

EXPANSION AND INTEGRATION

B2B TRUST BECOMES...



In July 2012, B2B Trust officially became B2B Bank, a federally chartered bank. It was a natural evolution as over the past few years, B2B Trust became increasingly well known for delivering quality banking products and services, such as investment loans, deposits and mortgages through a network of financial advisors and brokers from coast-to-coast. The slogan, *B2B Bank, a Bank that works for advisors* demonstrates the focus that the organization places on supporting financial advisors, as they help Canadians build and manage their wealth.

LAYING FOUNDATIONS FOR **FUTURE GROWTH**

2012 was a historic year for B2B Bank in many ways. “We worked on a number of major projects, including the acquisition of AGF Trust, the integration of the MRS Companies, the transition to chartered bank status and the launch of B2B Bank mortgages,” reports François Desjardins.



François Desjardins, Executive Vice President of the Bank and President and Chief Executive Officer of B2B Bank

The change from B2B Trust to B2B Bank better reflects the nature of the lending and deposit activities that are the core of B2B Bank’s operations. “With the creation of B2B Bank mortgages, we are now able to offer mortgages as well as a full suite of financial products under the B2B Bank name,” says François Desjardins. The product, available to mortgage brokers since July 2012, offers great potential.

The recent acquisitions have significantly expanded B2B Bank’s scope, providing opportunity for new strategic and commercial development. The MRS Companies were recognized Canadian leaders in the administration of investment accounts, while AGF Trust is a best-in-class provider of financial products and services. “These acquisitions will enable us to improve B2B Bank’s practices and systems, in addition to giving us critical mass. The result will be an organization that is stronger and more efficient, while remaining focused on operational and commercial excellence and on meeting the needs of financial advisors and mortgage brokers.”

B2B Bank’s products and services are designed to help financial advisors build and manage their clients’ wealth. “Our mission remains to offer products that meet the needs of financial advisors and mortgage brokers across Canada, while respecting their relationships with their clients. This drives all of our efforts.” concludes François Desjardins.

OVERVIEW OF BUSINESS SEGMENT - B2B BANK

Personal banking products such as investment loans, mortgages, high interest accounts, GIC’s and investment accounts and services distributed through a network of financial advisors and brokers

Business development sales teams servicing financial advisors and their dealers, mortgage brokers and mutual fund manufacturers across Canada

Canadian leader in serving the financial advisor and broker market

Geographic distribution of loan portfolio
 Ontario: 58%
 Western Canada and Atlantic provinces: 32%
 Québec: 10%

**B2B BANK
BUILDS SCALE**

	Before acquisitions ⁽¹⁾	After acquisitions ⁽²⁾	Growth
Total loans and BAs	\$5.8 billion	\$ 9.3 billion	61%
Deposits	\$9.5 billion	\$13.0 billion	37%
Assets Under Administration	\$3.0 billion	\$23.8 billion	683%
Financial Advisors (approximate number)	15,000	27,000	80%

(1) Business segment data as at October 31, 2012, excluding AGF Trust and the MRS Companies at acquisition date

(2) Business segment data as at October 31, 2012, including AGF Trust and the MRS Companies

B2B BANK'S CLIENTS... WHO ARE THEY?



B2B Bank is 100% focused on the financial advisor and broker community. Some 27,000 financial advisors, working with mutual fund, investment dealers and insurance companies, along with deposit agents and mortgage brokers, are the backbone of B2B Bank's business. These professionals work with Canadians from coast-to-coast, providing financial advice and assistance for more than 750,000 accounts that hold B2B Bank's products.

B2B Bank respects the relationships advisors have with their clients. B2B Bank supports advisors and brokers with financial solutions that enable Canadians to build and manage their wealth. It's a winning formula!



WE SIMPLIFY YOUR LIFE!

With the launch of B2B Bank Dealer Services, financial advisors have a new suite of tools to help them consolidate and efficiently manage their clients' assets. By leveraging the platform and experience of the recently acquired MRS Group of Companies, we have significantly enhanced the services available to advisors and their clients. When advisors take advantage of B2B Bank Dealer Services' investment accounts and services, including secure online access to all of their clients' investments, they can see the big picture – and provide the advice and services their clients need.