



# SECOND QUARTER 2016

## SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED APRIL 30, 2016

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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).
- Certain comparative figures have been reclassified to conform to the current year presentation.

# HIGHLIGHTS

In thousands of Canadian dollars, except per share and percentage amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015	2015
<b>Profitability</b>											
Total revenue	\$ —	\$ —	\$ 226,803	\$ 223,202	\$ 231,649	\$ 226,638	\$ 220,679	\$ 218,160	\$ 450,005	\$ 438,839	\$ 897,126
Net income (loss)	\$ —	\$ —	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 88,390	\$ 77,023	\$ 102,470
Diluted earnings (loss) per share	\$ —	\$ —	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.15	\$ 2.79	\$ 2.49	\$ 3.21
Return on common shareholders' equity <sup>[1]</sup>	—%	—%	12.5 %	11.6%	(6.1)%	12.1 %	11.8 %	9.9 %	12.0%	10.9%	6.8 %
Net interest margin on average earning assets	—%	—%	1.71 %	1.78%	1.84 %	1.85 %	1.84 %	1.83 %	1.74%	1.84%	1.84 %
Efficiency ratio <sup>[1]</sup>	—%	—%	70.6 %	70.3%	104.6 %	71.1 %	71.9 %	73.7 %	70.5%	72.8%	80.6 %
Operating leverage	—%	—%	(0.3)%	n. m.	n. m.	1.3 %	2.4 %	1.9 %	3.3%	1.2%	(10.1)%
Effective tax rate	—%	—%	23.4 %	23.4%	n. m.	22.6 %	21.4 %	21.2 %	23.4%	21.3%	23.2 %
<b>Adjusted financial measures <sup>[1]</sup></b>											
Adjusted net income	\$ —	\$ —	\$ 46,696	\$ 43,708	\$ 44,127	\$ 45,291	\$ 42,313	\$ 40,468	\$ 90,404	\$ 82,781	\$ 172,199
Adjusted diluted earnings per share	\$ —	\$ —	\$ 1.46	\$ 1.39	\$ 1.44	\$ 1.48	\$ 1.38	\$ 1.32	\$ 2.86	\$ 2.69	\$ 5.62
Adjusted return on common shareholders' equity	—%	—%	12.8 %	11.9%	12.1 %	12.4 %	12.1 %	11.3 %	12.3%	11.7%	12.0 %
Adjusted efficiency ratio	—%	—%	70.6 %	70.3%	70.8 %	71.1 %	71.9 %	71.4 %	70.5%	71.7%	71.3 %
Adjusted operating leverage	—%	—%	(0.3)%	0.6%	0.4 %	1.3 %	(0.7)%	(1.5)%	1.8%	0.1%	(0.4)%
Adjusted dividend payout ratio	—%	—%	39.7 %	42.5%	38.9 %	37.8 %	39.2 %	41.1 %	41.0%	40.1%	39.2 %
<b>Per common share</b>											
Share price											
High	\$ —	\$ —	\$ 51.15	\$ 55.82	\$ 53.26	\$ 50.87	\$ 50.49	\$ 51.84	\$ 55.82	\$ 51.84	\$ 53.26
Low	\$ —	\$ —	\$ 44.38	\$ 42.42	\$ 43.80	\$ 46.11	\$ 46.66	\$ 46.28	\$ 42.42	\$ 46.28	\$ 43.80
Close	\$ —	\$ —	\$ 49.78	\$ 47.70	\$ 52.97	\$ 49.48	\$ 48.29	\$ 46.81	\$ 49.78	\$ 48.29	\$ 52.97
Price / earnings ratio (trailing four quarters)	—x	—x	14.2x	14.0x	16.5x	9.8x	9.9x	10.4x	14.2x	9.9x	16.5x
Book value	\$ —	\$ —	\$ 47.34	\$ 46.32	\$ 46.33	\$ 47.45	\$ 47.10	\$ 46.34	\$ 47.34	\$ 47.10	\$ 46.33
Market to book value	—%	—%	105 %	103%	114 %	104 %	103 %	101 %	105%	103%	114 %
Dividends declared	\$ —	\$ —	\$ 0.58	\$ 0.58	\$ 0.56	\$ 0.56	\$ 0.54	\$ 0.54	\$ 1.16	\$ 1.08	\$ 2.20
Dividend yield	—%	—%	4.7 %	4.9%	4.2 %	4.5 %	4.5 %	4.6 %	4.7%	4.5%	4.2 %
Dividend payout ratio	—%	—%	40.6 %	43.6%	n. m.	38.8 %	40.3 %	46.7 %	42.0%	43.3%	68.6 %
<b>Financial condition (in millions of Canadian dollars)</b>											
Balance sheet assets	\$ —	\$ —	\$ 41,024	\$ 40,267	\$ 39,660	\$ 39,558	\$ 37,656	\$ 37,435	\$ 41,024	\$ 37,656	\$ 39,660
Loans and acceptances	\$ —	\$ —	\$ 31,413	\$ 30,694	\$ 30,093	\$ 28,655	\$ 28,111	\$ 27,760	\$ 31,413	\$ 28,111	\$ 30,093
Deposits	\$ —	\$ —	\$ 27,285	\$ 26,781	\$ 26,604	\$ 25,800	\$ 24,960	\$ 24,647	\$ 27,285	\$ 24,960	\$ 26,604
Common shareholders' equity	\$ —	\$ —	\$ 1,439	\$ 1,404	\$ 1,342	\$ 1,374	\$ 1,363	\$ 1,341	\$ 1,439	\$ 1,363	\$ 1,342
Number of common shares outstanding (end of period, in thousands)	—	—	30,393	30,319	28,957	28,957	28,945	28,945	30,393	28,945	28,957
Average assets	\$ —	\$ —	\$ 40,524	\$ 40,016	\$ 39,430	\$ 38,161	\$ 37,353	\$ 36,329	\$ 40,267	\$ 36,832	\$ 37,822
Average earning assets	\$ —	\$ —	\$ 34,058	\$ 33,475	\$ 32,563	\$ 31,556	\$ 30,631	\$ 30,220	\$ 33,763	\$ 30,422	\$ 31,248
Average common shareholders' equity	\$ —	\$ —	\$ 1,411	\$ 1,383	\$ 1,368	\$ 1,372	\$ 1,348	\$ 1,335	\$ 1,397	\$ 1,342	\$ 1,356
<b>Quality of assets</b>											
Gross amount of impaired loans	\$ —	\$ —	\$ 114,767	\$ 106,742	\$ 138,641	\$ 124,439	\$ 131,853	\$ 125,789	\$ 114,767	\$ 131,853	\$ 138,641
Allowances for loan losses against impaired loans	—	—	(39,102)	(41,012)	(42,366)	(40,175)	(41,629)	(40,862)	(39,102)	(41,629)	(42,366)
Net impaired loans (as a % of loans and acceptances)	\$ —	\$ —	\$ 75,665	\$ 65,730	\$ 96,275	\$ 84,264	\$ 90,224	\$ 84,927	\$ 75,665	\$ 90,224	\$ 96,275
Provision for credit losses (as a % of average loans and acceptances)	\$ —	\$ —	\$ 5,750	\$ 9,100	\$ 9,400	\$ 7,000	\$ 8,000	\$ 10,500	\$ 14,850	\$ 18,500	\$ 34,900
Unrealized gains (losses) on the portfolio of available-for-sale securities	\$ —	\$ —	\$ (8,058)	\$ (19,712)	\$ (10,467)	\$ 5,242	\$ 16,616	\$ 21,744	\$ (8,058)	\$ 16,616	\$ (10,467)
<b>Regulatory capital ratio</b>											
Common Equity Tier I - All-in basis	—%	—%	7.9 %	7.7%	7.6 %	7.7 %	7.8 %	7.8 %	7.9%	7.8%	7.6 %
<b>Other information</b>											
Number of full-time equivalent employees	—	—	3,627	3,718	3,656	3,761	3,746	3,718	3,627	3,746	3,656

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

## CONSOLIDATED STATEMENT OF INCOME

In thousands of Canadian dollars, except per share amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015	2015
<b>Interest income</b>											
Loans	\$ —	\$ —	\$ 260,089	\$ 264,781	\$ 260,688	\$ 261,357	\$ 249,743	\$ 262,329	\$ 524,870	\$ 512,072	\$ 1,034,117
Securities	—	—	8,565	8,804	9,213	10,045	9,749	11,137	17,369	20,886	40,144
Deposits with other banks	—	—	484	434	164	263	151	215	918	366	793
Other, including derivatives	—	—	15,735	17,399	20,864	17,608	15,772	11,860	33,134	27,632	66,104
	—	—	284,873	291,418	290,929	289,273	275,415	285,541	576,291	560,956	1,141,158
<b>Interest expense</b>											
Deposits	—	—	111,142	111,568	107,940	108,999	105,568	113,026	222,710	218,594	435,533
Debt related to securitization activities	—	—	28,315	28,296	27,554	28,627	28,068	28,853	56,611	56,921	113,102
Subordinated debt	—	—	1,587	1,640	4,086	4,033	3,938	4,037	3,227	7,975	16,094
Other	—	—	401	416	682	385	150	129	817	279	1,346
	—	—	141,445	141,920	140,262	142,044	137,724	146,045	283,365	283,769	566,075
<b>Net interest income</b>	—	—	143,428	149,498	150,667	147,229	137,691	139,496	292,926	277,187	575,083
<b>Other income [see page 3]</b>	—	—	83,375	73,704	80,982	79,409	82,988	78,664	157,079	161,652	322,043
<b>Total revenue</b>	—	—	226,803	223,202	231,649	226,638	220,679	218,160	450,005	438,839	897,126
<b>Amortization of net premium on purchased financial instruments</b>	—	—	1,337	1,405	1,465	1,531	1,531	1,472	2,742	3,003	5,999
<b>Provision for credit losses [see page 12]</b>	—	—	5,750	9,100	9,400	7,000	8,000	10,500	14,850	18,500	34,900
<b>Non-interest expenses [see page 3]</b>	—	—	160,066	157,011	242,340	161,037	158,750	160,697	317,077	319,447	722,824
<b>Income (loss) before income taxes</b>	—	—	59,650	55,686	(21,556)	57,070	52,398	45,491	115,336	97,889	133,403
Income taxes (recovery)	—	—	13,936	13,010	(2,837)	12,904	11,210	9,656	26,946	20,866	30,933
<b>Net income (loss)</b>	\$ —	\$ —	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 88,390	\$ 77,023	\$ 102,470
Preferred share dividends, including applicable taxes	—	—	2,399	2,398	2,406	2,399	2,398	2,399	4,797	4,797	9,602
<b>Net income (loss) available to common shareholders</b>	\$ —	\$ —	\$ 43,315	\$ 40,278	\$ (21,125)	\$ 41,767	\$ 38,790	\$ 33,436	\$ 83,593	\$ 72,226	\$ 92,868
<b>Average number of common shares outstanding [in thousands]</b>											
Basic	—	—	30,344	29,623	28,957	28,951	28,945	28,942	29,980	28,943	28,949
Diluted	—	—	30,344	29,624	28,960	28,956	28,952	28,950	29,980	28,951	28,955
<b>Earnings (loss) per share</b>											
Basic	\$ —	\$ —	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.16	\$ 2.79	\$ 2.50	\$ 3.21
Diluted	\$ —	\$ —	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.15	\$ 2.79	\$ 2.49	\$ 3.21

## CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015	2015
<b>Net income (loss)</b>	\$ —	\$ —	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 88,390	\$ 77,023	\$ 102,470
<b>Other comprehensive income (loss), net of income taxes</b>											
Items that may subsequently be reclassified to the statement of income											
Unrealized net gains (losses) on available-for-sale securities	—	—	9,200	(9,527)	(9,505)	(10,301)	(1,565)	343	(327)	(1,222)	(21,028)
Reclassification of net (gains) losses on available-for-sale securities to net income	—	—	937	2,246	(1,311)	1,031	(798)	(2,622)	3,183	(3,420)	(3,700)
Net change in value of derivatives designated as cash flow hedges	—	—	(25,494)	7,887	(10,920)	23,893	(24,071)	40,065	(17,607)	15,994	28,967
	—	—	(15,357)	606	(21,736)	14,623	(26,434)	37,786	(14,751)	11,352	4,239
Items that may not subsequently be reclassified to the statement of income											
Actuarial gains (losses) on employee benefit plans	—	—	(5,159)	(18,471)	15,865	(6,138)	1,271	(2,424)	(23,630)	(1,153)	8,574
<b>Comprehensive income (loss)</b>	\$ —	\$ —	\$ 25,198	\$ 24,811	\$ (24,590)	\$ 52,651	\$ 16,025	\$ 71,197	\$ 50,009	\$ 87,222	\$ 115,283

## OTHER INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31	
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015	2015	
Fees and commissions on loans and deposits												
Deposit service charges	\$ —	\$ —	\$ 14,778	\$ 14,254	\$ 14,704	\$ 15,197	\$ 14,900	\$ 14,922	\$ 29,032	\$ 29,822	\$ 59,723	
Lending fees	—	—	13,330	13,271	13,263	13,229	12,046	12,230	26,601	24,276	50,768	
Card service revenues	—	—	7,939	8,147	7,322	8,024	7,989	7,763	16,086	15,752	31,098	
	—	—	36,047	35,672	35,289	36,450	34,935	34,915	71,719	69,850	141,589	
Income from brokerage operations	—	—	21,020	13,061	15,258	15,663	17,373	15,000	34,081	32,373	63,294	
Income from sales of mutual funds	—	—	9,686	9,948	10,267	10,164	10,226	8,154	19,634	18,380	38,811	
Income from investment accounts	—	—	6,843	7,035	7,316	7,636	7,731	7,519	13,878	15,250	30,202	
Income from treasury and financial market operations	—	—	3,900	1,695	6,620	3,479	6,837	6,429	5,595	13,266	23,365	
Insurance income, net	—	—	4,110	4,441	4,618	3,649	3,823	4,813	8,551	8,636	16,903	
Other	—	—	1,769	1,852	1,614	2,368	2,063	1,834	3,621	3,897	7,879	
<b>Total other income</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 83,375</b>	<b>\$ 73,704</b>	<b>\$ 80,982</b>	<b>\$ 79,409</b>	<b>\$ 82,988</b>	<b>\$ 78,664</b>	<b>\$ 157,079</b>	<b>\$ 161,652</b>	<b>\$ 322,043</b>	

## NON-INTEREST EXPENSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	APRIL 30	OCTOBER 31	
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015	2015	
<b>Salaries and employee benefits</b>												
Salaries <sup>[1]</sup>	\$ —	\$ —	\$ 54,363	\$ 55,339	\$ 56,381	\$ 53,120	\$ 53,379	\$ 58,491	\$ 109,702	\$ 111,870	\$ 221,371	
Employee benefits	—	—	17,264	18,790	18,131	18,000	17,756	18,019	36,054	35,775	71,906	
Performance-based compensation	—	—	13,697	10,680	15,285	13,633	12,408	11,784	24,377	24,192	53,110	
	—	—	85,324	84,809	89,797	84,753	83,543	88,294	170,133	171,837	346,387	
<b>Premises and technology</b>												
Technology costs	—	—	21,250	21,218	21,689	21,754	20,013	20,179	42,468	40,192	83,635	
Rent and property taxes	—	—	14,079	13,021	13,670	13,660	13,772	13,437	27,100	27,209	54,539	
Depreciation <sup>[2]</sup>	—	—	9,087	9,136	14,068	12,778	12,850	12,755	18,223	25,605	52,451	
Maintenance and repairs	—	—	1,799	1,511	2,714	1,572	1,571	1,525	3,310	3,096	7,382	
Public utilities	—	—	521	384	317	328	551	405	905	956	1,601	
Other	—	—	65	67	58	57	25	95	132	120	235	
	—	—	46,801	45,337	52,516	50,149	48,782	48,396	92,138	97,178	199,843	
<b>Other</b>												
Advertising and business development	—	—	6,362	6,788	7,334	5,507	6,332	6,616	13,150	12,948	25,789	
Fees and commissions	—	—	7,389	5,672	6,460	6,639	6,312	4,947	13,061	11,259	24,358	
Communications and travelling expenses	—	—	6,122	5,688	5,624	6,260	6,105	5,413	11,810	11,518	23,402	
Taxes and insurance	—	—	3,899	4,788	4,905	4,432	4,504	4,359	8,687	8,863	18,200	
Stationery and publications	—	—	1,871	1,560	1,511	1,613	1,864	1,941	3,431	3,805	6,929	
Recruitment and training	—	—	516	563	517	859	708	591	1,079	1,299	2,675	
Other	—	—	1,782	1,806	1,450	825	600	140	3,588	740	3,015	
	—	—	27,941	26,865	27,801	26,135	26,425	24,007	54,806	50,432	104,368	
<b>Impairment of goodwill, software and intangible assets, and premises and equipment</b>												
	—	—	—	—	72,226	—	—	—	—	—	72,226	
<b>Total non-interest expenses</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 160,066</b>	<b>\$ 157,011</b>	<b>\$ 242,340</b>	<b>\$ 161,037</b>	<b>\$ 158,750</b>	<b>\$ 160,697</b>	<b>\$ 317,077</b>	<b>\$ 319,447</b>	<b>\$ 722,824</b>	
<b>Adjusted non-interest expenses<sup>[3]</sup></b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 160,066</b>	<b>\$ 157,011</b>	<b>\$ 163,931</b>	<b>\$ 161,037</b>	<b>\$ 158,750</b>	<b>\$ 155,842</b>	<b>\$ 317,077</b>	<b>\$ 314,592</b>	<b>\$ 639,560</b>	

[1] Salaries for the first quarter and year 2015 included a \$4.9 million retirement compensation charge designated as an adjusting item. Salaries for the fourth quarter and year 2015 also included restructuring charges of \$4.6 million designated as an adjusting item.

[2] Depreciation for the fourth quarter and year 2015 included impairment charges of \$1.6 million related to IT projects as part of restructuring initiatives designated as an adjusting item.

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

# BUSINESS LINES SELECTED INFORMATION

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2016	JULY 31 2016	APRIL 30 2016	JANUARY 31 2016	OCTOBER 31 2015	JULY 31 2015	APRIL 30 2015	JANUARY 31 2015	APRIL 30 2016	APRIL 30 2015	OCTOBER 31 2015
<b>PERSONAL AND COMMERCIAL BANKING</b>											
<b>Total revenue</b>											
Net interest income	\$ —	\$ —	\$ 102,212	\$ 105,294	\$ 104,490	\$ 104,430	\$ 99,978	\$ 100,970	\$ 207,506	\$ 200,948	\$ 409,868
Other income	—	—	52,118	53,174	53,572	54,291	51,773	50,583	105,292	102,356	210,219
	\$ —	\$ —	\$ 154,330	\$ 158,468	\$ 158,062	\$ 158,721	\$ 151,751	\$ 151,553	\$ 312,798	\$ 303,304	\$ 620,087
<b>Business Services – Financial condition</b>											
Loans to business customers (ending balance)	\$ —	\$ —	\$ 8,445,792	\$ 8,177,824	\$ 8,030,449	\$ 7,724,042	\$ 7,519,989	\$ 7,519,989	\$ 8,445,792	\$ 7,519,989	\$ 8,030,449
Average earning assets	\$ —	\$ —	\$ 8,135,312	\$ 7,971,339	\$ 7,930,851	\$ 7,705,475	\$ 7,541,577	\$ 7,214,680	\$ 8,052,425	\$ 7,375,419	\$ 7,930,851
Deposits (ending balance)	\$ —	\$ —	\$ 1,973,873	\$ 1,971,067	\$ 1,813,850	\$ 1,820,519	\$ 1,514,646	\$ 1,458,721	\$ 1,973,873	\$ 1,514,646	\$ 1,813,850
<b>Retail Services – Financial condition</b>											
Loans (ending balance)	\$ —	\$ —	\$ 10,992,615	\$ 11,022,081	\$ 11,084,340	\$ 11,145,524	\$ 11,214,242	\$ 11,221,641	\$ 10,992,615	\$ 11,214,242	\$ 11,084,340
Average earning assets	\$ —	\$ —	\$ 11,011,331	\$ 11,060,018	\$ 10,934,476	\$ 11,001,470	\$ 11,014,843	\$ 11,081,081	\$ 11,035,942	\$ 11,048,511	\$ 11,007,911
Deposits (ending balance)	\$ —	\$ —	\$ 8,742,342	\$ 8,647,128	\$ 8,674,484	\$ 8,698,053	\$ 8,738,221	\$ 8,794,201	\$ 8,742,342	\$ 8,738,221	\$ 8,674,484
<b>Retail Services – Assets under administration and assets under management</b>											
Mutual funds	\$ —	\$ —	\$ 3,235,616	\$ 3,228,788	\$ 3,299,986	\$ 3,391,393	\$ 3,330,462	\$ 3,164,243	\$ 3,235,616	\$ 3,330,462	\$ 3,299,986
<b>Retail Services – Other information</b>											
Number of automated banking machines	—	—	402	404	405	408	415	417	402	415	405
Number of branches	—	—	150	150	150	150	151	151	150	151	150
<b>B2B BANK</b>											
<b>Total revenue</b>											
Net interest income	\$ —	\$ —	\$ 45,914	\$ 47,972	\$ 49,920	\$ 45,896	\$ 41,612	\$ 42,060	\$ 93,886	\$ 83,672	\$ 179,488
Other income	—	—	9,057	9,236	7,799	8,652	8,540	8,716	18,293	17,256	33,707
	\$ —	\$ —	\$ 54,971	\$ 57,208	\$ 57,719	\$ 54,548	\$ 50,152	\$ 50,776	\$ 112,179	\$ 100,928	\$ 213,195
<b>Financial condition</b>											
Residential mortgage loans through B2B Bank independent brokers and advisors (ending balance)	\$ —	\$ —	\$ 6,676,965	\$ 6,293,549	\$ 5,710,106	\$ 5,071,200	\$ 4,583,022	\$ 4,354,489	\$ 6,676,965	\$ 4,583,022	\$ 5,710,106
Loans and acceptances (ending balance)	\$ —	\$ —	\$ 11,527,340	\$ 11,154,180	\$ 10,620,262	\$ 9,399,549	\$ 8,972,734	\$ 8,770,244	\$ 11,527,340	\$ 8,972,734	\$ 10,620,262
Average earning assets	\$ —	\$ —	\$ 11,338,345	\$ 10,906,379	\$ 10,216,088	\$ 9,144,573	\$ 8,828,158	\$ 8,750,650	\$ 11,119,989	\$ 8,788,762	\$ 9,238,210
Deposits (ending balance)	\$ —	\$ —	\$ 13,549,252	\$ 13,256,456	\$ 12,690,525	\$ 12,420,739	\$ 11,970,976	\$ 11,615,494	\$ 13,549,252	\$ 11,970,976	\$ 12,690,525
<b>LAURENTIAN BANK SECURITIES AND CAPITAL MARKETS</b>											
<b>Total revenue</b>											
Net interest income	\$ —	\$ —	\$ 783	\$ 835	\$ 1,254	\$ 819	\$ 715	\$ 726	\$ 1,618	\$ 1,441	\$ 3,514
Other income	—	—	24,231	15,253	16,828	16,270	18,411	16,484	39,484	34,895	67,993
	\$ —	\$ —	\$ 25,014	\$ 16,088	\$ 18,082	\$ 17,089	\$ 19,126	\$ 17,210	\$ 41,102	\$ 36,336	\$ 71,507
<b>Assets under administration and assets under management</b>											
Clients' brokerage assets	\$ —	\$ —	\$ 3,218,477	\$ 3,106,669	\$ 3,122,090	\$ 3,119,751	\$ 2,932,058	\$ 2,981,864	\$ 3,218,477	\$ 2,932,058	\$ 3,122,090
<b>OTHER</b>											
<b>Total revenue</b>											
Net interest income	\$ —	\$ —	\$ (5,481)	\$ (4,603)	\$ (4,997)	\$ (3,916)	\$ (4,614)	\$ (4,260)	\$ (10,084)	\$ (8,874)	\$ (17,787)
Other income	—	—	(2,031)	(3,959)	2,783	196	4,264	2,881	(5,990)	7,145	10,124
	\$ —	\$ —	\$ (7,512)	\$ (8,562)	\$ (2,214)	\$ (3,720)	\$ (350)	\$ (1,379)	\$ (16,074)	\$ (1,729)	\$ (7,663)
<b>Financial condition</b>											
Deposits (ending balance)	\$ —	\$ —	\$ 3,019,983	\$ 2,906,032	\$ 3,425,445	\$ 2,860,734	\$ 2,736,478	\$ 2,778,828	\$ 3,019,983	\$ 2,736,478	\$ 3,425,445

# 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)	2016		2016		2016		2016		2015		2015		2015		2015	
<b>ASSETS</b>																
<b>Cash and non-interest-bearing deposits with other banks</b>	\$	—	\$	—	\$	107,063	\$	109,930	\$	109,055	\$	101,886	\$	106,540	\$	143,162
<b>Interest-bearing deposits with other banks</b>		—		—		121,329		122,490		91,809		58,501		94,342		98,337
<b>Securities</b>																
Available-for-sale		—		—		2,513,648		2,223,161		2,368,757		2,309,028		2,573,806		2,441,942
Held-to-maturity		—		—		337,590		331,074		393,222		536,630		421,161		420,487
Held-for-trading		—		—		2,046,693		2,148,313		1,725,378		2,374,329		2,185,638		2,469,647
		—		—		4,897,931		4,702,548		4,487,357		5,219,987		5,180,605		5,332,076
<b>Securities purchased under reverse repurchase agreements</b>		—		—		3,773,260		3,877,454		3,911,439		4,701,479		3,320,127		3,226,135
<b>Loans</b>																
Personal		—		—		6,931,274		6,968,211		7,063,229		6,520,944		6,636,520		6,695,265
Residential mortgage		—		—		16,036,050		15,548,403		14,998,867		14,409,723		13,954,940		13,730,456
Commercial mortgage		—		—		4,343,179		4,249,066		4,248,761		4,141,549		4,012,783		3,966,451
Commercial and other		—		—		3,598,455		3,536,587		3,308,144		3,175,314		3,123,129		2,997,572
Customers' liabilities under acceptances		—		—		504,158		392,171		473,544		407,179		384,077		370,458
		—		—		31,413,116		30,694,438		30,092,545		28,654,709		28,111,449		27,760,202
Allowances for loan losses		—		—		(105,999)		(110,165)		(111,153)		(111,703)		(114,524)		(115,714)
		—		—		31,307,117		30,584,273		29,981,392		28,543,006		27,996,925		27,644,488
<b>Other</b>																
Derivatives		—		—		267,472		348,805		276,601		327,763		253,750		335,590
Premises and equipment		—		—		41,602		43,530		45,562		58,267		61,625		65,162
Software and other intangible assets		—		—		138,298		142,737		147,135		187,729		195,172		201,842
Goodwill		—		—		34,853		34,853		34,853		64,077		64,077		64,077
Deferred tax assets		—		—		33,610		26,494		17,450		2,604		4,003		2,500
Other assets		—		—		301,599		274,062		556,851		292,426		378,781		321,559
		—		—		817,434		870,481		1,078,452		932,866		957,408		990,730
	\$	—	\$	—	\$	41,024,134	\$	40,267,176	\$	39,659,504	\$	39,557,725	\$	37,655,947	\$	37,434,928
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>																
<b>Deposits</b>																
Personal	\$	—	\$	—	\$	20,589,373	\$	20,087,751	\$	19,377,716	\$	19,008,763	\$	18,648,149	\$	18,492,140
Business, banks and other		—		—		6,696,077		6,692,931		7,226,588		6,791,281		6,312,172		6,155,104
		—		—		27,285,450		26,780,682		26,604,304		25,800,044		24,960,321		24,647,244
<b>Other</b>																
Obligations related to securities sold short		—		—		1,371,059		1,744,744		1,839,837		2,428,506		1,689,862		1,774,523
Obligations related to securities sold under repurchase agreements		—		—		2,752,816		2,613,472		2,296,890		2,727,938		2,216,589		2,587,191
Acceptances		—		—		504,158		392,171		473,544		407,179		384,077		370,458
Derivatives		—		—		171,188		177,958		125,683		157,933		134,149		178,122
Deferred tax liabilities		—		—		10,586		11,779		8,294		4,338		441		7,726
Other liabilities		—		—		776,079		766,178		780,682		707,127		780,104		761,469
		—		—		5,585,886		5,706,302		5,524,930		6,433,021		5,205,222		5,679,489
<b>Debt related to securitization activities</b>		—		—		6,165,694		5,922,744		5,493,602		5,245,340		5,445,989		5,062,301
<b>Subordinated debt</b>		—		—		199,736		199,689		449,641		449,084		448,568		448,044
<b>Shareholders' equity</b>																
Preferred shares		—		—		340,525		219,633		219,633		219,633		219,633		219,633
Common shares		—		—		535,747		532,243		466,336		466,334		465,926		465,926
Retained earnings		—		—		911,481		890,911		886,656		908,131		888,718		864,287
Accumulated other comprehensive income		—		—		—		—		—		—		—		—
Available-for-sale securities reserve		—		—		(8,535)		(18,672)		(11,391)		(575)		8,695		11,058
Cash flow hedges reserve		—		—		8,150		33,644		25,757		36,677		12,784		36,855
		—		—		(385)		14,972		14,366		36,102		21,479		47,913
Share-based payment reserve		—		—		—		—		36		36		91		91
		—		—		1,787,368		1,657,759		1,587,027		1,630,236		1,595,847		1,597,850
	\$	—	\$	—	\$	41,024,134	\$	40,267,176	\$	39,659,504	\$	39,557,725	\$	37,655,947	\$	37,434,928

## DEPOSITS

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016	AS AT OCTOBER 31 2015	AS AT JULY 31 2015	AS AT APRIL 30 2015	AS AT JANUARY 31 2015
<b>Personal</b>								
Notice and demand								
Branch network	\$ —	\$ —	\$ 2,730,471	\$ 2,726,486	\$ 2,748,671	\$ 2,720,582	\$ 2,768,466	\$ 2,719,381
Financial intermediaries	—	—	2,829,396	3,087,364	3,186,188	3,287,251	3,268,740	3,066,325
	—	—	5,559,867	5,813,850	5,934,859	6,007,833	6,037,206	5,785,706
Term								
Branch network	—	—	5,042,856	4,975,275	4,955,879	5,004,719	5,026,398	5,120,205
Financial intermediaries	—	—	9,986,650	9,298,626	8,486,978	7,996,211	7,584,545	7,586,229
	—	—	15,029,506	14,273,901	13,442,857	13,000,930	12,610,943	12,706,434
	—	—	20,589,373	20,087,751	19,377,716	19,008,763	18,648,149	18,492,140
<b>Business, banks and other</b>								
Notice and demand	—	—	2,295,537	2,450,447	2,499,364	2,620,087	2,510,259	2,332,003
Term	—	—	4,400,540	4,242,485	4,727,224	4,171,194	3,801,913	3,823,101
	—	—	6,696,077	6,692,932	7,226,588	6,791,281	6,312,172	6,155,104
	\$ —	\$ —	\$ 27,285,450	\$ 26,780,683	\$ 26,604,304	\$ 25,800,044	\$ 24,960,321	\$ 24,647,244

## ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016	AS AT OCTOBER 31 2015	AS AT JULY 31 2015	AS AT APRIL 30 2015	AS AT JANUARY 31 2015
Registered and non-registered investment accounts	\$ —	\$ —	\$ 35,290,277	\$ 34,838,701	\$ 35,386,071	\$ 36,369,627	\$ 36,311,865	\$ 36,100,996
Mutual funds	—	—	3,235,616	3,228,788	3,299,986	3,391,393	3,330,462	3,164,243
Clients' brokerage assets	—	—	3,218,477	3,106,669	3,122,090	3,119,751	2,932,058	2,981,864
Mortgage loans under management	—	—	348,669	315,050	328,661	315,148	283,603	251,485
Institutional assets	—	—	78,340	78,605	78,767	73,241	73,220	77,843
Other - Personal	—	—	8,961	8,628	9,610	9,940	10,243	11,818
	\$ —	\$ —	\$ 42,180,340	\$ 41,576,441	\$ 42,225,185	\$ 43,279,100	\$ 42,941,451	\$ 42,588,249

# REGULATORY CAPITAL

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31, 2016		AS AT JULY 31, 2016		AS AT APRIL 30, 2016		AS AT JANUARY 31, 2016		
	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	
Row <sup>[1]</sup>									
<b>Common Equity Tier 1 capital: instruments and reserves</b>									
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ —	\$ —	\$ —	\$ —	\$ 535,747	\$ 535,747	\$ 532,243	\$ 532,243
2	Retained earnings	—	—	—	—	911,481	911,481	890,911	890,911
3	Accumulated other comprehensive income (and other reserves)	—	—	—	—	(8,535)	(8,535)	(18,672)	(18,672)
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	—	—	—	—	1,438,693	1,438,693	1,404,482	1,404,482
28	Total regulatory adjustments to Common Equity Tier 1 <sup>[4]</sup>	—	—	—	—	(149,504)	(85,760)	(157,014)	(86,646)
29	<b>Common Equity Tier 1 capital (CET1)</b>	—	—	—	—	1,289,189	1,352,933	1,247,468	1,317,836
<b>Additional Tier 1 capital: instruments</b>									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	—	—	—	—	243,148	243,148	122,071	122,071
31	of which: classified as equity under applicable accounting standards	—	—	—	—	243,148	243,148	122,071	122,071
33	Directly issued capital instruments subject to phase out from Additional Tier 1	—	—	—	—	97,377	97,377	97,562	97,562
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	—	—	—	—	340,525	340,525	219,633	219,633
43	Total regulatory adjustments to Additional Tier 1 capital	—	—	—	—	—	(17,883)	—	(21,504)
44	<b>Additional Tier 1 capital (AT1)</b>	—	—	—	—	340,525	322,642	219,633	198,129
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	—	—	—	—	1,629,714	1,675,575	1,467,101	1,515,965
<b>Tier 2 capital: instruments and allowances</b>									
47	Directly issued capital instruments subject to phase out from Tier 2	—	—	—	—	199,736	199,736	199,689	199,689
50	Collective allowances	—	—	—	—	71,937	71,937	74,803	74,803
51	<b>Tier 2 capital before regulatory adjustments</b>	—	—	—	—	271,673	271,673	274,492	274,492
57	Total regulatory adjustments to Tier 2 capital	—	—	—	—	(1,067)	(640)	(357)	(214)
58	<b>Tier 2 capital (T2)</b>	—	—	—	—	270,606	271,033	274,135	274,278
59	<b>Total capital (TC = T1 + T2)</b>	\$ —	\$ —	\$ —	\$ —	\$ 1,900,320	\$ 1,946,608	\$ 1,741,236	\$ 1,790,243
60a	<b>Common Equity Tier 1 capital risk-weighted assets</b>	\$ —	\$ —	\$ —	\$ —	\$ 16,365,512	\$ 16,430,508	\$ 16,140,839	\$ 16,216,519
60b	<b>Tier 1 capital risk-weighted assets</b>	\$ —	\$ —	\$ —	\$ —	\$ 16,369,169	\$ 16,430,508	\$ 16,146,053	\$ 16,216,519
60c	<b>Total capital risk-weighted assets</b>	\$ —	\$ —	\$ —	\$ —	\$ 16,372,303	\$ 16,430,508	\$ 16,150,523	\$ 16,216,519
<b>Capital ratios</b>									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	—%	—%	—%	—%	7.9 %	8.2 %	7.7 %	8.1 %
62	Tier 1 (as a percentage of risk-weighted assets)	—%	—%	—%	—%	10.0 %	10.2 %	9.1 %	9.3 %
63	Total capital (as a percentage of risk-weighted assets)	—%	—%	—%	—%	11.6 %	11.8 %	10.8 %	11.0 %
<b>OSFI all-in target</b>									
69	Common Equity Tier 1 all-in target ratio	—%	n.a.	—%	n.a.	7.0 %	n.a.	7.0 %	n.a.
70	Tier 1 capital all-in target ratio	—%	n.a.	—%	n.a.	8.5 %	n.a.	8.5 %	n.a.
71	Total capital all-in target ratio	—%	n.a.	—%	n.a.	10.5 %	n.a.	10.5 %	n.a.
<b>Capital instruments subject to phase-out arrangements (only applicable between January 1<sup>st</sup>, 2013 and January 1<sup>st</sup>, 2022)</b>									
82	Current cap on AT1 instruments subject to phase out arrangements	\$ —	\$ —	\$ —	\$ —	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931
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	\$ —	\$ —	\$ —	\$ —	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

[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 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)	AS AT OCTOBER 31, 2015		AS AT JULY 31, 2015		AS AT APRIL 30, 2015		AS AT JANUARY 31, 2015		
	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	ALL-IN <sup>[2]</sup>	TRANSITIONAL <sup>[3]</sup>	
Row <sup>[1]</sup>									
<b>Common Equity Tier 1 capital: instruments and reserves</b>									
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ 466,372	\$ 466,372	\$ 466,370	\$ 466,370	\$ 466,017	\$ 466,017	\$ 466,017	\$ 466,017
2	Retained earnings	886,656	886,656	908,131	908,131	888,718	888,718	864,287	864,287
3	Accumulated other comprehensive income (and other reserves)	(11,391)	(11,391)	(575)	(575)	8,695	8,695	11,058	11,058
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	<b>1,341,637</b>	<b>1,341,637</b>	<b>1,373,926</b>	<b>1,373,926</b>	<b>1,363,430</b>	<b>1,363,430</b>	<b>1,341,362</b>	<b>1,341,362</b>
28	Total regulatory adjustments to Common Equity Tier 1 <sup>[4]</sup>	(166,399)	(59,270)	(220,124)	(85,249)	(227,806)	(91,122)	(235,401)	(94,161)
29	<b>Common Equity Tier 1 capital (CET1)</b>	<b>1,175,238</b>	<b>1,282,367</b>	<b>1,153,802</b>	<b>1,288,677</b>	<b>1,135,624</b>	<b>1,272,308</b>	<b>1,105,961</b>	<b>1,247,201</b>
<b>Additional Tier 1 capital: instruments</b>									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	122,071	122,071	122,071	122,071	122,071	122,071	122,071	122,071
31	of which: classified as equity under applicable accounting standards	122,071	122,071	122,071	122,071	122,071	122,071	122,071	122,071
33	Directly issued capital instruments subject to phase out from Additional Tier 1	97,562	97,562	97,562	97,562	97,562	97,562	97,562	97,562
36	<b>Additional Tier 1 capital before regulatory adjustments</b>	<b>219,633</b>	<b>219,633</b>	<b>219,633</b>	<b>219,633</b>	<b>219,633</b>	<b>219,633</b>	<b>219,633</b>	<b>219,633</b>
43	Total regulatory adjustments to Additional Tier 1 capital	—	(28,201)	—	(41,247)	—	(38,446)	—	(38,446)
44	<b>Additional Tier 1 capital (AT1)</b>	<b>219,633</b>	<b>191,432</b>	<b>219,633</b>	<b>178,386</b>	<b>219,633</b>	<b>181,187</b>	<b>219,633</b>	<b>181,187</b>
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>1,394,871</b>	<b>1,473,799</b>	<b>1,373,435</b>	<b>1,467,063</b>	<b>1,355,257</b>	<b>1,453,495</b>	<b>1,325,594</b>	<b>1,428,388</b>
<b>Tier 2 capital: instruments and allowances</b>									
47	Directly issued capital instruments subject to phase out from Tier 2	199,641	199,641	310,667	310,667	310,667	310,667	310,667	310,667
50	Collective allowances	73,904	73,904	76,853	76,853	78,648	78,648	81,285	81,285
51	<b>Tier 2 capital before regulatory adjustments</b>	<b>273,545</b>	<b>273,545</b>	<b>387,520</b>	<b>387,520</b>	<b>389,315</b>	<b>389,315</b>	<b>391,952</b>	<b>391,952</b>
57	Total regulatory adjustments to Tier 2 capital	—	—	(2,646)	(1,058)	(686)	(274)	(5,844)	(2,338)
58	<b>Tier 2 capital (T2)</b>	<b>273,545</b>	<b>273,545</b>	<b>384,874</b>	<b>386,462</b>	<b>388,629</b>	<b>389,041</b>	<b>386,108</b>	<b>389,614</b>
59	<b>Total capital (TC = T1 + T2)</b>	<b>\$ 1,668,416</b>	<b>\$ 1,747,344</b>	<b>\$ 1,758,309</b>	<b>\$ 1,853,525</b>	<b>\$ 1,743,886</b>	<b>\$ 1,842,536</b>	<b>\$ 1,711,702</b>	<b>\$ 1,818,002</b>
60a	<b>Common Equity Tier 1 capital risk-weighted assets</b>	<b>\$ 15,422,282</b>	<b>\$ 15,523,366</b>	<b>\$ 15,017,481</b>	<b>\$ 15,140,100</b>	<b>\$ 14,586,681</b>	<b>\$ 14,704,515</b>	<b>\$ 14,244,056</b>	<b>\$ 14,373,423</b>
60b	<b>Tier 1 capital risk-weighted assets</b>	<b>\$ 15,426,616</b>	<b>\$ 15,523,366</b>	<b>\$ 15,022,828</b>	<b>\$ 15,140,100</b>	<b>\$ 14,590,425</b>	<b>\$ 14,704,515</b>	<b>\$ 14,248,562</b>	<b>\$ 14,373,423</b>
60c	<b>Total capital risk-weighted assets</b>	<b>\$ 15,430,331</b>	<b>\$ 15,523,366</b>	<b>\$ 15,027,412</b>	<b>\$ 15,140,100</b>	<b>\$ 14,593,635</b>	<b>\$ 14,704,515</b>	<b>\$ 14,252,424</b>	<b>\$ 14,373,423</b>
<b>Capital ratios</b>									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	7.6 %	8.3 %	7.7 %	8.5 %	7.8 %	8.7 %	7.8 %	8.7 %
62	Tier 1 (as a percentage of risk-weighted assets)	9.0 %	9.5 %	9.1 %	9.7 %	9.3 %	9.9 %	9.3 %	9.9 %
63	Total capital (as a percentage of risk-weighted assets)	10.8 %	11.3 %	11.7 %	12.2 %	11.9 %	12.5 %	12.0 %	12.6 %
<b>OSFI all-in target</b>									
69	Common Equity Tier 1 all-in target ratio	7.0 %	n.a.	7.0 %	n.a.	7.0 %	n.a.	7.0 %	n.a.
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.
<b>Capital instruments subject to phase-out arrangements (only applicable between January 1<sup>st</sup>, 2013 and January 1<sup>st</sup>, 2022)</b>									
82	Current cap on AT1 instruments subject to phase out arrangements	\$ 212,253	\$ 212,253	\$ 212,253	\$ 212,253	\$ 212,253	\$ 212,253	\$ 212,253	\$ 212,253
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	\$ 310,667	\$ 310,667	\$ 310,667	\$ 310,667	\$ 310,667	\$ 310,667	\$ 310,667	\$ 310,667
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ 138,417	\$ 138,417	\$ 137,901	\$ 137,901	\$ 137,377	\$ 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 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.

# RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT APRIL 30, 2016

	0%	20%	35%	40%	50%	75%	100%	150%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
<b>Exposure Class (after risk mitigation)</b>												
Corporate	\$ 29,273	\$ 19,091	\$ —	\$ —	\$ 68,820	\$ —	\$ 6,804,576	\$ 74,178	\$ —	\$ —	\$ 6,995,938	\$ 6,954,071
Sovereign	5,468,369	142,135	—	—	—	—	—	—	—	—	5,610,504	28,428
Bank	—	237,507	—	—	—	—	10,499	—	—	—	248,006	58,000
Retail residential mortgage loans	8,569,982	—	8,725,877	—	—	—	43,544	—	—	—	17,339,403	3,097,601
Other retail	454,846	—	—	—	—	2,585,228	—	9,316	—	—	3,049,390	1,952,895
Small business entities treated as other retail	81,095	—	—	—	—	1,270,839	—	—	—	—	1,351,934	953,129
Equity	—	—	—	—	—	—	301,837	—	—	—	301,837	301,837
Securitization	—	16,103	—	3,433	6,309	—	18,954	—	—	412	45,211	31,853
Other assets	519,711	95,233	—	—	—	—	289,416	—	103,390	—	1,007,750	566,938
	15,123,276	510,069	8,725,877	3,433	75,129	3,856,067	7,468,826	83,494	103,390	412	35,949,973	13,944,752
Derivatives <sup>[1]</sup>	14,863	133,170	—	—	—	—	64,274	—	—	—	212,307	90,908
Credit commitments	59,494	13,573	—	—	—	1,426	909,379	—	—	—	983,872	913,164
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,416,688
	\$ 15,197,633	\$ 656,812	\$ 8,725,877	\$ 3,433	\$ 75,129	\$ 3,857,493	\$ 8,442,479	\$ 83,494	\$ 103,390	\$ 412	\$ 37,146,152	\$ 16,365,512
<b>Balance sheet items</b>												
Cash, deposits with other banks, securities and securities financing transactions												\$ 720,034
Personal loans												2,363,906
Residential mortgage loans												3,592,268
Commercial mortgage loans, commercial loans and acceptances												6,921,936
Other assets												346,608
												\$ 13,944,752

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2015

	0%	20%	35%	40%	50%	75%	100%	150%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
<b>Exposure Class (after risk mitigation)</b>												
Corporate	\$ 20,877	\$ 20,052	\$ —	\$ —	\$ 40,828	\$ —	\$ 6,469,315	\$ 60,043	\$ —	\$ —	\$ 6,611,115	\$ 6,583,804
Sovereign	5,787,512	139,339	—	—	—	—	—	—	—	—	5,926,851	27,868
Bank	—	215,625	—	—	—	—	19,229	—	—	—	234,854	62,354
Retail residential mortgage loans	8,282,476	—	7,964,218	—	—	—	42,556	—	—	—	16,289,250	2,830,032
Other retail	469,777	—	—	—	—	2,238,141	—	9,941	—	—	2,717,859	1,693,518
Small business entities treated as other retail	85,365	—	—	—	—	1,306,774	—	—	—	—	1,392,139	980,081
Equity	—	—	—	—	—	—	310,558	—	—	—	310,558	310,558
Securitization	—	39,417	—	3,396	6,397	—	21,151	—	—	411	70,772	38,729
Other assets	545,198	368,593	—	—	—	—	258,492	—	74,714	—	1,246,997	518,997
	15,191,205	783,026	7,964,218	3,396	47,225	3,544,915	7,121,301	69,984	74,714	411	34,800,395	13,045,941
Derivatives <sup>[1]</sup>	5,313	130,870	—	—	—	—	88,309	—	—	—	224,492	114,483
Credit commitments	58,853	25,088	—	—	—	971	854,524	—	—	—	939,436	860,270
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,401,588
	\$ 15,255,371	\$ 938,984	\$ 7,964,218	\$ 3,396	\$ 47,225	\$ 3,545,886	\$ 8,064,134	\$ 69,984	\$ 74,714	\$ 411	\$ 35,964,323	\$ 15,422,282
<b>Balance sheet items</b>												
Cash, deposits with other banks, securities and securities financing transactions												\$ 715,097
Personal loans												2,106,529
Residential mortgage loans												3,327,940
Commercial mortgage loans, commercial loans and acceptances												6,576,289
Other assets												320,086
												\$ 13,045,941

[1] Risk-weighted assets above are presented based on the CET1 capital approach. The Credit Valuation Adjustment after phase-in adjustments was \$33.4 million for CET1 capital risk-weighted assets as at April 30, 2016 (\$39.6 million as at October 31, 2015).

# BASEL III LEVERAGE RATIO <sup>[1]</sup>

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016	AS AT OCTOBER 31 2015	AS AT JULY 31 2015	AS AT APRIL 30 2015	AS AT JANUARY 31 2015
Row <sup>[2]</sup>								
<b>On-balance sheet exposures</b>								
1 On-balance sheet items (excluding derivatives, securities financing transactions (SFT), and grandfathered securitization exposures but including collateral)	\$ —	\$ —	\$ 36,958,097	\$ 36,016,295	\$ 35,444,252	\$ 34,504,663	\$ 34,058,051	\$ 33,698,579
2 Asset amounts deducted in determining Basel III "all-in" Tier 1 capital <sup>[3]</sup>	—	—	(157,412)	(190,300)	(191,935)	(256,641)	(240,472)	(272,082)
<b>3 Total on-balance sheet exposures</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 36,800,685</b>	<b>\$ 35,825,995</b>	<b>\$ 35,252,317</b>	<b>\$ 34,248,022</b>	<b>\$ 33,817,579</b>	<b>\$ 33,426,497</b>
<b>Derivative exposures</b>								
4 Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	\$ —	\$ —	\$ 131,214	\$ 235,300	\$ 163,932	\$ 204,735	\$ 130,861	\$ 206,701
5 Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	—	—	99,531	120,941	108,566	109,247	95,539	85,596
<b>11 Total derivative exposures</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 230,745</b>	<b>\$ 356,241</b>	<b>\$ 272,498</b>	<b>\$ 313,982</b>	<b>\$ 226,400</b>	<b>\$ 292,297</b>
<b>Securities financing transaction exposures</b>								
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	\$ —	\$ —	\$ 3,773,260	\$ 3,877,454	\$ 3,911,439	\$ 4,701,479	\$ 3,320,127	\$ 3,226,135
13 Netted amounts of cash payables and cash receivables of gross SFT assets	\$ —	\$ —	\$ 2,085,949	\$ 2,077,610	\$ 2,501,137	\$ 2,349,252	\$ 1,364,723	\$ 1,124,943
14 Counterparty credit risk (CCR) exposure for SFT	—	—	5,956	10,065	7,886	7,697	12,406	3,355
<b>16 Total securities financing transaction exposures</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 2,091,905</b>	<b>\$ 2,087,675</b>	<b>\$ 2,509,023</b>	<b>\$ 2,356,949</b>	<b>\$ 1,377,129</b>	<b>\$ 1,128,298</b>
<b>Other off-balance sheet exposures</b>								
17 Off-balance sheet exposure of gross notional amount	\$ —	\$ —	\$ 8,628,953	\$ 8,247,377	\$ 8,271,087	\$ 7,995,473	\$ 8,036,204	\$ 7,505,789
18 Adjustments for conversion to credit equivalent amounts	—	—	(7,039,621)	(6,688,704)	(6,747,625)	(6,497,287)	(6,620,538)	(6,145,396)
<b>19 Off-balance sheet items</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 1,589,332</b>	<b>\$ 1,558,673</b>	<b>\$ 1,523,462</b>	<b>\$ 1,498,186</b>	<b>\$ 1,415,666</b>	<b>\$ 1,360,393</b>
<b>Capital and total exposures</b>								
20 Tier 1 capital	\$ —	\$ —	\$ 1,629,714	\$ 1,467,101	\$ 1,394,871	\$ 1,373,435	\$ 1,355,257	\$ 1,325,594
21 Total exposures (sum of lines 3, 11, 16 and 19)	\$ —	\$ —	\$ 40,712,667	\$ 39,828,584	\$ 39,557,300	\$ 38,417,139	\$ 36,836,774	\$ 36,207,485
<b>Leverage ratio</b>								
22 Basel III leverage ratio	—%	—%	4.0%	3.7%	3.5%	3.6%	3.7%	3.7%

[1] The Bank is required to provide a breakdown of the main leverage ratio regulatory elements on an "all-in" basis.

[2] Row numbering, as per OSFI advisory revised November 2014, is provided for consistency and comparability in the breakdown of the main leverage ratio regulatory elements among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

[3] Mainly comprised of deductions for software and other intangible assets, goodwill, pension plan assets and cash flow hedges reserve.

## ALLOWANCES FOR CREDIT LOSSES

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016
Personal	\$ —	\$ —	\$ 39,204	\$ 42,770
Residential mortgage	—	—	11,595	13,171
Commercial mortgage	—	—	22,664	21,578
Commercial and other <sup>[1]</sup>	—	—	37,576	38,296
<b>Total allowances for credit losses</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 111,039</b>	<b>\$ 115,815</b>
Individual allowances	\$ —	\$ —	\$ 22,220	\$ 19,484
Collective allowances against impaired loans	—	—	16,882	21,528
Collective allowances against other loans	—	—	66,897	69,153
Total allowances for loan losses	—	—	105,999	110,165
Allowances for off-balance sheet exposures <sup>[2]</sup>	—	—	5,040	5,650
<b>Total allowances for credit losses</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 111,039</b>	<b>\$ 115,815</b>

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
Personal	\$ 38,731	\$ 38,539	\$ 38,207	\$ 38,053
Residential mortgage	11,992	12,002	11,103	10,465
Commercial mortgage	23,877	24,237	25,994	28,168
Commercial and other <sup>[1]</sup>	36,553	36,925	39,220	39,028
<b>Total allowances for loan losses</b>	<b>\$ 111,153</b>	<b>\$ 111,703</b>	<b>\$ 114,524</b>	<b>\$ 115,714</b>
Individual allowances	\$ 23,690	\$ 13,344	\$ 14,526	\$ 15,310
Collective allowances against impaired loans	18,676	26,831	27,103	25,552
Collective allowances against other loans	68,787	71,528	72,895	74,852
<b>Total allowances for loan losses</b>	<b>\$ 111,153</b>	<b>\$ 111,703</b>	<b>\$ 114,524</b>	<b>\$ 115,714</b>

[1] Including customers' liabilities under acceptances.

[2] The allowances for off-balance sheet exposures, such as letters of guarantee and certain undrawn amounts under approved credit facilities, are recognized in other liabilities.

## PROVISION FOR CREDIT LOSSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED				FOR THE SIX MONTHS ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30
	2016	2016	2016	2016	2016
Personal	\$ —	\$ —	\$ 4,640	\$ 9,077	\$ 13,717
Residential mortgage	—	—	(583)	2,152	1,569
Commercial mortgage	—	—	1,480	(3,186)	(1,706)
Commercial and other <sup>[1]</sup>	—	—	213	1,057	1,270
<b>Total provision for credit losses</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 5,750</b>	<b>\$ 9,100</b>	<b>\$ 14,850</b>
Individual provision	\$ —	\$ —	\$ 3,909	\$ (3,475)	\$ 434
Collective provision against impaired loans	—	—	4,707	11,676	16,383
Collective provision against other loans	—	—	(2,256)	366	(1,890)
<b>Total provision for loan losses</b>	<b>—</b>	<b>—</b>	<b>6,360</b>	<b>8,567</b>	<b>14,927</b>
Provision for off-balance sheet exposures <sup>[2]</sup>	—	—	(610)	533	(77)
<b>Total provision for credit losses</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 5,750</b>	<b>\$ 9,100</b>	<b>\$ 14,850</b>

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED				FOR THE SIX MONTHS ENDED	FOR THE YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	APRIL 30	OCTOBER 31
	2015	2015	2015	2015	2015	2015
Personal	\$ 8,444	\$ 7,968	\$ 7,715	\$ 5,550	\$ 13,265	\$ 29,677
Residential mortgage	1,305	1,835	709	1,475	2,184	5,324
Commercial mortgage	(89)	(1,196)	(761)	1,956	1,195	(90)
Commercial and other <sup>[1]</sup>	(260)	(1,607)	337	1,519	1,856	(11)
<b>Total provision for loan losses</b>	<b>\$ 9,400</b>	<b>\$ 7,000</b>	<b>\$ 8,000</b>	<b>\$ 10,500</b>	<b>\$ 18,500</b>	<b>\$ 34,900</b>
Individual provision	\$ 10,544	\$ (353)	\$ 349	\$ 146	\$ 495	\$ 10,686
Collective provision against impaired loans	1,597	8,720	9,608	15,684	25,292	35,609
Collective provision against other loans	(2,741)	(1,367)	(1,957)	(5,330)	(7,287)	(11,395)
<b>Total provision for loan losses</b>	<b>\$ 9,400</b>	<b>\$ 7,000</b>	<b>\$ 8,000</b>	<b>\$ 10,500</b>	<b>\$ 18,500</b>	<b>\$ 34,900</b>

[1] Including customers' liabilities under acceptances.

[2] The provision for off-balance sheet exposures, which was previously reported as part of non-interest expenses, was reclassified to the provision for credit losses as of November 1, 2015.

## RESIDENTIAL MORTGAGE LOANS AND HELOCS

	AS AT OCTOBER 31 2016		AS AT JULY 31 2016		AS AT APRIL 30 2016		AS AT JANUARY 31 2016		AS AT OCTOBER 31 2015											
In thousands of Canadian dollars, except percentage amounts (Unaudited)																				
<b>Insured and uninsured residential mortgage loans<sup>[1]</sup> (excluding HELOCS)</b>																				
Insured <sup>[2]</sup>																				
Québec	\$	—	—	%	\$	—	—	%	\$	5,102,278	33	%	\$	5,091,656	34	%	\$	5,192,424	36	%
Ontario		—	—			—	—			2,011,048	13			1,818,209	12			1,769,054	12	
Rest of Canada		—	—			—	—			840,176	5			774,637	5			746,262	5	
		—	—			—	—			7,953,502	51			7,684,502	51			7,707,740	53	
Uninsured <sup>[2]</sup>																				
Québec		—	—			—	—			3,968,916	26			3,953,940	26			3,824,828	26	
Ontario		—	—			—	—			2,704,214	18			2,622,046	17			2,195,164	15	
Rest of Canada		—	—			—	—			837,344	5			818,735	5			731,930	5	
		—	—			—	—			7,510,474	49			7,394,721	49			6,751,922	47	
	\$	—	—	%	\$	—	—	%	\$	15,463,976	100	%	\$	15,079,223	100	%	\$	14,459,662	100	%
<b>Uninsured home equity lines of credit (HELOCS)</b>																				
Québec		—	—			—	—			764,661	70			774,378	71			777,737	71	
Ontario		—	—			—	—			167,819	16			162,862	15			158,427	15	
Rest of Canada		—	—			—	—			153,717	14			155,424	14			151,837	14	
	\$	—	—	%	\$	—	—	%	\$	1,086,197	100	%	\$	1,092,664	100	%	\$	1,088,001	100	%
<b>Amortization period ranges for residential mortgage loans (in %)</b>																				
Less than 20 years		—	%			—	%			18	%			19	%			20	%	
20-24 years		—				—				36				36				36		
25-29 years		—				—				30				28				28		
30 years and greater		—				—				16				17				16		
		—	%			—	%			100	%			100	%			100	%	
<b>Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCS<sup>[3]</sup></b>																				
Québec		—	%			—	%			67	%			67	%			65	%	
Ontario		—	%			—	%			64	%			63	%			65	%	
Rest of Canada		—	%			—	%			63	%			62	%			64	%	
		—	%			—	%			66	%			66	%			65	%	

[1] Including 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.

# 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 SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2016	JULY 31 2016	APRIL 30 2016	JANUARY 31 2016	OCTOBER 31 2015	JULY 31 2015	APRIL 30 2015	JANUARY 31 2015	APRIL 30 2016	APRIL 30 2015	OCTOBER 31 2015
<b>Reported results</b>											
Net interest income	\$ —	\$ —	\$ 143,428	\$ 149,498	\$ 150,667	\$ 147,229	\$ 137,691	\$ 139,496	\$ 292,926	\$ 277,187	\$ 575,083
Other income	—	—	83,375	73,704	80,982	79,409	82,988	78,664	157,079	161,652	322,043
Total revenue	—	—	226,803	223,202	231,649	226,638	220,679	218,160	450,005	438,839	897,126
Amortization of net premium on purchased financial instruments	—	—	1,337	1,405	1,465	1,531	1,531	1,472	2,742	3,003	5,999
Provision for credit losses	—	—	5,750	9,100	9,400	7,000	8,000	10,500	14,850	18,500	34,900
Non-interest expenses	—	—	160,066	157,011	242,340	161,037	158,750	160,697	317,077	319,447	722,824
Income (loss) before income taxes	—	—	59,650	55,686	(21,556)	57,070	52,398	45,491	115,336	97,889	133,403
Income taxes (recovery)	—	—	13,936	13,010	(2,837)	12,904	11,210	9,656	26,946	20,866	30,933
Net income (loss)	\$ —	\$ —	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 88,390	\$ 77,023	\$ 102,470
<b>Reported measures</b>											
Efficiency ratio	—%	—%	70.6%	70.3%	104.6%	71.1%	71.9%	73.7%	70.5%	72.8%	80.6%
Diluted earnings (loss) per share	\$ —	\$ —	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.15	\$ 2.79	\$ 2.49	\$ 3.21
Return on common shareholders' equity	—%	—%	12.5%	11.6%	(6.1)%	12.1%	11.8%	9.9%	12.0%	10.9%	6.8%
<b>Adjusting items <sup>[1]</sup></b>											
Impairment of goodwill, software and intangible assets, and premises and equipment	\$ —	\$ —	\$ —	\$ —	\$ 72,226	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 72,226
<b>Restructuring charges</b>											
Severance charges	—	—	—	—	4,607	—	—	—	—	—	4,607
Impairment charges related to IT projects	—	—	—	—	1,576	—	—	—	—	—	1,576
	—	—	—	—	6,183	—	—	—	—	—	6,183
Retirement compensation charge	—	—	—	—	—	—	—	4,855	—	4,855	4,855
Amortization of net premium on purchased financial instruments	—	—	1,337	1,405	1,465	1,531	1,531	1,472	2,742	3,003	5,999
Adjusting items before income taxes	—	—	1,337	1,405	79,874	1,531	1,531	6,327	2,742	7,858	89,263
Income tax recovery related to the above	—	—	355	373	17,028	406	406	1,694	728	2,100	19,534
Impact of adjusting items on net income	\$ —	\$ —	\$ 982	\$ 1,032	\$ 62,846	\$ 1,125	\$ 1,125	\$ 4,633	\$ 2,014	\$ 5,758	\$ 69,729
Impact of adjusting items on diluted earnings per share <sup>[2]</sup>	\$ —	\$ —	\$ 0.03	\$ 0.03	\$ 2.17	\$ 0.04	\$ 0.04	\$ 0.16	\$ 0.07	\$ 0.20	\$ 2.41
<b>Adjusted results <sup>[1]</sup></b>											
Net interest income	\$ —	\$ —	\$ 143,428	\$ 149,498	\$ 150,667	\$ 147,229	\$ 137,691	\$ 139,496	\$ 292,926	\$ 277,187	\$ 575,083
Other income	—	—	83,375	73,704	80,982	79,409	82,988	78,664	157,079	161,652	322,043
Total revenue	—	—	226,803	223,202	231,649	226,638	220,679	218,160	450,005	438,839	897,126
Provision for credit losses	—	—	5,750	9,100	9,400	7,000	8,000	10,500	14,850	18,500	34,900
Non-interest expenses	—	—	160,066	157,011	163,931	161,037	158,750	155,842	317,077	314,592	639,560
Income before income taxes	—	—	60,987	57,091	58,318	58,601	53,929	51,818	118,078	105,747	222,666
Income taxes	—	—	14,291	13,383	14,191	13,310	11,616	11,350	27,674	22,966	50,467
Adjusted net income	\$ —	\$ —	\$ 46,696	\$ 43,708	\$ 44,127	\$ 45,291	\$ 42,313	\$ 40,468	\$ 90,404	\$ 82,781	\$ 172,199
<b>Adjusted measures <sup>[1]</sup></b>											
Adjusted efficiency ratio	—%	—%	70.6%	70.3%	70.8%	71.1%	71.9%	71.4%	70.5%	71.7%	71.3%
Adjusted diluted earnings per share <sup>[2]</sup>	\$ —	\$ —	\$ 1.46	\$ 1.39	\$ 1.44	\$ 1.48	\$ 1.38	\$ 1.32	\$ 2.86	\$ 2.69	\$ 5.62
Adjusted return on common shareholders' equity	—%	—%	12.8%	11.9%	12.1%	12.4%	12.1%	11.3%	12.3%	11.7%	12.0%

[1] Adjusted results and measures are non-GAAP.

[2] The impact of adjusting items on a per share basis does not add due to rounding for certain quarters.