

# INVESTOR FACT SHEET

Year ended October 31, 2014



## SHARES

### STOCK SYMBOLS

Common Shares: LB (TSX)

Non-Cumulative Class A

Preferred Shares:

» Series 11 : LB.PR.F

» Series 13 : LB.PR.H

## 2015 EARNINGS CALENDAR

Quarter	Date	Conference call
First	February 26	2:00 p.m. (ET)
Second	June 3	2:00 p.m. (ET)
Third	September 2	2:00 p.m. (ET)
Fourth	December 9	2:00 p.m. (ET)

## STOCK INFORMATION

As at October 31, 2014

»Share Price	\$49.58
»Number of shares outstanding	28.9 million
»Market capitalization	\$1,435 million

### Q4- 2014

»Dividend declared	\$0.52
»Dividend yield	4.2%

## LAURENTIAN BANK OVERVIEW

Complete offering of banking, financial and brokerage products and services to consumers, small and medium-enterprises, financial advisors as well as institutional clients

\$34.8 billion of assets on balance sheet and \$41.7 billion of assets under administration as of October 31, 2014

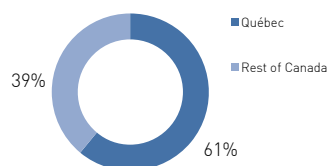
Activities across Canada, with 61% of loans originating from Québec and 39% from the other provinces

215 points of service across Canada

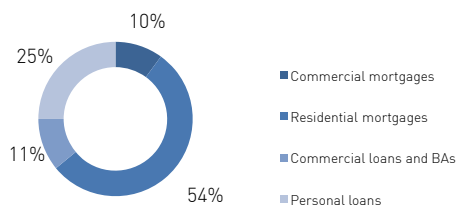
Approximately 3,700 employees

Founded in 1846

**GEOGRAPHIC DISTRIBUTION OF LOANS (October 31, 2014)**



**LOAN PORTFOLIO MIX (October 31, 2014)**



PERSONAL & COMMERCIAL	B2B BANK	LAURENTIAN BANK SECURITIES & CAPITAL MARKETS
% of adjusted net income: 64%*	% adjusted of net income: 30%*	% of adjusted net income: 6%*
-A full suite of financing options, including leasing solutions for small businesses, larger companies and real estate developers across Canada -Financial products and services for retail clients	- Personal banking products and investment accounts and services distributed through a network of financial advisors and brokers to their clients	- Integrated broker serving institutional and retail investors; Bank-related capital market activities
<b>Presence</b> - 152 retail branches and 418 automatic teller machines in Quebec - 28 commercial banking centers in B.C, Alberta, Ontario, Quebec and Nova Scotia	<b>Presence</b> - Business development sales teams servicing financial advisors and brokers across Canada	<b>Presence</b> - 18 offices in Quebec, Ontario and Manitoba
<b>Total average loans &amp; BAs</b> \$17.9 billion <b>Total average deposits</b> \$10.1 billion <b>Assets under administration</b> \$7.1 billion	<b>Total average loans &amp; BAs</b> \$8.7 billion <b>Total average deposits</b> \$12.6 billion <b>Assets under administration</b> \$31.7 billion	<b>Assets under administration</b> \$2.8 billion
<b>Positioning</b> -Well known for its superior service to SME's and larger companies as well as its specialization in certain sectors -Widely recognized leadership and expertise in the area of real estate financing within Canada - Extensive branch network in Quebec	<b>Positioning</b> Canadian leader in serving the financial advisor and broker market	<b>Positioning</b> Recognized and choice provider of fixed income institutional brokerage services in Canada and the only Bank-owned dealer with a niche small cap focus

\* For the year ended October 31, 2014 and excluding the Other sector and adjusting items.

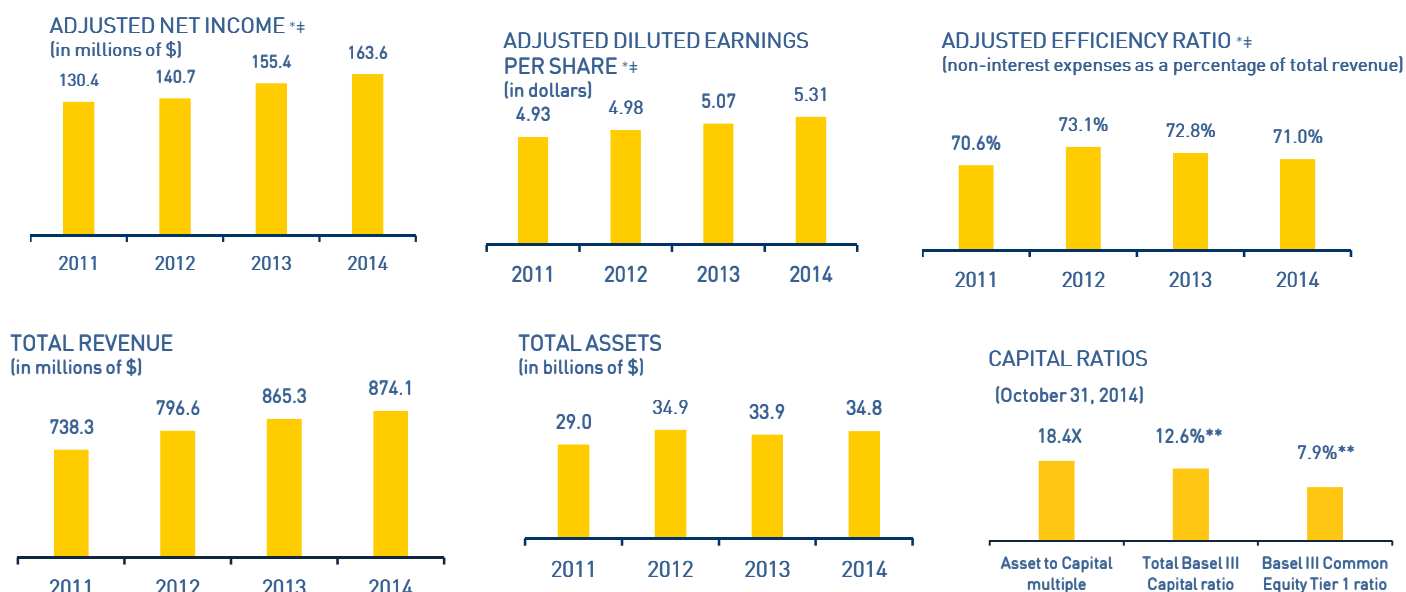
## FINANCIAL OBJECTIVES FOR 2014

Indicators	2014 Objectives*	2014 Results*
Adjusted return on common shareholder's equity*	10.5% to 12.5%	11.9%
Adjusted net income*	\$145.0 M to \$165.0 M	\$163.6 M
Adjusted efficiency ratio*	72.5% to 69.5%	71.0%
Adjusted operating leverage*	Positive	2.4%
Common Equity Tier 1 ratio	>7.0%	7.9%

## Financial Highlights for Q4-2014

- Adjusted net income increased 11% to \$42.6 million
- Adjusted return on common shareholders' equity of 12.2%
- Adjusted diluted earnings per share up 10% to \$1.39
- Commercial loan portfolio including BAs up 15% year-over-year
- Strong credit performance, with continued low loan losses of \$10.5 million

## FINANCIAL HIGHLIGHTS FOR THE PAST 4 YEARS

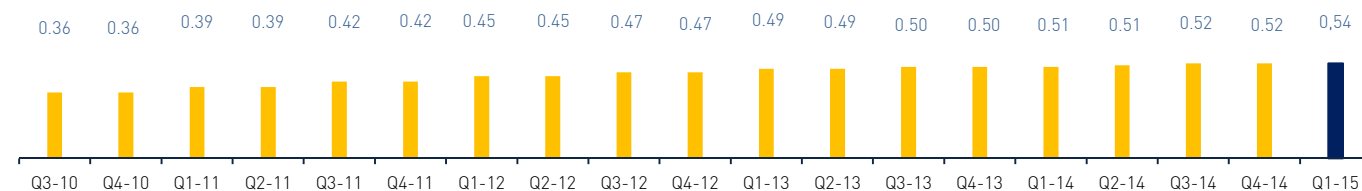


\*Excluding adjusting items (items related to business combinations and restructuring charges)

‡Results prior to 2013 have not been restated to reflect the adoption of amendments to IAS 19, Employee Benefits

\*\*All-in basis

## DECLARED DIVIDEND HISTORY (\$ PER SHARE)



### CONTACT INFORMATION

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