



THIRD QUARTER 2015

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JULY 31, 2015

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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 32, *Financial Instruments: Presentation*, with retrospective application as of November 1, 2013.

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	
	2015	2015	2015	2015	2014	2014	2014	2014	2015	2014	2014	
Profitability												
Total revenue	\$	—	\$ 226,638	\$ 220,679	\$ 218,160	\$ 221,421	\$ 219,645	\$ 216,890	\$ 216,109	\$ 665,477	\$ 652,644	\$ 874,065
Net income	\$	—	\$ 44,166	\$ 41,188	\$ 35,835	\$ 33,754	\$ 40,097	\$ 30,989	\$ 35,525	\$ 121,189	\$ 106,611	\$ 140,365
Diluted earnings per share	\$	—	\$ 1.44	\$ 1.34	\$ 1.15	\$ 1.09	\$ 1.27	\$ 0.99	\$ 1.16	\$ 3.94	\$ 3.42	\$ 4.50
Return on common shareholders' equity ^[1]	—%		12.1%	11.8%	9.9%	9.5%	11.2%	9.2%	10.5%	11.3%	10.3%	10.1%
Net interest margin on average earning assets - updated measure ^[2]	—%		1.85%	1.84%	1.83%	1.84%	1.89%	1.93%	1.86%	1.84%	1.89%	1.88%
Net interest margin on average assets	—%		1.53%	1.51%	1.52%	1.53%	1.55%	1.62%	1.63%	1.52%	1.60%	1.58%
Efficiency ratio ^[1]	—%		71.1%	71.9%	73.7%	75.1%	71.0%	73.7%	73.6%	72.2%	72.8%	73.4%
Operating leverage	—%		1.3%	2.4%	1.9%	(5.8)%	3.7%	(0.1)%	8.1%	0.8%	5.7%	5.9%
Effective tax rate	—%		22.6%	21.4%	21.2%	21.7%	22.4%	24.4%	21.6%	21.8%	22.7%	22.5%
Adjusted financial measures ^[1]												
Adjusted net income	\$	—	\$ 45,291	\$ 42,313	\$ 40,468	\$ 42,591	\$ 42,355	\$ 39,375	\$ 39,261	\$ 128,072	\$ 120,991	\$ 163,582
Adjusted diluted earnings per share	\$	—	\$ 1.48	\$ 1.38	\$ 1.32	\$ 1.39	\$ 1.35	\$ 1.29	\$ 1.29	\$ 4.17	\$ 3.92	\$ 5.31
Adjusted return on common shareholders' equity	—%		12.4%	12.1%	11.3%	12.2%	11.9%	11.9%	11.7%	12.0%	11.8%	11.9%
Adjusted efficiency ratio	—%		71.1%	71.9%	71.4%	70.3%	70.3%	71.7%	71.8%	71.5%	71.3%	71.0%
Adjusted operating leverage	—%		1.3%	(0.7)%	(1.5)%	(0.1)%	2.0%	0.2%	1.1%	(0.3)%	2.1%	2.4%
Adjusted dividend payout ratio	—%		37.8%	39.2%	41.1%	37.3%	38.6%	39.6%	39.6%	39.3%	39.2%	38.7%
Per common share												
Share price												
High	\$	—	\$ 50.87	\$ 50.49	\$ 51.84	\$ 51.82	\$ 51.92	\$ 47.54	\$ 47.96	\$ 51.84	\$ 51.92	\$ 51.92
Low	\$	—	\$ 46.11	\$ 46.66	\$ 46.28	\$ 46.05	\$ 46.73	\$ 45.00	\$ 44.34	\$ 46.11	\$ 44.34	\$ 44.34
Close	\$	—	\$ 49.48	\$ 48.29	\$ 46.81	\$ 49.58	\$ 51.55	\$ 47.08	\$ 45.73	\$ 49.48	\$ 51.55	\$ 49.58
Price / earnings ratio (trailing four quarters)	—x		9.8x	9.9x	10.4x	11.0x	12.2x	12.3x	11.8x	9.8x	12.2x	11.0x
Book value	\$	—	\$ 47.45	\$ 47.10	\$ 46.34	\$ 45.89	\$ 45.10	\$ 44.61	\$ 44.03	\$ 47.45	\$ 45.10	\$ 45.89
Market to book value	—%		104%	103%	101%	108%	114%	106%	104%	104%	114%	108%
Dividends declared	\$	—	\$ 0.56	\$ 0.54	\$ 0.54	\$ 0.52	\$ 0.52	\$ 0.51	\$ 0.51	\$ 1.64	\$ 1.54	\$ 2.06
Dividend yield	—%		4.5%	4.5%	4.6%	4.2%	4.0%	4.3%	4.5%	4.4%	4.0%	4.2%
Dividend payout ratio	—%		38.8%	40.3%	46.7%	47.8%	40.9%	51.3%	44.1%	41.6%	45.0%	45.7%
Financial position												
Balance sheet assets	\$	—	\$ 39,557,725	\$ 37,655,947	\$ 37,434,928	\$ 36,482,785	\$ 36,289,277	\$ 35,931,836	\$ 34,272,662	\$ 39,557,725	\$ 36,289,277	\$ 36,482,785
Loans and acceptances	\$	—	\$ 28,654,709	\$ 28,111,449	\$ 27,760,202	\$ 27,429,579	\$ 27,275,326	\$ 27,232,750	\$ 27,091,615	\$ 28,654,709	\$ 27,275,326	\$ 27,429,579
Deposits	\$	—	\$ 25,800,044	\$ 24,960,321	\$ 24,647,244	\$ 24,523,026	\$ 24,212,545	\$ 23,758,753	\$ 23,803,938	\$ 25,800,044	\$ 24,212,545	\$ 24,523,026
Common shareholders' equity	\$	—	\$ 1,373,926	\$ 1,363,430	\$ 1,341,362	\$ 1,328,187	\$ 1,300,632	\$ 1,282,290	\$ 1,261,101	\$ 1,373,926	\$ 1,300,632	\$ 1,328,187
Number of common shares outstanding (end of period, in thousands)	—		28,957	28,945	28,945	28,943	28,837	28,743	28,643	28,957	28,837	28,943
Average assets	\$	—	\$ 38,160,820	\$ 37,352,518	\$ 36,328,838	\$ 36,424,639	\$ 36,239,724	\$ 35,205,772	\$ 34,359,069	\$ 37,279,936	\$ 35,268,874	\$ 35,560,190
Average earning assets ^[3]	\$	—	\$ 31,555,760	\$ 30,631,169	\$ 30,219,544	\$ 30,183,553	\$ 29,716,769	\$ 29,534,034	\$ 29,980,870	\$ 30,804,037	\$ 29,746,197	\$ 29,856,435
Average common equity	\$	—	\$ 1,372,357	\$ 1,348,139	\$ 1,335,437	\$ 1,308,215	\$ 1,293,891	\$ 1,276,035	\$ 1,244,090	\$ 1,352,020	\$ 1,271,287	\$ 1,280,595
Quality of assets												
Gross amount of impaired loans	\$	—	\$ 124,439	\$ 131,853	\$ 125,789	\$ 102,080	\$ 105,989	\$ 107,283	\$ 113,932	\$ 124,439	\$ 105,989	\$ 102,080
Allowances for loan losses against impaired loans	\$	—	\$ 40,175	\$ 41,629	\$ 40,862	\$ 39,189	\$ 43,977	\$ 44,336	\$ 49,584	\$ 40,175	\$ 43,977	\$ 39,189
Net impaired loans (as a % of loans and acceptances)	\$	—	\$ 84,264	\$ 90,224	\$ 84,927	\$ 62,891	\$ 62,012	\$ 62,947	\$ 64,348	\$ 84,264	\$ 62,012	\$ 62,891
	—%		0.29%	0.32%	0.31%	0.23%	0.23%	0.23%	0.24%	0.29%	0.23%	0.23%
Provision for loan losses (as a % of average loans and acceptances)	\$	—	\$ 7,000	\$ 8,000	\$ 10,500	\$ 10,500	\$ 10,500	\$ 10,500	\$ 10,500	\$ 25,500	\$ 31,500	\$ 42,000
	—%		0.10%	0.12%	0.15%	0.15%	0.15%	0.16%	0.15%	0.12%	0.16%	0.15%
Unrealized gains (losses) on the portfolio of available-for-sale securities	\$	—	\$ 5,242	\$ 16,616	\$ 21,744	\$ 21,275	\$ 23,630	\$ 22,402	\$ 16,220	\$ 5,242	\$ 23,630	\$ 21,275
Regulatory capital ratio												
Common Equity Tier I - All-in basis	—%		7.7%	7.8%	7.8%	7.9%	7.7%	7.6%	7.6%	7.7%	7.7%	7.9%
Other information												
Number of full-time equivalent employees	—		3,761	3,746	3,718	3,667	3,740	3,764	3,850	3,761	3,740	3,667

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

[2] Calculated as net interest income divided by average earning assets.

[3] As of November 1, 2014, the Bank has modified its definition of average earning assets, which now exclude average earning assets of the Laurentian Bank Securities and Capital Markets business segment. All financial measures for the quarters and for the year ended in 2014 have been amended accordingly.

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)	2015		2015		2015		2015		2014		2014		2014		2014	
ASSETS																
Cash and non-interest-bearing deposits with other banks	\$	—	\$	101,886	\$	106,540	\$	143,162	\$	126,247	\$	86,811	\$	92,282	\$	80,826
Interest-bearing deposits with other banks		—		58,501		94,342		98,337		122,608		68,470		123,226		95,271
Securities																
Available-for-sale		—		2,309,028		2,573,806		2,441,942		2,577,017		2,096,307		2,027,794		2,131,045
Held-to-maturity		—		536,630		421,161		420,487		323,007		97,786		390,045		363,063
Held-for-trading		—		2,374,329		2,185,638		2,469,647		1,980,436		2,230,169		2,114,759		2,268,914
		—		5,219,987		5,180,605		5,332,076		4,880,460		4,424,262		4,532,598		4,763,022
Securities purchased under reverse repurchase agreements		—		4,701,479		3,320,127		3,226,135		3,196,781		3,765,543		3,253,021		1,565,200
Loans																
Personal		—		6,520,944		6,636,520		6,695,265		6,793,078		6,915,950		7,079,386		7,110,856
Residential mortgage		—		15,580,496		15,102,862		14,876,291		14,825,541		14,726,535		14,665,381		14,651,545
Commercial mortgage		—		2,970,776		2,864,861		2,820,616		2,651,271		2,571,309		2,535,881		2,531,812
Commercial and other		—		3,175,314		3,123,129		2,997,572		2,794,232		2,700,858		2,651,025		2,503,082
Customers' liabilities under acceptances		—		407,179		384,077		370,458		365,457		360,674		301,077		294,320
		—		28,654,709		28,111,449		27,760,202		27,429,579		27,275,326		27,232,750		27,091,615
Allowances for loan losses		—		(111,703)		(114,524)		(115,714)		(119,371)		(122,222)		(122,103)		(119,056)
		—		28,543,006		27,996,925		27,644,488		27,310,208		27,153,104		27,110,647		26,972,559
Other																
Premises and equipment		—		58,267		61,625		65,162		68,750		72,250		74,535		75,838
Derivatives		—		327,763		253,750		335,590		132,809		119,810		126,777		170,504
Goodwill		—		64,077		64,077		64,077		64,077		64,077		64,077		64,077
Software and other intangible assets		—		187,729		195,172		201,842		207,188		209,764		208,779		201,067
Deferred tax assets		—		2,604		4,003		2,500		7,936		14,886		12,882		11,757
Other assets		—		292,426		378,781		321,559		365,721		310,300		333,012		272,541
		—		932,866		957,408		990,730		846,481		791,087		820,062		795,784
	\$	—	\$	39,557,725	\$	37,655,947	\$	37,434,928	\$	36,482,785	\$	36,289,277	\$	35,931,836	\$	34,272,662
LIABILITIES AND SHAREHOLDERS' EQUITY																
Deposits																
Personal	\$	—	\$	19,008,763	\$	18,648,149	\$	18,492,140	\$	18,741,981	\$	18,782,447	\$	19,168,273	\$	19,366,548
Business, banks and other		—		6,791,281		6,312,172		6,155,104		5,781,045		5,430,098		4,590,480		4,437,390
		—		25,800,044		24,960,321		24,647,244		24,523,026		24,212,545		23,758,753		23,803,938
Other																
Obligations related to securities sold short		—		2,428,506		1,689,862		1,774,523		1,562,477		1,579,354		1,436,150		1,361,085
Obligations related to securities sold under repurchase agreements		—		2,727,938		2,216,589		2,587,191		2,215,965		2,442,021		2,558,224		1,124,013
Acceptances		—		407,179		384,077		370,458		365,457		360,674		301,077		294,320
Derivatives		—		157,933		134,149		178,122		90,840		94,621		101,494		123,369
Deferred tax liabilities		—		4,338		441		7,726		10		517		984		3,162
Other liabilities		—		707,127		780,104		761,469		869,029		811,685		829,528		786,633
		—		6,433,021		5,205,222		5,679,489		5,103,778		5,288,872		5,227,457		3,692,582
Debt related to securitization activities		—		5,245,340		5,445,989		5,062,301		4,863,848		4,824,777		4,896,007		4,865,326
Subordinated debt		—		449,084		448,568		448,044		447,523		446,995		446,485		445,977
Shareholders' equity																
Preferred shares		—		219,633		219,633		219,633		219,633		219,633		327,275		205,204
Common shares		—		466,334		465,926		465,926		465,854		460,757		456,032		451,415
Share-based payment reserve		—		36		91		91		91		91		91		91
Retained earnings		—		908,131		888,718		864,287		848,905		824,925		812,229		800,362
Accumulated other comprehensive income		—														
Available-for-sale securities reserve		—		(575)		8,695		11,058		13,337		14,859		13,938		9,233
Cash flow hedges reserve		—		36,677		12,784		36,855		(3,210)		(4,177)		(6,431)		(1,466)
		—		36,102		21,479		47,913		10,127		10,682		7,507		7,767
		—		1,630,236		1,595,847		1,597,850		1,544,610		1,516,088		1,603,134		1,464,839
	\$	—	\$	39,557,725	\$	37,655,947	\$	37,434,928	\$	36,482,785	\$	36,289,277	\$	35,931,836	\$	34,272,662

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	
	2015	2015	2015	2015	2014	2014	2014	2014	2015	2014	2014	
Interest income												
Loans	\$ —	\$ 262,692	\$ 251,074	\$ 263,549	\$ 266,159	\$ 266,872	\$ 260,326	\$ 269,084	\$ 777,315	\$ 796,282	\$ 1,062,441	
Securities	—	10,045	9,749	11,137	10,374	9,922	10,136	10,321	30,931	30,379	40,753	
Deposits with other banks	—	263	151	215	175	201	194	181	629	576	751	
Other, including derivatives	—	16,273	14,441	10,640	10,518	10,403	10,167	10,188	41,354	30,758	41,276	
	—	289,273	275,415	285,541	287,226	287,398	280,823	289,774	850,229	857,995	1,145,221	
Interest expense												
Deposits	—	108,999	105,568	113,026	114,038	112,232	108,811	114,020	327,593	335,063	449,101	
Debt related to securitization activities	—	28,627	28,068	28,853	28,842	29,758	29,140	30,529	85,548	89,427	118,269	
Subordinated debt	—	4,033	3,938	4,037	4,069	4,038	3,933	4,031	12,008	12,002	16,071	
Other	—	385	150	129	128	121	213	338	664	672	800	
	—	142,044	137,724	146,045	147,077	146,149	142,097	148,918	425,813	437,164	584,241	
Net interest income	—	147,229	137,691	139,496	140,149	141,249	138,726	140,856	424,416	420,831	560,980	
Other income [see page 4]	—	79,409	82,988	78,664	81,272	78,396	78,164	75,253	241,061	231,813	313,085	
Total revenue	—	226,638	220,679	218,160	221,421	219,645	216,890	216,109	665,477	652,644	874,065	
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	1,531	1,531	1,472	1,508	1,511	5,498	1,136	4,534	8,145	9,653	
Provision for loan losses	—	7,000	8,000	10,500	10,500	10,500	10,500	10,500	25,500	31,500	42,000	
Non-interest expenses [see page 4]	—	161,037	158,750	160,697	166,299	155,973	159,904	159,133	480,484	475,010	641,309	
Income before income taxes	—	57,070	52,398	45,491	43,114	51,661	40,988	45,340	154,959	137,989	181,103	
Income taxes	—	12,904	11,210	9,656	9,360	11,564	9,999	9,815	33,770	31,378	40,738	
Net income	\$ —	\$ 44,166	\$ 41,188	\$ 35,835	\$ 33,754	\$ 40,097	\$ 30,989	\$ 35,525	\$ 121,189	\$ 106,611	\$ 140,365	
Preferred share dividends, including applicable taxes	—	2,399	2,398	2,399	2,395	3,588	2,501	2,501	7,196	8,590	10,985	
Net income available to common shareholders	\$ —	\$ 41,767	\$ 38,790	\$ 33,436	\$ 31,359	\$ 36,509	\$ 28,488	\$ 33,024	\$ 113,993	\$ 98,021	\$ 129,380	
Average number of common shares outstanding [in thousands]												
Basic	—	28,951	28,945	28,942	28,873	28,775	28,677	28,570	28,946	28,674	28,724	
Diluted	—	28,956	28,952	28,950	28,881	28,783	28,684	28,577	28,953	28,681	28,732	
Earnings per share												
Basic	\$ —	\$ 1.44	\$ 1.34	\$ 1.16	\$ 1.09	\$ 1.27	\$ 0.99	\$ 1.16	\$ 3.94	\$ 3.42	\$ 4.50	
Diluted	\$ —	\$ 1.44	\$ 1.34	\$ 1.15	\$ 1.09	\$ 1.27	\$ 0.99	\$ 1.16	\$ 3.94	\$ 3.42	\$ 4.50	

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	
	2015	2015	2015	2015	2014	2014	2014	2014	2015	2014	2014	
Net income	\$ —	\$ 44,166	\$ 41,188	\$ 35,835	\$ 33,754	\$ 40,097	\$ 30,989	\$ 35,525	\$ 121,189	\$ 106,611	\$ 140,365	
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	—	(10,301)	(1,565)	343	(74)	2,453	5,941	758	(11,523)	9,152	9,078	
Reclassification of net (gains) losses on available-for-sale securities to net income	—	1,031	(798)	(2,622)	(1,448)	(1,532)	(1,236)	(1,061)	(2,389)	(3,829)	(5,277)	
Net change in value of derivatives designated as cash flow hedges	—	23,893	(24,071)	40,065	967	2,254	(4,965)	2,546	39,887	(165)	802	
	—	14,623	(26,434)	37,786	(555)	3,175	(260)	2,243	25,975	5,158	4,603	
Items that may not subsequently be reclassified to the statement of income												
Actuarial gains (losses) on employee benefit plans	—	(6,138)	1,271	(2,424)	7,618	(6,508)	(2,012)	5,634	(7,291)	(2,886)	4,732	
Comprehensive income	\$ —	\$ 52,651	\$ 16,025	\$ 71,197	\$ 40,817	\$ 36,764	\$ 28,717	\$ 43,402	\$ 139,873	\$ 108,883	\$ 149,700	

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
	2015	2015	2015	2015	2014	2014	2014	2014	2015	2014	2014
Fees and commissions on loans and deposits											
Deposit service charges	\$ —	\$ 15,197	\$ 14,900	\$ 14,922	\$ 15,753	\$ 15,921	\$ 15,421	\$ 15,570	\$ 45,019	\$ 46,912	\$ 62,665
Lending fees	—	13,229	12,046	12,230	15,261	12,206	10,278	11,937	37,505	34,421	49,682
Card service revenues	—	8,024	7,989	7,763	7,133	7,856	7,265	7,248	23,776	22,369	29,502
	—	36,450	34,935	34,915	38,147	35,983	32,964	34,755	106,300	103,702	141,849
Income from brokerage operations	—	15,663	17,373	15,000	14,774	16,667	16,992	15,207	48,036	48,866	63,640
Income from investment accounts	—	7,636	7,731	7,519	7,516	7,772	8,343	8,027	22,886	24,142	31,658
Income from sales of mutual funds	—	10,164	10,226	8,154	7,951	7,546	7,151	6,580	28,544	21,277	29,228
Insurance income, net	—	3,649	3,823	4,813	5,199	4,670	4,744	4,633	12,285	14,047	19,246
Income from treasury and financial market operations	—	3,479	6,837	6,429	5,124	3,909	2,766	4,339	16,745	11,014	16,138
Other	—	2,368	2,063	1,834	2,561	1,849	5,204	1,712	6,265	8,765	11,326
Total other income	\$ —	\$ 79,409	\$ 82,988	\$ 78,664	\$ 81,272	\$ 78,396	\$ 78,164	\$ 75,253	\$ 241,061	\$ 231,813	\$ 313,085

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
	2015	2015	2015	2015	2014	2014	2014	2014	2015	2014	2014
Salaries and employee benefits											
Salaries ^[1]	\$ —	\$ 53,120	\$ 53,379	\$ 58,491	\$ 56,480	\$ 52,753	\$ 53,310	\$ 55,623	\$ 164,990	\$ 161,686	\$ 218,166
Employee benefits	—	18,000	17,756	18,019	16,940	16,562	19,250	18,583	53,775	54,395	71,335
Performance-based compensation	—	13,633	12,408	11,784	14,089	13,623	11,847	11,334	37,825	36,804	50,893
	—	84,753	83,543	88,294	87,509	82,938	84,407	85,540	256,590	252,885	340,394
Premises and technology											
Technology costs	—	21,754	20,013	20,179	17,999	16,357	17,858	17,611	61,946	51,826	69,825
Rent and property taxes	—	13,660	13,772	13,437	13,805	13,480	13,349	12,821	40,869	39,650	53,455
Depreciation ^[2]	—	12,778	12,850	12,755	15,744	13,599	12,426	13,531	38,383	39,556	55,300
Maintenance and repairs	—	1,572	1,571	1,525	1,700	1,605	1,373	1,446	4,668	4,424	6,124
Public utilities	—	328	551	405	296	327	540	428	1,284	1,295	1,591
Other	—	57	25	95	80	97	96	103	177	296	376
	—	50,149	48,782	48,396	49,624	45,465	45,642	45,940	147,327	137,047	186,671
Other											
Fees and commissions	—	6,639	6,312	4,947	6,580	5,983	6,264	5,316	17,898	17,563	24,143
Communications and travelling expenses	—	6,260	6,105	5,413	5,477	5,710	5,759	5,383	17,778	16,852	22,329
Advertising and business development	—	5,507	6,332	6,616	6,455	5,034	5,381	5,607	18,455	16,022	22,477
Taxes and insurance	—	4,432	4,504	4,359	4,073	4,852	3,303	4,301	13,295	12,456	16,529
Stationery and publications	—	1,613	1,864	1,941	1,757	1,625	1,887	1,826	5,418	5,338	7,095
Recruitment and training	—	859	708	591	623	587	347	360	2,158	1,294	1,917
Other	—	825	600	140	1,290	2,215	2,477	911	1,565	5,603	6,893
	—	26,135	26,425	24,007	26,255	26,006	25,418	23,704	76,567	75,128	101,383
Sub-total non-interest expenses before T&I Costs	—	161,037	158,750	160,697	163,388	154,409	155,467	155,184	480,484	465,060	628,448
Costs related to business combinations^[3]	—	—	—	—	2,911	1,564	4,437	3,949	—	9,950	12,861
Total non-interest expenses	\$ —	\$ 161,037	\$ 158,750	\$ 160,697	\$ 166,299	\$ 155,973	\$ 159,904	\$ 159,133	\$ 480,484	\$ 475,010	\$ 641,309
Adjusted non-interest expenses	\$ —	\$ 161,037	\$ 158,750	\$ 155,842	\$ 155,747	\$ 154,409	\$ 155,467	\$ 155,184	\$ 475,629	\$ 465,060	\$ 620,807

[1] Salaries for the first quarter and first nine months of 2015 included \$4.9 million related to a retirement compensation charge. Salaries for the fourth quarter and year 2014 included \$6.1 million as part of restructuring initiatives.

[2] Depreciation for the fourth quarter and year 2014 included impairment charges of \$1.6 million related to IT projects as part of restructuring initiatives.

[3] Costs related to the integration of 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
	2015	2015	2015	2015	2014	2014	2014	2014	2015	2014	2014
Personal & Commercial											
Net interest income	\$ —	\$ 104,430	\$ 99,978	\$ 100,970	\$ 99,724	\$ 99,591	\$ 97,592	\$ 98,054	\$ 305,378	\$ 295,237	\$ 394,961
Other income	—	54,291	51,773	50,583	54,083	50,854	49,110	48,630	156,647	148,594	202,677
Total revenue	—	158,721	151,751	151,553	153,807	150,445	146,702	146,684	462,025	443,831	597,638
Provision for loan losses	—	4,295	5,876	9,172	6,786	8,759	7,436	10,254	19,343	26,449	33,235
Non-interest expenses ^[1]	—	106,297	103,354	102,848	108,929	102,355	99,947	99,809	312,499	302,111	411,040
Income before income taxes	—	48,129	42,521	39,533	38,092	39,331	39,319	36,621	130,183	115,271	153,363
Income taxes	—	11,912	10,330	8,833	9,493	9,378	9,037	8,343	31,075	26,758	36,251
Net income	\$ —	\$ 36,217	\$ 32,191	\$ 30,700	\$ 28,599	\$ 29,953	\$ 30,282	\$ 28,278	\$ 99,108	\$ 88,513	\$ 117,112
Net interest margin on average earning assets	—%	2.21 %	2.21 %	2.19 %	2.19 %	2.19 %	2.24 %	2.18 %	2.20 %	2.20 %	2.20 %
Efficiency ratio	—%	67.0 %	68.1 %	67.9 %	70.8 %	68.0 %	68.1 %	68.0 %	67.6 %	68.1 %	68.8 %
Adjusted net income ^[2]	\$ —	\$ 36,217	\$ 32,191	\$ 30,700	\$ 33,359	\$ 29,953	\$ 30,282	\$ 28,278	\$ 99,108	\$ 88,513	\$ 121,872
Adjusted efficiency ratio ^[2]	—%	67.0 %	68.1 %	67.9 %	66.6 %	68.0 %	68.1 %	68.0 %	67.6 %	68.1 %	67.7 %
Average assets	\$ —	\$ 18,927,695	\$ 18,758,813	\$ 18,515,623	\$ 18,283,070	\$ 18,219,862	\$ 18,073,794	\$ 18,039,239	\$ 18,733,771	\$ 18,111,373	\$ 18,154,650
Average earning assets	\$ —	\$ 18,706,945	\$ 18,556,420	\$ 18,295,761	\$ 18,085,787	\$ 18,018,409	\$ 17,873,574	\$ 17,824,957	\$ 18,519,305	\$ 17,905,999	\$ 17,951,316
Average loans and acceptances	\$ —	\$ 18,696,751	\$ 18,547,749	\$ 18,278,247	\$ 18,067,579	\$ 18,000,468	\$ 17,845,431	\$ 17,776,131	\$ 18,507,141	\$ 17,874,324	\$ 17,923,035
Average deposits	\$ —	\$ 10,397,178	\$ 10,280,792	\$ 10,352,479	\$ 10,262,805	\$ 10,174,082	\$ 10,043,048	\$ 10,006,328	\$ 10,344,172	\$ 10,074,831	\$ 10,122,211
Loans and acceptances (ending balance)	\$ —	\$ 18,847,315	\$ 18,719,918	\$ 18,536,489	\$ 18,231,539	\$ 18,118,208	\$ 18,042,251	\$ 17,898,097	\$ 18,847,315	\$ 18,118,208	\$ 18,231,539
Deposits (ending balance)	\$ —	\$ 10,518,154	\$ 10,252,420	\$ 10,252,420	\$ 10,253,646	\$ 10,206,137	\$ 9,981,923	\$ 9,980,834	\$ 10,518,154	\$ 10,206,137	\$ 10,253,646
Number of automated banking machines	—	408	415	417	418	420	423	422	408	420	418
Number of branches	—	150	151	151	152	152	153	153	150	152	152

[1] Non-interest expenses for the fourth quarter and year 2014 included charges of \$6.5 million as part of restructuring initiatives.

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

B2B Bank											
Net interest income	\$ —	\$ 45,896	\$ 41,612	\$ 42,060	\$ 43,591	\$ 44,402	\$ 43,377	\$ 46,197	\$ 129,568	\$ 133,976	\$ 177,567
Other income	—	8,652	8,540	8,716	8,348	8,804	9,107	9,102	25,908	27,013	35,361
Total revenue	—	54,548	50,152	50,776	51,939	53,206	52,484	55,299	155,476	160,989	212,928
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	1,531	1,531	1,472	1,508	1,511	5,498	1,136	4,534	8,145	9,653
Provision for loan losses	—	2,705	2,124	1,328	3,714	1,741	3,064	246	6,157	5,051	8,765
Non-interest expenses	—	30,615	32,535	30,980	32,230	30,553	30,971	31,576	94,130	93,100	125,330
Costs related to business combinations ^[1]	—	—	—	—	2,911	1,564	4,437	3,949	—	9,950	12,861
Income before income taxes	—	19,697	13,962	16,996	11,576	17,837	8,514	18,392	50,655	44,743	56,319
Income taxes	—	5,386	3,830	4,573	3,120	4,802	3,432	4,959	13,789	13,193	16,313
Net income	\$ —	\$ 14,311	\$ 10,132	\$ 12,423	\$ 8,456	\$ 13,035	\$ 5,082	\$ 13,433	\$ 36,866	\$ 31,550	\$ 40,006
Net interest margin on average earning assets	—%	1.99 %	1.93 %	1.91 %	1.98 %	2.02 %	2.03 %	2.06 %	1.94 %	2.04 %	2.02 %
Efficiency ratio	—%	56.1 %	64.9 %	61.0 %	67.7 %	60.4 %	67.5 %	64.2 %	60.5 %	64.0 %	64.9 %
Adjusted net income ^[2]	\$ —	\$ 15,436	\$ 11,257	\$ 13,506	\$ 11,702	\$ 15,293	\$ 13,468	\$ 17,169	\$ 40,199	\$ 45,930	\$ 57,632
Adjusted efficiency ratio ^[2]	—%	56.1 %	64.9 %	61.0 %	62.1 %	57.4 %	59.0 %	57.1 %	60.5 %	57.8 %	58.9 %
Average assets	\$ —	\$ 9,223,233	\$ 8,903,789	\$ 8,826,403	\$ 8,793,352	\$ 8,794,768	\$ 8,859,018	\$ 8,988,071	\$ 8,985,362	\$ 8,880,856	\$ 8,858,800
Average earning assets	\$ —	\$ 9,144,573	\$ 8,828,158	\$ 8,750,650	\$ 8,723,597	\$ 8,712,554	\$ 8,770,923	\$ 8,894,973	\$ 8,908,669	\$ 8,793,057	\$ 8,775,549
Average loans and acceptances	\$ —	\$ 9,123,721	\$ 8,811,180	\$ 8,723,605	\$ 8,694,281	\$ 8,687,113	\$ 8,751,768	\$ 8,859,492	\$ 8,886,993	\$ 8,766,282	\$ 8,748,134
Average deposits	\$ —	\$ 12,269,708	\$ 11,897,181	\$ 11,846,062	\$ 12,204,470	\$ 12,346,453	\$ 12,717,841	\$ 12,949,170	\$ 12,005,494	\$ 12,670,642	\$ 12,553,141
Loans and acceptances (ending balance)	\$ —	\$ 9,400,302	\$ 8,972,803	\$ 8,770,478	\$ 8,739,492	\$ 8,713,645	\$ 8,761,606	\$ 8,795,486	\$ 9,400,302	\$ 8,713,645	\$ 8,739,492
Deposits (ending balance)	\$ —	\$ 12,420,739	\$ 11,970,976	\$ 11,615,494	\$ 11,951,477	\$ 11,981,719	\$ 12,362,753	\$ 12,695,442	\$ 12,420,739	\$ 11,981,719	\$ 11,951,477

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

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

SEGMENTED INFORMATION (CONTINUED)

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE NINE MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2015	JULY 31 2015	APRIL 30 2015	JANUARY 31 2015	OCTOBER 31 2014	JULY 31 2014	APRIL 30 2014	JANUARY 31 2014	JULY 31 2015	JULY 31 2014	OCTOBER 31 2014
Laurentian Bank Securities & Capital Markets											
Net interest income	\$ —	\$ 819	\$ 715	\$ 726	\$ 1,567	\$ 568	\$ 506	\$ 683	\$ 2,260	\$ 1,757	\$ 3,324
Other income	—	16,270	18,411	16,484	14,592	17,924	17,084	15,482	51,165	50,490	65,082
Total revenue	—	17,089	19,126	17,210	16,159	18,492	17,590	16,165	53,425	52,247	68,406
Non-interest expenses	—	13,680	14,511	13,918	12,845	14,341	14,059	13,087	42,109	41,487	54,332
Income before income taxes	—	3,409	4,615	3,292	3,314	4,151	3,531	3,078	11,316	10,760	14,074
Income taxes	—	717	502	883	890	1,114	947	826	2,102	2,887	3,777
Net income	\$ —	\$ 2,692	\$ 4,113	\$ 2,409	\$ 2,424	\$ 3,037	\$ 2,584	\$ 2,252	\$ 9,214	\$ 7,873	\$ 10,297
Efficiency ratio	—%	80.1%	75.9%	80.9%	79.5%	77.6%	79.9%	81.0%	78.8%	79.4%	79.4%
Average assets	\$ —	\$ 5,843,646	\$ 5,662,897	\$ 5,280,668	\$ 5,193,967	\$ 5,502,217	\$ 4,664,542	\$ 3,641,777	\$ 5,594,999	\$ 4,602,167	\$ 4,751,333
Clients' brokerage assets	\$ —	\$ 3,119,751	\$ 2,932,058	\$ 2,981,864	\$ 2,848,440	\$ 2,804,165	\$ 2,621,001	\$ 2,511,611	\$ 3,119,751	\$ 2,804,165	\$ 2,848,440
Other											
Net interest income	\$ —	\$ (3,916)	\$ (4,614)	\$ (4,260)	\$ (4,733)	\$ (3,312)	\$ (2,749)	\$ (4,078)	\$ (12,790)	\$ (10,139)	\$ (14,872)
Other income	—	196	4,264	2,881	4,249	814	2,863	2,039	7,341	5,716	9,965
Total revenue	—	(3,720)	(350)	(1,379)	(484)	(2,498)	114	(2,039)	(5,449)	(4,423)	(4,907)
Non-interest expenses ^[1]	—	10,445	8,350	12,951	9,384	7,160	10,490	10,712	31,746	28,362	37,746
Loss before income taxes	—	(14,165)	(8,700)	(14,330)	(9,868)	(9,658)	(10,376)	(12,751)	(37,195)	(32,785)	(42,653)
Income taxes recovered	—	(5,111)	(3,452)	(4,633)	(4,143)	(3,730)	(3,417)	(4,313)	(13,196)	(11,460)	(15,603)
Net loss	\$ —	\$ (9,054)	\$ (5,248)	\$ (9,697)	\$ (5,725)	\$ (5,928)	\$ (6,959)	\$ (8,438)	\$ (23,999)	\$ (21,325)	\$ (27,050)
Adjusted net loss ^[2]	\$ —	\$ (9,054)	\$ (5,248)	\$ (6,147)	\$ (4,894)	\$ (5,928)	\$ (6,959)	\$ (8,438)	\$ (20,449)	\$ (21,325)	\$ (26,219)
Average assets	\$ —	\$ 4,166,246	\$ 4,027,019	\$ 3,706,144	\$ 4,154,250	\$ 3,722,877	\$ 3,608,418	\$ 3,689,982	\$ 3,965,804	\$ 3,674,478	\$ 3,795,407
Average earning assets	\$ —	\$ 3,704,242	\$ 3,246,591	\$ 3,173,133	\$ 3,374,169	\$ 2,985,806	\$ 2,889,537	\$ 3,260,940	\$ 3,376,063	\$ 3,047,141	\$ 3,129,570
Average loans and acceptances	\$ —	\$ (80,719)	\$ (85,680)	\$ (81,314)	\$ (50,981)	\$ (48,405)	\$ (59,499)	\$ (62,072)	\$ (82,537)	\$ (56,627)	\$ (55,204)
Average deposits	\$ —	\$ 2,355,841	\$ 2,264,662	\$ 2,006,159	\$ 2,131,534	\$ 1,485,238	\$ 1,183,833	\$ 1,278,555	\$ 2,208,274	\$ 1,317,326	\$ 1,522,551

[1] Non-interest expenses for the first quarter and first nine months of 2015 included \$4.9 million related to a retirement compensation charge. Non-interest expenses for the fourth quarter and year 2014 included charges of \$1.1 million as part of restructuring initiatives.

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

Total											
Net interest income	\$ —	\$ 147,229	\$ 137,691	\$ 139,496	\$ 140,149	\$ 141,249	\$ 138,726	\$ 140,856	\$ 424,416	\$ 420,831	\$ 560,980
Other income	—	79,409	82,988	78,664	81,272	78,396	78,164	75,253	241,061	231,813	313,085
Total revenue	—	226,638	220,679	218,160	221,421	219,645	216,890	216,109	665,477	652,644	874,065
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	1,531	1,531	1,472	1,508	1,511	5,498	1,136	4,534	8,145	9,653
Provision for loan losses	—	7,000	8,000	10,500	10,500	10,500	10,500	10,500	25,500	31,500	42,000
Non-interest expenses	—	161,037	158,750	160,697	163,388	154,409	155,467	155,184	480,484	465,060	628,448
Costs related to business combinations ^[1]	—	—	—	—	2,911	1,564	4,437	3,949	—	9,950	12,861
Income before income taxes	—	57,070	52,398	45,491	43,114	51,661	40,988	45,340	154,959	137,989	181,103
Income taxes	—	12,904	11,210	9,656	9,360	11,564	9,999	9,815	33,770	31,378	40,738
Net income	\$ —	\$ 44,166	\$ 41,188	\$ 35,835	\$ 33,754	\$ 40,097	\$ 30,989	\$ 35,525	\$ 121,189	\$ 106,611	\$ 140,365
Average assets	\$ —	\$ 38,160,820	\$ 37,352,518	\$ 36,328,838	\$ 36,424,639	\$ 36,239,724	\$ 35,205,772	\$ 34,359,069	\$ 37,279,936	\$ 35,268,874	\$ 35,560,190
Average earning assets ^[2]	\$ —	\$ 31,555,760	\$ 30,631,169	\$ 30,219,544	\$ 30,183,553	\$ 29,716,769	\$ 29,534,034	\$ 29,980,870	\$ 30,804,037	\$ 29,746,197	\$ 29,856,435
Average loans and acceptances	\$ —	\$ 28,234,048	\$ 27,799,399	\$ 27,463,494	\$ 27,216,514	\$ 27,129,589	\$ 27,018,120	\$ 27,033,046	\$ 27,832,675	\$ 27,060,715	\$ 27,099,985
Average deposits	\$ —	\$ 25,157,006	\$ 24,575,515	\$ 24,339,500	\$ 24,734,577	\$ 24,119,046	\$ 24,055,749	\$ 24,234,053	\$ 24,691,939	\$ 24,137,167	\$ 24,287,747

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

[2] As of November 1, 2014, the Bank has modified its definition of average earning assets, which now exclude average earning assets of the Laurentian Bank Securities and Capital Markets business segment. All financial measures for the quarters and for the year ended in 2014 have been amended accordingly.

REGULATORY CAPITAL

In thousands of Canadian dollars, except percentage amounts (Unaudited) Row ^[1]	AS AT OCTOBER 31, 2015		AS AT JULY 31, 2015		AS AT APRIL 30, 2015		AS AT JANUARY 31, 2015			
	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]		
Common Equity Tier 1 capital: instruments and reserves										
1	\$	—	\$	—	\$	466,370	\$	466,017	\$	466,017
2		—		—		908,131		888,718		864,287
3		—		—		(575)		8,695		11,058
6		—		—		1,373,926		1,363,430		1,341,362
28		—		—		(220,124)		(91,122)		(94,161)
29		—		—		1,153,802		1,272,308		1,105,961
Additional Tier 1 capital: instruments										
30		—		—		122,071		122,071		122,071
31		—		—		122,071		122,071		122,071
33		—		—		97,562		97,562		97,562
36		—		—		219,633		219,633		219,633
43		—		—		—		(38,446)		(38,446)
44		—		—		219,633		181,187		219,633
45		—		—		1,373,435		1,453,495		1,325,594
Tier 2 capital: instruments and allowances										
47		—		—		310,667		310,667		310,667
50		—		—		76,853		78,648		81,285
51		—		—		387,520		389,315		391,952
57		—		—		(2,646)		(686)		(5,844)
58		—		—		384,874		389,041		386,108
59		—		—		1,758,309		1,842,536		1,711,702
60a		—		—		15,017,481		14,586,681		14,244,056
60b		—		—		15,022,828		14,590,425		14,248,562
60c		—		—		15,027,412		14,593,635		14,252,424
Capital ratios										
61		—%		—%		7.7 %		8.7 %		8.7 %
62		—%		—%		9.1 %		9.9 %		9.9 %
63		—%		—%		11.7 %		12.5 %		12.6 %
		—%		n.a.		3.6 %		n.a.		n.a.
OSFI all-in target										
69		—%		n.a.		7.0 %		n.a.		n.a.
70		—%		n.a.		8.5 %		n.a.		n.a.
71		—%		n.a.		10.5 %		n.a.		n.a.
Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)										
82		—		—		212,253		212,253		212,253
83		—		—		—		—		—
84		—		—		310,667		310,667		310,667
85		—		—		138,417		137,901		137,377

[1] Row numbering, as per OSFI advisory revised April 2014, 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.

REGULATORY CAPITAL (CONTINUED)

In thousands of Canadian dollars, except percentage amounts (Unaudited) Row ^[1]	AS AT OCTOBER 31, 2014		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]	ALL-IN ^[2]	TRANSITIONAL ^[3]	
Common Equity Tier 1 capital: instruments and reserves									
1	\$ 465,945	\$ 465,945	\$ 460,848	\$ 460,848	\$ 456,123	\$ 456,123	\$ 451,506	\$ 451,506	
2	Retained earnings	848,905	848,905	824,925	824,925	812,229	812,229	800,362	800,362
3	Accumulated other comprehensive income (and other reserves)	13,338	13,338	14,859	14,859	13,938	13,938	9,233	9,233
6	Common Equity Tier 1 capital before regulatory adjustments	1,328,188	1,328,188	1,300,632	1,300,632	1,282,290	1,282,290	1,261,101	1,261,101
28	Total regulatory adjustments to Common Equity Tier 1 ^[4]	(240,964)	(48,193)	(249,547)	(49,910)	(252,027)	(50,405)	(247,068)	(49,414)
29	Common Equity Tier 1 capital (CET1)	1,087,224	1,279,995	1,051,085	1,250,722	1,030,263	1,231,885	1,014,033	1,211,687
Additional Tier 1 capital: instruments									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	122,071	122,071	122,071	122,071	120,946	120,946	—	—
31	of which: classified as equity under applicable accounting standards	122,071	122,071	122,071	122,071	120,946	120,946	—	—
33	Directly issued capital instruments subject to phase out from Additional Tier 1	97,562	97,562	97,562	97,562	205,204	205,204	205,204	205,204
36	Additional Tier 1 capital before regulatory adjustments	219,633	219,633	219,633	219,633	326,150	326,150	205,204	205,204
43	Total regulatory adjustments to Additional Tier 1 capital	—	(51,262)	—	(51,262)	—	(51,262)	—	(51,262)
44	Additional Tier 1 capital (AT1)	219,633	168,371	219,633	168,371	326,150	274,888	205,204	153,942
45	Tier 1 capital (T1 = CET1 + AT1)	1,306,857	1,448,366	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	Directly issued capital instruments subject to phase out from Tier 2	355,048	355,048	355,048	355,048	355,048	355,048	355,048	355,048
50	Collective allowances	87,546	87,546	86,126	86,126	102,045	102,045	94,991	94,991
51	Tier 2 capital before regulatory adjustments	442,594	442,594	441,174	441,174	457,093	457,093	450,039	450,039
57	Total regulatory adjustments to Tier 2 capital	(1,925)	(385)	(6,205)	(1,241)	(2,315)	(463)	(3,606)	(721)
58	Tier 2 capital (T2)	440,669	442,209	434,969	439,933	454,778	456,630	446,433	449,318
59	Total capital (TC = T1 + T2)	\$ 1,747,526	\$ 1,890,575	\$ 1,705,687	\$ 1,859,026	\$ 1,811,191	\$ 1,963,403	\$ 1,665,670	\$ 1,814,947
60	Total risk weighted assets	n.a.	n.a.	n.a.	n.a.	\$ 13,576,578	\$ 13,745,776	\$ 13,400,908	\$ 13,568,326
60a	Common Equity Tier 1 capital risk-weighted assets	\$ 13,844,014	\$ 14,002,065	\$ 13,714,954	\$ 13,880,561	n.a.	n.a.	n.a.	n.a.
60b	Tier 1 capital risk-weighted assets	\$ 13,846,814	\$ 14,002,065	\$ 13,717,247	\$ 13,880,561	n.a.	n.a.	n.a.	n.a.
60c	Total capital risk-weighted assets	\$ 13,851,014	\$ 14,002,065	\$ 13,720,687	\$ 13,880,561	n.a.	n.a.	n.a.	n.a.
Capital ratios									
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.9 %	9.1 %	7.7 %	9.0 %	7.6 %	9.0 %	7.6 %	8.9 %
62	Tier 1 (as a percentage of risk weighted assets)	9.4 %	10.3 %	9.3 %	10.2 %	10.0 %	11.0 %	9.1 %	10.1 %
63	Total capital (as a percentage of risk weighted assets)	12.6 %	13.5 %	12.4 %	13.4 %	13.3 %	14.3 %	12.4 %	13.4 %
	Assets to capital multiple ^[5]	n.a.	18.4x	n.a.	18.3x	n.a.	17.2x	n.a.	18.1x
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.
70	Tier 1 capital all-in target ratio	8.5 %	n.a.	8.5 %	n.a.	8.5 %	n.a.	8.5 %	n.a.
71	Total capital all-in target ratio	10.5 %	n.a.	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	Current cap on AT1 instruments subject to phase out arrangements	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
84	Current cap on T2 instruments subject to phase out arrangements	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ 92,475	\$ 92,475	\$ 91,947	\$ 91,947	\$ 91,437	\$ 91,437	\$ 90,929	\$ 90,929

[1] Row numbering, as per OSFI advisory revised April 2014, 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.

RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT JULY 31, 2015

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ 8,822	\$ 21,769	\$ —	\$ —	\$ 46,930	\$ —	\$ 6,209,569	\$ 77,533	\$ —	\$ —	\$ —	\$ 6,364,623	\$ 6,353,688
Sovereign	6,230,967	143,046	—	—	—	—	—	—	—	—	—	6,374,013	28,609
Bank	—	315,267	—	—	—	—	21,319	—	—	—	—	336,586	84,372
Retail residential mortgage loans	8,155,972	—	7,496,056	—	—	—	40,023	—	—	—	—	15,692,051	2,663,643
Other retail	501,495	—	—	—	—	2,145,975	—	8,233	—	—	—	2,655,703	1,621,831
Small business entities treated as other retail	88,383	—	—	—	—	1,324,538	—	—	—	—	—	1,412,921	993,404
Equity	—	—	—	—	—	—	347,530	—	—	—	—	347,530	347,530
Securitization	—	40,374	—	3,378	6,449	—	22,303	—	—	—	425	72,929	40,267
Other assets	668,277	116,372	—	—	—	—	255,996	—	—	88,420	—	1,129,065	500,321
	15,653,916	636,828	7,496,056	3,378	53,379	3,470,513	6,896,740	85,766	—	88,420	425	34,385,421	12,633,665
Derivatives ⁽¹⁾	2,139	183,824	—	—	—	—	95,586	—	—	—	—	281,549	132,351
Credit-related commitments	58,871	25,088	—	—	—	982	854,085	—	—	—	—	939,026	859,840
Operational risk	—	—	—	—	—	—	—	—	—	—	—	—	1,391,625
	\$ 15,714,926	\$ 845,740	\$ 7,496,056	\$ 3,378	\$ 53,379	\$ 3,471,495	\$ 7,846,411	\$ 85,766	\$ —	\$ 88,420	\$ 425	\$ 35,605,996	\$ 15,017,481
Balance sheet items													
Cash, deposits with other banks, securities and securities financing transactions													\$ 836,068
Personal loans													2,031,084
Residential mortgage loans													3,160,785
Commercial mortgage loans, commercial loans and acceptances													6,320,965
Other assets													284,763
													\$ 12,633,665

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2014

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ 5,839	\$ 25,393	\$ —	\$ —	\$ 56,608	\$ —	\$ 5,506,613	\$ 27,791	\$ —	\$ —	\$ —	\$ 5,622,244	\$ 5,581,683
Sovereign	4,025,290	104,542	—	—	—	—	—	—	—	—	—	4,129,832	20,909
Bank	—	317,488	—	—	—	—	8,528	—	—	—	—	326,016	72,025
Retail residential mortgage loans	8,432,078	—	6,413,465	—	—	—	46,192	—	—	—	—	14,891,735	2,290,905
Other retail	557,986	—	—	—	—	2,351,716	—	9,010	—	—	—	2,918,712	1,777,302
Small business entities treated as other retail	96,989	—	—	—	—	1,337,905	—	—	—	—	—	1,434,894	1,003,429
Equity	—	—	—	—	—	—	270,227	—	—	—	—	270,227	270,227
Securitization	—	33,248	—	3,360	6,693	—	2,629	—	—	—	8,767	54,697	123,558
Other assets	491,149	174,096	—	—	—	—	286,721	—	—	73,758	—	1,025,724	505,936
	13,609,331	654,767	6,413,465	3,360	63,301	3,689,621	6,120,910	36,801	—	73,758	8,767	30,674,081	11,645,974
Derivatives ⁽¹⁾	1,100	82,701	—	—	—	—	40,718	—	—	—	—	124,519	57,258
Credit-related commitments	42,458	10,800	—	—	—	—	761,922	—	—	—	—	815,180	764,082
Operational risk	—	—	—	—	—	—	—	—	—	—	—	—	1,376,700
	\$ 13,652,889	\$ 748,268	\$ 6,413,465	\$ 3,360	\$ 63,301	\$ 3,689,621	\$ 6,923,550	\$ 36,801	\$ —	\$ 73,758	\$ 8,767	\$ 31,613,780	\$ 13,844,014
Balance sheet items													
Cash, deposits with other banks, securities and securities financing transactions													\$ 802,525
Personal loans													2,191,425
Residential mortgage loans													2,783,479
Commercial mortgage loans, commercial loans and acceptances													5,524,436
Other assets													344,109
													\$ 11,645,974

[1] Risk-weighted assets above are presented based on the CET1 capital approach. The Credit Valuation Adjustment after phase-in adjustments was \$48.9 million for CET1 capital risk-weighted assets as at July 31, 2015 (\$20.0 million as at October 31, 2014).

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	
	2015		2015		2015		2015		2014		2014		2014		2014	
Individual allowances																
Commercial mortgage loans	\$	—	\$	1,939	\$	2,398	\$	2,402	\$	3,917	\$	6,013	\$	6,169	\$	7,236
Commercial and other loans ^[1]		—		11,405		12,128		12,908		18,034		21,550		21,271		23,790
		—		13,344		14,526		15,310		21,951		27,563		27,440		31,026
Collective allowances against impaired loans																
Personal loans		—		11,316		8,949		9,536		9,425		9,365		9,675		9,825
Residential mortgage loans		—		4,064		4,065		4,029		3,964		2,802		3,030		3,317
Commercial mortgage loans		—		8,168		10,483		10,218		1,884		1,991		2,172		4,246
Commercial and other loans ^[1]		—		3,283		3,606		1,769		1,965		2,256		2,019		1,170
		—		26,831		27,103		25,552		17,238		16,414		16,896		18,558
Collective allowances against other loans																
Personal loans		—		27,223		29,258		28,517		28,986		28,483		30,918		29,058
Residential mortgage loans		—		9,325		8,427		7,817		7,612		6,066		6,327		5,837
Commercial mortgage loans		—		12,743		11,724		14,167		20,736		21,327		17,292		16,735
Commercial and other loans ^[1]		—		22,237		23,486		24,351		22,848		22,369		23,230		17,842
		—		71,528		72,895		74,852		80,182		78,245		77,767		69,472
Total allowances for loan losses																
Personal loans		—		38,539		38,207		38,053		38,411		37,848		40,593		38,883
Residential mortgage loans		—		13,389		12,492		11,846		11,576		8,868		9,357		9,154
Commercial mortgage loans		—		22,850		24,605		26,787		26,537		29,331		25,633		28,217
Commercial and other loans ^[1]		—		36,925		39,220		39,028		42,847		46,175		46,520		42,802
	\$	—	\$	111,703	\$	114,524	\$	115,714	\$	119,371	\$	122,222	\$	122,103	\$	119,056

[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											
	2015	2015	2015	2015	2014	2014	2014	2014	2015	2014	2014											
Individual provision																						
Commercial mortgage loans	\$	—	\$	(231)	\$	1,057	\$	(9)	\$	904	\$	(154)	\$	(1,068)	\$	(2,137)	\$	817	\$	(3,359)	\$	(2,455)
Commercial and other loans ^[1]		—		(122)		(708)		155		204		726		(2,222)		(223)		(675)		(1,719)		(1,515)
		—		(353)		349		146		1,108		572		(3,290)		(2,360)		142		(5,078)		(3,970)
Collective provision against impaired loans																						
Personal loans		—		10,003		6,974		6,019		7,107		7,411		6,143		8,368		22,996		21,922		29,029
Residential mortgage loans		—		968		150		1,318		608		1,867		432		695		2,436		2,994		3,602
Commercial mortgage loans		—		(2,015)		574		8,486		(49)		(122)		(1,997)		4,058		7,045		1,939		1,890
Commercial and other loans ^[1]		—		(236)		1,910		(139)		(211)		294		917		(458)		1,535		753		542
		—		8,720		9,608		15,684		7,455		9,450		5,495		12,663		34,012		27,608		35,063
Collective provision against other loans																						
Personal loans		—		(2,035)		741		(469)		503		(2,435)		1,860		(3,895)		(1,763)		(4,470)		(3,967)
Residential mortgage loans		—		898		610		205		1,546		(261)		490		(47)		1,713		182		1,728
Commercial mortgage loans		—		1,019		(2,443)		(6,569)		(591)		4,035		557		971		(7,993)		5,563		4,972
Commercial and other loans ^[1]		—		(1,249)		(865)		1,503		479		(861)		5,388		3,168		(611)		7,695		8,174
		—		(1,367)		(1,957)		(5,330)		1,937		478		8,295		197		(8,654)		8,970		10,907
Total provision for loan losses recorded in the consolidated statement of income																						
Personal loans		—		7,968		7,715		5,550		7,610		4,976		8,003		4,473		21,233		17,452		25,062
Residential mortgage loans		—		1,866		760		1,523		2,154		1,606		922		648		4,149		3,176		5,330
Commercial mortgage loans		—		(1,227)		(812)		1,908		264		3,759		(2,508)		2,892		(131)		4,143		4,407
Commercial and other loans ^[1]		—		(1,607)		337		1,519		472		159		4,083		2,487		249		6,729		7,201
	\$	—	\$	7,000	\$	8,000	\$	10,500	\$	10,500	\$	10,500	\$	10,500	\$	10,500	\$	25,500	\$	31,500	\$	42,000

[1] Including customers' liabilities under acceptances.

RESIDENTIAL MORTGAGE LOANS AND HELOCS

	AS AT OCTOBER 31 2015		AS AT JULY 31 2015		AS AT APRIL 30 2015		AS AT JANUARY 31 2015		AS AT OCTOBER 31 2014										
In thousands of Canadian dollars, except percentage amounts (Unaudited)																			
Insured and uninsured residential mortgage loans^[1] (excluding HELOCs)																			
Insured ^[2]																			
Québec	\$	—	%	\$	5,220,935	37	%	\$	5,193,618	38	%	\$	5,308,288	40	%	\$	5,385,052	41	%
Ontario		—			1,660,520	12			1,625,486	12			1,681,111	13			1,741,396	13	
Rest of Canada		—			725,342	5			699,874	5			726,308	5			733,689	6	
		—			7,606,797	54			7,518,978	55			7,715,707	58			7,860,137	60	
Uninsured ^[2]																			
Québec		—			3,987,717	28			4,010,248	30			3,872,738	29			3,845,985	29	
Ontario		—			1,800,119	13			1,459,626	11			1,230,426	9			1,117,101	8	
Rest of Canada		—			641,739	5			560,128	4			498,001	4			449,891	3	
		—			6,429,575	46			6,030,002	45			5,601,165	42			5,412,977	40	
	\$	—	%	\$	14,036,372	100	%	\$	13,548,980	100	%	\$	13,316,872	100	%	\$	13,273,114	100	%
Uninsured home equity lines of credit (HELOCs)																			
Québec		—			760,146	71			778,491	71			786,280	72			781,758	72	
Ontario		—			160,692	15			157,446	15			152,734	14			152,650	14	
Rest of Canada		—			152,093	14			157,271	14			152,039	14			150,262	14	
	\$	—	%	\$	1,072,931	100	%	\$	1,093,208	100	%	\$	1,091,053	100	%	\$	1,084,670	100	%
Amortization period ranges for residential mortgage loans (in %)																			
Less than 20 years		—	%			21	%			22	%			22	%			22	%
20-24 years		—				36				36				36				35	
25-29 years		—				27				26				26				26	
30 years and greater		—				16				16				16				17	
		—	%			100	%			100	%			100	%			100	%
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs^[3]																			
Québec		—	%			66	%			66	%			66	%			65	%
Ontario		—	%			64	%			64	%			64	%			66	%
Rest of Canada		—	%			65	%			65	%			64	%			66	%
		—	%			65	%			66	%			66	%			65	%

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

DEPOSITS

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2015	AS AT JULY 31 2015	AS AT APRIL 30 2015	AS AT JANUARY 31 2015	AS AT OCTOBER 31 2014	AS AT JULY 31 2014	AS AT APRIL 30 2014	AS AT JANUARY 31 2014
Personal								
Demand	\$ —	\$ 122,573	\$ 128,226	\$ 123,618	\$ 121,401	\$ 122,029	\$ 122,180	\$ 122,284
Notice	—	5,885,260	5,908,980	5,662,088	5,656,316	5,685,837	5,676,829	5,642,092
Term	—	13,000,930	12,610,943	12,706,434	12,964,264	12,974,581	13,369,264	13,602,172
	—	19,008,763	18,648,149	18,492,140	18,741,981	18,782,447	19,168,273	19,366,548
Business, banks and other								
Demand	—	1,309,168	1,225,854	1,214,668	1,283,208	1,234,786	1,203,158	1,283,410
Notice	—	1,310,919	1,284,405	1,117,335	1,168,490	1,178,189	1,180,957	1,156,920
Term	—	4,171,194	3,801,913	3,823,101	3,329,347	3,017,123	2,206,365	1,997,060
	—	6,791,281	6,312,172	6,155,104	5,781,045	5,430,098	4,590,480	4,437,390
	\$ —	\$ 25,800,044	\$ 24,960,321	\$ 24,647,244	\$ 24,523,026	\$ 24,212,545	\$ 23,758,753	\$ 23,803,938

ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2015	AS AT JULY 31 2015	AS AT APRIL 30 2015	AS AT JANUARY 31 2015	AS AT OCTOBER 31 2014	AS AT JULY 31 2014	AS AT APRIL 30 2014	AS AT JANUARY 31 2014
Registered and non-registered investment accounts	\$ —	\$ 36,369,627	\$ 36,311,864	\$ 36,100,996	\$ 35,484,148	\$ 35,534,583	\$ 35,140,029	\$ 34,088,287
Mutual funds	—	3,391,393	3,330,462	3,164,243	3,009,944	2,973,052	2,855,422	2,665,234
Clients' brokerage assets	—	3,119,751	2,932,058	2,981,864	2,848,440	2,804,165	2,621,001	2,511,611
Mortgage loans under management	—	315,148	283,603	251,485	224,102	412,628	419,284	415,291
Institutional assets	—	73,241	73,220	77,843	77,095	73,514	72,597	76,477
Other - Personal	—	9,940	10,243	11,818	12,224	12,509	13,149	12,774
	\$ —	\$ 43,279,100	\$ 42,941,450	\$ 42,588,249	\$ 41,655,953	\$ 41,810,451	\$ 41,121,482	\$ 39,769,674

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 2015	JULY 31 2015	APRIL 30 2015	JANUARY 31 2015	OCTOBER 31 2014	JULY 31 2014	APRIL 30 2014	JANUARY 31 2014	JULY 31 2015	JULY 31 2014	OCTOBER 31 2014
Reported results											
Net interest income	\$ —	\$ 147,229	\$ 137,691	\$ 139,496	\$ 140,149	\$ 141,249	\$ 138,726	\$ 140,856	\$ 424,416	\$ 420,831	\$ 560,980
Other income	—	79,409	82,988	78,664	81,272	78,396	78,164	75,253	241,061	231,813	313,085
Total revenue	—	226,638	220,679	218,160	221,421	219,645	216,890	216,109	665,477	652,644	874,065
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	1,531	1,531	1,472	1,508	1,511	5,498	1,136	4,534	8,145	9,653
Provision for loan losses	—	7,000	8,000	10,500	10,500	10,500	10,500	10,500	25,500	31,500	42,000
Non-interest expenses	—	161,037	158,750	160,697	166,299	155,973	159,904	159,133	480,484	475,010	641,309
Income before income taxes	—	57,070	52,398	45,491	43,114	51,661	40,988	45,340	154,959	137,989	181,103
Income taxes	—	12,904	11,210	9,656	9,360	11,564	9,999	9,815	33,770	31,378	40,738
Net income	\$ —	\$ 44,166	\$ 41,188	\$ 35,835	\$ 33,754	\$ 40,097	\$ 30,989	\$ 35,525	\$ 121,189	\$ 106,611	\$ 140,365
Reported measures											
Efficiency ratio	—%	71.1%	71.9%	73.7%	75.1%	71.0%	73.7%	73.6%	72.2%	72.8%	73.4%
Diluted earnings per share	\$ —	\$ 1.44	\$ 1.34	\$ 1.15	\$ 1.09	\$ 1.27	\$ 0.99	\$ 1.16	\$ 3.94	\$ 3.42	\$ 4.50
Return on common shareholders' equity	—%	12.1%	11.8%	9.9%	9.5%	11.2%	9.2%	10.5%	11.3%	10.3%	10.1%
Adjusting items ^[1]											
Items related to business combinations											
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration											
Amortization of net premium on purchased financial instruments	\$ —	\$ 1,531	\$ 1,531	\$ 1,472	\$ 1,508	\$ 1,511	\$ 1,398	\$ 1,136	\$ 4,534	\$ 4,045	\$ 5,553
Revaluation of contingent consideration	—	—	—	—	—	—	4,100	—	—	4,100	4,100
Costs related to business combinations	—	—	—	—	2,911	1,564	4,437	3,949	—	9,950	12,861
	—	1,531	1,531	1,472	4,419	3,075	9,935	5,085	4,534	18,095	22,514
Restructuring charges											
Severance charges	—	—	—	—	6,053	—	—	—	—	—	6,053
Impairment charges related to IT projects	—	—	—	—	1,588	—	—	—	—	—	1,588
	—	—	—	—	7,641	—	—	—	—	—	7,641
Retirement compensation charge	—	—	—	4,855	—	—	—	—	4,855	—	—
Adjusting items before income taxes	—	1,531	1,531	6,327	12,060	3,075	9,935	5,085	9,389	18,095	30,155
Income tax recovery related to the above	—	406	406	1,694	3,223	817	1,549	1,349	2,506	3,715	6,938
Impact of adjusting items on net income	\$ —	\$ 1,125	\$ 1,125	\$ 4,633	\$ 8,837	\$ 2,258	\$ 8,386	\$ 3,736	\$ 6,883	\$ 14,380	\$ 23,217
Impact of adjusting items on diluted earnings per share ^[2]	\$ —	\$ 0.04	\$ 0.04	\$ 0.16	\$ 0.31	\$ 0.08	\$ 0.29	\$ 0.13	\$ 0.24	\$ 0.50	\$ 0.81
Adjusted results ^[1]											
Net interest income	\$ —	\$ 147,229	\$ 137,691	\$ 139,496	\$ 140,149	\$ 141,249	\$ 138,726	\$ 140,856	\$ 424,416	\$ 420,831	\$ 560,980
Other income	—	79,409	82,988	78,664	81,272	78,396	78,164	75,253	241,061	231,813	313,085
Total revenue	—	226,638	220,679	218,160	221,421	219,645	216,890	216,109	665,477	652,644	874,065
Provision for loan losses	—	7,000	8,000	10,500	10,500	10,500	10,500	10,500	25,500	31,500	42,000
Non-interest expenses	—	161,037	158,750	155,842	155,747	154,409	155,467	155,184	475,629	465,060	620,807
Income before income taxes	—	58,601	53,929	51,818	55,174	54,736	50,923	50,425	164,348	156,084	211,258
Income taxes	—	13,310	11,616	11,350	12,583	12,381	11,548	11,164	36,276	35,093	47,676
Adjusted net income	\$ —	\$ 45,291	\$ 42,313	\$ 40,468	\$ 42,591	\$ 42,355	\$ 39,375	\$ 39,261	\$ 128,072	\$ 120,991	\$ 163,582
Adjusted measures ^[1]											
Adjusted efficiency ratio	—%	71.1%	71.9%	71.4%	70.3%	70.3%	71.7%	71.8%	71.5%	71.3%	71.0%
Adjusted diluted earnings per share ^[2]	\$ —	\$ 1.48	\$ 1.38	\$ 1.32	\$ 1.39	\$ 1.35	\$ 1.29	\$ 1.29	\$ 4.17	\$ 3.92	\$ 5.31
Adjusted return on common shareholders' equity	—%	12.4%	12.1%	11.3%	12.2%	11.9%	11.9%	11.7%	12.0%	11.8%	11.9%

[1] Adjusted results and measures are non-GAAP. The adjusting items were allocated to the Personal & Commercial and B2B Bank business segments as well as the Other sector.

[2] The impact of adjusting items on a per share basis does not add due to rounding for the three months ended January 31, 2015, October 31, 2014 and April 30, 2014 and for the nine months ended July 31, 2015.