



FOURTH QUARTER 2016

SUPPLEMENTARY INFORMATION FOR THE PERIOD ENDED OCTOBER 31, 2016

Consolidated results

Highlights	1
Consolidated statement of income	2
Consolidated statement of comprehensive income	2
Other income	3
Non-interest expenses	3
Business lines selected information	4

Financial condition

Consolidated balance sheet	5
Deposits	6
Assets under administration and assets under management	6

Capital management

Regulatory capital	7
Risk-weighted assets	9
Basel III leverage ratio	10

Risk management

Allowances for credit losses	11
Provision for credit losses	12
Residential mortgage loans and HELOCs	13

Non-GAAP financial measures

Reconciliation of GAAP and related non-GAAP financial measures	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).
- Certain comparative figures have been reclassified to conform to the current year presentation.

HIGHLIGHTS

FOR THE THREE MONTHS ENDED

FOR THE YEAR ENDED

In thousands of Canadian dollars, except per share and percentage amounts (Unaudited)

	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	JULY 31	APRIL 30	JANUARY 31	OCTOBER 31	OCTOBER 31
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015
Profitability										
Total revenue	\$ 236,369	\$ 229,077	\$ 226,803	\$ 223,202	\$ 231,649	\$ 226,638	\$ 220,679	\$ 218,160	\$ 915,451	\$ 897,126
Net income (loss)	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 151,910	\$ 102,470
Diluted earnings (loss) per share	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.15	\$ 4.55	\$ 3.21
Return on common shareholders' equity ^[1]	3.7 %	11.2%	12.5 %	11.6%	(6.1)%	12.1 %	11.8 %	9.9 %	9.6%	6.8 %
Net interest margin on average earning assets	1.67 %	1.69%	1.71 %	1.78%	1.84 %	1.85 %	1.84 %	1.83 %	1.71%	1.84 %
Efficiency ratio ^[1]	85.5 %	70.1%	70.6 %	70.3%	104.6 %	71.1 %	71.9 %	73.7 %	74.2%	80.6 %
Operating leverage	(22.7)%	0.7%	(0.3)%	n. m.	n. m.	1.3 %	2.4 %	1.9 %	8.0%	(10.1)%
Effective tax rate	19.7 %	23.7%	23.4 %	23.4%	n. m.	22.6 %	21.4 %	21.2 %	23.0%	23.2 %
Adjusted financial measures^[1]										
Adjusted net income	\$ 50,542	\$ 46,067	\$ 46,696	\$ 43,708	\$ 44,127	\$ 45,291	\$ 42,313	\$ 40,468	\$ 187,013	\$ 172,199
Adjusted diluted earnings per share	\$ 1.47	\$ 1.37	\$ 1.46	\$ 1.39	\$ 1.44	\$ 1.48	\$ 1.38	\$ 1.32	\$ 5.70	\$ 5.62
Adjusted return on common shareholders' equity	12.1 %	11.4%	12.8 %	11.9%	12.1 %	12.4 %	12.1 %	11.3 %	12.0%	12.0 %
Adjusted efficiency ratio	67.4 %	70.1%	70.6 %	70.3%	70.8 %	71.1 %	71.9 %	71.4 %	69.6%	71.3 %
Adjusted operating leverage	3.9 %	0.7%	(0.3)%	0.6%	0.4 %	1.3 %	(0.7)%	(1.5)%	2.5%	(0.4)%
Adjusted dividend payout ratio	43.8 %	43.6%	39.7 %	42.5%	38.9 %	37.8 %	39.2 %	41.1 %	42.4%	39.2 %
Per common share										
Share price										
High	\$ 50.18	\$ 52.86	\$ 51.15	\$ 55.82	\$ 53.26	\$ 50.87	\$ 50.49	\$ 51.84	\$ 55.82	\$ 53.26
Low	\$ 47.75	\$ 47.67	\$ 44.38	\$ 42.42	\$ 43.80	\$ 46.11	\$ 46.66	\$ 46.28	\$ 42.42	\$ 43.80
Close	\$ 49.57	\$ 48.41	\$ 49.78	\$ 47.70	\$ 52.97	\$ 49.48	\$ 48.29	\$ 46.81	\$ 49.57	\$ 52.97
Price / earnings ratio (trailing four quarters)	10.9x	14.2x	14.2x	14.0x	16.5x	9.8x	9.9x	10.4x	10.9x	16.5x
Book value	\$ 47.92	\$ 48.23	\$ 47.34	\$ 46.32	\$ 46.33	\$ 47.45	\$ 47.10	\$ 46.34	\$ 47.92	\$ 46.33
Market to book value	103 %	100%	105 %	103%	114 %	104 %	103 %	101 %	103%	114 %
Dividends declared	\$ 0.60	\$ 0.60	\$ 0.58	\$ 0.58	\$ 0.56	\$ 0.56	\$ 0.54	\$ 0.54	\$ 2.36	\$ 2.20
Dividend yield	4.8 %	5.0%	4.7 %	4.9%	4.2 %	4.5 %	4.5 %	4.6 %	4.8%	4.2 %
Dividend payout ratio	143.5 %	44.6%	40.6 %	43.6%	n. m.	38.8 %	40.3 %	46.7 %	53.1%	68.6 %
Financial condition (in millions of Canadian dollars)										
Balance sheet assets	\$ 43,006	\$ 40,298	\$ 41,024	\$ 40,267	\$ 39,660	\$ 39,558	\$ 37,656	\$ 37,435	\$ 43,006	\$ 39,660
Loans and acceptances	\$ 33,379	\$ 32,043	\$ 31,413	\$ 30,694	\$ 30,093	\$ 28,655	\$ 28,111	\$ 27,760	\$ 33,379	\$ 30,093
Deposits	\$ 27,573	\$ 26,903	\$ 27,285	\$ 26,781	\$ 26,604	\$ 25,800	\$ 24,960	\$ 24,647	\$ 27,573	\$ 26,604
Common shareholders' equity	\$ 1,622	\$ 1,471	\$ 1,439	\$ 1,404	\$ 1,342	\$ 1,374	\$ 1,363	\$ 1,341	\$ 1,622	\$ 1,342
Number of common shares outstanding (end of period, in thousands)	33,842	30,496	30,393	30,319	28,957	28,957	28,945	28,945	33,842	28,957
Average assets	\$ 41,882	\$ 41,156	\$ 40,524	\$ 40,016	\$ 39,430	\$ 38,161	\$ 37,353	\$ 36,329	\$ 40,897	\$ 37,822
Average earning assets	\$ 35,473	\$ 34,818	\$ 34,058	\$ 33,475	\$ 32,563	\$ 31,556	\$ 30,631	\$ 30,220	\$ 34,458	\$ 31,248
Average common shareholders' equity	\$ 1,523	\$ 1,455	\$ 1,411	\$ 1,383	\$ 1,368	\$ 1,372	\$ 1,348	\$ 1,335	\$ 1,443	\$ 1,356
Quality of assets										
Gross amount of impaired loans	\$ 132,255	\$ 127,773	\$ 114,767	\$ 106,742	\$ 138,641	\$ 124,439	\$ 131,853	\$ 125,789	\$ 132,255	\$ 138,641
Allowances for loan losses against impaired loans	(35,185)	(35,603)	(39,102)	(41,012)	(42,366)	(40,175)	(41,629)	(40,862)	(35,185)	42,366
Net impaired loans	\$ 97,070	\$ 92,170	\$ 75,665	\$ 65,730	\$ 96,275	\$ 84,264	\$ 90,224	\$ 84,927	\$ 97,070	\$ 96,275
(as a % of loans and acceptances)	0.29 %	0.29%	0.24 %	0.21%	0.32 %	0.29 %	0.32 %	0.31 %	0.29%	0.32 %
Provision for credit losses	\$ 10,300	\$ 8,200	\$ 5,750	\$ 9,100	\$ 9,400	\$ 7,000	\$ 8,000	\$ 10,500	\$ 33,350	\$ 34,900
(as a % of average loans and acceptances)	0.13 %	0.10%	0.08 %	0.12%	0.13 %	0.10 %	0.12 %	0.15 %	0.11%	0.12 %
Unrealized gains (losses) on the portfolio of available-for-sale securities	\$ 4,163	\$ 408	\$ (8,058)	\$ (19,712)	\$ (10,467)	\$ 5,242	\$ 16,616	\$ 21,744	\$ 4,163	\$ (10,467)
Regulatory capital ratio										
Common Equity Tier I - All-in basis	8.0 %	7.9%	7.9 %	7.7%	7.6 %	7.7 %	7.8 %	7.8 %	8.0%	7.6 %
Other information										
Number of full-time equivalent employees	3,687	3,631	3,627	3,718	3,656	3,761	3,746	3,718	3,687	3,656

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

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	OCTOBER 31
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015
Interest income										
Loans	\$ 270,757	\$ 270,618	\$ 260,089	\$ 264,781	\$ 260,688	\$ 261,357	\$ 249,743	\$ 262,329	\$ 1,066,245	\$ 1,034,117
Securities	8,624	9,272	8,565	8,804	9,213	10,045	9,749	11,137	35,265	40,144
Deposits with other banks	356	466	484	434	164	263	151	215	1,740	793
Other, including derivatives	16,592	13,904	15,735	17,399	20,864	17,608	15,772	11,860	63,630	66,104
	296,329	294,260	284,873	291,418	290,929	289,273	275,415	285,541	1,166,880	1,141,158
Interest expense										
Deposits	116,452	115,700	111,142	111,568	107,940	108,999	105,568	113,026	454,862	435,533
Debt related to securitization activities	29,164	28,571	28,315	28,296	27,554	28,627	28,068	28,853	114,346	113,102
Subordinated debt	1,623	1,583	1,587	1,640	4,086	4,033	3,938	4,037	6,433	16,094
Other	363	415	401	416	682	385	150	129	1,595	1,346
	147,602	146,269	141,445	141,920	140,262	142,044	137,724	146,045	577,236	566,075
Net interest income	148,727	147,991	143,428	149,498	150,667	147,229	137,691	139,496	589,644	575,083
Other income [see page 3]	87,642	81,086	83,375	73,704	80,982	79,409	82,988	78,664	325,807	322,043
Total revenue	236,369	229,077	226,803	223,202	231,649	226,638	220,679	218,160	915,451	897,126
Amortization of net premium on purchased financial instruments	1,181	1,267	1,337	1,405	1,465	1,531	1,531	1,472	5,190	5,999
Provision for credit losses [see page 12]	10,300	8,200	5,750	9,100	9,400	7,000	8,000	10,500	33,350	34,900
Non-interest expenses [see page 3]	201,998	160,474	160,066	157,011	242,340	161,037	158,750	160,697	679,549	722,824
Income (loss) before income taxes	22,890	59,136	59,650	55,686	(21,556)	57,070	52,398	45,491	197,362	133,403
Income taxes (recovery)	4,507	13,999	13,936	13,010	(2,837)	12,904	11,210	9,656	45,452	30,933
Net income (loss)	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 151,910	\$ 102,470
Preferred share dividends, including applicable taxes	4,270	4,246	2,399	2,398	2,406	2,399	2,398	2,399	13,313	9,602
Net income (loss) available to common shareholders	\$ 14,113	\$ 40,891	\$ 43,315	\$ 40,278	\$ (21,125)	\$ 41,767	\$ 38,790	\$ 33,436	\$ 138,597	\$ 92,868
Average number of common shares outstanding [in thousands]										
Basic	31,553	30,428	30,344	29,623	28,957	28,951	28,945	28,942	30,488	28,949
Diluted	31,553	30,428	30,344	29,624	28,960	28,956	28,952	28,950	30,488	28,955
Earnings (loss) per share										
Basic	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.16	\$ 4.55	\$ 3.21
Diluted	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.15	\$ 4.55	\$ 3.21

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	OCTOBER 31
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015
Net income (loss)	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 151,910	\$ 102,470
Other comprehensive income (loss), net of income taxes										
Items that may subsequently be reclassified to the statement of income										
Unrealized net gains (losses) on available-for-sale securities	4,113	5,626	9,200	(9,527)	(9,505)	(10,301)	(1,565)	343	9,412	(21,028)
Reclassification of net (gains) losses on available-for-sale securities to net income	(996)	(5)	937	2,246	(1,311)	1,031	(798)	(2,622)	2,182	(3,700)
Net change in value of derivatives designated as cash flow hedges	(317)	3,837	(25,494)	7,887	(10,920)	23,893	(24,071)	40,065	(14,087)	28,967
	2,800	9,458	(15,357)	606	(21,736)	14,623	(26,434)	37,786	(2,493)	4,239
Items that may not subsequently be reclassified to the statement of income										
Remeasurement of gains (losses) on employee benefit plans	(2,161)	(979)	(5,159)	(18,471)	15,865	(6,138)	1,271	(2,424)	(26,770)	8,574
Comprehensive income (loss)	\$ 19,022	\$ 53,616	\$ 25,198	\$ 24,811	\$ (24,590)	\$ 52,651	\$ 16,025	\$ 71,197	\$ 122,647	\$ 115,283

OTHER 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	OCTOBER 31
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015
Fees and commissions on loans and deposits										
Deposit service charges	\$ 14,107	\$ 13,834	\$ 14,778	\$ 14,254	\$ 14,704	\$ 15,197	\$ 14,900	\$ 14,922	\$ 56,973	\$ 59,723
Lending fees	15,133	13,555	13,330	13,271	13,263	13,229	12,046	12,230	55,289	50,768
Card service revenues	8,227	9,115	7,939	8,147	7,322	8,024	7,989	7,763	33,428	31,098
	37,467	36,504	36,047	35,672	35,289	36,450	34,935	34,915	145,690	141,589
Income from brokerage operations	18,518	18,836	21,020	13,061	15,258	15,663	17,373	15,000	71,435	63,294
Income from sales of mutual funds	10,646	10,019	9,686	9,948	10,267	10,164	10,226	8,154	40,299	38,811
Income from investment accounts	9,478	6,915	6,843	7,035	7,316	7,636	7,731	7,519	30,271	30,202
Insurance income, net	4,809	4,167	4,110	4,441	4,618	3,649	3,823	4,813	17,527	16,903
Income from treasury and financial market operations	4,237	2,950	3,900	1,695	6,620	3,479	6,837	6,429	12,782	23,365
Other	2,487	1,695	1,769	1,852	1,614	2,368	2,063	1,834	7,803	7,879
Total other income	\$ 87,642	\$ 81,086	\$ 83,375	\$ 73,704	\$ 80,982	\$ 79,409	\$ 82,988	\$ 78,664	\$ 325,807	\$ 322,043

NON-INTEREST EXPENSES

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	OCTOBER 31
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015
Salaries and employee benefits										
Salaries ^[1]	\$ 50,707	\$ 52,254	\$ 54,363	\$ 55,339	\$ 52,263	\$ 53,120	\$ 53,379	\$ 58,491	\$ 212,663	\$ 217,253
Employee benefits	17,528	18,266	17,264	18,790	18,131	18,000	17,756	18,019	71,848	71,906
Performance-based compensation	14,121	11,894	13,697	10,680	15,285	13,633	12,408	11,784	50,392	53,110
	82,356	82,414	85,324	84,809	85,679	84,753	83,543	88,294	334,903	342,269
Premises and technology										
Technology costs	20,122	24,480	21,250	21,218	21,689	21,754	20,013	20,179	87,070	83,635
Rent and property taxes	13,684	13,909	14,079	13,021	13,670	13,660	13,772	13,437	54,693	54,539
Depreciation	9,722	8,832	9,087	9,136	12,493	12,777	12,850	12,755	36,777	50,875
Maintenance and repairs	2,043	1,711	1,799	1,511	2,224	1,573	1,571	1,525	7,064	6,893
Public utilities	342	332	521	384	317	328	551	405	1,579	1,601
Other	316	65	65	67	58	57	25	95	513	235
	46,229	49,329	46,801	45,337	50,451	50,149	48,782	48,396	187,696	197,778
Other										
Advertising and business development	7,546	6,155	6,362	6,788	7,334	5,507	6,332	6,616	26,851	25,789
Fees and commissions	7,082	6,458	7,389	5,672	6,460	6,639	6,312	4,947	26,601	24,358
Communications and travelling expenses	5,948	5,478	6,122	5,688	5,624	6,260	6,105	5,413	23,236	23,402
Taxes and insurance	5,734	5,553	3,899	4,788	4,905	4,432	4,504	4,359	19,974	18,200
Stationery and publications	1,809	1,608	1,871	1,560	1,511	1,613	1,864	1,941	6,848	6,929
Recruitment and training	456	601	516	563	517	859	708	591	2,136	2,675
Other	2,085	2,878	1,782	1,806	1,450	825	600	140	8,551	3,015
	30,660	28,731	27,941	26,865	27,801	26,135	26,425	24,007	114,197	104,368
Impairment and restructuring charges										
Impairment of goodwill, software and intangible assets, and premises and equipment	22,113	—	—	—	72,226	—	—	—	22,113	72,226
Provisions related to lease contracts	11,857	—	—	—	489	—	—	—	11,857	489
Severance charges	4,374	—	—	—	4,118	—	—	—	4,374	4,118
Other impairment charges related to IT projects	—	—	—	—	1,576	—	—	—	—	1,576
	38,344	—	—	—	78,409	—	—	—	38,344	78,409
Costs related to business combinations	4,409	—	—	—	—	—	—	—	4,409	—
Total non-interest expenses	\$ 201,998	\$ 160,474	\$ 160,066	\$ 157,011	\$ 242,340	\$ 161,037	\$ 158,750	\$ 160,697	\$ 679,549	\$ 722,824
Adjusted non-interest expenses^[2]	\$ 159,245	\$ 160,474	\$ 160,066	\$ 157,011	\$ 163,931	\$ 161,037	\$ 158,750	\$ 155,842	\$ 636,796	\$ 639,560

[1] Salaries for the first quarter and year 2015 included a \$4.9 million retirement compensation charge designated as an adjusting item.

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

BUSINESS LINES SELECTED INFORMATION

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	OCTOBER 31
	2016	2016	2016	2016	2015	2015	2015	2015	2016	2015
PERSONAL AND COMMERCIAL BANKING										
Total revenue										
Net interest income	\$ 107,330	\$ 106,248	\$ 102,212	\$ 105,294	\$ 104,490	\$ 104,430	\$ 99,978	\$ 100,970	\$ 421,084	\$ 409,868
Other income	56,513	53,855	52,118	53,174	53,572	54,291	51,773	50,583	215,660	210,219
	\$ 163,843	\$ 160,103	\$ 154,330	\$ 158,468	\$ 158,062	\$ 158,721	\$ 151,751	\$ 151,553	\$ 636,744	\$ 620,087
Business Services – Financial condition										
Loans to business customers (ending balance)	\$ 10,015,944	\$ 8,922,452	\$ 8,445,792	\$ 8,177,824	\$ 8,030,449	\$ 7,724,042	\$ 7,519,989	\$ 7,519,989	\$ 10,015,944	\$ 8,030,449
Average earning assets	\$ 9,186,857	\$ 8,500,502	\$ 8,135,312	\$ 7,971,339	\$ 7,930,851	\$ 7,705,475	\$ 7,541,577	\$ 7,214,680	\$ 8,450,214	\$ 7,598,611
Deposits (ending balance)	\$ 2,069,669	\$ 1,943,944	\$ 1,973,873	\$ 1,971,067	\$ 1,813,850	\$ 1,820,519	\$ 1,514,646	\$ 1,458,721	\$ 2,069,669	\$ 1,813,850
Retail Services – Financial condition										
Loans (ending balance)	\$ 10,687,399	\$ 10,828,186	\$ 10,992,615	\$ 11,022,081	\$ 11,084,340	\$ 11,145,524	\$ 11,214,242	\$ 11,221,641	\$ 10,687,399	\$ 11,084,340
Average earning assets	\$ 10,763,898	\$ 10,947,295	\$ 11,011,331	\$ 11,060,018	\$ 10,934,476	\$ 11,001,470	\$ 11,014,843	\$ 11,081,081	\$ 10,945,276	\$ 11,007,911
Deposits (ending balance)	\$ 8,648,585	\$ 8,699,852	\$ 8,742,342	\$ 8,647,128	\$ 8,674,484	\$ 8,698,053	\$ 8,738,221	\$ 8,794,201	\$ 8,648,585	\$ 8,674,484
Retail Services – Assets under administration and assets under management										
Mutual funds	\$ 3,421,933	\$ 3,395,153	\$ 3,235,616	\$ 3,228,788	\$ 3,299,986	\$ 3,391,393	\$ 3,330,462	\$ 3,164,243	\$ 3,421,933	\$ 3,299,986
Retail Services – Other information										
Number of automated banking machines	398	399	402	404	405	408	415	417	398	405
Number of branches	145	148	150	150	150	150	151	151	145	150
B2B BANK										
Total revenue										
Net interest income	\$ 47,483	\$ 46,770	\$ 45,914	\$ 47,972	\$ 49,920	\$ 45,896	\$ 41,612	\$ 42,060	\$ 188,139	\$ 179,488
Other income	11,634	9,164	9,057	9,236	7,799	8,652	8,540	8,716	39,091	33,707
Total revenue	\$ 59,117	\$ 55,934	\$ 54,971	\$ 57,208	\$ 57,719	\$ 54,548	\$ 50,152	\$ 50,776	\$ 227,230	\$ 213,195
Financial condition										
Residential mortgage loans through independent brokers and advisors (ending balance)	\$ 7,045,796	\$ 6,914,580	\$ 6,676,965	\$ 6,293,549	\$ 5,710,106	\$ 5,071,200	\$ 4,583,022	\$ 4,354,489	\$ 7,045,796	\$ 5,710,106
Loans and acceptances (ending balance)	\$ 11,650,464	\$ 11,653,467	\$ 11,527,340	\$ 11,154,180	\$ 10,620,262	\$ 9,399,549	\$ 8,972,734	\$ 8,770,244	\$ 11,650,464	\$ 10,620,262
Average earning assets	\$ 11,635,852	\$ 11,590,071	\$ 11,338,345	\$ 10,906,379	\$ 10,216,088	\$ 9,144,573	\$ 8,828,158	\$ 8,750,650	\$ 11,367,822	\$ 9,238,210
Deposits (ending balance)	\$ 13,952,878	\$ 13,420,190	\$ 13,549,252	\$ 13,256,456	\$ 12,690,525	\$ 12,420,739	\$ 11,970,976	\$ 11,615,494	\$ 13,952,878	\$ 12,690,525
LAURENTIAN BANK SECURITIES AND CAPITAL MARKETS										
Total revenue										
Net interest income	\$ 2,052	\$ 1,535	\$ 783	\$ 835	\$ 1,254	\$ 819	\$ 715	\$ 726	\$ 5,205	\$ 3,514
Other income	19,930	19,331	24,231	15,253	16,828	16,270	18,411	16,484	78,745	67,993
Total revenue	\$ 21,982	\$ 20,866	\$ 25,014	\$ 16,088	\$ 18,082	\$ 17,089	\$ 19,126	\$ 17,210	\$ 83,950	\$ 71,507
Assets under administration and assets under management										
Clients' brokerage assets	\$ 3,457,660	\$ 3,329,707	\$ 3,218,477	\$ 3,106,669	\$ 3,122,090	\$ 3,119,751	\$ 2,932,058	\$ 2,981,864	\$ 3,457,660	\$ 3,122,090
OTHER										
Total revenue										
Net interest income	\$ (8,138)	\$ (6,562)	\$ (5,481)	\$ (4,603)	\$ (4,997)	\$ (3,916)	\$ (4,614)	\$ (4,260)	\$ (24,784)	\$ (17,787)
Other income	(435)	(1,264)	(2,031)	(3,959)	2,783	196	4,264	2,881	(7,689)	10,124
Total revenue	\$ (8,573)	\$ (7,826)	\$ (7,512)	\$ (8,562)	\$ (2,214)	\$ (3,720)	\$ (350)	\$ (1,379)	\$ (32,473)	\$ (7,663)
Financial condition										
Deposits (ending balance)	\$ 2,902,213	\$ 2,839,453	\$ 3,019,983	\$ 2,906,032	\$ 3,425,445	\$ 2,860,733	\$ 2,736,478	\$ 2,778,828	\$ 2,902,213	\$ 3,425,445

CONSOLIDATED BALANCE SHEET

	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	
In thousands of Canadian dollars (Unaudited)	2016		2016		2016		2016		2015		2015		2015		2015	
ASSETS																
Cash and non-interest-bearing deposits with other banks	\$	123,716	\$	118,133	\$	107,063	\$	109,930	\$	109,055	\$	101,886	\$	106,540	\$	143,162
Interest-bearing deposits with other banks		63,383		52,692		121,329		122,490		91,809		58,501		94,342		98,337
Securities																
Available-for-sale		2,723,693		2,288,606		2,513,648		2,223,161		2,368,757		2,309,028		2,573,806		2,441,942
Held-to-maturity		502,232		276,829		337,590		331,074		393,222		536,630		421,161		420,487
Held-for-trading		2,434,507		2,533,130		2,046,693		2,148,313		1,725,378		2,374,329		2,185,638		2,469,647
		5,660,432		5,098,565		4,897,931		4,702,548		4,487,357		5,219,987		5,180,605		5,332,076
Securities purchased under reverse repurchase agreements		2,879,986		2,288,126		3,773,260		3,877,454		3,911,439		4,701,479		3,320,127		3,226,135
Loans																
Personal		6,613,392		6,764,038		6,931,274		6,968,211		7,063,229		6,520,944		6,636,520		6,695,265
Residential mortgage		16,749,387		16,356,056		16,036,050		15,548,403		14,998,867		14,409,723		13,954,940		13,730,456
Commercial mortgage		4,658,734		4,597,545		4,343,179		4,249,066		4,248,761		4,141,549		4,012,783		3,966,451
Commercial and other		4,727,385		3,851,250		3,598,455		3,536,587		3,308,144		3,175,314		3,123,129		2,997,572
Customers' liabilities under acceptances		629,825		473,657		504,158		392,171		473,544		407,179		384,077		370,458
		33,378,723		32,042,546		31,413,116		30,694,438		30,092,545		28,654,709		28,111,449		27,760,202
Allowances for loan losses		(105,009)		(104,632)		(105,999)		(110,165)		(111,153)		(111,703)		(114,524)		(115,714)
		33,273,714		31,937,914		31,307,117		30,584,273		29,981,392		28,543,006		27,996,925		27,644,488
Other																
Derivatives		232,791		241,247		267,472		348,805		276,601		327,763		253,750		335,590
Premises and equipment		32,989		39,636		41,602		43,530		45,562		58,267		61,625		65,162
Software and other intangible assets		150,490		148,690		138,298		142,737		147,135		187,729		195,172		201,842
Goodwill		55,812		34,853		34,853		34,853		34,853		64,077		64,077		64,077
Deferred tax assets		36,495		33,642		33,610		26,494		17,450		2,604		4,003		2,500
Other assets		496,532		304,095		301,599		274,062		556,851		292,426		378,781		321,559
		1,005,109		802,163		817,434		870,481		1,078,452		932,866		957,408		990,730
	\$	43,006,340	\$	40,297,593	\$	41,024,134	\$	40,267,176	\$	39,659,504	\$	39,557,725	\$	37,655,947	\$	37,434,928
LIABILITIES AND SHAREHOLDERS' EQUITY																
Deposits																
Personal	\$	21,001,578	\$	20,467,577	\$	20,589,373	\$	20,087,751	\$	19,377,716	\$	19,008,763	\$	18,648,149	\$	18,492,140
Business, banks and other		6,571,767		6,435,862		6,696,077		6,692,931		7,226,588		6,791,281		6,312,172		6,155,104
		27,573,345		26,903,439		27,285,450		26,780,682		26,604,304		25,800,044		24,960,321		24,647,244
Other																
Obligations related to securities sold short		1,707,293		1,262,510		1,371,059		1,744,744		1,839,837		2,428,506		1,689,862		1,774,523
Obligations related to securities sold under repurchase agreements		2,525,441		2,648,898		2,752,816		2,613,472		2,296,890		2,727,938		2,216,589		2,587,191
Acceptances		629,825		473,657		504,158		392,171		473,544		407,179		384,077		370,458
Derivatives		150,499		129,872		171,188		177,958		125,683		157,933		134,149		178,122
Deferred tax liabilities		32,755		12,658		10,586		11,779		8,294		4,338		441		7,726
Other liabilities		968,077		794,016		776,079		766,178		780,682		707,127		780,104		761,469
		6,013,890		5,321,611		5,585,886		5,706,302		5,524,930		6,433,021		5,205,222		5,679,489
Debt related to securitization activities		7,244,454		6,049,375		6,165,694		5,922,744		5,493,602		5,245,340		5,445,989		5,062,301
Subordinated debt		199,824		199,775		199,736		199,689		449,641		449,084		448,568		448,044
Shareholders' equity																
Preferred shares		341,600		340,494		340,525		219,633		219,633		219,633		219,633		219,633
Common shares		696,493		540,669		535,747		532,243		466,336		466,334		465,926		465,926
Retained earnings		924,861		933,157		911,481		890,911		886,656		908,131		888,718		864,287
Accumulated other comprehensive income																
Available-for-sale securities reserve		203		(2,914)		(8,535)		(18,672)		(11,391)		(575)		8,695		11,058
Cash flow hedges reserve		11,670		11,987		8,150		33,644		25,757		36,677		12,784		36,855
		11,873		9,073		(385)		14,972		14,366		36,102		21,479		47,913
Share-based payment reserve		—		—		—		—		36		36		91		91
		1,974,827		1,823,393		1,787,368		1,657,759		1,587,027		1,630,236		1,595,847		1,597,850
	\$	43,006,340	\$	40,297,593	\$	41,024,134	\$	40,267,176	\$	39,659,504	\$	39,557,725	\$	37,655,947	\$	37,434,928

DEPOSITS

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016	AS AT OCTOBER 31 2015	AS AT JULY 31 2015	AS AT APRIL 30 2015	AS AT JANUARY 31 2015
Personal								
Notice and demand								
Branch network	\$ 2,630,475	\$ 2,659,743	\$ 2,730,471	\$ 2,726,486	\$ 2,748,671	\$ 2,720,582	\$ 2,768,466	\$ 2,719,381
Independent brokers and advisors	2,647,770	2,675,179	2,829,396	3,087,364	3,186,188	3,287,251	3,268,740	3,066,325
	5,278,245	5,334,922	5,559,867	5,813,850	5,934,859	6,007,833	6,037,206	5,785,706
Term								
Branch network	5,112,570	5,098,683	5,042,856	4,975,275	4,955,879	5,004,719	5,026,398	5,120,205
Independent brokers and advisors	10,610,763	10,033,972	9,986,650	9,298,626	8,486,978	7,996,211	7,584,545	7,586,229
	15,723,333	15,132,655	15,029,506	14,273,901	13,442,857	13,000,930	12,610,943	12,706,434
	21,001,578	20,467,577	20,589,373	20,087,751	19,377,716	19,008,763	18,648,149	18,492,140
Business, banks and other								
Notice and demand	2,402,316	2,201,943	2,295,537	2,450,447	2,499,364	2,620,087	2,510,259	2,332,003
Term	4,169,451	4,233,919	4,400,540	4,242,485	4,727,224	4,171,194	3,801,913	3,823,101
	6,571,767	6,435,862	6,696,077	6,692,932	7,226,588	6,791,281	6,312,172	6,155,104
	\$ 27,573,345	\$ 26,903,439	\$ 27,285,450	\$ 26,780,683	\$ 26,604,304	\$ 25,800,044	\$ 24,960,321	\$ 24,647,244

ASSETS UNDER ADMINISTRATION AND ASSETS UNDER MANAGEMENT

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016	AS AT OCTOBER 31 2015	AS AT JULY 31 2015	AS AT APRIL 30 2015	AS AT JANUARY 31 2015
Registered and non-registered investment accounts	\$ 36,323,405	\$ 36,304,893	\$ 35,290,277	\$ 34,838,701	\$ 35,386,071	\$ 36,369,627	\$ 36,311,865	\$ 36,100,996
Clients' brokerage assets	3,457,660	3,329,707	3,218,477	3,106,669	3,122,090	3,119,751	2,932,058	2,981,864
Mutual funds	3,421,933	3,395,153	3,235,616	3,228,788	3,299,986	3,391,393	3,330,462	3,164,243
Loans under management	404,003	397,039	348,669	315,050	328,661	315,148	283,603	251,485
Institutional assets	72,432	68,357	78,340	78,605	78,767	73,241	73,220	77,843
Other - Personal	9,049	9,011	8,961	8,628	9,610	9,940	10,243	11,818
	\$ 43,688,482	\$ 43,504,160	\$ 42,180,340	\$ 41,576,441	\$ 42,225,185	\$ 43,279,100	\$ 42,941,451	\$ 42,588,249

REGULATORY CAPITAL

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31, 2016		AS AT JULY 31, 2016		AS AT APRIL 30, 2016		AS AT JANUARY 31, 2016		
	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	\$ 696,493	\$ 696,493	\$ 540,669	\$ 540,669	\$ 535,747	\$ 535,747	\$ 532,243	\$ 532,243
2	Retained earnings	924,861	924,861	933,157	933,157	911,481	911,481	890,911	890,911
3	Accumulated other comprehensive income (and other reserves)	203	203	(2,914)	(2,914)	(8,535)	(8,535)	(18,672)	(18,672)
6	Common Equity Tier 1 capital before regulatory adjustments	1,621,557	1,621,557	1,470,912	1,470,912	1,438,693	1,438,693	1,404,482	1,404,482
28	Total regulatory adjustments to Common Equity Tier 1 ^[4]	(182,181)	(108,086)	(159,762)	(93,669)	(149,504)	(85,760)	(157,014)	(86,646)
29	Common Equity Tier 1 capital (CET1)	1,439,376	1,513,471	1,311,150	1,377,243	1,289,189	1,352,933	1,247,468	1,317,836
Additional Tier 1 capital: instruments									
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	244,038	244,038	242,932	242,932	242,963	242,963	122,071	122,071
31	of which: classified as equity under applicable accounting standards	244,038	244,038	242,932	242,932	242,963	242,963	122,071	122,071
33	Directly issued capital instruments subject to phase out from Additional Tier 1	97,562	97,562	97,562	97,562	97,562	97,562	97,562	97,562
36	Additional Tier 1 capital before regulatory adjustments	341,600	341,600	340,494	340,494	340,525	340,525	219,633	219,633
43	Total regulatory adjustments to Additional Tier 1 capital	—	(23,548)	—	(16,129)	—	(17,883)	—	(21,504)
44	Additional Tier 1 capital (AT1)	341,600	318,052	340,494	324,365	340,525	322,642	219,633	198,129
45	Tier 1 capital (T1 = CET1 + AT1)	1,780,976	1,831,523	1,651,644	1,701,608	1,629,714	1,675,575	1,467,101	1,515,965
Tier 2 capital: instruments and allowances									
47	Directly issued capital instruments subject to phase out from Tier 2	199,824	199,824	199,775	199,775	199,736	199,736	199,689	199,689
50	Collective allowances	75,380	75,380	74,638	74,638	71,937	71,937	74,803	74,803
51	Tier 2 capital before regulatory adjustments	275,204	275,204	274,413	274,413	271,673	271,673	274,492	274,492
57	Total regulatory adjustments to Tier 2 capital	—	—	(1,066)	(640)	(1,067)	(640)	(357)	(214)
58	Tier 2 capital (T2)	275,204	275,204	273,347	273,773	270,606	271,033	274,135	274,278
59	Total capital (TC = T1 + T2)	\$ 2,056,180	\$ 2,106,727	\$ 1,924,991	\$ 1,975,381	\$ 1,900,320	\$ 1,946,608	\$ 1,741,236	\$ 1,790,243
60a	Common Equity Tier 1 capital risk-weighted assets	\$ 17,922,653	\$ 17,998,499	\$ 16,644,121	\$ 16,711,709	\$ 16,365,512	\$ 16,430,508	\$ 16,140,839	\$ 16,216,519
60b	Tier 1 capital risk-weighted assets	\$ 17,927,585	\$ 17,998,499	\$ 16,647,481	\$ 16,711,709	\$ 16,369,169	\$ 16,430,508	\$ 16,146,053	\$ 16,216,519
60c	Total capital risk-weighted assets	\$ 17,931,812	\$ 17,998,499	\$ 16,650,361	\$ 16,711,709	\$ 16,372,303	\$ 16,430,508	\$ 16,150,523	\$ 16,216,519
Capital ratios									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	8.0 %	8.4 %	7.9 %	8.2 %	7.9 %	8.2 %	7.7 %	8.1 %
62	Tier 1 (as a percentage of risk-weighted assets)	9.9 %	10.2 %	9.9 %	10.2 %	10.0 %	10.2 %	9.1 %	9.3 %
63	Total capital (as a percentage of risk-weighted assets)	11.5 %	11.7 %	11.6 %	11.8 %	11.6 %	11.8 %	10.8 %	11.0 %
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	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931	\$ 181,931
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	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286	\$ 266,286
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

[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 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)	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	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	\$ 466,372	\$ 466,372	\$ 466,370	\$ 466,370	\$ 466,017	\$ 466,017	\$ 466,017	\$ 466,017
2	Retained earnings	886,656	886,656	908,131	908,131	888,718	888,718	864,287	864,287
3	Accumulated other comprehensive income (and other reserves)	(11,391)	(11,391)	(575)	(575)	8,695	8,695	11,058	11,058
6	Common Equity Tier 1 capital before regulatory adjustments	1,341,637	1,341,637	1,373,926	1,373,926	1,363,430	1,363,430	1,341,362	1,341,362
28	Total regulatory adjustments to Common Equity Tier 1 ^[4]	(166,399)	(59,270)	(220,124)	(85,249)	(227,806)	(91,122)	(235,401)	(94,161)
29	Common Equity Tier 1 capital (CET1)	1,175,238	1,282,367	1,153,802	1,288,677	1,135,624	1,272,308	1,105,961	1,247,201
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	122,071	122,071	122,071	122,071
31	of which: classified as equity under applicable accounting standards	122,071	122,071	122,071	122,071	122,071	122,071	122,071	122,071
33	Directly issued capital instruments subject to phase out from Additional Tier 1	97,562	97,562	97,562	97,562	97,562	97,562	97,562	97,562
36	Additional Tier 1 capital before regulatory adjustments	219,633	219,633	219,633	219,633	219,633	219,633	219,633	219,633
43	Total regulatory adjustments to Additional Tier 1 capital	—	(28,201)	—	(41,247)	—	(38,446)	—	(38,446)
44	Additional Tier 1 capital (AT1)	219,633	191,432	219,633	178,386	219,633	181,187	219,633	181,187
45	Tier 1 capital (T1 = CET1 + AT1)	1,394,871	1,473,799	1,373,435	1,467,063	1,355,257	1,453,495	1,325,594	1,428,388
Tier 2 capital: instruments and allowances									
47	Directly issued capital instruments subject to phase out from Tier 2	199,641	199,641	310,667	310,667	310,667	310,667	310,667	310,667
50	Collective allowances	73,904	73,904	76,853	76,853	78,648	78,648	81,285	81,285
51	Tier 2 capital before regulatory adjustments	273,545	273,545	387,520	387,520	389,315	389,315	391,952	391,952
57	Total regulatory adjustments to Tier 2 capital	—	—	(2,646)	(1,058)	(686)	(274)	(5,844)	(2,338)
58	Tier 2 capital (T2)	273,545	273,545	384,874	386,462	388,629	389,041	386,108	389,614
59	Total capital (TC = T1 + T2)	\$ 1,668,416	\$ 1,747,344	\$ 1,758,309	\$ 1,853,525	\$ 1,743,886	\$ 1,842,536	\$ 1,711,702	\$ 1,818,002
60a	Common Equity Tier 1 capital risk-weighted assets	\$ 15,422,282	\$ 15,523,366	\$ 15,017,481	\$ 15,140,100	\$ 14,586,681	\$ 14,704,515	\$ 14,244,056	\$ 14,373,423
60b	Tier 1 capital risk-weighted assets	\$ 15,426,616	\$ 15,523,366	\$ 15,022,828	\$ 15,140,100	\$ 14,590,425	\$ 14,704,515	\$ 14,248,562	\$ 14,373,423
60c	Total capital risk-weighted assets	\$ 15,430,331	\$ 15,523,366	\$ 15,027,412	\$ 15,140,100	\$ 14,593,635	\$ 14,704,515	\$ 14,252,424	\$ 14,373,423
Capital ratios									
61	Common Equity Tier 1 (as a percentage of risk-weighted assets)	7.6 %	8.3 %	7.7 %	8.5 %	7.8 %	8.7 %	7.8 %	8.7 %
62	Tier 1 (as a percentage of risk-weighted assets)	9.0 %	9.5 %	9.1 %	9.7 %	9.3 %	9.9 %	9.3 %	9.9 %
63	Total capital (as a percentage of risk-weighted assets)	10.8 %	11.3 %	11.7 %	12.2 %	11.9 %	12.5 %	12.0 %	12.6 %
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	\$ 212,253	\$ 212,253	\$ 212,253	\$ 212,253	\$ 212,253	\$ 212,253	\$ 212,253	\$ 212,253
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	\$ 310,667	\$ 310,667	\$ 310,667	\$ 310,667	\$ 310,667	\$ 310,667	\$ 310,667	\$ 310,667
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	\$ —	\$ —	\$ 138,417	\$ 138,417	\$ 137,901	\$ 137,901	\$ 137,377	\$ 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 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.

RISK-WEIGHTED ASSETS

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2016

	0%	20%	35%	40%	50%	75%	100%	150%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)												
Corporate	\$ 27,461	\$ 22,599	\$ —	\$ —	\$ 38,851	\$ —	\$ 7,954,322	\$ 149,650	\$ —	\$ —	\$ 8,192,883	\$ 8,202,743
Sovereign	6,409,902	194,188	—	—	—	—	—	—	—	—	6,604,090	38,838
Bank	—	235,417	—	—	—	—	10,018	—	—	—	245,435	57,101
Retail residential mortgage loans	9,374,331	—	8,904,226	—	—	—	43,990	—	—	—	18,322,547	3,160,469
Other retail	439,707	—	—	—	—	2,368,219	—	8,006	—	—	2,815,932	1,788,173
Small business entities treated as other retail	83,384	—	—	—	—	1,564,523	—	—	—	—	1,647,907	1,173,392
Equity	—	—	—	—	—	—	287,576	—	—	—	287,576	287,576
Securitization	—	8,266	—	2,212	—	—	16,893	—	—	339	27,710	23,669
Other assets	521,571	158,265	—	—	—	—	351,986	—	99,622	—	1,131,444	632,694
	16,856,356	618,735	8,904,226	2,212	38,851	3,932,742	8,664,785	157,656	99,622	339	39,275,524	15,364,655
Derivatives ^[1]	183	101,733	—	—	—	—	80,405	—	—	—	182,321	100,752
Credit commitments	58,695	13,573	—	—	—	1,095	918,847	—	—	—	992,210	922,383
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,534,863
	\$ 16,915,234	\$ 734,041	\$ 8,904,226	\$ 2,212	\$ 38,851	\$ 3,933,837	\$ 9,664,037	\$ 157,656	\$ 99,622	\$ 339	\$ 40,450,055	\$ 17,922,653
Balance sheet items												
Cash, deposits with other banks, securities and securities financing transactions												\$ 672,927
Personal loans												2,188,052
Residential mortgage loans												3,699,348
Commercial mortgage loans, commercial loans and acceptances												8,376,334
Other assets												427,994
												\$ 15,364,655

In thousands of Canadian dollars (Unaudited)

AS AT OCTOBER 31, 2015

	0%	20%	35%	40%	50%	75%	100%	150%	250%	1,250%	TOTAL	RISK-WEIGHTED ASSETS
Exposure Class (after risk mitigation)												
Corporate	\$ 20,877	\$ 20,052	\$ —	\$ —	\$ 40,828	\$ —	\$ 6,469,315	\$ 60,043	\$ —	\$ —	\$ 6,611,115	\$ 6,583,804
Sovereign	5,787,512	139,339	—	—	—	—	—	—	—	—	5,926,851	27,868
Bank	—	215,625	—	—	—	—	19,229	—	—	—	234,854	62,354
Retail residential mortgage loans	8,282,476	—	7,964,218	—	—	—	42,556	—	—	—	16,289,250	2,830,032
Other retail	469,777	—	—	—	—	2,238,141	—	9,941	—	—	2,717,859	1,693,518
Small business entities treated as other retail	85,365	—	—	—	—	1,306,774	—	—	—	—	1,392,139	980,081
Equity	—	—	—	—	—	—	310,558	—	—	—	310,558	310,558
Securitization	—	39,417	—	3,396	6,397	—	21,151	—	—	411	70,772	38,729
Other assets	545,198	368,593	—	—	—	—	258,492	—	74,714	—	1,246,997	518,997
	15,191,205	783,026	7,964,218	3,396	47,225	3,544,915	7,121,301	69,984	74,714	411	34,800,395	13,045,941
Derivatives ^[1]	5,313	130,870	—	—	—	—	88,309	—	—	—	224,492	114,483
Credit commitments	58,853	25,088	—	—	—	971	854,524	—	—	—	939,436	860,270
Operational risk	—	—	—	—	—	—	—	—	—	—	—	1,401,588
	\$ 15,255,371	\$ 938,984	\$ 7,964,218	\$ 3,396	\$ 47,225	\$ 3,545,886	\$ 8,064,134	\$ 69,984	\$ 74,714	\$ 411	\$ 35,964,323	\$ 15,422,282
Balance sheet items												
Cash, deposits with other banks, securities and securities financing transactions												\$ 715,097
Personal loans												2,106,529
Residential mortgage loans												3,327,940
Commercial mortgage loans, commercial loans and acceptances												6,576,289
Other assets												320,086
												\$ 13,045,941

[1] Risk-weighted assets above are presented based on the CET1 capital approach. The Credit Valuation Adjustment after phase-in adjustments was \$45.1 million for CET1 capital risk-weighted assets as at October 31, 2016 (\$39.6 million as at October 31, 2015).

BASEL III LEVERAGE RATIO ^[1]

In thousands of Canadian dollars, except percentage amounts (Unaudited)	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016	AS AT OCTOBER 31 2015	AS AT JULY 31 2015	AS AT APRIL 30 2015	AS AT JANUARY 31 2015
Row ^[2]								
On-balance sheet exposures								
1 On-balance sheet items (excluding derivatives, securities financing transactions (SFT), and grandfathered securitization exposures but including collateral)	\$ 39,868,303	\$ 37,743,448	\$ 36,958,097	\$ 36,016,295	\$ 35,444,252	\$ 34,504,663	\$ 34,058,051	\$ 33,698,579
2 Asset amounts deducted in determining Basel III "all-in" Tier 1 capital ^[3]	(193,691)	(171,544)	(157,412)	(190,300)	(191,935)	(256,641)	(240,472)	(272,082)
3 Total on-balance sheet exposures	\$ 39,674,612	\$ 37,571,904	\$ 36,800,685	\$ 35,825,995	\$ 35,252,317	\$ 34,248,022	\$ 33,817,579	\$ 33,426,497
Derivative exposures								
4 Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	\$ 104,175	\$ 127,977	\$ 131,214	\$ 235,300	\$ 163,932	\$ 204,735	\$ 130,861	\$ 206,701
5 Add-on amounts for potential future exposure (PFE) associated with all derivative transactions	113,405	110,776	99,531	120,941	108,566	109,247	95,539	85,596
11 Total derivative exposures	\$ 217,580	\$ 238,753	\$ 230,745	\$ 356,241	\$ 272,498	\$ 313,982	\$ 226,400	\$ 292,297
Securities financing transaction exposures								
12 Gross SFT assets recognized for accounting purposes (with no recognition of netting), after adjusting for sale accounting transactions	\$ 2,879,986	\$ 2,288,126	\$ 3,773,260	\$ 3,877,454	\$ 3,911,439	\$ 4,701,479	\$ 3,320,127	\$ 3,226,135
13 Netted amounts of cash payables and cash receivables of gross SFT assets	\$ 1,577,855	\$ 1,425,208	\$ 2,085,949	\$ 2,077,610	\$ 2,501,137	\$ 2,349,252	\$ 1,364,723	\$ 1,124,943
14 Counterparty credit risk (CCR) exposure for SFT	12,527	16,008	5,956	10,065	7,886	7,697	12,406	3,355
16 Total securities financing transaction exposures	\$ 1,590,382	\$ 1,441,216	\$ 2,091,905	\$ 2,087,675	\$ 2,509,023	\$ 2,356,949	\$ 1,377,129	\$ 1,128,298
Other off-balance sheet exposures								
17 Off-balance sheet exposure of gross notional amount	\$ 8,753,698	\$ 8,586,919	\$ 8,628,953	\$ 8,247,377	\$ 8,271,087	\$ 7,995,473	\$ 8,036,204	\$ 7,505,789
18 Adjustments for conversion to credit equivalent amounts	(7,141,630)	(7,045,133)	(7,039,621)	(6,688,704)	(6,747,625)	(6,497,287)	(6,620,538)	(6,145,396)
19 Off-balance sheet items	\$ 1,612,068	\$ 1,541,786	\$ 1,589,332	\$ 1,558,673	\$ 1,523,462	\$ 1,498,186	\$ 1,415,666	\$ 1,360,393
Capital and total exposures								
20 Tier 1 capital	\$ 1,780,976	\$ 1,651,644	\$ 1,629,714	\$ 1,467,101	\$ 1,394,871	\$ 1,373,435	\$ 1,355,257	\$ 1,325,594
21 Total exposures (sum of lines 3, 11, 16 and 19)	\$ 43,094,642	\$ 40,793,659	\$ 40,712,667	\$ 39,828,584	\$ 39,557,300	\$ 38,417,139	\$ 36,836,774	\$ 36,207,485
Leverage ratio								
22 Basel III leverage ratio	4.1%	4.0%	4.0%	3.7%	3.5%	3.6%	3.7%	3.7%

[1] The Bank is not a Domestic Systemically Important Bank (D-SIB) and is required to provide a breakdown of the main leverage ratio regulatory elements on an "all-in" basis.

[2] Row numbering, as per OSFI advisory revised November 2014, is provided for consistency and comparability in the breakdown of the main leverage ratio regulatory elements among banks and across jurisdictions. Certain rows have been removed because there are no values in such rows.

[3] Mainly comprised of deductions for software and other intangible assets, goodwill, pension plan assets and cash flow hedges reserve.

ALLOWANCES FOR CREDIT LOSSES

In thousands of Canadian dollars (Unaudited)	AS AT OCTOBER 31 2016	AS AT JULY 31 2016	AS AT APRIL 30 2016	AS AT JANUARY 31 2016
Personal	\$ 36,452	\$ 37,709	\$ 39,204	\$ 42,770
Residential mortgage	11,018	11,719	11,595	13,171
Commercial mortgage	23,031	22,658	22,664	21,578
Commercial and other ^[1]	40,063	38,155	37,576	38,296
Total allowances for credit losses	\$ 110,564	\$ 110,241	\$ 111,039	\$ 115,815
Individual allowances	\$ 19,208	\$ 18,720	\$ 22,220	\$ 19,484
Collective allowances against impaired loans	15,977	16,883	16,882	21,528
Collective allowances against other loans	69,824	69,029	66,897	69,153
Total allowances for loan losses	105,009	104,632	105,999	110,165
Allowances for off-balance sheet exposures ^[2]	5,555	5,609	5,040	5,650
Total allowances for credit losses	\$ 110,564	\$ 110,241	\$ 111,039	\$ 115,815

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
Personal	\$ 38,731	\$ 38,539	\$ 38,207	\$ 38,053
Residential mortgage	11,992	12,002	11,103	10,465
Commercial mortgage	23,877	24,237	25,994	28,168
Commercial and other ^[1]	36,553	36,925	39,220	39,028
Total allowances for loan losses	\$ 111,153	\$ 111,703	\$ 114,524	\$ 115,714
Individual allowances	\$ 23,690	\$ 13,344	\$ 14,526	\$ 15,310
Collective allowances against impaired loans	18,676	26,831	27,103	25,552
Collective allowances against other loans	68,787	71,528	72,895	74,852
Total allowances for loan losses	\$ 111,153	\$ 111,703	\$ 114,524	\$ 115,714

[1] Including customers' liabilities under acceptances and finance lease receivables.

[2] The allowances for off-balance sheet exposures, such as letters of guarantee and certain undrawn amounts under approved credit facilities, are recognized in other liabilities.

PROVISION FOR CREDIT LOSSES

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
	2016	2016	2016	2016	2016
Personal	\$ 5,093	\$ 5,093	\$ 4,640	\$ 9,077	\$ 23,903
Residential mortgage	631	1,523	(583)	2,152	3,723
Commercial mortgage	521	145	1,480	(3,186)	(1,040)
Commercial and other ^[1]	4,055	1,439	213	1,057	6,764
Total provision for credit losses	\$ 10,300	\$ 8,200	\$ 5,750	\$ 9,100	\$ 33,350
Individual provision	\$ 2,532	\$ (2,657)	\$ 3,909	\$ (3,475)	\$ 309
Collective provision against impaired loans	7,027	8,156	4,707	11,676	31,566
Collective provision against other loans	795	2,132	(2,256)	366	1,037
Total provision for loan losses	10,354	7,631	6,360	8,567	32,912
Provision for off-balance sheet exposures ^[2]	(54)	569	(610)	533	\$ 438
Total provision for credit losses	\$ 10,300	\$ 8,200	\$ 5,750	\$ 9,100	\$ 33,350

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
	2015	2015	2015	2015	2015
Personal	\$ 8,444	\$ 7,968	\$ 7,715	\$ 5,550	\$ 29,677
Residential mortgage	1,305	1,835	709	1,475	5,324
Commercial mortgage	(89)	(1,196)	(761)	1,956	(90)
Commercial and other ^[1]	(260)	(1,607)	337	1,519	(11)
Total provision for loan losses	\$ 9,400	\$ 7,000	\$ 8,000	\$ 10,500	\$ 34,900
Individual provision	\$ 10,544	\$ (353)	\$ 349	\$ 146	\$ 10,686
Collective provision against impaired loans	1,597	8,720	9,608	15,684	35,609
Collective provision against other loans	(2,741)	(1,367)	(1,957)	(5,330)	(11,395)
Total provision for loan losses	\$ 9,400	\$ 7,000	\$ 8,000	\$ 10,500	\$ 34,900

[1] Including customers' liabilities under acceptances and finance lease receivables.

[2] The provision for off-balance sheet exposures, which was previously reported as part of non-interest expenses, was reclassified to the provision for credit losses as of November 1, 2015.

RESIDENTIAL MORTGAGE LOANS AND HELOCS

	AS AT OCTOBER 31 2016		AS AT JULY 31 2016		AS AT APRIL 30 2016		AS AT JANUARY 31 2016		AS AT OCTOBER 31 2015						
In thousands of Canadian dollars, except percentage amounts (Unaudited)															
Insured and uninsured residential mortgage loans^[1] (excluding HELOCS)															
Insured ^[2]															
Québec	\$	5,025,971	32 %	\$	5,075,114	32 %	\$	5,102,278	33 %	\$	5,091,656	34 %	\$	5,192,424	36 %
Ontario		2,171,192	14		2,196,978	14		2,011,048	13		1,818,209	12		1,769,054	12
Rest of Canada		885,659	5		889,277	6		840,176	5		774,637	5		746,262	5
		8,082,822	51		8,161,369	52		7,953,502	51		7,684,502	51		7,707,740	53
Uninsured ^[2]															
Québec		4,040,870	26		4,023,462	26		3,968,916	26		3,953,940	26		3,824,828	26
Ontario		2,708,028	17		2,648,273	17		2,704,214	18		2,622,046	17		2,195,164	15
Rest of Canada		869,628	6		863,396	5		837,344	5		818,735	5		731,930	5
		7,618,526	49		7,535,131	48		7,510,474	49		7,394,721	49		6,751,922	47
	\$	15,701,348	100 %	\$	15,696,500	100 %	\$	15,463,976	100 %	\$	15,079,223	100 %	\$	14,459,662	100 %
Uninsured home equity lines of credit (HELOCS)															
Québec		743,318	70		750,094	70		764,661	70		774,378	71		777,737	71
Ontario		165,821	16		169,823	16		167,819	16		162,862	15		158,427	15
Rest of Canada		146,360	14		149,895	14		153,717	14		155,424	14		151,837	14
	\$	1,055,499	100 %	\$	1,069,812	100 %	\$	1,086,197	100 %	\$	1,092,664	100 %	\$	1,088,001	100 %
Amortization period ranges for residential mortgage loans (in %)															
Less than 20 years			18 %			18 %			18 %			19 %			20 %
20-24 years			38			38			36			36			36
25-29 years			30			30			30			28			28
30 years and greater			14			14			16			17			16
			100 %			100 %			100 %			100 %			100 %
Average Loan-To-Value ratios for newly originated and acquired uninsured residential mortgages and HELOCS^[3]															
Québec			65 %			65 %			67 %			67 %			65 %
Ontario			63 %			64 %			64 %			63 %			65 %
Rest of Canada			60 %			61 %			63 %			62 %			64 %
			63 %			64 %			66 %			66 %			65 %

[1] Including 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.

RECONCILIATION OF GAAP AND RELATED NON-GAAP FINANCIAL MEASURES

FOR THE THREE MONTHS ENDED

FOR THE YEAR ENDED

In thousands of Canadian dollars, except per share and percentage amounts	FOR THE THREE MONTHS ENDED				FOR THE THREE MONTHS ENDED				FOR THE YEAR ENDED	
	OCTOBER 31 2016	JULY 31 2016	APRIL 30 2016	JANUARY 31 2016	OCTOBER 31 2015	JULY 31 2015	APRIL 30 2015	JANUARY 31 2015	OCTOBER 31 2016	OCTOBER 31 2015
Reported results										
Net interest income	\$ 148,727	\$ 147,991	\$ 143,428	\$ 149,498	\$ 150,667	\$ 147,229	\$ 137,691	\$ 139,496	\$ 589,644	\$ 575,083
Other income	87,642	81,086	83,375	73,704	80,982	79,409	82,988	78,664	325,807	322,043
Total revenue	236,369	229,077	226,803	223,202	231,649	226,638	220,679	218,160	915,451	897,126
Amortization of net premium on purchased financial instruments	1,181	1,267	1,337	1,405	1,465	1,531	1,531	1,472	5,190	5,999
Provision for credit losses	10,300	8,200	5,750	9,100	9,400	7,000	8,000	10,500	33,350	34,900
Non-interest expenses	201,998	160,474	160,066	157,011	242,340	161,037	158,750	160,697	679,549	722,824
Income (loss) before income taxes	22,890	59,136	59,650	55,686	(21,556)	57,070	52,398	45,491	197,362	133,403
Income taxes (recovery)	4,507	13,999	13,936	13,010	(2,837)	12,904	11,210	9,656	45,452	30,933
Net income (loss)	\$ 18,383	\$ 45,137	\$ 45,714	\$ 42,676	\$ (18,719)	\$ 44,166	\$ 41,188	\$ 35,835	\$ 151,910	\$ 102,470
Reported measures										
Efficiency ratio	85.5%	70.1%	70.6%	70.3%	104.6%	71.1%	71.9%	73.7%	74.2%	80.6%
Diluted earnings (loss) per share	\$ 0.45	\$ 1.34	\$ 1.43	\$ 1.36	\$ (0.73)	\$ 1.44	\$ 1.34	\$ 1.15	\$ 4.55	\$ 3.21
Return on common shareholders' equity	3.7%	11.2%	12.5%	11.6%	(6.1)%	12.1%	11.8%	9.9%	9.6%	6.8%
Adjusting items ^[1]										
Impairment and restructuring charges										
Impairment of goodwill, software and intangible assets, and premises and equipment	22,113	—	—	—	72,226	—	—	—	22,113	72,226
Provisions related to lease contracts	11,857	—	—	—	489	—	—	—	11,857	489
Severance charges	4,374	—	—	—	4,118	—	—	—	4,374	4,118
Other impairment charges related to IT projects	—	—	—	—	1,576	—	—	—	—	1,576
Retirement compensation charge	—	—	—	—	—	—	—	4,855	—	4,855
Items related to business combinations										
Amortization of net premium on purchased financial instruments	1,181	1,267	1,337	1,405	1,465	1,531	1,531	1,472	5,190	5,999
Costs related to business combinations	4,409	—	—	—	—	—	—	—	4,409	—
Adjusting items before income taxes	\$ 43,934	\$ 1,267	\$ 1,337	\$ 1,405	\$ 79,874	\$ 1,531	\$ 1,531	\$ 6,327	\$ 47,943	\$ 89,263
Income tax recovery related to the above	11,775	337	355	373	17,028	406	406	1,694	12,840	19,534
Impact of adjusting items on net income	\$ 32,159	\$ 930	\$ 982	\$ 1,032	\$ 62,846	\$ 1,125	\$ 1,125	\$ 4,633	\$ 35,103	\$ 69,729
Impact of adjusting items on diluted earnings per share ^[2]	\$ 1.02	\$ 0.03	\$ 0.03	\$ 0.03	\$ 2.17	\$ 0.04	\$ 0.04	\$ 0.16	\$ 1.15	\$ 2.41
Adjusted results ^[1]										
Net interest income	\$ 148,727	\$ 147,991	\$ 143,428	\$ 149,498	\$ 150,667	\$ 147,229	\$ 137,691	\$ 139,496	\$ 589,644	\$ 575,083
Other income	87,642	81,086	83,375	73,704	80,982	79,409	82,988	78,664	325,807	322,043
Total revenue	236,369	229,077	226,803	223,202	231,649	226,638	220,679	218,160	915,451	897,126
Provision for credit losses	10,300	8,200	5,750	9,100	9,400	7,000	8,000	10,500	33,350	34,900
Non-interest expenses	159,245	160,474	160,066	157,011	163,931	161,037	158,750	155,842	636,796	639,560
Income before income taxes	66,824	60,403	60,987	57,091	58,318	58,601	53,929	51,818	245,305	222,666
Income taxes	16,282	14,336	14,291	13,383	14,191	13,310	11,616	11,350	58,292	50,467
Adjusted net income	\$ 50,542	\$ 46,067	\$ 46,696	\$ 43,708	\$ 44,127	\$ 45,291	\$ 42,313	\$ 40,468	\$ 187,013	\$ 172,199
Adjusted measures ^[1]										
Adjusted efficiency ratio	67.4%	70.1%	70.6%	70.3%	70.8%	71.1%	71.9%	71.4%	69.6%	71.3%
Adjusted diluted earnings per share ^[2]	\$ 1.47	\$ 1.37	\$ 1.46	\$ 1.39	\$ 1.44	\$ 1.48	\$ 1.38	\$ 1.32	\$ 5.70	\$ 5.62
Adjusted return on common shareholders' equity	12.1%	11.4%	12.8%	11.9%	12.1%	12.4%	12.1%	11.3%	12.0%	12.0%

[1] Adjusted results and measures are non-GAAP.

[2] The impact of adjusting items on a per share basis does not add due to rounding for certain quarters.