



FIRST QUARTER 2015

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED JANUARY 31, 2015

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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 32, *Financial Instruments: Presentation*, with retrospective application as of November 1, 2013.

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	
	2015	2015	2015	2015	2014	2014	2014	2014	2014	
Profitability										
Total revenue	\$ —	\$ —	\$ —	\$ 218,160	\$ 221,421	\$ 219,645	\$ 216,890	\$ 216,109	\$ 874,065	
Net income	\$ —	\$ —	\$ —	\$ 35,835	\$ 33,754	\$ 40,097	\$ 30,989	\$ 35,525	\$ 140,365	
Diluted earnings per share	\$ —	\$ —	\$ —	\$ 1.15	\$ 1.09	\$ 1.27	\$ 0.99	\$ 1.16	\$ 4.50	
Return on common shareholders' equity ^[1]	—%	—%	—%	9.9 %	9.5 %	11.2 %	9.2 %	10.5 %	10.1 %	
Net interest margin on average earning assets - updated measure ^[2]	—%	—%	—%	1.83 %	1.84 %	1.89 %	1.93 %	1.86 %	1.88 %	
Net interest margin on average assets	—%	—%	—%	1.52 %	1.53 %	1.55 %	1.62 %	1.63 %	1.58 %	
Efficiency ratio ^[1]	—%	—%	—%	73.7 %	75.1 %	71.0 %	73.7 %	73.6 %	73.4 %	
Operating leverage	—%	—%	—%	1.9 %	(5.8)%	3.7 %	(0.1)%	8.1 %	5.9 %	
Effective tax rate	—%	—%	—%	21.2 %	21.7 %	22.4 %	24.4 %	21.6 %	22.5 %	
Adjusted financial measures ^[1]										
Adjusted net income	\$ —	\$ —	\$ —	\$ 40,468	\$ 42,591	\$ 42,355	\$ 39,375	\$ 39,261	\$ 163,582	
Adjusted diluted earnings per share	\$ —	\$ —	\$ —	\$ 1.32	\$ 1.39	\$ 1.35	\$ 1.29	\$ 1.29	\$ 5.31	
Adjusted return on common shareholders' equity	—%	—%	—%	11.3 %	12.2 %	11.9 %	11.9 %	11.7 %	11.9 %	
Adjusted efficiency ratio	—%	—%	—%	71.4 %	70.3 %	70.3 %	71.7 %	71.8 %	71.0 %	
Adjusted operating leverage	—%	—%	—%	(1.5)%	(0.1)%	2.0 %	0.2 %	1.1 %	2.4 %	
Adjusted dividend payout ratio	—%	—%	—%	41.1 %	37.3 %	38.6 %	39.6 %	39.6 %	38.7 %	
Per common share										
Share price										
High	\$ —	\$ —	\$ —	\$ 51.84	\$ 51.82	\$ 51.92	\$ 47.54	\$ 47.96	\$ 51.92	
Low	\$ —	\$ —	\$ —	\$ 46.28	\$ 46.05	\$ 46.73	\$ 45.00	\$ 44.34	\$ 44.34	
Close	\$ —	\$ —	\$ —	\$ 46.81	\$ 49.58	\$ 51.55	\$ 47.08	\$ 45.73	\$ 49.58	
Price / earnings ratio (trailing four quarters)	—x	—x	—x	10.4x	11.0x	12.2x	12.3x	11.8x	11.0x	
Book value	\$ —	\$ —	\$ —	\$ 46.34	\$ 45.89	\$ 45.10	\$ 44.61	\$ 44.03	\$ 45.89	
Market to book value	—%	—%	—%	101 %	108 %	114 %	106 %	104 %	108 %	
Dividends declared	\$ —	\$ —	\$ —	\$ 0.54	\$ 0.52	\$ 0.52	\$ 0.51	\$ 0.51	\$ 2.06	
Dividend yield	—%	—%	—%	4.6 %	4.2 %	4.0 %	4.3 %	4.5 %	4.2 %	
Dividend payout ratio	—%	—%	—%	46.7 %	47.8 %	40.9 %	51.3 %	44.1 %	45.7 %	
Financial position										
Balance sheet assets	\$ —	\$ —	\$ —	\$ 37,434,928	\$ 36,482,785	\$ 36,289,277	\$ 35,931,836	\$ 34,272,662	\$ 36,482,785	
Loans and acceptances	\$ —	\$ —	\$ —	\$ 27,760,202	\$ 27,429,579	\$ 27,275,326	\$ 27,232,750	\$ 27,091,615	\$ 27,429,579	
Deposits	\$ —	\$ —	\$ —	\$ 24,647,244	\$ 24,523,026	\$ 24,212,545	\$ 23,758,753	\$ 23,803,938	\$ 24,523,026	
Common shareholders' equity	\$ —	\$ —	\$ —	\$ 1,341,362	\$ 1,328,187	\$ 1,300,632	\$ 1,282,290	\$ 1,261,101	\$ 1,328,187	
Number of common shares outstanding (end of period, in thousands)	—	—	—	28,945	28,943	28,837	28,743	28,643	28,943	
Average assets	\$ —	\$ —	\$ —	\$ 36,328,838	\$ 36,424,639	\$ 36,239,724	\$ 35,205,772	\$ 34,359,069	\$ 35,560,190	
Average earning assets ^[3]	\$ —	\$ —	\$ —	\$ 30,219,544	\$ 30,183,553	\$ 29,716,769	\$ 29,534,034	\$ 29,980,870	\$ 29,856,435	
Average common equity	\$ —	\$ —	\$ —	\$ 1,335,437	\$ 1,308,215	\$ 1,293,891	\$ 1,276,035	\$ 1,244,090	\$ 1,280,595	
Quality of assets										
Gross amount of impaired loans	\$ —	\$ —	\$ —	\$ 125,789	\$ 102,080	\$ 105,989	\$ 107,283	\$ 113,932	\$ 102,080	
Allowances for loan losses against impaired loans	\$ —	\$ —	\$ —	\$ 40,862	\$ 39,189	\$ 43,977	\$ 44,336	\$ 49,584	\$ 39,189	
Net impaired loans (as a % of loans and acceptances)	—%	—%	—%	0.31 %	0.23 %	0.23 %	0.23 %	0.24 %	0.23 %	
Provision for loan losses (as a % of average loans and acceptances)	—%	—%	—%	0.15 %	0.15 %	0.15 %	0.16 %	0.15 %	0.15 %	
Unrealized gains (losses) on the portfolio of available-for-sale securities	\$ —	\$ —	\$ —	\$ 21,744	\$ 21,275	\$ 23,630	\$ 22,402	\$ 16,220	\$ 21,275	
Regulatory capital ratio										
Common Equity Tier I - All-in basis	—%	—%	—%	7.8 %	7.9 %	7.7 %	7.6 %	7.6 %	7.9 %	
Other information										
Number of full-time equivalent employees	—	—	—	3,718	3,667	3,740	3,764	3,850	3,667	

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

[2] Calculated as net interest income divided by average earning assets as now defined.

[3] Effective November 1, 2014, the Bank has modified its definition of average earning assets, which now exclude average earning assets of the Laurentian Bank Securities and Capital Markets business segment. All financial measures for the quarters and for the year ended in 2014 have been amended accordingly.

CONSOLIDATED BALANCE SHEET

	AS AT OCTOBER 31 2015		AS AT JULY 31 2015		AS AT APRIL 30 2015		AS AT JANUARY 31 2015		AS AT OCTOBER 31 2014		AS AT JULY 31 2014		AS AT APRIL 30 2014		AS AT JANUARY 31 2014	
In thousands of Canadian dollars (Unaudited)																
ASSETS																
Cash and non-interest-bearing deposits with other banks	\$	—	\$	—	\$	—	\$	143,162	\$	126,247	\$	86,811	\$	92,282	\$	80,826
Interest-bearing deposits with other banks		—		—		—		98,337		122,608		68,470		123,226		95,271
Securities																
Available-for-sale		—		—		—		2,441,942		2,577,017		2,096,307		2,027,794		2,131,045
Held-to-maturity		—		—		—		420,487		323,007		97,786		390,045		363,063
Held-for-trading		—		—		—		2,469,647		1,980,436		2,230,169		2,114,759		2,268,914
		—		—		—		5,332,076		4,880,460		4,424,262		4,532,598		4,763,022
Securities purchased under reverse repurchase agreements		—		—		—		3,226,135		3,196,781		3,765,543		3,253,021		1,565,200
Loans																
Personal		—		—		—		6,695,265		6,793,078		6,915,950		7,079,386		7,110,856
Residential mortgage		—		—		—		14,876,291		14,825,541		14,726,535		14,665,381		14,651,545
Commercial mortgage		—		—		—		2,820,616		2,651,271		2,571,309		2,535,881		2,531,812
Commercial and other		—		—		—		2,997,572		2,794,232		2,700,858		2,651,025		2,503,082
Customers' liabilities under acceptances		—		—		—		370,458		365,457		360,674		301,077		294,320
		—		—		—		27,760,202		27,429,579		27,275,326		27,232,750		27,091,615
Allowances for loan losses		—		—		—		(115,714)		(119,371)		(122,222)		(122,103)		(119,056)
		—		—		—		27,644,488		27,310,208		27,153,104		27,110,647		26,972,559
Other																
Premises and equipment		—		—		—		65,162		68,750		72,250		74,535		75,838
Derivatives		—		—		—		335,590		132,809		119,810		126,777		170,504
Goodwill		—		—		—		64,077		64,077		64,077		64,077		64,077
Software and other intangible assets		—		—		—		201,842		207,188		209,764		208,779		201,067
Deferred tax assets		—		—		—		2,500		7,936		14,886		12,882		11,757
Other assets		—		—		—		321,559		365,721		310,300		333,012		272,541
		—		—		—		990,730		846,481		791,087		820,062		795,784
	\$	—	\$	—	\$	—	\$	37,434,928	\$	36,482,785	\$	36,289,277	\$	35,931,836	\$	34,272,662
LIABILITIES AND SHAREHOLDERS' EQUITY																
Deposits																
Personal	\$	—	\$	—	\$	—	\$	18,492,140	\$	18,741,981	\$	18,782,447	\$	19,168,273	\$	19,366,548
Business, banks and other		—		—		—		6,155,104		5,781,045		5,430,098		4,590,480		4,437,390
		—		—		—		24,647,244		24,523,026		24,212,545		23,758,753		23,803,938
Other																
Obligations related to securities sold short		—		—		—		1,774,523		1,562,477		1,579,354		1,436,150		1,361,085
Obligations related to securities sold under repurchase agreements		—		—		—		2,587,191		2,215,965		2,442,021		2,558,224		1,124,013
Acceptances		—		—		—		370,458		365,457		360,674		301,077		294,320
Derivatives		—		—		—		178,122		90,840		94,621		101,494		123,369
Deferred tax liabilities		—		—		—		7,726		10		517		984		3,162
Other liabilities		—		—		—		761,469		869,029		811,685		829,528		786,633
		—		—		—		5,679,489		5,103,778		5,288,872		5,227,457		3,692,582
Debt related to securitization activities		—		—		—		5,062,301		4,863,848		4,824,777		4,896,007		4,865,326
Subordinated debt		—		—		—		448,044		447,523		446,995		446,485		445,977
Shareholders' equity																
Preferred shares		—		—		—		219,633		219,633		219,633		327,275		205,204
Common shares		—		—		—		465,926		465,854		460,757		456,032		451,415
Share-based payment reserve		—		—		—		91		91		91		91		91
Retained earnings		—		—		—		864,287		848,905		824,925		812,229		800,362
Accumulated other comprehensive income		—		—		—		—		—		—		—		—
Available-for-sale securities reserve		—		—		—		11,058		13,337		14,859		13,938		9,233
Cash flow hedges reserve		—		—		—		36,855		(3,210)		(4,177)		(6,431)		(1,466)
		—		—		—		47,913		10,127		10,682		7,507		7,767
		—		—		—		1,597,850		1,544,610		1,516,088		1,603,134		1,464,839
	\$	—	\$	—	\$	—	\$	37,434,928	\$	36,482,785	\$	36,289,277	\$	35,931,836	\$	34,272,662

CONSOLIDATED STATEMENT OF INCOME

In thousands of Canadian dollars, except per share 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	
	2015	2015	2015	2015	2014	2014	2014	2014	2014	
Interest income										
Loans	\$ —	\$ —	\$ —	\$ 263,549	\$ 266,159	\$ 266,872	\$ 260,326	\$ 269,084	\$ 1,062,441	
Securities	—	—	—	11,137	10,374	9,922	10,136	10,321	40,753	
Deposits with other banks	—	—	—	215	175	201	194	181	751	
Other, including derivatives	—	—	—	10,640	10,518	10,403	10,167	10,188	41,276	
	—	—	—	285,541	287,226	287,398	280,823	289,774	1,145,221	
Interest expense										
Deposits	—	—	—	113,026	114,038	112,232	108,811	114,020	449,101	
Debt related to securitization activities	—	—	—	28,853	28,842	29,758	29,140	30,529	118,269	
Subordinated debt	—	—	—	4,037	4,069	4,038	3,933	4,031	16,071	
Other	—	—	—	129	128	121	213	338	800	
	—	—	—	146,045	147,077	146,149	142,097	148,918	584,241	
Net interest income	—	—	—	139,496	140,149	141,249	138,726	140,856	560,980	
Other income [see page 4]	—	—	—	78,664	81,272	78,396	78,164	75,253	313,085	
Total revenue	—	—	—	218,160	221,421	219,645	216,890	216,109	874,065	
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	—	—	1,472	1,508	1,511	5,498	1,136	9,653	
Provision for loan losses	—	—	—	10,500	10,500	10,500	10,500	10,500	42,000	
Non-interest expenses [see page 4]	—	—	—	160,697	166,299	155,973	159,904	159,133	641,309	
Income before income taxes	—	—	—	45,491	43,114	51,661	40,988	45,340	181,103	
Income taxes	—	—	—	9,656	9,360	11,564	9,999	9,815	40,738	
Net income	\$ —	\$ —	\$ —	\$ 35,835	\$ 33,754	\$ 40,097	\$ 30,989	\$ 35,525	\$ 140,365	
Preferred share dividends, including applicable taxes	—	—	—	2,399	2,395	3,588	2,501	2,501	10,985	
Net income available to common shareholders	\$ —	\$ —	\$ —	\$ 33,436	\$ 31,359	\$ 36,509	\$ 28,488	\$ 33,024	\$ 129,380	
Average number of common shares outstanding [in thousands]										
Basic	—	—	—	28,942	28,873	28,775	28,677	28,570	28,724	
Diluted	—	—	—	28,950	28,881	28,783	28,684	28,577	28,732	
Earnings per share										
Basic	\$ —	\$ —	\$ —	\$ 1.16	\$ 1.09	\$ 1.27	\$ 0.99	\$ 1.16	\$ 4.50	
Diluted	\$ —	\$ —	\$ —	\$ 1.15	\$ 1.09	\$ 1.27	\$ 0.99	\$ 1.16	\$ 4.50	

CONSOLIDATED STATEMENT OF COMPREHENSIVE 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
	2015	2015	2015	2015	2014	2014	2014	2014	2014
Net income	\$ —	\$ —	\$ —	\$ 35,835	\$ 33,754	\$ 40,097	\$ 30,989	\$ 35,525	\$ 140,365
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	—	—	—	343	(74)	2,453	5,941	758	9,078
Reclassification of net (gains) losses on available-for-sale securities to net income	—	—	—	(2,622)	(1,448)	(1,532)	(1,236)	(1,061)	(5,277)
Net change in value of derivatives designated as cash flow hedges	—	—	—	40,065	967	2,254	(4,965)	2,546	802
	—	—	—	37,786	(555)	3,175	(260)	2,243	4,603
Items that may not subsequently be reclassified to the statement of income									
Actuarial gains (losses) on employee benefit plans	—	—	—	(2,424)	7,618	(6,508)	(2,012)	5,634	4,732
Comprehensive income	\$ —	\$ —	\$ —	\$ 71,197	\$ 40,817	\$ 36,764	\$ 28,717	\$ 43,402	\$ 149,700

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	OCTOBER 31	
	2015	2015	2015	2015	2014	2014	2014	2014	2014	
Fees and commissions on loans and deposits										
Deposit service charges	\$ —	\$ —	\$ —	\$ 14,922	\$ 15,753	\$ 15,921	\$ 15,421	\$ 15,570	\$ 62,665	
Lending fees	—	—	—	12,230	15,261	12,206	10,278	11,937	49,682	
Card service revenues	—	—	—	7,763	7,133	7,856	7,265	7,248	29,502	
	—	—	—	34,915	38,147	35,983	32,964	34,755	141,849	
Income from brokerage operations	—	—	—	15,000	14,774	16,667	16,992	15,207	63,640	
Income from investment accounts	—	—	—	7,519	7,516	7,772	8,343	8,027	31,658	
Income from sales of mutual funds	—	—	—	8,154	7,951	7,546	7,151	6,580	29,228	
Insurance income, net	—	—	—	4,813	5,199	4,670	4,744	4,633	19,246	
Income from treasury and financial market operations	—	—	—	6,429	5,124	3,909	2,766	4,339	16,138	
Other	—	—	—	1,834	2,561	1,849	5,204	1,712	11,326	
Total other income	\$ —	\$ —	\$ —	\$ 78,664	\$ 81,272	\$ 78,396	\$ 78,164	\$ 75,253	\$ 313,085	

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	OCTOBER 31
	2015	2015	2015	2015	2014	2014	2014	2014	2014
Salaries and employee benefits									
Salaries ^[1]	\$ —	\$ —	\$ —	\$ 58,491	\$ 56,480	\$ 52,753	\$ 53,310	\$ 55,623	\$ 218,166
Employee benefits	—	—	—	18,019	16,940	16,562	19,250	18,583	71,335
Performance-based compensation	—	—	—	11,784	14,089	13,623	11,847	11,334	50,893
	—	—	—	88,294	87,509	82,938	84,407	85,540	340,394
Premises and technology									
Technology costs	—	—	—	20,179	17,999	16,357	17,858	17,611	69,825
Rent and property taxes	—	—	—	13,437	13,805	13,480	13,349	12,821	53,455
Depreciation ^[2]	—	—	—	12,755	15,744	13,599	12,426	13,531	55,300
Maintenance and repairs	—	—	—	1,525	1,700	1,605	1,373	1,446	6,124
Public utilities	—	—	—	405	296	327	540	428	1,591
Other	—	—	—	95	80	97	96	103	376
	—	—	—	48,396	49,624	45,465	45,642	45,940	186,671
Other									
Fees and commissions	—	—	—	4,947	6,580	5,983	6,264	5,316	24,143
Communications and travelling expenses	—	—	—	5,413	5,477	5,710	5,759	5,383	22,329
Advertising and business development	—	—	—	6,616	6,455	5,034	5,381	5,607	22,477
Taxes and insurance	—	—	—	4,359	4,073	4,852	3,303	4,301	16,529
Stationery and publications	—	—	—	1,941	1,757	1,625	1,887	1,826	7,095
Recruitment and training	—	—	—	591	623	587	347	360	1,917
Other	—	—	—	140	1,290	2,215	2,477	911	6,893
	—	—	—	24,007	26,255	26,006	25,418	23,704	101,383
Sub-total non-interest expenses before T&I Costs	—	—	—	160,697	163,388	154,409	155,467	155,184	628,448
Costs related to business combinations^[3]	—	—	—	—	2,911	1,564	4,437	3,949	12,861
Total non-interest expenses	\$ —	\$ —	\$ —	\$ 160,697	\$ 166,299	\$ 155,973	\$ 159,904	\$ 159,133	\$ 641,309
Adjusted non-interest expenses	\$ —	\$ —	\$ —	\$ 155,842	\$ 155,747	\$ 154,409	\$ 155,467	\$ 155,184	\$ 620,807

[1] Salaries for the first quarter of 2015 included \$4.9 million related to a retirement compensation charge. Salaries for the fourth quarter and year 2014 included \$6.1 million as part of restructuring initiatives.

[2] Depreciation for the fourth quarter and year 2014 included impairment charges of \$1.6 million related to IT projects as part of restructuring initiatives.

[3] Costs related to the integration of 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	
	OCTOBER 31		JULY 31		APRIL 30		JANUARY 31		OCTOBER 31		OCTOBER 31	
	2015	2015	2015	2015	2015	2014	2014	2014	2014	2014	2014	
Personal & Commercial												
Net interest income	\$ —	\$ —	\$ —	\$ 100,970	\$ 99,724	\$ 99,591	\$ 97,592	\$ 98,054	\$ 394,961			
Other income	—	—	—	50,583	54,083	50,854	49,110	48,630	202,677			
Total revenue	—	—	—	151,553	153,807	150,445	146,702	146,684	597,638			
Provision for loan losses	—	—	—	9,172	6,786	8,759	7,436	10,254	33,235			
Non-interest expenses ^[1]	—	—	—	102,848	108,929	102,355	99,947	99,809	411,040			
Income before income taxes	—	—	—	39,533	38,092	39,331	39,319	36,621	153,363			
Income taxes	—	—	—	8,833	9,493	9,378	9,037	8,343	36,251			
Net income	\$ —	\$ —	\$ —	\$ 30,700	\$ 28,599	\$ 29,953	\$ 30,282	\$ 28,278	\$ 117,112			
Efficiency ratio	—%	—%	—%	67.9 %	70.8 %	68.0 %	68.1 %	68.0 %	68.8 %			
Adjusted net income ^[2]	\$ —	\$ —	\$ —	\$ 30,700	\$ 33,359	\$ 29,953	\$ 30,282	\$ 28,278	\$ 121,872			
Adjusted efficiency ratio ^[2]	—%	—%	—%	67.9 %	66.6 %	68.0 %	68.1 %	68.0 %	67.7 %			
Average assets	\$ —	\$ —	\$ —	\$ 18,515,623	\$ 18,283,070	\$ 18,219,862	\$ 18,073,794	\$ 18,039,239	\$ 18,154,650			
Average earning assets	\$ —	\$ —	\$ —	\$ 18,295,761	\$ 18,085,787	\$ 18,018,409	\$ 17,873,574	\$ 17,824,957	\$ 17,951,316			
Average loans and acceptances	\$ —	\$ —	\$ —	\$ 18,278,247	\$ 18,067,579	\$ 18,000,468	\$ 17,845,431	\$ 17,776,131	\$ 17,923,035			
Average deposits	\$ —	\$ —	\$ —	\$ 10,352,479	\$ 10,262,805	\$ 10,174,082	\$ 10,043,048	\$ 10,006,328	\$ 10,122,211			
Loans and acceptances (ending balance)	\$ —	\$ —	\$ —	\$ 18,536,489	\$ 18,231,539	\$ 18,118,208	\$ 18,042,251	\$ 17,898,097	\$ 18,231,539			
Deposits (ending balance)	\$ —	\$ —	\$ —	\$ 10,252,420	\$ 10,253,646	\$ 10,206,137	\$ 9,981,923	\$ 9,980,834	\$ 10,253,646			
Number of automated banking machines	—	—	—	417	418	420	423	422	418			
Number of branches	—	—	—	151	152	152	153	153	152			

[1] Non-interest expenses for the fourth quarter and year 2014 included charges of \$6.5 million as part of restructuring initiatives.

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

B2B Bank												
Net interest income	\$ —	\$ —	\$ —	\$ 42,060	\$ 43,591	\$ 44,402	\$ 43,377	\$ 46,197	\$ 177,567			
Other income	—	—	—	8,716	8,348	8,804	9,107	9,102	35,361			
Total revenue	—	—	—	50,776	51,939	53,206	52,484	55,299	212,928			
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	—	—	1,472	1,508	1,511	5,498	1,136	9,653			
Provision for loan losses	—	—	—	1,328	3,714	1,741	3,064	246	8,765			
Non-interest expenses	—	—	—	30,980	32,230	30,553	30,971	31,576	125,330			
Costs related to business combinations ^[1]	—	—	—	—	2,911	1,564	4,437	3,949	12,861			
Income before income taxes	—	—	—	16,996	11,576	17,837	8,514	18,392	56,319			
Income taxes	—	—	—	4,573	3,120	4,802	3,432	4,959	16,313			
Net income	\$ —	\$ —	\$ —	\$ 12,423	\$ 8,456	\$ 13,035	\$ 5,082	\$ 13,433	\$ 40,006			
Efficiency ratio	—%	—%	—%	61.0 %	67.7 %	60.4 %	67.5 %	64.2 %	64.9 %			
Adjusted net income ^[2]	\$ —	\$ —	\$ —	\$ 13,506	\$ 11,702	\$ 15,293	\$ 13,468	\$ 17,169	\$ 57,632			
Adjusted efficiency ratio ^[2]	—%	—%	—%	61.0 %	62.1 %	57.4 %	59.0 %	57.1 %	58.9 %			
Average assets	\$ —	\$ —	\$ —	\$ 8,826,403	\$ 8,793,352	\$ 8,794,768	\$ 8,859,018	\$ 8,988,071	\$ 8,858,800			
Average earning assets	\$ —	\$ —	\$ —	\$ 8,750,650	\$ 8,723,597	\$ 8,712,554	\$ 8,770,923	\$ 8,894,973	\$ 8,775,549			
Average loans and acceptances	\$ —	\$ —	\$ —	\$ 8,723,605	\$ 8,694,281	\$ 8,687,113	\$ 8,751,768	\$ 8,859,492	\$ 8,748,134			
Average deposits	\$ —	\$ —	\$ —	\$ 11,846,062	\$ 12,204,470	\$ 12,346,453	\$ 12,717,841	\$ 12,949,170	\$ 12,553,141			
Loans and acceptances (ending balance)	\$ —	\$ —	\$ —	\$ 8,770,478	\$ 8,739,492	\$ 8,713,645	\$ 8,761,606	\$ 8,795,486	\$ 8,739,492			
Deposits (ending balance)	\$ —	\$ —	\$ —	\$ 11,615,494	\$ 11,951,477	\$ 11,981,719	\$ 12,362,753	\$ 12,695,442	\$ 11,951,477			

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

[2] 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	OCTOBER 31
	2015	2015	2015	2015	2014	2014	2014	2014	2014
Laurentian Bank Securities & Capital Markets									
Net interest income	\$ —	\$ —	\$ —	\$ 726	\$ 1,567	\$ 568	\$ 506	\$ 683	\$ 3,324
Other income	—	—	—	16,484	14,592	17,924	17,084	15,482	65,082
Total revenue	—	—	—	17,210	16,159	18,492	17,590	16,165	68,406
Non-interest expenses	—	—	—	13,918	12,845	14,341	14,059	13,087	54,332
Income before income taxes	—	—	—	3,292	3,314	4,151	3,531	3,078	14,074
Income taxes	—	—	—	883	890	1,114	947	826	3,777
Net income	\$ —	\$ —	\$ —	\$ 2,409	\$ 2,424	\$ 3,037	\$ 2,584	\$ 2,252	\$ 10,297
Efficiency ratio	—%	—%	—%	80.9 %	79.5 %	77.6 %	79.9 %	81.0 %	79.4 %
Average assets	\$ —	\$ —	\$ —	\$ 5,280,668	\$ 5,193,967	\$ 5,502,217	\$ 4,664,542	\$ 3,641,777	\$ 4,751,333
Clients' brokerage assets	\$ —	\$ —	\$ —	\$ 2,981,864	\$ 2,848,440	\$ 2,804,165	\$ 2,621,001	\$ 2,511,611	\$ 2,848,440
Other									
Net interest income	\$ —	\$ —	\$ —	\$ (4,260)	\$ (4,733)	\$ (3,312)	\$ (2,749)	\$ (4,078)	\$ (14,872)
Other income	—	—	—	2,881	4,249	814	2,863	2,039	9,965
Total revenue	—	—	—	(1,379)	(484)	(2,498)	114	(2,039)	(4,907)
Non-interest expenses ^[1]	—	—	—	12,951	9,384	7,160	10,490	10,712	37,746
Loss before income taxes	—	—	—	(14,330)	(9,868)	(9,658)	(10,376)	(12,751)	(42,653)
Income taxes recovered	—	—	—	(4,633)	(4,143)	(3,730)	(3,417)	(4,313)	(15,603)
Net loss	\$ —	\$ —	\$ —	\$ (9,697)	\$ (5,725)	\$ (5,928)	\$ (6,959)	\$ (8,438)	\$ (27,050)
Adjusted net loss ^[2]	\$ —	\$ —	\$ —	\$ (6,147)	\$ (4,894)	\$ (5,928)	\$ (6,959)	\$ (8,438)	\$ (26,219)
Average assets	\$ —	\$ —	\$ —	\$ 3,706,144	\$ 4,154,250	\$ 3,722,877	\$ 3,608,418	\$ 3,689,982	\$ 3,795,407
Average earning assets	\$ —	\$ —	\$ —	\$ 3,173,133	\$ 3,374,169	\$ 2,985,806	\$ 2,889,537	\$ 3,260,940	\$ 3,129,570
Average loans and acceptances	\$ —	\$ —	\$ —	\$ (81,314)	\$ (50,981)	\$ (48,405)	\$ (59,499)	\$ (62,072)	\$ (55,204)
Average deposits	\$ —	\$ —	\$ —	\$ 2,006,159	\$ 2,131,534	\$ 1,485,238	\$ 1,183,833	\$ 1,278,555	\$ 1,522,551
Total									
Net interest income	\$ —	\$ —	\$ —	\$ 139,496	\$ 140,149	\$ 141,249	\$ 138,726	\$ 140,856	\$ 560,980
Other income	—	—	—	78,664	81,272	78,396	78,164	75,253	313,085
Total revenue	—	—	—	218,160	221,421	219,645	216,890	216,109	874,065
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	—	—	1,472	1,508	1,511	5,498	1,136	9,653
Provision for loan losses	—	—	—	10,500	10,500	10,500	10,500	10,500	42,000
Non-interest expenses	—	—	—	160,697	163,388	154,409	155,467	155,184	628,448
Costs related to business combinations ^[1]	—	—	—	—	2,911	1,564	4,437	3,949	12,861
Income before income taxes	—	—	—	45,491	43,114	51,661	40,988	45,340	181,103
Income taxes	—	—	—	9,656	9,360	11,564	9,999	9,815	40,738
Net income	\$ —	\$ —	\$ —	\$ 35,835	\$ 33,754	\$ 40,097	\$ 30,989	\$ 35,525	\$ 140,365
Average assets	\$ —	\$ —	\$ —	\$ 36,328,838	\$ 36,424,639	\$ 36,239,724	\$ 35,205,772	\$ 34,359,069	\$ 35,560,190
Average earning assets ^[2]	\$ —	\$ —	\$ —	\$ 30,219,544	\$ 30,183,553	\$ 29,716,769	\$ 29,534,034	\$ 29,980,870	\$ 29,856,435
Average loans and acceptances	\$ —	\$ —	\$ —	\$ 27,463,494	\$ 27,216,514	\$ 27,129,589	\$ 27,018,120	\$ 27,033,046	\$ 27,099,985
Average deposits	\$ —	\$ —	\$ —	\$ 24,339,500	\$ 24,734,577	\$ 24,119,046	\$ 24,055,749	\$ 24,234,053	\$ 24,287,747

[1] Non-interest expenses for the first quarter of 2015 included \$4.9 million related to a retirement compensation charge. Non-interest expenses for the fourth quarter and year 2014 included charges of \$1.1 million as part of restructuring initiatives.

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

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

[2] Effective November 1, 2014, the Bank has modified its definition of average earning assets, which now exclude average earning assets of the Laurentian Bank Securities and Capital Markets business segment. All financial measures for the quarters and for the year ended in 2014 have been amended accordingly.

REGULATORY CAPITAL

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31, 2015		AS AT JULY 31, 2015		AS AT APRIL 30, 2015		AS AT JANUARY 31, 2015	
	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]
Row ^[1]								
Common Equity Tier 1 capital: instruments and reserves								
1	\$	—	\$	—	\$	—	\$	466,017
2		—		—		—		864,287
3		—		—		—		11,058
6		—		—		—		1,341,362
28		—		—		—		(235,401)
29		—		—		—		1,105,961
Additional Tier 1 capital: instruments								
30		—		—		—		122,071
32		—		—		—		122,071
33		—		—		—		97,562
36		—		—		—		219,633
43		—		—		—		—
44		—		—		—		219,633
45		—		—		—		1,325,594
Tier 2 capital: instruments and allowances								
47		—		—		—		310,667
50		—		—		—		81,285
51		—		—		—		391,952
57		—		—		—		(5,844)
58		—		—		—		386,108
59	\$	—	\$	—	\$	—	\$	1,711,702
60a	\$	—	\$	—	\$	—	\$	14,244,056
60b	\$	—	\$	—	\$	—	\$	14,248,562
60c	\$	—	\$	—	\$	—	\$	14,252,424
Capital ratios								
61		—%		—%		—%		7.8%
62		—%		—%		—%		9.3%
63		—%		—%		—%		12.0%
		—%		n.a.		—%		3.7%
OSFI all-in target								
69		—%		n.a.		—%		7.0%
70		—%		n.a.		—%		8.5%
71		—%		n.a.		—%		10.5%
Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)								
82	\$	—	\$	—	\$	—	\$	212,253
83	\$	—	\$	—	\$	—	\$	—
84	\$	—	\$	—	\$	—	\$	310,667
85	\$	—	\$	—	\$	—	\$	137,377

[1] Row numbering, as per OSFI advisory revised April 2014, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

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

[3] "Transitional" regulatory capital ratios include phase-in of 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.

REGULATORY CAPITAL (CONTINUED)

In thousands of Canadian dollars, except percentage amounts (Unaudited) Row ^[1]	AS AT OCTOBER 31, 2014		AS AT JULY 31, 2014		AS AT APRIL 30, 2014		AS AT JANUARY 31, 2014		
	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	ALL-IN ^[2]	TRANSITIONAL ^[3]	
Common Equity Tier 1 capital: instruments and reserves									
1	\$ 465,945	\$ 465,945	\$ 460,848	\$ 460,848	\$ 456,123	\$ 456,123	\$ 451,506	\$ 451,506	
2	Retained earnings	848,905	848,905	824,925	824,925	812,229	812,229	800,362	800,362
3	Accumulated other comprehensive income (and other reserves)	13,338	13,338	14,859	14,859	13,938	13,938	9,233	9,233
6	Common Equity Tier 1 capital before regulatory adjustments	1,328,188	1,328,188	1,300,632	1,300,632	1,282,290	1,282,290	1,261,101	1,261,101
28	Total regulatory adjustments to Common Equity Tier 1 ^[4]	(240,964)	(48,193)	(249,547)	(49,910)	(252,027)	(50,405)	(247,068)	(49,414)
29	Common Equity Tier 1 capital (CET1)	1,087,224	1,279,995	1,051,085	1,250,722	1,030,263	1,231,885	1,014,033	1,211,687
Additional Tier 1 capital: instruments									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	122,071	122,071	122,071	122,071	120,946	120,946	—	—
32	of which: classified as liabilities under applicable accounting standards	122,071	122,071	122,071	122,071	120,946	120,946	—	—
33	Directly issued capital instruments subject to phase out from Additional Tier 1	97,562	97,562	97,562	97,562	205,204	205,204	205,204	205,204
36	Additional Tier 1 capital before regulatory adjustments	219,633	219,633	219,633	219,633	326,150	326,150	205,204	205,204
43	Total regulatory adjustments to Additional Tier 1 capital	—	(51,262)	—	(51,262)	—	(51,262)	—	(51,262)
44	Additional Tier 1 capital (AT1)	219,633	168,371	219,633	168,371	326,150	274,888	205,204	153,942
45	Tier 1 capital (T1 = CET1 + AT1)	1,306,857	1,448,366	1,270,718	1,419,093	1,356,413	1,506,773	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	355,048	355,048	355,048	355,048	355,048	355,048
50	Collective allowances	87,546	87,546	86,126	86,126	102,045	102,045	94,991	94,991
51	Tier 2 capital before regulatory adjustments	442,594	442,594	441,174	441,174	457,093	457,093	450,039	450,039
57	Total regulatory adjustments to Tier 2 capital	(1,925)	(385)	(6,205)	(1,241)	(2,315)	(463)	(3,606)	(721)
58	Tier 2 capital (T2)	440,669	442,209	434,969	439,933	454,778	456,630	446,433	449,318
59	Total capital (TC = T1 + T2)	\$ 1,747,526	\$ 1,890,575	\$ 1,705,687	\$ 1,859,026	\$ 1,811,191	\$ 1,963,403	\$ 1,665,670	\$ 1,814,947
60	Total risk weighted assets	n.a.	n.a.	n.a.	n.a.	\$ 13,576,578	\$ 13,745,776	\$ 13,400,908	\$ 13,568,326
60a	Common Equity Tier 1 capital risk-weighted assets	\$ 13,844,014	\$ 14,002,065	\$ 13,714,954	\$ 13,880,561	n.a.	n.a.	n.a.	n.a.
60b	Tier 1 capital risk-weighted assets	\$ 13,846,814	\$ 14,002,065	\$ 13,717,247	\$ 13,880,561	n.a.	n.a.	n.a.	n.a.
60c	Total capital risk-weighted assets	\$ 13,851,014	\$ 14,002,065	\$ 13,720,687	\$ 13,880,561	n.a.	n.a.	n.a.	n.a.
Capital ratios									
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	7.9 %	9.1 %	7.7 %	9.0 %	7.6 %	9.0 %	7.6 %	8.9 %
62	Tier 1 (as a percentage of risk weighted assets)	9.4 %	10.3 %	9.3 %	10.2 %	10.0 %	11.0 %	9.1 %	10.1 %
63	Total capital (as a percentage of risk weighted assets)	12.6 %	13.5 %	12.4 %	13.4 %	13.3 %	14.3 %	12.4 %	13.4 %
	Assets to capital multiple ^[5]	n.a.	18.4x	n.a.	18.3x	n.a.	17.2x	n.a.	18.1x
OSFI all-in target									
69	Common Equity Tier 1 all-in target ratio	7.0 %	n.a.	7.0 %	n.a.	7.0 %	n.a.	7.0 %	n.a.
70	Tier 1 capital all-in target ratio	8.5 %	n.a.	8.5 %	n.a.	8.5 %	n.a.	8.5 %	n.a.
71	Total capital all-in target ratio	10.5 %	n.a.	10.5 %	n.a.	10.5 %	n.a.	10.5 %	n.a.
Capital instruments subject to phase-out arrangements (only applicable between January 1st, 2013 and January 1st, 2022)									
82	Current cap on AT1 instruments subject to phase out arrangements	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574	\$ 242,574	\$ 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	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048	\$ 355,048
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ 92,475	\$ 92,475	\$ 91,947	\$ 91,947	\$ 91,437	\$ 91,437	\$ 90,929	\$ 90,929

[1] Row numbering, as per OSFI advisory revised April 2014, is provided for consistency and comparability in the disclosure of elements of capital among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

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

[3] "Transitional" regulatory capital ratios include phase-in of 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.

RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT JANUARY 31, 2015

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ 5,696	\$ 24,780	\$ —	\$ —	\$ 74,888	\$ —	\$ 5,921,541	\$ 55,011	\$ —	\$ —	\$ —	\$ 6,081,916	\$ 6,046,458
Sovereign	4,772,000	171,009	—	—	—	—	—	—	—	—	—	4,943,009	34,202
Bank	—	369,287	—	—	—	—	18,712	—	—	—	—	387,999	92,569
Retail residential mortgage loans	8,265,013	—	6,641,274	—	—	—	49,117	—	—	—	—	14,955,404	2,373,563
Other retail	551,551	—	—	—	—	2,203,835	—	10,522	—	—	—	2,765,908	1,668,659
Small business entities treated as other retail	93,244	—	—	—	—	1,319,167	—	—	—	—	—	1,412,411	989,375
Equity	—	—	—	—	—	—	267,863	—	—	—	—	267,863	267,863
Securitization	—	33,281	—	3,356	6,496	—	20,700	—	—	—	441	64,274	37,459
Other assets	696,553	121,691	—	—	—	—	259,810	—	—	77,041	—	1,155,095	476,751
	14,384,057	720,048	6,641,274	3,356	81,384	3,523,002	6,537,743	65,533	—	77,041	441	32,033,879	11,986,899
Derivatives ^[1]	692	151,884	—	—	—	—	94,092	—	—	—	—	246,668	124,469
Credit-related commitments	48,286	25,800	—	—	—	662	748,893	—	—	—	—	823,641	754,550
Operational risk	—	—	—	—	—	—	—	—	—	—	—	—	1,378,138
	\$ 14,433,035	\$ 897,732	\$ 6,641,274	\$ 3,356	\$ 81,384	\$ 3,523,664	\$ 7,380,728	\$ 65,533	\$ —	\$ 77,041	\$ 441	\$ 33,104,188	\$ 14,244,056
Balance sheet items													
Cash, deposits with other banks, securities and securities financing transactions													\$ 800,974
Personal loans													2,086,343
Residential mortgage loans													2,865,443
Commercial mortgage loans, commercial loans and acceptances													5,924,659
Other assets													309,480
													\$ 11,986,899

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2014

	0%	20%	35%	40%	50%	75%	100%	150%	225%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)													
Corporate	\$ 5,839	\$ 25,393	\$ —	\$ —	\$ 56,608	\$ —	\$ 5,506,613	\$ 27,791	\$ —	\$ —	\$ —	\$ 5,622,244	\$ 5,581,683
Sovereign	4,025,290	104,542	—	—	—	—	—	—	—	—	—	4,129,832	20,909
Bank	—	317,488	—	—	—	—	8,528	—	—	—	—	326,016	72,025
Retail residential mortgage loans	8,432,078	—	6,413,465	—	—	—	46,192	—	—	—	—	14,891,735	2,290,905
Other retail	557,986	—	—	—	—	2,351,716	—	9,010	—	—	—	2,918,712	1,777,302
Small business entities treated as other retail	96,989	—	—	—	—	1,337,905	—	—	—	—	—	1,434,894	1,003,429
Equity	—	—	—	—	—	—	270,227	—	—	—	—	270,227	270,227
Securitization	—	33,248	—	3,360	6,693	—	2,629	—	—	—	8,767	54,697	123,558
Other assets	491,149	174,096	—	—	—	—	286,721	—	—	73,758	—	1,025,724	505,936
	13,609,331	654,767	6,413,465	3,360	63,301	3,689,621	6,120,910	36,801	—	73,758	8,767	30,674,081	11,645,974
Derivatives ^[1]	1,100	82,701	—	—	—	—	40,718	—	—	—	—	124,519	57,258
Credit-related commitments	42,458	10,800	—	—	—	—	761,922	—	—	—	—	815,180	764,082
Operational risk	—	—	—	—	—	—	—	—	—	—	—	—	1,376,700
	\$ 13,652,889	\$ 748,268	\$ 6,413,465	\$ 3,360	\$ 63,301	\$ 3,689,621	\$ 6,923,550	\$ 36,801	\$ —	\$ 73,758	\$ 8,767	\$ 31,613,780	\$ 13,844,014
Balance sheet items													
Cash, deposits with other banks, securities and securities financing transactions													\$ 802,525
Personal loans													2,191,425
Residential mortgage loans													2,783,479
Commercial mortgage loans, commercial loans and acceptances													5,524,436
Other assets													344,109
													\$ 11,645,974

[1] Risk-weighted assets above are presented based on the CET1 capital approach. The Credit Valuation Adjustment after phase-in adjustments was \$41.2 million for CET1 capital risk-weighted assets as at January 31, 2015 (\$20.0 million as at October 31, 2014).

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
	2015	2015	2015	2015	2014	2014	2014	2014
Individual allowances								
Commercial mortgage loans	\$ —	\$ —	\$ —	\$ 2,402	\$ 3,917	\$ 6,013	\$ 6,169	\$ 7,236
Commercial and other loans ^[1]	—	—	—	12,908	18,034	21,550	21,271	23,790
	—	—	—	15,310	21,951	27,563	27,440	31,026
Collective allowances against impaired loans								
Personal loans	—	—	—	9,536	9,425	9,365	9,675	9,825
Residential mortgage loans	—	—	—	4,029	3,964	2,802	3,030	3,317
Commercial mortgage loans	—	—	—	10,218	1,884	1,991	2,172	4,246
Commercial and other loans ^[1]	—	—	—	1,769	1,965	2,256	2,019	1,170
	—	—	—	25,552	17,238	16,414	16,896	18,558
Collective allowances against other loans								
Personal loans	—	—	—	28,517	28,986	28,483	30,918	29,058
Residential mortgage loans	—	—	—	7,817	7,612	6,066	6,327	5,837
Commercial mortgage loans	—	—	—	14,167	20,736	21,327	17,292	16,735
Commercial and other loans ^[1]	—	—	—	24,351	22,848	22,369	23,230	17,842
	—	—	—	74,852	80,182	78,245	77,767	69,472
Total allowances for loan losses								
Personal loans	—	—	—	38,053	38,411	37,848	40,593	38,883
Residential mortgage loans	—	—	—	11,846	11,576	8,868	9,357	9,154
Commercial mortgage loans	—	—	—	26,787	26,537	29,331	25,633	28,217
Commercial and other loans ^[1]	—	—	—	39,028	42,847	46,175	46,520	42,802
	\$ —	\$ —	\$ —	\$ 115,714	\$ 119,371	\$ 122,222	\$ 122,103	\$ 119,056

[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
	2015	2015	2015	2015	2014	2014	2014	2014	2014
Individual provision									
Commercial mortgage loans	\$ —	\$ —	\$ —	\$ (9)	\$ 904	\$ (154)	\$ (1,068)	\$ (2,137)	\$ (2,455)
Commercial and other loans ^[1]	—	—	—	155	204	726	(2,222)	(223)	(1,515)
	—	—	—	146	1,108	572	(3,290)	(2,360)	(3,970)
Collective provision against impaired loans									
Personal loans	—	—	—	6,019	7,107	7,411	6,143	8,368	29,029
Residential mortgage loans	—	—	—	1,318	608	1,867	432	695	3,602
Commercial mortgage loans	—	—	—	8,486	(49)	(122)	(1,997)	4,058	1,890
Commercial and other loans ^[1]	—	—	—	(139)	(211)	294	917	(458)	542
	—	—	—	15,684	7,455	9,450	5,495	12,663	35,063
Collective provision against other loans									
Personal loans	—	—	—	(469)	503	(2,435)	1,860	(3,895)	(3,967)
Residential mortgage loans	—	—	—	205	1,546	(261)	490	(47)	1,728
Commercial mortgage loans	—	—	—	(6,569)	(591)	4,035	557	971	4,972
Commercial and other loans ^[1]	—	—	—	1,503	479	(861)	5,388	3,168	8,174
	—	—	—	(5,330)	1,937	478	8,295	197	10,907
Total provision for loan losses recorded in the consolidated statement of income									
Personal loans	—	—	—	5,550	7,610	4,976	8,003	4,473	25,062
Residential mortgage loans	—	—	—	1,523	2,154	1,606	922	648	5,330
Commercial mortgage loans	—	—	—	1,908	264	3,759	(2,508)	2,892	4,407
Commercial and other loans ^[1]	—	—	—	1,519	472	159	4,083	2,487	7,201
	\$ —	\$ —	\$ —	\$ 10,500	\$ 10,500	\$ 10,500	\$ 10,500	\$ 10,500	\$ 42,000

[1] Including customers' liabilities under acceptances.

RESIDENTIAL MORTGAGE LOANS AND HELOCS

	AS AT OCTOBER 31 2015		AS AT JULY 31 2015		AS AT APRIL 30 2015		AS AT JANUARY 31 2015		AS AT OCTOBER 31 2014											
In thousands of Canadian dollars, except percentage amounts (Unaudited)																				
Insured and uninsured residential mortgage loans^[1] (excluding HELOCs)																				
Insured ^[2]																				
Québec	\$	—	—	%	\$	—	—	%	\$	5,308,288	40	%	\$	5,385,052	41	%				
Ontario		—	—			—	—			1,681,111	13			1,741,396	13					
Rest of Canada		—	—			—	—			726,308	5			733,689	6					
		—	—			—	—			7,715,707	58			7,860,137	60					
Uninsured ^[2]																				
Québec		—	—			—	—			3,872,738	29			3,845,985	29					
Ontario		—	—			—	—			1,230,426	9			1,117,101	8					
Rest of Canada		—	—			—	—			498,001	4			449,891	3					
		—	—			—	—			5,601,165	42			5,412,977	40					
	\$	—	—	%	\$	—	—	%	\$	—	—	%	\$	13,316,872	100	%	\$	13,273,114	100	%
Uninsured home equity lines of credit (HELOCs)																				
Québec		—	—			—	—			786,280	72			781,758	72					
Ontario		—	—			—	—			152,734	14			152,650	14					
Rest of Canada		—	—			—	—			152,039	14			150,262	14					
		—	—			—	—			1,091,053	100			1,084,670	100					
	\$	—	—	%	\$	—	—	%	\$	—	—	%	\$	1,091,053	100	%	\$	1,084,670	100	%
Amortization period ranges for residential mortgage loans (in %)																				
Less than 20 years		—	%			—	%			—	%			22	%			22	%	
20-24 years		—				—				—				36				35		
25-29 years		—				—				—				26				26		
30 years and greater		—				—				—				16				17		
		—	%			—	%			—	%			100	%			100	%	
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCs^[3]																				
Québec		—	%			—	%			—	%			66	%			65	%	
Ontario		—	%			—	%			—	%			64	%			66	%	
Rest of Canada		—	%			—	%			—	%			64	%			66	%	
		—	%			—	%			—	%			66	%			65	%	

[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 believes that loan losses under such a scenario would remain largely manageable.

DEPOSITS

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2015	AS AT JULY 31 2015	AS AT APRIL 30 2015	AS AT JANUARY 31 2015	AS AT OCTOBER 31 2014	AS AT JULY 31 2014	AS AT APRIL 30 2014	AS AT JANUARY 31 2014
Personal								
Demand	\$ —	\$ —	\$ —	\$ 123,618	\$ 121,401	\$ 122,029	\$ 122,180	\$ 122,320
Notice	—	—	—	5,662,088	5,656,316	5,685,837	5,676,829	5,642,056
Term	—	—	—	12,706,434	12,964,264	12,974,581	13,369,264	13,602,172
	—	—	—	18,492,140	18,741,981	18,782,447	19,168,273	19,366,548
Business, banks and other								
Demand	—	—	—	1,214,668	1,283,208	1,234,786	1,203,158	1,283,410
Notice	—	—	—	1,117,335	1,168,490	1,178,189	1,180,957	1,156,920
Term	—	—	—	3,823,101	3,329,347	3,017,123	2,206,365	1,997,060
	—	—	—	6,155,104	5,781,045	5,430,098	4,590,480	4,437,390
	\$ —	\$ —	\$ —	\$ 24,647,244	\$ 24,523,026	\$ 24,212,545	\$ 23,758,753	\$ 23,803,938

ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2015	AS AT JULY 31 2015	AS AT APRIL 30 2015	AS AT JANUARY 31 2015	AS AT OCTOBER 31 2014	AS AT JULY 31 2014	AS AT APRIL 30 2014	AS AT JANUARY 31 2014
Registered and non-registered investment accounts	\$ —	\$ —	\$ —	\$ 36,100,996	\$ 35,484,148	\$ 35,534,583	\$ 35,140,029	\$ 34,088,287
Mutual funds	—	—	—	3,164,243	3,009,944	2,973,052	2,855,422	2,665,234
Clients' brokerage assets	—	—	—	2,981,864	2,848,440	2,804,165	2,621,001	2,511,611
Mortgage loans under management	—	—	—	251,485	224,102	412,628	419,284	415,291
Institutional assets	—	—	—	77,843	77,095	73,514	72,597	76,477
Other - Personal	—	—	—	11,818	12,224	12,509	13,149	12,774
	\$ —	\$ —	\$ —	\$ 42,588,249	\$ 41,655,953	\$ 41,810,451	\$ 41,121,482	\$ 39,769,674

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 2015	JULY 31 2015	APRIL 30 2015	JANUARY 31 2015	OCTOBER 31 2014	JULY 31 2014	APRIL 30 2014	JANUARY 31 2014	OCTOBER 31 2014	
Reported results										
Net interest income	\$ —	\$ —	\$ —	\$ 139,496	\$ 140,149	\$ 141,249	\$ 138,726	\$ 140,856	\$ 560,980	
Other income	—	—	—	78,664	81,272	78,396	78,164	75,253	313,085	
Total revenue	—	—	—	218,160	221,421	219,645	216,890	216,109	874,065	
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration	—	—	—	1,472	1,508	1,511	5,498	1,136	9,653	
Provision for loan losses	—	—	—	10,500	10,500	10,500	10,500	10,500	42,000	
Non-interest expenses	—	—	—	160,697	166,299	155,973	159,904	159,133	641,309	
Income before income taxes	—	—	—	45,491	43,114	51,661	40,988	45,340	181,103	
Income taxes	—	—	—	9,656	9,360	11,564	9,999	9,815	40,738	
Net income	\$ —	\$ —	\$ —	\$ 35,835	\$ 33,754	\$ 40,097	\$ 30,989	\$ 35,525	\$ 140,365	
Reported measures										
Efficiency ratio	—%	—%	—%	73.7 %	75.1 %	71.0 %	73.7 %	73.6 %	73.4 %	
Diluted earnings per share	\$ —	\$ —	\$ —	\$ 1.15	\$ 1.09	\$ 1.27	\$ 0.99	\$ 1.16	\$ 4.50	
Return on common shareholders' equity	—%	—%	—%	9.9 %	9.5 %	11.2 %	9.2 %	10.5 %	10.1 %	
Adjusting items ^[1]										
Items related to business combinations										
Amortization of net premium on purchased financial instruments and revaluation of contingent consideration										
Amortization of net premium on purchased financial instruments	\$ —	\$ —	\$ —	\$ 1,472	\$ 1,508	\$ 1,511	\$ 1,398	\$ 1,136	\$ 5,553	
Revaluation of contingent consideration	—	—	—	—	—	—	4,100	—	4,100	
Costs related to business combinations	—	—	—	—	2,911	1,564	4,437	3,949	12,861	
Restructuring charges	—	—	—	1,472	4,419	3,075	9,935	5,085	22,514	
Severance charges	—	—	—	—	6,053	—	—	—	6,053	
Impairment charges related to IT projects	—	—	—	—	1,588	—	—	—	1,588	
Retirement compensation charge	—	—	—	4,855	7,641	—	—	—	7,641	
Adjusting items before income taxes	—	—	—	6,327	12,060	3,075	9,935	5,085	30,155	
Income tax recovery related to the above	—	—	—	1,694	3,223	817	1,549	1,349	6,938	
Impact of adjusting items on net income	\$ —	\$ —	\$ —	\$ 4,633	\$ 8,837	\$ 2,258	\$ 8,386	\$ 3,736	\$ 23,217	
Impact of adjusting items on diluted earnings per share ^[2]	\$ —	\$ —	\$ —	\$ 0.16	\$ 0.31	\$ 0.08	\$ 0.29	\$ 0.13	\$ 0.81	
Adjusted results ^[1]										
Net interest income	\$ —	\$ —	\$ —	\$ 139,496	\$ 140,149	\$ 141,249	\$ 138,726	\$ 140,856	\$ 560,980	
Other income	—	—	—	78,664	81,272	78,396	78,164	75,253	313,085	
Total revenue	—	—	—	218,160	221,421	219,645	216,890	216,109	874,065	
Provision for loan losses	—	—	—	10,500	10,500	10,500	10,500	10,500	42,000	
Non-interest expenses	—	—	—	155,842	155,747	154,409	155,467	155,184	620,807	
Income before income taxes	—	—	—	51,818	55,174	54,736	50,923	50,425	211,258	
Income taxes	—	—	—	11,350	12,583	12,381	11,548	11,164	47,676	
Adjusted net income	\$ —	\$ —	\$ —	\$ 40,468	\$ 42,591	\$ 42,355	\$ 39,375	\$ 39,261	\$ 163,582	
Adjusted measures ^[1]										
Adjusted efficiency ratio	—%	—%	—%	71.4 %	70.3 %	70.3 %	71.7 %	71.8 %	71.0 %	
Adjusted diluted earnings per share ^[2]	\$ —	\$ —	\$ —	\$ 1.32	\$ 1.39	\$ 1.35	\$ 1.29	\$ 1.29	\$ 5.31	
Adjusted return on common shareholders' equity	—%	—%	—%	11.3 %	12.2 %	11.9 %	11.9 %	11.7 %	11.9 %	

[1] Adjusted results and measures are non-GAAP. The adjusting items were allocated to the Personal & Commercial and B2B Bank business segments as well as the Other sector.

[2] The impact of adjusting items on a per share basis does not add due to rounding for the three months ended January 31, 2015, October 31, 2014 and April 30, 2014.