



SECOND QUARTER 2014

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED APRIL 30, 2014

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- The financial information in this document is in Canadian dollars and is based on unaudited condensed interim consolidated financial statements prepared under International Financial Reporting Standards (IFRS).
 - Comparative figures reflect changes related to the adoption of amendments to IAS 19, *Employee Benefits*, with retrospective application as of November 1, 2012, and the realignment of the Bank's reportable segments.

HIGHLIGHTS

In thousands of Canadian dollars, except per share and percentage amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE 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
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Profitability											
Total revenue	\$ —	\$ —	\$ 216,890	\$ 216,109	\$ 215,531	\$ 221,042	\$ 214,850	\$ 213,914	\$ 432,999	\$ 428,764	\$ 865,337
Net income	\$ —	\$ —	\$ 30,989	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 66,514	\$ 66,627	\$ 119,477
Diluted earnings per share	\$ —	\$ —	\$ 0.99	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 2.15	\$ 2.13	\$ 3.80
Return on common shareholders' equity ^[1]	—%	—%	9.2 %	10.5 %	7.6 %	8.1 %	10.4 %	10.3 %	9.8 %	10.4 %	9.1 %
Net interest margin ^[1]	—%	—%	1.68 %	1.66 %	1.66 %	1.68 %	1.68 %	1.63 %	1.67 %	1.66 %	1.66 %
Efficiency ratio ^[1]	—%	—%	73.7 %	73.6 %	80.1 %	79.9 %	75.2 %	76.2 %	73.7 %	75.7 %	77.9 %
Operating leverage ^[1]	—%	—%	(0.1)%	8.1%	(0.2)%	(6.4)%	1.3%	n.m.	2.8%	n.m.	n.m.
Effective tax rate	—%	—%	24.4 %	21.6%	18.8 %	21.1 %	21.3%	21.5%	23.0%	21.4%	20.8%
Adjusted financial measures ^[1]											
Adjusted net income	\$ —	\$ —	\$ 39,375	\$ 39,261	\$ 33,919	\$ 38,547	\$ 39,247	\$ 39,116	\$ 78,636	\$ 78,363	\$ 150,829
Adjusted diluted earnings per share	\$ —	\$ —	\$ 1.29	\$ 1.29	\$ 1.10	\$ 1.27	\$ 1.24	\$ 1.30	\$ 2.57	\$ 2.54	\$ 4.91
Adjusted return on common shareholders' equity	—%	—%	11.9 %	11.7%	10.2 %	12.0 %	12.2%	12.5%	11.8%	12.4%	11.7%
Adjusted efficiency ratio	—%	—%	71.7 %	71.8%	75.5 %	73.3 %	72.4%	72.7%	71.7%	72.5%	73.5%
Adjusted operating leverage	—%	—%	0.2 %	4.9%	(2.9)%	(1.4)%	0.5%	n.m.	1.1%	n.m.	n.m.
Adjusted dividend payout ratio	—%	—%	39.6 %	39.6%	45.5 %	39.4 %	39.3%	37.7%	39.6%	38.5%	40.3%
Per common share											
Share price											
High	\$ —	\$ —	\$ 47.54	\$ 47.96	\$ 47.15	\$ 45.75	\$ 45.41	\$ 45.97	\$ 47.96	\$ 45.97	\$ 47.15
Low	\$ —	\$ —	\$ 45.00	\$ 44.34	\$ 44.25	\$ 42.41	\$ 42.57	\$ 42.90	\$ 44.34	\$ 42.57	\$ 42.41
Close	\$ —	\$ —	\$ 47.08	\$ 45.73	\$ 46.55	\$ 45.05	\$ 44.21	\$ 44.10	\$ 47.08	\$ 44.21	\$ 46.55
Price / earnings ratio ^[3]	—x	—x	12.3x	11.8x	12.2x	n.m.	n.m.	n.m.	12.3x	n.m.	12.2x
Book value	\$ —	\$ —	\$ 44.61	\$ 44.03	\$ 43.19	\$ 42.60	\$ 41.75	\$ 41.45	\$ 44.61	\$ 41.75	\$ 43.19
Market to book value	—%	—%	106 %	104%	108 %	106 %	106%	106%	106%	106%	108%
Dividends declared	\$ —	\$ —	\$ 0.51	\$ 0.51	\$ 0.50	\$ 0.50	\$ 0.49	\$ 0.49	\$ 1.02	\$ 0.98	\$ 1.98
Dividend yield ^[1]	—%	—%	4.3 %	4.5%	4.3 %	4.4 %	4.4%	4.4%	4.3%	4.4%	4.3%
Dividend payout ratio ^[1]	—%	—%	51.3 %	44.1%	61.2 %	58.0 %	46.5%	45.6%	47.4%	46.0%	52.0%
Financial position											
Balance sheet assets	\$ —	\$ —	\$ 34,260,996	\$ 33,631,283	\$ 33,911,026	\$ 33,757,717	\$ 34,479,601	\$ 34,251,785	\$ 34,260,996	\$ 34,479,601	\$ 33,911,026
Loans and acceptances	\$ —	\$ —	\$ 27,232,750	\$ 27,091,615	\$ 27,228,697	\$ 27,188,739	\$ 27,035,042	\$ 26,846,658	\$ 27,232,750	\$ 27,035,042	\$ 27,228,697
Deposits	\$ —	\$ —	\$ 23,758,753	\$ 23,803,938	\$ 23,927,350	\$ 23,866,365	\$ 23,808,825	\$ 23,767,493	\$ 23,758,753	\$ 23,808,825	\$ 23,927,350
Common shareholders' equity	\$ —	\$ —	\$ 1,282,290	\$ 1,261,101	\$ 1,232,379	\$ 1,211,639	\$ 1,183,538	\$ 1,171,158	\$ 1,282,290	\$ 1,183,538	\$ 1,232,379
Number of common shares outstanding (end of period, in thousands)	—	—	28,743	28,643	28,532	28,444	28,351	28,255	28,743	28,351	28,532
Average assets	\$ —	\$ —	\$ 33,774,419	\$ 33,648,044	\$ 33,746,069	\$ 34,208,426	\$ 34,205,749	\$ 34,634,695	\$ 33,710,184	\$ 34,423,777	\$ 34,198,677
Average earning assets	\$ —	\$ —	\$ 32,667,273	\$ 32,815,867	\$ 32,864,362	\$ 33,144,623	\$ 33,229,636	\$ 33,524,877	\$ 32,742,801	\$ 33,379,703	\$ 33,190,556
Average common equity	\$ —	\$ —	\$ 1,276,035	\$ 1,244,090	\$ 1,216,165	\$ 1,193,310	\$ 1,178,054	\$ 1,160,088	\$ 1,259,798	\$ 1,168,922	\$ 1,186,977
Quality of assets											
Gross amount of impaired loans	\$ —	\$ —	\$ 107,283	\$ 113,932	\$ 99,391	\$ 98,197	\$ 117,666	\$ 130,658	\$ 107,283	\$ 117,666	\$ 99,391
Allowances for loan losses against impaired loans	\$ —	\$ —	\$ 44,336	\$ 49,584	\$ 46,315	\$ 47,482	\$ 52,289	\$ 60,610	\$ (44,336)	\$ (52,289)	\$ 46,315
Net impaired loans (as a % of loans and acceptances)	—%	—%	0.23 %	0.24%	0.19 %	0.19 %	0.24%	0.26%	0.23%	0.24%	0.19%
Provision for loan losses (as a % of average loans and acceptances)	—%	—%	0.16 %	0.15%	0.15 %	0.13 %	0.14%	0.12%	0.16%	0.13%	0.13%
Unrealized gains (losses) on the portfolio of available-for-sale securities	\$ —	\$ —	\$ 22,402	\$ 16,220	\$ 16,442	\$ 12,988	\$ 23,444	\$ 21,969	\$ 22,402	\$ 23,444	\$ 16,442
Regulatory capital ratio ^[2]											
Common Equity Tier I - All-in basis	—%	—%	7.6 %	7.6%	7.6 %	7.5 %	7.6%	7.5%	7.6%	7.6%	7.6%
Other information											
Number of full-time equivalent employees	—	—	3,764	3,850	3,987	4,289	4,254	4,259	3,764	4,254	3,987

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

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

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

CONSOLIDATED BALANCE SHEET

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2014	AS AT JULY 31 2014	AS AT APRIL 30 2014	AS AT JANUARY 31 2014	AS AT OCTOBER 31 2013	AS AT JULY 31 2013	AS AT APRIL 30 2013	AS AT JANUARY 31 2013
ASSETS								
Cash and non-interest-bearing deposits with other banks	\$ —	\$ —	\$ 92,282	\$ 80,826	\$ 82,836	\$ 91,090	\$ 83,512	\$ 87,821
Interest-bearing deposits with other banks	—	—	123,226	95,271	126,002	128,390	233,501	282,968
Securities								
Available-for-sale	—	—	2,027,794	2,131,045	1,679,067	2,077,626	2,151,551	2,280,867
Held-to-maturity	—	—	390,045	363,063	648,874	609,236	1,030,366	862,588
Held-for-trading	—	—	2,114,759	2,268,914	2,152,584	2,218,222	2,574,845	2,130,644
	—	—	4,532,598	4,763,022	4,480,525	4,905,084	5,756,762	5,274,099
Securities purchased under reverse repurchase agreements	—	—	1,582,181	923,821	1,218,255	741,561	545,974	917,007
Loans								
Personal	—	—	7,079,386	7,110,856	7,245,474	7,411,683	7,605,244	7,654,648
Residential mortgage	—	—	14,665,381	14,651,545	14,735,211	14,696,426	14,499,292	14,374,220
Commercial mortgage	—	—	2,535,881	2,531,812	2,488,826	2,444,977	2,434,514	2,423,742
Commercial and other	—	—	2,651,025	2,503,082	2,488,137	2,371,945	2,239,842	2,183,805
Customers' liabilities under acceptances	—	—	301,077	294,320	271,049	263,708	256,150	210,243
	—	—	27,232,750	27,091,615	27,228,697	27,188,739	27,035,042	26,846,658
Allowances for loan losses	—	—	(122,103)	(119,056)	(115,590)	(114,090)	(114,368)	(118,921)
	—	—	27,110,647	26,972,559	27,113,107	27,074,649	26,920,674	26,727,737
Other								
Premises and equipment	—	—	74,535	75,838	73,261	71,054	72,108	72,556
Derivatives	—	—	126,777	170,504	126,617	102,556	156,308	131,470
Goodwill	—	—	64,077	64,077	64,077	64,077	64,077	64,077
Software and other intangible assets	—	—	208,779	201,067	197,594	178,585	165,225	159,307
Deferred tax assets	—	—	12,882	11,757	21,588	28,222	32,470	40,221
Other assets	—	—	333,012	272,541	407,164	372,449	448,990	494,522
	—	—	820,062	795,784	890,301	816,943	939,178	962,153
	\$ —	\$ —	\$ 34,260,996	\$ 33,631,283	\$ 33,911,026	\$ 33,757,717	\$ 34,479,601	\$ 34,251,785
LIABILITIES AND SHAREHOLDERS' EQUITY								
Deposits								
Personal	\$ —	\$ —	\$ 19,168,273	\$ 19,366,548	\$ 19,282,042	\$ 19,249,777	\$ 19,535,193	\$ 19,474,971
Business, banks and other	—	—	4,590,480	4,437,390	4,645,308	4,616,588	4,273,632	4,292,522
	—	—	23,758,753	23,803,938	23,927,350	23,866,365	23,808,825	23,767,493
Other								
Obligations related to securities sold short	—	—	1,436,150	1,361,085	1,464,269	1,433,525	1,679,095	1,714,803
Obligations related to securities sold under repurchase agreements	—	—	887,384	482,634	339,602	383,886	394,725	291,775
Acceptances	—	—	301,077	294,320	271,049	263,708	256,150	210,243
Derivatives	—	—	101,494	123,369	102,041	87,040	96,626	92,926
Deferred tax liabilities	—	—	1,884	3,162	9,845	7,770	19,264	24,922
Other liabilities	—	—	829,753	786,633	943,112	906,187	901,380	975,114
	—	—	3,557,742	3,051,203	3,129,918	3,082,116	3,347,240	3,309,783
Debt related to securitization activities	—	—	4,896,007	4,865,326	4,974,714	4,952,060	5,473,470	5,244,311
Subordinated debt	—	—	446,485	445,977	445,473	444,962	444,469	443,978
Liability related to preferred shares	—	—	120,946	—	—	—	—	—
Shareholders' equity								
Preferred shares	—	—	205,204	205,204	205,204	205,146	205,146	303,078
Common shares	—	—	456,032	451,415	446,496	442,447	438,454	434,312
Share-based payment reserve	—	—	91	91	91	91	136	136
Retained earnings	—	—	812,229	800,362	776,256	762,147	732,032	724,851
Accumulated other comprehensive income								
Available-for-sale securities reserve	—	—	13,938	9,233	9,536	6,954	12,916	11,859
Cash flow hedges reserve	—	—	(6,431)	(1,466)	(4,012)	(4,571)	16,913	11,984
	—	—	7,507	7,767	5,524	2,383	29,829	23,843
	—	—	1,481,063	1,464,839	1,433,571	1,412,214	1,405,597	1,486,220
	\$ —	\$ —	\$ 34,260,996	\$ 33,631,283	\$ 33,911,026	\$ 33,757,717	\$ 34,479,601	\$ 34,251,785

CONSOLIDATED STATEMENT OF INCOME

In thousands of Canadian dollars, except per share amounts (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE 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	
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013	
Interest income												
Loans	\$ —	\$ —	\$ 260,326	\$ 269,084	\$ 269,927	\$ 274,778	\$ 264,704	\$ 276,870	\$ 529,410	\$ 541,574	\$ 1,086,279	
Securities	—	—	10,136	10,321	10,845	13,053	16,178	17,128	20,457	33,306	57,204	
Deposits with other banks	—	—	194	181	601	314	499	914	375	1,413	2,328	
Other, including derivatives	—	—	10,167	10,188	9,475	10,217	11,193	13,453	20,355	24,646	44,338	
	—	—	280,823	289,774	290,848	298,362	292,574	308,365	570,597	600,939	1,190,149	
Interest expense												
Deposits	—	—	108,811	114,020	114,094	115,561	112,525	121,423	222,831	233,948	463,603	
Debt related to securitization activities	—	—	29,140	30,529	31,115	33,950	35,163	40,225	59,669	75,388	140,453	
Subordinated debt	—	—	3,933	4,031	4,088	4,033	3,927	4,024	7,964	7,951	16,072	
Other	—	—	213	338	114	269	529	349	551	878	1,261	
	—	—	142,097	148,918	149,411	153,813	152,144	166,021	291,015	318,165	621,389	
Net interest income	—	—	138,726	140,856	141,437	144,549	140,430	142,344	279,582	282,774	568,760	
Other income [see page 4]	—	—	78,164	75,253	74,094	76,493	74,420	71,570	153,417	145,990	296,577	
Total revenue	—	—	216,890	216,109	215,531	221,042	214,850	213,914	432,999	428,764	865,337	
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	—	5,498	1,136	1,006	1,140	1,224	1,056	6,634	2,280	4,426	
Provision for loan losses	—	—	10,500	10,500	10,000	9,000	9,000	8,000	21,000	17,000	36,000	
Non-interest expenses [see page 4]	—	—	159,904	159,133	172,651	176,705	161,630	163,093	319,037	324,723	674,079	
Income before income taxes	—	—	40,988	45,340	31,874	34,197	42,996	41,765	86,328	84,761	150,832	
Income taxes	—	—	9,999	9,815	6,008	7,213	9,157	8,977	19,814	18,134	31,355	
Net income	\$ —	\$ —	\$ 30,989	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 66,514	\$ 66,627	\$ 119,477	
Preferred share dividends, including applicable taxes	—	—	2,501	2,501	2,637	2,520	4,059	2,533	5,002	6,592	11,749	
Net income available to common shareholders	\$ —	\$ —	\$ 28,488	\$ 33,024	\$ 23,229	\$ 24,464	\$ 29,780	\$ 30,255	\$ 61,512	\$ 60,035	\$ 107,728	
Average number of common shares outstanding [in thousands]												
Basic	—	—	28,677	28,570	28,474	28,385	28,287	28,169	28,622	28,227	28,329	
Diluted	—	—	28,684	28,577	28,481	28,393	28,297	28,182	28,630	28,239	28,338	
Earnings per share												
Basic	\$ —	\$ —	\$ 0.99	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 2.15	\$ 2.13	\$ 3.80	
Diluted	\$ —	\$ —	\$ 0.99	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 2.15	\$ 2.13	\$ 3.80	

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
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Net income	\$ —	\$ —	\$ 30,989	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 66,514	\$ 66,627	\$ 119,477
Other comprehensive income, net of income taxes											
Items that may subsequently be reclassified to the statement of income											
Unrealized net gains (losses) on available-for-sale securities	—	—	5,941	758	2,764	(5,277)	1,484	1,116	6,699	2,600	87
Reclassification of net (gains) losses on available-for-sale securities to net income	—	—	(1,236)	(1,061)	(182)	(685)	(427)	(1,458)	(2,297)	(1,885)	(2,752)
Net change in value of derivatives designated as cash flow hedges	—	—	(4,965)	2,546	559	(21,484)	4,929	(10,043)	(2,419)	(5,114)	(26,039)
	—	—	(260)	2,243	3,141	(27,446)	5,986	(10,385)	1,983	(4,399)	(28,704)
Items that may not subsequently be reclassified to the statement of income											
Actuarial gains (losses) on employee benefit plans	—	—	(2,012)	5,634	5,103	19,832	(6,638)	2,348	3,622	(4,290)	20,645
Comprehensive income	\$ —	\$ —	\$ 28,717	\$ 43,402	\$ 34,110	\$ 19,370	\$ 33,187	\$ 24,751	\$ 72,119	\$ 57,938	\$ 111,418

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	
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013	
Fees and commissions on loans and deposits												
Deposit service charges	\$ —	\$ —	\$ 15,421	\$ 15,570	\$ 15,859	\$ 16,859	\$ 15,462	\$ 15,015	\$ 30,991	\$ 30,477	\$ 63,195	
Lending fees	—	—	10,278	11,937	13,241	10,624	9,010	9,899	22,215	18,909	42,774	
Card service revenues	—	—	7,265	7,248	6,604	7,550	7,252	6,416	14,513	13,668	27,822	
	—	—	32,964	34,755	35,704	35,033	31,724	31,330	67,719	63,054	133,791	
Other												
Income from brokerage operations	—	—	16,992	15,207	15,113	14,449	14,523	16,522	32,199	31,045	60,607	
Income from investment accounts	—	—	8,343	8,027	8,693	8,249	7,894	7,858	16,370	15,752	32,694	
Income from sales of mutual funds	—	—	7,151	6,580	6,098	5,848	5,415	5,140	13,731	10,555	22,501	
Income from treasury and financial market operations	—	—	2,766	4,339	2,095	5,840	4,601	5,341	7,105	9,942	17,877	
Insurance income, net	—	—	4,744	4,633	4,278	4,793	4,415	3,395	9,377	7,810	16,881	
Other income	—	—	5,204	1,712	2,113	2,281	5,848	1,984	6,916	7,832	12,226	
	—	—	45,200	40,498	38,390	41,460	42,696	40,240	85,698	82,936	162,786	
Total other income	\$ —	\$ —	\$ 78,164	\$ 75,253	\$ 74,094	\$ 76,493	\$ 74,420	\$ 71,570	\$ 153,417	\$ 145,990	\$ 296,577	

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	
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013	
Salaries and employee benefits												
Salaries	\$ —	\$ —	\$ 53,310	\$ 55,623	\$ 61,034	\$ 57,292	\$ 57,161	\$ 58,087	\$ 108,933	\$ 115,248	\$ 233,574	
Employee benefits	—	—	19,250	18,583	17,047	18,892	18,701	20,369	37,833	39,070	75,009	
Performance-based compensation	—	—	11,847	11,334	12,818	13,273	11,115	12,703	23,181	23,818	49,909	
	—	—	84,407	85,540	90,899	89,457	86,977	91,159	169,947	178,136	358,492	
Premises and technology												
Technology costs	—	—	17,858	17,611	17,931	15,403	16,055	13,899	35,469	29,954	63,288	
Rent and property taxes	—	—	13,349	12,821	12,900	13,479	12,949	11,863	26,170	24,812	51,191	
Depreciation	—	—	12,426	13,531	12,707	13,638	11,546	11,418	25,957	22,964	49,309	
Maintenance and repairs	—	—	1,373	1,446	1,518	1,584	1,630	1,304	2,819	2,934	6,036	
Public utilities	—	—	540	428	287	394	466	405	968	871	1,552	
Other	—	—	96	103	(66)	(7)	(20)	(8)	199	(28)	(101)	
	—	—	45,642	45,940	45,277	44,491	42,626	38,881	91,582	81,507	171,275	
Other												
Fees and commissions	—	—	6,264	5,316	5,667	6,551	6,382	5,834	11,580	12,216	24,434	
Communications and travelling expenses	—	—	5,759	5,383	5,415	5,669	6,084	5,599	11,142	11,683	22,767	
Advertising and business development	—	—	5,381	5,607	5,905	5,592	5,434	5,553	10,988	10,987	22,484	
Taxes and insurance	—	—	3,303	4,301	4,913	5,473	3,095	3,952	7,604	7,047	17,433	
Stationery and publications	—	—	1,887	1,826	1,817	1,471	1,947	2,221	3,713	4,168	7,456	
Recruitment and training	—	—	347	360	365	701	607	651	707	1,258	2,324	
Other	—	—	2,477	911	2,442	2,700	2,342	1,686	3,388	4,028	9,170	
	—	—	25,418	23,704	26,524	28,157	25,891	25,496	49,122	51,387	106,068	
Sub-total non-interest expenses before T&I Costs	—	—	155,467	155,184	162,700	162,105	155,494	155,536	310,651	311,030	635,835	
Costs related to business combinations^[1]	—	—	4,437	3,949	9,951	14,600	6,136	7,557	8,386	13,693	38,244	
Total non-interest expenses	\$ —	\$ —	\$ 159,904	\$ 159,133	\$ 172,651	\$ 176,705	\$ 161,630	\$ 163,093	\$ 319,037	\$ 324,723	\$ 674,079	

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

SEGMENTED INFORMATION

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE 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
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Personal & Commercial											
Net interest income	\$ —	\$ —	\$ 97,592	\$ 98,054	\$ 97,318	\$ 98,857	\$ 92,572	\$ 98,101	\$ 195,646	\$ 190,673	\$ 386,848
Other income	—	—	49,110	48,630	49,131	49,833	48,768	43,529	97,740	92,297	191,261
Total revenue	—	—	146,702	146,684	146,449	148,690	141,340	141,630	293,386	282,970	578,109
Provision for loan losses	—	—	7,436	10,254	4,517	6,469	5,850	4,602	17,690	10,452	21,438
Non-interest expenses	—	—	99,947	99,809	110,131	108,245	103,156	102,880	199,756	206,036	424,412
Income before income taxes	—	—	39,319	36,621	31,801	33,976	32,334	34,148	75,940	66,482	132,259
Income taxes	—	—	9,037	8,343	7,392	7,838	7,500	7,612	17,380	15,112	30,342
Net income	\$ —	\$ —	\$ 30,282	\$ 28,278	\$ 24,409	\$ 26,138	\$ 24,834	\$ 26,536	\$ 58,560	\$ 51,370	\$ 101,917
Efficiency ratio	—%	—%	68.1%	68.0%	75.2%	72.8%	73.0%	72.6%	68.1%	72.8%	73.4%
Average assets	\$ —	\$ —	\$ 18,073,794	\$ 18,039,239	\$ 17,819,473	\$ 17,695,157	\$ 17,559,039	\$ 17,381,495	\$ 18,056,230	\$ 17,468,796	\$ 17,614,241
Average loans and acceptances	\$ —	\$ —	\$ 17,845,431	\$ 17,776,131	\$ 17,613,686	\$ 17,446,187	\$ 17,217,598	\$ 17,084,059	\$ 17,810,207	\$ 17,149,722	\$ 17,341,392
Average deposits	\$ —	\$ —	\$ 10,043,048	\$ 10,006,328	\$ 9,857,772	\$ 9,977,374	\$ 10,059,366	\$ 10,165,282	\$ 10,024,384	\$ 10,113,202	\$ 10,014,583
Loans and acceptances (ending balance)	\$ —	\$ —	\$ 18,042,249	\$ 17,898,097	\$ 17,844,876	\$ 17,665,882	\$ 17,390,613	\$ 17,195,996	\$ 18,042,249	\$ 17,390,613	\$ 17,844,876
Deposits (ending balance)	\$ —	\$ —	\$ 10,116,890	\$ 10,114,265	\$ 9,985,467	\$ 9,936,605	\$ 10,059,646	\$ 10,245,763	\$ 10,116,890	\$ 10,059,646	\$ 9,985,467
Number of automated banking machines	—	—	423	422	422	422	423	424	423	423	422
Number of branches	—	—	153	153	153	153	154	155	153	154	153
B2B Bank											
Net interest income	\$ —	\$ —	\$ 43,377	\$ 46,197	\$ 46,072	\$ 48,249	\$ 47,195	\$ 49,412	\$ 89,574	\$ 96,607	\$ 190,928
Other income	—	—	9,107	9,102	9,406	9,359	8,884	9,056	18,209	17,940	36,705
Total revenue	—	—	52,484	55,299	55,478	57,608	56,079	58,468	107,783	114,547	227,633
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	—	5,498	1,136	1,006	1,140	1,224	1,056	6,634	2,280	4,426
Provision for loan losses	—	—	3,064	246	5,483	2,531	3,150	3,398	3,310	6,548	14,562
Non-interest expenses ^[1]	—	—	30,971	31,576	32,869	32,138	33,196	33,985	62,547	67,181	132,188
Costs related to business combinations ^[2]	—	—	4,437	3,949	9,951	14,600	6,136	7,557	8,386	13,693	38,244
Income before income taxes	—	—	8,514	18,392	6,169	7,199	12,373	12,472	26,906	24,845	38,213
Income taxes	—	—	3,432	4,959	1,760	1,966	3,283	3,281	8,391	6,564	10,290
Net income	\$ —	\$ —	\$ 5,082	\$ 13,433	\$ 4,409	\$ 5,233	\$ 9,090	\$ 9,191	\$ 18,515	\$ 18,281	\$ 27,923
Efficiency ratio	—%	—%	67.5%	64.2%	77.2%	81.1%	70.1%	71.1%	65.8%	70.6%	74.9%
Adjusted net income ^[3]	\$ —	\$ —	\$ 13,468	\$ 17,169	\$ 12,462	\$ 16,796	\$ 14,498	\$ 15,519	\$ 30,637	\$ 30,017	\$ 59,275
Adjusted efficiency ratio ^[3]	—%	—%	59.0%	57.1%	59.2%	55.8%	59.2%	58.1%	58.0%	58.6%	58.1%
Average assets	\$ —	\$ —	\$ 8,859,018	\$ 8,988,071	\$ 9,179,475	\$ 9,370,172	\$ 9,371,919	\$ 9,433,684	\$ 8,924,614	\$ 9,403,313	\$ 9,338,540
Average loans and acceptances	\$ —	\$ —	\$ 8,751,768	\$ 8,859,492	\$ 9,062,479	\$ 9,199,313	\$ 9,299,649	\$ 9,314,566	\$ 8,806,523	\$ 9,307,231	\$ 9,218,339
Average deposits	\$ —	\$ —	\$ 12,717,841	\$ 12,949,170	\$ 12,937,285	\$ 12,972,802	\$ 12,983,675	\$ 12,999,332	\$ 12,835,423	\$ 12,991,633	\$ 12,973,188
Loans and acceptances (ending balance)	\$ —	\$ —	\$ 8,761,606	\$ 8,795,486	\$ 8,996,030	\$ 9,151,618	\$ 9,294,220	\$ 9,318,430	\$ 8,761,606	\$ 9,294,220	\$ 8,996,030
Deposits (ending balance)	\$ —	\$ —	\$ 12,543,010	\$ 12,876,970	\$ 12,916,914	\$ 12,893,153	\$ 13,067,779	\$ 13,026,803	\$ 12,543,010	\$ 13,067,779	\$ 12,916,914

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

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

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

SEGMENTED INFORMATION (CONTINUED)

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE 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
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Laurentian Bank Securities & Capital Markets											
Net interest income	\$ —	\$ —	\$ 506	\$ 683	\$ 1,658	\$ 714	\$ 1,070	\$ 681	\$ 1,189	\$ 1,751	\$ 4,123
Other income	—	—	17,084	15,482	16,083	15,326	15,897	16,402	32,566	32,299	63,708
Total revenue	—	—	17,590	16,165	17,741	16,040	16,967	17,083	33,755	34,050	67,831
Non-interest expenses	—	—	14,059	13,087	13,919	13,055	12,959	13,474	27,146	26,433	53,407
Income before income taxes	—	—	3,531	3,078	3,822	2,985	4,008	3,609	6,609	7,617	14,424
Income taxes	—	—	947	826	913	698	1,033	928	1,773	1,961	3,572
Net income	\$ —	\$ —	\$ 2,584	\$ 2,252	\$ 2,909	\$ 2,287	\$ 2,975	\$ 2,681	\$ 4,836	\$ 5,656	\$ 10,852
Efficiency ratio	—%	—%	79.9%	81.0%	78.5%	81.4%	76.4%	78.9%	80.4%	77.6%	78.7%
Average assets	\$ —	\$ —	\$ 3,216,949	\$ 2,912,036	\$ 3,021,756	\$ 3,218,420	\$ 3,132,489	\$ 2,922,296	\$ 3,061,965	\$ 3,025,650	\$ 3,073,257
Clients' brokerage assets	\$ —	\$ —	\$ 2,621,001	\$ 2,511,611	\$ 2,465,747	\$ 2,407,815	\$ 2,366,952	\$ 2,323,216	\$ 2,621,001	\$ 2,366,952	\$ 2,465,747
Other											
Net interest income	\$ —	\$ —	\$ (2,749)	\$ (4,078)	\$ (3,611)	\$ (3,271)	\$ (407)	\$ (5,850)	\$ (6,827)	\$ (6,257)	\$ (13,139)
Other income	—	—	2,863	2,039	(526)	1,975	871	2,583	4,902	3,454	4,903
Total revenue	—	—	114	(2,039)	(4,137)	(1,296)	464	(3,267)	(1,925)	(2,803)	(8,236)
Non-interest expenses ^[1]	—	—	10,490	10,712	5,781	8,667	6,183	5,197	21,202	11,380	25,828
Loss before income taxes	—	—	(10,376)	(12,751)	(9,918)	(9,963)	(5,719)	(8,464)	(23,127)	(14,183)	(34,064)
Income taxes recovered	—	—	(3,417)	(4,313)	(4,057)	(3,289)	(2,659)	(2,844)	(7,730)	(5,503)	(12,849)
Net loss	\$ —	\$ —	\$ (6,959)	\$ (8,438)	\$ (5,861)	\$ (6,674)	\$ (3,060)	\$ (5,620)	\$ (15,397)	\$ (8,680)	\$ (21,215)
Average assets	\$ —	\$ —	\$ 3,624,658	\$ 3,708,698	\$ 3,725,365	\$ 3,924,677	\$ 4,142,302	\$ 4,897,220	\$ 3,667,375	\$ 4,526,018	\$ 4,172,639
Average loans and acceptances	\$ —	\$ —	\$ (59,499)	\$ (62,072)	\$ (35,671)	\$ (35,313)	\$ (54,061)	\$ (41,440)	\$ (60,807)	\$ (47,646)	\$ (41,520)
Average deposits	\$ —	\$ —	\$ 1,183,833	\$ 1,278,555	\$ 1,254,279	\$ 1,225,586	\$ 949,223	\$ 941,375	\$ 1,231,979	\$ 945,234	\$ 1,093,795
Total											
Net interest income	\$ —	\$ —	\$ 138,726	\$ 140,856	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 279,582	\$ 282,774	\$ 568,760
Other income	—	—	78,164	75,253	74,094	76,493	74,420	71,570	153,417	145,990	296,577
Total revenue	—	—	216,890	216,109	215,531	221,042	214,850	213,914	432,999	428,764	865,337
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	—	5,498	1,136	1,006	1,140	1,224	1,056	6,634	2,280	4,426
Provision for loan losses	—	—	10,500	10,500	10,000	9,000	9,000	8,000	21,000	17,000	36,000
Non-interest expenses	—	—	155,467	155,184	162,700	162,105	155,494	155,536	310,651	311,030	635,835
Costs related to business combinations ^[1]	—	—	4,437	3,949	9,951	14,600	6,136	7,557	8,386	13,693	38,244
Income before income taxes	—	—	40,988	45,340	31,874	34,197	42,996	41,765	86,328	84,761	150,832
Income taxes	—	—	9,999	9,815	6,008	7,213	9,157	8,977	19,814	18,134	31,355
Net income	\$ —	\$ —	\$ 30,989	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 66,514	\$ 66,627	\$ 119,477
Average assets	\$ —	\$ —	\$ 33,774,419	\$ 33,648,044	\$ 33,746,069	\$ 34,208,426	\$ 34,205,749	\$ 34,634,695	\$ 33,710,184	\$ 34,423,777	\$ 34,198,677
Average loans and acceptances	\$ —	\$ —	\$ 27,018,120	\$ 27,033,046	\$ 27,058,312	\$ 27,012,496	\$ 26,860,146	\$ 26,724,811	\$ 27,025,707	\$ 26,791,357	\$ 26,914,383
Average deposits	\$ —	\$ —	\$ 23,944,722	\$ 24,234,053	\$ 24,049,336	\$ 24,175,762	\$ 23,992,264	\$ 24,105,989	\$ 24,091,785	\$ 24,050,069	\$ 24,081,566

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

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

REGULATORY CAPITAL

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

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

[2] "All-in" regulatory capital ratios include all of the regulatory adjustments that will be required by 2019 but retains the phase-out for non-qualifying capital instruments between 2013 and 2022.

[3] "Transitional" regulatory capital ratios include phase-in of the certain regulatory adjustments between 2013 and 2019 and phase-out of non-qualifying capital instruments between 2013 and 2022.

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

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

REGULATORY CAPITAL (CONTINUED)

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31, 2013 ^[6]		AS AT JULY 31, 2013 ^[6]		AS AT APRIL 30, 2013 ^[6]		AS AT JANUARY 31, 2013 ^[6]		
	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	
Row ^[1]									
Common Equity Tier 1 capital: instruments and reserves									
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ 446,587	\$ 446,587	\$ 442,538	\$ 442,538	\$ 438,590	\$ 438,590	\$ 434,448	\$ 434,448
2	Retained earnings	829,678	829,678	819,371	819,371	807,788	807,788	792,669	792,669
3	Accumulated other comprehensive income (and other reserves)	9,535	9,535	6,954	6,954	12,916	12,916	11,859	11,859
6	Common Equity Tier 1 capital before regulatory adjustments	1,285,800	1,285,800	1,268,863	1,268,863	1,259,294	1,259,294	1,238,976	1,238,976
Common Equity Tier 1 capital: regulatory adjustments									
28	Total regulatory adjustments to Common Equity Tier 1 ^[4]	(268,141)	—	(255,275)	—	(240,779)	—	(236,198)	—
29	Common Equity Tier 1 capital (CET1)	1,017,659	1,285,800	1,013,588	1,268,863	1,018,515	1,259,294	1,002,778	1,238,976
Additional Tier 1 capital: instruments									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	—	—	—	—	—	—	—	—
32	of which: classified as liabilities under applicable accounting standards	—	—	—	—	—	—	—	—
33	Directly issued capital instruments subject to phase out from Additional Tier 1	205,204	205,204	205,146	205,146	205,146	205,146	272,896	272,896
36	Additional Tier 1 capital before regulatory adjustments	205,204	205,204	205,146	205,146	205,146	205,146	272,896	272,896
Additional Tier 1 capital: regulatory adjustments									
43	Total regulatory adjustments to Additional Tier 1 capital	—	(64,077)	—	(64,077)	—	(64,077)	—	(64,077)
44	Additional Tier 1 capital (AT1)	205,204	141,127	205,146	141,069	205,146	141,069	272,896	208,819
45	Tier 1 capital (T1 = CET1 + AT1)	1,222,863	1,426,927	1,218,734	1,409,932	1,223,661	1,400,363	1,275,674	1,447,795
Tier 2 capital: instruments and allowances									
47	Directly issued capital instruments subject to phase out from Tier 2	399,429	399,429	399,429	399,429	399,429	399,429	399,429	399,429
50	Collective allowances	88,853	88,853	85,352	85,352	81,552	81,552	79,403	79,403
51	Tier 2 capital before regulatory adjustments	488,282	488,282	484,781	484,781	480,981	480,981	478,832	478,832
Tier 2 capital: regulatory adjustments									
57	Total regulatory adjustments to Tier 2 capital	(16,978)	—	(2,077)	—	(6,194)	—	(857)	—
58	Tier 2 capital (T2)	471,304	488,282	482,704	484,781	474,787	480,981	477,975	478,832
59	Total capital (TC = T1 + T2)	\$ 1,694,167	\$ 1,915,209	\$ 1,701,438	\$ 1,894,713	\$ 1,698,448	\$ 1,881,344	\$ 1,753,649	\$ 1,926,627
60	Total risk weighted assets	\$ 13,379,834	\$ 13,600,787	\$ 13,471,849	\$ 13,665,045	\$ 13,428,594	\$ 13,611,353	\$ 13,286,829	\$ 13,459,653
Capital ratios									
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.6%	9.5%	7.5%	9.3%	7.6%	9.3%	7.5%	9.2%
62	Tier 1 (as a percentage of risk weighted assets)	9.1%	10.5%	9.0%	10.3%	9.1%	10.3%	9.6%	10.8%
63	Total capital (as a percentage of risk weighted assets)	12.7%	14.1%	12.6%	13.9%	12.6%	13.8%	13.2%	14.3%
	Assets to capital multiple ^[5]	n.a.	17.2x	n.a.	17.2x	n.a.	17.4x	n.a.	16.8x
OSFI all-in target									
69	Common Equity Tier 1 all-in target ratio	7.0%	n.a.	7.0%	n.a.	7.0%	n.a.	7.0%	n.a.
Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)									
82	Current cap on AT1 instruments subject to phase out arrangements	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896	\$ 272,896
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 30,182	\$ 30,182
84	Current cap on T2 instruments subject to phase out arrangements	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429	\$ 399,429
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ 46,044	\$ 46,044	\$ 45,533	\$ 45,533	\$ 45,040	\$ 45,040	\$ 44,549	\$ 44,549

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

[2] "All-in" regulatory capital ratios include all of the regulatory adjustments that will be required by 2019 but retains the phase-out for non-qualifying capital instruments between 2013 and 2022.

[3] "Transitional" regulatory capital ratios include phase-in of the certain regulatory adjustments between 2013 and 2019 and phase-out of non-qualifying capital instruments between 2013 and 2022.

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

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

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

RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT APRIL 30, 2014

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ 1,380	\$ 44,989	\$ —	\$ —	\$ 58,402	\$ —	\$ 5,148,959	\$ 20,325	\$ —	\$ —	\$ —	\$ 5,274,055	\$ 5,217,646
Sovereign	3,853,853	114,163	—	—	—	—	—	—	—	—	—	3,968,016	22,833
Bank	—	488,320	—	—	6,544	—	15,769	—	—	—	—	510,633	116,705
Retail residential mortgage loans	8,241,059	—	6,368,883	—	—	—	48,126	—	—	—	—	14,658,068	2,277,235
Other retail	606,077	—	—	—	—	2,528,137	—	12,144	—	—	—	3,146,358	1,914,319
Small business entities treated as other retail	96,767	—	—	—	—	1,342,087	—	—	—	—	—	1,438,854	1,006,565
Equity	—	—	—	—	—	—	290,327	—	—	—	—	290,327	290,327
Securitization	—	25,583	—	3,315	10,162	—	199	—	2,436	—	3,798	45,493	64,679
Other assets	498,527	89,326	—	—	—	—	358,920	—	—	69,604	—	1,016,377	550,796
	13,297,663	762,381	6,368,883	3,315	75,108	3,870,224	5,862,300	32,469	2,436	69,604	3,798	30,348,181	11,461,105
Derivatives	2,355	99,432	—	—	—	—	49,005	—	—	—	—	150,792	68,892
Credit-related commitments	37,306	10,800	—	—	—	—	664,271	—	—	—	—	712,377	666,431
Operational risk	—	—	—	—	—	—	—	—	—	—	—	—	1,380,150
	\$ 13,337,324	\$ 872,613	\$ 6,368,883	\$ 3,315	\$ 75,108	\$ 3,870,224	\$ 6,575,576	\$ 32,469	\$ 2,436	\$ 69,604	\$ 3,798	\$ 31,211,350	\$ 13,576,578
Balance sheet items													
Cash, deposits with other banks, securities and securities financing transactions													\$ 795,323
Personal loans													2,330,080
Residential mortgage loans													2,777,826
Commercial mortgage loans, commercial loans and acceptances													5,193,054
Other assets													364,822
													\$ 11,461,105

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2013

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

RISK-WEIGHTED ASSETS (CONTINUED)

In thousands of Canadian dollars (Unaudited)

AS AT APRIL 30, 2013 ^[1]

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ —	\$ 86,695	\$ —	\$ —	\$ 39,655	\$ —	\$ 4,725,958	\$ 13,980	\$ —	\$ —	\$ —	\$ 4,866,288	\$ 4,784,095
Sovereign	4,919,831	229,503	—	—	—	—	—	—	—	—	—	5,149,334	45,901
Bank	—	316,175	—	—	23	—	6,523	—	—	—	—	322,721	69,770
Retail residential mortgage loans	8,352,404	—	6,106,124	—	—	30,732	22,034	—	—	—	—	14,511,294	2,182,226
Other retail	671,158	—	—	—	—	3,146,191	—	18,799	—	—	—	3,836,148	2,387,842
Small business entities treated as other retail	90,494	—	—	—	—	1,162,327	41,775	—	—	—	—	1,294,596	913,520
Equity	—	—	—	—	—	—	397,851	—	—	—	—	397,851	397,851
Securitization	—	16,262	—	3,198	6,897	—	—	—	2,287	—	2,262	30,906	41,401
Other assets	512,688	121,000	—	—	—	—	403,941	—	—	58,097	—	1,095,726	573,384
	14,546,575	769,635	6,106,124	3,198	46,575	4,339,250	5,598,082	32,779	2,287	58,097	2,262	31,504,864	11,395,990
Derivatives	3,032	87,435	—	—	—	—	13,684	—	—	—	—	104,151	31,171
Credit-related commitments	33,650	9,000	—	—	—	—	601,333	—	—	—	—	643,983	603,133
Operational risk	—	—	—	—	—	—	—	—	—	—	—	—	1,398,300
	\$ 14,583,257	\$ 866,070	\$ 6,106,124	\$ 3,198	\$ 46,575	\$ 4,339,250	\$ 6,213,099	\$ 32,779	\$ 2,287	\$ 58,097	\$ 2,262	\$ 32,252,998	\$ 13,428,594
Balance sheet items													
Cash, deposits with other banks, securities and securities financing transactions													\$ 845,906
Personal loans													2,793,911
Residential mortgage loans													2,674,762
Commercial mortgage loans, commercial loans and acceptances													4,701,937
Other assets													379,474
													\$ 11,395,990

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

ALLOWANCES FOR LOAN LOSSES

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

[1] Including customers' liabilities under acceptances.

PROVISION FOR LOAN LOSSES RECORDED IN THE CONSOLIDATED STATEMENT OF INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE 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
	2014	2014	2014	2014	2013	2013	2013	2013	2014	2013	2013
Individual provision											
Commercial mortgage loans	\$ —	\$ —	\$ (1,068)	\$ (2,137)	\$ (596)	\$ (3,217)	\$ 133	\$ 390	\$ (3,205)	\$ 523	\$ (3,290)
Commercial and other loans ^[1]	—	—	(2,222)	(223)	(428)	374	364	(1,676)	(2,445)	(1,312)	(1,366)
	—	—	(3,290)	(2,360)	(1,024)	(2,843)	497	(1,286)	(5,650)	(789)	(4,656)
Collective provision against impaired loans											
Personal loans	—	—	6,143	8,368	7,601	5,400	4,204	6,234	14,511	10,438	23,439
Residential mortgage loans	—	—	432	695	1,221	1,694	670	1,498	1,127	2,168	5,083
Commercial mortgage loans	—	—	(1,997)	4,058	(1,046)	1,184	(323)	477	2,061	154	292
Commercial and other loans ^[1]	—	—	917	(458)	581	(964)	184	(33)	459	151	(232)
	—	—	5,495	12,663	8,357	7,314	4,735	8,176	18,158	12,911	28,582
Collective provision against other loans											
Personal loans	—	—	1,860	(3,895)	2,419	735	3,251	1,824	(2,035)	5,075	8,229
Residential mortgage loans	—	—	490	(47)	568	2,951	202	(91)	443	111	3,630
Commercial mortgage loans	—	—	557	971	(6)	(1,108)	238	234	1,528	472	(642)
Commercial and other loans ^[1]	—	—	5,388	3,168	(314)	1,951	77	(857)	8,556	(780)	857
	—	—	8,295	197	2,667	4,529	3,768	1,110	8,492	4,878	12,074
Total provision for loan losses recorded in the consolidated statement of income											
Personal loans	—	—	8,003	4,473	10,020	6,135	7,455	8,058	12,476	15,513	31,668
Residential mortgage loans	—	—	922	648	1,789	4,645	872	1,407	1,570	2,279	8,713
Commercial mortgage loans	—	—	(2,508)	2,892	(1,648)	(3,141)	48	1,101	384	1,149	(3,640)
Commercial and other loans ^[1]	—	—	4,083	2,487	(161)	1,361	625	(2,566)	6,570	(1,941)	(741)
	\$ —	\$ —	\$ 10,500	\$ 10,500	\$ 10,000	\$ 9,000	\$ 9,000	\$ 8,000	\$ 21,000	\$ 17,000	\$ 36,000

[1] Including customers' liabilities under acceptances.

RESIDENTIAL MORTGAGE LOANS AND HELOCS

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

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

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

[3] Excluding loan renewals during the period.

Potential impact on residential mortgage loans and HELOCS in the event of an economic downturn

In accordance with the Bank's credit risk management policies, the mortgage & HELOC portfolios are regularly reviewed to ensure that the level of risk associated with these portfolios remains in line with the Bank's risk tolerance and its strategic objectives. As part of this oversight, the portfolios are stressed to reflect the effects of a potential economic downturn creating a decline in property values. Due to the large portion of insured loans and the relatively low loan-to-value ratio of uninsured mortgage loans, reflecting the excellent quality of the guarantees, the Bank expects that loan losses under such a scenario would remain largely manageable.

DEPOSITS

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

ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

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

RECONCILIATION OF GAAP AND RELATED NON-GAAP FINANCIAL MEASURES

In thousands of Canadian dollars, except per share and percentage amounts	FOR THE THREE MONTHS ENDED								FOR THE SIX MONTHS ENDED		FOR THE YEAR ENDED
	OCTOBER 31 2014	JULY 31 2014	APRIL 30 2014	JANUARY 31 2014	OCTOBER 31 2013	JULY 31 2013	APRIL 30 2013	JANUARY 31 2013	APRIL 30 2014	APRIL 30 2013	OCTOBER 31 2013
Reported results											
Net interest income	\$ —	\$ —	\$ 138,726	\$ 140,856	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 279,582	\$ 282,774	\$ 568,760
Other income	—	—	78,164	75,253	74,094	76,493	74,420	71,570	153,417	145,990	296,577
Total revenue	—	—	216,890	216,109	215,531	221,042	214,850	213,914	432,999	428,764	865,337
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	—	5,498	1,136	1,006	1,140	1,224	1,056	6,634	2,280	4,426
Provision for loan losses	—	—	10,500	10,500	10,000	9,000	9,000	8,000	21,000	17,000	36,000
Non-interest expenses	—	—	159,904	159,133	172,651	176,705	161,630	163,093	319,037	324,723	674,079
Income before income taxes	—	—	40,988	45,340	31,874	34,197	42,996	41,765	86,328	84,761	150,832
Income taxes	—	—	9,999	9,815	6,008	7,213	9,157	8,977	19,814	18,134	31,355
Net income	\$ —	\$ —	\$ 30,989	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 66,514	\$ 66,627	\$ 119,477
Reported measures											
Efficiency ratio	—%	—%	73.7%	73.6%	80.1%	79.9%	75.2%	76.2%	73.7%	75.7%	77.9%
Diluted earnings per share	\$ —	\$ —	\$ 0.99	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 2.15	\$ 2.13	\$ 3.80
Return on common shareholders' equity	—%	—%	9.2%	10.5%	7.6%	8.1%	10.4%	10.3%	9.8%	10.4%	9.1%
Adjusting items ^[1]											
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration											
Revaluation of contingent consideration	\$ —	\$ —	\$ 4,100	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 4,100	\$ —	\$ —
Amortization of net premium on purchased financial instruments	—	—	1,398	1,136	1,006	1,140	1,224	1,056	2,534	2,280	4,426
Costs related to business combinations ^[2]											
MRS Companies transaction and integration related costs	—	—	—	646	2,761	5,414	1,814	5,880	646	7,694	15,869
AGF Trust transaction and integration related costs	—	—	4,437	3,303	7,190	9,186	4,322	1,677	7,740	5,999	22,375
Adjusting items before income taxes	—	—	9,935	5,085	10,957	15,740	7,360	8,613	15,020	15,973	42,670
Income tax recovery related to the above	—	—	1,549	1,349	2,904	4,177	1,952	2,285	2,898	4,237	11,318
Impact of adjusting items on net income	\$ —	\$ —	\$ 8,386	\$ 3,736	\$ 8,053	\$ 11,563	\$ 5,408	\$ 6,328	\$ 12,122	\$ 11,736	\$ 31,352
Impact of adjusting items on diluted earnings per share ^[3]	\$ —	\$ —	\$ 0.29	\$ 0.13	\$ 0.28	\$ 0.41	\$ 0.19	\$ 0.22	\$ 0.42	\$ 0.42	\$ 1.11
Adjusted results ^[1]											
Net interest income	\$ —	\$ —	\$ 138,726	\$ 140,856	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 279,582	\$ 282,774	\$ 568,760
Other income	—	—	78,164	75,253	74,094	76,493	74,420	71,570	153,417	145,990	296,577
Total revenue	—	—	216,890	216,109	215,531	221,042	214,850	213,914	432,999	428,764	865,337
Provision for loan losses	—	—	10,500	10,500	10,000	9,000	9,000	8,000	21,000	17,000	36,000
Non-interest expenses	—	—	155,467	155,184	162,700	162,105	155,494	155,536	310,651	311,030	635,835
Income before income taxes	—	—	50,923	50,425	42,831	49,937	50,356	50,378	101,348	100,734	193,502
Income taxes	—	—	11,548	11,164	8,912	11,390	11,109	11,262	22,712	22,371	42,673
Adjusted net income	\$ —	\$ —	\$ 39,375	\$ 39,261	\$ 33,919	\$ 38,547	\$ 39,247	\$ 39,116	\$ 78,636	\$ 78,363	\$ 150,829
Adjusted measures ^[1]											
Adjusted efficiency ratio	—%	—%	71.7%	71.8%	75.5%	73.3%	72.4%	72.7%	71.7%	72.5%	73.5%
Adjusted diluted earnings per share ^[3]	\$ —	\$ —	\$ 1.29	\$ 1.29	\$ 1.10	\$ 1.27	\$ 1.24	\$ 1.30	\$ 2.57	\$ 2.54	\$ 4.91
Adjusted return on common shareholders' equity	—%	—%	11.9%	11.7%	10.2%	12.0%	12.2%	12.5%	11.8%	12.4%	11.7%

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

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

[3] The impact of adjusting items on a per share basis does not add due to rounding for the three months ended April 30, 2014 and January 31, 2013 and for the six months ended April 30, 2013.