



THIRD QUARTER 2016

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JULY 31, 2016

Consolidated results

Highlights	1
Consolidated statement of income	2
Consolidated statement of comprehensive income	2
Other income	3
Non-interest expenses	3
Business lines selected information	4

Financial condition

Consolidated balance sheet	5
Deposits	6
Assets under administration and assets under management	6

Capital management

Regulatory capital	7
Risk-weighted assets	9
Basel III leverage ratio	10

Risk management

Allowances for credit losses	11
Provision for credit losses	12
Residential mortgage loans and HELOCs	13

Non-GAAP financial measures

Reconciliation of GAAP and related non-GAAP financial measures	14
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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 NINE 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	JULY 31 2016	JULY 31 2015	OCTOBER 31 2015
Profitability											
Total revenue	\$ —	\$ 229,077	\$ 226,803	\$ 223,202	\$ 231,649	\$ 226,638	\$ 220,679	\$ 218,160	\$ 679,082	\$ 665,477	\$ 897,126
Net income (loss)	\$ —	\$ 45,137	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 133,527	\$ 121,189	\$ 102,470
Diluted earnings (loss) per share	\$ —	\$ 1.34	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.15	\$ 4.13	\$ 3.94	\$ 3.21
Return on common shareholders' equity ^[1]	—%	11.2%	12.5 %	11.6%	(6.1)%	12.1 %	11.8 %	9.9 %	11.7%	11.3 %	6.8 %
Net interest margin on average earning assets	—%	1.69%	1.71 %	1.78%	1.84 %	1.85 %	1.84 %	1.83 %	1.73%	1.84 %	1.84 %
Efficiency ratio ^[1]	—%	70.1%	70.6 %	70.3%	104.6 %	71.1 %	71.9 %	73.7 %	70.3%	72.2 %	80.6 %
Operating leverage	—%	0.7%	(0.3)%	n. m.	n. m.	1.3 %	2.4 %	1.9 %	2.7%	0.8 %	(10.1)%
Effective tax rate	—%	23.7%	23.4 %	23.4%	n. m.	22.6 %	21.4 %	21.2 %	23.5%	21.8 %	23.2 %
Adjusted financial measures^[1]											
Adjusted net income	\$ —	\$ 46,067	\$ 46,696	\$ 43,708	\$ 44,127	\$ 45,291	\$ 42,313	\$ 40,468	\$ 136,471	\$ 128,072	\$ 172,199
Adjusted diluted earnings per share	\$ —	\$ 1.37	\$ 1.46	\$ 1.39	\$ 1.44	\$ 1.48	\$ 1.38	\$ 1.32	\$ 4.23	\$ 4.17	\$ 5.62
Adjusted return on common shareholders' equity	—%	11.4%	12.8 %	11.9%	12.1 %	12.4 %	12.1 %	11.3 %	12.0%	12.0 %	12.0 %
Adjusted efficiency ratio	—%	70.1%	70.6 %	70.3%	70.8 %	71.1 %	71.9 %	71.4 %	70.3%	71.5 %	71.3 %
Adjusted operating leverage	—%	0.7%	(0.3)%	0.6%	0.4 %	1.3 %	(0.7)%	(1.5)%	1.6%	(0.3)%	(0.4)%
Adjusted dividend payout ratio	—%	43.6%	39.7 %	42.5%	38.9 %	37.8 %	39.2 %	41.1 %	41.9%	39.3 %	39.2 %
Per common share											
Share price											
High	\$ —	\$ 52.86	\$ 51.15	\$ 55.82	\$ 53.26	\$ 50.87	\$ 50.49	\$ 51.84	\$ 55.82	\$ 51.84	\$ 53.26
Low	\$ —	\$ 47.67	\$ 44.38	\$ 42.42	\$ 43.80	\$ 46.11	\$ 46.66	\$ 46.28	\$ 42.42	\$ 46.11	\$ 43.80
Close	\$ —	\$ 48.41	\$ 49.78	\$ 47.70	\$ 52.97	\$ 49.48	\$ 48.29	\$ 46.81	\$ 48.41	\$ 49.48	\$ 52.97
Price / earnings ratio (trailing four quarters)	—x	14.2x	14.2x	14.0x	16.5x	9.8x	9.9x	10.4x	14.2x	9.8x	16.5x
Book value	\$ —	\$ 48.23	\$ 47.34	\$ 46.32	\$ 46.33	\$ 47.45	\$ 47.10	\$ 46.34	\$ 48.23	\$ 47.45	\$ 46.33
Market to book value	—%	100%	105 %	103%	114 %	104 %	103 %	101 %	100%	104 %	114 %
Dividends declared	\$ —	\$ 0.60	\$ 0.58	\$ 0.58	\$ 0.56	\$ 0.56	\$ 0.54	\$ 0.54	\$ 1.76	\$ 1.64	\$ 2.20
Dividend yield	—%	5.0%	4.7 %	4.9%	4.2 %	4.5 %	4.5 %	4.6 %	4.8%	4.4 %	4.2 %
Dividend payout ratio	—%	44.6%	40.6 %	43.6%	n. m.	38.8 %	40.3 %	46.7 %	42.9%	41.6 %	68.6 %
Financial condition (in millions of Canadian dollars)											
Balance sheet assets	\$ —	\$ 40,298	\$ 41,024	\$ 40,267	\$ 39,660	\$ 39,558	\$ 37,656	\$ 37,435	\$ 40,298	\$ 39,558	\$ 39,660
Loans and acceptances	\$ —	\$ 32,043	\$ 31,413	\$ 30,694	\$ 30,093	\$ 28,655	\$ 28,111	\$ 27,760	\$ 32,043	\$ 28,655	\$ 30,093
Deposits	\$ —	\$ 26,903	\$ 27,285	\$ 26,781	\$ 26,604	\$ 25,800	\$ 24,960	\$ 24,647	\$ 26,903	\$ 25,800	\$ 26,604
Common shareholders' equity	\$ —	\$ 1,471	\$ 1,439	\$ 1,404	\$ 1,342	\$ 1,374	\$ 1,363	\$ 1,341	\$ 1,471	\$ 1,374	\$ 1,342
Number of common shares outstanding (end of period, in thousands)	—	30,496	30,393	30,319	28,957	28,957	28,945	28,945	30,496	28,957	28,957
Average assets	\$ —	\$ 41,156	\$ 40,524	\$ 40,016	\$ 39,430	\$ 38,161	\$ 37,353	\$ 36,329	\$ 40,566	\$ 37,280	\$ 37,822
Average earning assets	\$ —	\$ 34,818	\$ 34,058	\$ 33,475	\$ 32,563	\$ 31,556	\$ 30,631	\$ 30,220	\$ 34,117	\$ 30,804	\$ 31,248
Average common shareholders' equity	\$ —	\$ 1,455	\$ 1,411	\$ 1,383	\$ 1,368	\$ 1,372	\$ 1,348	\$ 1,335	\$ 1,416	\$ 1,352	\$ 1,356
Quality of assets											
Gross amount of impaired loans	\$ —	\$ 127,773	\$ 114,767	\$ 106,742	\$ 138,641	\$ 124,439	\$ 131,853	\$ 125,789	\$ 127,773	\$ 124,439	\$ 138,641
Allowances for loan losses against impaired loans	—	(35,603)	(39,102)	(41,012)	(42,366)	(40,175)	(41,629)	(40,862)	(35,603)	40,175	(42,366)
Net impaired loans (as a % of loans and acceptances)	—%	0.29%	0.24 %	0.21%	0.32 %	0.29 %	0.32 %	0.31 %	0.29%	0.29 %	0.32 %
Provision for credit losses (as a % of average loans and acceptances)	—%	0.10%	0.08 %	0.12%	0.13 %	0.10 %	0.12 %	0.15 %	0.10%	0.12 %	0.12 %
Unrealized gains (losses) on the portfolio of available-for-sale securities	\$ —	\$ 408	\$ (8,058)	\$ (19,712)	\$ (10,467)	\$ 5,242	\$ 16,616	\$ 21,744	\$ 408	\$ 5,242	\$ (10,467)
Regulatory capital ratio											
Common Equity Tier I - All-in basis	—%	7.9%	7.9 %	7.7%	7.6 %	7.7 %	7.8 %	7.8 %	7.9%	7.7 %	7.6 %
Other information											
Number of full-time equivalent employees	—	3,631	3,627	3,718	3,656	3,761	3,746	3,718	3,631	3,761	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 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	
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015	2015	
Interest income												
Loans	\$ —	\$ 270,618	\$ 260,089	\$ 264,781	\$ 260,688	\$ 261,357	\$ 249,743	\$ 262,329	\$ 795,488	\$ 773,429	\$ 1,034,117	
Securities	—	9,272	8,565	8,804	9,213	10,045	9,749	11,137	26,641	30,931	40,144	
Deposits with other banks	—	466	484	434	164	263	151	215	1,384	629	793	
Other, including derivatives	—	13,904	15,735	17,399	20,864	17,608	15,772	11,860	47,038	45,240	66,104	
	—	294,260	284,873	291,418	290,929	289,273	275,415	285,541	870,551	850,229	1,141,158	
Interest expense												
Deposits	—	115,700	111,142	111,568	107,940	108,999	105,568	113,026	338,410	327,593	435,533	
Debt related to securitization activities	—	28,571	28,315	28,296	27,554	28,627	28,068	28,853	85,182	85,548	113,102	
Subordinated debt	—	1,583	1,587	1,640	4,086	4,033	3,938	4,037	4,810	12,008	16,094	
Other	—	415	401	416	682	385	150	129	1,232	664	1,346	
	—	146,269	141,445	141,920	140,262	142,044	137,724	146,045	429,634	425,813	566,075	
Net interest income	—	147,991	143,428	149,498	150,667	147,229	137,691	139,496	440,917	424,416	575,083	
Other income [see page 3]	—	81,086	83,375	73,704	80,982	79,409	82,988	78,664	238,165	241,061	322,043	
Total revenue	—	229,077	226,803	223,202	231,649	226,638	220,679	218,160	679,082	665,477	897,126	
Amortization of net premium on purchased financial instruments	—	1,267	1,337	1,405	1,465	1,531	1,531	1,472	4,009	4,534	5,999	
Provision for credit losses [see page 12]	—	8,200	5,750	9,100	9,400	7,000	8,000	10,500	23,050	25,500	34,900	
Non-interest expenses [see page 3]	—	160,474	160,066	157,011	242,340	161,037	158,750	160,697	477,551	480,484	722,824	
Income (loss) before income taxes	—	59,136	59,650	55,686	(21,556)	57,070	52,398	45,491	174,472	154,959	133,403	
Income taxes (recovery)	—	13,999	13,936	13,010	(2,837)	12,904	11,210	9,656	40,945	33,770	30,933	
Net income (loss)	\$ —	\$ 45,137	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 133,527	\$ 121,189	\$ 102,470	
Preferred share dividends, including applicable taxes	—	4,246	2,399	2,398	2,406	2,399	2,398	2,399	9,043	7,196	9,602	
Net income (loss) available to common shareholders	\$ —	\$ 40,891	\$ 43,315	\$ 40,278	\$ (21,125)	\$ 41,767	\$ 38,790	\$ 33,436	\$ 124,484	\$ 113,993	\$ 92,868	
Average number of common shares outstanding [in thousands]												
Basic	—	30,428	30,344	29,623	28,957	28,951	28,945	28,942	30,130	28,946	28,949	
Diluted	—	30,428	30,344	29,624	28,960	28,956	28,952	28,950	30,130	28,953	28,955	
Earnings (loss) per share												
Basic	\$ —	\$ 1.34	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.16	\$ 4.13	\$ 3.94	\$ 3.21	
Diluted	\$ —	\$ 1.34	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.15	\$ 4.13	\$ 3.94	\$ 3.21	

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
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015	2015
Net income (loss)	\$ —	\$ 45,137	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 133,527	\$ 121,189	\$ 102,470
Other comprehensive income (loss), net of income taxes											
Items that may subsequently be reclassified to the statement of income											
Unrealized net gains (losses) on available-for-sale securities	—	5,626	9,200	(9,527)	(9,505)	(10,301)	(1,565)	343	5,299	(11,523)	(21,028)
Reclassification of net (gains) losses on available-for-sale securities to net income	—	(5)	937	2,246	(1,311)	1,031	(798)	(2,622)	3,178	(2,389)	(3,700)
Net change in value of derivatives designated as cash flow hedges	—	3,837	(25,494)	7,887	(10,920)	23,893	(24,071)	40,065	(13,770)	39,887	28,967
	—	9,458	(15,357)	606	(21,736)	14,623	(26,434)	37,786	(5,293)	25,975	4,239
Items that may not subsequently be reclassified to the statement of income											
Actuarial gains (losses) on employee benefit plans	—	(979)	(5,159)	(18,471)	15,865	(6,138)	1,271	(2,424)	(24,609)	(7,291)	8,574
Comprehensive income (loss)	\$ —	\$ 53,616	\$ 25,198	\$ 24,811	\$ (24,590)	\$ 52,651	\$ 16,025	\$ 71,197	\$ 103,625	\$ 139,873	\$ 115,283

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	
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015	2015	
Fees and commissions on loans and deposits												
Deposit service charges	\$ —	\$ 13,834	\$ 14,778	\$ 14,254	\$ 14,704	\$ 15,197	\$ 14,900	\$ 14,922	\$ 42,866	\$ 45,019	\$ 59,723	
Lending fees	—	13,555	13,330	13,271	13,263	13,229	12,046	12,230	40,156	37,505	50,768	
Card service revenues	—	9,115	7,939	8,147	7,322	8,024	7,989	7,763	25,201	23,776	31,098	
	—	36,504	36,047	35,672	35,289	36,450	34,935	34,915	108,223	106,300	141,589	
Income from brokerage operations	—	18,836	21,020	13,061	15,258	15,663	17,373	15,000	52,917	48,036	63,294	
Income from sales of mutual funds	—	10,019	9,686	9,948	10,267	10,164	10,226	8,154	29,653	28,544	38,811	
Income from investment accounts	—	6,915	6,843	7,035	7,316	7,636	7,731	7,519	20,793	22,886	30,202	
Income from treasury and financial market operations	—	2,950	3,900	1,695	6,620	3,479	6,837	6,429	8,545	16,745	23,365	
Insurance income, net	—	4,167	4,110	4,441	4,618	3,649	3,823	4,813	12,718	12,285	16,903	
Other	—	1,695	1,769	1,852	1,614	2,368	2,063	1,834	5,316	6,265	7,879	
Total other income	\$ —	\$ 81,086	\$ 83,375	\$ 73,704	\$ 80,982	\$ 79,409	\$ 82,988	\$ 78,664	\$ 238,165	\$ 241,061	\$ 322,043	

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
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015	2015
Salaries and employee benefits											
Salaries ^[1]	\$ —	\$ 52,254	\$ 54,363	\$ 55,339	\$ 56,381	\$ 53,120	\$ 53,379	\$ 58,491	\$ 161,956	\$ 164,990	\$ 221,371
Employee benefits	—	18,266	17,264	18,790	18,131	18,000	17,756	18,019	54,320	53,775	71,906
Performance-based compensation	—	11,894	13,697	10,680	15,285	13,633	12,408	11,784	36,271	37,825	53,110
	—	82,414	85,324	84,809	89,797	84,753	83,543	88,294	252,547	256,590	346,387
Premises and technology											
Technology costs	—	24,480	21,250	21,218	21,689	21,754	20,013	20,179	66,948	61,946	83,635
Rent and property taxes	—	13,909	14,079	13,021	13,670	13,660	13,772	13,437	41,009	40,869	54,539
Depreciation ^[2]	—	8,832	9,087	9,136	14,068	12,778	12,850	12,755	27,055	38,383	52,451
Maintenance and repairs	—	1,711	1,799	1,511	2,714	1,572	1,571	1,525	5,021	4,668	7,382
Public utilities	—	332	521	384	317	328	551	405	1,237	1,284	1,601
Other	—	65	65	67	58	57	25	95	197	177	235
	—	49,329	46,801	45,337	52,516	50,149	48,782	48,396	141,467	147,327	199,843
Other											
Advertising and business development	—	6,155	6,362	6,788	7,334	5,507	6,332	6,616	19,305	18,455	25,789
Fees and commissions	—	6,458	7,389	5,672	6,460	6,639	6,312	4,947	19,519	17,898	24,358
Communications and travelling expenses	—	5,478	6,122	5,688	5,624	6,260	6,105	5,413	17,288	17,778	23,402
Taxes and insurance	—	5,553	3,899	4,788	4,905	4,432	4,504	4,359	14,240	13,295	18,200
Stationery and publications	—	1,608	1,871	1,560	1,511	1,613	1,864	1,941	5,039	5,418	6,929
Recruitment and training	—	601	516	563	517	859	708	591	1,680	2,158	2,675
Other	—	2,878	1,782	1,806	1,450	825	600	140	6,466	1,565	3,015
	—	28,731	27,941	26,865	27,801	26,135	26,425	24,007	83,537	76,567	104,368
Impairment of goodwill, software and intangible assets, and premises and equipment	—	—	—	—	72,226	—	—	—	—	—	72,226
Total non-interest expenses	\$ —	\$ 160,474	\$ 160,066	\$ 157,011	\$ 242,340	\$ 161,037	\$ 158,750	\$ 160,697	\$ 477,551	\$ 480,484	\$ 722,824
Adjusted non-interest expenses^[3]	\$ —	\$ 160,474	\$ 160,066	\$ 157,011	\$ 163,931	\$ 161,037	\$ 158,750	\$ 155,842	\$ 477,551	\$ 475,629	\$ 639,560

[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 NINE 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	JULY 31 2016	JULY 31 2015	OCTOBER 31 2015
PERSONAL AND COMMERCIAL BANKING											
Total revenue											
Net interest income	\$ —	\$ 106,248	\$ 102,212	\$ 105,294	\$ 104,490	\$ 104,430	\$ 99,978	\$ 100,970	\$ 313,754	\$ 305,378	\$ 409,868
Other income	—	53,855	52,118	53,174	53,572	54,291	51,773	50,583	159,147	156,647	210,219
	\$ —	\$ 160,103	\$ 154,330	\$ 158,468	\$ 158,062	\$ 158,721	\$ 151,751	\$ 151,553	\$ 472,901	\$ 462,025	\$ 620,087
Business Services – Financial condition											
Loans to business customers (ending balance)	\$ —	\$ 8,922,452	\$ 8,445,792	\$ 8,177,824	\$ 8,030,449	\$ 7,724,042	\$ 7,519,989	\$ 7,519,989	\$ 8,922,452	\$ 7,724,042	\$ 8,030,449
Average earning assets	\$ —	\$ 8,500,502	\$ 8,135,312	\$ 7,971,339	\$ 7,930,851	\$ 7,705,475	\$ 7,541,577	\$ 7,214,680	\$ 8,202,874	\$ 7,486,647	\$ 7,930,851
Deposits (ending balance)	\$ —	\$ 1,943,944	\$ 1,973,873	\$ 1,971,067	\$ 1,813,850	\$ 1,820,519	\$ 1,514,646	\$ 1,458,721	\$ 1,943,944	\$ 1,820,519	\$ 1,813,850
Retail Services – Financial condition											
Loans (ending balance)	\$ —	\$ 10,828,186	\$ 10,992,615	\$ 11,022,081	\$ 11,084,340	\$ 11,145,524	\$ 11,214,242	\$ 11,221,641	\$ 10,828,186	\$ 11,145,524	\$ 11,084,340
Average earning assets	\$ —	\$ 10,947,295	\$ 11,011,331	\$ 11,060,018	\$ 10,934,476	\$ 11,001,470	\$ 11,014,843	\$ 11,081,081	\$ 11,006,177	\$ 11,032,658	\$ 11,007,911
Deposits (ending balance)	\$ —	\$ 8,699,852	\$ 8,742,342	\$ 8,647,128	\$ 8,674,484	\$ 8,698,053	\$ 8,738,221	\$ 8,794,201	\$ 8,699,852	\$ 8,698,053	\$ 8,674,484
Retail Services – Assets under administration and assets under management											
Mutual funds	\$ —	\$ 3,395,153	\$ 3,235,616	\$ 3,228,788	\$ 3,299,986	\$ 3,391,393	\$ 3,330,462	\$ 3,164,243	\$ 3,395,153	\$ 3,391,393	\$ 3,299,986
Retail Services – Other information											
Number of automated banking machines	—	399	402	404	405	408	415	417	399	408	405
Number of branches	—	148	150	150	150	150	151	151	148	150	150
B2B BANK											
Total revenue											
Net interest income	\$ —	\$ 46,770	\$ 45,914	\$ 47,972	\$ 49,920	\$ 45,896	\$ 41,612	\$ 42,060	\$ 140,656	\$ 129,568	\$ 179,488
Other income	—	9,164	9,057	9,236	7,799	8,652	8,540	8,716	27,457	25,908	33,707
	\$ —	\$ 55,934	\$ 54,971	\$ 57,208	\$ 57,719	\$ 54,548	\$ 50,152	\$ 50,776	\$ 168,113	\$ 155,476	\$ 213,195
Financial condition											
Residential mortgage loans through B2B Bank independent brokers and advisors (ending balance)	\$ —	\$ 6,914,580	\$ 6,676,965	\$ 6,293,549	\$ 5,710,106	\$ 5,071,200	\$ 4,583,022	\$ 4,354,489	\$ 6,914,580	\$ 5,071,200	\$ 5,710,106
Loans and acceptances (ending balance)	\$ —	\$ 11,653,467	\$ 11,527,340	\$ 11,154,180	\$ 10,620,262	\$ 9,399,549	\$ 8,972,734	\$ 8,770,244	\$ 11,653,467	\$ 9,399,549	\$ 10,620,262
Average earning assets	\$ —	\$ 11,590,071	\$ 11,338,345	\$ 10,906,379	\$ 10,216,088	\$ 9,144,573	\$ 8,828,158	\$ 8,750,650	\$ 11,277,826	\$ 8,908,669	\$ 9,238,210
Deposits (ending balance)	\$ —	\$ 13,420,190	\$ 13,549,252	\$ 13,256,456	\$ 12,690,525	\$ 12,420,739	\$ 11,970,976	\$ 11,615,494	\$ 13,420,190	\$ 12,420,739	\$ 12,690,525
LAURENTIAN BANK SECURITIES AND CAPITAL MARKETS											
Total revenue											
Net interest income	\$ —	\$ 1,535	\$ 783	\$ 835	\$ 1,254	\$ 819	\$ 715	\$ 726	\$ 3,153	\$ 2,260	\$ 3,514
Other income	—	19,331	24,231	15,253	16,828	16,270	18,411	16,484	58,815	51,165	67,993
	\$ —	\$ 20,866	\$ 25,014	\$ 16,088	\$ 18,082	\$ 17,089	\$ 19,126	\$ 17,210	\$ 61,968	\$ 53,425	\$ 71,507
Assets under administration and assets under management											
Clients' brokerage assets	\$ —	\$ 3,329,707	\$ 3,218,477	\$ 3,106,669	\$ 3,122,090	\$ 3,119,751	\$ 2,932,058	\$ 2,981,864	\$ 3,329,707	\$ 3,119,751	\$ 3,122,090
OTHER											
Total revenue											
Net interest income	\$ —	\$ (6,562)	\$ (5,481)	\$ (4,603)	\$ (4,997)	\$ (3,916)	\$ (4,614)	\$ (4,260)	\$ (16,646)	\$ (12,790)	\$ (17,787)
Other income	—	(1,264)	(2,031)	(3,959)	2,783	196	4,264	2,881	(7,254)	7,341	10,124
	\$ —	\$ (7,826)	\$ (7,512)	\$ (8,562)	\$ (2,214)	\$ (3,720)	\$ (350)	\$ (1,379)	\$ (23,900)	\$ (5,449)	\$ (7,663)
Financial condition											
Deposits (ending balance)	\$ —	\$ 2,839,453	\$ 3,019,983	\$ 2,906,032	\$ 3,425,445	\$ 2,860,733	\$ 2,736,478	\$ 2,778,828	\$ 2,839,453	\$ 2,860,733	\$ 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	
ASSETS																
Cash and non-interest-bearing deposits with other banks	\$	—	\$	118,133	\$	107,063	\$	109,930	\$	109,055	\$	101,886	\$	106,540	\$	143,162
Interest-bearing deposits with other banks		—		52,692		121,329		122,490		91,809		58,501		94,342		98,337
Securities																
Available-for-sale		—		2,288,606		2,513,648		2,223,161		2,368,757		2,309,028		2,573,806		2,441,942
Held-to-maturity		—		276,829		337,590		331,074		393,222		536,630		421,161		420,487
Held-for-trading		—		2,533,130		2,046,693		2,148,313		1,725,378		2,374,329		2,185,638		2,469,647
		—		5,098,565		4,897,931		4,702,548		4,487,357		5,219,987		5,180,605		5,332,076
Securities purchased under reverse repurchase agreements		—		2,288,126		3,773,260		3,877,454		3,911,439		4,701,479		3,320,127		3,226,135
Loans																
Personal		—		6,764,038		6,931,274		6,968,211		7,063,229		6,520,944		6,636,520		6,695,265
Residential mortgage		—		16,356,056		16,036,050		15,548,403		14,998,867		14,409,723		13,954,940		13,730,456
Commercial mortgage		—		4,597,545		4,343,179		4,249,066		4,248,761		4,141,549		4,012,783		3,966,451
Commercial and other		—		3,851,250		3,598,455		3,536,587		3,308,144		3,175,314		3,123,129		2,997,572
Customers' liabilities under acceptances		—		473,657		504,158		392,171		473,544		407,179		384,077		370,458
		—		32,042,546		31,413,116		30,694,438		30,092,545		28,654,709		28,111,449		27,760,202
Allowances for loan losses		—		(104,632)		(105,999)		(110,165)		(111,153)		(111,703)		(114,524)		(115,714)
		—		31,937,914		31,307,117		30,584,273		29,981,392		28,543,006		27,996,925		27,644,488
Other																
Derivatives		—		241,247		267,472		348,805		276,601		327,763		253,750		335,590
Premises and equipment		—		39,636		41,602		43,530		45,562		58,267		61,625		65,162
Software and other intangible assets		—		148,690		138,298		142,737		147,135		187,729		195,172		201,842
Goodwill		—		34,853		34,853		34,853		34,853		64,077		64,077		64,077
Deferred tax assets		—		33,642		33,610		26,494		17,450		2,604		4,003		2,500
Other assets		—		304,095		301,599		274,062		556,851		292,426		378,781		321,559
		—		802,163		817,434		870,481		1,078,452		932,866		957,408		990,730
	\$	—	\$	40,297,593	\$	41,024,134	\$	40,267,176	\$	39,659,504	\$	39,557,725	\$	37,655,947	\$	37,434,928
LIABILITIES AND SHAREHOLDERS' EQUITY																
Deposits																
Personal	\$	—	\$	20,467,577	\$	20,589,373	\$	20,087,751	\$	19,377,716	\$	19,008,763	\$	18,648,149	\$	18,492,140
Business, banks and other		—		6,435,862		6,696,077		6,692,931		7,226,588		6,791,281		6,312,172		6,155,104
		—		26,903,439		27,285,450		26,780,682		26,604,304		25,800,044		24,960,321		24,647,244
Other																
Obligations related to securities sold short		—		1,262,510		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		—		2,648,898		2,752,816		2,613,472		2,296,890		2,727,938		2,216,589		2,587,191
Acceptances		—		473,657		504,158		392,171		473,544		407,179		384,077		370,458
Derivatives		—		129,872		171,188		177,958		125,683		157,933		134,149		178,122
Deferred tax liabilities		—		12,658		10,586		11,779		8,294		4,338		441		7,726
Other liabilities		—		794,016		776,079		766,178		780,682		707,127		780,104		761,469
		—		5,321,611		5,585,886		5,706,302		5,524,930		6,433,021		5,205,222		5,679,489
Debt related to securitization activities		—		6,049,375		6,165,694		5,922,744		5,493,602		5,245,340		5,445,989		5,062,301
Subordinated debt		—		199,775		199,736		199,689		449,641		449,084		448,568		448,044
Shareholders' equity																
Preferred shares		—		340,494		340,525		219,633		219,633		219,633		219,633		219,633
Common shares		—		540,669		535,747		532,243		466,336		466,334		465,926		465,926
Retained earnings		—		933,157		911,481		890,911		886,656		908,131		888,718		864,287
Accumulated other comprehensive income		—														
Available-for-sale securities reserve		—		(2,914)		(8,535)		(18,672)		(11,391)		(575)		8,695		11,058
Cash flow hedges reserve		—		11,987		8,150		33,644		25,757		36,677		12,784		36,855
		—		9,073		(385)		14,972		14,366		36,102		21,479		47,913
Share-based payment reserve		—		—		—		—		36		36		91		91
		—		1,823,393		1,787,368		1,657,759		1,587,027		1,630,236		1,595,847		1,597,850
	\$	—	\$	40,297,593	\$	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
Personal								
Notice and demand								
Branch network	\$ —	\$ 2,659,743	\$ 2,730,471	\$ 2,726,486	\$ 2,748,671	\$ 2,720,582	\$ 2,768,466	\$ 2,719,381
Financial intermediaries	—	2,675,179	2,829,396	3,087,364	3,186,188	3,287,251	3,268,740	3,066,325
	—	5,334,922	5,559,867	5,813,850	5,934,859	6,007,833	6,037,206	5,785,706
Term								
Branch network	—	5,098,683	5,042,856	4,975,275	4,955,879	5,004,719	5,026,398	5,120,205
Financial intermediaries	—	10,033,972	9,986,650	9,298,626	8,486,978	7,996,211	7,584,545	7,586,229
	—	15,132,655	15,029,506	14,273,901	13,442,857	13,000,930	12,610,943	12,706,434
	—	20,467,577	20,589,373	20,087,751	19,377,716	19,008,763	18,648,149	18,492,140
Business, banks and other								
Notice and demand	—	2,201,943	2,295,537	2,450,447	2,499,364	2,620,087	2,510,259	2,332,003
Term	—	4,233,919	4,400,540	4,242,485	4,727,224	4,171,194	3,801,913	3,823,101
	—	6,435,862	6,696,077	6,692,932	7,226,588	6,791,281	6,312,172	6,155,104
	\$ —	\$ 26,903,439	\$ 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	\$ —	\$ 36,304,893	\$ 35,290,277	\$ 34,838,701	\$ 35,386,071	\$ 36,369,627	\$ 36,311,865	\$ 36,100,996
Mutual funds	—	3,395,153	3,235,616	3,228,788	3,299,986	3,391,393	3,330,462	3,164,243
Clients' brokerage assets	—	3,329,707	3,218,477	3,106,669	3,122,090	3,119,751	2,932,058	2,981,864
Mortgage loans under management	—	397,039	348,669	315,050	328,661	315,148	283,603	251,485
Institutional assets	—	68,357	78,340	78,605	78,767	73,241	73,220	77,843
Other - Personal	—	9,011	8,961	8,628	9,610	9,940	10,243	11,818
	\$ —	\$ 43,504,160	\$ 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 ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	
Row ^[1]									
Common Equity Tier 1 capital: instruments and reserves									
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ —	\$ —	\$ 540,669	\$ 540,669	\$ 535,747	\$ 535,747	\$ 532,243	\$ 532,243
2	Retained earnings	—	—	933,157	933,157	911,481	911,481	890,911	890,911
3	Accumulated other comprehensive income (and other reserves)	—	—	(2,914)	(2,914)	(8,535)	(8,535)	(18,672)	(18,672)
6	Common Equity Tier 1 capital before regulatory adjustments	—	—	1,470,912	1,470,912	1,438,693	1,438,693	1,404,482	1,404,482
28	Total regulatory adjustments to Common Equity Tier 1 ^[4]	—	—	(159,762)	(93,669)	(149,504)	(85,760)	(157,014)	(86,646)
29	Common Equity Tier 1 capital (CET1)	—	—	1,311,150	1,377,243	1,289,189	1,352,933	1,247,468	1,317,836
Additional Tier 1 capital: instruments									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	—	—	242,932	242,932	242,963	242,963	122,071	122,071
31	of which: classified as equity under applicable accounting standards	—	—	242,932	242,932	242,963	242,963	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
36	Additional Tier 1 capital before regulatory adjustments	—	—	340,494	340,494	340,525	340,525	219,633	219,633
43	Total regulatory adjustments to Additional Tier 1 capital	—	—	—	(16,129)	—	(17,883)	—	(21,504)
44	Additional Tier 1 capital (AT1)	—	—	340,494	324,365	340,525	322,642	219,633	198,129
45	Tier 1 capital (T1 = CET1 + AT1)	—	—	1,651,644	1,701,608	1,629,714	1,675,575	1,467,101	1,515,965
Tier 2 capital: instruments and allowances									
47	Directly issued capital instruments subject to phase out from Tier 2	—	—	199,775	199,775	199,736	199,736	199,689	199,689
50	Collective allowances	—	—	74,638	74,638	71,937	71,937	74,803	74,803
51	Tier 2 capital before regulatory adjustments	—	—	274,413	274,413	271,673	271,673	274,492	274,492
57	Total regulatory adjustments to Tier 2 capital	—	—	(1,066)	(640)	(1,067)	(640)	(357)	(214)
58	Tier 2 capital (T2)	—	—	273,347	273,773	270,606	271,033	274,135	274,278
59	Total capital (TC = T1 + T2)	\$ —	\$ —	\$ 1,924,991	\$ 1,975,381	\$ 1,900,320	\$ 1,946,608	\$ 1,741,236	\$ 1,790,243
60a	Common Equity Tier 1 capital risk-weighted assets	\$ —	\$ —	\$ 16,644,121	\$ 16,711,709	\$ 16,365,512	\$ 16,430,508	\$ 16,140,839	\$ 16,216,519
60b	Tier 1 capital risk-weighted assets	\$ —	\$ —	\$ 16,647,481	\$ 16,711,709	\$ 16,369,169	\$ 16,430,508	\$ 16,146,053	\$ 16,216,519
60c	Total capital risk-weighted assets	\$ —	\$ —	\$ 16,650,361	\$ 16,711,709	\$ 16,372,303	\$ 16,430,508	\$ 16,150,523	\$ 16,216,519
Capital ratios									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	—%	—%	7.9%	8.2%	7.9%	8.2%	7.7%	8.1%
62	Tier 1 (as a percentage of risk-weighted assets)	—%	—%	9.9%	10.2%	10.0%	10.2%	9.1%	9.3%
63	Total capital (as a percentage of risk-weighted assets)	—%	—%	11.6%	11.8%	11.6%	11.8%	10.8%	11.0%
OSFI all-in target									
69	Common Equity Tier 1 all-in target ratio	—%	n.a.	7.0%	n.a.	7.0%	n.a.	7.0%	n.a.
70	Tier 1 capital all-in target ratio	—%	n.a.	8.5%	n.a.	8.5%	n.a.	8.5%	n.a.
71	Total capital all-in target ratio	—%	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	\$ —	\$ —	\$ 181,931	\$ 181,931	\$ 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	\$ 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 ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	
Row ^[1]									
Common Equity Tier 1 capital: instruments and reserves									
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ 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	Common Equity Tier 1 capital before regulatory adjustments	1,341,637	1,341,637	1,373,926	1,373,926	1,363,430	1,363,430	1,341,362	1,341,362
28	Total regulatory adjustments to Common Equity Tier 1 ^[4]	(166,399)	(59,270)	(220,124)	(85,249)	(227,806)	(91,122)	(235,401)	(94,161)
29	Common Equity Tier 1 capital (CET1)	1,175,238	1,282,367	1,153,802	1,288,677	1,135,624	1,272,308	1,105,961	1,247,201
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	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	Additional Tier 1 capital before regulatory adjustments	219,633	219,633	219,633	219,633	219,633	219,633	219,633	219,633
43	Total regulatory adjustments to Additional Tier 1 capital	—	(28,201)	—	(41,247)	—	(38,446)	—	(38,446)
44	Additional Tier 1 capital (AT1)	219,633	191,432	219,633	178,386	219,633	181,187	219,633	181,187
45	Tier 1 capital (T1 = CET1 + AT1)	1,394,871	1,473,799	1,373,435	1,467,063	1,355,257	1,453,495	1,325,594	1,428,388
Tier 2 capital: instruments and allowances									
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	Tier 2 capital before regulatory adjustments	273,545	273,545	387,520	387,520	389,315	389,315	391,952	391,952
57	Total regulatory adjustments to Tier 2 capital	—	—	(2,646)	(1,058)	(686)	(274)	(5,844)	(2,338)
58	Tier 2 capital (T2)	273,545	273,545	384,874	386,462	388,629	389,041	386,108	389,614
59	Total capital (TC = T1 + T2)	\$ 1,668,416	\$ 1,747,344	\$ 1,758,309	\$ 1,853,525	\$ 1,743,886	\$ 1,842,536	\$ 1,711,702	\$ 1,818,002
60a	Common Equity Tier 1 capital risk-weighted assets	\$ 15,422,282	\$ 15,523,366	\$ 15,017,481	\$ 15,140,100	\$ 14,586,681	\$ 14,704,515	\$ 14,244,056	\$ 14,373,423
60b	Tier 1 capital risk-weighted assets	\$ 15,426,616	\$ 15,523,366	\$ 15,022,828	\$ 15,140,100	\$ 14,590,425	\$ 14,704,515	\$ 14,248,562	\$ 14,373,423
60c	Total capital risk-weighted assets	\$ 15,430,331	\$ 15,523,366	\$ 15,027,412	\$ 15,140,100	\$ 14,593,635	\$ 14,704,515	\$ 14,252,424	\$ 14,373,423
Capital ratios									
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 %
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	\$ 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 JULY 31, 2016

	0%	20%	35%	40%	50%	75%	100%	150%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)												
Corporate	\$ 26,385	\$ 18,615	\$ —	\$ —	\$ 39,988	\$ —	\$ 7,181,286	\$ 90,207	\$ —	\$ —	\$ 7,356,481	\$ 7,340,314
Sovereign	5,815,829	125,160	—	—	—	—	—	—	—	—	5,940,989	25,033
Bank	—	218,588	—	—	—	—	11,451	—	—	—	230,039	55,169
Retail residential mortgage loans	8,935,718	—	8,672,282	—	—	—	45,180	—	—	—	17,653,180	3,080,479
Other retail	430,987	—	—	—	—	2,441,098	—	9,230	—	—	2,881,315	1,844,669
Small business entities treated as other retail	82,457	—	—	—	—	1,343,376	—	—	—	—	1,425,833	1,007,532
Equity	—	—	—	—	—	—	314,597	—	—	—	314,597	314,597
Securitization	—	9,335	—	3,469	—	—	17,921	—	—	392	31,117	26,076
Other assets	509,127	99,183	—	—	—	—	296,005	—	107,032	—	1,011,347	583,421
	15,800,503	470,881	8,672,282	3,469	39,988	3,784,474	7,866,440	99,437	107,032	392	36,844,898	14,277,290
Derivatives ^[1]	1,065	132,557	—	—	—	—	56,915	—	—	—	190,537	83,427
Credit commitments	57,307	13,573	—	—	—	722	856,297	—	—	—	927,899	859,554
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,423,850
	\$ 15,858,875	\$ 617,011	\$ 8,672,282	\$ 3,469	\$ 39,988	\$ 3,785,196	\$ 8,779,652	\$ 99,437	\$ 107,032	\$ 392	\$ 37,963,334	\$ 16,644,121
Balance sheet items												
Cash, deposits with other banks, securities and securities financing transactions												\$ 728,545
Personal loans												2,249,012
Residential mortgage loans												3,587,720
Commercial mortgage loans, commercial loans and acceptances												7,365,655
Other assets												346,358
												\$ 14,277,290

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
Exposure Class (after risk mitigation)												
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 ^[1]	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
Balance sheet items												
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 \$30.7 million for CET1 capital risk-weighted assets as at July 31, 2016 (\$39.6 million as at October 31, 2015).

BASEL III LEVERAGE RATIO ^[1]

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 ^[2]								
On-balance sheet exposures								
1 On-balance sheet items (excluding derivatives, securities financing transactions (SFT), and grandfathered securitization exposures but including collateral)	\$ —	\$ 37,743,448	\$ 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 ^[3]	—	(171,544)	(157,412)	(190,300)	(191,935)	(256,641)	(240,472)	(272,082)
3 Total on-balance sheet exposures	\$ —	\$ 37,571,904	\$ 36,800,685	\$ 35,825,995	\$ 35,252,317	\$ 34,248,022	\$ 33,817,579	\$ 33,426,497
Derivative exposures								
4 Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	\$ —	\$ 127,977	\$ 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	—	110,776	99,531	120,941	108,566	109,247	95,539	85,596
11 Total derivative exposures	\$ —	\$ 238,753	\$ 230,745	\$ 356,241	\$ 272,498	\$ 313,982	\$ 226,400	\$ 292,297
Securities financing transaction exposures								
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	\$ —	\$ 2,288,126	\$ 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	\$ —	\$ 1,425,208	\$ 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	—	16,008	5,956	10,065	7,886	7,697	12,406	3,355
16 Total securities financing transaction exposures	\$ —	\$ 1,441,216	\$ 2,091,905	\$ 2,087,675	\$ 2,509,023	\$ 2,356,949	\$ 1,377,129	\$ 1,128,298
Other off-balance sheet exposures								
17 Off-balance sheet exposure of gross notional amount	\$ —	\$ 8,586,919	\$ 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	—	(7,045,133)	(7,039,621)	(6,688,704)	(6,747,625)	(6,497,287)	(6,620,538)	(6,145,396)
19 Off-balance sheet items	\$ —	\$ 1,541,786	\$ 1,589,332	\$ 1,558,673	\$ 1,523,462	\$ 1,498,186	\$ 1,415,666	\$ 1,360,393
Capital and total exposures								
20 Tier 1 capital	\$ —	\$ 1,651,644	\$ 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)	\$ —	\$ 40,793,659	\$ 40,712,667	\$ 39,828,584	\$ 39,557,300	\$ 38,417,139	\$ 36,836,774	\$ 36,207,485
Leverage ratio								
22 Basel III leverage ratio	—%	4.0%	4.0%	3.7%	3.5%	3.6%	3.7%	3.7%

[1] The Bank is not a Domestic Systemically Important Bank (D-SIB) and 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	\$ —	\$ 37,709	\$ 39,204	\$ 42,770
Residential mortgage	—	11,719	11,595	13,171
Commercial mortgage	—	22,658	22,664	21,578
Commercial and other ^[1]	—	38,155	37,576	38,296
Total allowances for credit losses	\$ —	\$ 110,241	\$ 111,039	\$ 115,815
Individual allowances	\$ —	\$ 18,720	\$ 22,220	\$ 19,484
Collective allowances against impaired loans	—	16,883	16,882	21,528
Collective allowances against other loans	—	69,029	66,897	69,153
Total allowances for loan losses	—	104,632	105,999	110,165
Allowances for off-balance sheet exposures ^[2]	—	5,609	5,040	5,650
Total allowances for credit losses	\$ —	\$ 110,241	\$ 111,039	\$ 115,815

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 ^[1]	36,553	36,925	39,220	39,028
Total allowances for loan losses	\$ 111,153	\$ 111,703	\$ 114,524	\$ 115,714
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
Total allowances for loan losses	\$ 111,153	\$ 111,703	\$ 114,524	\$ 115,714

[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 NINE MONTHS ENDED	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	JULY 31	
	2016	2016	2016	2016	2016	
Personal	\$ —	\$ 5,093	\$ 4,640	\$ 9,077	\$ 18,810	
Residential mortgage	—	1,523	(583)	2,152	3,092	
Commercial mortgage	—	145	1,480	(3,186)	(1,561)	
Commercial and other ^[1]	—	1,439	213	1,057	2,709	
Total provision for credit losses	\$ —	\$ 8,200	\$ 5,750	\$ 9,100	\$ 23,050	
Individual provision	\$ —	\$ (2,657)	\$ 3,909	\$ (3,475)	\$ (2,223)	
Collective provision against impaired loans	—	8,156	4,707	11,676	24,539	
Collective provision against other loans	—	2,132	(2,256)	366	242	
Total provision for loan losses	—	7,631	6,360	8,567	22,558	
Provision for off-balance sheet exposures ^[2]	—	569	(610)	533	\$ 492	
Total provision for credit losses	\$ —	\$ 8,200	\$ 5,750	\$ 9,100	\$ 23,050	

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	JULY 31		OCTOBER 31	
	2015	2015	2015	2015	2015		2015	
Personal	\$ 8,444	\$ 7,968	\$ 7,715	\$ 5,550	\$ 21,233	\$ 29,677		
Residential mortgage	1,305	1,835	709	1,475	4,019	5,324		
Commercial mortgage	(89)	(1,196)	(761)	1,956	(1)	(90)		
Commercial and other ^[1]	(260)	(1,607)	337	1,519	249	(11)		
Total provision for loan losses	\$ 9,400	\$ 7,000	\$ 8,000	\$ 10,500	\$ 25,500	\$ 34,900		
Individual provision	\$ 10,544	\$ (353)	\$ 349	\$ 146	\$ 142	\$ 10,686		
Collective provision against impaired loans	1,597	8,720	9,608	15,684	34,012	35,609		
Collective provision against other loans	(2,741)	(1,367)	(1,957)	(5,330)	(8,654)	(11,395)		
Total provision for loan losses	\$ 9,400	\$ 7,000	\$ 8,000	\$ 10,500	\$ 25,500	\$ 34,900		

[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)											
Insured and uninsured residential mortgage loans^[1] (excluding HELOCs)											
Insured ^[2]											
Québec	\$	—	— %	\$ 5,075,114	32 %	\$ 5,102,278	33 %	\$ 5,091,656	34 %	\$ 5,192,424	36 %
Ontario		—	—	2,196,978	14	2,011,048	13	1,818,209	12	1,769,054	12
Rest of Canada		—	—	889,277	6	840,176	5	774,637	5	746,262	5
		—	—	8,161,369	52	7,953,502	51	7,684,502	51	7,707,740	53
Uninsured ^[2]											
Québec		—	—	4,023,462	26	3,968,916	26	3,953,940	26	3,824,828	26
Ontario		—	—	2,648,273	17	2,704,214	18	2,622,046	17	2,195,164	15
Rest of Canada		—	—	863,396	5	837,344	5	818,735	5	731,930	5
		—	—	7,535,131	48	7,510,474	49	7,394,721	49	6,751,922	47
	\$	—	— %	\$ 15,696,500	100 %	\$ 15,463,976	100 %	\$ 15,079,223	100 %	\$ 14,459,662	100 %
Uninsured home equity lines of credit (HELOCs)											
Québec		—	—	750,094	70	764,661	70	774,378	71	777,737	71
Ontario		—	—	169,823	16	167,819	16	162,862	15	158,427	15
Rest of Canada		—	—	149,895	14	153,717	14	155,424	14	151,837	14
	\$	—	— %	\$ 1,069,812	100 %	\$ 1,086,197	100 %	\$ 1,092,664	100 %	\$ 1,088,001	100 %
Amortization period ranges for residential mortgage loans (in %)											
Less than 20 years		—	%		18 %		18 %		19 %		20 %
20-24 years		—			38		36		36		36
25-29 years		—			30		30		28		28
30 years and greater		—			14		16		17		16
		—	%		100 %		100 %		100 %		100 %
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs^[3]											
Québec		—	%		65 %		67 %		67 %		65 %
Ontario		—	%		64 %		64 %		63 %		65 %
Rest of Canada		—	%		61 %		63 %		62 %		64 %
		—	%		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 NINE 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	JULY 31 2016	JULY 31 2015	OCTOBER 31 2015
Reported results											
Net interest income	\$ —	\$ 147,991	\$ 143,428	\$ 149,498	\$ 150,667	\$ 147,229	\$ 137,691	\$ 139,496	\$ 440,917	\$ 424,416	\$ 575,083
Other income	—	81,086	83,375	73,704	80,982	79,409	82,988	78,664	238,165	241,061	322,043
Total revenue	—	229,077	226,803	223,202	231,649	226,638	220,679	218,160	679,082	665,477	897,126
Amortization of net premium on purchased financial instruments	—	1,267	1,337	1,405	1,465	1,531	1,531	1,472	4,009	4,534	5,999
Provision for credit losses	—	8,200	5,750	9,100	9,400	7,000	8,000	10,500	23,050	25,500	34,900
Non-interest expenses	—	160,474	160,066	157,011	242,340	161,037	158,750	160,697	477,551	480,484	722,824
Income (loss) before income taxes	—	59,136	59,650	55,686	(21,556)	57,070	52,398	45,491	174,472	154,959	133,403
Income taxes (recovery)	—	13,999	13,936	13,010	(2,837)	12,904	11,210	9,656	40,945	33,770	30,933
Net income (loss)	\$ —	\$ 45,137	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 133,527	\$ 121,189	\$ 102,470
Reported measures											
Efficiency ratio	—%	70.1%	70.6%	70.3 %	104.6 %	71.1 %	71.9 %	73.7 %	70.3 %	72.2 %	80.6 %
Diluted earnings (loss) per share	\$ —	\$ 1.34	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.15	\$ 4.13	\$ 3.94	\$ 3.21
Return on common shareholders' equity	—%	11.2%	12.5%	11.6 %	(6.1)%	12.1 %	11.8 %	9.9 %	11.7 %	11.3 %	6.8 %
Adjusting items ^[1]											
Amortization of net premium on purchased financial instruments	\$ —	\$ 1,267	\$ 1,337	\$ 1,405	\$ 1,465	\$ 1,531	\$ 1,531	\$ 1,472	\$ 4,009	\$ 4,534	\$ 5,999
Impairment of goodwill, software and intangible assets, and premises and equipment	—	—	—	—	72,226	—	—	—	—	—	72,226
Restructuring charges											
Severance charges	—	—	—	—	4,607	—	—	—	—	—	4,607
Impairment charges related to IT projects	—	—	—	—	1,576	—	—	—	—	—	1,576
Retirement compensation charge	—	—	—	—	6,183	—	—	—	—	—	6,183
Retirement compensation charge	—	—	—	—	—	—	—	4,855	—	4,855	4,855
Adjusting items before income taxes	\$ —	\$ 1,267	\$ 1,337	\$ 1,405	\$ 79,874	\$ 1,531	\$ 1,531	\$ 6,327	\$ 4,009	\$ 9,389	\$ 89,263
Income tax recovery related to the above	—	337	355	373	17,028	406	406	1,694	1,065	2,506	19,534
Impact of adjusting items on net income	\$ —	\$ 930	\$ 982	\$ 1,032	\$ 62,846	\$ 1,125	\$ 1,125	\$ 4,633	\$ 2,944	\$ 6,883	\$ 69,729
Impact of adjusting items on diluted earnings per share ^[2]	\$ —	\$ 0.03	\$ 0.03	\$ 0.03	\$ 2.17	\$ 0.04	\$ 0.04	\$ 0.16	\$ 0.10	\$ 0.24	\$ 2.41
Adjusted results ^[1]											
Net interest income	\$ —	\$ 147,991	\$ 143,428	\$ 149,498	\$ 150,667	\$ 147,229	\$ 137,691	\$ 139,496	\$ 440,917	\$ 424,416	\$ 575,083
Other income	—	81,086	83,375	73,704	80,982	79,409	82,988	78,664	238,165	241,061	322,043
Total revenue	—	229,077	226,803	223,202	231,649	226,638	220,679	218,160	679,082	665,477	897,126
Provision for credit losses	—	8,200	5,750	9,100	9,400	7,000	8,000	10,500	23,050	25,500	34,900
Non-interest expenses	—	160,474	160,066	157,011	163,931	161,037	158,750	155,842	477,551	475,629	639,560
Income before income taxes	—	60,403	60,987	57,091	58,318	58,601	53,929	51,818	178,481	164,348	222,666
Income taxes	—	14,336	14,291	13,383	14,191	13,310	11,616	11,350	42,010	36,276	50,467
Adjusted net income	\$ —	\$ 46,067	\$ 46,696	\$ 43,708	\$ 44,127	\$ 45,291	\$ 42,313	\$ 40,468	\$ 136,471	\$ 128,072	\$ 172,199
Adjusted measures ^[1]											
Adjusted efficiency ratio	—%	70.1%	70.6%	70.3 %	70.8 %	71.1 %	71.9 %	71.4 %	70.3 %	71.5 %	71.3 %
Adjusted diluted earnings per share ^[2]	\$ —	\$ 1.37	\$ 1.46	\$ 1.39	\$ 1.44	\$ 1.48	\$ 1.38	\$ 1.32	\$ 4.23	\$ 4.17	\$ 5.62
Adjusted return on common shareholders' equity	—%	11.4%	12.8%	11.9 %	12.1 %	12.4 %	12.1 %	11.3 %	12.0 %	12.0 %	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 and for the nine months ended July 31, 2015.