

# FOURTH QUARTER 2007

SUPPLEMENTARY INFORMATION FOR THE QUARTER ENDED OCTOBER 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	Q1
<b>On- and off-balance sheet information</b>									
Average assets	\$ 17,170	\$ 16,920	\$ 16,734	\$ 16,610	\$ 16,679	\$ 16,832	\$ 16,675	\$ 16,579	\$ 16,579
Balance sheet assets	\$ 17,787	\$ 18,011	\$ 17,809	\$ 17,177	\$ 17,296	\$ 17,062	\$ 17,307	\$ 16,742	\$ 16,742
Assets under administration	\$ 15,636	\$ 15,339	\$ 15,206	\$ 14,911	\$ 14,725	\$ 14,585	\$ 14,954	\$ 14,421	\$ 14,421
Total principal amount of securitized loans	\$ 1,588	\$ 1,262	\$ 1,052	\$ 1,002	\$ 1,079	\$ 1,154	\$ 1,139	\$ 887	\$ 887
Average earning assets	\$ 16,467	\$ 16,171	\$ 15,982	\$ 15,880	\$ 15,910	\$ 16,059	\$ 15,901	\$ 15,773	\$ 15,773
Average common equity	\$ 781	\$ 762	\$ 747	\$ 738	\$ 728	\$ 728	\$ 712	\$ 706	\$ 706
<b>Financial results</b>									
Net interest income	\$ 97.7	\$ 101.8	\$ 95.5	\$ 95.2	\$ 92.1	\$ 91.5	\$ 85.7	\$ 87.9	\$ 87.9
Other income	\$ 47.9	\$ 49.3	\$ 50.2	\$ 46.4	\$ 45.0	\$ 46.5	\$ 45.3	\$ 45.8	\$ 45.8
Total revenue	\$ 145.6	\$ 151.0	\$ 145.7	\$ 141.6	\$ 137.1	\$ 138.0	\$ 131.0	\$ 133.7	\$ 133.7
Provision for credit losses	\$ 10.0	\$ 10.0	\$ 10.0	\$ 10.0	\$ 10.0	\$ 10.0	\$ 10.0	\$ 10.0	\$ 10.0
Non-interest expenses	\$ 105.8	\$ 108.4	\$ 109.0	\$ 104.3	\$ 104.8	\$ 103.2	\$ 100.0	\$ 102.8	\$ 102.8
Net income	\$ 30.2	\$ 23.2	\$ 20.7	\$ 20.6	\$ 22.6	\$ 6.2	\$ 24.6	\$ 17.0	\$ 17.0
<b>Per common share</b>									
<b>Net income</b>									
Basic	\$ 1.14	\$ 0.85	\$ 0.75	\$ 0.74	\$ 0.84	\$ 0.13	\$ 0.92	\$ 0.59	\$ 0.59
Diluted	\$ 1.14	\$ 0.85	\$ 0.75	\$ 0.74	\$ 0.84	\$ 0.13	\$ 0.91	\$ 0.59	\$ 0.59
<b>Dividends</b>									
Book value	\$ 33.34	\$ 32.50	\$ 31.95	\$ 31.49	\$ 31.18	\$ 30.63	\$ 30.78	\$ 30.15	\$ 30.15
Share price - close	\$ 43.70	\$ 38.00	\$ 32.24	\$ 30.60	\$ 29.05	\$ 30.45	\$ 32.58	\$ 35.15	\$ 35.15
Price/earnings ratio (trailing four quarters)	12.5 x	11.9 x	13.1 x	11.6 x	11.7 x	12.5 x	11.5 x	15.6 x	15.6 x
Market to book value	131 %	117 %	101 %	97 %	93 %	99 %	106 %	117 %	117 %
Dividend yield	2.65 %	3.05 %	3.60 %	3.79 %	3.99 %	3.81 %	3.56 %	3.30 %	3.30 %
Dividend payout ratio	25.4 %	34.0 %	38.8 %	39.0 %	34.7 %	216.0 %	31.6 %	48.8 %	48.8 %
<b>As a percentage of average assets</b>									
Net interest income	2.26 %	2.39 %	2.34 %	2.27 %	2.19 %	2.16 %	2.11 %	2.10 %	2.10 %
Provision for credit losses	0.23 %	0.23 %	0.25 %	0.24 %	0.24 %	0.24 %	0.25 %	0.24 %	0.24 %
Net income	0.70 %	0.54 %	0.51 %	0.49 %	0.54 %	0.15 %	0.61 %	0.41 %	0.41 %
Net income available to common shareholders	0.63 %	0.47 %	0.43 %	0.42 %	0.47 %	0.07 %	0.53 %	0.34 %	0.34 %
<b>Profitability</b>									
Other income (as a % of total revenue)	32.9 %	32.6 %	34.4 %	32.8 %	32.8 %	33.7 %	34.6 %	34.2 %	34.2 %
Efficiency ratio (non-interest expenses as a % of total revenue)	72.6 %	71.8 %	74.8 %	73.7 %	76.5 %	74.8 %	76.3 %	76.8 %	76.8 %
Return on common shareholders' equity	13.8 %	10.5 %	9.7 %	9.4 %	10.8 %	1.7 %	12.5 %	7.9 %	7.9 %
<b>Quality of assets</b>									
Gross impaired loans	\$ 103.9	\$ 109.3	\$ 113.3	\$ 122.5	\$ 130.6	\$ 132.7	\$ 123.5	\$ 122.0	\$ 122.0
<b>Allowances for loan losses</b>									
Specific	50.0	51.7	55.1	60.0	59.9	63.2	62.7	59.5	59.5
General	65.3	65.3	65.3	65.3	65.3	65.3	65.3	65.3	65.3
Total	\$ 115.3	\$ 116.9	\$ 120.3	\$ 125.3	\$ 125.2	\$ 128.4	\$ 127.9	\$ 124.7	\$ 124.7
Net impaired loans (as a % of loans, bankers' acceptances and assets purchased under reverse repurchase agreements)	\$ (11.4)	\$ (7.6)	\$ (7.0)	\$ (2.8)	\$ 5.4	\$ 4.3	\$ (4.4)	\$ (2.7)	\$ (2.7)
	(0.1) %	(0.1) %	(0.1) %	- %	- %	- %	- %	- %	- %
<b>Other information</b>									
Number of full-time equivalent employees	3,289	3,400	3,300	3,326	3,238	3,373	3,230	3,256	3,256
Number of branches	157	158	158	158	158	157	157	157	157
Number of automated banking machines	338	340	337	334	325	323	318	316	316

<sup>1</sup> Restated balances

## REGULATORY CAPITAL - BIS

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT OCTOBER 31 2007	AS AT OCTOBER 31 2006
<b>Tier I capital</b>		
Common shares	\$ 256,445	\$ 250,568
Contributed surplus	105	518
Retained earnings	537,254	485,334
Non-cumulative preferred shares	210,000	210,000
Less: goodwill	(53,790)	(53,790)
<b>Total - Tier I capital (A)</b>	<b>950,014</b>	<b>892,630</b>
<b>Tier II capital</b>		
Subordinated debentures	150,000	150,000
General allowances	65,250	65,250
Unrealized gains on available for sale equity securities	11,698	-
<b>Total - Tier II capital</b>	<b>226,948</b>	<b>215,250</b>
Securitization and other	(45,525)	(28,469)
<b>Regulatory capital - BIS (B)</b>	<b>\$ 1,131,437</b>	<b>\$ 1,079,411</b>
<b>Total risk-weighted assets (C)</b>	<b>\$ 9,723,950</b>	<b>\$ 8,702,241</b>
Tier I BIS capital ratio (A/C)	9.8 %	10.3 %
Total BIS capital ratio (B/C)	11.6 %	12.4 %
Assets to capital multiple	15.8 x	16.1 x
Tangible common equity as a percentage of risk-weighted assets	7.5 %	7.7 %

## RISK-WEIGHTED ASSETS

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT OCTOBER 31 2007	AS AT OCTOBER 31 2006
<b>Balance sheet items</b>		
Cash resources	\$ 85,613	\$ 41,931
Securities	328,325	481,035
Mortgage loans	2,636,531	2,400,540
Other loans and customers' liability under acceptances	5,906,449	5,146,909
Other assets	476,308	462,541
General allowances	65,250	65,250
<b>Total - balance sheet items</b>	<b>9,498,476</b>	<b>8,598,206</b>
<b>Off-balance sheet items</b>		
Derivative financial instruments	28,647	26,620
Credit-related commitments	196,827	77,415
<b>Total - risk-weighted assets</b>	<b>\$ 9,723,950</b>	<b>\$ 8,702,241</b>

## ASSETS UNDER ADMINISTRATION

IN THOUSANDS OF DOLLARS (UNAUDITED)	AS AT OCTOBER 31 2007	AS AT OCTOBER 31 2006
Self-directed RRSPs and RRIFs	\$ 8,429,223	\$ 8,415,222
Clients' brokerage assets	1,994,766	1,923,658
Institutional	1,823,965	1,724,998
Mortgage loans under management	1,742,466	1,223,020
Mutual funds	1,615,886	1,405,164
Other - Personal	29,988	33,246
<b>Total - assets under administration</b>	<b>\$ 15,636,294</b>	<b>\$ 14,725,308</b>

## OTHER INCOME

IN THOUSANDS OF DOLLARS (UNAUDITED)	Q4	Q3	Q2	Q1	2007 TOTAL
<b>Fees and commissions on loans and deposits</b>					
Deposit service charges	\$ 12,675	\$ 13,083	\$ 12,599	\$ 12,291	\$ 50,648
Lending fees	5,904	5,963	5,663	5,882	23,412
Card service revenues	3,741	4,160	3,345	3,397	14,643
<b>Sub-total - fees and commissions on loans and deposits</b>	<b>22,320</b>	<b>23,206</b>	<b>21,607</b>	<b>21,570</b>	<b>88,703</b>
<b>Other</b>					
Income from brokerage operations	6,454	7,664	9,693	8,548	32,359
Income from treasury and financial market operations	3,912	6,516	4,274	4,584	19,286
Income from sales of mutual funds	3,493	3,521	3,318	3,074	13,406
Credit insurance income	3,492	2,453	3,030	3,582	12,557
Income from registered self-directed plans	2,231	2,490	2,572	2,359	9,652
Securitization income	1,407	1,236	3,215	560	6,418
Gain on modification in ownership interest	4,000	-	-	-	4,000
Other	583	2,189	2,456	2,117	7,345
<b>Sub-total - other</b>	<b>25,572</b>	<b>26,069</b>	<b>28,558</b>	<b>24,824</b>	<b>105,023</b>
<b>Total - other income</b>	<b>\$ 47,892</b>	<b>\$ 49,275</b>	<b>\$ 50,165</b>	<b>\$ 46,394</b>	<b>\$ 193,726</b>
<b>As a % of average assets</b>	<b>1.11 %</b>	<b>1.16 %</b>	<b>1.23 %</b>	<b>1.11 %</b>	<b>1.15 %</b>

  

IN THOUSANDS OF DOLLARS (UNAUDITED)	Q4	Q3	Q2	Q1	2006 TOTAL
<b>Fees and commissions on loans and deposits</b>					
Deposit service charges	\$ 12,055	\$ 12,096	\$ 11,926	\$ 11,836	\$ 47,913
Lending fees	5,865	6,414	5,303	6,096	23,678
Card service revenues	3,342	3,587	2,983	3,112	13,024
<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>84,615</b>
<b>Other</b>					
Income from brokerage operations	8,896	7,020	8,280	7,222	31,418
Income from treasury and financial market operations	4,168	5,102	2,889	3,047	15,206
Income from sales of mutual funds	2,911	2,717	2,636	2,373	10,637
Credit insurance income	3,222	3,131	3,249	2,976	12,578
Income from registered self-directed plans	2,325	2,540	2,893	2,757	10,515
Securitization income	1,035	2,245	3,554	3,138	9,972
Gain on disposal	-	-	-	931	931
Other	1,158	1,681	1,587	2,302	6,728
<b>Sub-total - other</b>	<b>23,715</b>	<b>24,436</b>	<b>25,088</b>	<b>24,746</b>	<b>97,985</b>
<b>Total - other income</b>	<b>\$ 44,977</b>	<b>\$ 46,533</b>	<b>\$ 45,300</b>	<b>\$ 45,790</b>	<b>\$ 182,600</b>
<b>As a % of average assets</b>	<b>1.07 %</b>	<b>1.10 %</b>	<b>1.11 %</b>	<b>1.10 %</b>	<b>1.09 %</b>

## NON - INTEREST EXPENSES

IN THOUSANDS OF DOLLARS (UNAUDITED)	Q4	Q3	Q2	Q1	2007 TOTAL
Salaries and employee benefits					
Salaries	\$ 36,882	\$ 37,606	\$ 36,266	\$ 36,160	\$ 146,914
Employee benefits	12,617	13,655	13,809	12,965	53,046
Performance-based compensation	6,803	7,341	8,045	7,141	29,330
Sub-total - salaries and employee benefits	56,302	58,602	58,120	56,266	229,290
Premises and technology					
Equipment and computer services	10,655	10,402	11,291	10,103	42,451
Rent and property taxes	8,715	8,617	8,750	8,461	34,543
Depreciation	7,127	6,883	6,814	6,569	27,393
Maintenance and repairs	1,595	1,424	1,208	1,200	5,427
Public utilities	262	296	417	309	1,284
Other	123	136	88	114	461
Sub-total - premises and technology	28,477	27,758	28,568	26,756	111,559
Other					
Fees and commissions	5,251	5,208	4,845	3,649	18,953
Taxes and insurance	4,094	4,431	4,590	5,641	18,756
Communications and travelling expenses	4,634	4,631	4,677	4,373	18,315
Advertising and business development	4,143	4,534	4,433	3,660	16,770
Stationery and publications	1,420	1,418	1,691	1,705	6,234
Recruitment and training	419	684	708	982	2,793
Other	1,017	1,107	1,319	1,297	4,740
Sub-total - other	20,978	22,013	22,263	21,307	86,561
Total - non-interest expenses	\$ 105,757	\$ 108,373	\$ 108,951	\$ 104,329	\$ 427,410
As a % of average assets	2.44 %	2.54 %	2.67 %	2.49 %	2.54 %

IN THOUSANDS OF DOLLARS (UNAUDITED)	Q4	Q3	Q2	Q1	2006 TOTAL
Salaries and employee benefits					
Salaries	\$ 35,225	\$ 36,647	\$ 34,102	\$ 34,814	\$ 140,788
Employee benefits	12,727	12,426	12,903	11,923	49,979
Performance-based compensation	7,577	4,328	3,369	7,542	22,816
Sub-total - salaries and employee benefits	55,529	53,401	50,374	54,279	213,583
Premises and technology					
Equipment and computer services	10,485	10,526	10,769	10,244	42,024
Rent and property taxes	8,399	8,345	8,372	8,451	33,567
Depreciation	6,874	6,249	6,348	6,502	25,973
Maintenance and repairs	1,327	1,211	1,209	1,177	4,924
Public utilities	265	276	364	316	1,221
Other	(28)	162	188	120	442
Sub-total - premises and technology	27,322	26,769	27,250	26,810	108,151
Other					
Fees and commissions	5,357	5,210	4,903	3,688	19,158
Taxes and insurance	5,983	5,732	6,110	6,090	23,915
Communications and travelling expenses	4,436	4,666	4,371	4,061	17,534
Advertising and business development	3,124	3,837	3,728	4,611	15,300
Stationery and publications	1,412	1,443	1,490	1,622	5,967
Recruitment and training	383	612	490	611	2,096
Other	1,272	1,575	1,273	991	5,111
Sub-total - other	21,967	23,075	22,365	21,674	89,081
Total - non-interest expenses	\$ 104,818	\$ 103,245	\$ 99,989	\$ 102,763	\$ 410,815
As a % of average assets	2.49 %	2.43 %	2.46 %	2.46 %	2.46 %

# SEGMENTED INFORMATION

## Retail Financial Services

	2007				2006					
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ 69,297	\$ 68,847	\$ 64,633	\$ 65,726	\$ 268,503	\$ 66,103	\$ 66,198	\$ 62,175	\$ 64,615	\$ 259,091
Other income	31,117	25,483	25,589	25,358	108,547	24,483	24,515	23,392	22,749	95,139
Total revenue	100,414	95,330	90,322	91,084	377,150	90,586	90,713	85,567	87,364	354,230
Provision for credit losses	6,155	6,414	6,721	6,296	25,586	5,455	5,289	4,691	5,612	23,047
Non-interest expenses	74,062	75,453	74,852	72,666	297,033	71,602	73,307	70,237	72,012	287,158
Income from continuing operations before income taxes	20,197	13,463	8,749	12,122	54,531	13,529	10,117	10,639	9,740	44,025
Income taxes	5,615	3,717	1,944	2,838	14,014	3,686	3,388	3,540	3,259	13,873
Income from discontinued operations, net of income taxes	14,682	9,746	6,805	9,284	40,517	9,843	6,729	7,099	6,481	30,152
Net income	4,423	-	-	-	4,423	4,422	-	-	-	4,422
Average assets	\$ 19,105	\$ 9,746	\$ 6,805	\$ 9,284	\$ 44,940	\$ 14,265	\$ 6,729	\$ 7,099	\$ 6,481	\$ 34,574
Average loans	\$ 9,004,334	\$ 8,797,006	\$ 8,575,446	\$ 8,509,322	\$ 8,722,727	\$ 8,410,836	\$ 8,277,569	\$ 8,109,524	\$ 8,023,556	\$ 8,206,159
Average deposits	\$ 8,781,094	\$ 8,581,670	\$ 8,368,391	\$ 8,296,250	\$ 8,507,989	\$ 8,206,273	\$ 8,074,826	\$ 7,908,951	\$ 7,814,994	\$ 8,002,020
	\$ 7,228,326	\$ 7,191,087	\$ 7,007,877	\$ 6,918,930	\$ 7,087,202	\$ 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	\$ 15,676	\$ 15,513	\$ 15,003	\$ 15,426	\$ 61,618	\$ 15,173	\$ 14,648	\$ 14,287	\$ 15,058	\$ 59,166
Other income	4,657	5,144	5,553	5,843	21,197	5,153	5,873	4,933	6,803	22,762
Total revenue	20,333	20,657	20,556	21,269	82,815	20,326	20,521	19,220	21,861	81,928
Provision for credit losses	3,007	2,430	2,241	2,689	10,367	3,246	1,215	3,864	2,811	11,136
Non-interest expenses	9,179	9,019	9,225	8,973	36,396	8,751	8,939	8,443	10,572	36,705
Income before income taxes	8,147	9,208	9,090	9,607	36,052	8,329	10,367	6,913	8,478	34,087
Income taxes	2,729	3,085	3,045	3,218	12,077	2,790	3,473	2,316	2,838	11,417
Net income	5,418	6,123	6,045	6,389	23,975	5,539	6,894	4,597	5,640	22,670
Average assets	\$ 2,621,089	\$ 2,481,731	\$ 2,413,619	\$ 2,342,979	\$ 2,465,275	\$ 2,297,350	\$ 2,265,991	\$ 2,223,534	\$ 2,254,469	\$ 2,260,638
Average loans	\$ 2,441,093	\$ 2,292,907	\$ 2,221,404	\$ 2,165,979	\$ 2,280,830	\$ 2,135,098	\$ 2,126,481	\$ 2,078,868	\$ 2,080,005	\$ 2,105,329
Average deposits	\$ 126,067	\$ 120,323	\$ 121,743	\$ 124,263	\$ 123,110	\$ 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	\$ 20,807	\$ 20,863	\$ 19,551	\$ 19,756	\$ 80,977	\$ 18,984	\$ 19,051	\$ 17,932	\$ 17,639	\$ 73,606
Other income	2,704	3,014	2,998	2,794	11,510	2,969	3,145	3,372	3,247	12,633
Total revenue	23,511	23,877	22,549	22,550	92,487	21,953	22,196	21,304	20,886	86,239
Provision for credit losses	838	1,156	1,038	1,015	4,047	1,299	1,496	1,445	1,577	5,817
Non-interest expenses	10,709	10,497	10,764	10,413	42,383	11,000	10,469	11,159	11,029	43,657
Income before income taxes	11,964	12,224	10,747	11,122	46,057	9,554	10,231	8,700	8,280	36,765
Income taxes	4,048	4,136	3,623	3,770	15,577	3,240	3,471	2,953	2,809	12,473
Net income	7,916	8,088	7,124	7,352	30,480	6,314	6,760	5,747	5,471	24,292
Average assets	\$ 3,505,124	\$ 3,213,020	\$ 2,934,231	\$ 2,834,793	\$ 3,123,334	\$ 2,797,887	\$ 2,771,988	\$ 2,700,361	\$ 2,584,642	\$ 2,713,829
Average loans	\$ 3,467,955	\$ 3,179,052	\$ 2,902,321	\$ 2,802,336	\$ 3,089,441	\$ 2,760,916	\$ 2,736,233	\$ 2,665,803	\$ 2,548,191	\$ 2,677,884
Average deposits	\$ 5,733,425	\$ 5,514,867	\$ 5,386,070	\$ 5,265,876	\$ 5,476,791	\$ 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	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ 722	\$ 570	\$ 376	\$ 293	\$ 1,961	\$ 228	\$ 207	\$ 279	\$ 304	\$ 1,018
Other income	6,686	8,005	14,214	8,712	37,617	9,002	7,096	8,377	7,276	31,751
Total revenue	7,408	8,575	14,590	9,005	39,578	9,230	7,303	8,656	7,580	32,769
Non-interest expenses	7,234	7,826	7,956	7,639	30,655	7,131	6,748	7,032	6,552	27,463
Income before income taxes	174	749	6,634	1,366	8,923	2,099	555	1,624	1,028	5,306
Income taxes (recovery)	(54)	170	1,341	379	1,836	562	43	507	346	1,458
Net income	\$ 228	\$ 579	\$ 5,293	\$ 987	\$ 7,087	\$ 1,537	\$ 512	\$ 1,117	\$ 682	\$ 3,848
Average assets	\$ 1,397,161	\$ 1,479,992	\$ 1,498,057	\$ 1,639,013	\$ 1,503,801	\$ 1,598,461	\$ 1,464,569	\$ 1,505,251	\$ 1,457,802	\$ 1,506,531
Average loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Average deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Other

	2007					2006				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ (8,772)	\$ (4,026)	\$ (4,057)	\$ (6,004)	\$ (22,859)	\$ (8,406)	\$ (8,612)	\$ (8,989)	\$ (9,667)	\$ (35,674)
Other income	2,728	6,629	1,711	3,687	14,755	3,470	5,904	5,226	5,715	20,315
Total revenue	(6,044)	2,603	(2,346)	(2,317)	(8,104)	(4,936)	(2,708)	(3,763)	(3,952)	(15,359)
Non-interest expenses	4,573	5,578	6,154	4,638	20,943	6,334	3,782	3,118	2,598	15,832
Loss from continuing operations before income taxes	(10,617)	(2,975)	(6,500)	(6,955)	(29,047)	(11,270)	(6,490)	(6,881)	(6,550)	(31,191)
Income taxes (recovery)	(8,108)	(1,617)	(3,886)	(3,499)	(17,110)	(6,173)	8,249	(12,926)	(4,935)	(15,785)
Income (loss) from continuing operations	(2,509)	(1,358)	(4,614)	(3,456)	(11,937)	(5,097)	(14,739)	6,045	(1,615)	(15,406)
Income from discontinued operations, net of income taxes	-	-	-	-	-	-	-	30	324	354
Net income (loss)	\$ (2,509)	\$ (1,358)	\$ (4,614)	\$ (3,456)	\$ (11,937)	\$ (5,097)	\$ (14,739)	\$ 6,075	\$ (1,291)	\$ (15,052)
Average assets	\$ 642,618	\$ 948,407	\$ 1,312,860	\$ 1,283,632	\$ 1,044,668	\$ 1,574,901	\$ 2,052,333	\$ 2,136,266	\$ 2,258,084	\$ 2,004,321
Average loans	\$ (1,478,349)	\$ (1,151,145)	\$ (998,618)	\$ (1,002,873)	\$ (1,159,306)	\$ (1,047,498)	\$ (1,035,195)	\$ (994,963)	\$ (880,430)	\$ (939,066)
Average deposits	\$ 1,034,799	\$ 981,834	\$ 1,006,681	\$ 1,049,708	\$ 1,018,361	\$ 1,317,910	\$ 1,447,577	\$ 1,397,410	\$ 1,894,166	\$ 1,515,226

Total

	2007					2006				
	Q4	Q3	Q2	Q1	TOTAL	Q4	Q3	Q2	Q1	TOTAL
Net interest income	\$ 97,730	\$ 101,767	\$ 95,606	\$ 96,197	\$ 390,200	\$ 92,082	\$ 91,492	\$ 85,684	\$ 87,949	\$ 357,207
Other income	47,892	49,275	50,165	46,394	193,726	44,977	46,533	45,300	45,790	182,600
Total revenue	145,622	151,042	145,671	141,591	583,926	137,059	138,025	130,984	133,739	539,807
Provision for credit losses	10,000	10,000	10,000	10,000	40,000	10,000	10,000	10,000	10,000	40,000
Non-interest expenses	105,757	108,373	108,951	104,329	427,410	104,818	103,245	99,989	102,763	410,815
Income from continuing operations before income taxes	29,865	32,669	26,720	27,262	116,516	22,241	24,780	20,995	20,976	88,992
Income taxes (recovery)	4,130	9,491	6,067	6,706	26,394	4,105	18,624	(3,610)	4,317	23,436
Income from continuing operations	25,735	23,178	20,653	20,556	90,122	18,136	6,156	24,605	16,659	65,556
Income from discontinued operations, net of income taxes	4,423	-	-	-	4,423	4,422	-	30	324	4,776
Net income	\$ 30,158	\$ 23,178	\$ 20,653	\$ 20,556	\$ 94,545	\$ 22,558	\$ 6,156	\$ 24,635	\$ 16,983	\$ 70,332
Average assets	\$ 17,170,326	\$ 16,920,156	\$ 16,734,213	\$ 16,609,639	\$ 16,869,605	\$ 16,679,435	\$ 16,832,450	\$ 16,674,936	\$ 16,578,553	\$ 16,891,478
Average loans	\$ 13,210,793	\$ 12,902,484	\$ 12,493,498	\$ 12,261,692	\$ 12,718,954	\$ 12,054,789	\$ 11,902,345	\$ 11,658,659	\$ 11,762,760	\$ 11,846,167
Average deposits	\$ 14,122,617	\$ 13,808,111	\$ 13,522,371	\$ 13,358,777	\$ 13,704,464	\$ 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.