



FIRST QUARTER 2014

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JANUARY 31, 2014

Highlights	Page 1
Consolidated balance sheet	Page 2
Consolidated statement of income	Page 3
Consolidated statement of comprehensive income	Page 3
Other income	Page 4
Non-interest expenses	Page 4
Segmented information (revised)	Page 5
Basel III regulatory capital	Page 7
Basel III risk-weighted assets	Page 9
Allowances for loan losses	Page 11
Provision for loan losses recorded in the consolidated statement of income	Page 11
Residential mortgage loans and HELOCs	Page 12
Deposits	Page 13
Assets under administration and assets under management	Page 13
Reconciliation of GAAP and related non-GAAP financial measures	Page 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).
 - Comparative figures reflect changes related to the adoption of amendments to International Financial Reporting Standards 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 YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31
	2014	2014	2014	2014	2013	2013	2013	2013	2013
Profitability									
Total revenue	\$ —	\$ —	\$ —	\$ 216,109	\$ 215,531	\$ 221,042	\$ 214,850	\$ 213,914	\$ 865,337
Net income	\$ —	\$ —	\$ —	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 119,477
Diluted earnings per share	—	—	—	1.16	0.82	0.86	1.05	1.07	3.80
Return on common shareholders' equity ^[1]	—%	—%	—%	10.5%	7.6 %	8.1 %	10.4%	10.3%	9.1 %
Net interest margin ^[1]	—%	—%	—%	1.66%	1.66 %	1.68 %	1.68%	1.63%	1.66 %
Efficiency ratio ^[1]	—%	—%	—%	73.6%	80.1 %	79.9 %	75.2%	76.2%	77.9 %
Operating leverage ^[1]	—%	—%	—%	8.1%	(0.2)%	(6.4)%	1.3%	3.1%	(2.9)%
Effective tax rate	—%	—%	—%	21.6%	18.8 %	21.1 %	21.3%	21.5%	20.8 %
Adjusted financial measures ^[1]									
Adjusted net income	\$ —	\$ —	\$ —	\$ 39,261	\$ 33,919	\$ 38,547	\$ 39,247	\$ 39,116	\$ 150,829
Adjusted diluted earnings per share	\$ —	\$ —	\$ —	\$ 1.29	\$ 1.10	\$ 1.27	\$ 1.24	\$ 1.30	\$ 4.91
Adjusted return on common shareholders' equity	—%	—%	—%	11.7%	10.2 %	12.0 %	12.2%	12.5%	11.7 %
Adjusted efficiency ratio	—%	—%	—%	71.8%	75.5 %	73.3 %	72.4%	72.7%	73.5 %
Adjusted operating leverage	—%	—%	—%	4.9%	(2.9)%	(1.4)%	0.5%	2.3%	(0.5)%
Adjusted dividend payout ratio	—%	—%	—%	39.6%	45.5 %	39.4 %	39.3%	37.7%	40.3 %
Per common share									
Share price									
High	\$ —	\$ —	\$ —	\$ 47.96	\$ 47.15	\$ 45.75	\$ 45.41	\$ 45.97	\$ 47.15
Low	\$ —	\$ —	\$ —	\$ 44.34	\$ 44.25	\$ 42.41	\$ 42.57	\$ 42.90	\$ 42.41
Close	\$ —	\$ —	\$ —	\$ 45.73	\$ 46.55	\$ 45.05	\$ 44.21	\$ 44.10	\$ 46.55
Price / earnings ratio	—x	—x	—x	11.8x	12.2x	10.0x	9.4x	9.1x	12.2x
Book value	\$ —	\$ —	\$ —	\$ 44.03	\$ 43.19	\$ 42.60	\$ 41.75	\$ 41.45	\$ 43.19
Market to book value	—%	—%	—%	104%	108 %	106 %	106%	106%	108 %
Dividends declared	\$ —	\$ —	\$ —	\$ 0.51	\$ 0.50	\$ 0.50	\$ 0.49	\$ 0.49	\$ 1.98
Dividend yield ^[1]	—%	—%	—%	4.5%	4.3 %	4.4 %	4.4%	4.4%	4.3 %
Dividend payout ratio ^[1]	—%	—%	—%	44.1%	61.2 %	58.0 %	46.5%	45.6%	52.0 %
Financial position									
Balance sheet assets	\$ —	\$ —	\$ —	\$ 33,631,283	\$ 33,911,026	\$ 33,757,717	\$ 34,479,601	\$ 34,251,785	\$ 33,911,026
Loans and acceptances	\$ —	\$ —	\$ —	\$ 27,091,615	\$ 27,228,697	\$ 27,188,739	\$ 27,035,042	\$ 26,846,658	\$ 27,228,697
Deposits	\$ —	\$ —	\$ —	\$ 23,803,938	\$ 23,927,350	\$ 23,866,365	\$ 23,808,825	\$ 23,767,493	\$ 23,927,350
Common shareholders' equity	\$ —	\$ —	\$ —	\$ 1,261,101	\$ 1,232,379	\$ 1,211,639	\$ 1,183,538	\$ 1,171,158	\$ 1,232,379
Number of common shares outstanding (end of period, in thousands)	—	—	—	28,643	28,532	28,444	28,351	28,255	28,532
Average assets	\$ —	\$ —	\$ —	\$ 33,648,044	\$ 33,746,069	\$ 34,208,426	\$ 34,205,749	\$ 34,634,695	\$ 34,198,677
Average earning assets	\$ —	\$ —	\$ —	\$ 32,815,867	\$ 32,864,362	\$ 33,144,623	\$ 33,229,636	\$ 33,524,877	\$ 33,190,556
Average common equity	\$ —	\$ —	\$ —	\$ 1,244,090	\$ 1,216,165	\$ 1,193,310	\$ 1,178,054	\$ 1,160,088	\$ 1,186,977
Quality of assets									
Gross amount of impaired loans	\$ —	\$ —	\$ —	\$ 113,932	\$ 99,391	\$ 98,197	\$ 117,666	\$ 130,658	\$ 99,391
Allowances for loan losses against impaired loans	\$ —	\$ —	\$ —	\$ 49,584	\$ 46,315	\$ 47,482	\$ 52,289	\$ 60,610	\$ 46,315
Net impaired loans	\$ —	\$ —	\$ —	\$ 64,348	\$ 53,076	\$ 50,715	\$ 65,377	\$ 70,048	\$ 53,076
(as a % of loans and acceptances)	—%	—%	—%	0.24%	0.19 %	0.19 %	0.24%	0.26%	0.19 %
Provision for loan losses	\$ —	\$ —	\$ —	\$ 10,500	\$ 10,000	\$ 9,000	\$ 9,000	\$ 8,000	\$ 36,000
(as a % of average loans and acceptances)	—%	—%	—%	0.15%	0.15 %	0.13 %	0.14%	0.12%	0.13 %
Unrealized gains (losses) on the portfolio of available-for-sale securities	\$ —	\$ —	\$ —	\$ 16,220	\$ 16,442	\$ 12,988	\$ 23,444	\$ 21,969	\$ 16,442
Regulatory capital ratio ^[2]									
Basel III Common Equity Tier I - All-in basis	—%	—%	—%	7.6%	7.6 %	7.5 %	7.6%	7.5%	7.6 %
Other information									
Number of full-time equivalent employees	—	—	—	3,850	3,987	4,289	4,254	4,259	3,987

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

[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 the amendments to IFRS.

CONSOLIDATED BALANCE SHEET

	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	
In thousands of Canadian dollars (Unaudited)																
ASSETS																
Cash and non-interest-bearing deposits with other banks	\$	—	\$	—	\$	—	\$	80,826	\$	82,836	\$	91,090	\$	83,512	\$	87,821
Interest-bearing deposits with other banks		—		—		—		95,271		126,002		128,390		233,501		282,968
Securities																
Available-for-sale		—		—		—		2,131,045		1,679,067		2,077,626		2,151,551		2,280,867
Held-to-maturity		—		—		—		363,063		648,874		609,236		1,030,366		862,588
Held-for-trading		—		—		—		2,268,914		2,152,584		2,218,222		2,574,845		2,130,644
		—		—		—		4,763,022		4,480,525		4,905,084		5,756,762		5,274,099
Securities purchased under reverse repurchase agreements		—		—		—		923,821		1,218,255		741,561		545,974		917,007
Loans																
Personal		—		—		—		7,110,856		7,245,474		7,411,683		7,605,244		7,654,648
Residential mortgage		—		—		—		14,651,545		14,735,211		14,696,426		14,499,292		14,374,220
Commercial mortgage		—		—		—		2,531,812		2,488,826		2,444,977		2,434,514		2,423,742
Commercial and other		—		—		—		2,503,082		2,488,137		2,371,945		2,239,842		2,183,805
Customers' liabilities under acceptances		—		—		—		294,320		271,049		263,708		256,150		210,243
		—		—		—		27,091,615		27,228,697		27,188,739		27,035,042		26,846,658
Allowances for loan losses		—		—		—		(119,056)		(115,590)		(114,090)		(114,368)		(118,921)
		—		—		—		26,972,559		27,113,107		27,074,649		26,920,674		26,727,737
Other																
Premises and equipment		—		—		—		75,838		73,261		71,054		72,108		72,556
Derivatives		—		—		—		170,504		126,617		102,556		156,308		131,470
Goodwill		—		—		—		64,077		64,077		64,077		64,077		64,077
Software and other intangible assets		—		—		—		201,067		197,594		178,585		165,225		159,307
Deferred tax assets		—		—		—		11,757		21,588		28,222		32,470		40,221
Other assets		—		—		—		272,541		407,164		372,449		448,990		494,522
		—		—		—		795,784		890,301		816,943		939,178		962,153
	\$	—	\$	—	\$	—	\$	33,631,283	\$	33,911,026	\$	33,757,717	\$	34,479,601	\$	34,251,785
LIABILITIES AND SHAREHOLDERS' EQUITY																
Deposits																
Personal	\$	—	\$	—	\$	—	\$	19,366,548	\$	19,282,042	\$	19,249,777	\$	19,535,193	\$	19,474,971
Business, banks and other		—		—		—		4,437,390		4,645,308		4,616,588		4,273,632		4,292,522
		—		—		—		23,803,938		23,927,350		23,866,365		23,808,825		23,767,493
Other																
Obligations related to securities sold short		—		—		—		1,361,085		1,464,269		1,433,525		1,679,095		1,714,803
Obligations related to securities sold under repurchase agreements		—		—		—		482,634		339,602		383,886		394,725		291,775
Acceptances		—		—		—		294,320		271,049		263,708		256,150		210,243
Derivatives		—		—		—		123,369		102,041		87,040		96,626		92,926
Deferred tax liabilities		—		—		—		3,162		9,845		7,770		19,264		24,922
Other liabilities		—		—		—		786,633		943,112		906,187		901,380		975,114
		—		—		—		3,051,203		3,129,918		3,082,116		3,347,240		3,309,783
Debt related to securitization activities		—		—		—		4,865,326		4,974,714		4,952,060		5,473,470		5,244,311
Subordinated debt		—		—		—		445,977		445,473		444,962		444,469		443,978
Shareholders' equity																
Preferred shares		—		—		—		205,204		205,204		205,146		205,146		303,078
Common shares		—		—		—		451,415		446,496		442,447		438,454		434,312
Share-based payment reserve		—		—		—		91		91		91		136		136
Retained earnings		—		—		—		800,362		776,256		762,147		732,032		724,851
Accumulated other comprehensive income		—		—		—		7,767		5,524		2,383		29,829		23,843
		—		—		—		1,464,839		1,433,571		1,412,214		1,405,597		1,486,220
	\$	—	\$	—	\$	—	\$	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
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	YEAR ENDED
	2014	2014	2014	2014	2013	2013	2013	2013	2013	2013
Interest income										
Loans	\$ —	\$ —	\$ —	\$ 269,084	\$ 269,927	\$ 274,778	\$ 264,704	\$ 276,870	\$ 1,086,279	
Securities	—	—	—	10,321	10,845	13,053	16,178	17,128	57,204	
Deposits with other banks	—	—	—	181	601	314	499	914	2,328	
Other, including derivatives	—	—	—	10,188	9,475	10,217	11,193	13,453	44,338	
	—	—	—	289,774	290,848	298,362	292,574	308,365	1,190,149	
Interest expense										
Deposits	—	—	—	114,020	114,094	115,561	112,525	121,423	463,603	
Debt related to securitization activities	—	—	—	30,529	31,115	33,950	35,163	40,225	140,453	
Subordinated debt	—	—	—	4,031	4,088	4,033	3,927	4,024	16,072	
Other	—	—	—	338	114	269	529	349	1,261	
	—	—	—	148,918	149,411	153,813	152,144	166,021	621,389	
Net interest income	—	—	—	140,856	141,437	144,549	140,430	142,344	568,760	
Other income [see page 4]	—	—	—	75,253	74,094	76,493	74,420	71,570	296,577	
Total revenue	—	—	—	216,109	215,531	221,042	214,850	213,914	865,337	
Amortization of net premium on purchased financial instruments	—	—	—	1,136	1,006	1,140	1,224	1,056	4,426	
Provision for loan losses	—	—	—	10,500	10,000	9,000	9,000	8,000	36,000	
Non-interest expenses [see page 4]	—	—	—	159,133	172,651	176,705	161,630	163,093	674,079	
Income before income taxes	—	—	—	45,340	31,874	34,197	42,996	41,765	150,832	
Income taxes	—	—	—	9,815	6,008	7,213	9,157	8,977	31,355	
Net income	\$ —	\$ —	\$ —	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 119,477	
Preferred share dividends, including applicable taxes	—	—	—	2,501	2,637	2,520	4,059	2,533	11,749	
Net income available to common shareholders	\$ —	\$ —	\$ —	\$ 33,024	\$ 23,229	\$ 24,464	\$ 29,780	\$ 30,255	\$ 107,728	
Average number of common shares outstanding [in thousands]										
Basic	—	—	—	28,570	28,474	28,385	28,287	28,169	28,329	
Diluted	—	—	—	28,577	28,481	28,393	28,297	28,182	28,338	
Earnings per share										
Basic	\$ —	\$ —	\$ —	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 3.80	
Diluted	\$ —	\$ —	\$ —	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 3.80	

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED									FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	YEAR ENDED
	2014	2014	2014	2014	2013	2013	2013	2013	2013	2013
Net income	\$ —	\$ —	\$ —	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 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	—	—	—	758	2,764	(5,277)	1,484	1,116	87	
Reclassification of net (gains) losses on available-for-sale securities to net income	—	—	—	(1,061)	(182)	(685)	(427)	(1,458)	(2,752)	
Net change in value of derivatives designated as cash flow hedges	—	—	—	2,546	559	(21,484)	4,929	(10,043)	(26,039)	
	—	—	—	2,243	3,141	(27,446)	5,986	(10,385)	(28,704)	
Item that may not subsequently be reclassified to the statement of income										
Actuarial gains and losses on employee benefit plans	—	—	—	5,634	5,103	19,832	(6,638)	2,348	20,645	
Comprehensive income	\$ —	\$ —	\$ —	\$ 43,402	\$ 34,110	\$ 19,370	\$ 33,187	\$ 24,751	\$ 111,418	

OTHER INCOME

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE	
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED	
	2014	2014	2014	2014	2013	2013	2013	2013	OCTOBER 31	
Fees and commissions on loans and deposits										
Deposit service charges	\$ —	\$ —	\$ —	\$ 15,570	\$ 15,859	\$ 16,859	\$ 15,462	\$ 15,015	\$ 63,195	
Lending fees	—	—	—	11,937	13,241	10,624	9,010	9,899	42,774	
Card service revenues	—	—	—	7,248	6,604	7,550	7,252	6,416	27,822	
	—	—	—	34,755	35,704	35,033	31,724	31,330	133,791	
Other										
Income from brokerage operations	—	—	—	15,207	15,113	14,449	14,523	16,522	60,607	
Income from investment accounts	—	—	—	8,027	8,693	8,249	7,894	7,858	32,694	
Income from sales of mutual funds	—	—	—	6,580	6,098	5,848	5,415	5,140	22,501	
Income from treasury and financial market operations	—	—	—	4,339	2,095	5,840	4,601	5,341	17,877	
Insurance income	—	—	—	4,633	4,278	4,793	4,415	3,395	16,881	
Other income	—	—	—	1,712	2,113	2,281	5,848	1,984	12,226	
	—	—	—	40,498	38,390	41,460	42,696	40,240	162,786	
Total other income	\$ —	\$ —	\$ —	\$ 75,253	\$ 74,094	\$ 76,493	\$ 74,420	\$ 71,570	\$ 296,577	

NON-INTEREST EXPENSES

In thousands of Canadian dollars (Unaudited)	FOR THE THREE MONTHS ENDED								FOR THE
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED
	2014	2014	2014	2014	2013	2013	2013	2013	OCTOBER 31
Salaries and employee benefits									
Salaries	\$ —	\$ —	\$ —	\$ 55,623	\$ 61,034	\$ 57,292	\$ 57,161	\$ 58,087	\$ 233,574
Employee benefits	—	—	—	18,583	17,047	18,892	18,701	20,369	75,009
Performance-based compensation	—	—	—	11,334	12,818	13,273	11,115	12,703	49,909
	—	—	—	85,540	90,899	89,457	86,977	91,159	358,492
Premises and technology									
Technology costs	—	—	—	17,611	17,931	15,403	16,055	13,899	63,288
Rent and property taxes	—	—	—	12,821	12,900	13,479	12,949	11,863	51,191
Depreciation	—	—	—	13,531	12,707	13,638	11,546	11,418	49,309
Maintenance and repairs	—	—	—	1,446	1,518	1,584	1,630	1,304	6,036
Public utilities	—	—	—	428	287	394	466	405	1,552
Other	—	—	—	103	(66)	(7)	(20)	(8)	(101)
	—	—	—	45,940	45,277	44,491	42,626	38,881	171,275
Other									
Fees and commissions	—	—	—	5,316	5,667	6,551	6,382	5,834	24,434
Communications and travelling expenses	—	—	—	5,383	5,415	5,669	6,084	5,599	22,767
Advertising and business development	—	—	—	5,607	5,905	5,592	5,434	5,553	22,484
Taxes and insurance	—	—	—	4,301	4,913	5,473	3,095	3,952	17,433
Stationery and publications	—	—	—	1,826	1,817	1,471	1,947	2,221	7,456
Recruitment and training	—	—	—	360	365	701	607	651	2,324
Other	—	—	—	911	2,442	2,700	2,342	1,686	9,170
	—	—	—	23,704	26,524	28,157	25,891	25,496	106,068
Costs related to business combinations ^[1]	—	—	—	3,949	9,951	14,600	6,136	7,557	38,244
Total non-interest expenses	\$ —	\$ —	\$ —	\$ 159,133	\$ 172,651	\$ 176,705	\$ 161,630	\$ 163,093	\$ 674,079

[1] Costs related to the integration of the MRS Companies and AGF Trust Company.

SEGMENTED INFORMATION

In thousands of Canadian dollars (Unaudited)	FOR THE THREE 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	OCTOBER 31 2013		
Personal & Commercial											
Net interest income	\$ —	\$ —	\$ —	\$ 98,054	\$ 97,318	\$ 98,857	\$ 92,572	\$ 98,101	\$ 386,848		
Other income	—	—	—	48,630	49,131	49,833	48,768	43,529	191,261		
Total revenue	—	—	—	146,684	146,449	148,690	141,340	141,630	578,109		
Provision for loan losses	—	—	—	10,254	4,517	6,469	5,850	4,602	21,438		
Non-interest expenses	—	—	—	99,809	110,131	108,245	103,156	102,880	424,412		
Income before income taxes	—	—	—	36,621	31,801	33,976	32,334	34,148	132,259		
Income taxes	—	—	—	8,343	7,392	7,838	7,500	7,612	30,342		
Net income	\$ —	\$ —	\$ —	\$ 28,278	\$ 24,409	\$ 26,138	\$ 24,834	\$ 26,536	\$ 101,917		
Efficiency ratio	—%	—%	—%	68.0%	75.2%	72.8%	73.0%	72.6%	73.4%		
Average assets	\$ —	\$ —	\$ —	\$ 18,039,239	\$ 17,819,473	\$ 17,695,157	\$ 17,559,039	\$ 17,381,495	\$ 17,614,241		
Average loans and acceptances	\$ —	\$ —	\$ —	\$ 17,776,131	\$ 17,613,686	\$ 17,446,187	\$ 17,217,598	\$ 17,084,059	\$ 17,341,392		
Average deposits	\$ —	\$ —	\$ —	\$ 10,006,328	\$ 9,857,772	\$ 9,977,374	\$ 10,059,366	\$ 10,165,282	\$ 10,014,583		
Loans and acceptances (ending balance)	\$ —	\$ —	\$ —	\$ 17,898,097	\$ 17,844,876	\$ 17,665,882	\$ 17,390,613	\$ 17,195,996	\$ 17,844,876		
Deposits (ending balance)	\$ —	\$ —	\$ —	\$ 10,114,265	\$ 9,985,467	\$ 9,936,605	\$ 10,059,646	\$ 10,245,763	\$ 9,985,467		
Number of automated banking machines	—	—	—	422	422	422	423	424	422		
Number of branches	—	—	—	153	153	153	154	155	153		
B2B Bank											
Net interest income	\$ —	\$ —	\$ —	\$ 46,197	\$ 46,072	\$ 48,249	\$ 47,195	\$ 49,412	\$ 190,928		
Other income	—	—	—	9,102	9,406	9,359	8,884	9,056	36,705		
Total revenue	—	—	—	55,299	55,478	57,608	56,079	58,468	227,633		
Amortization of net premium on purchased financial instruments	—	—	—	1,136	1,006	1,140	1,224	1,056	4,426		
Provision for loan losses	—	—	—	246	5,483	2,531	3,150	3,398	14,562		
Non-interest expenses ^[1]	—	—	—	31,576	32,869	32,138	33,196	33,985	132,188		
Costs related to business combinations ^[2]	—	—	—	3,949	9,951	14,600	6,136	7,557	38,244		
Income before income taxes	—	—	—	18,392	6,169	7,199	12,373	12,472	38,213		
Income taxes	—	—	—	4,959	1,760	1,966	3,283	3,281	10,290		
Net income	\$ —	\$ —	\$ —	\$ 13,433	\$ 4,409	\$ 5,233	\$ 9,090	\$ 9,191	\$ 27,923		
Efficiency ratio	—%	—%	—%	64.2%	77.2%	81.1%	70.1%	71.1%	74.9%		
Adjusted net income ^[3]	\$ —	\$ —	\$ —	\$ 17,169	\$ 12,462	\$ 16,796	\$ 14,498	\$ 15,519	\$ 59,275		
Adjusted efficiency ratio ^[3]	—%	—%	—%	57.1%	59.2%	55.8%	59.2%	58.1%	58.1%		
Average assets	\$ —	\$ —	\$ —	\$ 8,988,071	\$ 9,179,475	\$ 9,370,172	\$ 9,371,919	\$ 9,433,684	\$ 9,338,540		
Average loans and acceptances	\$ —	\$ —	\$ —	\$ 8,859,492	\$ 9,062,479	\$ 9,199,313	\$ 9,299,649	\$ 9,314,566	\$ 9,218,339		
Average deposits	\$ —	\$ —	\$ —	\$ 12,949,170	\$ 12,937,285	\$ 12,972,802	\$ 12,983,675	\$ 12,999,332	\$ 12,973,188		
Loans and acceptances (ending balance)	\$ —	\$ —	\$ —	\$ 8,795,486	\$ 8,996,030	\$ 9,151,618	\$ 9,294,220	\$ 9,318,430	\$ 8,996,030		
Deposits (ending balance)	\$ —	\$ —	\$ —	\$ 12,876,970	\$ 12,916,914	\$ 12,893,153	\$ 13,067,779	\$ 13,026,803	\$ 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.

[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
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	YEAR ENDED
	2014	2014	2014	2014	2013	2013	2013	2013	OCTOBER 31
Laurentian Bank Securities & Capital Markets									
Net interest income	\$ —	\$ —	\$ —	\$ 683	\$ 1,658	\$ 714	\$ 1,070	\$ 681	\$ 4,123
Other income	—	—	—	15,482	16,083	15,326	15,897	16,402	63,708
Total revenue	—	—	—	16,165	17,741	16,040	16,967	17,083	67,831
Non-interest expenses	—	—	—	13,087	13,919	13,055	12,959	13,474	53,407
Income before income taxes	—	—	—	3,078	3,822	2,985	4,008	3,609	14,424
Income taxes	—	—	—	826	913	698	1,033	928	3,572
Net income	\$ —	\$ —	\$ —	\$ 2,252	\$ 2,909	\$ 2,287	\$ 2,975	\$ 2,681	\$ 10,852
Efficiency ratio	—%	—%	—%	81.0%	78.5%	81.4%	76.4%	78.9%	78.7%
Average assets	\$ —	\$ —	\$ —	\$ 2,912,036	\$ 3,021,756	\$ 3,218,420	\$ 3,132,489	\$ 2,922,296	\$ 3,073,257
Clients' brokerage assets	\$ —	\$ —	\$ —	\$ 2,511,611	\$ 2,465,747	\$ 2,407,815	\$ 2,366,952	\$ 2,323,216	\$ 2,465,747
Other									
Net interest income	\$ —	\$ —	\$ —	\$ (4,078)	\$ (3,611)	\$ (3,271)	\$ (407)	\$ (5,850)	\$ (13,139)
Other income	—	—	—	2,039	(526)	1,975	871	2,583	4,903
Total revenue	—	—	—	(2,039)	(4,137)	(1,296)	464	(3,267)	(8,236)
Non-interest expenses ^[1]	—	—	—	10,712	5,781	8,667	6,183	5,197	25,828
Loss before income taxes	—	—	—	(12,751)	(9,918)	(9,963)	(5,719)	(8,464)	(34,064)
Income taxes recovered	—	—	—	(4,313)	(4,057)	(3,289)	(2,659)	(2,844)	(12,849)
Net loss	\$ —	\$ —	\$ —	\$ (8,438)	\$ (5,861)	\$ (6,674)	\$ (3,060)	\$ (5,620)	\$ (21,215)
Average assets	\$ —	\$ —	\$ —	\$ 3,708,698	\$ 3,725,365	\$ 3,924,677	\$ 4,142,302	\$ 4,897,220	\$ 4,172,639
Average loans and acceptances	\$ —	\$ —	\$ —	\$ (62,072)	\$ (35,671)	\$ (35,313)	\$ (54,061)	\$ (41,440)	\$ (41,520)
Average deposits	\$ —	\$ —	\$ —	\$ 1,278,555	\$ 1,254,279	\$ 1,225,586	\$ 949,223	\$ 941,375	\$ 1,093,795
Total									
Net interest income	\$ —	\$ —	\$ —	\$ 140,856	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 568,760
Other income	—	—	—	75,253	74,094	76,493	74,420	71,570	296,577
Total revenue	—	—	—	216,109	215,531	221,042	214,850	213,914	865,337
Amortization of net premium on purchased financial instruments	—	—	—	1,136	1,006	1,140	1,224	1,056	4,426
Provision for loan losses	—	—	—	10,500	10,000	9,000	9,000	8,000	36,000
Non-interest expenses	—	—	—	155,184	162,700	162,105	155,494	155,536	635,835
Costs related to business combinations ^[1]	—	—	—	3,949	9,951	14,600	6,136	7,557	38,244
Income before income taxes	—	—	—	45,340	31,874	34,197	42,996	41,765	150,832
Income taxes	—	—	—	9,815	6,008	7,213	9,157	8,977	31,355
Net income	\$ —	\$ —	\$ —	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 119,477
Average assets	\$ —	\$ —	\$ —	\$ 33,648,044	\$ 33,746,069	\$ 34,208,426	\$ 34,205,749	\$ 34,634,695	\$ 34,198,677
Average loans and acceptances	\$ —	\$ —	\$ —	\$ 27,033,046	\$ 27,058,312	\$ 27,012,496	\$ 26,860,146	\$ 26,724,811	\$ 26,914,383
Average deposits	\$ —	\$ —	\$ —	\$ 24,234,053	\$ 24,049,336	\$ 24,175,762	\$ 23,992,264	\$ 24,105,989	\$ 24,081,566

[1] Costs related to the integration of the MRS Companies and AGF Trust Company.

BASEL III REGULATORY CAPITAL

		AS AT JANUARY 31, 2014	
		ALL-IN ^[2]	TRANSITIONAL ^[3]
In thousands of Canadian dollars, except percentage amounts (Unaudited)			
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	\$ 451,506	\$ 451,506
2	Retained earnings	800,362	800,362
3	Accumulated other comprehensive income (and other reserves)	9,233	9,233
6	Common Equity Tier 1 capital before regulatory adjustments	1,261,101	1,261,101
	Common Equity Tier 1 capital: regulatory adjustments		
28	Total regulatory adjustments to Common Equity Tier 1 ^[4]	(247,068)	(49,414)
29	Common Equity Tier 1 capital (CET1)	1,014,033	1,211,687
	Additional Tier 1 capital: instruments		
33	Directly issued capital instruments subject to phase out from Additional Tier 1	205,204	205,204
36	Additional Tier 1 capital before regulatory adjustments	205,204	205,204
	Additional Tier 1 capital: regulatory adjustments		
43	Total regulatory adjustments to Additional Tier 1 capital	—	(51,262)
44	Additional Tier 1 capital (AT1)	205,204	153,942
45	Tier 1 capital (T1 = CET1 + AT1)	1,219,237	1,365,629
	Tier 2 capital: instruments and allowances		
47	Directly issued capital instruments subject to phase out from Tier 2	355,048	355,048
50	Collective allowances	94,991	94,991
51	Tier 2 capital before regulatory adjustments	450,039	450,039
	Tier 2 capital: regulatory adjustments		
57	Total regulatory adjustments to Tier 2 capital	(3,606)	(721)
58	Tier 2 capital (T2)	446,433	449,318
59	Total capital (TC = T1 + T2)	\$ 1,665,670	\$ 1,814,947
60	Total risk weighted assets	\$ 13,400,908	\$ 13,568,326
	Capital ratios		
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.6%	8.9%
62	Tier 1 (as a percentage of risk weighted assets)	9.1%	10.1%
63	Total capital (as a percentage of risk weighted assets)	12.4%	13.4%
	Assets to capital multiple ^[5]	n.a.	18.1x
	OSFI all-in target		
69	Common Equity Tier 1 all-in target ratio	7.0%	n.a.
70	Tier 1 capital all-in target ratio	8.5%	n.a.
71	Total capital all-in target ratio	10.5%	n.a.
	Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)		
82	Current cap on AT1 instruments subject to phase out arrangements	\$ 242,574	\$ 242,574
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —
84	Current cap on T2 instruments subject to phase out arrangements	\$ 355,048	\$ 355,048
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ 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.

BASEL III 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									
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 the amendments to IFRS.

BASEL III RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT JANUARY 31, 2014

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ —	\$ 41,370	\$ —	\$ —	\$ 56,754	\$ —	\$ 5,016,238	\$ 35,114	\$ —	\$ —	\$ —	\$ 5,149,476	\$ 5,105,560
Sovereign	3,821,059	111,796	—	—	—	—	—	—	—	—	—	3,932,855	22,359
Bank	—	490,521	—	—	16,424	—	8,534	—	—	—	—	515,479	114,850
Retail residential mortgage loans	8,321,667	—	6,277,686	—	—	1,047	43,499	—	—	—	—	14,643,899	2,241,474
Other retail	601,296	—	—	—	—	2,651,443	—	11,637	—	—	—	3,264,376	2,006,038
Small business entities treated as other retail	95,534	—	—	—	—	1,298,605	—	—	—	—	—	1,394,139	973,954
Equity	—	—	—	—	—	—	258,034	—	—	—	—	258,034	258,034
Securitization	—	34,745	—	3,347	7,915	—	199	—	2,419	—	859	49,484	28,626
Other assets	526,346	18,869	—	—	—	—	367,416	—	—	62,855	—	975,486	528,328
	13,365,902	697,301	6,277,686	3,347	81,093	3,951,095	5,693,920	46,751	2,419	62,855	859	30,183,228	11,279,223
Derivatives	313	101,865	—	—	—	—	64,447	—	—	—	—	166,625	84,820
Credit-related commitments	37,279	10,800	—	—	—	—	654,217	—	—	—	—	702,296	656,377
Operational risk	—	—	—	—	—	—	—	—	—	—	—	—	1,380,488
	\$ 13,403,494	\$ 809,966	\$ 6,277,686	\$ 3,347	\$ 81,093	\$ 3,951,095	\$ 6,412,584	\$ 46,751	\$ 2,419	\$ 62,855	\$ 859	\$ 31,052,149	\$ 13,400,908
Balance sheet items													
Cash, deposits with other banks, securities and securities purchased under reverse repurchase agreements													\$ 712,629
Personal loans													2,417,362
Residential mortgage loans													2,740,918
Commercial mortgage loans, commercial loans and acceptances													5,056,756
Other assets													351,558
													\$ 11,279,223

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2013 ^[1]

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ —	\$ 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 purchased under reverse repurchase agreements													\$ 707,435
Personal loans													2,497,457
Residential mortgage loans													2,753,384
Commercial mortgage loans, commercial loans and acceptances													4,968,253
Other assets													398,041
													\$ 11,324,570

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

BASEL III RISK-WEIGHTED ASSETS (CONTINUED)

In thousands of Canadian dollars (Unaudited)

AS AT JANUARY 31, 2013 ^[1]

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ —	\$ 63,627	\$ —	\$ —	\$ 52,300	\$ —	\$ 4,572,496	\$ 15,841	\$ —	\$ —	\$ —	\$ 4,704,264	\$ 4,635,134
Sovereign	4,143,807	241,094	—	—	—	—	—	—	—	—	—	4,384,901	48,219
Bank	—	697,246	—	—	1,520	—	20,439	—	—	—	—	719,205	160,648
Retail residential mortgage loans	8,457,533	—	5,871,807	—	—	29,580	24,997	—	—	—	—	14,383,917	2,102,314
Other retail	685,810	—	—	—	—	3,167,879	19,330	—	—	—	—	3,873,019	2,395,239
Small business entities treated as other retail	89,372	—	—	—	—	1,123,799	46,130	—	—	—	—	1,259,301	888,979
Equity	—	—	—	—	—	—	382,149	—	—	—	—	382,149	382,149
Securitization	—	19,107	—	3,035	5,670	—	2,198	—	2,355	—	1,207	33,572	30,455
Other assets	481,114	143,217	—	—	—	—	474,664	—	—	33,326	—	1,132,321	586,622
	13,857,636	1,164,291	5,871,807	3,035	59,490	4,321,258	5,542,403	15,841	2,355	33,326	1,207	30,872,649	11,229,759
Derivatives	3,935	68,941	—	—	—	—	8,770	—	—	—	—	81,646	22,558
Credit-related commitments	33,796	9,000	—	—	—	—	642,949	—	—	—	—	685,745	644,749
Operational risk													1,389,763
	\$ 13,895,367	\$ 1,242,232	\$ 5,871,807	\$ 3,035	\$ 59,490	\$ 4,321,258	\$ 6,194,122	\$ 15,841	\$ 2,355	\$ 33,326	\$ 1,207	\$ 31,640,040	\$ 13,286,829
Balance sheet items													
Cash, deposits with other banks, securities and securities purchased under reverse repurchase agreements													\$ 852,090
Personal loans													2,784,188
Residential mortgage loans													2,600,742
Commercial mortgage loans, commercial loans and acceptances													4,593,391
Other assets													399,348
													\$ 11,229,759

[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 the amendments to IFRS.

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	\$ —	\$ —	\$ —	\$ 7,236	\$ 9,731	\$ 10,375	\$ 14,052	\$ 14,171
Commercial and other loans ^[1]	—	—	—	23,790	24,535	25,566	25,435	31,546
	—	—	—	31,026	34,266	35,941	39,487	45,717
Collective allowances against impaired loans								
Personal loans	—	—	—	9,825	7,008	6,549	8,981	11,082
Residential mortgage loans	—	—	—	3,317	3,122	2,565	1,529	1,329
Commercial mortgage loans	—	—	—	4,246	254	1,312	137	464
Commercial and other loans ^[1]	—	—	—	1,170	1,665	1,115	2,155	2,018
	—	—	—	18,558	12,049	11,541	12,802	14,893
Collective allowances against other loans								
Personal loans	—	—	—	29,058	32,953	30,534	29,799	26,548
Residential mortgage loans	—	—	—	5,837	5,884	5,316	2,365	2,163
Commercial mortgage loans	—	—	—	16,735	15,764	15,770	16,878	16,640
Commercial and other loans ^[1]	—	—	—	17,842	14,674	14,988	13,037	12,960
	—	—	—	69,472	69,275	66,608	62,079	58,311
Total allowances for loan losses								
Personal loans	—	—	—	38,883	39,961	37,083	38,780	37,630
Residential mortgage loans	—	—	—	9,154	9,006	7,881	3,894	3,492
Commercial mortgage loans	—	—	—	28,217	25,749	27,457	31,067	31,275
Commercial and other loans ^[1]	—	—	—	42,802	40,874	41,669	40,627	46,524
	\$ —	\$ —	\$ —	\$ 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 YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31
	2014	2014	2014	2014	2013	2013	2013	2013	2013
Individual provision									
Commercial mortgage loans	\$ —	\$ —	\$ —	\$ (2,137)	\$ (596)	\$ (3,217)	\$ 133	\$ 390	\$ (3,290)
Commercial and other loans ^[1]	—	—	—	(223)	(428)	374	364	(1,676)	(1,366)
	—	—	—	(2,360)	(1,024)	(2,843)	497	(1,286)	(4,656)
Collective provision against impaired loans									
Personal loans	—	—	—	8,368	7,601	5,400	4,204	6,234	23,439
Residential mortgage loans	—	—	—	695	1,221	1,694	670	1,498	5,083
Commercial mortgage loans	—	—	—	4,058	(1,046)	1,184	(323)	477	292
Commercial and other loans ^[1]	—	—	—	(458)	581	(964)	184	(33)	(232)
	—	—	—	12,663	8,357	7,314	4,735	8,176	28,582
Collective provision against other loans									
Personal loans	—	—	—	(3,895)	2,419	735	3,251	1,824	8,229
Residential mortgage loans	—	—	—	(47)	568	2,951	202	(91)	3,630
Commercial mortgage loans	—	—	—	971	(6)	(1,108)	238	234	(642)
Commercial and other loans ^[1]	—	—	—	3,168	(314)	1,951	77	(857)	857
	—	—	—	197	2,667	4,529	3,768	1,110	12,074
Total provision for loan losses recorded in the consolidated statement of income									
Personal loans	—	—	—	4,473	10,020	6,135	7,455	8,058	31,668
Residential mortgage loans	—	—	—	648	1,789	4,645	872	1,407	8,713
Commercial mortgage loans	—	—	—	2,892	(1,648)	(3,141)	48	1,101	(3,640)
Commercial and other loans ^[1]	—	—	—	2,487	(161)	1,361	625	(2,566)	(741)
	\$ —	\$ —	\$ —	\$ 10,500	\$ 10,000	\$ 9,000	\$ 9,000	\$ 8,000	\$ 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	\$	—	—	%	\$	—	—	%	\$	5,497,025	42	%	\$	5,547,785	42	%				
Ontario		—	—			—	—			1,663,482	13			1,709,715	13					
Rest of Canada		—	—			—	—			573,024	4			581,357	5					
		—	—			—	—			7,733,531	59			7,838,857	60					
Uninsured ^[2]																				
Québec		—	—			—	—			3,737,588	29			3,710,764	28					
Ontario		—	—			—	—			1,098,062	8			1,100,713	9					
Rest of Canada		—	—			—	—			451,315	4			458,339	3					
		—	—			—	—			5,286,965	41			5,269,816	40					
	\$	—	—	%	\$	—	—	%	\$	—	—	%	\$	13,020,496	100	%	\$	13,108,673	100	%
Uninsured home equity lines of credit (HELOCS)																				
Québec		—	—			—	—			776,338	71			767,141	70					
Ontario		—	—			—	—			154,818	14			159,317	14					
Rest of Canada		—	—			—	—			164,406	15			171,058	16					
		—	—			—	—			1,095,562	100			1,097,516	100					
	\$	—	—	%	\$	—	—	%	\$	—	—	%	\$	1,095,562	100	%	\$	1,097,516	100	%
Amortization period ranges for residential mortgage loans (in %)																				
Less than 20 years		—	%			—	%			—	%			23	%			23	%	
20-24 years		—				—				—				33				32		
25-29 years		—				—				—				24				24		
30 years and greater		—				—				—				20				21		
		—	%			—	%			—	%			100	%			100	%	
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCS^[3]																				
Québec		—	%			—	%			—	%			64	%			64	%	
Ontario		—	%			—	%			—	%			65	%			62	%	
Rest of Canada		—	%			—	%			—	%			65	%			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	\$ —	\$ —	\$ —	\$ 122,320	\$ 122,589	\$ 119,013	\$ 123,133	\$ 126,572
Notice	—	—	—	5,642,056	5,581,578	5,470,176	5,460,359	5,514,234
Term	—	—	—	13,602,172	13,577,875	13,660,588	13,951,701	13,834,165
	—	—	—	19,366,548	19,282,042	19,249,777	19,535,193	19,474,971
Business, banks and other								
Demand	—	—	—	1,283,410	1,285,501	1,356,234	1,346,228	1,313,696
Notice	—	—	—	1,156,920	1,192,303	1,139,800	1,119,030	1,136,502
Term	—	—	—	1,997,060	2,167,504	2,120,554	1,808,374	1,842,324
	—	—	—	4,437,390	4,645,308	4,616,588	4,273,632	4,292,522
	\$ —	\$ —	\$ —	\$ 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	\$ —	\$ —	\$ —	\$ 34,088,287	\$ 32,222,052	\$ 31,793,637	\$ 31,637,355	\$ 31,363,245
Mutual funds	—	—	—	2,665,234	2,568,101	2,455,981	2,401,096	2,249,532
Clients' brokerage assets	—	—	—	2,511,611	2,465,747	2,407,815	2,366,952	2,323,216
Mortgage loans under management	—	—	—	415,291	397,864	377,946	426,076	333,014
Institutional assets	—	—	—	76,477	72,475	74,453	76,594	72,204
Other - Personal	—	—	—	12,774	13,142	13,268	13,917	13,770
	\$ —	\$ —	\$ —	\$ 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 YEAR ENDED
	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	
	2014	2014	2014	2014	2013	2013	2013	2013	2013	
Reported results										
Net interest income	\$ —	\$ —	\$ —	\$ 140,856	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 568,760	
Other income	—	—	—	75,253	74,094	76,493	74,420	71,570	296,577	
Total revenue	—	—	—	216,109	215,531	221,042	214,850	213,914	865,337	
Amortization of net premium on purchased financial instruments	—	—	—	1,136	1,006	1,140	1,224	1,056	4,426	
Provision for loan losses	—	—	—	10,500	10,000	9,000	9,000	8,000	36,000	
Non-interest expenses	—	—	—	159,133	172,651	176,705	161,630	163,093	674,079	
Income before income taxes	—	—	—	45,340	31,874	34,197	42,996	41,765	150,832	
Income taxes	—	—	—	9,815	6,008	7,213	9,157	8,977	31,355	
Net income	\$ —	\$ —	\$ —	\$ 35,525	\$ 25,866	\$ 26,984	\$ 33,839	\$ 32,788	\$ 119,477	
Reported measures										
Efficiency ratio	—%	—%	—%	73.6%	80.1%	79.9%	75.2%	76.2%	77.9%	
Diluted earnings per share	\$ —	\$ —	\$ —	\$ 1.16	\$ 0.82	\$ 0.86	\$ 1.05	\$ 1.07	\$ 3.80	
Return on common shareholders' equity	—%	—%	—%	10.5%	7.6%	8.1%	10.4%	10.3%	9.1%	
Adjusting items ^[1]										
Amortization of net premium on purchased financial instruments	—	—	—	1,136	1,006	1,140	1,224	1,056	4,426	
Costs related to business combinations ^[2]										
MRS Companies transaction and integration related costs	—	—	—	646	2,761	5,414	1,814	5,880	15,869	
AGF Trust transaction and integration related costs	—	—	—	3,303	7,190	9,186	4,322	1,677	22,375	
Adjusting items before income taxes	—	—	—	5,085	10,957	15,740	7,360	8,613	42,670	
Income tax recovery related to the above	—	—	—	1,349	2,904	4,177	1,952	2,285	11,318	
Impact of adjusting items on net income	\$ —	\$ —	\$ —	\$ 3,736	\$ 8,053	\$ 11,563	\$ 5,408	\$ 6,328	\$ 31,352	
Impact of adjusting items on diluted earnings per share ^[3]	\$ —	\$ —	\$ —	\$ 0.13	\$ 0.28	\$ 0.41	\$ 0.19	\$ 0.22	\$ 1.11	
Adjusted results ^[1]										
Net interest income	\$ —	\$ —	\$ —	\$ 140,856	\$ 141,437	\$ 144,549	\$ 140,430	\$ 142,344	\$ 568,760	
Other income	—	—	—	75,253	74,094	76,493	74,420	71,570	296,577	
Total revenue	—	—	—	216,109	215,531	221,042	214,850	213,914	865,337	
Provision for loan losses	—	—	—	10,500	10,000	9,000	9,000	8,000	36,000	
Non-interest expenses	—	—	—	155,184	162,700	162,105	155,494	155,536	635,835	
Income before income taxes	—	—	—	50,425	42,831	49,937	50,356	50,378	193,502	
Income taxes	—	—	—	11,164	8,912	11,390	11,109	11,262	42,673	
Adjusted net income	\$ —	\$ —	\$ —	\$ 39,261	\$ 33,919	\$ 38,547	\$ 39,247	\$ 39,116	\$ 150,829	
Adjusted measures ^[1]										
Adjusted efficiency ratio	—%	—%	—%	71.8%	75.5%	73.3%	72.4%	72.7%	73.5%	
Adjusted diluted earnings per share ^[3]	\$ —	\$ —	\$ —	\$ 1.29	\$ 1.10	\$ 1.27	\$ 1.24	\$ 1.30	\$ 4.91	
Adjusted return on common shareholders' equity	—%	—%	—%	11.7%	10.2%	12.0%	12.2%	12.5%	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 quarter ended January 31, 2013.