High   \$48.68   \$55.87   \$47.67     Low   \$40.66   \$38.62   \$37.76     Close   \$44.45   \$45.98   \$44.25     Price / earnings ratio   8.9x   9.9x   9.6x     Book value   \$42.81   \$39.59   \$41.87     Market to book value   104.%   116.%   106.60     Dividends declared   \$1.84   \$1.62   \$1.44     Dividend payout ratio   37.0%   34.8%   31.19     Financial position   37.0%   34.8%   31.19     Financial position   \$24,772,138   \$20,772,138   \$23,772,138     Joeposits   \$24,041,443   \$20,016,281   \$19,647,730     Verage assets   \$31,464,535   \$27,768,297   \$22,087,544   \$17,708,837     Verage assets   \$24,041,443   \$20,016,281   \$19,647,730     Verage assets   \$22,087,9833   \$27,71,38,59   \$47,849   \$69,450   \$64,893     Collective spectrame spectrame   \$10,959,118   \$915,369   \$963,141   \$10,414   \$20,575   \$47,849   \$69,450   \$64,893     Colactrive spectrame	As at or for the years ended October 31 in thousands of Canadian dollars, except per share and percentage amounts)	2012	2011	2010[1]
bill revenue     \$796, 643     \$738, 347     \$737, 45       bill bell income     \$14,0,508     \$123, 717     \$122, 941       bill bell income     \$14,0,508     \$123, 717     \$122, 941       bill bell income shareholders' equity     12,1%     12,2%     \$1,53       bill bell income shareholders' equity     12,1%     12,2%     \$1,53       bill bell income is a % of total revenue     33,3%     31,7%     62,77       bill bell income is a % of total revenue     33,3%     \$1,7%     62,77       bill bell income is a % of total revenue     \$140,660     \$130,983     \$122,941       bill bell income is a % of total revenue     \$140,660     \$130,983     \$122,941       bill bell diluted earnings per share     \$4,98     \$4,93     \$4,83       bill bell bell income onorman shareholders' equity     12,0%     12,3%     \$140,660     \$128,93     \$140,660     \$128,93     \$140,660     \$128,93     \$140,660     \$128,93     \$140,660     \$128,93     \$140,660     \$128,93     \$140,660     \$128,93     \$140,660     \$128,93     \$140,660     \$128,93     \$143,93 <t< td=""><td></td><td></td><td></td><td></td></t<>				
let.income   \$140,508   \$12,717   \$12,294   \$12,296   \$12,296   \$12,296   \$12,296   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$12,976   \$24,976   \$26,973   \$37,976   \$22,987   \$42,976   \$26,973   \$37,976   \$22,987   \$42,96   \$44,25   \$26,973   \$35,976   \$24,976   \$26,973   \$35,976   \$42,976   \$26,963   \$37,756   \$29,976   \$26,973   \$35,976   \$42,976   \$26,973   \$35,976   \$42,976   \$26,973   \$35,976   \$42,976   \$26,976   \$27,976,279   \$20,997,414   \$17,		<b>*</b> =0///0	¢5000/5	
bilute dearnings per share     \$ 4,98     \$ 4,98     \$ 4,65     \$ 4,63     \$ 4,65     \$ 4,65     \$ 4,65     \$ 4,65     \$ 4,159       ket interest margin     1,69%     1,82%     2,15%     7,18%     66.69       ittler income [s a % of total revenue]     33,3%     31,7%     62,77     21,7%     21,8%     66.49       ittler income [s a % of total revenue]     33,3%     31,7%     62,73     21,3%     25,33       ittler income [s a % of total revenue]     33,3%     31,7%     22,7%     21,3%     54,63       idjusted definitum on common shareholders' equity     12,0%     12,0%     12,0%     84,63       idjusted efficiency ratio     73,1%     70,6%     64,43       Variance common share     540,66     \$38,62     \$37,76       idjusted efficiency ratio     540,64     \$38,62     \$37,76       Close     \$44,63     \$46,23     \$46,23     \$46,23       idjusted efficiency ratio     540,46     \$38,46     \$35,75,9     \$4,423       iddivide declared     514,44,55     \$46,23     \$46,23 <t< td=""><td></td><td></td><td></td><td></td></t<>				
leturn common shareholders' equity 12.1% 12.2% 11.5% lifticiency ratio 75.9% 71.8% 66.43 33.3% 31.7% 32.7% ifficiency rate 23.2% 21.3% 25.63 kijusted net income las a % of total revenue) 33.3% 31.7% 32.7% ifficiency rate 23.2% 21.3% 25.63 kijusted net income shareholders' equity 12.0% 12.9% 11.5% ifficiency ratio 73.1% 70.6% 68.49 Per common shareholders' equity 12.0% 12.9% 11.5% Per common shareholders' equity 12.0% 12.9% 11.6% Per common shareholders' equity 25.2% 24.2% 14.4% 13.62 \$1.4% Per common shareholders' equity 37.0% 34.2% 31.1% Prine classes \$34,936,826 \$28,943,210 \$23,772,138 Painec shert sasts \$24,780,879 \$22,007,624 \$17,708,837 Per per classes \$24,780,978 \$45,939 \$27,142,937 \$20,931 \$27,128,931 \$27,1287,938 Per per classes \$24,780,978 \$45,958 \$23,079 \$23,977,280 Per per classes \$24,780,983 \$45,483 \$45,498 \$46,493 \$46,493 \$40,493 \$4				
Heinterest margin   1.49%   1.15%   2.15%     Efficiency ratio   75,9%   71.8%   64.43     Uther income las a % of total revenuel   33.3%   31.7%   32.79     Effective tax rate   23.2%   21.3%   25.63     Migusted nearings per share   \$140,660   \$130,383   \$122,941     Migusted reasures   73.1%   70.6%   68.49     Variance on common shareholders' equity   12.0%   12.9%   12.9%     File of the common share   540,660   \$182,941   68.49     Variance on common shareholders' equity   73.1%   70.6%   68.49     Variance on common shareholders' equity   540,66   \$55.87   \$47.67     Law   \$40,640   \$18.44   \$1.62   \$1.77     Close   \$44.45   \$45.98   \$42.51     Variance anning ratio   \$9.9x   9.9x   9.5x     Oxide Adue   106%   11.6%   10.4%     Variance anning ratio   \$1.84   \$1.52   \$1.4     Variance anning ratio   \$24,281   \$3.79,37   \$23,772,18     Stack and the book value   \$1	5 1		•	
ifficiency ratio   75 9%   71.8%   64.04     bther income (as a % of total revenue)   33.3%   31.7%   32.7%     bther income (as a % of total revenue)   33.3%   31.7%   32.7%     bther income   \$140,640   \$130,383   \$12,2%     viguated at income   \$4.98   \$4.93   \$\$22,9%     viguated at income or shareholders' equity   12.0%   12.9%   11.5%     viguated at income or share   \$48,68   \$55.67   \$47.67     common share   \$40,666   \$38.42   \$33.7%     common share   \$40,666   \$44.65   \$44.25     common share   \$42.61   \$39.59   \$44.82     close   \$44.42   \$54.64   \$38.42     visit of earnings ratio   \$42.51   \$39.59   \$44.82     darket to book value   1064%   116%   1063     visit on at acceptances   \$24.760,879   \$20.82,94.42   \$17.78,89     visit on at acceptances   \$34.93,62.62   \$28.963,210   \$23.77,21.88     visit on at acceptances   \$34.93,62.62   \$28.963,210   \$23.77,21.88     visit on at accepta				
bite rincome (as a % of total revenue)   33.3%   31.7%   32.75     Effective tax rate   23.2%   21.3%   25.63     Mijusted net income   \$140,660   \$130,033   \$122,941     Mijusted diluted earnings per share   \$4.98   \$4.93   \$4.63     Mijusted diluted earnings per share   \$4.66   \$38.42   \$37.76   \$6.87     Per common share   \$40.66   \$38.42   \$37.76   \$6.97   9.9   9.60     Solok value   \$42.81   \$33.95   \$41.87   \$42.61   \$37.95   \$41.87     Mordend declared   \$1.84   \$1.42   \$1.44   \$1.60   \$1.64   \$1.84   \$1.62   \$1.44   \$1.67   \$1.63   \$2.072,138   \$2.377,21.38   \$2.377,21.38   \$2.379,72,138   \$2.32,772,138   \$2.32,772,138   \$2.32,772,138   \$2.40,41,44   \$2.016,281   \$17,96,827   \$2.20,979,24   \$2.19,29,939,318   \$2.20,574,42 <td>5</td> <td></td> <td></td> <td></td>	5			
Effective tax rate 23.2% 21.3% 25.69   Mglusted measures digusted net income signated net income share price \$140,660 \$130,383 \$122,941   Mglusted dituted earnings per share \$4,99 \$4,93 \$4,63   Optimized and income share price 12.0% 12.9% 11.57   High the price \$48.68 \$55.87 \$47.67   Low \$40.66 \$33.62 \$37.76   Close \$44.45 \$45.98 \$44.25   Sock value \$42.281 \$39.575 \$44.85   Arket to book value \$42.281 \$39.575 \$44.87   Owdend yield \$144 \$1.62 \$1.44   Owdend yield \$1.44 \$3.527 \$2.207.544 \$1.42   Owdend yield \$1.44 \$3.267 \$2.270.756 \$2.377.21.18   Dividend payout ratio \$7.0% 34.87 \$1.778 \$2.207.544 \$1.778   Dividend payout ratio \$31.665.55 \$27.78.877 \$2.309.414 \$2.27.798.277 \$2.309.414   Merage earning assets \$2.47.80.875 \$2.778.877 \$2.309.414 \$2.27.97.98 \$2.147.77.98   Verage earning assets \$2.47.80.875 \$2.77.78.277 \$2.309.414 \$2.27.97.98 \$2.99.41.77.79	-			
Adjusted measures     \$140,660     \$130,383     \$122,941       Adjusted dited armings per share     \$4,98     \$4,28     \$1,98     \$4,98     \$4,98     \$4,28     \$37,76     \$6,84     \$55,87     \$41,67     \$6,06     \$1,88     \$1,62     \$37,07     \$6,06     \$1,88     \$1,62     \$37,07     \$6,06     \$1,88     \$1,62     \$37,07     \$6,06     \$1,84     \$1,62     \$37,07     \$6,06     \$1,84     \$1,62     \$1,84     \$1,62     \$1,84     \$1,62     \$1,84     \$1,62     \$1,84     \$1,62     \$1,84     \$1,62     \$1,84     \$1,62     \$1,84     \$1,62     \$1,84     \$1,62     \$1,77,08     \$2,29,37,21,08     \$2,2,97,71,08     <				
stage     \$140,660     \$130,383     \$122,94.1       kdjusted diluted earnings per share     \$4.98     \$4.98     \$4.93     \$12,9%     11,59       kdjusted efficiency ratio     73.1%     70.6%     68.49       Per common share     \$40,66     \$38.62     \$37.76       Low     \$40,66     \$38.62     \$37.76       Low     \$40,66     \$38.62     \$37.76       Close     \$44.45     \$44.65     \$44.63       Sok value     \$42.21     \$37.95     \$41.64      Note on the second secon		23.2%	21.370	23.07
Skipsted ditude darnings per share     \$4.98     \$4.93     \$4.63       kdjusted ditude darnings per share     12.9%     12.9%     11.59       kdjusted ditude darnings per share     73.1%     70.4%     68.43       Per common share     \$48.68     \$55.87     \$47.67       Low     \$40.66     \$38.62     \$37.76       Low     \$40.66     \$38.62     \$37.76       Close     \$44.45     \$44.25     \$44.65       Store     \$44.84     \$1.62     \$44.85       Store     \$42.81     \$39.59     \$41.87       Price / earnings ratio     \$37.9     9.53     32.72       Arket to bok value     \$1.84     \$1.62     \$1.44       Dividend payout ratio     37.0%     34.8%     31.19       Triancial position     \$24.061.443     \$20.016.241     \$19.647.30       Store ga easts     \$33.1464.535     \$27.74.8297     \$22.037.54     \$17.708.83       Werage earning assets     \$31.646.53     \$27.143.50     \$23.97.918     \$943.11       Nulidof assets     \$10.641     \$717	•	¢1/0 //0	¢120.202	¢1000/1
Salpster     State holders' equity     12.0%     12.9%     11.5%       Variable efficiency ratio     73.1%     70.6%     68.49       Per common share				
Varjusted efficiency ratio     73.1%     70.6%     68.43       Per common share     Share price     State price     S				
Per common share       Share price       High     \$48.68     \$55.87     \$47.67       Low     \$40.66     \$38.62     \$37.76       Close     \$44.45     \$45.98     \$44.25       Price / earnings ratio     8.9x     9.9x     9.6x       Joak value     \$42.81     \$39.59     \$41.87       Market to book value     104%     11.6%     104%       Dividend yield     4.14%     3.52%     3.259       Juidend payout ratio     37.0%     3.4.8%     31.19       Financial position     33.262     \$28,963,210     \$23,772,138       Salance sheet assets     \$34,936,826     \$28,963,210     \$23,772,138       Verage earning assets     \$34,446,4535     \$27,768,297     \$22,037,21,88       Werage common shareholders' equity     \$1,059,118     \$91,647,309     \$21,927,793       Werage common shareholders' equity     \$1,059,118     \$91,539     \$21,927,793       Nowaces for loan tosses     \$128,023     \$163,725     \$188,123       Individual     \$47,849     \$69,693     \$73,700				
High \$48.68 \$55.87 \$47.67   Low \$40.66 \$38.62 \$37.76   Close \$44.63 \$45.98 \$42.27   Orice / earnings ratio 8.9x 9.9x 9.6x   Sook value \$42.81 \$37.59 \$41.87   Market to book value 104% 116% 106%   Dividends declared \$1.84 \$1.62 \$1.44   Dividend seclared \$1.84 \$1.62 \$23.772,138   Dividend seclared \$31.984 \$22,087,544 \$17.708,837   Salance sheet assets \$34,936,826 \$28,963,210 \$23,772,138   Salance sheet assets \$34,936,826 \$28,963,210 \$23,772,138   Soans and acceptances \$26,780,879 \$22,087,544 \$17,708,837   Verage earning assets \$34,936,826 \$28,963,210 \$23,772,138   Werage earning assets \$31,464,535 \$27,748,277 \$22,087,544 \$17,708,837   Werage earning assets \$31,464,535 \$27,748,277 \$22,087,544 \$17,708,837   Tors samount of impaired loans \$128,023 \$163,725 \$18,81,23   Werage earning assets \$31,464,535 \$27,743,897 \$22,039,318   Nowaces for loan losses \$117,542 \$163,	Adjusted efficiency ratio	/3.1%	/0.6%	68.4%
High   \$48.68   \$55.87   \$47.67     Low   \$40.66   \$38.62   \$37.76     Close   \$44.45   \$45.98   \$42.57     Price / earnings ratio   8.9x   9.9x   9.6x     Arket to book value   \$42.81   \$39.59   \$41.87     Arket to book value   104%   116%   1060     Dividend scleared   \$1.84   \$1.62   \$1.44     Dividend payout ratio   37.0%   34.8%   31.19     Financial position   33.0%   \$28,760.877   \$22,770.88%   31.19     Paposits   \$24,740.474   \$20.016.281   \$19.647.730   \$19.647.730     Werage earning assets   \$31,464.535   \$27,768.297   \$23,093.418     Werage common shareholders' equity   \$1,059,118   \$115.369   \$963.111     Dablity of assets   \$31,464.535   \$27,768.297   \$23,093.418     Werage common shareholders' equity   \$1,059,118   \$15.367   \$188.123     Ulowances for loan losses   110.978,113.0   \$188,123   \$163,725   \$48,800     Las & of loans and acceptances)   0.0.4%   0.0.9%   0.28% <td>Per common share</td> <td></td> <td></td> <td></td>	Per common share			
Low     \$40.66     \$38.62     \$37.76       Close     \$44.45     \$45.598     \$44.425       Price / earnings ratio     8.9x     9.9x     9.9x       Book value     \$42.81     \$39.59     \$41.87       Market to book value     104%     116%     1069       Dividend declared     \$1.84     \$1.62     \$1.44       Dividend payout ratio     37.0%     34.8%     31.19       Finacla position     33.0%     32.87     \$2.8,963.210     \$23.772.188       Salance sheet assets     \$34,936,826     \$28,963.210     \$23.772.188       Joues sheet assets     \$34,046,353     \$27.768.277     \$22.087.544     \$17.708.833       Verage common shareholders' equity     \$11.059,118     \$915.369     \$963,114       Duality of assets     \$22,059,833     \$27.743.297     \$23.093.418       Werage common shareholders' equity     \$10.59,118     \$915.369     \$64.893       Individual     \$47,849     \$69,450     \$64.893       Collective     \$69,693     \$73.700     \$73.260       Total	1	¢ / O / O	ሰርር 07	<u> </u>
Close     \$44.45     \$45.98     \$44.25       Price / earnings ratio     8.9x     9.9x     9.6x       Sook value     \$42.81     \$39.59     \$41.87       Market to book value     104%     116%     1069       Dividend s declared     \$1.84     \$1.62     \$1.44       Dividend payout ratio     37.0%     34.8%     31.19       Einancial position     \$34.936,826     \$28,963,210     \$23,772,138       Soans and acceptances     \$24,041,443     \$20,016,281     \$19,647,730       Deposits     \$24,041,443     \$20,016,281     \$19,647,730       Verage earning assets     \$31,464,535     \$27,782,897     \$22,192,933,418       Verage earning assets     \$22,059,833     \$27,743,297     \$23,093,418       Verage common shareholders' equity     \$1,059,118     \$915,369     \$64,893       Collective     \$69,633     \$7,700     \$73,250       Value     \$10,481     \$20,575     \$44,813       Sotal     \$117,562     \$14,3150     \$138,123       Valowances for loan losses     \$10,481	•			+ · · · - ·
Parice / earnings ratio   8.9x   9.9x   9.6x     Book value   \$42.81   \$39.59   \$41.87     Market to book value   104%   116%   1060     Dividends declared   \$1.84   \$1.62   \$1.44     Dividendy yield   4.14%   3.52%   3.25%     Dividend payout ratio   37.0%   34.8%   31.19     Financial position   30ance sheet assets   \$24,6780,879   \$22,087,544   \$17,708,837     Jeans and acceptances   \$24,061,443   \$20,016,281   \$19,647,730   \$93,318     Loans and acceptances   \$24,061,443   \$20,777,82,97   \$23,093,418     Verage assets   \$24,061,443   \$20,777,82,97   \$23,093,418     Verage common shareholders' equity   \$1,059,118   \$915,369   \$963,111     Duality of assets   \$22,057,843   \$163,725   \$188,123     Rows amount of impaired loans   \$128,023   \$163,725   \$188,123     Collective   \$69,693   \$73,700   \$73,250     Total   \$117,542   \$163,175   \$48,800     (as a % of loans and acceptances]   0.04%   0.02%   0		-		
Book value     \$42.81     \$39.59     \$41.87       Market to book value     104%     116%     106       Dividends declared     \$1.84     \$1.62     \$1.44       Dividend yield     4.14%     3.52%     3.259       Dividend payout ratio     37.0%     34.8%     31.19       Financial position     31.0%     \$22,087,544     \$17,708,837       Jourdend payout ratio     \$24,014,143     \$20,016,281     \$19,647,730       Deposits     \$24,041,443     \$20,016,281     \$19,647,730       Verage assets     \$31,464,535     \$27,768,297     \$23,093,418       Verage carning assets     \$24,059,833     \$27,768,297     \$23,093,418       Verage common shareholders' equity     \$1,059,118     \$915,369     \$963,141       Duality of assets     \$22,059,833     \$27,768,297     \$23,093,418       Verage common shareholders' equity     \$1,059,118     \$915,369     \$963,141       Duality of assets     \$22,059,833     \$73,700     \$73,250       Total     \$47,849     \$69,450     \$64,893       Collective		•		
Market to book value   104%   116%   1069     Dividends declared   \$1.84   \$1.62   \$1.44     Unidend yield   37.0%   34.8%   31.19     Financial position   37.0%   34.8%   31.19     Financial position   \$22,087,544   \$17,708,837   \$22,087,544   \$17,708,837     Deposits   \$24,041,443   \$20,016,281   \$19,647,730   \$23,072,138     Verage assets   \$31,444,535   \$27,768,297   \$23,093,418     Verage earning assets   \$22,059,833   \$27,143,591   \$21,927,938     Verage common shareholders' equity   \$1,059,118   \$915,369   \$963,141     Duality of assets   \$22,059,833   \$27,143,591   \$21,927,938     Allowances for loan losses   \$1,059,118   \$915,369   \$963,141     Duality of assets   \$22,059,833   \$27,143,591   \$21,927,938     Allowances for loan losses   \$10,969,450   \$64,893   \$10,569   \$73,700   \$73,250     Total   \$117,542   \$143,150   \$18,133   \$148,143   \$41,8143   \$40,893   \$1,054   \$14,980   \$649,893   \$10,481	5			
Dividends declared   \$1.84   \$1.62   \$1.44     Dividend yield   3.52%   3.25%     Dividend payout ratio   37.0%   34.8%   31.19     Financial position   Salance sheet assets   \$24,936,826   \$28,963,210   \$23,772,138     Salance sheet assets   \$26,780,877   \$22,087,544   \$17,708,837     Deposits   \$24,041,443   \$20,016,281   \$19,647,730     Werage assets   \$21,464,535   \$27,768,297   \$22,087,544   \$17,708,837     Werage assets   \$22,059,833   \$27,7768,297   \$22,093,418   \$21,277,738     Werage common shareholders' equity   \$1,059,118   \$915,369   \$963,141     Duality of assets   \$128,023   \$163,725   \$188,123     Allowances for loan losses   \$10,481   \$20,575   \$49,980     Individual   \$47,849   \$69,693   \$73,700   \$73,250     Stala   \$10,481   \$20,575   \$49,980     Ias a wo loans and acceptances)   0.04%   0.09%   0.289     Provision for loan losses   \$33,000   \$51,080   \$68,000     Ias w of average loans and acceptances)		•		
Dividend yield     4.14%     3.52%     3.259       Dividend payout ratio     37.0%     34.8%     31.19       Financial position     37.0%     34.8%     31.19       Balance sheet assets     \$34,936,826     \$28,963,210     \$23,772,138       soans and acceptances     \$22,087,544     \$17,708,837       Deposits     \$24,041,443     \$20,016,281     \$19,647,303       Average assets     \$22,059,833     \$27,143,591     \$21,927,938       Average common shareholders' equity     \$1,059,118     \$915,369     \$963,141       Duality of assets     \$22,057,833     \$27,143,591     \$21,927,938       Stores amount of impaired loans     \$128,023     \$163,725     \$188,123       Uldwances for loan losses     \$10,59,118     \$917,542     \$143,150     \$138,143       Uldwances for loan losses     \$10,481     \$20,575     \$49,980     \$24,041,444     \$20,575     \$49,980     \$28,983,000     \$51,080     \$68,000     \$33,000     \$51,080     \$68,000     \$33,000     \$51,080     \$68,000     \$33,000     \$51,080     \$68,000     \$28,487				
Dividend payout ratio     37.0%     34.8%     31.19       Financial position     Stance sheet assets     \$34,936,826     \$28,963,210     \$23,772,138       Balance sheet assets     \$24,780,879     \$22,087,544     \$17,708,837       Deposits     \$24,041,443     \$20,016,281     \$19,647,730       Verage assets     \$31,464,555     \$27,748,297     \$23,093,414       Nerage common shareholders' equity     \$11,059,118     \$915,369     \$963,141       Duality of assets     \$22,059,833     \$27,143,591     \$21,927,938       Werage common shareholders' equity     \$10,059,118     \$915,369     \$963,141       Duality of assets     \$128,023     \$163,725     \$188,123       Rowances for loan losses     \$11,048,1     \$22,057,5     \$44,893       Collective     \$69,693     \$73,700     \$73,250       Total     \$117,542     \$143,150     \$118,13       Vet impaired loans     \$10,481     \$220,575     \$49,960       (as a % of loans and acceptances)     0.04%     0.09%     0.28%       Provision for loan losses on the portfolio of available-for-sale securities<		-		
Financial position     Balance sheet assets   \$34,936,826   \$28,963,210   \$23,772,138     Salance sheet assets   \$26,780,877   \$22,087,544   \$17,708,837     Deposits   \$24,041,443   \$20,016,281   \$19,647,730     Average assets   \$31,464,535   \$27,768,297   \$22,093,3418     Average common shareholders' equity   \$131,464,535   \$27,768,297   \$22,093,418     Average common shareholders' equity   \$10,59,118   \$915,369   \$963,141     Duality of assets   \$22,057,833   \$27,7143,591   \$21,927,938     Average common shareholders' equity   \$10,59,118   \$915,369   \$963,141     Duality of assets   \$128,023   \$163,725   \$188,123     Stros amount of impaired loans   \$128,023   \$163,725   \$188,123     Allowances for loan losses   \$47,849   \$69,450   \$64,893     Collective   \$69,693   \$73,700   \$73,250     fotal   \$117,542   \$143,150   \$138,143     vet impaired loans   \$10,481   \$20,575   \$49,980     provision for loan losses   \$33,000   \$51,080   \$68,000				
Balance sheet assets   \$34,936,826   \$28,963,210   \$23,772,138     Loans and acceptances   \$26,780,879   \$22,087,544   \$17,708,837     Deposits   \$24,041,443   \$20,016,281   \$19,647,730     Werage assets   \$31,464,535   \$27,768,297   \$23,093,418     Werage common shareholders' equity   \$1,059,118   \$915,369   \$21,927,938     Werage common shareholders' equity   \$1,059,118   \$915,369   \$963,141     Datative of assets   \$22,087,544   \$138,123     Aulity of assets   \$22,087,513   \$21,927,938     Sorss amount of impaired loans   \$128,023   \$163,725   \$188,123     Individual   \$47,849   \$69,450   \$64,893     Collective   \$69,693   \$73,700   \$73,250     Total   \$117,542   \$143,150   \$138,143     Verimpaired loans   \$10,481   \$20,575   \$49,980     (as a % of average loans and acceptances)   0.04%   0.09%   0.289     Provision for loan losses   \$33,000   \$51,080   \$66,000     (as a % of average loans and acceptances)   0.14%   0.24%   0.409		57.070	34.070	51.17
Loans and acceptances     \$26,780,879     \$22,087,544     \$17,700,837       Deposits     \$24,041,443     \$20,016,281     \$19,647,730       Werage assets     \$31,464,535     \$27,768,297     \$23,093,418       Werage common shareholders' equity     \$1,059,118     \$915,369     \$963,141       Duality of assets     \$22,059,833     \$27,143,591     \$21,927,938       Nerage common shareholders' equity     \$1,059,118     \$915,369     \$963,141       Duality of assets     \$705 as amount of impaired loans     \$128,023     \$163,725     \$188,123       Nowarces for loan losses     \$10,69,118     \$915,369     \$64,893       Collective     \$47,849     \$69,450     \$64,893       Collective     \$177,522     \$143,150     \$138,143       Net impaired loans     \$10,481     \$20,575     \$49,980       (as a % of loans and acceptances)     0.04%     0.09%     0.289       Provision for loan losses     \$33,000     \$51,080     \$68,000       (as a % of average loans and acceptances)     0.14%     0.24%     0.409       Inrealized gains and losses on the portfolio	•		<b>.</b>	<b>.</b>
Deposits     \$24,041,443     \$20,016,281     \$19,647,730       Average assets     \$31,464,535     \$27,768,297     \$23,093,418       Average earning assets     \$22,059,833     \$27,778,297     \$23,093,418       Average common shareholders' equity     \$10,559,118     \$915,369     \$963,141       Duality of assets     \$10,559,118     \$915,369     \$963,141       Duality of assets     \$128,023     \$163,725     \$188,123       Ulowances for loan losses     \$10,481     \$20,575     \$46,893       Collective     \$69,693     \$73,700     \$73,250       Statistic assets     \$10,481     \$20,575     \$46,983       Ist as % of loans and acceptances     \$10,481     \$20,575     \$44,980       (as a % of loans and acceptances)     0.04%     0.09%     0.28%       Provision for loan losses     \$33,000     \$51,080     \$68,000				
Average assets     \$31,464,535     \$27,768,297     \$23,093,418       Average earning assets     \$22,059,833     \$27,143,591     \$21,927,938       Average common shareholders' equity     \$1,059,118     \$915,369     \$963,141       Duality of assets     \$128,023     \$163,725     \$188,123       Autowances for loan losses     \$47,849     \$69,450     \$64,893       Collective     \$69,693     \$73,700     \$73,250       Total     \$117,542     \$143,150     \$138,143       Net impaired loans     \$10,481     \$20,575     \$49,980       (as a % of loans and acceptances)     0.044%     0.09%     0.28%       Provision for loan losses     \$33,000     \$51,080     \$68,600       (as a % of average loans and acceptances)     0.14%     0.24%     0.409       Provision for loan losses on the portfolio of available-for-sale securities     \$23,487     \$41,054     \$16,785       Basel II regulatory capital ratio <sup>121</sup> 10.9%     11.0%     10.9%       Tier 1     10.9%     11.0%     10.9%       Womber of full-time equivalent employees     4,201				
Average earning assets     \$22,059,833     \$27,143,591     \$21,927,938       Average common shareholders' equity     \$1,059,118     \$915,369     \$963,141       Duality of assets     Strong amount of impaired loans     \$128,023     \$163,725     \$188,123       Autowances for loan losses     Individual     \$47,849     \$69,450     \$64,893       Collective     \$69,693     \$73,700     \$73,250     \$138,143       Vate impaired loans     \$10,481     \$20,575     \$49,980       (as a % of loans and acceptances)     0.04%     0.09%     0.289       Provision for loan losses     \$33,000     \$51,080     \$668,000       (as a % of average loans and acceptances)     0.14%     0.24%     0.409       Inrealized gains and losses on the portfolio of available-for-sale securities     \$23,487     \$41,054     \$16,785       Basel II regulatory capital ratio <sup>120</sup> Tier 1     10.9%     11.0%     10.99       Tier 1     10.9%     11.0%     \$10,98     \$16,375       Sasel II regulatory capital ratio <sup>120</sup> Tier 1     10.9%     \$10,98     \$16,375       Number	•			
Average common shareholders' equity     \$1,059,118     \$915,369     \$963,141       Duality of assets     Standard State     State <thstate< th="">     State     State</thstate<>	-			
Duality of assets       Bross amount of impaired loans     \$128,023     \$163,725     \$188,123       Allowances for loan losses     Individual     \$47,849     \$69,693     \$73,700     \$73,250       Collective     \$69,693     \$73,700     \$73,250       Total     \$117,542     \$143,150     \$138,143       Net impaired loans     \$10,481     \$20,575     \$49,980       (as a % of loans and acceptances)     0.04%     0.09%     0.289       Provision for loan losses     \$33,000     \$51,080     \$68,000       (as a % of average loans and acceptances)     0.14%     0.24%     0.409       Inrealized gains and losses on the portfolio of available-for-sale securities     \$23,487     \$41,054     \$16,785       Basel II regulatory capital ratio <sup>121</sup> Tier 1     10.9%     11.0%     10.9%       Wumber of full-time equivalent employees     4,201     3,669     3,643       Number of branches     157     158     157       Number of automated banking machines     426     427     413       Number of brokerage offices     16     15				
Bross amount of impaired loans   \$128,023   \$163,725   \$188,123     Allowances for loan losses   Individual   \$47,849   \$69,450   \$64,893     Collective   \$69,693   \$73,700   \$73,250     Total   \$117,542   \$143,150   \$138,143     Net impaired loans   \$10,481   \$20,575   \$49,980     (as a % of loans and acceptances)   0.04%   0.09%   0.289     Provision for loan losses   \$33,000   \$51,080   \$68,000     (as a % of average loans and acceptances)   0.14%   0.24%   0.409     Inrealized gains and losses on the portfolio of available-for-sale securities   \$23,487   \$41,054   \$16,785     Basel II regulatory capital ratio <sup>(2)</sup> Tier 1   10.9%   11.0%   10.9%     Other information   Number of full-time equivalent employees   4,201   3,669   3,643     Number of branches   157   158   157     Number of automated banking machines   426   427   413     Number of brokerage offices   16   15   15	Average common shareholders' equity	\$1,059,118	\$915,369	\$963,141
Allowances for loan losses   \$47,849   \$69,450   \$64,893     Individual   \$47,849   \$69,450   \$64,893     Collective   \$69,693   \$73,700   \$73,250     Total   \$117,542   \$143,150   \$138,143     Net impaired loans   \$10,481   \$20,575   \$49,980     (as a % of loans and acceptances)   0.04%   0.09%   0.289     Provision for loan losses   \$33,000   \$51,080   \$68,000     (as a % of average loans and acceptances)   0.14%   0.24%   0.409     Inrealized gains and losses on the portfolio of available-for-sale securities   \$23,487   \$41,054   \$16,785     Basel II regulatory capital ratio <sup>121</sup> Tier 1   10.9%   11.0%   10.9%     Other information   Number of full-time equivalent employees   4,201   3,669   3,643     Number of branches   157   158   157     Number of branches   157   158   157     Number of branches   157   158   157     Number of brokerage offices   16   15   15	Quality of assets			
Individual   \$47,849   \$69,450   \$64,893     Collective   \$69,693   \$73,700   \$73,250     Total   \$117,542   \$143,150   \$138,143     Net impaired loans   \$10,481   \$20,575   \$49,980     (as a % of loans and acceptances)   0.04%   0.09%   0.289     Provision for loan losses   \$33,000   \$51,080   \$68,000     (as a % of average loans and acceptances)   0.14%   0.24%   0.409     Unrealized gains and losses on the portfolio of available-for-sale securities   \$23,487   \$41,054   \$16,785     Basel II regulatory capital ratio <sup>(2)</sup> 10.9%   11.0%   10.99     Ther information   10.9%   3,669   3,643     Number of full-time equivalent employees   4,201   3,669   3,643     Number of automated banking machines   157   158   157     Number of brokerage offices   16   15   15		\$128,023	\$163,725	\$188,123
Collective   \$69,693   \$73,700   \$73,250     Fotal   \$117,542   \$143,150   \$138,143     Net impaired loans   \$10,481   \$20,575   \$49,980     (as a % of loans and acceptances)   0.04%   0.09%   0.289     Provision for loan losses   \$33,000   \$51,080   \$68,000     (as a % of average loans and acceptances)   0.14%   0.24%   0.409     Jnrealized gains and losses on the portfolio of available-for-sale securities   \$23,487   \$41,054   \$16,785     Basel II regulatory capital ratio <sup>(2)</sup> Tier 1   10.9%   11.0%   10.9%     Other information   4,201   3,669   3,643     Number of full-time equivalent employees   4,201   3,669   3,643     Number of branches   157   158   157     Number of automated banking machines   426   427   413     Number of brokerage offices   16   15   15		<b>•</b> / <b>-</b> • /•	<b>*</b> ( <b>*</b> ) <b>*</b>	<i><b>t</b></i> ( ) 000
Total   \$117,542   \$143,150   \$138,143     Net impaired loans   \$10,481   \$20,575   \$49,980     (as a % of loans and acceptances)   0.04%   0.09%   0.289     Provision for loan losses   \$33,000   \$51,080   \$68,000     (as a % of average loans and acceptances)   0.14%   0.24%   0.409     Jnrealized gains and losses on the portfolio of available-for-sale securities   \$23,487   \$41,054   \$16,785     Basel II regulatory capital ratio <sup>121</sup> Tier 1   10.9%   11.0%   10.99     Other information   4,201   3,669   3,643     Number of full-time equivalent employees   4,201   3,669   3,643     Number of automated banking machines   426   427   413     Number of brokerage offices   16   15   15				
Net impaired loans   \$10,481   \$20,575   \$49,980     (as a % of loans and acceptances)   0.04%   0.09%   0.289     Provision for loan losses   \$33,000   \$51,080   \$68,000     (as a % of average loans and acceptances)   0.14%   0.24%   0.409     Jnrealized gains and losses on the portfolio of available-for-sale securities   \$23,487   \$41,054   \$16,785     Basel II regulatory capital ratio <sup>(2)</sup> Tier 1   10.9%   11.0%   10.9%     Other information   4,201   3,669   3,643     Number of full-time equivalent employees   4,201   3,669   3,643     Number of automated banking machines   426   427   413     Number of brokerage offices   16   15   15				
(as a % of loans and acceptances)   0.04%   0.09%   0.289     Provision for loan losses   \$33,000   \$51,080   \$68,000     (as a % of average loans and acceptances)   0.14%   0.24%   0.409     Jnrealized gains and losses on the portfolio of available-for-sale securities   \$23,487   \$41,054   \$16,785     Basel II regulatory capital ratio <sup>(2)</sup> Tier 1   10.9%   11.0%   10.9%     Other information   4,201   3,669   3,643     Number of full-time equivalent employees   157   158   157     Number of automated banking machines   426   427   413     Number of brokerage offices   16   15   15				
Provision for loan losses     \$33,000     \$51,080     \$68,000       [as a % of average loans and acceptances]     0.14%     0.24%     0.409       Jnrealized gains and losses on the portfolio of available-for-sale securities     \$23,487     \$41,054     \$16,785       Basel II regulatory capital ratio <sup>[2]</sup> Tier 1     10.9%     11.0%     10.9%       Other information     4,201     3,669     3,643       Number of full-time equivalent employees     157     158     157       Number of automated banking machines     426     427     413       Number of brokerage offices     16     15     15				
(as a % of average loans and acceptances)0.14%0.24%0.409Unrealized gains and losses on the portfolio of available-for-sale securities\$23,487\$41,054\$16,785Basel II regulatory capital ratio <sup>(2)</sup> Tier 110.9%11.0%10.9%Other information Number of full-time equivalent employees4,2013,6693,643Number of branches157158157Number of automated banking machines426427413Number of brokerage offices161515				
Juncealized gains and losses on the portfolio of available-for-sale securities \$23,487 \$41,054 \$16,785 Basel II regulatory capital ratio <sup>(2)</sup> Tier 1 10.9% 11.0% 10.9% Other information Number of full-time equivalent employees 4,201 3,669 3,643 Number of branches 157 158 157 Number of automated banking machines 426 427 413 Number of brokerage offices 16 15 15				
portfolio of available-for-sale securities\$23,487\$41,054\$16,785Basel II regulatory capital ratio <sup>(2)</sup> Tier 110.9%11.0%10.9%Other informationNumber of full-time equivalent employees4,2013,6693,643Number of branches157158157Number of automated banking machines426427413Number of brokerage offices161515		0.1476	0.24 /0	0.407
Tier 1     10.9%     11.0%     10.9%       Other information     4,201     3,669     3,643       Number of full-time equivalent employees     4,201     3,669     3,643       Number of branches     157     158     157       Number of automated banking machines     426     427     413       Number of brokerage offices     16     15     15		\$23,487	\$41,054	\$16,785
Other informationNumber of full-time equivalent employees4,2013,6693,643Number of branches157158157Number of automated banking machines426427413Number of brokerage offices161515	Basel II regulatory capital ratio <sup>(2)</sup> Tier 1	10.9%	11 በ%	10 99
Number of full-time equivalent employees     4,201     3,669     3,643       Number of branches     157     158     157       Number of automated banking machines     426     427     413       Number of brokerage offices     16     15     15				
Number of branches     157     158     157       Number of automated banking machines     426     427     413       Number of brokerage offices     16     15     15		/. 201	2 770	3 61.3
Number of automated banking machines426427413Number of brokerage offices161515				
Number of brokerage offices 16 15 15				
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(2) The ratios for 2011 and 2010 are presented in accordance with previous CGAAP as filed with OSFI.