



# FOURTH QUARTER 2013

## SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED OCTOBER 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 2013	OCTOBER 31 2012	
<b>Profitability</b>											
Total revenue	\$ 215,531	\$ 221,042	\$ 214,850	\$ 213,914	\$ 210,396	\$ 193,833	\$ 198,670	\$ 193,744	\$ 865,337	\$ 796,643	
Net income	\$ 27,167	\$ 28,284	\$ 35,139	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 124,680	\$ 140,508	
Diluted earnings per share	\$ 0.86	\$ 0.91	\$ 1.10	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16	\$ 3.99	\$ 4.98	
Return on common shareholders' equity	7.7%	8.1%	10.3%	10.3%	14.2%	10.1%	12.0%	11.5%	9.1%	12.1%	
Net interest margin	1.66%	1.68%	1.68%	1.63%	1.62%	1.66%	1.73%	1.75%	1.66%	1.69%	
Efficiency ratio	79.3%	79.1%	74.4%	75.4%	78.6%	76.8%	74.0%	73.8%	77.1%	75.9%	
Other income (as a % of total revenue)	34.4%	34.6%	34.6%	33.5%	32.3%	33.1%	35.4%	32.6%	34.3%	33.3%	
Effective tax rate	19.3%	21.4%	21.5%	21.7%	24.9%	19.7%	23.1%	24.0%	21.1%	23.2%	
<b>Adjusted financial measures <sup>[1]</sup></b>											
Adjusted net income	\$ 35,220	\$ 39,847	\$ 40,547	\$ 40,418	\$ 36,186	\$ 35,253	\$ 36,302	\$ 32,919	\$ 156,032	\$ 140,660	
Adjusted diluted earnings per share	\$ 1.14	\$ 1.31	\$ 1.29	\$ 1.34	\$ 1.17	\$ 1.27	\$ 1.31	\$ 1.24	\$ 5.09	\$ 4.98	
Adjusted return on common shareholders' equity	10.2%	11.8%	12.1%	12.2%	10.9%	12.1%	13.0%	12.4%	11.6%	12.0%	
Adjusted efficiency ratio	74.7%	72.5%	71.5%	71.9%	74.4%	73.2%	72.4%	72.4%	72.7%	73.1%	
<b>Per common share</b>											
Share price											
High	\$ 47.15	\$ 45.75	\$ 45.41	\$ 45.97	\$ 47.80	\$ 47.64	\$ 47.65	\$ 48.68	\$ 47.15	\$ 48.68	
Low	\$ 44.25	\$ 42.41	\$ 42.57	\$ 42.90	\$ 43.77	\$ 40.66	\$ 43.90	\$ 41.12	\$ 42.41	\$ 40.66	
Close	\$ 46.55	\$ 45.05	\$ 44.21	\$ 44.10	\$ 44.45	\$ 47.55	\$ 44.03	\$ 46.20	\$ 46.55	\$ 44.45	
Price / earnings ratio	11.6x	9.7x	9.2x	9.0x	8.9x	10.7x	9.9x	10.5x	11.6x	8.9x	
Book value	\$ 44.73	\$ 44.36	\$ 43.96	\$ 43.43	\$ 42.81	\$ 41.96	\$ 41.37	\$ 40.30	\$ 44.73	\$ 42.81	
Market to book value	104%	102%	101%	102%	104%	113%	106%	115%	104%	104%	
Dividends declared	\$ 0.50	\$ 0.50	\$ 0.49	\$ 0.49	\$ 0.47	\$ 0.47	\$ 0.45	\$ 0.45	\$ 1.98	\$ 1.84	
Dividend yield	4.30%	4.44%	4.43%	4.44%	4.23%	3.95%	4.09%	3.90%	4.25%	4.14%	
Dividend payout ratio	58.0%	55.0%	44.5%	43.7%	31.2%	44.2%	37.0%	38.7%	49.6%	37.0%	
<b>Financial position</b>											
Balance sheet assets	\$ 33,925,680	\$ 33,758,507	\$ 34,473,595	\$ 34,248,690	\$ 34,936,826	\$ 31,415,512	\$ 30,708,474	\$ 29,921,236	\$ 33,925,680	\$ 34,936,826	
Loans and acceptances	\$ 27,228,697	\$ 27,188,739	\$ 27,035,042	\$ 26,846,658	\$ 26,780,879	\$ 23,435,667	\$ 23,121,470	\$ 22,823,985	\$ 27,228,697	\$ 26,780,879	
Deposits	\$ 23,927,350	\$ 23,866,365	\$ 23,808,825	\$ 23,767,493	\$ 24,041,443	\$ 21,622,059	\$ 21,060,754	\$ 20,701,287	\$ 23,927,350	\$ 24,041,443	
Average assets	\$ 33,746,069	\$ 34,208,426	\$ 34,205,749	\$ 34,634,695	\$ 34,894,535	\$ 31,121,046	\$ 30,107,578	\$ 29,705,350	\$ 34,198,677	\$ 31,464,535	
Average earning assets	\$ 32,864,362	\$ 33,144,623	\$ 33,229,636	\$ 33,524,877	\$ 33,721,173	\$ 30,219,683	\$ 29,496,343	\$ 28,998,021	\$ 33,190,556	\$ 30,614,884	
Average common equity	\$ 1,266,510	\$ 1,257,779	\$ 1,234,857	\$ 1,218,047	\$ 1,185,959	\$ 1,054,439	\$ 1,037,611	\$ 957,997	\$ 1,244,376	\$ 1,059,118	
<b>Quality of assets</b>											
Gross amount of impaired loans	\$ 99,391	\$ 98,197	\$ 117,666	\$ 130,658	\$ 128,023	\$ 156,393	\$ 147,321	\$ 152,763	\$ 99,391	\$ 128,023	
Allowances for loan losses against impaired loans											
Individual	\$ 34,266	\$ 35,941	\$ 39,487	\$ 45,717	\$ 47,849	\$ 62,052	\$ 67,003	\$ 62,385	\$ 34,266	\$ 47,849	
Collective	\$ 12,049	\$ 11,541	\$ 12,802	\$ 14,893	\$ 12,492	\$ 17,643	\$ 11,592	\$ 20,346	\$ 12,049	\$ 12,492	
Total	\$ 46,315	\$ 47,482	\$ 52,289	\$ 60,610	\$ 60,341	\$ 79,695	\$ 78,595	\$ 82,731	\$ 46,315	\$ 60,341	
Net impaired loans <sup>[2]</sup>	\$ 53,076	\$ 50,715	\$ 65,377	\$ 70,048	\$ 67,682	\$ 76,698	\$ 68,726	\$ 70,032	\$ 53,076	\$ 67,682	
(as a % of loans and acceptances)	0.19%	0.19%	0.24%	0.26%	0.25%	0.33%	0.30%	0.31%	0.19%	0.25%	
Provision for loan losses	\$ 10,000	\$ 9,000	\$ 9,000	\$ 8,000	\$ 8,000	\$ 7,500	\$ 7,500	\$ 10,000	\$ 36,000	\$ 33,000	
(as a % of average loans and acceptances)	0.15%	0.13%	0.14%	0.12%	0.12%	0.13%	0.13%	0.18%	0.13%	0.14%	
Unrealized gains and losses on the portfolio of available-for-sale securities	\$ 16,442	\$ 12,988	\$ 23,444	\$ 21,969	\$ 23,487	\$ 25,357	\$ 29,201	\$ 38,059	\$ 16,442	\$ 23,487	
<b>Regulatory capital ratios</b>											
Basel III Common Equity Tier I - All-in basis	7.6%	7.5%	7.6%	7.5%	n.a.	n.a.	n.a.	n.a.	7.6%	n.a.	
Basel II - Tier I	n.a.	n.a.	n.a.	n.a.	10.9%	10.1%	10.4%	10.3%	n.a.	10.9%	
<b>Other information</b>											
Number of full-time equivalent employees	3,987	4,289	4,254	4,259	4,201	4,044	4,003	3,976	3,987	4,201	
Number of branches	153	153	154	155	157	158	158	158	153	157	
Number of automated banking machines	422	422	423	424	426	426	426	429	422	426	

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

[2] Net impaired loans are calculated as gross impaired loans less individual allowances and collective allowances against impaired loans.

# CONSOLIDATED BALANCE SHEET

	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 (Unaudited)	2013		2013		2013		2013		2012		2012		2012		2012	
<b>ASSETS</b>																
<b>Cash and non-interest-bearing deposits with other banks</b>	\$	82,836	\$	91,090	\$	83,512	\$	87,821	\$	90,860	\$	89,287	\$	72,029	\$	85,426
<b>Interest-bearing deposits with other banks</b>		126,002		128,390		233,501		282,968		480,183		828,636		624,251		537,281
<b>Securities</b>																
Available-for-sale		1,679,067		2,077,626		2,151,551		2,280,867		2,822,588		1,956,279		2,055,991		1,998,154
Held-to-maturity		648,874		609,236		1,030,366		862,588		1,446,751		979,170		1,056,657		1,058,491
Held-for-trading		2,152,584		2,218,222		2,574,845		2,130,644		1,873,622		2,243,361		2,181,962		2,135,846
		4,480,525		4,905,084		5,756,762		5,274,099		6,142,961		5,178,810		5,294,610		5,192,491
<b>Securities purchased under reverse repurchase agreements</b>		1,218,255		741,561		545,974		917,007		631,202		1,173,704		978,063		639,604
<b>Loans</b>																
Personal		7,245,474		7,411,683		7,605,244		7,654,648		7,806,067		6,081,592		6,116,400		6,064,020
Residential mortgage		14,735,211		14,696,426		14,499,292		14,374,220		14,169,095		12,554,098		12,279,486		12,124,453
Commercial mortgage		2,488,826		2,444,977		2,434,514		2,423,742		2,443,634		2,473,833		2,470,794		2,435,219
Commercial and other		2,488,137		2,371,945		2,239,842		2,183,805		2,150,953		2,094,100		2,087,886		1,994,040
Customers' liabilities under acceptances		271,049		263,708		256,150		210,243		211,130		232,044		166,904		206,253
		27,228,697		27,188,739		27,035,042		26,846,658		26,780,879		23,435,667		23,121,470		22,823,985
Allowances for loan losses		(115,590)		(114,090)		(114,368)		(118,921)		(117,542)		(132,639)		(138,869)		(142,303)
		27,113,107		27,074,649		26,920,674		26,727,737		26,663,337		23,303,028		22,982,601		22,681,682
<b>Other</b>																
Derivatives		126,617		102,556		156,308		131,470		167,643		179,275		161,807		229,247
Premises and equipment		73,261		71,054		72,108		72,556		71,871		68,890		66,308		63,957
Software and other intangible assets		197,594		178,585		165,225		159,307		159,973		147,886		142,401		136,534
Goodwill		64,077		64,077		64,077		64,077		64,077		64,077		64,077		64,077
Deferred tax assets		1,998		7,238		4,690		15,353		4,751		12,938		2,467		2,724
Other assets		441,408		394,223		470,764		516,295		459,968		368,981		319,860		288,213
		904,955		817,733		933,172		959,058		928,283		842,047		756,920		784,752
	\$	33,925,680	\$	33,758,507	\$	34,473,595	\$	34,248,690	\$	34,936,826	\$	31,415,512	\$	30,708,474	\$	29,921,236
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>																
<b>Deposits</b>																
Personal	\$	19,282,042	\$	19,249,777	\$	19,535,193	\$	19,474,971	\$	19,369,310	\$	16,837,043	\$	16,414,315	\$	16,254,742
Business, banks and other		4,645,308		4,616,588		4,273,632		4,292,522		4,672,133		4,785,016		4,646,439		4,446,545
		23,927,350		23,866,365		23,808,825		23,767,493		24,041,443		21,622,059		21,060,754		20,701,287
<b>Other</b>																
Obligations related to securities sold short		1,464,269		1,433,525		1,679,095		1,714,803		1,349,932		1,519,105		1,352,007		1,349,022
Obligations related to securities sold under repurchase agreements		339,602		383,886		394,725		291,775		244,039		417,962		441,532		360,622
Acceptances		271,049		263,708		256,150		210,243		211,130		232,044		166,904		206,253
Derivatives		102,041		87,040		96,626		92,926		100,867		114,924		128,626		141,754
Deferred tax liabilities		9,845		7,770		19,264		24,922		16,128		1,411		1,408		1,984
Other liabilities		904,344		849,753		819,618		904,201		951,467		851,793		984,528		892,795
		3,091,150		3,025,682		3,265,478		3,238,870		2,873,563		3,137,239		3,075,005		2,952,430
<b>Debt related to securitization activities</b>		4,974,714		4,952,060		5,473,470		5,244,311		6,037,097		5,109,015		5,051,652		4,798,554
<b>Subordinated debt</b>		445,473		444,962		444,469		443,978		443,594		243,869		243,426		242,987
<b>Shareholders' equity</b>																
Preferred shares		205,204		205,146		205,146		303,078		303,249		205,527		205,527		205,527
Common shares		446,496		442,447		438,454		434,312		428,526		313,544		313,544		252,601
Share-based payment reserve		91		91		136		136		227		227		227		227
Retained earnings		829,678		819,371		807,788		792,669		774,899		745,703		730,736		711,401
Accumulated other comprehensive income		5,524		2,383		29,829		23,843		34,228		38,329		27,603		56,222
		1,486,993		1,469,438		1,481,353		1,554,038		1,541,129		1,303,330		1,277,637		1,225,978
	\$	33,925,680	\$	33,758,507	\$	34,473,595	\$	34,248,690	\$	34,936,826	\$	31,415,512	\$	30,708,474	\$	29,921,236

## CONSOLIDATED STATEMENT OF INCOME

In thousands of Canadian dollars, except per share amounts (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	OCTOBER 31
	2013	2013	2013	2013	2012	2012	2012	2012	2013	2012
<b>Interest income</b>										
Loans	\$ 269,927	\$ 274,778	\$ 264,704	\$ 276,870	\$ 280,762	\$ 248,073	\$ 240,943	\$ 245,083	\$ 1,086,279	\$ 1,014,861
Securities	10,845	13,053	16,178	17,128	17,250	16,802	18,377	18,891	57,204	71,320
Deposits with other banks	601	314	499	914	1,544	2,304	1,276	1,024	2,328	6,148
Other, including derivatives	9,475	10,217	11,193	13,453	14,529	14,457	14,557	15,697	44,338	59,240
	290,848	298,362	292,574	308,365	314,085	281,636	275,153	280,695	1,190,149	1,151,569
<b>Interest expense</b>										
Deposits	114,094	115,561	112,525	121,423	124,926	108,394	104,653	107,673	463,603	445,646
Debt related to securitization activities	31,115	33,950	35,163	40,225	43,809	40,891	39,508	39,672	140,453	163,880
Subordinated debt	4,088	4,033	3,927	4,024	2,654	2,408	2,374	2,403	16,072	9,839
Other, including derivatives	114	269	529	349	285	279	294	318	1,261	1,176
	149,411	153,813	152,144	166,021	171,674	151,972	146,829	150,066	621,389	620,541
<b>Net interest income</b>	141,437	144,549	140,430	142,344	142,411	129,664	128,324	130,629	568,760	531,028
<b>Other income [see page 4]</b>	74,094	76,493	74,420	71,570	67,985	64,169	70,346	63,115	296,577	265,615
<b>Total revenue</b>	215,531	221,042	214,850	213,914	210,396	193,833	198,670	193,744	865,337	796,643
<b>Gain on acquisition and amortization of net premium on purchased financial instruments</b>	(1,006)	(1,140)	(1,224)	(1,056)	23,795	—	—	—	(4,426)	23,795
<b>Provision for loan losses</b>	10,000	9,000	9,000	8,000	8,000	7,500	7,500	10,000	36,000	33,000
<b>Non-interest expenses [see page 4]</b>	170,873	174,928	159,853	161,314	165,377	148,955	147,111	143,020	666,968	604,463
<b>Income before income taxes</b>	33,652	35,974	44,773	43,544	60,814	37,378	44,059	40,724	157,943	182,975
Income taxes	6,485	7,690	9,634	9,454	15,129	7,380	10,196	9,762	33,263	42,467
<b>Net income</b>	\$ 27,167	\$ 28,284	\$ 35,139	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 124,680	\$ 140,508
Preferred share dividends, including applicable taxes	2,637	2,520	4,059	2,533	3,273	3,164	3,165	3,166	11,749	12,768
<b>Net income available to common shareholders</b>	\$ 24,530	\$ 25,764	\$ 31,080	\$ 31,557	\$ 42,412	\$ 26,834	\$ 30,698	\$ 27,796	\$ 112,931	\$ 127,740
Average number of common shares outstanding [in thousands]										
Basic	28,474	28,385	28,287	28,169	28,118	25,250	25,235	23,925	28,329	25,634
Diluted	28,481	28,393	28,297	28,182	28,135	25,267	25,253	23,943	28,338	25,652
Earnings per share										
Basic	\$ 0.86	\$ 0.91	\$ 1.10	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16	\$ 3.99	\$ 4.98
Diluted	\$ 0.86	\$ 0.91	\$ 1.10	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16	\$ 3.99	\$ 4.98

## CONSOLIDATED STATEMENT OF COMPREHENSIVE 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	OCTOBER 31
	2013	2013	2013	2013	2012	2012	2012	2012	2013	2012
<b>Net income</b>	\$ 27,167	\$ 28,284	\$ 35,139	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 124,680	\$ 140,508
<b>Other comprehensive income, net of income taxes</b>										
Items that may subsequently be reclassified to the statement of income										
Unrealized net gains (losses) on available-for-sale securities	2,764	(5,277)	1,484	1,116	307	(2,714)	(3,751)	(1,483)	87	(7,641)
Reclassification of net (gains) losses on available-for-sale securities to net income	(182)	(685)	(427)	(1,458)	(831)	(334)	(888)	(321)	(2,752)	(2,374)
Net change in value of derivatives designated as cash flow hedges	559	(21,484)	4,929	(10,043)	(3,577)	13,774	(23,980)	(7,564)	(26,039)	(21,347)
	3,141	(27,446)	5,986	(10,385)	(4,101)	10,726	(28,619)	(9,368)	(28,704)	(31,362)
<b>Comprehensive income</b>	\$ 30,308	\$ 838	\$ 41,125	\$ 23,705	\$ 41,584	\$ 40,724	\$ 5,244	\$ 21,594	\$ 95,976	\$ 109,146

## OTHER 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	OCTOBER 31
	2013	2013	2013	2013	2012	2012	2012	2012	2013	2012
<b>Fees and commissions on loans and deposits</b>										
Deposit service charges	\$ 15,859	\$ 16,859	\$ 15,462	\$ 15,015	\$ 14,867	\$ 14,745	\$ 14,173	\$ 13,441	\$ 63,195	\$ 57,226
Lending fees	13,241	10,624	9,010	9,899	9,115	10,387	8,898	9,388	42,774	37,788
Card service revenues	6,604	7,550	7,252	6,416	6,281	6,390	6,586	5,682	27,822	24,939
	<b>35,704</b>	<b>35,033</b>	<b>31,724</b>	<b>31,330</b>	<b>30,263</b>	<b>31,522</b>	<b>29,657</b>	<b>28,511</b>	<b>133,791</b>	<b>119,953</b>
<b>Other</b>										
Income from brokerage operations	15,113	14,449	14,523	16,522	14,386	12,517	14,354	13,549	60,607	54,806
Income from investment accounts	8,693	8,249	7,894	7,858	7,440	7,190	7,648	6,801	32,694	29,079
Income from sales of mutual funds	6,098	5,848	5,415	5,140	4,731	4,478	4,488	4,329	22,501	18,026
Income from treasury and financial market operations	2,095	5,840	4,601	5,341	4,563	2,398	5,856	4,714	17,877	17,531
Credit insurance income	4,278	4,793	4,415	3,395	4,415	3,682	3,662	3,770	16,881	15,529
Other	2,113	2,281	5,848	1,984	2,187	2,382	4,681	1,441	12,226	10,691
	<b>38,390</b>	<b>41,460</b>	<b>42,696</b>	<b>40,240</b>	<b>37,722</b>	<b>32,647</b>	<b>40,689</b>	<b>34,604</b>	<b>162,786</b>	<b>145,662</b>
<b>Total other income</b>	<b>\$ 74,094</b>	<b>\$ 76,493</b>	<b>\$ 74,420</b>	<b>\$ 71,570</b>	<b>\$ 67,985</b>	<b>\$ 64,169</b>	<b>\$ 70,346</b>	<b>\$ 63,115</b>	<b>\$ 296,577</b>	<b>\$ 265,615</b>

## NON-INTEREST EXPENSES

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	OCTOBER 31
	2013	2013	2013	2013	2012	2012	2012	2012	2013	2012
<b>Salaries and employee benefits</b>										
Salaries	\$ 61,034	\$ 57,292	\$ 57,161	\$ 58,087	\$ 56,808	\$ 51,736	\$ 52,887	\$ 52,723	\$ 233,574	\$ 214,154
Employee benefits	15,269	17,115	16,924	18,590	15,511	14,842	16,751	16,929	67,898	64,033
Performance-based compensation	12,818	13,273	11,115	12,703	14,793	10,599	9,644	7,380	49,909	42,416
	<b>89,121</b>	<b>87,680</b>	<b>85,200</b>	<b>89,380</b>	<b>87,112</b>	<b>77,177</b>	<b>79,282</b>	<b>77,032</b>	<b>351,381</b>	<b>320,603</b>
<b>Premises and technology</b>										
Technology costs	17,931	15,403	16,055	13,899	14,420	15,235	14,604	14,060	63,288	58,319
Rent and property taxes	12,900	13,479	12,949	11,863	11,769	10,935	10,957	10,663	51,191	44,324
Depreciation	12,707	13,638	11,546	11,418	11,346	10,909	10,493	10,685	49,309	43,433
Maintenance and repairs	1,518	1,584	1,630	1,304	1,184	1,166	1,382	1,305	6,036	5,037
Public utilities	287	394	466	405	319	317	479	370	1,552	1,485
Other	(66)	(7)	(20)	(8)	73	82	83	83	(101)	321
	<b>45,277</b>	<b>44,491</b>	<b>42,626</b>	<b>38,881</b>	<b>39,111</b>	<b>38,644</b>	<b>37,998</b>	<b>37,166</b>	<b>171,275</b>	<b>152,919</b>
<b>Other</b>										
Fees and commissions	5,667	6,551	6,382	5,834	7,093	6,319	6,730	5,671	24,434	25,813
Communications and travelling expenses	5,415	5,669	6,084	5,599	5,311	5,187	5,569	4,767	22,767	20,834
Advertising and business development	5,905	5,592	5,434	5,553	7,199	4,494	5,429	5,965	22,484	23,087
Taxes and insurance	4,913	5,473	3,095	3,952	6,760	5,108	4,811	4,614	17,433	21,293
Stationery and publications	1,817	1,471	1,947	2,221	1,615	1,455	1,571	1,591	7,456	6,232
Recruitment and training	365	701	607	651	923	839	665	681	2,324	3,108
Other	2,442	2,700	2,342	1,686	1,423	2,575	1,706	2,873	9,170	8,577
	<b>26,524</b>	<b>28,157</b>	<b>25,891</b>	<b>25,496</b>	<b>30,324</b>	<b>25,977</b>	<b>26,481</b>	<b>26,162</b>	<b>106,068</b>	<b>108,944</b>
<b>Costs related to business combinations and other</b> <sup>[1]</sup>	<b>9,951</b>	<b>14,600</b>	<b>6,136</b>	<b>7,557</b>	<b>8,830</b>	<b>7,157</b>	<b>3,350</b>	<b>2,660</b>	<b>38,244</b>	<b>21,997</b>
<b>Total non-interest expenses</b>	<b>\$ 170,873</b>	<b>\$ 174,928</b>	<b>\$ 159,853</b>	<b>\$ 161,314</b>	<b>\$ 165,377</b>	<b>\$ 148,955</b>	<b>\$ 147,111</b>	<b>\$ 143,020</b>	<b>\$ 666,968</b>	<b>\$ 604,463</b>

[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 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 2013	OCTOBER 31 2012
<b>Retail &amp; SME-Québec</b>										
Net interest income	\$ 76,031	\$ 77,799	\$ 72,690	\$ 76,855	\$ 75,792	\$ 80,163	\$ 76,096	\$ 78,725	\$ 303,375	\$ 310,776
Other income	39,126	40,897	38,260	35,436	35,234	34,662	33,422	31,803	153,719	135,121
Total revenue	115,157	118,696	110,950	112,291	111,026	114,825	109,518	110,528	457,094	445,897
Provision for loan losses	6,599	8,349	5,924	6,066	6,433	6,474	4,855	6,216	26,938	23,978
Non-interest expenses	98,093	96,984	93,386	92,981	93,359	91,107	91,268	91,260	381,444	366,994
Income before income taxes	10,465	13,363	11,640	13,244	11,234	17,244	13,395	13,052	48,712	54,925
Income taxes	1,699	2,339	1,978	2,034	1,941	3,709	2,737	2,631	8,050	11,018
Net income	\$ 8,766	\$ 11,024	\$ 9,662	\$ 11,210	\$ 9,293	\$ 13,535	\$ 10,658	\$ 10,421	\$ 40,662	\$ 43,907
Efficiency ratio	85.2%	81.7%	84.2%	82.8%	84.1%	79.3%	83.3%	82.6%	83.4%	82.3%
Average assets	\$ 14,261,484	\$ 14,161,381	\$ 13,966,121	\$ 13,896,951	\$ 13,913,789	\$ 13,733,835	\$ 13,456,896	\$ 13,302,967	\$ 14,072,350	\$ 13,602,664
Average loans and acceptances	\$ 14,104,141	\$ 14,000,941	\$ 13,802,380	\$ 13,725,278	\$ 13,648,929	\$ 13,467,181	\$ 13,209,836	\$ 13,038,946	\$ 13,909,054	\$ 13,341,941
Average deposits	\$ 9,409,111	\$ 9,508,193	\$ 9,613,548	\$ 9,722,000	\$ 9,693,116	\$ 9,701,644	\$ 9,490,707	\$ 9,469,956	\$ 9,562,799	\$ 9,589,392
Loans and acceptances (ending balance)	\$ 14,203,858	\$ 14,114,035	\$ 13,930,935	\$ 13,789,440	\$ 13,737,356	\$ 13,651,164	\$ 13,382,797	\$ 13,150,627	\$ 14,203,858	\$ 13,737,356
Deposits (ending balance)	\$ 9,490,109	\$ 9,456,593	\$ 9,582,636	\$ 9,761,387	\$ 9,685,071	\$ 9,711,861	\$ 9,730,218	\$ 9,427,301	\$ 9,490,109	\$ 9,685,071
<b>Real Estate &amp; Commercial</b>										
Net interest income	\$ 21,422	\$ 21,310	\$ 20,179	\$ 21,555	\$ 21,833	\$ 21,731	\$ 22,049	\$ 22,212	\$ 84,466	\$ 87,825
Other income	9,949	8,931	10,503	8,086	7,646	8,327	10,451	8,006	37,469	34,430
Total revenue	31,371	30,241	30,682	29,641	29,479	30,058	32,500	30,218	121,935	122,255
Provision for loan losses	(2,082)	(1,880)	(74)	(1,464)	(2,040)	436	1,755	2,851	(5,500)	3,002
Non-interest expenses	10,210	8,946	8,383	8,414	8,586	7,756	7,484	7,756	35,953	31,582
Income before income taxes	23,243	23,175	22,373	22,691	22,933	21,866	23,261	19,611	91,482	87,671
Income taxes	6,206	6,188	5,974	6,059	6,204	5,915	6,292	5,305	24,427	23,716
Net income	\$ 17,037	\$ 16,987	\$ 16,399	\$ 16,632	\$ 16,729	\$ 15,951	\$ 16,969	\$ 14,306	\$ 67,055	\$ 63,955
Efficiency ratio	32.5%	29.6%	27.3%	28.4%	29.1%	25.8%	23.0%	25.7%	29.5%	25.8%
Average assets	\$ 3,521,721	\$ 3,458,929	\$ 3,506,415	\$ 3,391,666	\$ 3,421,635	\$ 3,437,273	\$ 3,481,673	\$ 3,310,962	\$ 3,469,381	\$ 3,412,510
Average loans and acceptances	\$ 3,509,430	\$ 3,445,147	\$ 3,415,088	\$ 3,358,698	\$ 3,381,927	\$ 3,388,049	\$ 3,433,037	\$ 3,296,183	\$ 3,432,231	\$ 3,374,481
Average deposits	\$ 448,008	\$ 468,236	\$ 445,159	\$ 442,783	\$ 488,317	\$ 517,755	\$ 507,686	\$ 531,026	\$ 451,095	\$ 511,215
Loans and acceptances (ending balance)	\$ 3,640,965	\$ 3,551,657	\$ 3,459,605	\$ 3,406,629	\$ 3,435,057	\$ 3,494,099	\$ 3,455,140	\$ 3,442,388	\$ 3,640,965	\$ 3,435,057
Deposits (ending balance)	\$ 482,561	\$ 467,240	\$ 464,762	\$ 470,792	\$ 488,598	\$ 579,193	\$ 494,049	\$ 536,936	\$ 482,561	\$ 488,598

## SEGMENTED INFORMATION (CONTINUED)

In thousands of Canadian dollars (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 2013	OCTOBER 31 2012
<b>B2B Bank</b>										
Net interest income	\$ 46,072	\$ 48,249	\$ 47,195	\$ 49,412	\$ 49,821	\$ 32,119	\$ 30,689	\$ 30,964	\$ 190,928	\$ 143,593
Other income	9,406	9,359	8,884	9,056	8,923	8,408	9,116	8,143	36,705	34,590
Total revenue	55,478	57,608	56,079	58,468	58,744	40,527	39,805	39,107	227,633	178,183
Gain on acquisition and amortization of net premium on purchased financial instruments	(1,006)	(1,140)	(1,224)	(1,056)	23,795	—	—	—	(4,426)	23,795
Provision for loan losses	5,483	2,531	3,150	3,398	3,607	590	890	933	14,562	6,020
Non-interest expenses	31,843	31,114	32,175	32,960	35,259	22,913	24,483	23,422	128,092	106,077
Costs related to business combinations and other <sup>[1]</sup>	9,951	14,600	6,136	7,557	8,830	7,157	3,350	2,660	38,244	21,997
Income before income taxes	7,195	8,223	13,394	13,497	34,843	9,867	11,082	12,092	42,309	67,884
Income taxes	2,035	2,240	3,557	3,583	9,650	2,612	2,953	3,221	11,415	18,436
Net income	\$ 5,160	\$ 5,983	\$ 9,837	\$ 9,914	\$ 25,193	\$ 7,255	\$ 8,129	\$ 8,871	\$ 30,894	\$ 49,448
Efficiency ratio	75.3%	79.4%	68.3%	69.3%	75.1%	74.2%	69.9%	66.7%	73.1%	71.9%
Adjusted net income <sup>[2]</sup>	\$ 13,213	\$ 17,546	\$ 15,245	\$ 16,242	\$ 15,694	\$ 12,510	\$ 10,568	\$ 10,828	\$ 62,246	\$ 49,600
Adjusted efficiency ratio <sup>[2]</sup>	57.4%	54.0%	57.4%	56.4%	60.0%	56.5%	61.5%	59.9%	56.3%	59.5%
Average assets	\$ 9,179,475	\$ 9,370,172	\$ 9,371,919	\$ 9,433,684	\$ 9,414,682	\$ 6,177,975	\$ 6,260,665	\$ 6,009,674	\$ 9,338,541	\$ 6,969,602
Average loans and acceptances	\$ 9,062,479	\$ 9,199,313	\$ 9,299,649	\$ 9,314,566	\$ 9,172,246	\$ 5,994,810	\$ 5,975,567	\$ 5,831,335	\$ 9,218,339	\$ 6,747,686
Average deposits	\$ 12,937,285	\$ 12,972,802	\$ 12,983,675	\$ 12,999,332	\$ 13,259,375	\$ 10,310,326	\$ 10,018,113	\$ 9,849,607	\$ 12,973,188	\$ 10,863,952
Loans and acceptances (ending balance)	\$ 8,996,030	\$ 9,151,618	\$ 9,294,220	\$ 9,318,430	\$ 9,298,345	\$ 5,996,039	\$ 6,011,373	\$ 5,970,036	\$ 8,996,030	\$ 9,298,345
Deposits (ending balance)	\$ 12,916,914	\$ 12,893,153	\$ 13,067,779	\$ 13,026,803	\$ 13,006,073	\$ 10,493,487	\$ 10,147,289	\$ 10,002,175	\$ 12,916,914	\$ 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.										
<b>Laurentian Bank Securities &amp; Capital Markets</b>										
Net interest income	\$ 1,658	\$ 714	\$ 1,070	\$ 681	\$ 1,220	\$ 785	\$ 696	\$ 509	\$ 4,123	\$ 3,210
Other income	16,083	15,326	15,897	16,402	14,506	12,471	15,569	14,146	63,708	56,692
Total revenue	17,741	16,040	16,967	17,083	15,726	13,256	16,265	14,655	67,831	59,902
Non-interest expenses	13,919	13,055	12,959	13,474	12,081	11,668	12,530	12,160	53,407	48,439
Income before income taxes	3,822	2,985	4,008	3,609	3,645	1,588	3,735	2,495	14,424	11,463
Income taxes	913	698	1,033	928	953	412	956	620	3,572	2,941
Net income	\$ 2,909	\$ 2,287	\$ 2,975	\$ 2,681	\$ 2,692	\$ 1,176	\$ 2,779	\$ 1,875	\$ 10,852	\$ 8,522
Efficiency ratio	78.5%	81.4%	76.4%	78.9%	76.8%	88.0%	77.0%	83.0%	78.7%	80.9%
Average assets	\$ 3,021,756	\$ 3,218,420	\$ 3,132,489	\$ 2,922,296	\$ 2,948,956	\$ 3,003,832	\$ 2,724,581	\$ 2,683,211	\$ 3,073,257	\$ 2,840,776
Clients' brokerage assets	\$ 2,465,747	\$ 2,407,815	\$ 2,366,952	\$ 2,323,216	\$ 2,253,599	\$ 2,207,719	\$ 2,184,872	\$ 2,173,151	\$ 2,465,747	\$ 2,253,599
<b>Other</b>										
Net interest income	\$ (3,746)	\$ (3,523)	\$ (704)	\$ (6,159)	\$ (6,255)	\$ (5,134)	\$ (1,206)	\$ (1,781)	\$ (14,132)	\$ (14,376)
Other income	(470)	1,980	876	2,590	1,676	301	1,788	1,017	4,976	4,782
Total revenue	(4,216)	(1,543)	172	(3,569)	(4,579)	(4,833)	582	(764)	(9,156)	(9,594)
Non-interest expenses	6,857	10,229	6,814	5,928	7,262	8,354	7,996	5,762	29,828	29,374
Loss before income taxes	(11,073)	(11,772)	(6,642)	(9,497)	(11,841)	(13,187)	(7,414)	(6,526)	(38,984)	(38,968)
Income taxes recovered	(4,368)	(3,775)	(2,908)	(3,150)	(3,619)	(5,268)	(2,742)	(2,015)	(14,201)	(13,644)
Net loss	\$ (6,705)	\$ (7,997)	\$ (3,734)	\$ (6,347)	\$ (8,222)	\$ (7,919)	\$ (4,672)	\$ (4,511)	\$ (24,783)	\$ (25,324)
Average assets	\$ 3,761,633	\$ 3,999,524	\$ 4,228,805	\$ 4,990,098	\$ 5,195,604	\$ 4,768,131	\$ 4,183,763	\$ 4,398,536	\$ 4,245,148	\$ 4,638,983
Average loans and acceptances	\$ (35,556)	\$ (35,214)	\$ (53,931)	\$ (41,357)	\$ (24,074)	\$ (34,723)	\$ (33,139)	\$ (30,383)	\$ (41,413)	\$ (30,567)
Average deposits	\$ 1,254,932	\$ 1,226,531	\$ 949,882	\$ 941,874	\$ 1,018,236	\$ 1,256,630	\$ 1,179,951	\$ 939,617	\$ 1,094,484	\$ 1,098,164

## SEGMENTED INFORMATION (CONTINUED)

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	OCTOBER 31
	2013	2013	2013	2013	2012	2012	2012	2012	2013	2012
<b>Total</b>										
Net interest income	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 142,411	\$ 129,664	\$ 128,324	\$ 130,629	\$ 568,760	\$ 531,028
Other income	74,094	76,493	74,420	71,570	67,985	64,169	70,346	63,115	296,577	265,615
Total revenue	215,531	221,042	214,850	213,914	210,396	193,833	198,670	193,744	865,337	796,643
Gain on acquisition and amortization of net premium on purchased financial instruments	(1,006)	(1,140)	(1,224)	(1,056)	23,795	—	—	—	(4,426)	23,795
Provision for loan losses	10,000	9,000	9,000	8,000	8,000	7,500	7,500	10,000	36,000	33,000
Non-interest expenses	160,922	160,328	153,717	153,757	156,547	141,798	143,761	140,360	628,724	582,466
Costs related to business combinations and other <sup>[1]</sup>	9,951	14,600	6,136	7,557	8,830	7,157	3,350	2,660	38,244	21,997
Income before income taxes	33,652	35,974	44,773	43,544	60,814	37,378	44,059	40,724	157,943	182,975
Income taxes	6,485	7,690	9,634	9,454	15,129	7,380	10,196	9,762	33,263	42,467
Net income	\$ 27,167	\$ 28,284	\$ 35,139	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 124,680	\$ 140,508
Average assets	\$ 33,746,069	\$ 34,208,426	\$ 34,205,749	\$ 34,634,695	\$ 34,894,666	\$ 31,121,046	\$ 30,107,578	\$ 29,705,350	\$ 34,198,677	\$ 31,464,535
Average loans and acceptances	\$ 27,058,312	\$ 27,012,496	\$ 26,860,146	\$ 26,724,811	\$ 26,505,286	\$ 23,138,205	\$ 22,884,141	\$ 22,408,962	\$ 26,914,383	\$ 23,738,793
Average deposits	\$ 24,049,336	\$ 24,175,762	\$ 23,992,264	\$ 24,105,989	\$ 24,459,044	\$ 21,786,355	\$ 21,196,457	\$ 20,790,206	\$ 24,081,566	\$ 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 OCTOBER 31, 2013		AS AT JULY 31, 2013		AS AT APRIL 30, 2013		AS AT JANUARY 31, 2013		
	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	
Row <sup>[1]</sup>									
<b>Common Equity Tier 1 capital: instruments and reserves</b>									
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ 446,587	\$ 446,587	\$ 442,538	\$ 442,538	\$ 438,590	\$ 438,590	\$ 434,448	\$ 434,448
2	Retained earnings	829,678	829,678	819,371	819,371	807,788	807,788	792,669	792,669
3	Accumulated other comprehensive income (and other reserves)	9,535	9,535	6,954	6,954	12,916	12,916	11,859	11,859
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>1,285,800</b>	<b>1,285,800</b>	<b>1,268,863</b>	<b>1,268,863</b>	<b>1,259,294</b>	<b>1,259,294</b>	<b>1,238,976</b>	<b>1,238,976</b>
<b>Common Equity Tier 1 capital: regulatory adjustments</b>									
28	Total regulatory adjustments to Common Equity Tier 1 <sup>[4]</sup>	(268,141)	—	(255,275)	—	(240,779)	—	(236,198)	—
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>1,017,659</b>	<b>1,285,800</b>	<b>1,013,588</b>	<b>1,268,863</b>	<b>1,018,515</b>	<b>1,259,294</b>	<b>1,002,778</b>	<b>1,238,976</b>
<b>Additional Tier 1 capital: instruments</b>									
33	Directly issued capital instruments subject to phase out from Additional Tier 1	205,204	205,204	205,146	205,146	205,146	205,146	272,896	272,896
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>205,204</b>	<b>205,204</b>	<b>205,146</b>	<b>205,146</b>	<b>205,146</b>	<b>205,146</b>	<b>272,896</b>	<b>272,896</b>
<b>Additional Tier 1 capital: regulatory adjustments</b>									
43	Total regulatory adjustments to Additional Tier 1 capital	—	(64,077)	—	(64,077)	—	(64,077)	—	(64,077)
44	<b>Additional Tier 1 capital (AT1)</b>	<b>205,204</b>	<b>141,127</b>	<b>205,146</b>	<b>141,069</b>	<b>205,146</b>	<b>141,069</b>	<b>272,896</b>	<b>208,819</b>
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>1,222,863</b>	<b>1,426,927</b>	<b>1,218,734</b>	<b>1,409,932</b>	<b>1,223,661</b>	<b>1,400,363</b>	<b>1,275,674</b>	<b>1,447,795</b>
<b>Tier 2 capital: instruments and allowances</b>									
47	Directly issued capital instruments subject to phase out from Tier 2	399,429	399,429	399,429	399,429	399,429	399,429	399,429	399,429
50	Collective allowances	88,853	88,853	85,352	85,352	81,552	81,552	79,403	79,403
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>488,282</b>	<b>488,282</b>	<b>484,781</b>	<b>484,781</b>	<b>480,981</b>	<b>480,981</b>	<b>478,832</b>	<b>478,832</b>
<b>Tier 2 capital: regulatory adjustments</b>									
57	Total regulatory adjustments to Tier 2 capital	(16,978)	—	(2,077)	—	(6,194)	—	(857)	—
58	<b>Tier 2 capital (T2)</b>	<b>471,304</b>	<b>488,282</b>	<b>482,704</b>	<b>484,781</b>	<b>474,787</b>	<b>480,981</b>	<b>477,975</b>	<b>478,832</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>\$ 1,694,167</b>	<b>\$ 1,915,209</b>	<b>\$ 1,701,438</b>	<b>\$ 1,894,713</b>	<b>\$ 1,698,448</b>	<b>\$ 1,881,344</b>	<b>\$ 1,753,649</b>	<b>\$ 1,926,627</b>
60	<b>Total risk weighted assets</b>	<b>\$ 13,379,834</b>	<b>\$ 13,600,787</b>	<b>\$ 13,471,849</b>	<b>\$ 13,665,045</b>	<b>\$ 13,428,594</b>	<b>\$ 13,611,353</b>	<b>\$ 13,286,829</b>	<b>\$ 13,459,653</b>
<b>Capital ratios</b>									
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.6%	9.5%	7.5%	9.3%	7.6%	9.3%	7.5%	9.2%
62	Tier 1 (as a percentage of risk weighted assets)	9.1%	10.5%	9.0%	10.3%	9.1%	10.3%	9.6%	10.8%
63	Total capital (as a percentage of risk weighted assets)	12.7%	14.1%	12.6%	13.9%	12.6%	13.8%	13.2%	14.3%
	Assets to capital multiple <sup>[5]</sup>	n.a.	17.2x	n.a.	17.2x	n.a.	17.4x	n.a.	16.8x
<b>OSFI all-in target</b>									
69	Common Equity Tier 1 all-in target ratio	7.0%	n.a.	7.0%	n.a.	7.0%	n.a.	7.0%	n.a.
<b>Capital instruments subject to phase-out arrangements (only applicable between January 1<sup>st</sup>, 2013 and January 1<sup>st</sup>, 2022)</b>									
80	Current cap on CET1 instruments subject to phase out arrangements	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
82	Current cap on AT1 instruments subject to phase out arrangements	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 30,182	\$ 30,182
84	Current cap on T2 instruments subject to phase out arrangements	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ 46,044	\$ 46,044	\$ 45,533	\$ 45,533	\$ 45,040	\$ 45,040	\$ 44,549	\$ 44,549

[1] Row numbering, as per OSFI July 2013 advisory, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

[2] "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 between 2013 and 2022.

[3] "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.

[4] Mainly comprised of deductions for software and other intangible assets, goodwill and pension plan assets.

[5] Not a Basel III ratio. Measured in accordance with OSFI's capital adequacy requirements guideline.

## BASEL II REGULATORY CAPITAL

	AS AT OCTOBER 31	AS AT JULY 31	AS AT APRIL 30	AS AT JANUARY 31
In thousands of Canadian dollars, except percentage amounts (Unaudited)	2012	2012	2012	2012
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	16.3x	18.7x	18.1x	18.0x

## BASEL III RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2013

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
<b>Exposure Class (after risk mitigation)</b>													
Corporate	\$ —	\$ 44,413	\$ —	\$ —	\$ 75,060	\$ —	\$ 4,934,706	\$ 25,919	\$ —	\$ —	\$ —	\$ 5,080,098	\$ 5,019,998
Sovereign	3,640,886	130,293	—	—	—	—	—	—	—	—	—	3,771,179	26,059
Bank	—	391,032	—	—	6,609	—	5,834	—	—	—	—	403,475	87,346
Retail residential mortgage loans	8,369,486	—	6,330,134	—	—	1,114	35,039	—	—	—	—	14,735,773	2,251,422
Other retail	606,091	—	—	—	—	2,764,142	—	11,583	—	—	—	3,381,816	2,090,482
Small business entities treated as other retail	95,354	—	—	—	—	1,256,823	—	—	—	—	—	1,352,177	942,617
Equity	—	—	—	—	—	—	313,149	—	—	—	—	313,149	313,149
Securitization	—	26,227	—	3,293	6,231	—	199	—	2,402	—	1,003	39,355	27,820
Other assets	490,098	147,231	—	—	—	—	394,743	—	—	56,595	—	1,088,667	565,677
	13,201,915	739,196	6,330,134	3,293	87,900	4,022,079	5,683,670	37,502	2,402	56,595	1,003	30,165,689	11,324,570
Derivatives	1,142	90,708	—	—	—	—	26,955	—	—	—	—	118,805	45,097
Credit-related commitments	34,671	10,800	—	—	—	—	621,294	—	—	—	—	666,765	623,454
Operational risk	—	—	—	—	—	—	—	—	—	—	—	—	1,386,713
	\$ 13,237,728	\$ 840,704	\$ 6,330,134	\$ 3,293	\$ 87,900	\$ 4,022,079	\$ 6,331,919	\$ 37,502	\$ 2,402	\$ 56,595	\$ 1,003	\$ 30,951,259	\$ 13,379,834
<b>Balance sheet items</b>													
Cash, deposits with other banks, securities and securities purchased under reverse repurchase agreements													\$ 707,435
Personal loans													2,497,457
Residential mortgage loans													2,753,384
Commercial mortgage loans, commercial loans and acceptances													4,968,253
Other assets													398,041
													\$ 11,324,570

## 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
<b>Exposure Class (after risk mitigation)</b>										
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
<b>Balance sheet items</b>										
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

## ALLOWANCES FOR LOAN LOSSES

	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 (Unaudited)	2013	2013	2013	2013	2012	2012	2012	2012
<b>Individual allowances</b>								
Commercial mortgage loans	\$ 9,731	\$ 10,375	\$ 14,052	\$ 14,171	\$ 14,070	\$ 28,914	\$ 29,827	\$ 22,467
Commercial and other loans <sup>[1]</sup>	24,535	25,566	25,435	31,546	33,779	33,138	37,176	39,918
	<b>34,266</b>	<b>35,941</b>	<b>39,487</b>	<b>45,717</b>	<b>47,849</b>	<b>62,052</b>	<b>67,003</b>	<b>62,385</b>
<b>Collective allowances against impaired loans</b>								
Personal loans	7,008	6,549	8,981	11,082	10,081	12,011	8,751	9,451
Residential mortgage loans	3,122	2,565	1,529	1,329	390	394	261	403
Commercial mortgage loans	254	1,312	137	464	—	2,355	155	7,051
Commercial and other loans <sup>[1]</sup>	1,665	1,115	2,155	2,018	2,021	2,883	2,425	3,441
	<b>12,049</b>	<b>11,541</b>	<b>12,802</b>	<b>14,893</b>	<b>12,492</b>	<b>17,643</b>	<b>11,592</b>	<b>20,346</b>
<b>Collective allowances against other loans</b>								
Personal loans	32,953	30,534	29,799	26,548	24,724	22,495	25,461	24,552
Residential mortgage loans	5,884	5,316	2,365	2,163	2,254	1,349	1,334	1,316
Commercial mortgage loans	15,764	15,770	16,878	16,640	16,406	15,275	16,997	15,255
Commercial and other loans <sup>[1]</sup>	14,674	14,988	13,037	12,960	13,817	13,825	16,482	18,449
	<b>69,275</b>	<b>66,608</b>	<b>62,079</b>	<b>58,311</b>	<b>57,201</b>	<b>52,944</b>	<b>60,274</b>	<b>59,572</b>
<b>Total allowances for loan losses</b>								
Personal loans	39,961	37,083	38,780	37,630	34,805	34,506	34,212	34,003
Residential mortgage loans	9,006	7,881	3,894	3,492	2,644	1,743	1,595	1,719
Commercial mortgage loans	25,749	27,457	31,067	31,275	30,476	46,544	46,979	44,773
Commercial and other loans <sup>[1]</sup>	40,874	41,669	40,627	46,524	49,617	49,846	56,083	61,808
	<b>\$ 115,590</b>	<b>\$ 114,090</b>	<b>\$ 114,368</b>	<b>\$ 118,921</b>	<b>\$ 117,542</b>	<b>\$ 132,639</b>	<b>\$ 138,869</b>	<b>\$ 142,303</b>

[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	OCTOBER 31
	2013	2013	2013	2013	2012	2012	2012	2012	2013	2012
<b>Individual allowances</b>										
Commercial mortgage loans	\$ (596)	\$ (3,217)	\$ 133	\$ 390	\$ (771)	\$ (504)	\$ 7,639	\$ 556	\$ (3,290)	\$ 6,920
Commercial and other loans <sup>[1]</sup>	(428)	374	364	(1,676)	1,741	2,644	1,430	568	(1,366)	6,383
	<b>(1,024)</b>	<b>(2,843)</b>	<b>497</b>	<b>(1,286)</b>	<b>970</b>	<b>2,140</b>	<b>9,069</b>	<b>1,124</b>	<b>(4,656)</b>	<b>13,303</b>
<b>Collective allowances against impaired loans</b>										
Personal loans	7,601	5,400	4,204	6,234	5,339	8,681	4,947	6,490	23,439	25,457
Residential mortgage loans	1,221	1,694	670	1,498	511	1,241	480	220	5,083	2,452
Commercial mortgage loans	(1,046)	1,184	(323)	477	(2,289)	2,239	(6,826)	85	292	(6,791)
Commercial and other loans <sup>[1]</sup>	581	(964)	184	(33)	(788)	529	(872)	855	(232)	(276)
	<b>8,357</b>	<b>7,314</b>	<b>4,735</b>	<b>8,176</b>	<b>2,773</b>	<b>12,690</b>	<b>(2,271)</b>	<b>7,650</b>	<b>28,582</b>	<b>20,842</b>
<b>Collective allowances against other loans</b>										
Personal loans	2,419	735	3,251	1,824	2,229	(2,966)	909	(301)	8,229	(129)
Residential mortgage loans	568	2,951	202	(91)	905	15	18	64	3,630	1,002
Commercial mortgage loans	(6)	(1,108)	238	234	1,131	(1,722)	1,742	247	(642)	1,398
Commercial and other loans <sup>[1]</sup>	(314)	1,951	77	(857)	(8)	(2,657)	(1,967)	1,216	857	(3,416)
	<b>2,667</b>	<b>4,529</b>	<b>3,768</b>	<b>1,110</b>	<b>4,257</b>	<b>(7,330)</b>	<b>702</b>	<b>1,226</b>	<b>12,074</b>	<b>(1,145)</b>
<b>Total provision for loan losses recorded in the consolidated statement of income</b>										
Personal loans	10,020	6,135	7,455	8,058	7,568	5,715	5,856	6,189	31,668	25,328
Residential mortgage loans	1,789	4,645	872	1,407	1,416	1,256	498	284	8,713	3,454
Commercial mortgage loans	(1,648)	(3,141)	48	1,101	(1,929)	13	2,555	888	(3,640)	1,527
Commercial and other loans <sup>[1]</sup>	(161)	1,361	625	(2,566)	945	516	(1,409)	2,639	(741)	2,691
	<b>\$ 10,000</b>	<b>\$ 9,000</b>	<b>\$ 9,000</b>	<b>\$ 8,000</b>	<b>\$ 8,000</b>	<b>\$ 7,500</b>	<b>\$ 7,500</b>	<b>\$ 10,000</b>	<b>\$ 36,000</b>	<b>\$ 33,000</b>

[1] Including customers' liabilities under acceptances.

## RESIDENTIAL MORTGAGE LOANS AND HELOCS

	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						
In thousands of Canadian dollars, except percentage amounts (Unaudited)															
<b>Insured and uninsured residential mortgage loans<sup>[1]</sup> (excluding HELOCs)</b>															
Insured <sup>[2]</sup>															
Québec	\$	5,547,785	42 %	\$	5,581,577	43 %	\$	5,489,242	42 %	\$	5,569,617	43 %	\$	5,609,785	45 %
Ontario		1,709,715	13		1,781,265	13		1,744,365	14		1,771,122	14		1,744,779	14
Rest of Canada		581,357	5		614,508	5		585,661	5		583,034	5		546,969	4
		<b>7,838,857</b>	<b>60</b>		<b>7,977,350</b>	<b>61</b>		<b>7,819,268</b>	<b>61</b>		<b>7,923,773</b>	<b>62</b>		<b>7,901,533</b>	<b>63</b>
Uninsured <sup>[2]</sup>															
Québec		3,710,764	28		3,656,353	28		3,603,735	28		3,439,820	27		3,344,547	26
Ontario		1,100,713	9		1,035,369	8		1,068,619	8		1,024,206	8		969,173	8
Rest of Canada		458,339	3		430,230	3		436,311	3		423,812	3		409,666	3
		<b>5,269,816</b>	<b>40</b>		<b>5,121,952</b>	<b>39</b>		<b>5,108,665</b>	<b>39</b>		<b>4,887,838</b>	<b>38</b>		<b>4,723,386</b>	<b>37</b>
	\$	<b>13,108,673</b>	<b>100 %</b>	\$	<b>13,099,302</b>	<b>100 %</b>	\$	<b>12,927,933</b>	<b>100 %</b>	\$	<b>12,811,611</b>	<b>100 %</b>	\$	<b>12,624,919</b>	<b>100 %</b>
<b>Insured and uninsured home equity lines of credit (HELOCs)</b>															
Insured <sup>[2]</sup>															
Québec	\$	—	— %	\$	—	— %	\$	—	— %	\$	—	— %	\$	—	— %
Ontario		—	—		1,379	—		2,203	—		2,296	—		2,695	—
Rest of Canada		—	—		11,610	1		13,321	1		13,899	1		14,411	1
		—	—		<b>12,989</b>	<b>1</b>		<b>15,524</b>	<b>1</b>		<b>16,195</b>	<b>1</b>		<b>17,106</b>	<b>1</b>
Uninsured <sup>[2]</sup>															
Québec		767,141	70		742,929	68		746,197	68		732,895	68		732,370	68
Ontario		159,317	14		162,856	15		159,162	15		156,181	14		153,644	14
Rest of Canada		171,058	16		170,184	16		177,519	16		181,032	17		187,735	17
		<b>1,097,516</b>	<b>100</b>		<b>1,075,969</b>	<b>99</b>		<b>1,082,878</b>	<b>99</b>		<b>1,070,108</b>	<b>99</b>		<b>1,073,749</b>	<b>99</b>
	\$	<b>1,097,516</b>	<b>100 %</b>	\$	<b>1,088,958</b>	<b>100 %</b>	\$	<b>1,098,402</b>	<b>100 %</b>	\$	<b>1,086,303</b>	<b>100 %</b>	\$	<b>1,090,855</b>	<b>100 %</b>
<b>Amortization period ranges for residential mortgage loans (in %)</b>															
Less than 20 years			23 %			23 %			23 %			24 %			24 %
20-24 years			32			30			28			27			27
25-29 years			24			22			22			21			22
30 years and greater			21			25			27			28			27
			<b>100 %</b>			<b>100 %</b>			<b>100 %</b>			<b>100 %</b>			<b>100 %</b>
<b>Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs<sup>[3]</sup></b>															
Québec			64 %			65 %			65 %			65 %			65 %
Ontario			62 %			64 %			67 %			68 %			70 %
Rest of Canada			64 %			65 %			67 %			68 %			68 %
			<b>64 %</b>			<b>65 %</b>			<b>66 %</b>			<b>66 %</b>			<b>65 %</b>

[1] Includes residential mortgage loans secured by one to four unit dwellings.

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

[3] 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 that loan losses under such a scenario would remain largely manageable.

## DEPOSITS

	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)								
<b>Personal</b>								
Demand	\$ 122,589	\$ 119,013	\$ 123,133	\$ 126,572	\$ 121,561	\$ 121,681	\$ 124,427	\$ 120,325
Notice	5,581,578	5,470,176	5,460,359	5,514,234	5,441,148	5,406,729	5,392,271	5,459,047
Term	13,577,875	13,660,588	13,951,701	13,834,165	13,806,601	11,308,633	10,897,617	10,675,370
	19,282,042	19,249,777	19,535,193	19,474,971	19,369,310	16,837,043	16,414,315	16,254,742
<b>Business, banks and other</b>								
Demand	1,285,501	1,356,234	1,346,228	1,313,696	1,343,118	1,385,151	1,235,701	1,287,580
Notice	1,192,303	1,139,800	1,119,030	1,136,502	1,122,000	1,099,033	1,118,858	1,118,950
Term	2,167,504	2,120,554	1,808,374	1,842,324	2,207,015	2,300,832	2,291,880	2,040,015
	4,645,308	4,616,588	4,273,632	4,292,522	4,672,133	4,785,016	4,646,439	4,446,545
	\$ 23,927,350	\$ 23,866,365	\$ 23,808,825	\$ 23,767,493	\$ 24,041,443	\$ 21,622,059	\$ 21,060,754	\$ 20,701,287

## ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

	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)								
Registered and non-registered investment accounts	\$ 32,222,052	\$ 31,793,637	\$ 31,637,355	\$ 31,363,245	\$ 28,206,015	\$ 27,653,421	\$ 28,410,347	\$ 28,472,143
Mutual funds	2,568,101	2,455,981	2,401,096	2,249,532	2,110,528	2,032,232	2,031,315	1,867,140
Clients' brokerage assets	2,465,747	2,407,815	2,366,952	2,323,216	2,253,599	2,207,719	2,184,872	2,173,151
Mortgage loans under management	397,864	377,946	426,076	333,014	346,436	334,139	394,267	318,345
Institutional assets	72,475	74,453	76,594	72,204	76,912	79,301	79,981	89,785
Other - Personal	13,142	13,268	13,917	13,770	14,277	21,373	16,168	24,897
	\$ 37,739,381	\$ 37,123,100	\$ 36,921,990	\$ 36,354,981	\$ 33,007,767	\$ 32,328,185	\$ 33,116,950	\$ 32,945,461

## RECONCILIATION OF GAAP AND RELATED NON-GAAP FINANCIAL

In thousands of Canadian dollars, except per share and percentage amounts	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 2013	OCTOBER 31 2012
<b>Reported results</b>										
Net interest income	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 142,411	\$ 129,664	\$ 128,324	\$ 130,629	\$ 568,760	\$ 531,028
Other income	74,094	76,493	74,420	71,570	67,985	64,169	70,346	63,115	296,577	265,615
Total revenue	215,531	221,042	214,850	213,914	210,396	193,833	198,670	193,744	865,337	796,643
Gain on acquisition and amortization of net premium on purchased financial instruments	(1,006)	(1,140)	(1,224)	(1,056)	23,795	—	—	—	(4,426)	23,795
Provision for loan losses	10,000	9,000	9,000	8,000	8,000	7,500	7,500	10,000	36,000	33,000
Non-interest expenses	170,873	174,928	159,853	161,314	165,377	148,955	147,111	143,020	666,968	604,463
Income before income taxes	33,652	35,974	44,773	43,544	60,814	37,378	44,059	40,724	157,943	182,975
Income taxes	6,485	7,690	9,634	9,454	15,129	7,380	10,196	9,762	33,263	42,467
Net income	\$ 27,167	\$ 28,284	\$ 35,139	\$ 34,090	\$ 45,685	\$ 29,998	\$ 33,863	\$ 30,962	\$ 124,680	\$ 140,508
<b>Reported measures</b>										
Efficiency ratio	79.3%	79.1%	74.4%	75.4%	78.6%	76.8%	74.0%	73.8%	77.1%	75.9%
Diluted earnings per share	\$ 0.86	\$ 0.91	\$ 1.10	\$ 1.12	\$ 1.51	\$ 1.06	\$ 1.22	\$ 1.16	\$ 3.99	\$ 4.98
Return on common shareholders' equity	7.7%	8.1%	10.3%	10.3%	14.2%	10.1%	12.0%	11.5%	9.1%	12.1%
<b>Adjusting items <sup>[1]</sup></b>										
Gain on acquisition and amortization of net premium on purchased financial instruments										
Gain on acquisition	\$ —	\$ —	\$ —	\$ —	\$ (24,336)	\$ —	\$ —	\$ —	\$ —	\$ (24,336)
Amortization of net premium on purchased financial instruments	1,006	1,140	1,224	1,056	541	—	—	—	4,426	541
Costs related to business combinations and other <sup>[2]</sup>										
MRS Companies transaction and integration related costs	2,761	5,414	1,814	5,880	6,456	6,538	3,350	2,660	15,869	19,004
AGF Trust transaction and integration related costs	7,190	9,186	4,322	1,677	2,374	619	—	—	22,375	2,993
Adjusting items before income taxes	10,957	15,740	7,360	8,613	(14,965)	7,157	3,350	2,660	42,670	(1,798)
Income tax recovery (charge) related to the above	2,904	4,177	1,952	2,285	(5,466)	1,902	911	703	11,318	(1,950)
Impact of adjusting items on net income	\$ 8,053	\$ 11,563	\$ 5,408	\$ 6,328	\$ (9,499)	\$ 5,255	\$ 2,439	\$ 1,957	\$ 31,352	\$ 152
Impact of adjusting items on diluted earnings per share <sup>[3]</sup>	\$ 0.28	\$ 0.41	\$ 0.19	\$ 0.22	\$ (0.34)	\$ 0.21	\$ 0.10	\$ 0.08	\$ 1.11	\$ —
<b>Adjusted results <sup>[1]</sup></b>										
Net interest income	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 142,411	\$ 129,664	\$ 128,324	\$ 130,629	\$ 568,760	\$ 531,028
Other income	74,094	76,493	74,420	71,570	67,985	64,169	70,346	63,115	296,577	265,615
Total revenue	215,531	221,042	214,850	213,914	210,396	193,833	198,670	193,744	865,337	796,643
Provision for loan losses	10,000	9,000	9,000	8,000	8,000	7,500	7,500	10,000	36,000	33,000
Non-interest expenses	160,922	160,328	153,717	153,757	156,547	141,798	143,761	140,360	628,724	582,466
Income before income taxes	44,609	51,714	52,133	52,157	45,849	44,535	47,409	43,384	200,613	181,177
Income taxes	9,389	11,867	11,586	11,739	9,663	9,282	11,107	10,465	44,581	40,517
Adjusted net income	\$ 35,220	\$ 39,847	\$ 40,547	\$ 40,418	\$ 36,186	\$ 35,253	\$ 36,302	\$ 32,919	\$ 156,032	\$ 140,660
<b>Adjusted measures <sup>[1]</sup></b>										
Adjusted efficiency ratio	74.7%	72.5%	71.5%	71.9%	74.4%	73.2%	72.4%	72.4%	72.7%	73.1%
Adjusted diluted earnings per share <sup>[3]</sup>	\$ 1.14	\$ 1.31	\$ 1.29	\$ 1.34	\$ 1.17	\$ 1.27	\$ 1.31	\$ 1.24	\$ 5.09	\$ 4.98
Adjusted return on common shareholders' equity	10.2%	11.8%	12.1%	12.2%	10.9%	12.1%	13.0%	12.4%	11.6%	12.0%

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

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

[3] The impact of adjusting items on a per share basis does not add due to rounding for the year ended October 31, 2013 and for the quarters ended April 30, 2012 and July 31, 2013.