



THIRD QUARTER 2014

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JULY 31, 2014

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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).
 - Comparative figures reflect changes related to the adoption of amendments to IAS 19, *Employee Benefits*, with retrospective application as of November 1, 2012, and the realignment of the Bank's reportable segments.

HIGHLIGHTS

In thousands of Canadian dollars, except per share and percentage amounts (Unaudited)	FOR THE THREE MONTHS ENDED										FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31		
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013		
Profitability													
Total revenue	\$ —	\$ 219,645	\$ 216,890	\$ 216,109	\$ 215,531	\$ 221,042	\$ 214,850	\$ 213,914	\$ 652,644	\$ 649,806	\$ 865,337		
Net income	\$ —	\$ 40,097	\$ 30,989	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 106,611	\$ 93,611	\$ 119,477		
Diluted earnings per share	\$ —	\$ 1.27	\$ 0.99	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 3.42	\$ 2.99	\$ 3.80		
Return on common shareholders' equity ^[1]	—%	11.2%	9.2 %	10.5%	7.6 %	8.1 %	10.4%	10.3%	10.3%	9.6%	9.1%		
Net interest margin ^[1]	—%	1.65%	1.68 %	1.66%	1.66 %	1.68 %	1.68%	1.63%	1.66%	1.66%	1.66%		
Efficiency ratio ^[1]	—%	71.0%	73.7 %	73.6%	80.1 %	79.9 %	75.2%	76.2%	72.8%	77.2%	77.9%		
Operating leverage ^[1]	—%	3.7%	(0.1)%	8.1%	(0.2)%	(6.4)%	1.3%	n.m.	5.7%	n.m.	n.m.		
Effective tax rate	—%	22.4%	24.4 %	21.6%	18.8 %	21.1 %	21.3%	21.5%	22.7%	21.3%	20.8%		
Adjusted financial measures ^[1]													
Adjusted net income	\$ —	\$ 42,355	\$ 39,375	\$ 39,261	\$ 33,919	\$ 38,547	\$ 39,247	\$ 39,116	\$ 120,991	\$ 116,910	\$ 150,829		
Adjusted diluted earnings per share	\$ —	\$ 1.35	\$ 1.29	\$ 1.29	\$ 1.10	\$ 1.27	\$ 1.24	\$ 1.30	\$ 3.92	\$ 3.81	\$ 4.91		
Adjusted return on common shareholders' equity	—%	11.9%	11.9 %	11.7%	10.2 %	12.0 %	12.2%	12.5%	11.8%	12.2%	11.7%		
Adjusted efficiency ratio	—%	70.3%	71.7 %	71.8%	75.5 %	73.3 %	72.4%	72.7%	71.3%	72.8%	73.5%		
Adjusted operating leverage	—%	2.0%	0.2 %	4.9%	(2.9)%	(1.4)%	0.5%	n.m.	2.1%	n.m.	n.m.		
Adjusted dividend payout ratio	—%	38.6%	39.6 %	39.6%	45.5 %	39.4 %	39.3%	37.7%	39.2%	38.8%	40.3%		
Per common share													
Share price													
High	\$ —	\$ 51.92	\$ 47.54	\$ 47.96	\$ 47.15	\$ 45.75	\$ 45.41	\$ 45.97	\$ 51.92	\$ 45.97	\$ 47.15		
Low	\$ —	\$ 46.73	\$ 45.00	\$ 44.34	\$ 44.25	\$ 42.41	\$ 42.57	\$ 42.90	\$ 44.34	\$ 42.41	\$ 42.41		
Close	\$ —	\$ 51.55	\$ 47.08	\$ 45.73	\$ 46.55	\$ 45.05	\$ 44.21	\$ 44.10	\$ 51.55	\$ 45.05	\$ 46.55		
Price / earnings ratio ^[3]	—x	12.2x	12.3x	11.8x	12.2x	n.m.	n.m.	n.m.	12.2x	n.m.	12.2x		
Book value	\$ —	\$ 45.10	\$ 44.61	\$ 44.03	\$ 43.19	\$ 42.60	\$ 41.75	\$ 41.45	\$ 45.10	\$ 42.60	\$ 43.19		
Market to book value	—%	114%	106 %	104%	108 %	106 %	106%	106%	114%	106%	108%		
Dividends declared	\$ —	\$ 0.52	\$ 0.51	\$ 0.51	\$ 0.50	\$ 0.50	\$ 0.49	\$ 0.49	\$ 1.54	\$ 1.48	\$ 1.98		
Dividend yield ^[1]	—%	4.0%	4.3 %	4.5%	4.3 %	4.4 %	4.4%	4.4%	4.0%	4.4%	4.3%		
Dividend payout ratio ^[1]	—%	40.9%	51.3 %	44.1%	61.2 %	58.0 %	46.5%	45.6%	45.0%	49.5%	52.0%		
Financial position													
Balance sheet assets	\$ —	\$ 34,328,155	\$ 34,260,996	\$ 33,631,283	\$ 33,911,026	\$ 33,757,717	\$ 34,479,601	\$ 34,251,785	\$ 34,328,155	\$ 33,757,717	\$ 33,911,026		
Loans and acceptances	\$ —	\$ 27,275,326	\$ 27,232,750	\$ 27,091,615	\$ 27,228,697	\$ 27,188,739	\$ 27,035,042	\$ 26,846,658	\$ 27,275,326	\$ 27,188,739	\$ 27,228,697		
Deposits	\$ —	\$ 24,212,545	\$ 23,758,753	\$ 23,803,938	\$ 23,927,350	\$ 23,866,365	\$ 23,808,825	\$ 23,767,493	\$ 24,212,545	\$ 23,866,365	\$ 23,927,350		
Common shareholders' equity	\$ —	\$ 1,300,632	\$ 1,282,290	\$ 1,261,101	\$ 1,232,379	\$ 1,211,639	\$ 1,183,538	\$ 1,171,158	\$ 1,300,632	\$ 1,211,639	\$ 1,232,379		
Number of common shares outstanding (end of period, in thousands)	—	28,837	28,743	28,643	28,532	28,444	28,351	28,255	28,837	28,444	28,532		
Average assets	\$ —	\$ 34,030,333	\$ 33,774,419	\$ 33,648,044	\$ 33,746,069	\$ 34,208,426	\$ 34,205,749	\$ 34,634,695	\$ 33,818,073	\$ 34,351,204	\$ 34,198,677		
Average earning assets	\$ —	\$ 32,914,630	\$ 32,667,273	\$ 32,815,867	\$ 32,864,362	\$ 33,144,623	\$ 33,229,636	\$ 33,524,877	\$ 32,800,707	\$ 33,300,482	\$ 33,190,556		
Average common equity	\$ —	\$ 1,293,891	\$ 1,276,035	\$ 1,244,090	\$ 1,216,165	\$ 1,193,310	\$ 1,178,054	\$ 1,160,088	\$ 1,271,287	\$ 1,177,141	\$ 1,186,977		
Quality of assets													
Gross amount of impaired loans	\$ —	\$ 105,989	\$ 107,283	\$ 113,932	\$ 99,391	\$ 98,197	\$ 117,666	\$ 130,658	\$ 105,989	\$ 98,197	\$ 99,391		
Allowances for loan losses against impaired loans	\$ —	\$ 43,977	\$ 44,336	\$ 49,584	\$ 46,315	\$ 47,482	\$ 52,289	\$ 60,610	\$ 43,977	\$ 47,482	\$ 46,315		
Net impaired loans (as a % of loans and acceptances)	\$ —	\$ 62,012	\$ 62,947	\$ 64,348	\$ 53,076	\$ 50,715	\$ 65,377	\$ 70,048	\$ 62,012	\$ 50,715	\$ 53,076		
Provision for loan losses (as a % of average loans and acceptances)	—%	0.23%	0.23 %	0.24%	0.19 %	0.19 %	0.24%	0.26%	0.23%	0.19%	0.19%		
Unrealized gains (losses) on the portfolio of available-for-sale securities	\$ —	\$ 23,630	\$ 22,402	\$ 16,220	\$ 16,442	\$ 12,988	\$ 23,444	\$ 21,969	\$ 23,630	\$ 12,988	\$ 16,442		
Regulatory capital ratio ^[2]													
Common Equity Tier I - All-in basis	—%	7.7%	7.6 %	7.6%	7.6 %	7.5 %	7.6%	7.5%	7.7%	7.5%	7.6%		
Other information													
Number of full-time equivalent employees	—	3,740	3,764	3,850	3,987	4,289	4,254	4,259	3,740	4,289	3,987		

[1] Refer to the Reconciliation of GAAP and related non-GAAP financial measures section. Operating leverage for the three months ended January 31, 2013, the six months ended April 30, 2013, and for the year ended October 31, 2013 is not meaningful as 2012 results were not restated to reflect the adoption of amendments to IAS 19, *Employee Benefits*.

[2] Regulatory capital ratios for 2013 are presented as filed with OSFI and have not been adjusted to include the impact of the adoption of amendments to IAS 19, *Employee Benefits*.

[3] Price / earnings ratio for the first, second and third quarter of 2013 is not meaningful as 2012 results were not restated to reflect the adoption of amendments to IAS 19, *Employee Benefits*.

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)	2014		2014		2014		2014		2013		2013		2013		2013	
ASSETS																
Cash and non-interest-bearing deposits with other banks	\$	—	\$	86,811	\$	92,282	\$	80,826	\$	82,836	\$	91,090	\$	83,512	\$	87,821
Interest-bearing deposits with other banks		—		68,470		123,226		95,271		126,002		128,390		233,501		282,968
Securities																
Available-for-sale		—		2,096,307		2,027,794		2,131,045		1,679,067		2,077,626		2,151,551		2,280,867
Held-to-maturity		—		97,786		390,045		363,063		648,874		609,236		1,030,366		862,588
Held-for-trading		—		2,230,169		2,114,759		2,268,914		2,152,584		2,218,222		2,574,845		2,130,644
		—		4,424,262		4,532,598		4,763,022		4,480,525		4,905,084		5,756,762		5,274,099
Securities purchased under reverse repurchase agreements		—		1,804,421		1,582,181		923,821		1,218,255		741,561		545,974		917,007
Loans																
Personal		—		6,915,950		7,079,386		7,110,856		7,245,474		7,411,683		7,605,244		7,654,648
Residential mortgage		—		14,726,535		14,665,381		14,651,545		14,735,211		14,696,426		14,499,292		14,374,220
Commercial mortgage		—		2,571,309		2,535,881		2,531,812		2,488,826		2,444,977		2,434,514		2,423,742
Commercial and other		—		2,700,858		2,651,025		2,503,082		2,488,137		2,371,945		2,239,842		2,183,805
Customers' liabilities under acceptances		—		360,674		301,077		294,320		271,049		263,708		256,150		210,243
		—		27,275,326		27,232,750		27,091,615		27,228,697		27,188,739		27,035,042		26,846,658
Allowances for loan losses		—		(122,222)		(122,103)		(119,056)		(115,590)		(114,090)		(114,368)		(118,921)
		—		27,153,104		27,110,647		26,972,559		27,113,107		27,074,649		26,920,674		26,727,737
Other																
Premises and equipment		—		72,250		74,535		75,838		73,261		71,054		72,108		72,556
Derivatives		—		119,810		126,777		170,504		126,617		102,556		156,308		131,470
Goodwill		—		64,077		64,077		64,077		64,077		64,077		64,077		64,077
Software and other intangible assets		—		209,764		208,779		201,067		197,594		178,585		165,225		159,307
Deferred tax assets		—		14,886		12,882		11,757		21,588		28,222		32,470		40,221
Other assets		—		310,300		333,012		272,541		407,164		372,449		448,990		494,522
		—		791,087		820,062		795,784		890,301		816,943		939,178		962,153
	\$	—	\$	34,328,155	\$	34,260,996	\$	33,631,283	\$	33,911,026	\$	33,757,717	\$	34,479,601	\$	34,251,785
LIABILITIES AND SHAREHOLDERS' EQUITY																
Deposits																
Personal	\$	—	\$	18,782,447	\$	19,168,273	\$	19,366,548	\$	19,282,042	\$	19,249,777	\$	19,535,193	\$	19,474,971
Business, banks and other		—		5,430,098		4,590,480		4,437,390		4,645,308		4,616,588		4,273,632		4,292,522
		—		24,212,545		23,758,753		23,803,938		23,927,350		23,866,365		23,808,825		23,767,493
Other																
Obligations related to securities sold short		—		1,579,354		1,436,150		1,361,085		1,464,269		1,433,525		1,679,095		1,714,803
Obligations related to securities sold under repurchase agreements		—		480,899		887,384		482,634		339,602		383,886		394,725		291,775
Acceptances		—		360,674		301,077		294,320		271,049		263,708		256,150		210,243
Derivatives		—		94,621		101,494		123,369		102,041		87,040		96,626		92,926
Deferred tax liabilities		—		517		984		3,162		9,845		7,770		19,264		24,922
Other liabilities		—		811,685		829,528		786,633		943,112		906,187		901,380		975,114
		—		3,327,750		3,556,617		3,051,203		3,129,918		3,082,116		3,347,240		3,309,783
Debt related to securitization activities		—		4,824,777		4,896,007		4,865,326		4,974,714		4,952,060		5,473,470		5,244,311
Subordinated debt		—		446,995		446,485		445,977		445,473		444,962		444,469		443,978
Shareholders' equity																
Preferred shares		—		219,633		327,275		205,204		205,204		205,146		205,146		303,078
Common shares		—		460,757		456,032		451,415		446,496		442,447		438,454		434,312
Share-based payment reserve		—		91		91		91		91		91		136		136
Retained earnings		—		824,925		812,229		800,362		776,256		762,147		732,032		724,851
Accumulated other comprehensive income		—														
Available-for-sale securities reserve		—		14,859		13,938		9,233		9,536		6,954		12,916		11,859
Cash flow hedges reserve		—		(4,177)		(6,431)		(1,466)		(4,012)		(4,571)		16,913		11,984
		—		10,682		7,507		7,767		5,524		2,383		29,829		23,843
		—		1,516,088		1,603,134		1,464,839		1,433,571		1,412,214		1,405,597		1,486,220
	\$	—	\$	34,328,155	\$	34,260,996	\$	33,631,283	\$	33,911,026	\$	33,757,717	\$	34,479,601	\$	34,251,785

CONSOLIDATED STATEMENT OF INCOME

In thousands of Canadian dollars, except per share amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31	
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013	
Interest income												
Loans	\$ —	\$ 266,872	\$ 260,326	\$ 269,084	\$ 269,927	\$ 274,778	\$ 264,704	\$ 276,870	\$ 796,282	\$ 816,352	\$ 1,086,279	
Securities	—	9,922	10,136	10,321	10,845	13,053	16,178	17,128	30,379	46,359	57,204	
Deposits with other banks	—	201	194	181	601	314	499	914	576	1,727	2,328	
Other, including derivatives	—	10,403	10,167	10,188	9,475	10,217	11,193	13,453	30,758	34,863	44,338	
	—	287,398	280,823	289,774	290,848	298,362	292,574	308,365	857,995	899,301	1,190,149	
Interest expense												
Deposits	—	112,232	108,811	114,020	114,094	115,561	112,525	121,423	335,063	349,509	463,603	
Debt related to securitization activities	—	29,758	29,140	30,529	31,115	33,950	35,163	40,225	89,427	109,338	140,453	
Subordinated debt	—	4,038	3,933	4,031	4,088	4,033	3,927	4,024	12,002	11,984	16,072	
Other	—	121	213	338	114	269	529	349	672	1,147	1,261	
	—	146,149	142,097	148,918	149,411	153,813	152,144	166,021	437,164	471,978	621,389	
Net interest income	—	141,249	138,726	140,856	141,437	144,549	140,430	142,344	420,831	427,323	568,760	
Other income [see page 4]	—	78,396	78,164	75,253	74,094	76,493	74,420	71,570	231,813	222,483	296,577	
Total revenue	—	219,645	216,890	216,109	215,531	221,042	214,850	213,914	652,644	649,806	865,337	
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	1,511	5,498	1,136	1,006	1,140	1,224	1,056	8,145	3,420	4,426	
Provision for loan losses	—	10,500	10,500	10,500	10,000	9,000	9,000	8,000	31,500	26,000	36,000	
Non-interest expenses [see page 4]	—	155,973	159,904	159,133	172,651	176,705	161,630	163,093	475,010	501,428	674,079	
Income before income taxes	—	51,661	40,988	45,340	31,874	34,197	42,996	41,765	137,989	118,958	150,832	
Income taxes	—	11,564	9,999	9,815	6,008	7,213	9,157	8,977	31,378	25,347	31,355	
Net income	\$ —	\$ 40,097	\$ 30,989	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 106,611	\$ 93,611	\$ 119,477	
Preferred share dividends, including applicable taxes	—	3,588	2,501	2,501	2,637	2,520	4,059	2,533	8,590	9,112	11,749	
Net income available to common shareholders	\$ —	\$ 36,509	\$ 28,488	\$ 33,024	\$ 23,229	\$ 24,464	\$ 29,780	\$ 30,255	\$ 98,021	\$ 84,499	\$ 107,728	
Average number of common shares outstanding [in thousands]												
Basic	—	28,775	28,677	28,570	28,474	28,385	28,287	28,169	28,674	28,280	28,329	
Diluted	—	28,783	28,684	28,577	28,481	28,393	28,297	28,182	28,681	28,291	28,338	
Earnings per share												
Basic	\$ —	\$ 1.27	\$ 0.99	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 3.42	\$ 2.99	\$ 3.80	
Diluted	\$ —	\$ 1.27	\$ 0.99	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 3.42	\$ 2.99	\$ 3.80	

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Net income	\$ —	\$ 40,097	\$ 30,989	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 106,611	\$ 93,611	\$ 119,477
Other comprehensive income, net of income taxes											
Items that may subsequently be reclassified to the statement of income											
Unrealized net gains (losses) on available-for-sale securities	—	2,453	5,941	758	2,764	(5,277)	1,484	1,116	9,152	(2,677)	87
Reclassification of net (gains) losses on available-for-sale securities to net income	—	(1,532)	(1,236)	(1,061)	(182)	(685)	(427)	(1,458)	(3,829)	(2,570)	(2,752)
Net change in value of derivatives designated as cash flow hedges	—	2,254	(4,965)	2,546	559	(21,484)	4,929	(10,043)	(165)	(26,598)	(26,039)
	—	3,175	(260)	2,243	3,141	(27,446)	5,986	(10,385)	5,158	(31,845)	(28,704)
Items that may not subsequently be reclassified to the statement of income											
Actuarial gains (losses) on employee benefit plans	—	(6,508)	(2,012)	5,634	5,103	19,832	(6,638)	2,348	(2,886)	15,542	20,645
Comprehensive income	\$ —	\$ 36,764	\$ 28,717	\$ 43,402	\$ 34,110	\$ 19,370	\$ 33,187	\$ 24,751	\$ 108,883	\$ 77,308	\$ 111,418

OTHER INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Fees and commissions on loans and deposits											
Deposit service charges	\$ —	\$ 15,921	\$ 15,421	\$ 15,570	\$ 15,859	\$ 16,859	\$ 15,462	\$ 15,015	\$ 46,912	\$ 47,336	\$ 63,195
Lending fees	—	12,206	10,278	11,937	13,241	10,624	9,010	9,899	34,421	29,533	42,774
Card service revenues	—	7,856	7,265	7,248	6,604	7,550	7,252	6,416	22,369	21,218	27,822
	—	35,983	32,964	34,755	35,704	35,033	31,724	31,330	103,702	98,087	133,791
Other											
Income from brokerage operations	—	16,667	16,992	15,207	15,113	14,449	14,523	16,522	48,866	45,494	60,607
Income from investment accounts	—	7,772	8,343	8,027	8,693	8,249	7,894	7,858	24,142	24,001	32,694
Income from sales of mutual funds	—	7,546	7,151	6,580	6,098	5,848	5,415	5,140	21,277	16,403	22,501
Income from treasury and financial market operations	—	3,909	2,766	4,339	2,095	5,840	4,601	5,341	11,014	15,782	17,877
Insurance income, net	—	4,670	4,744	4,633	4,278	4,793	4,415	3,395	14,047	12,603	16,881
Other income	—	1,849	5,204	1,712	2,113	2,281	5,848	1,984	8,765	10,113	12,226
	—	42,413	45,200	40,498	38,390	41,460	42,696	40,240	128,111	124,396	162,786
Total other income	\$ —	\$ 78,396	\$ 78,164	\$ 75,253	\$ 74,094	\$ 76,493	\$ 74,420	\$ 71,570	\$ 231,813	\$ 222,483	\$ 296,577

NON-INTEREST EXPENSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Salaries and employee benefits											
Salaries	\$ —	\$ 52,753	\$ 53,310	\$ 55,623	\$ 61,034	\$ 57,292	\$ 57,161	\$ 58,087	\$ 161,686	\$ 172,540	\$ 233,574
Employee benefits	—	16,562	19,250	18,583	17,047	18,892	18,701	20,369	54,395	57,962	75,009
Performance-based compensation	—	13,623	11,847	11,334	12,818	13,273	11,115	12,703	36,804	37,091	49,909
	—	82,938	84,407	85,540	90,899	89,457	86,977	91,159	252,885	267,593	358,492
Premises and technology											
Technology costs	—	16,357	17,858	17,611	17,931	15,403	16,055	13,899	51,826	45,357	63,288
Rent and property taxes	—	13,480	13,349	12,821	12,900	13,479	12,949	11,863	39,650	38,291	51,191
Depreciation	—	13,599	12,426	13,531	12,707	13,638	11,546	11,418	39,556	36,602	49,309
Maintenance and repairs	—	1,605	1,373	1,446	1,518	1,584	1,630	1,304	4,424	4,518	6,036
Public utilities	—	327	540	428	287	394	466	405	1,295	1,265	1,552
Other	—	97	96	103	(66)	(7)	(20)	(8)	296	(35)	(101)
	—	45,465	45,642	45,940	45,277	44,491	42,626	38,881	137,047	125,998	171,275
Other											
Fees and commissions	—	5,983	6,264	5,316	5,667	6,551	6,382	5,834	17,563	18,767	24,434
Communications and travelling expenses	—	5,710	5,759	5,383	5,415	5,669	6,084	5,599	16,852	17,352	22,767
Advertising and business development	—	5,034	5,381	5,607	5,905	5,592	5,434	5,553	16,022	16,579	22,484
Taxes and insurance	—	4,852	3,303	4,301	4,913	5,473	3,095	3,952	12,456	12,520	17,433
Stationery and publications	—	1,625	1,887	1,826	1,817	1,471	1,947	2,221	5,338	5,639	7,456
Recruitment and training	—	587	347	360	365	701	607	651	1,294	1,959	2,324
Other	—	2,215	2,477	911	2,442	2,700	2,342	1,686	5,603	6,728	9,170
	—	26,006	25,418	23,704	26,524	28,157	25,891	25,496	75,128	79,544	106,068
Sub-total non-interest expenses before T&I Costs	—	154,409	155,467	155,184	162,700	162,105	155,494	155,536	465,060	473,135	635,835
Costs related to business combinations^[1]	—	1,564	4,437	3,949	9,951	14,600	6,136	7,557	9,950	28,293	38,244
Total non-interest expenses	\$ —	\$ 155,973	\$ 159,904	\$ 159,133	\$ 172,651	\$ 176,705	\$ 161,630	\$ 163,093	\$ 475,010	\$ 501,428	\$ 674,079

[1] Costs related to the integration of the MRS Companies and AGF Trust Company, also referred to as Transaction and Integration Costs (T&I Costs).

SEGMENTED INFORMATION

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Personal & Commercial											
Net interest income	\$ —	\$ 99,591	\$ 97,592	\$ 98,054	\$ 97,318	\$ 98,857	\$ 92,572	\$ 98,101	\$ 295,237	\$ 289,530	\$ 386,848
Other income	—	50,854	49,110	48,630	49,131	49,833	48,768	43,529	148,594	142,130	191,261
Total revenue	—	150,445	146,702	146,684	146,449	148,690	141,340	141,630	443,831	431,660	578,109
Provision for loan losses	—	8,759	7,436	10,254	4,517	6,469	5,850	4,602	26,449	16,921	21,438
Non-interest expenses	—	102,355	99,947	99,809	110,131	108,245	103,156	102,880	302,111	314,281	424,412
Income before income taxes	—	39,331	39,319	36,621	31,801	33,976	32,334	34,148	115,271	100,458	132,259
Income taxes	—	9,378	9,037	8,343	7,392	7,838	7,500	7,612	26,758	22,950	30,342
Net income	\$ —	\$ 29,953	\$ 30,282	\$ 28,278	\$ 24,409	\$ 26,138	\$ 24,834	\$ 26,536	\$ 88,513	\$ 77,508	\$ 101,917
Efficiency ratio	—%	68.0%	68.1%	68.0%	75.2%	72.8%	73.0%	72.6%	68.1%	72.8%	73.4%
Average assets	\$ —	\$ 18,219,862	\$ 18,073,794	\$ 18,039,239	\$ 17,819,473	\$ 17,695,157	\$ 17,559,039	\$ 17,381,495	\$ 18,111,373	\$ 17,545,079	\$ 17,614,241
Average loans and acceptances	\$ —	\$ 18,000,468	\$ 17,845,431	\$ 17,776,131	\$ 17,613,686	\$ 17,446,187	\$ 17,217,598	\$ 17,084,059	\$ 17,874,324	\$ 17,249,630	\$ 17,341,392
Average deposits	\$ —	\$ 10,174,082	\$ 10,043,048	\$ 10,006,328	\$ 9,857,772	\$ 9,977,374	\$ 10,059,366	\$ 10,165,282	\$ 10,074,831	\$ 10,067,428	\$ 10,014,583
Loans and acceptances (ending balance)	\$ —	\$ 18,118,208	\$ 18,042,251	\$ 17,898,097	\$ 17,844,898	\$ 17,665,688	\$ 17,390,538	\$ 17,196,028	\$ 18,118,208	\$ 17,665,688	\$ 17,844,898
Deposits (ending balance)	\$ —	\$ 10,347,920	\$ 10,116,890	\$ 10,114,265	\$ 9,985,467	\$ 9,936,605	\$ 10,059,646	\$ 10,245,763	\$ 10,347,920	\$ 9,936,605	\$ 9,985,467
Number of automated banking machines	—	420	423	422	422	422	423	424	420	422	422
Number of branches	—	152	153	153	153	153	154	155	152	153	153
B2B Bank											
Net interest income	\$ —	\$ 44,402	\$ 43,377	\$ 46,197	\$ 46,072	\$ 48,249	\$ 47,195	\$ 49,412	\$ 133,976	\$ 144,856	\$ 190,928
Other income	—	8,804	9,107	9,102	9,406	9,359	8,884	9,056	27,013	27,299	36,705
Total revenue	—	53,206	52,484	55,299	55,478	57,608	56,079	58,468	160,989	172,155	227,633
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	1,511	5,498	1,136	1,006	1,140	1,224	1,056	8,145	3,420	4,426
Provision for loan losses	—	1,741	3,064	246	5,483	2,531	3,150	3,398	5,051	9,079	14,562
Non-interest expenses ^[1]	—	30,553	30,971	31,576	32,869	32,138	33,196	33,985	93,100	99,319	132,188
Costs related to business combinations ^[2]	—	1,564	4,437	3,949	9,951	14,600	6,136	7,557	9,950	28,293	38,244
Income before income taxes	—	17,837	8,514	18,392	6,169	7,199	12,373	12,472	44,743	32,044	38,213
Income taxes	—	4,802	3,432	4,959	1,760	1,966	3,283	3,281	13,193	8,530	10,290
Net income	\$ —	\$ 13,035	\$ 5,082	\$ 13,433	\$ 4,409	\$ 5,233	\$ 9,090	\$ 9,191	\$ 31,550	\$ 23,514	\$ 27,923
Efficiency ratio	—%	60.4%	67.5%	64.2%	77.2%	81.1%	70.1%	71.1%	64.0%	74.1%	74.9%
Adjusted net income ^[3]	\$ —	\$ 15,293	\$ 13,468	\$ 17,169	\$ 12,462	\$ 16,796	\$ 14,498	\$ 15,519	\$ 45,930	\$ 46,813	\$ 59,275
Adjusted efficiency ratio ^[3]	—%	57.4%	59.0%	57.1%	59.2%	55.8%	59.2%	58.1%	57.8%	57.7%	58.1%
Average assets	\$ —	\$ 8,794,768	\$ 8,859,018	\$ 8,988,071	\$ 9,179,475	\$ 9,370,172	\$ 9,371,919	\$ 9,433,684	\$ 8,880,856	\$ 9,392,145	\$ 9,338,540
Average loans and acceptances	\$ —	\$ 8,687,113	\$ 8,751,768	\$ 8,859,492	\$ 9,062,479	\$ 9,199,313	\$ 9,299,649	\$ 9,314,566	\$ 8,766,282	\$ 9,270,863	\$ 9,218,339
Average deposits	\$ —	\$ 12,346,453	\$ 12,717,841	\$ 12,949,170	\$ 12,937,285	\$ 12,972,802	\$ 12,983,675	\$ 12,999,332	\$ 12,670,642	\$ 12,985,287	\$ 12,973,188
Loans and acceptances (ending balance)	\$ —	\$ 8,713,645	\$ 8,761,606	\$ 8,795,486	\$ 8,996,030	\$ 9,151,618	\$ 9,294,220	\$ 9,318,430	\$ 8,713,645	\$ 9,151,618	\$ 8,996,030
Deposits (ending balance)	\$ —	\$ 12,148,562	\$ 12,543,010	\$ 12,876,970	\$ 12,916,914	\$ 12,893,153	\$ 13,067,779	\$ 13,026,803	\$ 12,148,562	\$ 12,893,153	\$ 12,916,914

[1] During the first quarter of 2014, the Bank retroactively adjusted its corporate expenses allocation methodology. As a result, non-interest expenses amounting to \$1.0 million per quarter in 2013, which were previously reported in the Other sector, were reclassified to the B2B Bank business segment. This change generated a \$0.7 million decrease in B2B Bank's net income per quarter in 2013.

[2] Costs related to the integration of the MRS Companies and AGF Trust Company, also referred to as Transaction and Integration Costs (T&I Costs).

[3] 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 NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Laurentian Bank Securities & Capital Markets											
Net interest income	\$ —	\$ 568	\$ 506	\$ 683	\$ 1,658	\$ 714	\$ 1,070	\$ 681	\$ 1,757	\$ 2,465	\$ 4,123
Other income	—	17,924	17,084	15,482	16,083	15,326	15,897	16,402	50,490	47,625	63,708
Total revenue	—	18,492	17,590	16,165	17,741	16,040	16,967	17,083	52,247	50,090	67,831
Non-interest expenses	—	14,341	14,059	13,087	13,919	13,055	12,959	13,474	41,487	39,488	53,407
Income before income taxes	—	4,151	3,531	3,078	3,822	2,985	4,008	3,609	10,760	10,602	14,424
Income taxes	—	1,114	947	826	913	698	1,033	928	2,887	2,659	3,572
Net income	\$ —	\$ 3,037	\$ 2,584	\$ 2,252	\$ 2,909	\$ 2,287	\$ 2,975	\$ 2,681	\$ 7,873	\$ 7,943	\$ 10,852
Efficiency ratio	—%	77.6%	79.9%	81.0%	78.5%	81.4%	76.4%	78.9%	79.4%	78.8%	78.7%
Average assets	\$ —	\$ 3,290,959	\$ 3,216,949	\$ 2,912,036	\$ 3,021,756	\$ 3,218,420	\$ 3,132,489	\$ 2,922,296	\$ 3,139,136	\$ 3,090,613	\$ 3,073,257
Clients' brokerage assets	\$ —	\$ 2,804,165	\$ 2,621,001	\$ 2,511,611	\$ 2,465,747	\$ 2,407,815	\$ 2,366,952	\$ 2,323,216	\$ 2,804,165	\$ 2,407,815	\$ 2,465,747
Other											
Net interest income	\$ —	\$ (3,312)	\$ (2,749)	\$ (4,078)	\$ (3,611)	\$ (3,271)	\$ (407)	\$ (5,850)	\$ (10,139)	\$ (9,528)	\$ (13,139)
Other income	—	814	2,863	2,039	(526)	1,975	871	2,583	5,716	5,429	4,903
Total revenue	—	(2,498)	114	(2,039)	(4,137)	(1,296)	464	(3,267)	(4,423)	(4,099)	(8,236)
Non-interest expenses ^[1]	—	7,160	10,490	10,712	5,781	8,667	6,183	5,197	28,362	20,047	25,828
Loss before income taxes	—	(9,658)	(10,376)	(12,751)	(9,918)	(9,963)	(5,719)	(8,464)	(32,785)	(24,146)	(34,064)
Income taxes recovered	—	(3,730)	(3,417)	(4,313)	(4,057)	(3,289)	(2,659)	(2,844)	(11,460)	(8,792)	(12,849)
Net loss	\$ —	\$ (5,928)	\$ (6,959)	\$ (8,438)	\$ (5,861)	\$ (6,674)	\$ (3,060)	\$ (5,620)	\$ (21,325)	\$ (15,354)	\$ (21,215)
Average assets	\$ —	\$ 3,724,744	\$ 3,624,658	\$ 3,708,698	\$ 3,725,365	\$ 3,924,677	\$ 4,142,302	\$ 4,897,220	\$ 3,686,708	\$ 4,323,367	\$ 4,172,639
Average loans and acceptances	\$ —	\$ (48,405)	\$ (59,499)	\$ (62,072)	\$ (35,671)	\$ (35,313)	\$ (54,061)	\$ (41,440)	\$ (56,627)	\$ (43,490)	\$ (41,520)
Average deposits	\$ —	\$ 1,485,238	\$ 1,183,833	\$ 1,278,555	\$ 1,254,279	\$ 1,225,586	\$ 949,223	\$ 941,375	\$ 1,317,326	\$ 1,039,712	\$ 1,093,795
Total											
Net interest income	\$ —	\$ 141,249	\$ 138,726	\$ 140,856	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 420,831	\$ 427,323	\$ 568,760
Other income	—	78,396	78,164	75,253	74,094	76,493	74,420	71,570	231,813	222,483	296,577
Total revenue	—	219,645	216,890	216,109	215,531	221,042	214,850	213,914	652,644	649,806	865,337
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	1,511	5,498	1,136	1,006	1,140	1,224	1,056	8,145	3,420	4,426
Provision for loan losses	—	10,500	10,500	10,500	10,000	9,000	9,000	8,000	31,500	26,000	36,000
Non-interest expenses	—	154,409	155,467	155,184	162,700	162,105	155,494	155,536	465,060	473,135	635,835
Costs related to business combinations ^[1]	—	1,564	4,437	3,949	9,951	14,600	6,136	7,557	9,950	28,293	38,244
Income before income taxes	—	51,661	40,988	45,340	31,874	34,197	42,996	41,765	137,989	118,958	150,832
Income taxes	—	11,564	9,999	9,815	6,008	7,213	9,157	8,977	31,378	25,347	31,355
Net income	\$ —	\$ 40,097	\$ 30,989	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 106,611	\$ 93,611	\$ 119,477
Average assets	\$ —	\$ 34,030,333	\$ 33,774,419	\$ 33,648,044	\$ 33,746,069	\$ 34,208,426	\$ 34,205,749	\$ 34,634,695	\$ 33,818,073	\$ 34,351,204	\$ 34,198,677
Average loans and acceptances	\$ —	\$ 27,129,589	\$ 27,018,120	\$ 27,033,046	\$ 27,058,312	\$ 27,012,496	\$ 26,860,146	\$ 26,724,811	\$ 27,060,715	\$ 26,865,880	\$ 26,914,383
Average deposits	\$ —	\$ 24,119,046	\$ 23,944,722	\$ 24,234,053	\$ 24,049,336	\$ 24,175,762	\$ 23,992,264	\$ 24,105,989	\$ 24,100,972	\$ 24,092,427	\$ 24,081,566

[1] During the first quarter of 2014, the Bank retroactively adjusted its corporate expenses allocation methodology. As a result, non-interest expenses amounting to \$1.0 million per quarter in 2013, which were previously reported in the Other sector, were reclassified to the B2B Bank business segment. This change generated a \$0.7 million increase in the Other sector's net income per quarter in 2013.

[1] Costs related to the integration of the MRS Companies and AGF Trust Company, also referred to as Transaction and Integration Costs (T&I Costs).

REGULATORY CAPITAL

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT JULY 31, 2014		AS AT APRIL 30, 2014		AS AT JANUARY 31, 2014	
	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]
Row ^[1]						
Common Equity Tier 1 capital: instruments and reserves						
1	\$ 460,848	\$ 460,848	\$ 456,123	\$ 456,123	\$ 451,506	\$ 451,506
2	824,925	824,925	812,229	812,229	800,362	800,362
3	14,859	14,859	13,938	13,938	9,233	9,233
6	1,300,632	1,300,632	1,282,290	1,282,290	1,261,101	1,261,101
Common Equity Tier 1 capital: regulatory adjustments						
28	(249,547)	(49,910)	(252,027)	(50,405)	(247,068)	(49,414)
29	1,051,085	1,250,722	1,030,263	1,231,885	1,014,033	1,211,687
Additional Tier 1 capital: instruments						
30	122,071	122,071	120,946	120,946	—	—
32	122,071	122,071	120,946	120,946	—	—
33	97,562	97,562	205,204	205,204	205,204	205,204
36	219,633	219,633	326,150	326,150	205,204	205,204
Additional Tier 1 capital: regulatory adjustments						
43	—	(51,262)	—	(51,262)	—	(51,262)
44	219,633	168,371	326,150	274,888	205,204	153,942
45	1,270,718	1,419,093	1,356,413	1,506,773	1,219,237	1,365,629
Tier 2 capital: instruments and allowances						
47	355,048	355,048	355,048	355,048	355,048	355,048
50	86,126	86,126	102,045	102,045	94,991	94,991
51	441,174	441,174	457,093	457,093	450,039	450,039
Tier 2 capital: regulatory adjustments						
57	(6,205)	(1,241)	(2,315)	(463)	(3,606)	(721)
58	434,969	439,933	454,778	456,630	446,433	449,318
59	\$ 1,705,687	\$ 1,859,026	\$ 1,811,191	\$ 1,963,403	\$ 1,665,670	\$ 1,814,947
60	n.a.	n.a.	\$ 13,576,578	\$ 13,745,776	\$ 13,400,908	\$ 13,568,326
60a	\$ 13,714,954	\$ 13,880,561	n.a.	n.a.	n.a.	n.a.
60b	\$ 13,717,247	\$ 13,880,561	n.a.	n.a.	n.a.	n.a.
60c	\$ 13,720,687	\$ 13,880,561	n.a.	n.a.	n.a.	n.a.
Capital ratios						
61	7.7%	9.0%	7.6%	9.0%	7.6%	8.9%
62	9.3%	10.2%	10.0%	11.0%	9.1%	10.1%
63	12.4%	13.4%	13.3%	14.3%	12.4%	13.4%
Assets to capital multiple ^[5]	n.a.	18.3x	n.a.	17.2x	n.a.	18.1x
OSFI all-in target						
69	7.0%	n.a.	7.0%	n.a.	7.0%	n.a.
70	8.5%	n.a.	8.5%	n.a.	8.5%	n.a.
71	10.5%	n.a.	10.5%	n.a.	10.5%	n.a.
Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)						
82	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574
83	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
84	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048
85	\$ 91,947	\$ 91,947	\$ 91,437	\$ 91,437	\$ 90,929	\$ 90,929

[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.

REGULATORY CAPITAL (CONTINUED)

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31, 2013 ^[6]		AS AT JULY 31, 2013 ^[6]		AS AT APRIL 30, 2013 ^[6]		AS AT JANUARY 31, 2013 ^[6]		
	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	
Row ^[1]									
Common Equity Tier 1 capital: instruments and reserves									
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	Common Equity Tier 1 capital before regulatory adjustments	1,285,800	1,285,800	1,268,863	1,268,863	1,259,294	1,259,294	1,238,976	1,238,976
Common Equity Tier 1 capital: regulatory adjustments									
28	Total regulatory adjustments to Common Equity Tier 1 ^[4]	(268,141)	—	(255,275)	—	(240,779)	—	(236,198)	—
29	Common Equity Tier 1 capital (CET1)	1,017,659	1,285,800	1,013,588	1,268,863	1,018,515	1,259,294	1,002,778	1,238,976
Additional Tier 1 capital: instruments									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	—	—	—	—	—	—	—	—
32	of which: classified as liabilities under applicable accounting standards	—	—	—	—	—	—	—	—
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	Additional Tier 1 capital before regulatory adjustments	205,204	205,204	205,146	205,146	205,146	205,146	272,896	272,896
Additional Tier 1 capital: regulatory adjustments									
43	Total regulatory adjustments to Additional Tier 1 capital	—	(64,077)	—	(64,077)	—	(64,077)	—	(64,077)
44	Additional Tier 1 capital (AT1)	205,204	141,127	205,146	141,069	205,146	141,069	272,896	208,819
45	Tier 1 capital (T1 = CET1 + AT1)	1,222,863	1,426,927	1,218,734	1,409,932	1,223,661	1,400,363	1,275,674	1,447,795
Tier 2 capital: instruments and allowances									
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	Tier 2 capital before regulatory adjustments	488,282	488,282	484,781	484,781	480,981	480,981	478,832	478,832
Tier 2 capital: regulatory adjustments									
57	Total regulatory adjustments to Tier 2 capital	(16,978)	—	(2,077)	—	(6,194)	—	(857)	—
58	Tier 2 capital (T2)	471,304	488,282	482,704	484,781	474,787	480,981	477,975	478,832
59	Total capital (TC = T1 + T2)	\$ 1,694,167	\$ 1,915,209	\$ 1,701,438	\$ 1,894,713	\$ 1,698,448	\$ 1,881,344	\$ 1,753,649	\$ 1,926,627
60	Total risk weighted assets	\$ 13,379,834	\$ 13,600,787	\$ 13,471,849	\$ 13,665,045	\$ 13,428,594	\$ 13,611,353	\$ 13,286,829	\$ 13,459,653
Capital ratios									
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 ^[5]	n.a.	17.2x	n.a.	17.2x	n.a.	17.4x	n.a.	16.8x
OSFI all-in target									
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.
Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)									
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.

[6] Regulatory capital for 2013 is presented as filed with OSFI and has not been adjusted to include the impact of the adoption of amendments to IAS 19, *Employee Benefits*.

RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT JULY 31, 2014

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ 4,445	\$ 35,020	\$ —	\$ —	\$ 53,478	\$ —	\$ 5,300,615	\$ 20,336	\$ —	\$ —	\$ —	\$ 5,413,894	\$ 5,364,862
Sovereign	3,366,313	109,222	—	—	—	—	—	—	—	—	—	3,475,535	21,844
Bank	—	480,206	—	—	6,871	—	15,749	—	—	—	—	502,826	115,226
Retail residential mortgage loans	8,121,574	—	6,541,599	—	—	—	47,554	—	—	—	—	14,710,727	2,337,114
Other retail	594,270	—	—	—	—	2,382,889	—	10,130	—	—	—	2,987,289	1,802,362
Small business entities treated as other retail	95,247	—	—	—	—	1,347,011	—	—	—	—	—	1,442,258	1,010,258
Equity	—	—	—	—	—	—	290,555	—	—	—	—	290,555	290,555
Securitization	—	25,408	—	3,369	10,163	—	200	—	2,429	—	3,764	45,333	64,228
Other assets	491,243	115,440	—	—	—	—	312,796	—	—	81,107	—	1,000,586	538,652
	12,673,092	765,296	6,541,599	3,369	70,512	3,729,900	5,967,469	30,466	2,429	81,107	3,764	29,869,003	11,545,101
Derivatives ^[1]	4,002	73,705	—	—	—	—	33,767	—	—	—	—	111,474	48,508
Credit-related commitments	41,344	10,800	—	—	—	—	742,010	—	—	—	—	794,154	744,170
Operational risk	—	—	—	—	—	—	—	—	—	—	—	—	1,377,175
	\$ 12,718,438	\$ 849,801	\$ 6,541,599	\$ 3,369	\$ 70,512	\$ 3,729,900	\$ 6,743,246	\$ 30,466	\$ 2,429	\$ 81,107	\$ 3,764	\$ 30,774,631	\$ 13,714,954
Balance sheet items													
Cash, deposits with other banks, securities and securities financing transactions													\$ 812,611
Personal loans													2,212,018
Residential mortgage loans													2,837,203
Commercial mortgage loans, commercial loans and acceptances													5,340,769
Other assets													342,500
													\$ 11,545,101

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2013^[2]

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
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
Balance sheet items													
Cash, deposits with other banks, securities and securities financing transactions													\$ 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

[1] Commencing in the first quarter of 2014, a new Credit Valuation Adjustment (CVA) regulatory capital charge has been applied to derivatives. For the third quarter of 2014, OSFI introduced a new three tier capital approach with different scalars for each tier. The CVA capital charge after phase-in adjustments was \$16.4 million for CET1 capital risk-weighted assets, \$18.6 million for Tier 1 capital risk-weighted assets and \$22.1 million for Total capital risk-weighted assets. Risk-weighted assets above are presented based on the CET1 capital approach.

[2] Risk-weighted assets for 2013 are presented as filed with OSFI and have not been adjusted to include the impact of the adoption of amendments to IAS 19, *Employee Benefits*.

RISK-WEIGHTED ASSETS (CONTINUED)

In thousands of Canadian dollars (Unaudited)

AS AT JULY 31, 2013 ^[1]

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ —	\$ 86,589	\$ —	\$ —	\$ 89,842	\$ —	\$ 4,849,652	\$ 10,845	\$ —	\$ —	\$ —	\$ 5,036,928	\$ 4,928,158
Sovereign	3,704,007	271,100	—	—	—	—	—	—	—	—	—	3,975,107	54,220
Bank	—	386,017	—	—	5,064	—	10,757	—	—	—	—	401,838	90,492
Retail residential mortgage loans	8,507,884	—	6,138,332	—	—	30,990	27,803	—	—	—	—	14,705,009	2,199,462
Other retail	628,926	—	—	—	—	3,015,480	—	12,989	—	—	—	3,657,395	2,281,094
Small business entities treated as other retail	103,774	—	—	—	—	1,212,942	2,223	—	—	—	—	1,318,939	911,930
Equity	—	—	—	—	—	—	401,366	—	—	—	—	401,366	401,366
Securitization	—	20,540	—	3,198	6,229	—	200	—	2,335	—	1,035	33,537	26,893
Other assets	478,098	85,718	—	—	—	—	377,045	—	—	65,895	—	1,006,756	558,926
	13,422,689	849,964	6,138,332	3,198	101,135	4,259,412	5,669,046	23,834	2,335	65,895	1,035	30,536,875	11,452,541
Derivatives	3,544	74,284	—	—	—	—	15,894	—	—	—	—	93,722	30,751
Credit-related commitments	35,474	10,800	—	—	—	—	595,159	—	—	—	—	641,433	597,319
Operational risk													1,391,238
	\$ 13,461,707	\$ 935,048	\$ 6,138,332	\$ 3,198	\$ 101,135	\$ 4,259,412	\$ 6,280,099	\$ 23,834	\$ 2,335	\$ 65,895	\$ 1,035	\$ 31,272,030	\$ 13,471,849
Balance sheet items													
Cash, deposits with other banks, securities and securities financing transactions													\$ 904,549
Personal loans													2,684,202
Residential mortgage loans													2,696,297
Commercial mortgage loans, commercial loans and acceptances													4,814,089
Other assets													353,404
													\$ 11,452,541

[1] Risk-weighted assets for 2013 are presented as filed with OSFI and have not been adjusted to include the impact of the adoption of amendments to IAS 19, *Employee Benefits*.

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
	2014	2014	2014	2014	2013	2013	2013	2013
Individual allowances								
Commercial mortgage loans	\$ —	\$ 6,013	\$ 6,169	\$ 7,236	\$ 9,731	\$ 10,375	\$ 14,052	\$ 14,171
Commercial and other loans ^[1]	—	21,550	21,271	23,790	24,535	25,566	25,435	31,546
	—	27,563	27,440	31,026	34,266	35,941	39,487	45,717
Collective allowances against impaired loans								
Personal loans	—	9,365	9,675	9,825	7,008	6,549	8,981	11,082
Residential mortgage loans	—	2,802	3,030	3,317	3,122	2,565	1,529	1,329
Commercial mortgage loans	—	1,991	2,172	4,246	254	1,312	137	464
Commercial and other loans ^[1]	—	2,256	2,019	1,170	1,665	1,115	2,155	2,018
	—	16,414	16,896	18,558	12,049	11,541	12,802	14,893
Collective allowances against other loans								
Personal loans	—	28,483	30,918	29,058	32,953	30,534	29,799	26,548
Residential mortgage loans	—	6,066	6,327	5,837	5,884	5,316	2,365	2,163
Commercial mortgage loans	—	21,327	17,292	16,735	15,764	15,770	16,878	16,640
Commercial and other loans ^[1]	—	22,369	23,230	17,842	14,674	14,988	13,037	12,960
	—	78,245	77,767	69,472	69,275	66,608	62,079	58,311
Total allowances for loan losses								
Personal loans	—	37,848	40,593	38,883	39,961	37,083	38,780	37,630
Residential mortgage loans	—	8,868	9,357	9,154	9,006	7,881	3,894	3,492
Commercial mortgage loans	—	29,331	25,633	28,217	25,749	27,457	31,067	31,275
Commercial and other loans ^[1]	—	46,175	46,520	42,802	40,874	41,669	40,627	46,524
	\$ —	\$ 122,222	\$ 122,103	\$ 119,056	\$ 115,590	\$ 114,090	\$ 114,368	\$ 118,921

[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 NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	JULY 31	OCTOBER 31
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Individual provision											
Commercial mortgage loans	\$ —	\$ (154)	\$ (1,068)	\$ (2,137)	\$ (596)	\$ (3,217)	\$ 133	\$ 390	\$ (3,359)	\$ (2,694)	\$ (3,290)
Commercial and other loans ^[1]	—	726	(2,222)	(223)	(428)	374	364	(1,676)	(1,719)	(938)	(1,366)
	—	572	(3,290)	(2,360)	(1,024)	(2,843)	497	(1,286)	(5,078)	(3,632)	(4,656)
Collective provision against impaired loans											
Personal loans	—	7,411	6,143	8,368	7,601	5,400	4,204	6,234	21,922	15,838	23,439
Residential mortgage loans	—	1,867	432	695	1,221	1,694	670	1,498	2,994	3,862	5,083
Commercial mortgage loans	—	(122)	(1,997)	4,058	(1,046)	1,184	(323)	477	1,939	1,338	292
Commercial and other loans ^[1]	—	294	917	(458)	581	(964)	184	(33)	753	(813)	(232)
	—	9,450	5,495	12,663	8,357	7,314	4,735	8,176	27,608	20,225	28,582
Collective provision against other loans											
Personal loans	—	(2,435)	1,860	(3,895)	2,419	735	3,251	1,824	(4,470)	5,810	8,229
Residential mortgage loans	—	(261)	490	(47)	568	2,951	202	(91)	182	3,062	3,630
Commercial mortgage loans	—	4,035	557	971	(6)	(1,108)	238	234	5,563	(636)	(642)
Commercial and other loans ^[1]	—	(861)	5,388	3,168	(314)	1,951	77	(857)	7,695	1,171	857
	—	478	8,295	197	2,667	4,529	3,768	1,110	8,970	9,407	12,074
Total provision for loan losses recorded in the consolidated statement of income											
Personal loans	—	4,976	8,003	4,473	10,020	6,135	7,455	8,058	17,452	21,648	31,668
Residential mortgage loans	—	1,606	922	648	1,789	4,645	872	1,407	3,176	6,924	8,713
Commercial mortgage loans	—	3,759	(2,508)	2,892	(1,648)	(3,141)	48	1,101	4,143	(1,992)	(3,640)
Commercial and other loans ^[1]	—	159	4,083	2,487	(161)	1,361	625	(2,566)	6,729	(580)	(741)
	\$ —	\$ 10,500	\$ 10,500	\$ 10,500	\$ 10,000	\$ 9,000	\$ 9,000	\$ 8,000	\$ 31,500	\$ 26,000	\$ 36,000

[1] Including customers' liabilities under acceptances.

RESIDENTIAL MORTGAGE LOANS AND HELOCS

	AS AT OCTOBER 31 2014		AS AT JULY 31 2014		AS AT APRIL 30 2014		AS AT JANUARY 31 2014		AS AT OCTOBER 31 2013						
In thousands of Canadian dollars, except percentage amounts (Unaudited)															
Insured and uninsured residential mortgage loans^[1] (excluding HELOCS)															
Insured ^[2]															
Québec	\$	—	%	\$	5,295,660	40 %	\$	5,396,030	41 %	\$	5,497,025	42 %	\$	5,547,785	42 %
Ontario		—			1,631,755	12		1,672,428	13		1,663,482	13		1,709,715	13
Rest of Canada		—			636,478	5		597,121	5		573,024	4		581,357	5
		—			7,563,893	58		7,665,579	59		7,733,531	59		7,838,857	60
Uninsured ^[2]															
Québec		—			3,927,587	30		3,840,561	29		3,737,588	29		3,710,764	28
Ontario		—			1,147,998	9		1,088,706	8		1,098,062	8		1,100,713	9
Rest of Canada		—			475,553	4		448,008	4		451,315	4		458,339	3
		—			5,551,138	42		5,377,275	41		5,286,965	41		5,269,816	40
	\$	—	%	\$	13,115,031	100 %	\$	13,042,854	100 %	\$	13,020,496	100 %	\$	13,108,673	100 %
Uninsured home equity lines of credit (HELOCS)															
Québec		—			758,833	71		782,590	71		776,338	71		767,141	70
Ontario		—			153,629	14		154,167	14		154,818	14		159,317	14
Rest of Canada		—			158,234	15		161,282	15		164,406	15		171,058	16
		—			1,070,696	100		1,098,039	100		1,095,562	100		1,097,516	100
	\$	—	%	\$	1,070,696	100 %	\$	1,098,039	100 %	\$	1,095,562	100 %	\$	1,097,516	100 %
Amortization period ranges for residential mortgage loans (in %)															
Less than 20 years		—	%			23 %			23 %			23 %			23 %
20-24 years		—				35			33			33			32
25-29 years		—				25			25			24			24
30 years and greater		—				17			19			20			21
		—	%			100 %			100 %			100 %			100 %
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCS^[3]															
Québec		—	%			66 %			64 %			64 %			64 %
Ontario		—	%			67 %			64 %			65 %			62 %
Rest of Canada		—	%			67 %			66 %			65 %			64 %
		—	%			66 %			64 %			64 %			64 %

[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, the Bank expects that loan losses under such a scenario would remain largely manageable.

DEPOSITS

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2014	AS AT JULY 31 2014	AS AT APRIL 30 2014	AS AT JANUARY 31 2014	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013
Personal								
Demand	\$ —	\$ 122,029	\$ 122,180	\$ 122,320	\$ 122,589	\$ 119,013	\$ 123,133	\$ 126,572
Notice	—	5,685,837	5,676,829	5,642,056	5,581,578	5,470,176	5,460,359	5,514,234
Term	—	12,974,581	13,369,264	13,602,172	13,577,875	13,660,588	13,951,701	13,834,165
	—	18,782,447	19,168,273	19,366,548	19,282,042	19,249,777	19,535,193	19,474,971
Business, banks and other								
Demand	—	1,234,786	1,203,158	1,283,410	1,285,501	1,356,234	1,346,228	1,313,696
Notice	—	1,178,189	1,180,957	1,156,920	1,192,303	1,139,800	1,119,030	1,136,502
Term	—	3,017,123	2,206,365	1,997,060	2,167,504	2,120,554	1,808,374	1,842,324
	—	5,430,098	4,590,480	4,437,390	4,645,308	4,616,588	4,273,632	4,292,522
	\$ —	\$ 24,212,545	\$ 23,758,753	\$ 23,803,938	\$ 23,927,350	\$ 23,866,365	\$ 23,808,825	\$ 23,767,493

ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2014	AS AT JULY 31 2014	AS AT APRIL 30 2014	AS AT JANUARY 31 2014	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013
Registered and non-registered investment accounts	\$ —	\$ 35,534,583	\$ 35,140,029	\$ 34,088,287	\$ 32,222,052	\$ 31,793,637	\$ 31,637,355	\$ 31,363,245
Mutual funds	—	2,973,052	2,855,422	2,665,234	2,568,101	2,455,981	2,401,096	2,249,532
Clients' brokerage assets	—	2,804,165	2,621,001	2,511,611	2,465,747	2,407,815	2,366,952	2,323,216
Mortgage loans under management	—	412,628	419,284	415,291	397,864	377,946	426,076	333,014
Institutional assets	—	73,514	72,597	76,477	72,475	74,453	76,594	72,204
Other - Personal	—	12,509	13,149	12,774	13,142	13,268	13,917	13,770
	\$ —	\$ 41,810,451	\$ 41,121,482	\$ 39,769,674	\$ 37,739,381	\$ 37,123,100	\$ 36,921,990	\$ 36,354,981

RECONCILIATION OF GAAP AND RELATED NON-GAAP FINANCIAL MEASURES

In thousands of Canadian dollars, except per share and percentage amounts	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2014	JULY 31 2014	APRIL 30 2014	JANUARY 31 2014	OCTOBER 31 2013	JULY 31 2013	APRIL 30 2013	JANUARY 31 2013	JULY 31 2014	JULY 31 2013	OCTOBER 31 2013
Reported results											
Net interest income	\$ —	\$ 141,249	\$ 138,726	\$ 140,856	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 420,831	\$ 427,323	\$ 568,760
Other income	—	78,396	78,164	75,253	74,094	76,493	74,420	71,570	231,813	222,483	296,577
Total revenue	—	219,645	216,890	216,109	215,531	221,042	214,850	213,914	652,644	649,806	865,337
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	1,511	5,498	1,136	1,006	1,140	1,224	1,056	8,145	3,420	4,426
Provision for loan losses	—	10,500	10,500	10,500	10,000	9,000	9,000	8,000	31,500	26,000	36,000
Non-interest expenses	—	155,973	159,904	159,133	172,651	176,705	161,630	163,093	475,010	501,428	674,079
Income before income taxes	—	51,661	40,988	45,340	31,874	34,197	42,996	41,765	137,989	118,958	150,832
Income taxes	—	11,564	9,999	9,815	6,008	7,213	9,157	8,977	31,378	25,347	31,355
Net income	\$ —	\$ 40,097	\$ 30,989	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 106,611	\$ 93,611	\$ 119,477
Reported measures											
Efficiency ratio	—%	71.0%	73.7%	73.6%	80.1%	79.9%	75.2%	76.2%	72.8%	77.2%	77.9%
Diluted earnings per share	\$ —	\$ 1.27	\$ 0.99	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 3.42	\$ 2.99	\$ 3.80
Return on common shareholders' equity	—%	11.2%	9.2%	10.5%	7.6%	8.1%	10.4%	10.3%	10.3%	9.6%	9.1%
Adjusting items ^[1]											
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration											
Revaluation of contingent consideration	\$ —	\$ —	\$ 4,100	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 4,100	\$ —	\$ —
Amortization of net premium on purchased financial instruments	—	1,511	1,398	1,136	1,006	1,140	1,224	1,056	4,045	3,420	4,426
Costs related to business combinations ^[2]											
MRS Companies transaction and integration related costs											
—	—	—	—	646	2,761	5,414	1,814	5,880	646	13,108	15,869
AGF Trust transaction and integration related costs											
—	1,564	4,437	3,303	7,190	9,186	4,322	1,677	9,304	15,185	22,375	
Adjusting items before income taxes	—	3,075	9,935	5,085	10,957	15,740	7,360	8,613	18,095	31,713	42,670
Income tax recovery related to the above	—	817	1,549	1,349	2,904	4,177	1,952	2,285	3,715	8,414	11,318
Impact of adjusting items on net income	\$ —	\$ 2,258	\$ 8,386	\$ 3,736	\$ 8,053	\$ 11,563	\$ 5,408	\$ 6,328	\$ 14,380	\$ 23,299	\$ 31,352
Impact of adjusting items on diluted earnings per share ^[3]	\$ —	\$ 0.08	\$ 0.29	\$ 0.13	\$ 0.28	\$ 0.41	\$ 0.19	\$ 0.22	\$ 0.50	\$ 0.82	\$ 1.11
Adjusted results ^[1]											
Net interest income	\$ —	\$ 141,249	\$ 138,726	\$ 140,856	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 420,831	\$ 427,323	\$ 568,760
Other income	—	78,396	78,164	75,253	74,094	76,493	74,420	71,570	231,813	222,483	296,577
Total revenue	—	219,645	216,890	216,109	215,531	221,042	214,850	213,914	652,644	649,806	865,337
Provision for loan losses	—	10,500	10,500	10,500	10,000	9,000	9,000	8,000	31,500	26,000	36,000
Non-interest expenses	—	154,409	155,467	155,184	162,700	162,105	155,494	155,536	465,060	473,135	635,835
Income before income taxes	—	54,736	50,923	50,425	42,831	49,937	50,356	50,378	156,084	150,671	193,502
Income taxes	—	12,381	11,548	11,164	8,912	11,390	11,109	11,262	35,093	33,761	42,673
Adjusted net income	\$ —	\$ 42,355	\$ 39,375	\$ 39,261	\$ 33,919	\$ 38,547	\$ 39,247	\$ 39,116	\$ 120,991	\$ 116,910	\$ 150,829
Adjusted measures ^[1]											
Adjusted efficiency ratio	—%	70.3%	71.7%	71.8%	75.5%	73.3%	72.4%	72.7%	71.3%	72.8%	73.5%
Adjusted diluted earnings per share ^[3]	\$ —	\$ 1.35	\$ 1.29	\$ 1.29	\$ 1.10	\$ 1.27	\$ 1.24	\$ 1.30	\$ 3.92	\$ 3.81	\$ 4.91
Adjusted return on common shareholders' equity	—%	11.9%	11.9%	11.7%	10.2%	12.0%	12.2%	12.5%	11.8%	12.2%	11.7%

[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 three months ended April 30, 2014 and January 31, 2013.