (C)	\$ 8,532,889	\$ 8,522,568	\$ 8,501,713
Tier I BIS capital ratio (A/C)	10.3 %	10.2 %	10.1 %
Total BIS capital ratio (B/C)	12.5 %	12.3 %	12.7 %
Assets to capital multiple	16.1 x	15.8 x	15.0 x
Tangible common equity as a percentage of risk-weighted assets	7.7 %	7.5 %	7.4 %

Risk-weighted assets

In thousands of dollars (unaudited)	As at July 31 2006	As at October 31 2005	As at July 31 2005
BALANCE SHEET ITEMS			
Cash resources	\$ 107,090	\$ 87,652	\$ 102,197
Securities	315,613	396,881	402,178
Mortgage loans	2,319,457	2,328,913	2,319,944
Other loans and customers' liability under acceptances	5,163,378	5,063,069	5,023,673
Other assets	454,610	496,652	491,276
General allowances	65,250	65,250	65,250
Total - balance sheet items	8,425,398	8,438,417	8,404,518
OFF-BALANCE SHEET ITEMS			
Derivative financial instruments	18,687	33,040	51,505
Credit-related commitments	88,804	51,111	45,690
Total - risk-weighted assets	\$ 8,532,889	\$ 8,522,568	\$ 8,501,713

Assets under administration

In thousands of dollars (unaudited)	As at July 31 2006	As at October 31 2005	As at July 31 2005
Self-directed RRSPs and RRIFs	\$ 8,172,875	\$ 7,958,593	\$ 8,119,598
Institutional	1,733,100	1,808,809	1,841,722
Clients' brokerage assets	1,860,932	1,622,608	1,554,645
Mutual funds	1,351,659	1,212,810	1,243,443
Mortgage loans under management	1,310,832	843,015	705,557
Other - Personal	156,020	319,683	313,308
Total - assets under administration	\$ 14,585,418	\$ 13,765,518	\$ 13,778,273

Other income

In thousands of dollars (unaudited)	Q4	Q3	Q2	2006 Q1
Fees and commissions on loans and deposits				
Deposit service charges	\$ -	\$ 12,096	\$ 11,926	\$ 11,836
Lending fees	-	6,414	5,303	6,096
Card service revenues	-	3,587	2,983	3,112
Sub-total - fees and commissions on loans and deposits	-	22,097	20,212	21,044
Other				
Brokerage operations	-	4,837	5,812	4,989
Income from treasury and financial market operations	-	5,102	2,889	3,047
Income from registered self-directed plans	-	2,540	2,893	2,757
Securitization income	-	2,245	3,554	3,138
Income from distribution of mutual funds	-	2,717	2,636	2,373
Credit insurance income	-	3,131	3,249	2,976
Gain on disposal	-	-	-	931
Other	-	1,681	1,587	2,302
Sub-total - other	-	22,253	22,620	22,513
Total - other income	\$ -	\$ 44,350	\$ 42,832	\$ 43,557
As a % of average assets	- %	1.05 %	1.05 %	1.04 %

In thousands of dollars (unaudited)	Q4	Q3	Q2	2005 Q1
Fees and commissions on loans and deposits				
Deposit service charges	\$ 11,960	\$ 12,096	\$ 12,145	\$ 11,538
Lending fees	7,693	7,666	7,517	7,499
Card service revenues	3,036	3,022	2,483	2,509
Sub-total - fees and commissions on loans and deposits	22,689	22,784	22,145	21,546
Other				
Brokerage operations	5,603	4,734	4,899	4,931
Income from treasury and financial market operations	4,805	5,637	1,566	4,215
Income from registered self-directed plans	3,008	2,839	3,023	2,960
Securitization income	4,852	3,032	719	3,061
Income from distribution and management of mutual funds	2,335	2,165	2,238	2,832
Credit insurance income	2,510	1,515	2,004	1,658
Other	2,598	2,925	2,297	2,246
Sub-total - other	25,711	22,847	16,746	21,903
Total - other income	\$ 48,400	\$ 45,631	\$ 38,891	\$ 43,449
As a % of average assets	1.17 %	1.10 %	0.99 %	1.05 %

Non - interest expenses

In thousands of dollars (unaudited)	Q4	Q3	Q2	2006 Q1
Salaries and employee benefits	\$ -	\$ 51,530	\$ 48,260	\$ 52,342
Premises and technology				
Equipment and computer services	-	10,214	10,415	9,948
Rent and property taxes	-	8,345	8,372	8,451
Depreciation	-	6,249	6,348	6,502
Maintenance and repairs	-	1,211	1,209	1,177
Public utilities	-	276	364	316
Other	-	162	188	120
Sub-total - premises and technology	-	26,457	26,896	26,514
Other expenses				
Taxes and insurance	-	5,732	6,110	6,090
Communications and travelling expenses	-	4,666	4,371	4,061
Fees and commissions	-	5,210	4,903	3,688
Advertising and business development	-	3,837	3,728	4,611
Stationery and publications	-	1,443	1,490	1,622
Recruitment and training	-	612	490	611
Other	-	1,575	1,273	991
Sub-total - other expenses	-	23,075	22,365	21,674
Total - non-interest expenses	\$ -	\$ 101,062	\$ 97,521	\$ 100,530
As a % of average assets	- %	2.38 %	2.40 %	2.41 %

In thousands of dollars (unaudited)	Q4	Q3	Q2	2005 Q1
Salaries and employee benefits	\$ 51,091	\$ 50,618	\$ 45,647	\$ 44,807
Premises and technology				
Equipment and computer services	9,712	9,608	9,036	9,243
Rent and property taxes	8,092	8,253	8,389	8,387
Depreciation	6,799	6,624	7,462	7,475
Maintenance and repairs	1,436	1,222	1,550	1,131
Public utilities	231	220	333	276
Other	1,248	540	(62)	354
Sub-total - premises and technology	27,518	26,467	26,708	26,866
Other expenses				
Taxes and insurance	5,458	5,989	5,691	6,447
Communications and travelling expenses	4,331	4,539	4,362	4,373
Fees and commissions	4,576	4,435	3,965	3,545
Advertising and business development	2,531	4,008	3,736	2,935
Stationery and publications	1,402	1,312	1,603	1,705
Recruitment and training	586	612	493	643
Other	1,517	514	554	367
Sub-total - other expenses	20,401	21,409	20,404	20,015
Total - non-interest expenses	\$ 99,010	\$ 98,494	\$ 92,759	\$ 91,688
As a % of average assets	2.39 %	2.38 %	2.37 %	2.22 %

Segmented information

Retail Financial Services

In thousands of dollars (unaudited)	2006					2005 ⁽¹⁾
	Q4	Q3	Q2	Q1	Total	
Net interest income	\$ 66,198	\$ 62,175	\$ 64,615	\$ 64,817	\$ 252,988	\$ 252,496
Other income	24,515	23,392	22,749	23,019	70,656	87,639
Total revenue	90,713	85,567	87,364	87,836	263,644	340,135
Provision for credit losses	7,289	4,691	5,612	4,871	17,562	20,685
Non-interest expenses	73,307	70,237	72,012	69,576	215,556	273,198
Income from continuing operations						
before income taxes	10,117	10,639	9,740	13,134	30,496	46,252
Income taxes	3,388	3,540	3,259	4,589	10,187	16,140
Income from continuing operations	6,729	7,099	6,481	8,545	20,309	30,112
Income from discontinued operations, net of income taxes	-	-	-	4,422	-	-
Net income	\$ 6,729	\$ 7,099	\$ 6,481	\$ 12,967	\$ 20,309	\$ 4,422
Average assets	\$ 8,277,569	\$ 8,109,524	\$ 8,023,556	\$ 7,925,976	\$ 7,769,421	\$ 7,684,783
Average loans	\$ 8,074,826	\$ 7,908,951	\$ 7,814,994	\$ 7,729,290	\$ 7,580,565	\$ 7,490,577
Average deposits	\$ 6,768,946	\$ 6,656,112	\$ 6,642,364	\$ 6,572,096	\$ 6,608,413	\$ 6,570,174

Commercial Financial Services

In thousands of dollars (unaudited)	2006					2005 ⁽¹⁾
	Q4	Q3	Q2	Q1	Total	
Net interest income	\$ 14,648	\$ 14,287	\$ 15,058	\$ 14,206	\$ 56,221	\$ 56,221
Other income	5,873	4,933	6,803	7,381	17,609	29,112
Total revenue	20,521	19,220	21,861	21,587	61,602	85,333
Provision for credit losses	1,215	3,864	2,811	4,957	7,890	13,107
Non-interest expenses	8,939	8,443	10,572	10,238	27,954	38,874
Income before income taxes	10,367	6,913	8,478	6,392	25,758	33,352
Income taxes	3,473	2,316	2,276	2,276	8,627	11,813
Net income	\$ 6,894	\$ 4,597	\$ 5,640	\$ 4,116	\$ 17,131	\$ 21,539
Average assets	\$ 2,265,991	\$ 2,223,534	\$ 2,254,469	\$ 2,255,775	\$ 2,195,512	\$ 2,221,761
Average loans	\$ 2,126,481	\$ 2,078,868	\$ 2,080,005	\$ 2,045,642	\$ 1,994,542	\$ 2,006,398
Average deposits	\$ 94,633	\$ 95,523	\$ 103,477	\$ 100,952	\$ 97,904	\$ 92,137

B2B Trust

In thousands of dollars (unaudited)	2006					2005 ⁽¹⁾
	Q4	Q3	Q2	Q1	Total	
Net interest income	\$ 19,051	\$ 17,892	\$ 17,639	\$ 16,510	\$ 61,122	\$ 63,577
Other income	3,145	3,372	3,247	3,576	9,764	14,036
Total revenue	22,196	21,304	20,886	20,086	64,386	77,613
Provision for credit losses	1,496	1,445	1,577	1,667	4,518	6,208
Non-interest expenses	10,469	11,159	11,029	10,538	32,657	42,435
Income before income taxes	10,231	8,700	8,280	7,881	27,211	28,970
Income taxes	3,471	2,953	2,809	2,690	9,233	9,886
Net income	\$ 6,760	\$ 5,747	\$ 5,471	\$ 5,191	\$ 17,978	\$ 19,084
Average assets	\$ 2,771,988	\$ 2,700,361	\$ 2,665,502	\$ 2,524,306	\$ 2,480,237	\$ 2,451,836
Average loans	\$ 2,736,233	\$ 2,665,803	\$ 2,548,191	\$ 2,484,708	\$ 2,442,112	\$ 2,414,217
Average deposits	\$ 5,245,907	\$ 5,195,888	\$ 5,060,166	\$ 5,049,251	\$ 5,059,647	\$ 5,104,993

Segmented information (continued)

Laurentian Bank Securities

	2006					2005				
	Q4	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Net interest income	\$ 207	\$ 279	\$ 304	\$ 790	\$ 292	\$ 299	\$ 329	\$ 370	\$ 1,290	\$ 1,290
Other income	4,913	5,809	5,043	15,865	5,660	4,756	4,957	5,988	21,361	21,361
Total revenue	5,120	6,188	5,347	16,655	5,962	5,055	5,286	6,358	22,651	22,651
Non-interest expenses	4,565	4,564	4,319	13,448	4,255	4,085	4,160	5,035	17,536	17,536
Income before income taxes	555	1,624	1,028	3,207	1,697	970	1,126	1,323	5,116	5,116
Income taxes	43	507	346	896	586	331	367	449	1,793	1,793
Net income	\$ 512	\$ 1,117	\$ 682	\$ 2,311	\$ 1,111	\$ 639	\$ 759	\$ 874	\$ 3,383	\$ 3,383
Average assets	\$ 1,464,569	\$ 1,505,251	\$ 1,457,802	\$ 1,475,551	\$ 1,274,537	\$ 1,602,932	\$ 1,354,821	\$ 1,521,121	\$ 1,439,039	\$ 1,439,039
Average loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6	\$ 7	\$ 3	\$ 3
Average deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Other

	2006					2005 (1)				
	Q4	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Net interest income	\$ (6,612)	\$ (8,989)	\$ (9,667)	\$ (27,268)	\$ (10,413)	\$ (9,325)	\$ (10,491)	\$ (17,664)	\$ (47,893)	\$ (47,893)
Other income	5,904	5,226	5,715	16,845	8,764	7,824	1,372	6,263	24,223	24,223
Total revenue	(2,708)	(3,763)	(3,952)	(10,423)	(1,649)	(1,501)	(9,119)	(11,401)	(23,670)	(23,670)
Non-interest expenses	3,782	3,118	2,598	9,498	4,403	4,170	1,517	(181)	9,909	9,909
Loss from continuing operations before recovery of income taxes	(6,490)	(6,881)	(6,550)	(19,921)	(6,052)	(5,671)	(10,636)	(11,220)	(33,679)	(33,679)
Income tax recovery	8,249	(12,926)	(4,935)	(9,612)	(4,499)	(2,276)	(3,913)	(4,396)	(15,084)	(15,084)
Income (loss) from continuing operations	(14,739)	6,045	(1,615)	(10,309)	(1,555)	(3,395)	(6,723)	(6,824)	(18,495)	(18,495)
Income (loss) from discontinued operations, net of income taxes	-	30	324	354	(273)	600	(303)	5,213	5,213	5,213
Net income	\$ (14,739)	\$ 6,075	\$ (1,291)	\$ (9,955)	\$ (1,828)	\$ (2,795)	\$ (7,026)	\$ (1,611)	\$ (13,282)	\$ (13,282)
Average assets	\$ 2,052,333	\$ 2,136,266	\$ 2,258,084	\$ 2,149,033	\$ 2,450,145	\$ 2,377,975	\$ 2,475,489	\$ 2,815,069	\$ 2,590,115	\$ 2,590,115
Average loans	\$ (1,035,195)	\$ (994,963)	\$ (680,430)	\$ (902,525)	\$ (601,859)	\$ (440,640)	\$ (416,090)	\$ (398,895)	\$ (464,766)	\$ (464,766)
Average deposits	\$ 1,447,577	\$ 1,397,410	\$ 1,894,166	\$ 1,581,721	\$ 2,037,421	\$ 1,589,798	\$ 1,452,877	\$ 1,244,712	\$ 1,582,257	\$ 1,582,257

Total

	2006					2005				
	Q4	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Net interest income	\$ 91,492	\$ 85,684	\$ 87,949	\$ 265,125	\$ 85,412	\$ 85,480	\$ 79,088	\$ 75,711	\$ 325,691	\$ 325,691
Other income	44,350	42,832	43,557	130,739	48,400	45,631	38,891	43,449	176,371	176,371
Total revenue	135,842	128,516	131,506	395,864	133,812	131,111	117,979	119,160	502,062	502,062
Provision for credit losses	10,000	10,000	10,000	30,000	11,750	9,750	8,750	9,750	40,000	40,000
Non-interest expenses	101,062	97,521	100,530	299,113	99,010	98,494	92,759	91,688	381,951	381,951
Income from continuing operations before income taxes	24,780	20,995	20,976	66,751	23,052	22,867	16,470	17,722	80,111	80,111
Income taxes	18,624	(3,610)	4,317	19,331	5,642	7,660	5,518	5,668	24,488	24,488
Income from continuing operations	6,156	24,605	16,659	47,420	17,410	15,207	10,952	12,054	55,623	55,623
Income (loss) from discontinued operations, net of income taxes	-	30	324	354	(4,149)	600	(303)	5,213	5,213	9,659
Net income	\$ 6,156	\$ 24,635	\$ 16,983	\$ 47,774	\$ 21,559	\$ 15,807	\$ 10,649	\$ 17,267	\$ 65,282	\$ 65,282
Average assets	\$ 16,832,450	\$ 16,874,936	\$ 16,578,553	\$ 16,895,537	\$ 16,430,739	\$ 16,426,077	\$ 16,061,669	\$ 16,382,982	\$ 16,327,534	\$ 16,327,534
Average loans	\$ 11,902,345	\$ 11,658,659	\$ 11,762,760	\$ 11,775,862	\$ 11,657,781	\$ 11,576,579	\$ 11,363,155	\$ 11,185,478	\$ 11,446,427	\$ 11,446,427
Average deposits	\$ 13,557,063	\$ 13,344,933	\$ 13,700,173	\$ 13,536,135	\$ 13,759,720	\$ 13,355,909	\$ 13,216,552	\$ 13,061,727	\$ 13,349,561	\$ 13,349,561

(1) Results from all deposit brokerage operations are now included with the B2B Trust business segment, whereas certain activities were previously included with the Retail Financial Services segment. As well, certain adjustments were carried to the cost of funds model in 2006. Comparative figures were restated to reflect the current period presentation.