



FIRST QUARTER 2013

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JANUARY 31, 2013

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The financial information in this document is in Canadian dollars and is based on unaudited condensed interim consolidated financial statements prepared under International Financial Reporting Standards (IFRS).

HIGHLIGHTS

In thousands of Canadian dollars, except per share and percentage amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED
	OCTOBER 31 2013	JULY 31 2013	APRIL 30 2013	JANUARY 31 2013	OCTOBER 31 2012	JULY 31 2012	APRIL 30 2012	JANUARY 31 2012	OCTOBER 31 2012
Profitability									
Total revenue	\$ -	\$ -	\$ -	\$ 213,914	\$ 210,396	\$ 193,833	\$ 198,670	\$ 193,744	\$ 796,643
Net income	\$ -	\$ -	\$ -	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 140,508
Diluted earnings per share	\$ -	\$ -	\$ -	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16	\$ 4.98
Return on common shareholders' equity	- %	- %	- %	10.3 %	14.2 %	10.1 %	12.0 %	11.5 %	12.1 %
Net interest margin	- %	- %	- %	1.63 %	1.62 %	1.66 %	1.73 %	1.75 %	1.69 %
Efficiency ratio	- %	- %	- %	75.4 %	78.6 %	76.8 %	74.0 %	73.8 %	75.9 %
Other income (as a % of total revenue)	- %	- %	- %	33.5 %	32.3 %	33.1 %	35.4 %	32.6 %	33.3 %
Effective tax rate	- %	- %	- %	21.7 %	24.9 %	19.7 %	23.1 %	24.0 %	23.2 %
Adjusted measures ^[1]									
Adjusted net income	\$ -	\$ -	\$ -	\$ 40,418	\$ 36,186	\$ 35,253	\$ 36,302	\$ 32,919	\$ 140,660
Adjusted diluted earnings per share	\$ -	\$ -	\$ -	\$ 1.34	\$ 1.17	\$ 1.27	\$ 1.31	\$ 1.24	\$ 4.98
Adjusted return on common shareholders' equity	- %	- %	- %	12.2 %	10.9 %	12.1 %	13.0 %	12.4 %	12.0 %
Adjusted efficiency ratio	- %	- %	- %	71.9 %	74.4 %	73.2 %	72.4 %	72.4 %	73.1 %
Per common share									
Share price									
High	\$ -	\$ -	\$ -	\$ 45.97	\$ 47.80	\$ 47.64	\$ 47.65	\$ 48.68	\$ 48.68
Low	\$ -	\$ -	\$ -	\$ 42.90	\$ 43.77	\$ 40.66	\$ 43.90	\$ 41.12	\$ 40.66
Close	\$ -	\$ -	\$ -	\$ 44.10	\$ 44.45	\$ 47.55	\$ 44.03	\$ 46.20	\$ 44.45
Price / earnings ratio	- x	- x	- x	9.0 x	8.9 x	10.7 x	9.9 x	10.5 x	8.9 x
Book value	\$ -	\$ -	\$ -	\$ 43.43	\$ 42.81	\$ 41.96	\$ 41.37	\$ 40.30	\$ 42.81
Market to book value	- %	- %	- %	102 %	104 %	113 %	106 %	115 %	104 %
Dividends declared	\$ -	\$ -	\$ -	\$ 0.49	\$ 0.47	\$ 0.47	\$ 0.45	\$ 0.45	\$ 1.84
Dividend yield	- %	- %	- %	4.44 %	4.23 %	3.95 %	4.09 %	3.90 %	4.14 %
Dividend payout ratio	- %	- %	- %	43.7 %	31.2 %	44.2 %	37.0 %	38.7 %	37.0 %
Financial position									
Balance sheet assets	\$ -	\$ -	\$ -	\$ 34,248,690	\$ 34,936,826	\$ 31,415,512	\$ 30,708,474	\$ 29,921,236	\$ 34,936,826
Loans and acceptances	\$ -	\$ -	\$ -	\$ 26,846,658	\$ 26,780,879	\$ 23,435,667	\$ 23,121,470	\$ 22,823,985	\$ 26,780,879
Deposits	\$ -	\$ -	\$ -	\$ 23,767,493	\$ 24,041,443	\$ 21,622,059	\$ 21,060,754	\$ 20,701,287	\$ 24,041,443
Average assets	\$ -	\$ -	\$ -	\$ 34,634,695	\$ 34,894,535	\$ 31,121,046	\$ 30,107,578	\$ 29,705,350	\$ 31,464,535
Average earning assets	\$ -	\$ -	\$ -	\$ 32,958,172	\$ 33,721,173	\$ 30,219,683	\$ 29,496,343	\$ 28,998,021	\$ 30,614,884
Average common equity	\$ -	\$ -	\$ -	\$ 1,218,047	\$ 1,185,959	\$ 1,054,439	\$ 1,037,611	\$ 957,997	\$ 1,059,118
Quality of assets									
Gross amount of impaired loans	\$ -	\$ -	\$ -	\$ 130,658	\$ 128,023	\$ 156,393	\$ 147,321	\$ 152,763	\$ 128,023
Allowances for loan losses									
Individual	\$ -	\$ -	\$ -	\$ 45,717	\$ 47,849	\$ 62,052	\$ 67,003	\$ 62,385	\$ 47,849
Collective	\$ -	\$ -	\$ -	\$ 73,204	\$ 69,693	\$ 70,587	\$ 71,866	\$ 79,918	\$ 69,693
Total	\$ -	\$ -	\$ -	\$ 118,921	\$ 117,542	\$ 132,639	\$ 138,869	\$ 142,303	\$ 117,542
Net impaired loans	\$ -	\$ -	\$ -	\$ 11,737	\$ 10,481	\$ 23,754	\$ 8,452	\$ 10,460	\$ 10,481
(as a % of loans and acceptances)	- %	- %	- %	0.04 %	0.04 %	0.10 %	0.04 %	0.05 %	0.04 %
Provision for loan losses	\$ -	\$ -	\$ -	\$ 8,000	\$ 8,000	\$ 7,500	\$ 7,500	\$ 10,000	\$ 33,000
(as a % of average loans and acceptances)	- %	- %	- %	0.12 %	0.12 %	0.13 %	0.13 %	0.18 %	0.14 %
Unrealized gains and losses on the portfolio of available-for-sale securities	\$ -	\$ -	\$ -	\$ 21,969	\$ 23,487	\$ 25,357	\$ 29,201	\$ 38,059	\$ 23,487
Regulatory capital ratios									
Basel III Common Equity Tier I - All-in basis	- %	- %	- %	7.5 %	n.a.	n.a.	n.a.	n.a.	n.a.
Basel III Common Equity Tier I - Transitional basis	- %	- %	- %	9.2 %	n.a.	n.a.	n.a.	n.a.	n.a.
Basel II - Tier I	n.a.	n.a.	n.a.	n.a.	10.9 %	10.1 %	10.4 %	10.3 %	10.9 %
Other information									
Number of full-time equivalent employees	-	-	-	4,259	4,201	4,044	4,003	3,976	4,201
Number of branches	-	-	-	155	157	158	158	158	157
Number of automated banking machines	-	-	-	424	426	426	426	429	426

[1] Refer to the Reconciliation of GAAP and related non-GAAP financial measures section.

CONSOLIDATED BALANCE SHEET

	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013	AS AT OCTOBER 31 2012	AS AT JULY 31 2012	AS AT APRIL 30 2012	AS AT JANUARY 31 2012
In thousands of Canadian dollars (Unaudited)								
ASSETS								
Cash and non-interest-bearing deposits with other banks	\$ -	\$ -	\$ -	\$ 87,821	\$ 90,860	\$ 89,287	\$ 72,029	\$ 85,426
Interest-bearing deposits with other banks	-	-	-	282,968	480,183	828,636	624,251	537,281
Securities								
Available-for-sale	-	-	-	2,280,867	2,822,588	1,956,279	2,055,991	1,998,154
Held-to-maturity	-	-	-	862,588	1,446,751	979,170	1,056,657	1,058,491
Held-for-trading	-	-	-	2,130,644	1,873,622	2,243,361	2,181,962	2,135,846
	-	-	-	5,274,099	6,142,961	5,178,810	5,294,610	5,192,491
Securities purchased under reverse repurchase agreements	-	-	-	917,007	631,202	1,173,704	978,063	639,604
Loans								
Personal	-	-	-	7,654,648	7,806,067	6,081,592	6,116,400	6,064,020
Residential mortgage	-	-	-	14,374,220	14,169,095	12,554,098	12,279,486	12,124,453
Commercial mortgage	-	-	-	2,423,742	2,443,634	2,473,833	2,470,794	2,435,219
Commercial and other	-	-	-	2,183,805	2,150,953	2,094,100	2,087,886	1,994,040
Customers' liabilities under acceptances	-	-	-	210,243	211,130	232,044	166,904	206,253
	-	-	-	26,846,658	26,780,879	23,435,667	23,121,470	22,823,985
Allowances for loan losses	-	-	-	(118,921)	(117,542)	(138,869)	(138,869)	(142,303)
	-	-	-	26,727,737	26,663,337	23,303,028	22,982,601	22,681,682
Other								
Derivatives	-	-	-	131,470	167,643	179,275	161,807	229,247
Premises and equipment	-	-	-	72,556	71,871	68,890	66,308	63,957
Software and other intangible assets	-	-	-	159,307	159,973	147,886	142,401	136,534
Goodwill	-	-	-	64,077	64,077	64,077	64,077	64,077
Deferred tax assets	-	-	-	15,353	4,751	12,938	2,467	2,724
Other assets	-	-	-	516,295	459,968	368,981	319,860	288,213
	-	-	-	959,058	928,283	842,047	756,920	784,752
	\$ -	\$ -	\$ -	\$ 34,248,690	\$ 34,936,826	\$ 31,415,512	\$ 30,708,474	\$ 29,921,236
LIABILITIES AND SHAREHOLDERS' EQUITY								
Deposits								
Personal	\$ -	\$ -	\$ -	\$ 19,474,971	\$ 19,369,310	\$ 16,837,043	\$ 16,414,315	\$ 16,254,742
Business, banks and other	-	-	-	4,292,522	4,672,133	4,785,016	4,646,439	4,446,545
	-	-	-	23,767,493	24,041,443	21,622,059	21,060,754	20,701,287
Other								
Obligations related to securities sold short	-	-	-	1,714,803	1,349,932	1,519,105	1,352,007	1,349,022
Obligations related to securities sold under repurchase agreements	-	-	-	291,775	244,039	417,962	441,532	360,622
Acceptances	-	-	-	210,243	211,130	232,044	166,904	206,253
Derivatives	-	-	-	92,926	100,867	114,924	128,626	141,754
Deferred tax liabilities	-	-	-	24,922	16,128	1,411	1,408	1,984
Other liabilities	-	-	-	904,201	951,467	851,793	984,528	892,795
	-	-	-	3,238,870	2,873,563	3,137,239	3,075,005	2,952,430
Debt related to securitization activities	-	-	-	5,244,311	6,037,097	5,109,015	5,051,652	4,798,554
Subordinated debt	-	-	-	443,978	443,594	243,869	243,426	242,987
Shareholders' equity								
Preferred shares	-	-	-	303,078	303,249	205,527	205,527	205,527
Common shares	-	-	-	434,312	428,526	313,544	313,544	252,601
Share-based payment reserve	-	-	-	136	227	227	227	227
Retained earnings	-	-	-	792,669	774,899	745,703	730,736	711,401
Accumulated other comprehensive income	-	-	-	23,843	34,228	38,329	27,603	56,222
	-	-	-	1,554,038	1,541,129	1,303,330	1,277,637	1,225,978
	\$ -	\$ -	\$ -	\$ 34,248,690	\$ 34,936,826	\$ 31,415,512	\$ 30,708,474	\$ 29,921,236

CONSOLIDATED STATEMENT OF INCOME

	FOR THE THREE MONTHS ENDED								FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED
	2013	2013	2013	2013	2012	2012	2012	2012	OCTOBER 31
In thousands of Canadian dollars, except per share amounts (Unaudited)									
Interest income									
Loans	\$ -	\$ -	\$ -	\$ 276,870	\$ 280,762	\$ 248,073	\$ 240,943	\$ 245,083	\$ 1,014,861
Securities	-	-	-	17,128	17,250	16,802	18,377	18,891	71,320
Deposits with other banks	-	-	-	914	1,544	2,304	1,276	1,024	6,148
Other, including derivatives	-	-	-	13,453	14,529	14,457	14,557	15,697	59,240
	-	-	-	308,365	314,085	281,636	275,153	280,695	1,151,569
Interest expense									
Deposits	-	-	-	121,423	124,926	108,394	104,653	107,673	445,646
Debt related to securitization activities	-	-	-	40,225	43,809	40,891	39,508	39,672	163,880
Subordinated debt	-	-	-	4,024	2,654	2,408	2,374	2,403	9,839
Other, including derivatives	-	-	-	349	285	279	294	318	1,176
	-	-	-	166,021	171,674	151,972	146,829	150,066	620,541
Net interest income	-	-	-	142,344	142,411	129,664	128,324	130,629	531,028
Other income [see page 4]	-	-	-	71,570	67,985	64,169	70,346	63,115	265,615
Total revenue	-	-	-	213,914	210,396	193,833	198,670	193,744	796,643
Gain on acquisition and amortization of net premium on purchased financial instruments	-	-	-	(1,056)	23,795	-	-	-	23,795
Provision for loan losses	-	-	-	8,000	8,000	7,500	7,500	10,000	33,000
Non-interest expenses [see page 4]	-	-	-	161,314	165,377	148,955	147,111	143,020	604,463
Income before income taxes	-	-	-	43,544	60,814	37,378	44,059	40,724	182,975
Income taxes	-	-	-	9,454	15,129	7,380	10,196	9,762	42,467
Net income	\$ -	\$ -	\$ -	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 140,508
Preferred share dividends, including applicable taxes	-	-	-	2,533	3,273	3,164	3,165	3,166	12,768
Net income available to common shareholders	\$ -	\$ -	\$ -	\$ 31,557	\$ 42,412	\$ 26,834	\$ 30,698	\$ 27,796	\$ 127,740
Average number of common shares outstanding [in thousands]									
Basic	-	-	-	28,169	28,118	25,250	25,235	23,925	25,634
Diluted	-	-	-	28,182	28,135	25,267	25,253	23,943	25,652
Earnings per share									
Basic	\$ -	\$ -	\$ -	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16	\$ 4.98
Diluted	\$ -	\$ -	\$ -	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16	\$ 4.98

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	FOR THE THREE MONTHS ENDED								FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED
	2013	2013	2013	2013	2012	2012	2012	2012	OCTOBER 31
In thousands of Canadian dollars (Unaudited)									
Net income	\$ -	\$ -	\$ -	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 140,508
Other comprehensive income, net of income taxes									
Items that may subsequently be reclassified to the statement of income									
Unrealized gains (losses) on available-for-sale securities	-	-	-	1,116	307	(2,714)	(3,751)	(1,483)	(7,641)
Reclassification of net (gains) losses on available-for-sale securities to net income	-	-	-	(1,458)	(831)	(334)	(888)	(321)	(2,374)
Net change in value of derivatives designated as cash flow hedges	-	-	-	(10,043)	(3,577)	13,774	(23,980)	(7,564)	(21,347)
	-	-	-	(10,385)	(4,101)	10,726	(28,619)	(9,368)	(31,362)
Comprehensive income	\$ -	\$ -	\$ -	\$ 23,705	\$ 41,584	\$ 40,724	\$ 5,244	\$ 21,594	\$ 109,146

OTHER INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED									FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	
	2013	2013	2013	2013	2012	2012	2012	2012	2012	
Fees and commissions on loans and deposits										
Deposit service charges	\$ -	\$ -	\$ -	\$ 15,015	\$ 14,867	\$ 14,745	\$ 14,173	\$ 13,441	\$ 57,226	
Lending fees	-	-	-	9,899	9,115	10,387	8,898	9,388	37,788	
Card service revenues	-	-	-	6,416	6,281	6,390	6,586	5,682	24,939	
	-	-	-	31,330	30,263	31,522	29,657	28,511	119,953	
Other										
Income from brokerage operations	-	-	-	16,522	14,386	12,517	14,354	13,549	54,806	
Income from investment accounts	-	-	-	7,858	7,440	7,190	7,648	6,801	29,079	
Income from sales of mutual funds	-	-	-	5,140	4,731	4,478	4,488	4,329	18,026	
Income from treasury and financial market operations	-	-	-	5,341	4,563	2,398	5,856	4,714	17,531	
Credit insurance income	-	-	-	3,395	4,415	3,682	3,662	3,770	15,529	
Other	-	-	-	1,984	2,187	2,382	4,681	1,441	10,691	
	-	-	-	40,240	37,722	32,647	40,689	34,604	145,662	
Total other income	\$ -	\$ -	\$ -	\$ 71,570	\$ 67,985	\$ 64,169	\$ 70,346	\$ 63,115	\$ 265,615	

NON-INTEREST EXPENSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED									FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	
	2013	2013	2013	2013	2012	2012	2012	2012	2012	
Salaries and employee benefits										
Salaries	\$ -	\$ -	\$ -	\$ 58,087	\$ 56,808	\$ 51,736	\$ 52,887	\$ 52,723	\$ 214,154	
Employee benefits	-	-	-	18,590	15,511	14,842	16,751	16,929	64,033	
Performance-based compensation	-	-	-	12,703	14,793	10,599	9,644	7,380	42,416	
	-	-	-	89,380	87,112	77,177	79,282	77,032	320,603	
Premises and technology										
Technology costs	-	-	-	13,899	14,420	15,235	14,604	14,060	58,319	
Rent and property taxes	-	-	-	11,863	11,769	10,935	10,957	10,663	44,324	
Depreciation	-	-	-	11,418	11,346	10,909	10,493	10,685	43,433	
Maintenance and repairs	-	-	-	1,304	1,184	1,166	1,382	1,305	5,037	
Public utilities	-	-	-	405	319	317	479	370	1,485	
Other	-	-	-	(8)	73	82	83	83	321	
	-	-	-	38,881	39,111	38,644	37,998	37,166	152,919	
Other										
Advertising and business development	-	-	-	5,553	7,199	4,494	5,429	5,965	23,087	
Fees and commissions	-	-	-	5,834	7,093	6,319	6,730	5,671	25,813	
Communications and travelling expenses	-	-	-	5,599	5,311	5,187	5,569	4,767	20,834	
Taxes and insurance	-	-	-	3,952	6,760	5,108	4,811	4,614	21,293	
Stationery and publications	-	-	-	2,221	1,615	1,455	1,571	1,591	6,232	
Recruitment and training	-	-	-	651	923	839	665	681	3,108	
Other	-	-	-	1,686	1,423	2,575	1,706	2,873	8,577	
	-	-	-	25,496	30,324	25,977	26,481	26,162	108,944	
Costs related to business combinations and other ⁽¹⁾	-	-	-	7,557	8,830	7,157	3,350	2,660	21,997	
Total non-interest expenses	\$ -	\$ -	\$ -	\$ 161,314	\$ 165,377	\$ 148,955	\$ 147,111	\$ 143,020	\$ 604,463	

[1] Costs related to the acquisition of the MRS Companies and AGF Trust Company.

SEGMENTED INFORMATION

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE	
	OCTOBER 31 2013	JULY 31 2013	APRIL 30 2013	JANUARY 31 2013	OCTOBER 31 2012	JULY 31 2012	APRIL 30 2012	JANUARY 31 2012	OCTOBER 31 2012	
Retail & SME-Québec										
Net interest income	\$ -	\$ -	\$ -	\$ 76,855	\$ 75,792	\$ 80,163	\$ 76,096	\$ 78,725	\$ 310,776	
Other income	-	-	-	35,436	35,234	34,662	33,422	31,803	135,121	
Total revenue	-	-	-	112,291	111,026	114,825	109,518	110,528	445,897	
Provision for loan losses	-	-	-	6,066	6,433	6,474	4,855	6,216	23,978	
Non-interest expenses	-	-	-	92,981	93,359	91,107	91,268	91,260	366,994	
Income before income taxes	-	-	-	13,244	11,234	17,244	13,395	13,052	54,925	
Income taxes	-	-	-	2,034	1,941	3,709	2,737	2,631	11,018	
Net income	\$ -	\$ -	\$ -	\$ 11,210	\$ 9,293	\$ 13,535	\$ 10,658	\$ 10,421	\$ 43,907	
Efficiency ratio	- %	- %	- %	82.8 %	84.1 %	79.3 %	83.3 %	82.6 %	82.3 %	
Average assets	\$ -	\$ -	\$ -	\$ 13,896,951	\$ 13,913,789	\$ 13,733,835	\$ 13,456,896	\$ 13,302,967	\$ 13,602,664	
Average loans and acceptances	\$ -	\$ -	\$ -	\$ 13,725,278	\$ 13,648,929	\$ 13,467,181	\$ 13,209,836	\$ 13,038,946	\$ 13,341,941	
Average deposits	\$ -	\$ -	\$ -	\$ 9,722,000	\$ 9,693,116	\$ 9,701,644	\$ 9,490,707	\$ 9,469,956	\$ 9,589,392	
Loans and acceptances (ending balance)	\$ -	\$ -	\$ -	\$ 13,789,440	\$ 13,737,356	\$ 13,651,164	\$ 13,382,797	\$ 13,150,627	\$ 13,737,356	
Deposits (ending balance)	\$ -	\$ -	\$ -	\$ 9,761,387	\$ 9,685,071	\$ 9,711,861	\$ 9,730,218	\$ 9,427,301	\$ 9,685,071	
Real Estate & Commercial										
Net interest income	\$ -	\$ -	\$ -	\$ 21,555	\$ 21,833	\$ 21,731	\$ 22,049	\$ 22,212	\$ 87,825	
Other income	-	-	-	8,086	7,646	8,327	10,451	8,006	34,430	
Total revenue	-	-	-	29,641	29,479	30,058	32,500	30,218	122,255	
Provision for loan losses	-	-	-	(1,464)	(2,040)	436	1,755	2,851	3,002	
Non-interest expenses	-	-	-	8,414	8,586	7,756	7,484	7,756	31,582	
Income before income taxes	-	-	-	22,691	22,933	21,866	23,261	19,611	87,671	
Income taxes	-	-	-	6,059	6,204	5,915	6,292	5,305	23,716	
Net income	\$ -	\$ -	\$ -	\$ 16,632	\$ 16,729	\$ 15,951	\$ 16,969	\$ 14,306	\$ 63,955	
Efficiency ratio	- %	- %	- %	28.4 %	29.1 %	25.8 %	23.0 %	25.7 %	25.8 %	
Average assets	\$ -	\$ -	\$ -	\$ 3,391,666	\$ 3,421,635	\$ 3,437,273	\$ 3,481,673	\$ 3,310,962	\$ 3,412,510	
Average loans and acceptances	\$ -	\$ -	\$ -	\$ 3,358,698	\$ 3,381,927	\$ 3,388,049	\$ 3,433,037	\$ 3,296,183	\$ 3,374,481	
Average deposits	\$ -	\$ -	\$ -	\$ 442,783	\$ 488,317	\$ 517,755	\$ 507,686	\$ 531,026	\$ 511,215	
Loans and acceptances (ending balance)	\$ -	\$ -	\$ -	\$ 3,406,629	\$ 3,435,057	\$ 3,494,099	\$ 3,455,140	\$ 3,442,388	\$ 3,435,057	
Deposits (ending balance)	\$ -	\$ -	\$ -	\$ 470,792	\$ 488,598	\$ 579,193	\$ 494,049	\$ 536,936	\$ 488,598	
B2B Bank										
Net interest income	\$ -	\$ -	\$ -	\$ 48,397	\$ 49,821	\$ 32,119	\$ 30,689	\$ 30,964	\$ 143,593	
Other income	-	-	-	9,056	8,923	8,408	9,116	8,143	34,590	
Total revenue	-	-	-	57,453	58,744	40,527	39,805	39,107	178,183	
Gain on acquisition and amortization of net premium on purchased financial instruments	-	-	-	(1,056)	23,795	-	-	-	23,795	
Provision for loan losses	-	-	-	3,398	3,607	590	890	933	6,020	
Non-interest expenses	-	-	-	32,960	35,259	22,913	24,483	23,422	106,077	
Costs related to business combinations and other ^[1]	-	-	-	7,557	8,830	7,157	3,350	2,660	21,997	
Income before income taxes	-	-	-	12,482	34,843	9,867	11,082	12,092	67,884	
Income taxes	-	-	-	3,315	9,650	2,612	2,953	3,221	18,436	
Net income	\$ -	\$ -	\$ -	\$ 9,167	\$ 25,193	\$ 7,255	\$ 8,129	\$ 8,871	\$ 49,448	
Efficiency ratio	- %	- %	- %	70.5 %	75.1 %	74.2 %	69.9 %	66.7 %	71.9 %	
Adjusted net income ^[2]	\$ -	\$ -	\$ -	\$ 15,495	\$ 15,694	\$ 12,510	\$ 10,568	\$ 10,828	\$ 49,600	
Adjusted efficiency ratio ^[2]	- %	- %	- %	57.4 %	60.0 %	56.5 %	61.5 %	59.9 %	59.5 %	
Average assets	\$ -	\$ -	\$ -	\$ 9,433,684	\$ 9,414,682	\$ 6,177,975	\$ 6,260,665	\$ 6,009,674	\$ 6,969,602	
Average loans and acceptances	\$ -	\$ -	\$ -	\$ 9,314,566	\$ 9,172,246	\$ 5,994,810	\$ 5,975,567	\$ 5,831,335	\$ 6,747,686	
Average deposits	\$ -	\$ -	\$ -	\$ 12,999,332	\$ 13,259,375	\$ 10,310,326	\$ 10,018,113	\$ 9,849,607	\$ 10,863,952	
Loans and acceptances (ending balance)	\$ -	\$ -	\$ -	\$ 9,318,430	\$ 9,298,345	\$ 5,996,039	\$ 6,011,373	\$ 5,970,036	\$ 9,298,345	
Deposits (ending balance)	\$ -	\$ -	\$ -	\$ 13,026,803	\$ 13,006,073	\$ 10,493,487	\$ 10,147,289	\$ 10,002,175	\$ 13,006,073	

[1] Costs related to the acquisition of the MRS Companies and AGF Trust Company.

[2] Refer to the reconciliation of GAAP and related non-GAAP financial measures section.

SEGMENTED INFORMATION (CONTINUED)

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED										FOR THE
	OCTOBER 31 2013	JULY 31 2013	APRIL 30 2013	JANUARY 31 2013	OCTOBER 31 2012	JULY 31 2012	APRIL 30 2012	JANUARY 31 2012	OCTOBER 31 2012	YEAR ENDED	
Laurentian Bank Securities & Capital Markets											
Net interest income	\$ -	\$ -	\$ -	\$ 681	\$ 1,220	\$ 785	\$ 696	\$ 509	\$ 3,210	\$ 3,210	
Other income	-	-	-	16,402	14,506	12,471	15,569	14,146	56,692	56,692	
Total revenue	-	-	-	17,083	15,726	13,256	16,265	14,655	59,902	59,902	
Non-interest expenses	-	-	-	13,474	12,081	11,668	12,530	12,160	48,439	48,439	
Income before income taxes	-	-	-	3,609	3,645	1,588	3,735	2,495	11,463	11,463	
Income taxes	-	-	-	928	953	412	956	620	2,941	2,941	
Net income	\$ -	\$ -	\$ -	\$ 2,681	\$ 2,692	\$ 1,176	\$ 2,779	\$ 1,875	\$ 8,522	\$ 8,522	
Efficiency ratio	- %	- %	- %	78.9 %	76.8 %	88.0 %	77.0 %	83.0 %	80.9 %	80.9 %	
Average assets	\$ -	\$ -	\$ -	\$ 2,922,296	\$ 2,948,956	\$ 3,003,832	\$ 2,724,581	\$ 2,683,211	\$ 2,840,776	\$ 2,840,776	
Clients' brokerage assets	\$ -	\$ -	\$ -	\$ 2,323,216	\$ 2,253,599	\$ 2,207,719	\$ 2,184,872	\$ 2,173,151	\$ 2,253,599	\$ 2,253,599	
Other											
Net interest income	\$ -	\$ -	\$ -	\$ (5,144)	\$ (6,255)	\$ (5,134)	\$ (1,206)	\$ (1,781)	\$ (14,376)	\$ (14,376)	
Other income	-	-	-	2,590	1,676	301	1,788	1,017	4,782	4,782	
Total revenue	-	-	-	(2,554)	(4,579)	(4,833)	582	(764)	(9,594)	(9,594)	
Non-interest expenses	-	-	-	5,928	7,262	8,354	7,996	5,762	29,374	29,374	
Loss before income taxes	-	-	-	(8,482)	(11,841)	(13,187)	(7,414)	(6,526)	(38,968)	(38,968)	
Income taxes recovered	-	-	-	(2,882)	(3,619)	(5,268)	(2,742)	(2,015)	(13,644)	(13,644)	
Net loss	\$ -	\$ -	\$ -	\$ (5,600)	\$ (8,222)	\$ (7,919)	\$ (4,672)	\$ (4,511)	\$ (25,324)	\$ (25,324)	
Average assets	\$ -	\$ -	\$ -	\$ 4,990,098	\$ 5,195,604	\$ 4,768,131	\$ 4,183,763	\$ 4,398,536	\$ 4,638,983	\$ 4,638,983	
Average loans and acceptances	\$ -	\$ -	\$ -	\$ (41,357)	\$ (24,074)	\$ (34,723)	\$ (33,139)	\$ (30,383)	\$ (30,567)	\$ (30,567)	
Average deposits	\$ -	\$ -	\$ -	\$ 941,874	\$ 1,018,236	\$ 1,256,630	\$ 1,179,951	\$ 939,617	\$ 1,098,164	\$ 1,098,164	
Total											
Net interest income	\$ -	\$ -	\$ -	\$ 142,344	\$ 142,411	\$ 129,664	\$ 128,324	\$ 130,629	\$ 531,028	\$ 531,028	
Other income	-	-	-	71,570	67,985	64,169	70,346	63,115	265,615	265,615	
Total revenue	-	-	-	213,914	210,396	193,833	198,670	193,744	796,643	796,643	
Gain on acquisition and amortization of net premium on purchased financial instruments	-	-	-	(1,056)	23,795	-	-	-	23,795	23,795	
Provision for loan losses	-	-	-	8,000	8,000	7,500	7,500	10,000	33,000	33,000	
Non-interest expenses	-	-	-	153,757	156,547	141,798	143,761	140,360	582,466	582,466	
Costs related to business combinations and other ^[1]	-	-	-	7,557	8,830	7,157	3,350	2,660	21,997	21,997	
Income before income taxes	-	-	-	43,544	60,814	37,378	44,059	40,724	182,975	182,975	
Income taxes	-	-	-	9,454	15,129	7,380	10,196	9,762	42,467	42,467	
Net income	\$ -	\$ -	\$ -	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 140,508	\$ 140,508	
Average assets	\$ -	\$ -	\$ -	\$ 34,634,695	\$ 34,894,666	\$ 31,121,046	\$ 30,107,578	\$ 29,705,350	\$ 31,464,535	\$ 31,464,535	
Average loans and acceptances	\$ -	\$ -	\$ -	\$ 26,724,811	\$ 26,505,286	\$ 23,138,205	\$ 22,884,141	\$ 22,408,962	\$ 23,738,793	\$ 23,738,793	
Average deposits	\$ -	\$ -	\$ -	\$ 24,105,989	\$ 24,459,044	\$ 21,786,355	\$ 21,196,457	\$ 20,790,206	\$ 22,062,723	\$ 22,062,723	

[1] Costs related to the acquisition of the MRS Companies and AGF Trust Company.

BASEL III REGULATORY CAPITAL

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT JANUARY 31, 2013	
	ALL-IN ^[1]	TRANSITIONAL ^[2]
Common Equity Tier 1 capital: instruments and reserves		
Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ 434,448	\$ 434,448
Retained earnings	792,669	792,669
Accumulated other comprehensive income (and other reserves)	11,859	11,859
Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
Common Equity Tier 1 capital: regulatory adjustments		
Regulatory adjustments applied to Common Equity Tier 1 under Basel III	(236,198)	-
Common Equity Tier 1 capital (CET1)	1,002,778	1,238,976
Additional Tier 1 capital: instruments		
Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	-
Directly issued capital instruments subject to phase out from Additional Tier 1	272,896	272,896
Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	-
<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-
Additional Tier 1 capital: regulatory adjustments		
Regulatory adjustments applied to Additional Tier 1 under Basel III	-	(64,077)
Additional Tier 1 capital (AT1)	272,896	208,819
Tier 1 capital (T1 = CET1 + AT1)	1,275,674	1,447,795
Tier 2 capital: instruments and provisions		
Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-
Directly issued capital instruments subject to phase out from Tier 2	399,429	399,429
Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-
<i>of which: instruments issued by subsidiaries subject to phase out</i>	-	-
Provisions	79,403	79,403
Tier 2 capital: regulatory adjustments		
Total regulatory adjustments to Tier 2 capital under Basel III	(857)	-
Tier 2 capital (T2)	477,975	478,832
Total capital (TC = T1 + T2)	\$ 1,753,649	\$ 1,926,627
Total risk weighted assets	\$ 13,286,829	\$ 13,459,653
Capital ratios		
Common Equity Tier 1 (as a percentage of risk weighted assets)	7.5 %	9.2 %
Tier 1 (as a percentage of risk weighted assets)	9.6 %	10.8 %
Total capital (as a percentage of risk weighted assets)	13.2 %	14.3 %
National target		
National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	7.0 %	n.a.
Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)		
Current cap on CET1 instruments subject to phase out arrangements	-	-
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-
Current cap on AT1 instruments subject to phase out arrangements	\$ 303,218	\$ 303,218
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	\$ 30,322	\$ 30,322
Current cap on T2 instruments subject to phase out arrangements	\$ 443,810	\$ 443,810
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ 44,381	\$ 44,381

[1] "All-in" regulatory capital ratios include all of the regulatory adjustments that will be required by 2019 but retains the phase-out for non-qualifying capital instruments.

[2] "Transitional" regulatory capital ratios include phase-in of the certain regulatory adjustments between 2013 and 2019 and phase-out of non-qualifying capital instruments between 2013 and 2022.

BASEL II REGULATORY CAPITAL

	AS AT OCTOBER 31 2012	AS AT JULY 31 2012	AS AT APRIL 30 2012	AS AT JANUARY 31 2012
In thousands of Canadian dollars, except percentage amounts (Unaudited)				
Tier 1 capital				
Common shares	\$ 428,526	\$ 320,435	\$ 320,435	\$ 259,492
Share-based payment reserve	227	227	227	227
Retained earnings	774,899	734,339	719,372	700,037
Non-cumulative preferred shares	303,249	210,000	210,000	210,000
Goodwill	(64,077)	(64,077)	(64,077)	(64,077)
Securitization-related and other deductions	(9,764)	(21,843)	(22,210)	(17,990)
	1,433,060	1,179,081	1,163,747	1,087,689
Adjustment for transition to IFRS	27,193	54,386	81,579	108,773
Total - Tier 1 capital (A)	1,460,253	1,233,467	1,245,326	1,196,462
Tier 2 capital				
Subordinated debt	443,594	243,869	243,426	242,987
Collective allowances	75,752	76,688	71,866	79,918
Securitization-related and other deductions	(5,539)	(18,943)	(17,478)	(15,029)
Total - Tier 2 capital	513,807	301,614	297,814	307,876
Total regulatory capital (B)	\$ 1,974,060	\$ 1,535,081	\$ 1,543,140	\$ 1,504,338
Total risk-weighted assets (C)	\$ 13,436,433	\$ 12,187,979	\$ 11,935,860	\$ 11,645,279
Tier 1 capital ratio (A/C)	10.9 %	10.1 %	10.4 %	10.3 %
Total capital ratio (B/C)	14.7 %	12.6 %	12.9 %	12.9 %
Assets to capital multiple	16.3 x	18.7 x	18.1 x	18.0 x

BASEL III RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT JANUARY 31, 2013

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ -	\$ 63,627	\$ -	\$ -	\$ 52,300	\$ -	\$ 4,572,496	\$ 15,841	\$ -	\$ -	\$ -	\$ 4,704,264	\$ 4,635,133
Sovereign	4,143,807	241,094	-	-	-	-	-	-	-	-	-	4,384,901	48,219
Bank	-	697,246	-	-	1,520	-	20,439	-	-	-	-	719,205	160,648
Retail residential mortgage loans	8,457,533	-	5,871,807	-	-	29,580	24,997	-	-	-	-	14,383,917	2,102,314
Other retail	685,810	-	-	-	-	3,167,879	19,330	-	-	-	-	3,873,019	2,395,239
Small business entities treated as other retail	89,372	-	-	-	-	1,123,799	46,130	-	-	-	-	1,259,301	888,979
Equity	-	-	-	-	-	-	382,149	-	-	-	-	382,149	382,149
Securitization	-	19,107	-	3,035	5,670	-	2,198	-	2,355	-	1,207	33,572	30,455
Other assets	481,114	143,217	-	-	-	-	474,664	-	-	33,326	-	1,132,321	586,622
	13,857,636	1,164,291	5,871,807	3,035	59,490	4,321,258	5,542,403	15,841	2,355	33,326	1,207	30,872,649	11,229,759
Derivatives	3,935	68,941	-	-	-	-	8,770	-	-	-	-	81,646	22,558
Credit-related commitments	33,796	9,000	-	-	-	-	642,949	-	-	-	-	685,745	644,749
Operational risk	-	-	-	-	-	-	-	-	-	-	-	-	1,389,763
	\$13,895,367	\$ 1,242,232	\$ 5,871,807	\$ 3,035	\$ 59,490	\$ 4,321,258	\$ 6,194,122	\$ 15,841	\$ 2,355	\$ 33,326	\$ 1,207	\$31,640,040	\$13,286,829
Balance sheet items													
Cash, deposits with other banks, securities and securities purchased under reverse repurchase agreements													\$ 852,090
Personal loans													2,784,188
Residential mortgage loans													2,600,742
Commercial mortgage loans, commercial loans and acceptances													4,593,391
Other assets													399,348
													\$11,229,759

BASEL II RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2012

	0%	20%	35%	50%	75%	100%	150%	225%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)										
Corporate	\$ -	\$ 143,274	\$ -	\$ 62,978	\$ -	\$ 4,496,408	\$ 14,748	\$ -	\$ 4,717,408	\$ 4,578,674
Sovereign	5,197,071	227,294	-	-	-	-	-	-	5,424,365	45,459
Bank	-	774,649	-	-	-	443	-	-	775,092	155,373
Retail residential mortgage loans	8,427,180	-	5,709,414	-	28,627	23,527	-	-	14,188,748	2,043,292
Other retail	695,949	-	-	-	3,451,949	15,307	-	-	4,163,205	2,604,269
Small business entities treated as other retail	89,470	-	-	-	1,157,776	47,598	-	-	1,294,844	915,930
Equity	-	-	-	-	-	348,663	-	-	348,663	348,663
Securitization	-	55,312	-	7,196	-	183	-	2,132	64,823	19,640
Other assets	82,544	123,866	-	-	-	646,744	-	-	853,154	671,517
	14,492,214	1,324,395	5,709,414	70,174	4,638,352	5,578,873	14,748	2,132	31,830,302	11,382,817
Derivatives	3,741	235,759	-	-	-	10,494	-	-	249,994	57,646
Credit-related commitments	33,608	9,000	-	-	-	600,921	-	-	643,529	602,720
Operational risk	-	-	-	-	-	-	-	-	-	1,393,250
	\$ 14,529,563	\$ 1,569,154	\$ 5,709,414	\$ 70,174	\$ 4,638,352	\$ 6,190,288	\$ 14,748	\$ 2,132	\$ 32,723,825	\$ 13,436,433
Balance sheet items										
Cash, deposits with other banks, securities and securities purchased under reverse repurchase agreements										\$ 725,449
Personal loans										2,996,307
Residential mortgage loans										2,536,591
Commercial mortgage loans, commercial loans and acceptances										4,569,207
Other assets										555,263
										\$ 11,382,817

BASEL II RISK-WEIGHTED ASSETS (CONTINUED)

In thousands of Canadian dollars (Unaudited)

AS AT JANUARY 31, 2012

	0%	20%	35%	50%	75%	100%	150%	225%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)										
Corporate	\$ 1,525	\$ 101,842	\$ -	\$ 58,302	\$ -	\$ 4,295,692	\$ 34,361	\$ -	\$ 4,491,722	\$ 4,396,753
Sovereign	4,291,730	282,822	-	-	-	-	-	-	4,574,552	56,564
Bank	-	520,073	-	-	-	-	-	-	520,073	104,015
Retail residential mortgage loans	7,502,787	-	4,425,583	-	-	16,911	-	-	11,945,281	1,565,865
Other retail	722,814	-	-	-	2,590,716	14,858	-	-	3,328,388	1,957,895
Small business entities treated as other retail	89,222	-	-	-	1,122,921	-	-	-	1,212,143	842,191
Equity	-	-	-	-	-	328,869	-	-	328,869	328,869
Securitization	-	155,928	-	1,774	-	2,818	-	1,781	162,301	38,898
Other assets	77,604	99,216	-	-	-	462,192	-	-	639,012	482,035
	12,685,682	1,159,881	4,425,583	60,076	3,713,637	5,121,340	34,361	1,781	27,202,341	9,773,085
Derivatives	570	345,861	-	-	-	13,702	-	-	360,133	82,875
Credit-related commitments	33,763	6,000	-	-	-	533,131	-	-	572,894	534,331
Operational risk										1,254,988
	\$ 12,720,015	\$ 1,511,742	\$ 4,425,583	\$ 60,076	\$ 3,713,637	\$ 5,668,173	\$ 34,361	\$ 1,781	\$ 28,135,368	\$ 11,645,279
Balance sheet items										
Cash, deposits with other banks, securities and securities purchased under reverse repurchase agreements										\$ 659,290
Personal loans										2,250,285
Residential mortgage loans										2,104,918
Commercial mortgage loans, commercial loans and acceptances										4,380,568
Other assets										378,024
										\$ 9,773,085

ALLOWANCES FOR LOAN LOSSES

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31		AS AT OCTOBER 31		AS AT JULY 31		AS AT APRIL 30		AS AT JANUARY 31	
	2013		2013		2013		2013		2012		2012		2012		2012	
Individual allowances																
Commercial mortgage loans	\$	-	\$	-	\$	-	\$	14,171	\$	14,070	\$	28,914	\$	29,827	\$	22,467
Commercial and other loans ^[1]		-		-		-		31,546		33,779		33,138		37,176		39,918
		-		-		-		45,717		47,849		62,052		67,003		62,385
Collective allowances - Against impaired loans																
Personal loans		-		-		-		11,082		10,081		12,011		8,751		9,451
Residential mortgage loans		-		-		-		1,329		390		394		261		403
Commercial mortgage loans		-		-		-		464		-		2,355		155		7,051
Commercial and other loans ^[1]		-		-		-		2,018		2,021		2,883		2,425		3,441
		-		-		-		14,893		12,492		17,643		11,592		20,346
Collective allowances - Against performing loans																
Personal loans		-		-		-		26,548		24,724		22,495		25,461		24,552
Residential mortgage loans		-		-		-		2,163		2,254		1,349		1,334		1,316
Commercial mortgage loans		-		-		-		16,640		16,406		15,275		16,997		15,255
Commercial and other loans ^[1]		-		-		-		12,960		13,817		13,825		16,482		18,449
		-		-		-		58,311		57,201		52,944		60,274		59,572
Total allowances for loan losses																
Personal loans		-		-		-		37,630		34,805		34,506		34,212		34,003
Residential mortgage loans		-		-		-		3,492		2,644		1,743		1,595		1,719
Commercial mortgage loans		-		-		-		31,275		30,476		46,544		46,979		44,773
Commercial and other loans ^[1]		-		-		-		46,524		49,617		49,846		56,083		61,808
	\$	-	\$	-	\$	-	\$	118,921	\$	117,542	\$	132,639	\$	138,869	\$	142,303

[1] Including customers' liabilities under acceptances.

PROVISION FOR LOAN LOSSES RECORDED IN THE CONSOLIDATED STATEMENT OF INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE YEAR ENDED									
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31									
	2013	2013	2013	2013	2012	2012	2012	2012	2012									
Individual allowances																		
Commercial mortgage loans	\$	-	\$	-	\$	-	\$	390	\$	(771)	\$	(504)	\$	7,639	\$	556	\$	6,920
Commercial and other loans ^[1]		-		-		-		(1,676)		1,741		2,644		1,430		568		6,383
		-		-		-		(1,286)		970		2,140		9,069		1,124		13,303
Collective allowances - Against impaired loans																		
Personal loans		-		-		-		6,234		5,339		8,681		4,947		6,490		25,457
Residential mortgage loans		-		-		-		1,498		511		1,241		480		220		2,452
Commercial mortgage loans		-		-		-		477		(2,289)		2,239		(6,826)		85		(6,791)
Commercial and other loans ^[1]		-		-		-		(33)		(788)		529		(872)		855		(276)
		-		-		-		8,176		2,773		12,690		(2,271)		7,650		20,842
Collective allowances - Against performing loans																		
Personal loans		-		-		-		1,824		2,229		(2,966)		909		(301)		(129)
Residential mortgage loans		-		-		-		(91)		905		15		18		64		1,002
Commercial mortgage loans		-		-		-		234		1,131		(1,722)		1,742		247		1,398
Commercial and other loans ^[1]		-		-		-		(857)		(8)		(2,657)		(1,967)		1,216		(3,416)
		-		-		-		1,110		4,257		(7,330)		702		1,226		(1,145)
Total provision for loan losses recorded in the consolidated statement of income																		
Personal loans		-		-		-		8,058		7,568		5,715		5,856		6,189		25,328
Residential mortgage loans		-		-		-		1,407		1,416		1,256		498		284		3,454
Commercial mortgage loans		-		-		-		1,101		(1,929)		13		2,555		888		1,527
Commercial and other loans ^[1]		-		-		-		(2,566)		945		516		(1,409)		2,639		2,691
	\$	-	\$	-	\$	-	\$	8,000	\$	8,000	\$	7,500	\$	7,500	\$	10,000	\$	33,000

[1] Including customers' liabilities under acceptances.

RESIDENTIAL MORTGAGE LOANS AND HELOCS

In thousands of Canadian dollars,
except percentage amounts (Unaudited)

	AS AT OCTOBER 31 2013		AS AT JULY 31 2013		AS AT APRIL 30 2013		AS AT JANUARY 31 2013		AS AT OCTOBER 31 2012											
Insured and uninsured residential mortgage loans (excluding HELOCS)																				
Insured ^[1]																				
Québec	\$	-	-	%	\$	-	-	%	\$	-	-	%	\$	5,569,617	43	%	\$	5,609,785	45	%
Ontario		-	-			-	-			-	-			1,771,122	14			1,744,779	14	
Rest of Canada		-	-			-	-			-	-			583,034	5			546,969	4	
		-	-			-	-			-	-			7,923,773	62			7,901,533	63	
Uninsured ^[1]																				
Québec		-	-			-	-			-	-			3,439,820	27			3,344,547	26	
Ontario		-	-			-	-			-	-			1,024,206	8			969,173	8	
Rest of Canada		-	-			-	-			-	-			423,812	3			409,666	3	
		-	-			-	-			-	-			4,887,838	38			4,723,386	37	
	\$	-	-	%	\$	-	-	%	\$	-	-	%	\$	12,811,611	100	%	\$	12,624,919	100	%
Insured and uninsured home equity lines of credit (HELOCS)																				
Insured ^[1]																				
Québec	\$	-	-	%	\$	-	-	%	\$	-	-	%	\$	-	-	%	\$	-	-	%
Ontario		-	-			-	-			-	-			2,296	-			2,695	-	
Rest of Canada		-	-			-	-			-	-			13,899	1			14,411	1	
		-	-			-	-			-	-			16,195	1			17,106	1	
Uninsured ^[1]																				
Québec		-	-			-	-			-	-			732,895	68			732,370	68	
Ontario		-	-			-	-			-	-			156,181	14			153,644	14	
Rest of Canada		-	-			-	-			-	-			181,032	17			187,735	17	
		-	-			-	-			-	-			1,070,108	99			1,073,749	99	
	\$	-	-	%	\$	-	-	%	\$	-	-	%	\$	1,086,303	100	%	\$	1,090,855	100	%
Amortization period ranges for residential mortgage loans (in %)																				
Less than 20 years		-	%		-	%		-	%		24	%		24	%					
20-24 years		-			-			-			27			27						
25-29 years		-			-			-			21			22						
30-34 years		-			-			-			23			23						
35 years and greater		-			-			-			5			4						
		-	%		-	%		-	%		100	%		100	%					
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCS ^[2]																				
Québec		-	%		-	%		-	%		65	%		65	%					
Ontario		-	%		-	%		-	%		68	%		70	%					
Rest of Canada		-	%		-	%		-	%		68	%		68	%					
		-	%		-	%		-	%		66	%		65	%					

[1] Insured residential mortgage loans and HELOCS are mortgage loans guaranteed by the Canada Mortgage and Housing Corporation or similar private mortgage insurers.

[2] Excluding loan renewals during the period.

Potential impact on residential mortgage loans and HELOCS in the event of an economic downturn

In accordance with the Bank's credit risk management policies, the mortgage & HELOC portfolios are regularly reviewed to ensure that the level of risk associated with these portfolios remains in line with the Bank's risk tolerance and its strategic objectives. As part of this oversight, the portfolios are stressed to reflect the effects of a potential economic downturn creating a decline in property values. Due to the large portion of insured loans and the relatively low loan to value ratio of uninsured mortgage loans, reflecting the excellent quality of the guarantees, we expect loan losses under such a scenario would remain largely manageable.

DEPOSITS

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013	AS AT OCTOBER 31 2012	AS AT JULY 31 2012	AS AT APRIL 30 2012	AS AT JANUARY 31 2012
Personal								
Demand	\$ -	\$ -	\$ -	\$ 126,572	\$ 121,561	\$ 121,681	\$ 124,427	\$ 120,325
Notice	-	-	-	5,514,234	5,441,148	5,406,729	5,392,271	5,459,047
Term	-	-	-	13,834,165	13,806,601	11,308,633	10,897,617	10,675,370
	-	-	-	19,474,971	19,369,310	16,837,043	16,414,315	16,254,742
Business, banks and other								
Demand	-	-	-	1,313,696	1,343,118	1,385,151	1,235,701	1,287,580
Notice	-	-	-	1,136,502	1,122,000	1,099,033	1,118,858	1,118,950
Term	-	-	-	1,842,324	2,207,015	2,300,832	2,291,880	2,040,015
	-	-	-	4,292,522	4,672,133	4,785,016	4,646,439	4,446,545
	\$ -	\$ -	\$ -	\$ 23,767,493	\$ 24,041,443	\$ 21,622,059	\$ 21,060,754	\$ 20,701,287

ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013	AS AT OCTOBER 31 2012	AS AT JULY 31 2012	AS AT APRIL 30 2012	AS AT JANUARY 31 2012
Registered and non-registered investment accounts	\$ -	\$ -	\$ -	\$ 31,363,245	\$ 28,206,015	\$ 27,653,421	\$ 28,410,347	\$ 28,472,143
Clients' brokerage assets	-	-	-	2,323,216	2,253,599	2,207,719	2,184,872	2,173,151
Mutual funds	-	-	-	2,249,532	2,110,528	2,032,232	2,031,315	1,867,140
Mortgage loans under management	-	-	-	333,014	346,436	334,139	394,267	318,345
Institutional assets	-	-	-	72,204	76,912	79,301	79,981	89,785
Other - Personal	-	-	-	13,770	14,277	21,373	16,168	24,897
	\$ -	\$ -	\$ -	\$ 36,354,981	\$ 33,007,767	\$ 32,328,185	\$ 33,116,950	\$ 32,945,461

RECONCILIATION OF GAAP AND RELATED NON-GAAP FINANCIAL MEASURES

	AS AT OCTOBER 31	AS AT JULY 31	AS AT APRIL 30	AS AT JANUARY 31	AS AT OCTOBER 31	AS AT JULY 31	AS AT APRIL 30	AS AT JANUARY 31
In thousands of Canadian dollars, except per share and percentage amounts	2013	2013	2013	2013	2012	2012	2012	2012
Reported results								
Net interest income	\$ -	\$ -	\$ -	\$ 142,344	\$ 142,411	\$ 129,664	\$ 128,324	\$ 130,629
Other income	-	-	-	71,570	67,985	64,169	70,346	63,115
Total revenue	-	-	-	213,914	210,396	193,833	198,670	193,744
Gain on acquisition and amortization of net premium on purchased financial instruments	-	-	-	(1,056)	23,795	-	-	-
Provision for loan losses	-	-	-	8,000	8,000	7,500	7,500	10,000
Non-interest expenses	-	-	-	161,314	165,377	148,955	147,111	143,020
Income before income taxes	-	-	-	43,544	60,814	37,378	44,059	40,724
Income taxes	-	-	-	9,454	15,129	7,380	10,196	9,762
Net income	\$ -	\$ -	\$ -	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962
Reported measures								
Efficiency ratio	- %	- %	- %	75.4 %	78.6 %	76.8 %	74.0 %	73.8 %
Diluted earnings per share	\$ -	\$ -	\$ -	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16
Return on common shareholders' equity	- %	- %	- %	10.3 %	14.2 %	10.1 %	12.0 %	11.5 %
Adjusting items ^[1]								
Gain on acquisition and amortization of net premium on purchased financial instruments								
Gain on acquisition	\$ -	\$ -	\$ -	\$ -	\$ (24,336)	\$ -	\$ -	\$ -
Amortization of net premium on purchased financial instruments	-	-	-	1,056	541	-	-	-
Costs related to business combinations and other ^[3]								
MRS Companies transaction and integration related costs	-	-	-	5,880	6,455	6,538	3,350	2,660
AGF Trust transaction and integration related costs	-	-	-	1,677	2,374	619	-	-
Adjusting items before income taxes	-	-	-	8,613	(14,966)	7,157	3,350	2,660
Income tax recovery (charge) related to the above	-	-	-	2,285	(5,467)	1,902	911	703
Impact of adjusting items on net income	\$ -	\$ -	\$ -	\$ 6,328	\$ (9,499)	\$ 5,255	\$ 2,439	\$ 1,957
Impact of adjusting items on diluted earnings per share ^[2]	\$ -	\$ -	\$ -	\$ 0.22	\$ (0.34)	\$ 0.21	\$ 0.10	\$ 0.08
Adjusted results ^[1]								
Net interest income	\$ -	\$ -	\$ -	\$ 142,344	\$ 142,411	\$ 129,664	\$ 128,324	\$ 130,629
Other income	-	-	-	71,570	67,985	64,169	70,346	63,115
Total revenue	-	-	-	213,914	210,396	193,833	198,670	193,744
Provision for loan losses	-	-	-	8,000	8,000	7,500	7,500	10,000
Non-interest expenses	-	-	-	153,757	156,548	141,798	143,761	140,360
Income before income taxes	-	-	-	52,157	45,848	44,535	47,409	43,384
Income taxes	-	-	-	11,739	9,662	9,282	11,107	10,465
Adjusted net income	\$ -	\$ -	\$ -	\$ 40,418	\$ 36,186	\$ 35,253	\$ 36,302	\$ 32,919
Adjusted measures ^[1]								
Adjusted efficiency ratio	- %	- %	- %	71.9 %	74.4 %	73.2 %	72.4 %	72.4 %
Adjusted diluted earnings per share ^[2]	\$ -	\$ -	\$ -	\$ 1.34	\$ 1.17	\$ 1.27	\$ 1.31	\$ 1.24
Adjusted return on common shareholders' equity	- %	- %	- %	12.2 %	10.9 %	12.1 %	13.0 %	12.4 %

[1] Adjusted results and measures are non-GAAP. The adjusting items were allocated to the B2B Bank business segment.

[2] The impact of adjusting items on a per share basis does not add due to rounding for the quarter ended April 30, 2012.

[3] Also referred to as Transaction and Integration Costs (T&I Costs).